

TWENTY-SECOND ANNUAL REPORT

OF THE

Auditor of State, of the State of Iowa,

ON

INSURANCE.

1891.

J. A. LYONS

AUDITOR OF STATE.

Compiled from annual statements, for the year ending December 31, 1890.

DES MOINES:

G. H. RAGSDALE, STATE PRINTER.

1891.

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE,
DES MOINES, May 1, 1891. }

To the General Assembly of Iowa:

GENTLEMEN—I herewith submit for your consideration, the twenty-second annual report of the Insurance Department, showing the business transacted in Iowa during the year ending December 31, 1890, by all companies authorized by this department to transact insurance business in the State. Also, detailed statements of each of the Iowa fire insurance companies and the Iowa life insurance companies, and tables showing an analyzed and classified exhibit of the assets and liabilities of the different insurance companies transacting business in this State, during the year 1890, that have filed annual statements in this department for the year 1891.

Respectfully,

J. A. LYONS,

Auditor of State.

IOWA INSURANCE REPORT, 1891.

GENERAL REMARKS.

COMPANIES OTHER THAN LIFE.

One hundred and twenty-six fire insurance companies, one joint stock live stock insurance company, one mutual hail association, two steam boiler insurance companies, two plate glass insurance companies, two fidelity insurance companies, two accident insurance companies and one company, doing only an employers liability business, were authorized to do business in the State during the year 1890.

Of the fire insurance companies there were eleven Iowa joint stock companies, and nine Iowa mutual companies, eighty-two joint stock companies, and two mutual companies of other States, and twenty-two United States branches of foreign companies. There were also one hundred and twenty-six mutual fire and tornado associations of this State transacting business herein as authorized under section 1160, of the Code of 1873 and amendments thereto.

Since submitting the twenty-first annual report on insurance, the following companies have been authorized to transact their appropriate business in this State, viz:

American Casualty Insurance and Security Company, with a paid up capital of \$1,000,000; Caledonian Insurance Company, United States Branch at Philadelphia, Pa.; German Insurance and Savings Institution, Quincy, Ill., with a paid up capital of \$223,800; Hekla Fire Insurance Company, St. Paul, Minn., with a paid up capital of \$200,000; Manchester Fire Association, United States

Branch at Chicago, Ill.; Indemnity Fire Insurance Company, Davenport, Ia., with a paid up capital of \$25,000; Mutual Artisans Fire Insurance Company, Muscatine, Ia., mutual; Armstrong Fire Insurance Company, New York, with a paid up capital of \$200,000; Eagle Fire Insurance Company, New York, with a paid up capital of \$300,000; Fire Association of New York, N. Y., with a paid up capital of \$300,000; Grand Rapids Fire Insurance Company, Grand Rapids, Mich, with a paid up capital of \$200,000; Mutual Fire Insurance Company, New York, Mutual; Union Assurance Society, United States Branch, New York; Northern Fire Insurance Company, Sioux City, Ia., with a paid up capital of \$25,000.

For a full and complete statement of the business transacted by the various fire insurance companies doing business in this State during the year 1890, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables, one to five inclusive, herewith submitted. The Reliance Mutual Fire Insurance Company of Dubuque, Ia., the Mutual Guaranty Fire Insurance Company of Clinton, Ia., and the Citizens Mutual Fire Insurance Company of Waterloo, Ia., have during the past year made voluntary assignments and been placed in the hands of assignees for closing up their affairs.

The Anglo-Nevada Assurance Corporation of San Francisco, Cal., Long Island Fire Insurance Company, Brooklyn, N. Y. and the American Steam Boiler Insurance Company of New York have not applied for a renewal of their certificates for the year 1891, having re-insured their business and withdrawn from this State.

The Alliance Hail Association of Huron, Dak., applied for a certificate of authority to do business for the current year, but was refused because of the financial condition of the association.

LIFE AND ACCIDENT COMPANIES.

There were thirty life companies, two of which, the Travelers and Pacific Mutual, do an accident business also, and one, the Standard Accident, that does exclusively an accident business in this State. Of this number, four are Iowa companies, one joint stock and three mutuals. I call your attention to life insurance tables, one to three inclusive, which show the business done, risks written and terminated during the year, and the financial standing of the several companies authorized by this department to do a life business during the year.

The Mutual Life Insurance Company of Louisville, Ky., has not filed a statement nor asked for a renewal of its certificate for the

current year. The Commercial Union Life Insurance Company of New York has had its name changed by an act of the New York legislature, and is now the Commercial Alliance Life Insurance Company of New York, N. Y.

ASSESSMENT INSURANCE.

There were thirty-six mutual benefit associations doing business on the assessment plan, authorized to transact business in the State during the year 1890.

Of this number nineteen were Iowa associations, including one assessment live stock association. At the date of issuing this report thirty-eight have been granted certificates of authority to do business in the State during the year 1891. For a more complete statement of the business done by assessment associations during the past year, your attention is called to the detailed statement of each association, which will be found under their appropriate heads.

Of the mutual benefit associations doing business in this State in 1890, the Iowa Mutual Aid Association of Ottumwa, Iowa, has, by its managers, attempted to re-insure its members in the Howard Life Association, of Indianapolis, Ind., an association that, at the time of the attempted re-insurance, was not authorized to do business in this State, nor has it at the date of this report been able to effect a compliance with the insurance laws, and has, therefore, at the present date, no authority to transact business in this State. There being grave doubt as to whether an assessment association can be re-insured without the consent of its members, and even then I believe it can only be done by re-insuring in some solvent Iowa association. I have referred the matter to the Attorney General of the State of Iowa, who is now giving the legality of the re-insurance his attention.

The Knights of Aurora, of Minneapolis, Minn., has been declared insolvent, and its affairs are being closed up. The Union Mutual Accident Association of Chicago, Ill., has also been declared insolvent, and has ceased to transact business.

At this date the following named assessment associations have received their first certificate of authority to transact business in this State for the current year: Illinois Masonic and Pythian Benevolent Society, Chicago, Ill.; Iowa Masons Benevolent Society, Oskaloosa, Iowa; New York Accident Insurance Company, New York; Odd Fellows Annuity Association, Des Moines, Iowa;

Odd Fellows Mutual Aid and Accident Association, Piqua, Ohio; Union Fraternal Accident Association, Chariton, Iowa, and the Importers and Breeders Mutual Live Stock Insurance Association, Sioux City Iowa.

Believing as I do that the failure during the past year of the Reliance Mutual Fire Insurance Company, the Mutual Guaranty Fire Insurance Company, and the Citizens Mutual Fire Insurance Company, was almost entirely due to the underground and brokerage business, which business is only a species of what is commonly called "wild cat" insurance, done by the companies, I deem this a proper time to refer to a recommendation made in my insurance report of 1887, from which I quote as follows: "I desire to call your attention to the fact that there is no power given the Auditor of State, under any section of the law, whereby he can compel State companies to cease doing what is known as brokerage, or underground insurance business in States where they have not complied with the insurance laws. Taking into consideration the vast interests of the people who place their insurance with home companies, with the assurance, as they believe, that they are being protected from vicious and unsafe business, by the supervision of the State, I am firmly of the opinion that the law should be so amended as to empower the Auditor, under whose charge the insurance interest of the people is placed, when he has knowledge that any company is doing such an unauthorized business, to compel it to cease the same, under penalty of a revocation of their right to do business in this State, until said company shall honestly comply with the law." The uniform fatality that attends the doing of brokerage business has been proven by the experience of every Iowa company that has attempted it, and if the experience of others will not prevent companies from undertaking it, vigorous laws should be enacted against such a hazardous business, that the people of the State may be protected from a company whose failure is only a question of a short time.

Frequent complaints are made to this office that persons are soliciting business for fire companies or assessment associations that have not complied with the insurance laws of this State. On this point I desire to repeat a recommendation made in one of my former reports: "For the better protection of all companies doing business in accordance with the laws of this State, against the ghouls who are working in violation of law, and who are injuring the legitimate business of insurance, I would recommend that an appropriation be made, sufficient to meet the expense of prosecuting such

persons as may be found engaged in soliciting insurance without the proper certificate from this department. Should such an appropriation be made and placed at the disposal of this department, I am confident that this nefarious, illegal and dishonest business can be suppressed." The law governing the investment of the funds of assessment associations provides as one of the investments that the funds may be invested "in notes secured by mortgage on unencumbered real estate in the state of Iowa, not to exceed forty per cent of the appraised value thereof, exclusive of improvements."

These associations in their investments are brought in direct competition with the life insurance companies, both of this State and of Eastern States, which latter companies are permitted to invest in real estate mortgages first liens not to exceed fifty per cent of the appraised value of the property, exclusive of improvements. It is the experience of many of the assessment associations that they find it difficult to make investments in real estate mortgages in compliance with the law, and the money which should be earning something lies idle. That these associations may have an equal chance with the life companies in making investments and that the interest earnings of the associations may be increased for the benefit of the members, I would respectfully recommend that the law be so amended that assessment associations can invest their funds under the same restrictions as life insurance companies.

On the closing pages of this report will be found a complete list of all companies which have been granted certificate of authority to transact their appropriate business in this State for the year 1891, up to the date of the issuance of this report.

The question of the doing of cash business by Mutual Fire Insurance Companies having been submitted to the Attorney-general I submit below his official opinion which is followed by an act of the Twenty-third General Assembly relating to Life Insurance Companies.

OPINION OF ATTORNEY-GENERAL JONH Y. STONE, RELATIVE
TO THE OPERATION OF MUTUAL FIRE INSURANCE
COMPANIES.

DES MOINES, IOWA, January 30, 1891.

HON. J. A. LYON, *Auditor of State*, Des Moines, Iowa.

DEAR SIR:—I am in receipt of your communication of a recent date in which you propound the following questions:

1st. Are the deposit notes referred to in section 1139, Code of 1873, given by policy-holders or members of mutual fire insurance companies as premiums for insurance such premium notes as are referred to in section 1141, Code of 1874?

2d. If they are so considered by you, is it your opinion that they should be counted as assets for the full amount of the face of the notes less the assessments paid, or at the amount of per cent that the company may assess the note each year?

3d. Should the mutual fire insurance companies organized and operating under chapter 4, title 9, Code, except the kind referred to in section 1160, be required to exhibit as a liability the amount required to re-insure outstanding risks as provided in section 1141, paragraph 6, item 8?

4th. Can a mutual fire insurance company legally accept as premium on business written the full payment of the premium in cash or premium note of fixed amount and date of payment in lieu of a deposit note for premiums which deposit note shall be assessable for each year's losses and expenses?

I will respond to these inquiries but perhaps not strictly in the order in which they are put.

There are two kinds of fire insurance companies described in the chapter on that subject in the Code, namely, joint stock companies and mutual companies. In the former at least \$25,000 of the stock shall be paid up. This money, or its representative in securities, constitutes the capital with which it begins business. It issues policies and receives therefor premiums which may be in either notes or cash or both. Such notes are what are designated in insurance phrase as "premium-notes."

Mutual companies are organized and conducted upon an entirely different plan and system as shown in the following portion of section 1124 of the Code: "Nor shall any company, on the plan of mutual insurance, commence business in this State until agreements have been entered into for insurance with at least two hundred applicants, the premiums upon which

shall amount to not less than twenty-five thousand dollars, of which at least five thousand dollars shall have been paid in actual cash, and for the remainder of which notes of solvent parties founded upon actual application for insurance made in good faith, shall have been received. No one of the notes received as aforesaid shall amount to more than five hundred dollars, and no two thereof shall be given for the same risk or made by the same person or firm, except where the whole amount of such notes does not exceed the sum of five hundred dollars; nor shall any note be regarded or represented as capital stock unless a policy be issued upon the same within 30 days after the organization of the company taking the same, upon a risk that shall be for no shorter period than twelve months. Each of said notes shall be payable in whole or in part at any time when the directors shall deem the same requisite for the payment of losses by fire or inland navigation, and such incidental expenses as may be necessary for transacting the business of said company."

It will be seen that in the mutual system there is no joint stock. In lieu of this there are "deposit notes," sometimes confused in expression with "premium notes." Mutual companies do not receive premiums either in notes or cash. They start in business with the \$5,000 required to be paid at the outset and when this fund is exhausted, and a necessity for money arises on account of losses, the money must be raised by an assessment on the "deposit notes." This assessment must be *pro rata* or according to the proportion of the amounts of the notes. There are but two purposes, as shown in the statute above quoted, for which these assessments can be made, namely,

- 1st. To pay losses.
- 2d. To pay expenses.

Bearing upon this point is section 1139 of the Code, which is as follows: "The directors shall, as often as they deem necessary, after receiving notice of any loss or damage, settle and determine the sums to be paid by the several members thereof as their respective portion of such loss, and publish the same in such manner as they shall deem proper, or the by-laws shall have prescribed; but the sum to be paid by each member shall always be in proportion to the original amount of his deposit note and shall be paid to the officers of the company within thirty days after the publication of said notice; and if any member shall for the space of thirty days after personal demand or by letter, for payment shall have been made, neglect or refuse to pay the sum assessed upon him as his proportion of any loss aforesaid, the directors may sue for and recover the whole amount of his deposit note, with costs of suit, but execution shall issue for assessments and costs as they accrue only, and every such execution shall be accompanied by a list of losses for which the assessment was made. If the whole amount of deposit notes shall be insufficient, to pay the loss occasioned, the suffers insured by said company shall receive toward making good their respective losses, a proportionate share of the whole amount of said notes according to the sums to them respectively insured, but no member shall ever be required to pay for any loss more than the whole amount of his deposit note!"

There is no such a thing as a surplus or a profit in mutual insurance under the plan of the Iowa statute. Since money cannot be raised by assessments for any but the two purposes above named, that is for losses and expenses, it follows that the provision for a forty per cent reserve for insurance does not

apply to mutual insurance companies. The theory of a mutual company is that it furnishes insurance at the mere cost. It is composed of an aggregation of persons who agree to indemnify one another up to the limit of the amount of their deposit notes, and no further. They undertake to pay losses and incidental expenses of management up to this limit and then all obligation ceases. The law requires them to do no more than this. A stock company does not levy assessments to pay losses. It pays them out of its paid up capital and whatever reserve it may have accumulated in the way of interest on its investments and premiums. It is not limited by law in the amount of the premium it shall charge, but the law imposes upon it the duty of reserving forty per cent of the premium on its unexpired risks to re-insure all outstanding risks. A mutual company is an association of persons who agree to assist one another up to a certain limit, which is marked by the limit of the deposit note. These persons or members agree to share one another's losses up to this limit. Their obligations and their benefits are to be "mutual." A stock company is an independent business corporation for the pecuniary profit of its stock holders, which undertakes to indemnify the insured absolutely to the extent named in the policy, and the statute requires that the forty per cent reserve shall remain intact in order to be applied to a re-insurance of outstanding risks in the event anything should happen to the company rendering it unable to comply with this agreement.

Under the system of mutual insurance as provided in the Iowa statute, I see no place for cash premiums, or indeed, any premiums of any kind. The deposit notes are the capital of the company. These notes are not to be assessed until necessity arises therefor. It follows, I think, that the payment direct in cash by a new member, upon taking a policy, of a sum of money in lieu of making a deposit note, according to the statute, has no place in the system of mutual insurance. The law provides for assessments only. These assessments shall be upon deposit notes and in proportion to the amounts of the same. If a member has given no deposit note, how can he be assessed? If he has paid in cash an amount in lieu of a deposit note, what fund does it go to? The law has provided no fund to place it in. The law implies that there can be no such fund, since it does not permit money to be raised therefor. When a policy expires the deposit note is to be returned to the maker, and he saves the unpaid portion thereof. But suppose the policy of the person who paid in cash at the start expires; what does he get back? The statute failing to provide that he may pay in advance, of course gives him no return. Again: As shown in section 1139 of the Code, if a member refuses or fails to pay an assessment, the company may recover judgment for the full amount of the deposit note, but it cannot collect the same, except as the assessments are duly levied thereafter and then only in separate sums, each representing an assessment. If this member's policy should expire before this judgment was consumed with assessments, he would save the remainder. But suppose the policy of the person who had paid in cash should expire before his portion had been exhausted, how could the remainder be saved to him since there is no law providing therefor or for any return of cash to him? Suppose at the end of a period of a fortunate business, the mutual company should have on hand \$100,000 in cash. What would it do with this money? Having no authority of law to collect it, it has no authority to loan it. There is no lawful fund in which it can be placed

and held. Will the management appropriate it first to the payment of losses? If so, the cash paying members are paying all the losses and expenses, while the deposit note members are enjoying all the benefits and exemptions. Will the company assess this cash fund for losses? Having no authority to receive the fund it has none to assess it, and having none to assess it, will it levy assessments on the deposit notes to pay the losses of cash paying members? I think it is clear that this money in this insurance is a foreign element that has been forced into a system where it does not belong and where it has no place.

The statute, section 1140, provides: Every insurance company hereafter organized as provided in this chapter, shall, if it be a mutual company, embody the word "mutual" in its title, which shall appear upon the first page of every policy and renewal receipt; and every company doing business as a cash stock company, shall, upon the face of its policies express in some suitable manner that such policies were issued by stock companies. The law makes this provision no doubt, to better enable persons to see at a glance the kind of company proposing to do business. A party seeking to insure can thus know that upon paying a premium he is not only being insured in a "stock company" as the statute designates the concern, but that he is making an arrangement by which, in case the company fails, his property must be reinsured under the law in another company. The person desiring mutual insurance can thus know that he enters a plan to become a member in a company which under its system can give him insurance at actual cost. He can thus believe that he pays nothing for profits or dividends, but that all assessments against him go for the benefit of those who may in time be called upon to help him. The arrangement he enters is a mutual one, bringing around mutual benefits and obligations. How can it be said to be mutual if a portion have paid cash in full and a portion have made deposit notes. The company is thus doing business with one portion of its members in one way and with the other portion in another way. In this way one-half the members might be dealt with on the mutual plan by way of assessments on their deposit notes, and the other half on the plan of collecting premiums in full in advance, as is done on the stock plan. Here there would be a combination of both methods of business in the same company, thus destroying the element of mutuality on the one hand, without furnishing the protection and security of the stock plan on the other.

There is some difficulty in answering the first question propounded by you. The difficulty arises from the fact that in section 1141 it is apparently sought to require two entirely different systems to respond to the same set of questions, which cannot in the nature of things be made applicable to both. The "items and facts" required to be shown are nearly all, though not entirely all, repugnant to the theory and plan of mutual insurance companies. If the "premium notes" mentioned in items 9 and 12 of the fifth paragraph are meant to be the notes held by the mutual companies, then they should be construed to be "deposit notes," since there are no notes given as premiums to mutual companies in the sense in which there may be to stock companies. The same may be said of the term "premium notes" mentioned in item 4 of the seventh paragraph. We have already seen that the deposit notes are all the capital a mutual company can have, and that instead of receiving premiums, either in notes or cash, it can only receive assessments on its notes.

I will not extend this opinion by pointing out the portion of section 1141 which cannot apply to mutual companies. But it will readily be seen that nearly all the "items and facts" are applicable to stock companies alone. For example, "amount of paid up capital stock," "cash in hands of agents or in course of transmission," "loans" of the various kinds, "bonds," "stocks," "dividends," and the like. There is no place for these things in mutual insurance.

The deposit notes being all the notes of any kind a mutual company is authorized to take, the question remains, "should they be counted as assets for the full amount of the face of the notes, less the assessments paid or at the amount or per cent the company may assess the notes each year?"

Answering this inquiry put by you, I am of the opinion that they should be estimated at what they actually represent in value in the event that the makers should, under the law, be called upon to pay them in full. The Auditor has a right, in an examination into the affairs of the company to go back of the face of the note and ascertain its actual value at the time of the examination, in order to determine its worth in the event the maker should be called upon to pay it according to its terms and according to law. The note could not in any proper sense be regarded as assets for any more than could be realized upon it in case assessments were made against it to its full amount under the law. It will thus be seen, I think, that the solvency of the maker is at all times a matter which the Auditor may inquire into, and the value of the note as assets is a matter which would depend upon the question of solvency. This right and duty of examination is provided for in sections 1142, 1149, 1150 and 1151 of the Code.

It will be seen by a perusal of these sections that the Auditor has full power to ascertain and decide as to the condition of the company, including the actual value of its assets and to take such steps as may be necessary to compel the company to fill up any deficiency in the assets that may have been discovered by the Auditor in his examination.

I do not undertake here to point out the extent of the power the Auditor has over the companies after an examination. It is very large. It is sufficient to say that it is clear he may, in order to protect the policy-holders, require companies to do many things they were not originally authorized or required to do.

Respectfully yours,

JOHN Y. STONE, *Attorney-General.*

STATE OF IOWA,
OFFICE OF ATTORNEY-GENERAL,
DES MOINES.

COUNCIL BLUFFS, IOWA, February 8, 1891.

HON. J. A. LYONS, *Auditor of State, Des Moines, Iowa:*

Dear Sir:—It has occurred to me that I did not make my opinion on the insurance question, recently given you, quite as full upon one or two points as I should have done.

Section 1133 appears to provide that cash premiums may be paid to mutual insurance companies in part, and deposit notes taken in part. It may be that this provision should be so construed as to allow cash premiums to be received when insurance is taken after the original deposit notes are filed, and that such cash premium shall bear the same proportion to the deposit note taken at the same time that the original \$5,000 paid in cash shall bear to the amount of deposit notes originally given. To this extent it may be that cash premiums can be allowed to be taken by mutual companies, but if this provision in section 1138 means more than this, it is repugnant to the body of insurance laws in this State in my judgment.

I think I ought to also add that in so far as section 1130 provides for the investment of capital of a mutual insurance company, it is also repugnant to the body of insurance laws, and therefore void.

I think it must be apparent that there is much confusion in our insurance laws as they now stand, and that natural lines of distinction between the different kinds of insurance companies have not been recognized. It, therefore, appears that general provisions are sought to be made applicable to two kinds of companies, when, in the nature of things, it is impossible to so apply them. Since there is no way by which there can be accumulations or profits in a mutual company, it is difficult to see how its accumulations or profits can be invested.

In view of the apparent repugnancy of some of the provisions of the insurance law to the whole system of law itself, it is difficult to determine precisely what construction should be given some of the provisions, but I have, in the opinion above mentioned, and in this addendum to it, given you the best conclusion I am able to reach.

Truly yours,

JOHN Y. STONE,

Attorney-General.

CHAPTER XXXIII LAWS OF 1890.

DISCRIMINATION.

AN ACT to prevent discrimination in Life Insurance.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. That no Life Insurance Company doing business in Iowa shall make or permit any distinction or discrimination in favor of individuals, between insurants of the same class and equal expectations of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contract it makes; nor shall any such company or any agent thereof make any contract of insurance or agreement as to such contract, other than is plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to insurance any rebate or premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

SEC. 2. Every corporation or officer or agent thereof who shall wilfully violate any of the provisions of this act shall be fined in any sum not exceeding five hundred dollars (\$500) to be recovered by action in the name of the State and on collection paid into the county treasury for the benefit of the common school fund and a revocation of the license for three year.

SEC. 3. This act being deemed of immediate importance shall be in force from and after its publication in the *Leader* and *Register*, newspapers published in Des Moines, Iowa.

Approved, April 17, 1890.

I hereby certify that the foregoing act was published in the *Iowa State Register* April 24, and in the *Des Moines Leader* April —, 1890.

FRANK D. JACKSON,
Secretary of State.

PART I,

CONTAINING

Annual statements of Iowa Fire and Marine Insurance companies made to and filed with the Auditor of State, 1891.

Statistical tables, exhibiting the condition and business of all Insurance Companies, other than Life, transacting business in Iowa in 1890, and filing Annual Statements in 1891.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

BURLINGTON INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, JNO. G. MILLER.

Secretary, JACOB ALTER.

[Organized or incorporated, December 21, 1860. Commenced business, February 12, 1861.]

Principal office, Burlington, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	\$ 200,000.00
Whole amount of capital actually paid up in cash	200,000.00

ASSETS.

Value of real estate owned by the company (less \$, the amount of encumbrance thereon)	\$ 18,220.00
Loans on mortgage (duly recorded, and being the first liens on the fee simple), upon which not more than one year's interest is due	125,215.77
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure)	2,965.82
Interest due on all said mortgage loans, \$288.08; interest accrued thereon, \$1,845.06; total	2,133.74
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 251,675.00
Value of the buildings mortgaged (insured for \$60,250.00 as collateral)	90,800.00
Total value of said mortgaged premises	\$ 342,475.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks owned absolutely by the company:

	Total par value.	Total market value.	
Stocks, C., B. & Q. R. R. Co., 50 shares	\$ 5,000.00	\$ 4,500.00	
Bonds, Burlington city bonds, five per cent.	12,000.00	12,810.00	
Bonds, Burlington city water bonds, six per cent	4,000.00	4,280.00	
Bonds, Burlington city paving bonds, six per cent	10,842.90	10,855.98	
Bonds, Burlington city warrants, six per cent	27,000.00	27,352.25	
Bonds, C., B. & N. bonds, five per cent	5,000.00	5,187.50	
Total par and market value (carried out at market value)	\$ 63,842.90	\$ 64,985.73	\$ 64,985.73

Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
Merchants National Bank stock, Burlington, Iowa, 20 shares.....	\$ 2,000.00	\$ 3,500.00	\$ 2,000.00
Burlington Lumber Co., 20 shares capital stock	10,000.00	20,000.00	9,000.00
Cascade Lumber Co., Burlington, Iowa, 63 shares	6,300.00	7,875.00	4,800.00
Phoenix National Bank, Hartford, Conn., 14 shares.....	1,400.00	2,000.00	4,000.00
National Exchange Bank, Hartford, Conn., 40 shares.....	2,000.00	2,520.00	
American National Bank, Hartford, Conn., 9 shares.....	450.00	600.00	
Merchants National Bank, Burlington, Iowa, 30 shares	3,000.00	5,250.00	2,500.00
Merchants National Bank, Burlington, Iowa, 50 shares	5,000.00	8,750.00	5,000.00
National State Bank, Burlington, Iowa, 10 shares	1,000.00	2,500.00	1,600.00
Real estate, first mortgage on real estate in Des Moines county, Iowa, worth \$11,000.00.....	7,000.00	7,000.00	5,000.00
Burlington city paving bonds	3,126.92	10,526.92	10,000.00
Iowa State Savings Bank deposit, Burlington, Iowa	5,400.00		
Real estate, first mortgage, Henry county, Iowa, worth \$8,000.00	2,000.00		
Total par and market value, and amount loaned thereon.....	\$ 48,676.92	\$ 70,521.92	\$ 43,900.00
Cash in the company's principal office.....			2,576.54
Cash belonging to the company deposited in bank:			
Merchant's National Bank, Burlington, Iowa.....	\$ 22,729.19		
National State Bank, Burlington, Iowa.....	18,278.32		
First National Bank, Chicago	14,867.06		
Total			\$ 55,874.57
Interest due and accrued on collateral loans			1,265.77
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			33,900.64
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon)			16,390.38
Bills receivable past due (including judgments, \$94,666.67 @ 75 per cent			71,000.00
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance on losses already paid: German American Insurance Company, New York, and German Insurance Company, Peoria, Ill			872.34
The gross amount of all the assets of the company			\$ 439,301.30

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company. \$	21,410.72
Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year. If so, what amount.....	None.

LIABILITIES.

Gross claims for adjusted and unpaid losses to become due.....	\$ 9,180.51
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	9,542.90
Losses resisted, including interest, costs and other expenses thereon	2,851.00
Total gross amount of claims for losses	\$ 21,583.41
Deduct re-insurance thereon:	
German-American Ins. Co., N. Y	\$ 3,538.25
Mutual Fire Re-Ins. Co., Limited	1,151.17
St. Paul F. & M. Ins. Co	274.08
	4,963.50
Net amount of unpaid losses	\$ 16,619.91
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$133,485.96; unearned premiums (50 per cent).....	\$ 60,742.83
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, \$418,523.73; unearned premiums (pro rata).....	211,217.06
Less amount re-insured.....	\$ 277,959.89
Gross premiums (cash and bills) received and receivable on all unexpired marine risks	None.
Total unearned premiums as computed above.....	137,487.73
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent of the premium or deposit received	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies, or otherwise, returnable on settlement	None.
Principal unpaid on script or certificates of profits which have been authorized or ordered to be redeemed	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	None.
Due and to become due for borrowed money	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$3,903.67; total.....	3,903.67
Total amount of all liabilities, except capital stock and net surplus	\$ 158,011.31
Joint-stock capital actually paid up in cash	200,000.00
Surplus beyond capital and all other liabilities	81,289.99
Amount of such surplus which constitutes a permanent reserve fund, represented by script, which by the terms of its issue cannot be redeemed so as to diminish said reserve	None.
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 439,301.30

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes.....	\$ 21,410.72
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INCOME DURING THE YEAR.

	For fire risks.	
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	268,303.47	
Deduct only re-insurance, rebate, abatement and return premiums.....	19,959.42	
Net cash actually received for premiums.....	248,344.05	\$ 248,344.05
Bills and notes received during the year for premiums, remaining unpaid.....	50,291.92	
Received for interest on bonds and mortgages.....	8,876.40	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	3,268.70	
Income received from all other sources, viz: Rents, \$450.00; judgments, \$200.70; total.....	650.70	
Deposit premiums (less five per cent) received for perpetual fire risks, None.		
Received for calls on capital, none; for increased capital, none; total, None.		
Aggregate amount of income actually received during the year in cash.....		\$ 261,739.85

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$16,425.48, losses occurring in previous years).....	135,714.25	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$19,392.27; total deductions.....	19,392.27	
Net amount paid during the year for losses.....	116,321.98	\$ 116,321.98
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$.....)	20,000.00	
Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scripolders, \$.....; total.....	None.	
Paid for commissions or brokerage.....	62,206.22	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	28,827.80	
Paid for State and local taxes in this and other States.....	5,092.43	
All other payments and expenditures, viz: Office rent, postage, advertising, printing and all other expenditures.....	14,475.35	
Amount of deposit premium returned during the year on perpetual fire risks.....	None.	
Aggregate amount of actual expenditures during the year in cash.....		\$ 246,823.87

MISCELLANEOUS.

	Fire Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 37,292,670	\$ 583,518.15
Written or renewed during the year.....	16,494,492	261,121.25
Total.....	\$ 53,787,162	844,639.40
Deduct those expired and marked off as terminated.....	18,489,841	292,630.01
In force at the end of the year.....	\$ 35,297,321	552,009.39
Deduct amount re-insured.....	12,409,818	285,385.72
Net amount in force.....	\$ 22,887,503	266,623.67
Perpetual risk (not included above), none; premiums on same.....	None.	

ANNUAL STATEMENT,

For the year ending December 31, 1890, of the condition and affairs of the

CAPITAL INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, W. W. LYONS.

Secretary, J. K. GILCREST.

(Organized or incorporated January 7, 1884. Commenced business January 24, 1884.)

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon).....	\$ 7,247.08
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	16,700.01
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	2,700.00
Interest due on all said mortgage loans, \$1,222.80; interest accrued thereon, \$850.13; total.....	2,983.02
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 40,800.00
Value of the buildings mortgaged (insured for \$5,050.00 as collateral).....	11,400.00
Total value of said mortgaged premises.....	\$ 52,200.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company: None.

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
Collateral loans.....			\$ 368.50
Cash in company's principal office.....			869.43
Cash belonging to company deposited in bank (Valley National Bank).....			3,184.34

Interest due and accrued on stocks and bonds, not included in market value.....	None.
Interest due and accrued on collateral loans	\$ 80.08
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	8,500.00
Gross premiums (as written in the policies) in course of collection, more than three months due.....	5,273.03
Bills receivable, not matured, taken for fire, marine and inland risks (including \$1,103.39 interest accrued thereon).....	14,002.67
Bills receivable, not more than six months past due (including \$278.50 interest accrued thereon).....	3,750.91
Bills receivable, more than six months past due (including \$4,021.71 interest accrued thereon).....	15,471.00
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance, on losses already paid, none; maps, \$1,506.41; furniture and fixtures, \$1,160.12; office supplies, 5,971.63; due on account assessments, \$677.40; accounts on general ledger, \$1,005.69; total.....	10,321.25
The gross amount of all the assets of the company.....	\$ 95,030.30
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: furniture and fixtures, \$1,160.12; office supplies, \$5,971.63; total deductions	7,131.75
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 87,888.55

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 615.00
Losses resisted, including interest, costs and other expenses thereon.....	2,269.58
Gross amount of claims for losses.....	\$ 2,884.58
Deduct re-insurance thereon	750.00
Net amount of unpaid losses.....	\$ 2,134.58
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$41,787.38; unearned premiums (40 per cent)	\$ 15,714.95
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$56,567.96; unearned premiums (pro rata)	22,627.19
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (... per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.	None.
Total unearned premiums as computed above	39,342.14

Amount reclaimable by the insured on perpetual fire insurance policies, being (...) per cent of the premium or deposit received	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Principal unpaid on scrip or certificate of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	\$ 430.67
Due and to become due for borrowed money.....	2,565.88
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$642.90; total	642.90
Total amount of all liabilities, except capital stock and net surplus.....	\$ 45,116.17
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities	17,772.38
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 87,888.55

INCOME DURING THE YEAR.

		For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 60,450.12	
Deduct only re-insurance, rebate, abatement and return premiums	6,881.36	
Net cash actually received for premiums	\$ 53,568.76	
Bills and notes received during the year for premiums, remaining unpaid	\$ 14,371.44	
Received for interest on bonds and mortgages	\$ 1,721.01	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	4,926.42	
Aggregate amount of income actually received during the year in cash	\$ 60,216.10	

EXPENDITURES DURING THE YEAR.

		On fire risks.
Gross amount actually paid for losses (including \$8,056.02, losses occurring in previous years)	\$ 29,400.28	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years) \$.....; and all amounts actually received for re-insurance in other companies, \$1,870.84; total deductions	1,870.84	
Net amount paid during the year for losses.....	\$ 27,529.44	
Scrip or certificates of profits redeemed in cash	None.	
Paid for commissions and brokerage	12,103.10	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	7,173.31	
All other payments and expenditures, viz: Expenses, postage, rents, etc..	5,640.91	
Aggregate amount of actual expenditures during the year in cash....	\$ 52,536.76	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 5,274,978	\$ 100,178.68
Written or renewed during the year	3,094,046	69,882.28
Total	\$ 8,369,024	\$ 170,060.96
Deduct those expired and marked off as terminated.....	3,239,229	65,024.26
In force at the end of the year.....	\$ 5,129,795	\$ 105,036.70
Deduct amount re-insured.....	334,853	6,681.36
Net amount in force	\$ 4,794,942	\$ 98,355.34

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

COUNCIL BLUFFS INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

Vice-President, JOHN REIMERS.

Secretary, J. Q. ANDERSON.

[Organized or incorporated, March, 1881. Commenced business, May, 1881.]

Principal office, Council Bluffs, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash	25,000.00

ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	\$ 850.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	21,723.20
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$5,556.61; total.....	5,556.61
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 65,285.00
Value of buildings mortgaged (insured for \$7,000.00, as collateral)	11,000.00
Total value of said mortgaged premises	\$ 76,285.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company. None.

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.

	Total par value.	Total market value.	Amount loaned thereon.
Stock First National Bank, Shenandoah.			
Iowa	\$ 2,000.00	\$ 3,400.00	\$ 4,750.00
Stock First National Bank, Grand Island, Neb	3,000.00	3,750.00	
Total par and market value, and amount loaned thereon.....	\$ 4,750.00	\$ 4,750.00	\$ 4,750.00
Cash in the company's principal office.....			70.61
Cash belonging to the company deposited in bank:			
Citizens State Bank, Council Bluffs, Iowa.....			\$ 317.63
First National Bank, Chicago, Ill.....			10.61
Total			\$ 328.27
Interest due and accrued on collateral loans			1,848.94
Gross premiums (as written in the policies) in course of collection, not more than three months due, some more than three months due			5,664.02
Bills receivable, not matured, taken for fire, marine and inland risks (including \$713.72, interest accrued thereon).....			14,417.32
Bills receivable, not more than six months past due (including \$136.62, interest accrued thereon).....			2,732.34
Bills receivable, more than six months past due, \$18,220.91; judgment, \$13,575.84; including \$3,242.23, interest accrued thereon.....			35,038.97
All other property belonging to the company, viz.: Rents due and accrued, \$.....; due from other companies for re-insurance, on losses already paid, none; due from stockholders and others, \$4,198.72; personal property, furniture and fixtures, supplies, \$8,275.07; total			12,473.79
Total gross amount of all the assets of the company.....			\$ 105,453.97
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz.: \$12,153.70; \$8,275.07; total deductions			20,428.77
Aggregate amount of all the assets of the company, stated at their actual value			\$ 85,025.20

LIABILITIES.

Gross claims for adjustment and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon.....	\$ 1,000.00
Total gross amount of claims for losses.....	None.
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses	\$ 1,000.00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$33,905.36; unearned premiums (40 per cent).....	\$ 13,562.14
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$60,123.08; unearned premiums (pro rata) 40 per cent.....	24,049.23
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks.....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above	\$ 37,611.37

Amount reclaimable by the insured on perpetual fire insurance policies, being (.....) per cent of the premium or deposit received.....	None.	
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.	
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.	
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.	
Interest due and declared remaining unpaid or uncalled for.....	None.	
Cash dividends to stockholders remaining unpaid.....	None.	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....		\$ 351.97
Due and to become due for borrowed money.....		5,547.26
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection.....		1,094.40
Return premiums.....	None.	
Total amount of all liabilities, except capital stock and net surplus.....		\$ 45,605.00
Joint-stock capital actually paid up in cash.....		25,000.00
Surplus beyond capital and all other liabilities.....		14,420.20
Aggregate of all liabilities, including paid-up capital stock, and net surplus.....		\$ 85,025.20

INCOME DURING THE YEAR.

	For fire risks.	
Gross premiums received in cash, without any deduction (including \$8,256.12, premiums of previous years).....	\$ 32,218.46	
Deduct only re-insurance, rebate, abatement and return premiums.....	4,072.89	
Net cash actually received for premiums.....	\$ 28,145.57	\$ 28,145.57
Bills and notes received during the year for premiums.....	\$ 10,946.05	
Received for interest on bonds and mortgages.....		200.00
Income received from all other sources, viz.: Rents, none; mortgages, \$802.08; total.....		802.08
Deposit premiums (less five per cent) received for perpetual fire risks.....	None.	
Received for calls on capital, none; increased capital, none; total.....	None.	
Aggregate amount of income actually received during the year in cash.....		\$ 29,147.65

EXPENDITURES DURING THE YEAR

	On fire and inland risks.	On marine risks.	
Gross amount actually paid for losses (including \$3,037.75, losses occurring in previous years).....	\$ 12,784.95	None.	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received, for re-insurance in other companies, none; total deductions.....	None.	None.	
Net amount paid during the year for losses....	\$ 12,784.95		

Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	None.
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip-holders.....	None.
Paid for commissions or brokerage.....	\$ 6,103.54
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	9,767.62
Paid for State and local taxes in this and other States.....	455.15
All other payments and expenditures, viz.: Expense, \$1,943.19; Ex. Po. and Ex., \$408.25; losses in court, \$536.87; rent, \$560.00; total.....	2,548.31
Aggregate amount of actual expenditures during the year, in cash.....	\$ 31,859.57

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 5,315,347	\$ 136,410.33
Written or renewed during the year.....	1,560,750	34,908.39
Total.....	\$ 6,879,097	\$ 170,418.72
Deduct those expired and marked off as terminated.....	2,938,237	74,648.59
In force at the end of the year.....	\$ 3,940,870	\$ 95,770.13
Deduct amount re-insured.....	103,200	1,741.69
Net amount in force.....	\$ 3,837,670	\$ 94,028.44

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

DES MOINES INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. G. ROUNDS.

Secretary, J. S. CLARK.

[Organized or incorporated, October, 1881. Commenced business, October, 1881.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

ASSETS.

Value of real estate owned by the company (less \$6,000, the amount of encumbrance thereon).....	\$ 13,000.00
Loans on mortgage (duly recorded and being the first liens on the fee simple) upon which not more than one year's interest is due.....	10,316.53
Loans on mortgage (first liens, upon which more than one year's interest is due (of which none is in process of foreclosure).....	2,517.16
Interest due on all said mortgage loans, \$521.76; interest accrued thereon, \$227.68; total.....	749.44
Cash in company's principal office.....	544.23
Cash belonging to the company deposited in bank:	
Citizens National Bank.....	12,742.74
American Savings Bank.....	189.45
Total.....	12,932.19
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	4,706.90
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$1,928.50 interest accrued thereon).....	65,382.70
Bills receivable, not more than six months past due (including \$167.65 interest accrued thereon).....	2,746.95
Judgments (including \$1,717.23 interest) less 10 per cent depreciation.....	17,000.63
All other property belonging to the company, viz: Rents due and accrued, \$134.70; due from other companies for re-insurance, Dubuque Fire and Marine, \$48.82 on losses already paid; office furniture, \$2,703.20; collateral loans, 789.74.....	3,676.46
Bills receivable, six months and not more than two years past due (including \$440.30 interest).....	5,944.63
Bills receivable, more than two years past due, less 20 per cent.....	13,819.81
The gross amount of all the assets of the company.....	\$ 153,236.90
Amount of which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,000.00; \$3,492.94; total deductions.....	4,492.94
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 148,743.96

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon.....	\$ 1,000.00
Total gross amount of claims for losses.....	\$ 1,000.00
Deduct re-insurance thereon, Dubuque Fire and Marine Insurance Company.....	300.00
Net amount of unpaid losses.....	\$ 700.00
Gross premiums received and receivable upon all unexpired fire risks, \$210,806.66; unearned premiums (40 per cent).....	\$ 66,322.66
Total unearned premiums as computed above.....	66,322.66

Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	\$ 498.50
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Re-insurance, \$2,425.76; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid in course of collection, \$626.07; total.....	3,551.83
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 100,872.90
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	22,870.67
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 148,743.66

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$36,659.67 premiums of previous years).....	\$ 91,544.53
Deduct only re-insurance, rebate, abatement and return premiums.....	14,863.79
Net cash actually received for premiums.....	\$ 76,738.76
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 60,530.77
Received for interest on bonds and mortgages.....	\$ 565.47
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,084.96
Income received from all other sources, viz: Rents, \$522.92; profit and loss, \$2,318.22; total.....	2,841.14
Aggregate amount of income actually received during the year in cash.....	\$ 82,836.33

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,150, losses occurring in previous years).....	\$ 54,609.53
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received, for re-insurance in other companies, \$.....; total deductions.....	664.72
Net amount paid during the year for losses.....	\$ 23,644.91
Cash dividends actually paid stockholders' (amount of stockholders' dividends declared during the year).....	None.
Scrap or certificates of profits redeemed in cash, none; interest paid to scrip-holders.....	None.
Paid for commissions or brokerage.....	21,562.62
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	13,623.19
Paid for State and local taxes in this and other States.....	639.47
All other payments and expenditures, viz: General expenses \$2,120.48; postage and exchange, \$1,002.81; printing and stationery, \$2,188.49; adjusting expenses, \$292.18; traveling expenses \$3,271.38; attorney fees, \$642.28; advertising, \$415.45; total.....	9,933.07
Aggregate amount of actual expenditures during the year, in cash.....	\$ 69,433.26

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 10,010,898	\$ 225,942.95
Written or renewed during the year.....	5,139,425	113,783.90
Total.....	\$ 15,150,323	\$ 339,726.85
Deduct those expired and marked as terminated.....	3,609,439	75,505.99
In force at the end of the year.....	\$ 11,540,884	\$ 294,220.86
Deduct amount re-insured.....	884,480	23,414.20
Net amount in force.....	\$ 10,656,404	\$ 240,806.66

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

DUBUQUE FIRE AND MARINE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, THOS. CONNOLLY.

Secretary, N. J. SCHRUP.

[Organized or incorporated July 18, 1883. Commenced business July 18, 1883]

Principal office, Dubuque, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash	25,000.00

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due	100,606.65
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	4,268.04
Interest due on all said mortgage loans, \$326.75; interest accrued thereon, \$4,683.75; total	\$ 5,010.50
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 294,050.00
Value of the buildings mortgaged, (insured for \$97,400.00 as collateral)	193,850.00
Total value of said mortgaged premises.....	\$ 487,900.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
Bonds of city of Dubuque	\$ 1,000.00	\$ 1,000.00
5 shares Julien House Co. stock.....	500.00	500.00
3 shares Grand Opera House Co. stock	300.00	300.00
Total par and market value (carried out at market value).....	\$ 1,800.00	\$ 1,800.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
50 shares Julien House Co. stock	\$ 5,000.00	\$ 5,000.00	.....
30 shares Julien House Co. stock	3,000.00	3,000.00	\$ 5,000.00
Total par and market value, and amount loaned thereon	\$ 8,000.00	\$ 8,000.00	\$ 5,000.00
Cash in company's principal office			\$ 354.92
Cash belonging to company deposited in bank:			
German bank.....			6,630.34
Dubuque National bank.....			2,500.00
Citizens State bank.....			2,000.00
Total			\$ 11,139.34

Interest due and accrued on stocks and bonds not included in "market value".....	16.50
Interest due and accrued on collateral loans	350.00
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	9,960.52
Bills receivable, not matured, taken for fire, marine and inland risks, (including none figured interest accrued thereon)	12,747.94
Bills receivable, not more than six months past due (including interest accrued thereon)	None.
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance, on losses already paid, none; not included above, stock, bonds, given as part of capital, \$75,000; doubtful notes and accounts of agents charged off, \$1,222.81; personal property, furniture, fixtures and supplies, \$500; total.....	\$ 76,732.81
Total gross amount of all the assets of the company.....	\$ 160,254.41

Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$000; \$1,100; total deductions.....	2,000.00
Amount of premiums unpaid on policies which have been issued more than three months.....	\$ 4,850.50
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 158,254.41

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company?.....	\$ 10,359.64
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year. If so, what amount	None.

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	None.	
Gross loss in process of adjustment, or in suspense, including all reported and supposed losses	\$ 3,000.00	
Losses resisted, including interest, costs and other expenses thereon	None.	
Total gross amount of claims for losses	\$ 3,000.00	
Deduct re-insurance thereon	None.	
Net amount of unpaid losses	\$ 3,000.00	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$105,238.29; unearned premiums (40 per cent)	\$ 42,095.31	
Gross premiums (cash and bills) received and receivable on all unexpired marine risks	None.	
Total unearned premiums as computed above	\$ 42,095.31	
Amount reclaimable by the insured on perpetual fire insurance policies being (....) per cent of the premium or deposit received	None.	
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	None.	
Unused balances of bills and notes taken in advance for premium on open marine and inland policies or otherwise, returnable on settlement	None.	
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed	None.	
Interest due and declared remaining unpaid or uncalled for	None.	
Cash dividends to stockholders remaining unpaid	None.	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	None.	
Due and to become due for borrowed money	None.	
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection	None.	
Return premium	None.	
Total amount of liabilities, except capital stock, and net surplus	\$ 45,095.31	
Joint stock capital actually paid up in cash	25,000.00	
Surplus beyond capital and all other liabilities	88,150.10	
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve	None.	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 158,244.41	

INCOME DURING THE YEAR.

		For fire risks.
Gross premiums received in cash, without any deduction (including \$12,172.10 premiums of previous years)	\$ 61,038.54	
Deduct only re-insurance, rebate, abatement and return premiums	6,217.28	
Net cash actually received for premiums	\$ 54,821.26	\$ 54,821.26
Received for interest on bonds and mortgages		\$ 7,154.97
Received for interest and dividends on stock and bonds, collateral loans, and from all sources		644.40
Local agency commissions		2,000.00
Deposit premiums (less five per cent) received for perpetual fire risks	None	
Received for calls on capital, none; for increased capital	None.	
Aggregate amount of income actually received during the year in cash		\$ 64,620.63

EXPENDITURES DURING THE YEAR.

		On fire risks.
Gross amount actually paid for losses (including \$6,514.65 losses occurring in previous years)	\$ 28,163.55	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$324.28; and all amounts actually received, for re-insurance in other companies, \$1,853.94; total deductions	\$ 2,178.22	
Net amount paid during the year for losses	\$ 25,985.33	
Cash dividends actually paid stockholders; (amount of stockholders dividends declared during the year)	None.	
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders	None.	
Paid for commissions or brokerage	\$ 10,854.00	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	4,968.00	
Paid for State and local taxes in this and other States	549.69	
All other payments and expenditures, viz: Rents, \$288.00; advertising, printing, supplies, stamps, and travelling expenses, \$2,143.79; total	2,431.79	
Amount of deposit premium returned during the year on perpetual fire risks	None.	
Aggregate amount of actual expenditures during the year, in cash	\$ 44,788.81	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$5,976,310.00	\$ 109,444.03
Written or renewed during the year	3,764,506.00	66,300.30
Total	\$9,740,816.00	\$ 175,744.33
Deduct those expired and marked off as terminated	3,607,530.00	63,612.47
In force at the end of the year	\$6,043,286.00	\$ 112,131.86
Deduct amount re-insured	355,105.00	6,893.57
Net amount in force	\$5,688,181.00	\$ 105,238.29

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

FARMERS INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. H. SMITH.

Secretary, JNO. B. HENDERSON.

[Organized or incorporated, October, 1860. Commenced business, October, 1860.]

Principal office, Cedar Rapids, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash	100,000.00

ASSETS.

Value of real estate owned by the company (less none, the amount of encumbrance thereon).....	\$ 38,250.00
Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due).....	137,667.61
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	9,450.00
Interest due on all said mortgage loans, \$3,661.49; interest accrued thereon, \$5,002.76; total.....	8,664.25
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 345,950.00
Value of the buildings mortgaged (insured for \$62,275.00 as collateral).....	97,450.00
Total value of said mortgaged premises.....	\$ 443,400.00
Cash in company's principal office	2,057.96
Cash belonging to the company deposited in bank:	
Merchants National Bank, Cedar Rapids.....	\$ 46,234.00
City National Bank, Cedar Rapids.....	23,002.00
Cedar Rapids Savings Bank.....	2,000.00
Security Savings Bank, Cedar Rapids	2,000.00
Total	73,236.00
Gross premiums (as written in the policies) in course of collection, not more than three months due, balance general agents accounts.....	19,380.05
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$1,878.05 interest accrued thereon).....	103,636.18
Bills receivable, not more than six months past due (including \$518.77 interest accrued thereon).....	7,468.79
All other property belonging to the company, viz.: Rents due and accrued.....	138.00
Bills receivable past due, taken for premiums, including those in judgment, and interest and costs thereon, \$142,898.73—50 per cent	71,449.37
The gross amount of all the assets of the company.....	\$ 471,407.92

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 190.50
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,168.00
Losses resisted, including interest, costs and other expenses thereon.....	1,895.00
Total gross amount of claims for losses	\$ 3,253.50
Deduct re-insurance thereon	300.00
Net amount of unpaid losses	\$ 2,953.50
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$40,936.50; unearned premiums (40 per cent)	\$ 16,374.60
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$680,611.95; unearned premiums (40 per cent).....	272,244.78
Total unearned premiums as computed above	288,619.38
Cash dividends to stockholders remaining unpaid	525.00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: Commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$1,029.50; return premiums, none; total.....	1,029.50
Total amount of all liabilities, except capital stock and net surplus.....	\$ 293,127.38
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	78,280.54
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 471,407.92

INCOME DURING THE YEAR.

		For fire risks.
Gross premiums received in cash, without any deduction (including \$62,749.13 premiums of previous years).....	\$ 232,264.60	
Deduct only re-insurance, rebate, abatement and return premiums.....	22,084.41	
Net cash actually received for premiums.....	\$ 209,580.19	\$ 209,580.19
Bills and notes received during the year for premiums, remaining unpaid	85,268.70	
Received for interest on bonds and mortgages.....		12,007.22
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		4,410.84
Income received from all other sources, viz.: Rents, \$1,571.00; total.....		1,571.00
Aggregate amount of income actually received during the year in cash		\$ 227,569.25

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$9,447.86 losses occurring in previous years)	\$ 90,556.64	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for re-insurance in other companies, \$3,345.38; total deductions.....	3,345.38	
Net amount paid during the year for losses.....	\$ 87,211.26	\$ 87,211.26
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$25,000.00) ..	24,473.00	
Paid for commissions or brokerage.....	51,657.55	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	32,163.37	
Paid for State and local taxes in this and other States.....	2,065.37	
All other payments and expenditures, viz.; Printing, stationery, postage and all other expenses.....	20,377.36	
Aggregate amount of actual expenditures during the year in cash		\$ 217,889.91

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 31,773,943	\$ 705,048.41
Written or renewed during the year.....	10,944,136	224,266.76
Total.....	\$ 42,718,079	\$ 929,315.17
Deduct those expired and marked off as terminated.....	8,843,552	196,826.72
In force at the end of the year.....	\$ 33,874,527	\$ 732,488.45
Deduct amount re-insured.....	509,692	10,880.00
Net amount in force	\$ 33,364,835	\$ 721,608.45

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

FIDELITY MUTUAL FIRE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, D. D. FLEMING.

Secretary, S. G. LEE.

[Organized or incorporated September 6, 1887. Commenced business October 1, 1887.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual.
Whole amount of capital actually paid up in cash.....	Mutual.

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due. . .None.	None.
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company: None.	None.
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each: None.	None.
Cash belonging to the company deposited in bank:	\$ 1,211.49
Capital City State Bank	1,211.49
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	1,822.03
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....	2,407.71
Deposit notes (less amounts paid on same, \$23,385.50), \$89,309.58, subject to an assessment not exceeding 15 to 20 per cent in any one year	65,924.08
The gross amount of all the assets of the company	\$ 71,365.31
Aggregate amount of all the assets of the company, stated at their actual value.....	71,365.31

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Guaranty fund (less amount paid thereon, \$3,857.20).....	\$46,142.80
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LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 520.00
Losses resisted, including interest, costs and other expenses thereon.....	2,000.00
Total gross amount of claims for losses	2,520.00
Net amount of unpaid losses	\$ 2,520.00
Due and to become due for borrowed money.....	2,000.00
Total amount of all liabilities, except capital stock and net surplus	\$ 4,520.00
Guaranty fund actually paid up in cash	3,857.20
Total liabilities	\$ 8,377.20

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 21,839.87
Deduct only re-insurance, rebate, abatement and return premiums.....	648.97
Net cash actually received for premiums.....	\$ 21,190.90
Aggregate amount of income actually received during the year in cash	21,190.90

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 5,686.71
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$.....; total deductions.....	\$ 1,350.73
Net amount paid during the year for losses.....	\$ 4,335.98
Cash dividends actually paid stockholders; (amount of stockholders dividends declared during the year, \$.....)..... None.	
Scrap or certificates of profits redeemed in cash, \$.....; interest paid to scrip-holders, \$.....; total..... None.	
Paid for commissions or brokerage.....	10,236.70
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	5,231.53
All other payments and expenditures, viz: Stationery, rents, printing, etc.....	1,851.14
Aggregate amount of actual expenditures during the year, in cash.....	\$ 21,470.41

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 791,371	\$ 36,730.83
Written or renewed during the year.....	1,430,007	74,221.48
Total.....	\$ 2,221,378	\$ 104,952.31
Deduct those expired and marked off as terminated.....	336,162	10,983.31
In force at the end of the year.....	\$ 1,885,216	\$ 93,969.00
Deduct amount re-insured.....	126,640	4,297.57
Net amount in force.....	\$ 1,758,576	\$ 89,671.43

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

GERMAN MUTUAL FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, FREDERICK AUGUST ROCHAU.

Secretary, M. J. ROHLER.

(Organized or incorporated, Sept. 14, 1868. Commenced business, Dec. 1, 1868.)

Principal office, Davenport, Iowa.

CAPITAL.

(Mutual.)

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due).....	\$ 7,050.50
Loans on mortgage (first liens) upon which more than one year's interest is due.....	None.
Interest due on all said mortgage loans.....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 23,000.00
Value of the buildings mortgaged (insured for \$..... as collateral).....	5,000.00
Total value of said mortgaged premises.....	\$ 28,000.00
Cash in company's principal office.....	None.
Cash belonging to the company deposited in bank:	
Citizens National Bank.....	\$ 145.53
German Savings Bank.....	418.38
Total.....	563.91
Interest due and accrued on stocks and bonds not included in "market value".....	None.
Interest due and accrued on collateral loans.....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	None.
Bills receivable, not matured, taken for fire premium notes, according to section 1124, Code of 1873, on actual application for insurance.....	39,171.00
Bills receivable, not more than six months past due.....	None.
All other property belonging to the company.....	None.
The gross amount of all the assets of the company.....	\$ 36,783.31
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	None.
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 36,783.31

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses restated, including interest, costs and other expenses thereon.....	None.
Total gross amount of claims for losses.....	None.
Gross premiums received and receivable upon all fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
Total amount of all liabilities, except capital stock, and net surplus.....	None.
Capital actually paid up in cash (premium accumulation).....	\$ 6,000.00
Surplus beyond capital and all other liabilities.....	833.31
Premium notes held by the company will be returned to assured at expiration of policies.....	29,171.00
Aggregate amount of all liabilities, including net surplus.....	\$ 36,783.31

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$229.30 premiums of previous years).....	229.30
Deduct only re-insurance, rebate, abatement and return premiums ..	None.
Net cash actually received for premiums	\$ 229.30
Received for interest on bonds and mortgages.....	491.88
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	None.
Income received from all other sources, viz.: Assessment on premium notes for losses.....	77.87
Aggregate amount of income actually received during the year in cash.....	\$ 1,490.05

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 702.85
Deduct all amounts actually received for salvages.....	None.
Net amount paid during the year for losses.....	\$ 702.85
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	None.
Scrap or certificates of profits redeemed in cash	None.
Interest paid to scripholders.....	None.
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	412.95
Paid for State and local taxes in this and other States.....	77.79
Aggregate amount of actual expenditures during the year in cash....	\$ 1,183.59

MISCELLANEOUS.

	Fire risks.
In force on the 31st day of December of the preceding year.....	\$ 1,502,590
Written or renewed during the year	21,800
Total	\$ 1,524,390
Deduct those expired and marked off as terminated.....	18,060
In force at the end of the year.....	\$ 1,511,300
Deduct amount re-insured	None.
Net amount in force	\$ 1,511,300

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

HAWKEYE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, E. J. INGERSOLL. Secretary, A. HOWELL.

[Organized or incorporated March 15, 1865. Commenced business March 15, 1865.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash	25,000.00

ASSETS.

Value of real estate owned by the company (less no encumbrance thereon). \$	56,843.07
Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due.....)	67,739.14
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$10,040.12 is in process of foreclosure)	93,181.85
Interest due on all said mortgage loans, \$9,411.74; interest accrued thereon, \$2,110.45; total.....	\$ 11,522.19
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 340,810.00
Value of the buildings mortgaged (insured for \$57,429.00 as collateral)	88,700.00
Total value of said mortgaged premises	\$ 429,510.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
5 shares of Hurlbut, Hess & Co.....	\$ 500.00	\$ 500.00
Total par and market value (carried out at market value).....	\$ 500.00	\$ 500.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$10,736.84 losses occurring in previous years).....	\$ 96,561.60	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$18,300; and all amounts actually received, for re-insurance in other companies, \$3,991.60; total deductions.....	4,174.60	
Net amount paid during the year for losses.....	\$ 92,387.00	\$ 92,387.00
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$25,000.00).....		25,000.00
Paid for commissions or brokerage.....		54,514.93
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		39,537.46
Paid for State and local taxes in this and other States.....		2,093.31
All other payments and expenditures, viz: Expressage and telegrams, \$230.75; legal expenses, \$827.44; postage, \$2,683.07; stationery and printing, \$3,950.96; traveling expenses, \$4,720.10; repairs on office, \$38.20; sundries, gas, fuel, etc., \$1,458.49; exchange, \$712.58; worthless notes and accounts charged to profit and loss, \$8,337.30; total.....		\$ 22,967.80
Aggregate amount of actual expenditures during the year in cash.....		\$ 236,500.59

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 36,975,468	\$ 794,667.35
Written or renewed during the year.....	12,469,440	233,641.28
Total.....	\$ 49,444,908	\$1,028,308.63
Deduct those expired and marked off as terminated.....	9,757,418	194,200.61
In force at the end of the year.....	39,687,490	834,108.02
Deduct amount re-insured.....	1,753,591	21,400.63
Net amount in force.....	\$ 38,533,899	\$ 812,608.39

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

INDEMNITY INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, C. A. FICKE.

Secretary, WM. F. ROSS.

[Organized or incorporated, February 27, 1890. Commenced business, May 14, 1890.]

Principal office, Davenport, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 20,000.00
Interest due on all said mortgage loans, none; interest accrued thereon, \$663.17; total.....	663.17
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 36,000.00
Value of the buildings mortgaged (insured for \$16,500.00 as collateral).....	24,000.00
Total value of said mortgaged premises.....	\$ 60,000.00
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks owned absolutely by the company.....	None.
Cash in the company's principal office.....	160.39
Cash belonging to the company deposited in bank:	
Iowa National Bank.....	\$ 1,131.01
Scott County Savings Bank.....	\$ 4,708.33
Total.....	\$ 5,839.34
Gross premiums (as written in the policies) in course of collection, not more than three months due, of which \$1,400.22 has since been received).....	1,758.63
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$0.71 interest accrued thereon).....	47.21
All other property belonging to the company, viz:	
Railroad mileage tickets, cash value.....	\$ 163.50
Office furniture and agency supplies.....	\$ 800.00
Stockholders notes.....	75,000.00
Total.....	\$ 75,963.50
The gross amount of all the assets of the company.....	\$ 28,468.74
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 28,468.74

LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 2.00
Net amount of unpaid losses.....	\$ 2.00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$4,647.98; unearned premiums (40 per cent).....	\$ 1,859.19
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,669.63; unearned premiums (pro rata), 40 per cent.....	\$ 1,067.85
Total unearned premiums as computed above.....	2,927.04
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	207.73
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$367.82; return premiums, \$134.57; total.....	502.39
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 3,639.16
Joint stock actually paid up in cash.....	25,000.00
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 28,639.16

INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums on risks written and renewed during the year..	\$ 8,536.82	
Deduct premiums and bills in course of collection at this date..	1,758.63	
Entire premiums collected during the year.....	6,778.19	
Deduct re-insurance, rebate, abatement, and return premiums.....	961.84	
Net cash actually received for premiums.....		\$ 5,816.35
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources.....		208.33
Aggregate amount of income actually received during the year in cash.....		\$ 6,024.68

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses.....	\$ 15.08	
Net amount paid during the year for losses.....		\$ 15.08
Paid for commissions or brokerage.....		1,272.66
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		1,969.83
All other payments and expenditures, viz: Fees of auditor and secretary of State and attorneys, advertising, printing, office rental and furniture, agency supplies, traveling, stationery, postage, express, telephone and telegraph.....		1,929.68
Aggregate amount of actual expenditures during the year, in cash.....		\$ 5,197.35

MISCELLANEOUS.

	Fire Risks.	Premiums thereon.
Written or renewed during the year.....	\$ 698,787	\$ 8,536.82
Deduct those expired and marked off as terminated.....	\$ 124,075	\$ 1,106.56
In force at the end of the year.....	\$ 574,712	\$ 7,430.26
Deduct amount reinsured.....	\$ 8,500	\$ 112.65
Net amount in force.....	\$ 566,212	\$ 7,317.61

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

IOWA STATE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, SMITH HAMIL.

Secretary, HOWARD TUCKER.

[Organized or incorporated, January, 1855. Commenced business, July, 1855.]

Principal office, Keokuk, Iowa.

CAPITAL.

(Mutual.)

ASSETS.

Value of real estate owned by the company (less \$....., the amount of incumbrance thereon).....	\$ 500.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$.....; total.....	None.
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company.....	None.
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.....	None.
Cash in the company's principal office.....	1,107.54
Cash belonging to company deposited in bank:	
Keokuk National Bank.....	46,410.54
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	10,748.30
Premium notes, subject to assessment, not exceeding 15 per cent in any one year, \$709,000.30; less assessments paid, \$236,835.18.....	473,144.12
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....	None.
All other property belonging to the company, viz.:	
Rents due and accrued.....	17.00
Total amount of judgments.....	\$ 15,974.67
Judgments not more than two years old.....	3,915.76
The gross amount of all the assets of the company.....	\$ 531,927.50
Amount of premiums unpaid on policies which have been issued more than three months.....	\$ 19,846.17
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 531,927.50

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 3,550.00
Losses resisted, including interest, costs and other expenses thereon.....	None.
Total gross amount of claims for losses.....	\$ 3,550.00
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses.....	\$ 3,550.00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums (..... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$.....; unearned premiums (pro rata).....	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (..... per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being (.....) per cent of the premium or deposit received.....	None.
Net premium reserve on all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection.....	None.
Return premiums.....	None.
Total amount of all liabilities.....	\$ 3,550.00

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 78,771.37	For fire risks.
Deduct only re-insurance, rebate, abatement and return premiums.....	102.65	
Net cash actually received for premiums.....	\$ 78,668.52	
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 174,628.58	
Received for interest on bonds and mortgages.....	None.	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	None.	
Income received from all other sources, viz.: Rents, interest, policy and survey fees.....	2,613.62	
Deposit premiums (less five per cent) received for perpetual fire risks.....	None.	
Received for calls on capital, \$..... for increased capital, \$..... total.....	None.	
Aggregate amount of income actually received during the year		
In cash.....	\$ 81,282.14	

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$600.00 losses occurring in previous years).....	\$ 38,178.40	On fire risks.
Net amount paid during the year for losses.....	\$ 38,178.40	
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	None.	
Scrip or certificates of profit redeemed in cash, none; interest paid to scrip holders.....	None.	
Paid for commissions or brokerage.....	18,323.44	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	18,347.79	
Paid for State and local taxes in this and other States.....	None.	
All other payments and expenditures, viz.: Printing, stationery, rent, postage, etc.....	1,795.50	
Aggregate amount of actual expenditures during the year, in cash.....	\$ 76,645.22	

MISCELLANEOUS.

In force on the 31st day of December of the preceding year.....	\$ 13,447,084.52	Fire risks.	Premiums thereon.
Written or renewed during the year.....	3,180,329.90		\$ 655,953.02
Total.....	\$ 16,627,414.42		\$ 830,581.60
Deduct those expired and marked off as terminated.....	1,707,695.68		120,612.30
In force at the end of the year.....	\$ 14,919,718.74		\$ 709,969.30
Net amount in force.....	\$ 14,919,718.74		\$ 709,969.30

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

MERCHANTS AND BANKERS MUTUAL INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, G. T. CARPENTER.

Secretary, M. H. KIRKHAM.

[Organized or incorporated March 7, 1885. Commenced business March 19, 1885.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual
Whole amount of capital actually paid up in cash.....	Mutual.

ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	None.
Loans on mortgage (first liens), upon which more than one year's interest is due.....	None.
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company: None.	
Cash in company's principal office.....	\$ 1,145.45
Cash belonging to the company deposited in bank:	
Citizens National Bank.....	4,407.39
Total.....	\$ 5,552.84
Premium notes subject to 15 per cent assessment annually (deductions made for cancellations and assessments collected).....	105,700.70
Bills receivable, not more than six months past due (including \$57.12 interest accrued thereon).....	1,000.96
The gross amount of all the assets of the company.....	\$ 202,332.50

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due...None.	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and expenses thereon.. \$	4,035.00
Net amount of unpaid losses.....	\$ 4,035.00
Total amount of all liabilities.....	\$ 4,035.00
Guaranty fund actually paid up in cash.....	14,448.71
Aggregate amount of all liabilities.....	\$ 18,483.71

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deductions (including \$22,-115.95 premiums of previous years).....	\$ 25,648.14
Aggregate amount of income actually received during the year in cash.....	\$ 25,648.14

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$36.00 losses occurring in previous years).....	\$ 12,285.02
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$258.00; total deductions.....	258.00
Net amount paid during the year for losses.....	\$ 12,027.02
Paid for commissions and brokerage.....	1,405.40
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	8,362.58
Aggregate amount of actual expenditures during the year, in cash....	\$ 21,795.98

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 2,180,378	\$ 193,875.28
Written or renewed during the year.....	887,833	80,167.36
Total.....	\$ 3,068,211	\$ 274,042.64
Deduct those expired and marked off as terminated.....	214,305	16,531.31
In force at end the year.....	\$ 2,853,916	\$ 257,511.33
Deduct amount re-insured.....	104,875	2,129.76
Net amount in force.....	\$ 2,748,041	\$ 255,381.57

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

MERCHANTS & MANUFACTURERS MUTUAL FIRE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, L. B. WADLEIGE.

Secretary, D. L. RYDER.

[Organized or incorporated, September 15, 1887. Commenced business, October, 1887.]

Principal office, Clinton, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual.
Whole amount of capital actually paid up in cash.....	Mutual.

ASSETS.

Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$	2,000.00
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$47.66; total.....		47.66
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$	3,000.00
Value of the buildings mortgaged (insured for \$..... as collateral).....		2,000.00
Total value of said mortgaged premises.....	\$	5,000.00
Cash in company's principal office.....		194.78
Cash belonging to the company deposited in bank:		
Merchants National, of Clinton, Iowa.....		10,814.36
Gross premiums (as written in the policies) in course of collection, and not more than three months due.....		4,573.11
Deposit notes.....	\$	126,171.91
Less assessments paid.....		49,798.11
Subject to assessments not to exceed 15 per cent in any one year.....		76,373.80
The gross amount of all the assets of the company.....	\$	94,063.71
Aggregate amount of all the assets of the company, stated at their actual value.....	\$	94,063.71

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$	3,142.41
Losses resisted, including interest, costs and other expenses thereon.....		2,350.34
Total gross amount of claims for losses.....	\$	5,492.75
Deduct re-insurance thereon (Mutual Union Fire Insurance Co. 286.13		
Net amount of unpaid losses.....		5,206.62
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....		212.94
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and assessment, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$550.67; return premiums and re-insurance, \$1,304.85; total.....		1,855.52
Total amount of all liabilities.....	\$	7,275.08

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$5,589.46 premiums of previous years).....	\$ 46,335.88
Deduct only re-insurance, rebate, abatement and return premiums.....	13,828.03
Net cash actually received for premiums.....	\$ 32,507.85
Received for interest on bonds and mortgages.....	130.00
Income received from all other sources, viz: Rents, cash discount on losses paid, \$96.89; total.....	96.89
Aggregate amount of income actually received during the year in cash.....	\$ 32,734.74

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$716.34 losses occurring in previous years).....	\$ 26,276.51
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$912.28; and all amounts actually received for re-insurance in other companies, \$1,660.24; total deductions.....	2,572.52
Net amount paid during the year for losses.....	\$ 23,703.99
Cash dividends actually paid policy holders (amount of policy holders' dividends declared during the year, \$.....)	1,564.76
Paid for commissions or brokerage.....	2,837.46
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	6,525.27
Paid for State and local taxes in this and other States.....	184.71
All other payments and expenditures, viz: Traveling expenses, \$1,944.08; advertising expenses, \$476.90; stationery and printing, \$419.12; office furniture and fixtures, \$162.97; rent, \$78.75; telegraph and telephone, \$180.37; inspection, \$2,084.37; exchange, \$11.70; postage, \$178.24; general office expenses, \$401.77; profit and loss, \$46.28; total.....	6,284.55
Aggregate amount of actual expenditures during the year in cash.....	\$ 41,100.74

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$1,755,330.69	\$ 34,213.19
Written or renewed during the year.....	1,633,808.66	29,545.79
Total.....	\$3,389,139.35	\$ 63,758.98
Deduct those expired and marked off as terminated.....	1,525,110.31	30,456.97
In force at the end of the year.....	\$1,864,029.04	\$ 33,302.01
Deduct amount re-insured.....	118,900.00	2,064.12
Net amount in force.....	\$1,745,129.04	\$ 31,237.89

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, ABNER GRAVES.

Secretary, J. G. SHARP.

[Organized or incorporated, 1875; re-incorporated, 1889. Commenced business, April, 1875, and March, 1889.]

Principal office, Des Moines, Iowa.

CAPITAL.

(Mutual.)

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon).....None.	
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due. ....None.	
Loans on mortgage (first liens), upon which more than one year's interest is due	None.
Total value of said mortgaged premises.....	None.
Cash in the company's principal office	None.
Cash belonging to the company deposited in bank:	
Iowa National Bank, of Des Moines, Iowa.....	\$ 13,968.51
Bills receivable, premium notes not matured, taken for fire, marine, and inland risks (including \$..... interest accrued thereon).....	77,913.00
The gross amount of all the assets of the company	\$ 91,881.51
Aggregate amount of all the assets of the company stated at their actual value	\$ 91,881.51

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....None.	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses. ....None.	
Losses resisted, including interest, costs and other expenses thereon.	\$ 8,000.00
Net amount of unpaid losses.....	\$ 8,000.00
Amount reclaimable by the insured on perpetual fire insurance policies being fifteen per cent of the premium notes or deposit received.....	12,441.18
Total amount of all liabilities.....	\$ 20,441.18

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums, assessments received in cash, without any deduction (including \$178.53 premiums of previous year).....	\$ 38,755.21
Deduct only re-insurance, rebate, abatement and return premiums	None.
Net cash actually received for premiums	\$ 38,755.21
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	502.70
Aggregate amount of income actually received during the year in cash.....	\$ 39,257.91

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years)	\$ 30,447.33
Deduct all amounts actually received for salvages.....	None.
Net amount paid during the year for losses.....	\$ 30,447.33
Paid for salaries, fees, and all other charges of offices, clerks, agents, and all other employes	4,406.02
All other payments and expenditures, viz.: Travelling expenses, postage, stationery, telegraphing, legal expenses, office rent, miscellaneous . . .	2,140.42
Amount of guaranty deposit premium returned during the year on perpetual fire risks	146.9
Aggregate amount of actual expenditures during the year in cash.....	\$ 37,209.70

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 1,628,000	\$ 70,999.75
Written or renewed during the year.....	273,800	12,999.50
Total.....	\$ 1,901,800	\$ 83,999.25
Deduct those expired and marked off as terminated.....	135,500	6,086.25
In force at the end of the year.....	\$ 1,766,300	\$ 77,913.00
Deduct amount re-insured	None.	
Net amount in force	\$ 1,766,300	\$ 77,913.00

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

MUTUAL ARTISANS FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, JOHN MAHIN.

Secretary, M. A. BRANN.

[Organized or incorporated, December 6, 1889. Commenced business, January, 1890.]

Principal office, Muscatine, Iowa.

CAPITAL.

(Mutual.)

ASSETS.

Cash in the company's principal office.....	\$	1,415.70
Cash belonging to the company deposited in bank;		
First National Bank	\$	3,894.86
Muscatine Savings Bank, of Muscatine, Iowa		3,120.00
Total		7,014.86
Gross premiums (as written in the policies) in course of collection, not more than three months due		5,187.95
All other property belonging to the company, viz: Rents, due and accrued, \$.....; due from other companies for re-insurance on losses already paid, \$.....; office furniture, maps and supplies, deposit notes, \$29,583.53; less endorments, \$3,834.24; total, subject to assessment of 15 to 20 per cent in any one year.....		25,749.25
The gross amount of all the assets of the company	\$	41,697.39
Amount which should be deducted from the above assets on account of bad and doubtful debts		2,330.20
Aggregate amount of all the assets of the company, stated at their actual value.....	\$	39,367.19

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	976.90
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		4,606.22
Losses resisted, including interest, costs and other expenses thereon.....		709.70
Total gross amount of claims for losses	\$	6,292.91
Net amount of unpaid losses.....	\$	6,292.91
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		786.19
Due and to become due for borrowed money		5,250.00
Total amount of all liabilities	\$	12,323.10

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$....., premiums of previous years).....	\$	33,691.45
Deduct only re-insurance, rebate, abatement and return premiums		4,520.19
Net cash actually received for premiums	\$	29,171.26
Aggregate amount of income actually received during the year in cash.....	\$	29,171.26

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$....., losses occurring in previous years)	\$	9,086.02
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$1,086.78; total deductions		1,086.78
Net amount paid during the year for losses	\$	8,002.24
Paid for commissions or brokerage.....		7,143.13
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		5,495.09
All other payments and expenditures, viz: Rent, \$325.00; miscellaneous expense, \$335.97; postage, \$727.03; stationery and printing, \$1,733.59; freight and express, \$36.98; office furniture, maps and supplies, \$2,330.20; insurance department and taxes, \$286.78; exchange, \$4.67; interest and discount, \$359.81; total		6,140.03
Aggregate amount of actual expenditures during the year in cash	\$	26,780.49

MISCELLANEOUS.

Written or renewed during the year	\$1,604,680.31	Fire risks.	\$	64,628.68	Premiums thereon.
Deduct those expired and marked off as terminated.....	325,788.73			3,853.54	
In force at the end of the year	\$1,278,891.58		\$	60,775.14	
Deduct amount re-insured	109,275.00			1,487.44	
Net amount in force	\$1,169,616.58		\$	59,287.70	

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

SECURITY FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, S. F. GILMAN.

Secretary, E. J. BABCOCK.

[Organized or incorporated September 24, 1883. Commenced business November 1, 1883.]

Principal office, Davenport, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$	100,000.00
Whole amount of capital actually paid up in cash		25,000.00

ASSETS.

Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....				\$ 51,850.00
Interest due on all said mortgage loans, \$160.00; interest accrued thereon, \$1,691.00; total.....				1,851.30
Value of lands mortgaged, exclusive of buildings and perishable improvements				\$ 101,655.00
Value of the buildings mortgaged (insured for \$24,335.00 as collateral)				31,410.00
Total value of said mortgaged premises.....				\$ 133,065.00
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks owned absolutely by the company:				
		Total	Total	
		par	market	
		value.	value.	
Fifteen shares first National Bank.....	\$ 1,500.00		\$ 3,750.00	
Total par and market value (carried out at market value)				\$ 3,750.00
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:				
	Total	Total	Amount	
	par	market	loaned	
	value.	value	thereon.	
Thirty-six notes, each endorsed by parties worth over \$3,000,000.00.....	\$ 25,006.75	\$ 25,006.75	\$ 25,006.75	
One note secured by 10 shares Citizens National Bank	1,000.00	3,000.00	700.00	
One note secured by 10 shares First National Bank	1,000.00	2,500.00	2,000.00	
One note secured by 50 shares Davenport Mills Company	5,000.00	5,000.00	1,500.00	
One note secured by 20 shares Steam Paint Manufacturing Company	2,000.00	2,000.00	800.00	
Total par and market value and amount loaned thereon				30,996.75
Cash in company's principal office				1,420.53
Cash belonging to the company deposited in bank:				
First National Bank, \$2,558.95; Citizens National Bank, \$2,210.11; Davenport Savings Bank, \$1,714.25; German Savings Bank, \$1,171.85; Scott County Savings Bank, \$1,046.23; total.....				\$ 7,701.49
Interest due and accrued on collateral loans				936.25
Gross premiums (as written in the policies) in course of collection, not more than three months due.....				6,719.29
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....				13,801.49
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....				982.77
Bill receivable, more than six months past due				622.15
Judgments and costs				138.50
The gross amount of all the assets of the company				\$ 121,860.61
Aggregate amount of all the assets of the company, stated at their actual value.....				\$ 121,860.61

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 659.55
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	1,177.33
Losses resisted, including interest, costs and other expenses thereon.....	1,070.00
Total gross amount of claims for losses	\$ 2,906.88
Net amount of unpaid losses.....	\$ 2,906.88
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$153,968.83; unearned premiums (40 per cent).....	\$ 61,587.53
Total unearned premiums as computed above	61,587.53
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz:	
Due re-insurance companies.....	673.84
Commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection.....	1,305.23
Total amount of all liabilities, except capital stock and net surplus.....	\$ 66,473.48
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	30,387.13
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 121,860.61

INCOME DURING THE YEAR.

		For fire risks.
Gross premiums received in cash, without any deduction (including \$20,080.03 premiums of previous years)	\$ 102,669.72	
Deduct only re-insurance, rebate, abatement and return premiums	16,403.68	
Net cash actually received for premiums	\$ 86,266.04	
Bills and notes received during the year for premiums, remaining unpaid	\$ 13,357.05	
Received for interest on bonds and mortgages	5,311.14	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	977.98	
Aggregate amount of income actually received during the year in cash	\$ 92,555.16	

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$4,308.67, losses occurring in previous years)	\$ 42,159.89
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years) \$1,916.34; and all amounts actually received for re-insurance in other companies, \$333.34; total deductions.....	2,244.18
Net amount paid during the year for losses	\$ 39,915.71
Cash dividends actually paid stockholders; (amount of stockholders dividends declared during the year \$	2,000.00
Paid for commissions and brokerage	19,158.70
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	8,382.00
Paid for State and local taxes in this and other States	472.50
All other payments and expenditures.....	6,746.36
Aggregate amount of actual expenditures during the year in cash....	\$ 76,675.27

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 9,742,608	\$ 149,015.33
Written or renewed during the year.....	6,408,599	97,298.19
Total	\$ 16,151,207	\$ 246,313.52
Deduct those expired and marked off as terminated.....	5,273,988	81,352.97
In force at the end of the year.....	\$ 10,877,219	\$ 194,960.55
Deduct amount re-insured.....	562,203	10,991.72
Net amount in force.....	\$ 10,315,016	\$ 183,968.83

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

STATE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, O. B. AYRES.

Secretary, W. M. BLACK.

[Organized or incorporated, September, 1865. Commenced business, October, 1865.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 200,000.00
Whole amount of capital actually paid up, in cash.....	200,000.00

ASSETS.

Value of real estate owned by the company (less \$1,800.00, the amount of encumbrance thereon).....		\$ 101,300.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due		175,588.23
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$2,200.00 is in process of foreclosure).....		2,200.00
Interest due on all said mortgage loans, \$774.40; interest accrued thereon, \$4,653.09; total		5,427.49
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 378,260.00	
Value of buildings mortgaged (insured for \$92,500.00, as collateral)	173,950.00	
Total value of said mortgaged premises	\$ 551,310.00	
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company.		
	Total par value.	Total market value.
Des Moines National Bank, 15 shares	\$ 1,500.00	\$ 1,725.00
Commercial National Bank, Omaha, 25 shares	2,500.00	2,875.00
Polk County Savings Bank, stock, Des Moines, 30 shares	3,000.00	4,800.00
Security Loan & Trust Co., stock, Des Moines, 25 shares	2,500.00	1,375.00
National Starch Manufacturing Co., stock, Des Moines, 19 shares	1,900.00	1,900.00
National Starch Manufacturing Co., bond	1,000.00	1,000.00
Total par and market value (carried out at market value).....	\$ 12,400.00	\$ 13,675.00
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.		
	Total par value.	Total market value.
Fifty shares Security Loan & Trust Co.....	\$ 5,000.00	\$ 2,750.00
Forty shares Security Loan & Trust Co....	4,000.00	2,200.00
Total par and market value, and amount loaned thereon	\$ 9,000.00	\$ 4,950.00
Cash in the company's principal office.....		2,910.78
Cash belonging to the company deposited in bank:		
Iowa National Bank		37,655.22
Interest due and accrued on stocks and bonds not included in "market value"		244.00
Interest due and accrued on collateral loans		160.86
Gross premiums (as written in the policies) in course of collection, not more than three months due		43,841.47
Bills receivable, not matured, taken for fire, marine and inland risks (including \$		116,017.16
Bills receivable, not more than six months past due (including \$		6,786.41
All other property belonging to the company, viz.: Rents due and accrued, \$558.93; due from other companies for re-insurance, on losses already paid: National of Hartford, \$463.85; Rockford, Ill., \$2,395.71; Niagara, \$167.78; Syndicate, Minn., \$441.64; total.....		4,027.91
Total gross amount of all the assets of the company.....		\$ 512,625.44
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....		None.
Aggregate amount of all the assets of the company, stated at their actual value		\$ 512,625.45

LIABILITIES.

Gross claims for adjusted and unpaid losses to become due..\$	1,155.59	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	7,450.66	
Losses resisted, including interest, costs and other expenses thereon.....	\$ 3,428.04	
Total gross amount of claims for losses.....	\$ 12,034.29	
Deduct re-insurance thereon.....	3,408.02	
Net amount of unpaid losses	\$ 8,626.27	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on risks, \$228,906.90; unearned premiums (50 per cent).....	\$ 114,453.45	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$536,770.85; unearned premiums (pro rata).....	275,518.87	
Total	\$ 389,972.32	
Deduct premiums on risks re-insured, \$30,377.20, at 50 per cent.....	\$ 15,788.70	
Deduct premiums on past due notes, \$159,999.80, pro rata.....	103,999.87	
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	119,788.57	
Total unearned premiums as computed above	\$ 270,183.75	
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: Commissions due and to become due to agents, on premiums paid and in course of collection, \$1,813.59; checks issued not presented for payment, \$2,008.52; total	3,821.91	
Total amount of all liabilities, except capital stock and net surplus.	\$ 282,631.93	
Joint-stock capital actually paid up in cash.....	200,000.00	
Surplus beyond capital and all other liabilities.....	29,963.51	
Aggregate amount of all liabilities, including paid-up capital stock, and net surplus.....	\$ 512,625.44	

INCOME DURING THE YEAR.

	For fire risks.	
Gross premiums received in cash, without any deduction (including \$....., premiums of previous years)	\$ 384,405.68	
Deduct only re-insurance, rebate, abatement and return premiums.....	43,003.70	
Net cash actually received for premiums	\$ 341,401.98	\$ 341,401.98
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 64,028.76	
Received for interest on bonds and mortgages.....		13,150.88
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		5,625.14
Income received from all other sources, viz.; Rents.....		5,023.08
Aggregate amount of income actually received during the year in cash	\$ 365,900.08	

EXPENDITURES DURING THE YEAR

	On fire risks.	
Gross amount actually paid for losses (including \$14,360.80, losses occurring in previous years).....	\$ 175,642.28	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received, for re-insurance in other companies, \$4,264.34; total deductions	4,264.34	
Net amount paid during the year for losses	\$ 171,377.92	
Paid for commissions or brokerage	89,667.91	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	40,770.96	
Paid for State and local taxes in this and other States	8,974.68	
All other payments and expenditures, viz.: Traveling expenses, express, postage, fuel, repairs, advertising, etc.....	31,522.26	
Aggregate amount of actual expenditures during the year, in cash	\$ 342,313.73	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 42,452,117	\$ 734,931.24
Written or renewed during the year	22,405,455	308,520.68
Total	\$ 64,857,572	\$ 1,133,451.92
Deduct those expired and marked off as terminated	23,387,944	307,774.17
In force at the end of the year.....	\$ 41,469,628	\$ 765,677.75
Deduct amount re-insured.....	1,579,430	30,377.20
Net amount in force.....	\$ 39,890,198	\$ 735,300.55
Deduct premiums on over-due notes		159,999.80
		\$ 575,300.75

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

WESTERN HOME INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, WM. L. JOY.

Secretary, G. W. KINGNORTH.

[Organized or incorporated March, 1883. Commenced business April, 1883.]

Principal office, Sioux City, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	\$1,000,000.00
Whole amount of capital actually paid up in cash	200,000.00

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 189,915.51
Interest due on all said mortgage loans, \$7,358.67; interest accrued thereon, \$6,266.12; total.....	13,624.79
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 458,800.00
Value of the buildings mortgaged (insured for \$52,000 as collateral).....	73,875.00
Total value of said mortgaged premises.....	\$ 532,675.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.	
Loan on certificate of stock Sioux City Engine Co.....	\$ 2,800.00	\$ 5,000.00	\$ 1,000.00	
Loans on certificate of stock Nebraska & Iowa Ins. Co. of Omaha.....	11,000.00	5,500.00	2,761.88	
Total par and market value, and amount loaned thereon.....	\$ 13,800.00	\$ 10,500.00	\$ 3,761.88	\$ 3,761.88
Cash in the company's principal office.....				2,790.50
Cash belonging to the company deposited in bank:				
Weare & Allison.....			\$ 12,488.82	
Sloux National.....			4,898.21	
Iowa Savings.....			10,554.50	
Total.....			10,557.96	\$ 28,496.40
Interest due and accrued on collateral loans.....				210.00
Gross premiums (as written in the policies) in course of collection, not more than three months due.....				30,749.72
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....				16,108.23
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....				None.
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance on losses already paid: Premium notes past due, \$46,152.16—50 per cent.....				23,076.08
Printing, \$1,265.76; office furniture, etc., \$2,210.92; past due notes, \$23,076.09; past due premium account, \$3,495.03; book account, \$8,905.49 and \$2,448.04; total.....				\$ 41,401.33
The gross amount of all the assets of the company.....				\$ 360,107.53
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....				41,401.33
Aggregate amount of all the assets of the company, stated at their actual value.....				\$ 318,706.20

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$2,958.85
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,835.00
Losses resisted, including interest, costs and other expenses thereon.....	3,946.00
Total gross amount of claims for losses.....	\$ 9,739.85
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses.....	\$ 9,739.85
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$70,530.16; unearned premiums (40 per cent).....	\$ 28,212.06
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, \$ 63,978.60; unearned premiums (40 per cent).....	25,231.44
Total unearned premiums as computed above.....	53,443.50
Amount reclaimable by the insured on perpetual fire insurance policies, being.... per cent of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies, or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	519.04
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, and return premiums.....	None.
Total amount of all liabilities, except capital stock and net surplus	\$ 63,702.39
Joint-stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital and all other liabilities.....	55,003.81
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 318,706.20

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$38,970.28 premiums of previous years).....	\$ 109,370.24
Deduct only re-insurance, rebate, abatement and return premiums.....	25,142.13
Net cash actually received for premiums.....	\$ 84,228.11
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 84,228.11
Received for interest on bonds and mortgages.....	46,837.95
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	12,068.82
Aggregate amount of income actually received during the year in cash.....	1,330.11
	\$ 98,527.04

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$10,687.74, losses occurring in previous years).....	\$ 69,714.94	
Net amount paid during the year for losses.....	\$ 69,714.94	
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$.....)	None.	
Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scrip holders, \$.....; total.....	None.	
Paid for commissions or brokerage.....	12,574.39	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	14,235.35	
Paid for State and local taxes in this and other States.....	1,997.97	
All other payments and expenditures, viz: Rent, printing, advertising, gas, fuel, etc.....	11,493.78	
Aggregate amount of actual expenditures during the year in cash.....	\$ 109,986.33	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 10,137,492	\$ 173,371.76
Written or renewed during the year.....	6,457,598	117,257.61
Total.....	\$ 16,595,090	290,629.37
Deduct those expired and marked off as terminated.....	6,945,098	152,234.60
In force at the end of the year.....	\$ 9,649,992	138,394.77
Deduct amount re-insured.....	247,277	4,786.01
Net amount in force.....	\$ 9,412,115	133,608.76

ANNUAL STATEMENT.

For the year ending December 31, 1890, of the condition and affairs of the

NORTHWESTERN LIVE STOCK INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, B. F. KAUFFMAN

Secretary, B. R. FIELD.

[Organized or incorporated, May 10, 1886. Commenced business, July 1, 1886.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	40,000.00

ASSETS.

Value of real estate owned by the company (less \$... the amount of encumbrance thereon).....	\$ 1,500.00
Loans on mortgage (duly recorded and being the first liens on the fee simple) upon which not more than one year's interest is due.....	40,010.00
Interest due on all said mortgage loans, \$30.00; interest accrued thereon, \$888.98; total.....	888.98
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 127,575.00
Value of the buildings mortgaged, (insured for \$14,700.00 as collateral).....	34,250.00
Total value of said mortgaged premises.....	\$ 161,825.00
Cash in company's principal office.....	199.64
Cash belonging to the company deposited in bank:	
Des Moines Saving Bank.....	803.84
Gross premiums (as written in the policies) in course of collection, not represented by note, not more than three months due.....	279.88
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$563.81 interest accrued thereon).....	14,661.71
Bills receivable, not more than six months past due (including \$137.51 interest accrued thereon).....	3,570.17
All other property belonging to the company, viz: Premium notes in attorneys hands for collection, \$2,375.86; judgments, \$1,413.60; other premium notes in process of collection, \$6,455.72; total.....	10,245.18
The gross amount of all the assets of the company.....	\$ 81,159.40
Amount of which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,500.00; \$1,115.00; \$3,215.95; total deductions.....	5,830.95
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 75,328.45

LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 10,500.00
Losses resisted, including interest, costs and other expenses thereon, \$50.00 interest and costs.....	\$ 750.00
Total gross amount of claims for losses.....	\$ 11,250.00
Net amount of unpaid losses.....	\$ 11,250.00
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, \$55,017.54; unearned premiums (40 per cent).....	\$ 22,007.01
Total unearned premiums as computed above.....	22,007.01
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	\$ 500.00
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 33,757.01
Joint-stock capital actually paid up in cash.....	40,000.00
Surplus beyond capital and all other liabilities.....	1,571.44
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 75,328.45

INCOME DURING THE YEAR.

	For L. S. risks.	
Gross premiums received in cash, without any deduction (including \$24,113.91 premiums of previous years).....	\$ 49,516.79	
Deduct only re-insurance, rebate, abatement and return premiums.....	2,762.50	
Net cash actually received for premiums.....		\$ 46,754.29
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 28,756.94	
Received for interest on bonds and mortgages.....		\$ 2,184.62
Received for interest from all sources.....		1,265.40
Received from all other sources; transfers.....		13.00
Aggregate amount of income actually received during the year in cash.....		\$ 50,246.62

EXPENDITURES DURING THE YEAR.

	On L. S. risks.	
Gross amount actually paid for losses (including \$66.15, losses occurring in previous years).....	\$ 18,340.00	
Net amount paid during the year for losses.....		\$ 18,340.00
Paid for commissions or brokerage.....		343.25
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		11,783.65
Paid for State and local taxes in this and other States.....		16.35
All other payments and expenditures, viz: General expenses \$778.09; supplies, \$198.88; postage, \$345.38; advertising, \$27.55; cancellations, \$2,762.50; court fees, \$49.80; mileage, \$190.00; total.....		4,512.49
Aggregate amount of actual expenditures during the year, in cash.....		\$ 34,995.14

MISCELLANEOUS.

	L. S. Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 579,767	\$ 53,964.76
Written or renewed during the year.....	675,260	54,159.82
Total.....	\$ 1,255,027	\$ 108,124.58
Deduct those expired and marked off as terminated.....	584,933	53,107.04
In force at the end of the year.....	\$ 670,094	\$ 55,017.54
Net amount in force.....	\$ 670,094	\$ 55,017.54

FIRE INSURANCE TABLES.

TABLE No. I

Gives all the information reported to the Auditor by the mutual fire and tornado associations doing business in the State during the year 1890, and in addition a column of percentages of cost to amount insured.

TABLE No. II

Is an exhibit of the business transacted in Iowa during the year 1890 by all companies filing statements the present year. The business of Iowa companies is first given and computed separately, and so with other companies. Grand totals show the entire business for the year.

TABLE No. III

Gives an exhibit of the entire amount of business transacted by all companies operating in the State during the year. Also, their condition, showing capital, assets, liabilities and net surplus.

TABLE No. IV

Is a classified exhibit of the gross assets of all companies transacting business in the State during the year.

TABLE No. V

Is a classified exhibit of the nature of the liabilities of all companies authorized to transact business in the State during the year.

TABLE

An exhibit of the business of the Co-operative Fire and Tornado

COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1 Adair	Farmers Mutual Fire Ins. Ass'n	L. M. Kilburn	Fontanelle
2 Adams	Farmers Mutual F. & L. Ass'n	T. S. H. Daugherty	Cromwell
3 Allamakee	Ger. Farmers Mut. Aid Ass'n	Andrew Sandry	Lansing
4 Allamakee	Scandinavian Mut. Prot. Ass'n	Jno. A. Drogset	Elon
5 Audubon	Greeley Farmers Mutual Fire.	P. C. Schuennker	Jobes
6 Benton	Eden Fire	Paul Correll	Vinton
7 Benton	Iowa Township Mutual Fire	F. G. Kramer	Luzerne
8 Black Hawk	Farmers Mutual Fire & L.	J. W. Leeper	Waterloo
9 Boone	Farmers Mutual	Jno. H. Jennings	Boone
10 Boone	Swede Mutual	Ernest Carlson	Boone
11 Bremer	Farmers Mutual Fire	M. Farrington	Denver
12 Bremer	First German Mut. F. L. & S.	Ernst F. Bartels	Denver
13 Bremer	German Farmers Mut. L. & S.	H. C. Wente	Maxfield
14 Buchanan	Farmers Mutual	A. P. Mills	Independence
15 Buchanan	Patrons & Farmers.	L. J. Curtis	Independence
16 Buena Vista	Farmers Mutual Fire Ins. Ass'n	E. W. Crowell	Alta
17 Butler	Farmers Mutual	Richard Daniels	Parkersburg
18 Calhoun	Farmers Mutual	C. Pocock	Lake City
19 Calhoun	German Mutual F. L. & W. S.	Christian Meyer	Pomeroy
20 Carroll	German Mutual F. L. W. C. & T.	Heinrich Kaspersen	Pomeroy
21 Carroll	Hillsdale Mutual	P. Jos. Koenig	Halbur
22 Cass	Farmers Mutual	Henry Bell	Atlantic
23 Cass	Noble Twp. Protective Ass'n	Peter Eppelsheimer	Lymon
24 Cedar	Springdale Mutual	Jno. Pearson	Springdale
25 Cerro Gordo	Farmers Mutual Ins. Ass'n	J. G. Brown	Mason City
26 Cherokee	Maple Valley	Gains W. Blanch	Aurelia
27 Chickasaw	Farmers Mutual	S. E. Allen	Bassett
28 Clay	Farmers Mutual	J. P. Mills	Greenville
29 Clayton	Farmers Mutual F. & L.	O. A. Kenyon	McGregor
30 Clayton	Farmers Mutual F. & L.	Jacob Ponsar	Garnavillo
31 Cherokee	Western Cherokee Mut. F. & L.	John Greff, Jr.	Marcus
32 Clinton	Farmers Mutual	Michael Sullivan	De Witt
33 Clinton	German Farmers	Geo. Biedesel	Wheatland
34 Clinton	German Mutual F. & L.	Jno. Rathje	Grand Mound
35 Clinton	German Mutual F. & L.	Casper Anderson	Lyons
36 Crawford	Farmers Mutual Ins. Society.	August Lundell	Odebolt
37 Crawford	Mutual F. & L. of Ger. Farmers	August Schultz	Denison
38 Dallas	Patrons Mutual	Nicholas Angle	Dexter
39 Decatur	Farmers Mutual	Wm. E. Gannon	Leon
40 Delaware	Farmers Mutual Fire	L. S. Gates	Manchester
41 Des Moines	Farmers Mutual	E. Woodward	Burlington
42 Des Moines	German Mutual Aid Fire Ass'n	Jno. M. Kopp	Dodgeville
43 Des Moines	Swedish Mutual	Andrew Peterson	Burlington
44 Fayette	Mutual Fire	Fred'k Hahn	Aurora
45 Fayette	German Mutual Fire	Gustav Blessin	El Dorado
46 Floyd	Farmers Mutual	S. P. Wetherbee	Charles City
47 Floyd	Farmers Mut. Ins. Co. of the German Society of the M. E. church	Chas. Schuler	Garner
48 Franklin	Farmers Ins. Co	David Church	Hampton
49 Greene	Farmers Mutual F. & L.	G. W. Wiant	Rippey
50 Grundy	Farmers Mutual F. & L.	J. S. Klug	Fifteen Mlle.

No. I.

Associations of the State for the year ending December 31, 1890.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1890.	Risks written and renewed during the year.	Risks canceled and terminated during the year.
J. E. Brooks	Greenfield	March 1, 1888	247,147.00	62,198.00	12,857.00
C. J. Anderson	Lenox	March 27, 1884	484,255.00	159,322.00	13,267.00
E. Bartheld	Lansing	April 2, 1870	603,907.00	65,096.00	250.00
A. A. Grangaard	Elon	.....	360,392.00	5,555.00	4,235.00
F. C. J. Voss	Exira	Aug. 11, 1888	38,707.00	15,050.00	2,745.00
I. N. Chenoweth	Vinton	Jan. 22, 1872	712,021.00	78,775.00	37,840.00
R. Sohenken	Luzerne	March 4, 1872	717,386.00	79,504.00	22,102.00
D. F. Hoover	Waterloo	May 31, 1876	2,385,482.00	570,217.00	150,639.00
Jno. Herron	Boone	Jan. 2, 1877	710,560.00	235,634.00	85,733.00
John Anderson	Madrid	April 16, 1884	102,327.00	53,715.00	25,115.00
A. W. Emly	Horton	March 24, 1875	2,510,568.00	648,505.00	616,512.00
H. Graenling	Maxfield	Dec. 14, 1878	635,666.00	187,555.00	61,880.00
Henry Rath	Kilgler	Sept. 23, 1875	1,120,212.00	293,144.00	270,554.00
Geo. H. Wilson	Independence	Feb. 1, 1870	890,825.00	380,500.00	60,285.00
T. S. Cameron	Independence	Feb. 22, 1870	457,702.00	163,083.00	13,270.00
Geo. A. Dalziel	Alta	July 1, 1887	102,100.00	100,623.00	26,887.00
Geo. W. Wells	Bristow	Feb. 18, 1870	1,020,100.00	458,526.00	206,982.00
H. Morse	Lake City	July 29, 1881	110,820.00	26,535.00	20,985.00
Wm. Baumgart	Pomeroy	April 1, 1887	63,000.00	42,000.00	None.
Henry Stevers	Manning	Jan. 1, 1880	439,540.50	95,504.00	11,833.75
J. C. Schwaller	Halbur	March 24, 1876	97,200.00	14,975.00	500.00
Geo. W. Franklin	Atlantic	Feb. 14, 1880	224,776.00	54,725.00	17,800.00
Henry Muller	Lymon	Jan. 3, 1880	143,670.00	48,250.00	39,975.00
Wm. Mather	Springdale	Jan. 23, 1871	618,510.00	266,840.00	197,305.00
N. Densmore	Rockwell	July 21, 1886	386,156.00	100,440.00	23,840.00
J. C. Lockin	Aurelia	April 30, 1883	182,106.00	38,075.00	44,836.00
Seth Martin	New Hampton	June 1, 1875	607,079.00	71,791.00	26,574.00
E. H. Crandall	Spencer	Feb. 1, 1889	185,710.00	184,500.00	6,355.00
H. Meyer	Elkader	Feb. 15, 1875	1,717,372.00	100,245.00	110,628.00
Chas. Mentzel	Elkader	April 2, 1866	1,571,035.00	310,545.00	150,745.00
G. W. Hartley	Marcus	May 4, 1885	365,651.00	240,950.00	118,068.00
J. Alex. Smith	De Witt	Dec. 5, 1874	1,183,332.00	164,140.00	161,423.00
Wm. L. Nickels	Wheatland	.....	294,785.00	37,330.00	18,440.00
Henry N. Hahn	Grand Mound	May 27, 1878	239,406.00	11,120.00	1,348.00
Geo. Itx	Lyons	Jan. 1, 1887	462,675.00	51,775.00	12,820.00
A. Norelius	Kiron	March 3, 1879	368,435.41	135,643.00	72,997.75
Fred Jepsen	Morgan	Dec. 29, 1879	1,040,623.00	243,210.00	40,583.00
J. R. Chandier	Dexter	Dec. 20, 1875	206,151.00	158,049.00	49,530.00
Robt. McCaul	Garden Grove	Dec. 4, 1873	198,635.00	39,635.00	37,800.00
H. D. Wood	Dundee	Oct. 1, 1879	122,122.00	20,772.00	10,630.00
C. M. Garman	Burlington	April, 1875	668,731.47	123,122.00	332,021.47
Sam Schmeisser	Burlington	May 25, 1867	417,074.00	12,153.00	5,117.00
Nils Anderson	Burlington	April 12, 1869	57,200.00	50,110.00	None.
J. B. Herriman	West Union	Sept. 1, 1875	1,805,341.00	402,851.00	429,446.00
Conrade Ide	West Union	.....	1,067,633.00	189,645.00	29,695.00
P. P. Cole	Charles City	Jan. 1, 1880	1,381,947.00	307,072.00	348,653.00
Wilhelm Jung	Charles City	April 7, 1887	311,960.00	118,188.00	22,224.00
N. McDonald	Hampton	June 6, 1889	121,735.00	157,695.00	1,726.00
Lee Davis	Scranton	March 22, 1888	378,049.00	142,844.00	19,431.00
Chas. G. Rogers	Grundy Center	July 25, 1888	254,998.00	124,187.00	19,619.00

TABLE No. I—

COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
51 Guthrie	Farmers Mutual Fire Assoc'n.	W. C. Betts	Casey
52 Hancock	Farmers Mutual F. & L.	N. P. Bayer	Ellington
53 Hardin	Farmers Mutual	T. I. McChesney	Iowa Falls
54 Hardin	Providence Twp. Mutual	J. C. Williams	New Providence
55 Harrison	Farmers Mutual F. & L.	Wm. H. DeCon	Woodbine
56 Henry	Farmers Mutual	H. C. Brown	Mt. Pleasant
57 Henry	Svea Mutual Protective	G. A. Fridolph	Swedesburg
58 Howard	Farmers Union Mutual F. & L.	S. A. Converse	Cresco
59 Humboldt	Farmers Mutual	J. H. Pritchard	Bode
60 Ida	Blaine Centr d F. & L.	R. B. Miller	Ida Grove
61 Iowa	Lenox Mutual F. & L.	H. F. Burmeister	Norway
62 Iowa	Patrons Mutual	Geo. C. House	Williamsburg
63 Jackson	Farmers Mutual Aid Assoc'n.	Otto Schmidt	Van Buren
64 Jasper	Farmers Mutual	A. L. Harrah	Newton
65 Jefferson	Farmers Insurance Union	J. L. Knight	Fairfield
66 Johnson	Lincoln Mutual	Thos. Birkett	West Liberty
67 Johnson	Northwest'n Farmers Mu. Fire	Isaac Myers	North Liberty
68 Johnson	Farmers Mut. of Sharon, Liberty and Washington Twps.	Martin Birrer	Riverside
69 Johnson	Union Farmers Mutual	R. M. Williams	Iowa City
70 Jones	German Mutual Fire	Geo. Balster	Scotch Grove
71 Keokuk	Farmers Pioneer Mutual	Jas. Lyle	Keota
72 Keokuk	Prairie Farmers Mutual	Elwood Fisher	Indianapolis
73 Kossuth	Mutual Insurance	J. E. Blackford	Algona
74 Linn	Brown Township Mutual	Jno. F. Gritman	Springville
75 Linn	Ceska Farmerska	Jiri Chadina	Danforth
76 Linn	Linn Township Mut. F. & L.	J. C. Goudy	Mt. Vernon
77 Linn	West Side Mutual	Wm. Ure	Fairfield
78 Louisa	Farmers Mutual Fire	Jacob Leiberknecht	Letts
79 Lucas	Mutual F. & L.	Jno. Robison	Lucas
80 Madison	Farmers Mutual	Geo. Stork	De Soto
81 Marshall	Iowa Valley Mutual	Jno. Rolston	Albion
82 Marshall	Farmers Mutual Fire	B. F. Smith	Marshalltown
83 Mitchell	Farmers Mutual Fire	A. S. Faville	Osage
84 Mitchell	German Farmers Mutual	A. H. Rosenberg	St. Ansgar
85 Muscatine	Farmers Mutual Fire	Lindley Hoops	Muscatine
86 Muscatine	White Pigeon F. & L.	C. W. Derby	Wilton
87 Osceola	Farmers Mutual F. & L.	G. S. Downend	Sibley
88 O'Brien	Farmers Mut. F. & L. Ins. Ass'n	J. P. Martin	Sutherland
89 Page	Morton Tp. Farmers Mut. Fire	J. D. Laughlin	Shenandoah
90 Palo Alto	Farmers Mutual	J. C. Baker	Emmetsburg
91 Plymouth	Farmers Mut. Ins. Assoc'n	Leonard Koeling	Hinton
92 Polk	Farmers Mutual	C. D. Reinking	Des Moines
93 Polk	Swedish Mutual	Alfred Holm	Des Moines
94 Pottawattamie	Farmers Mutual Fire	Rasmus Campbell	Council Bluffs
95 Poweshiek	Farmers Mutual	A. J. Blakely	Grinnell
96 Ringgold	Farmers Mut. Fire Ins. Ass'n.	Wm. Shriver	Mt. Ayr
97 Sac	Farmers Mutual	Wm. D. Forbes	Wall Lake
98 Scott	Farmers Mutual	John Skimir	Long Grove
99 Scott	Mut. Fire Self Ins. Co. of German Household	Chr. Pahl	Blue Grass
100 Scott	Walcott Mutual Fire	John Voght	Stockton

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1890.	Risks written and renewed during the year.	Risks canceled and terminated during the year.
F. D. Steen	Menlo	March 24, 1882	\$ 122,619.00	\$ 44,376.00	\$ 29,970.00
G. R. Maben	Forest City	July 1, 1889	38,160.00	15,642.00	575.00
Sam'l W. Pile	Iowa Falls	May 3, 1890	None.	105,025.00	1,700.00
J. J. Wood	New Providence	Aug. 14, 1871	106,150.67	42,760.00	23,904.67
J. D. DeTar	Woodbine	June 25, 1887	432,970.99	178,234.00	30,891.33
Ed. N. Kitchen	Mt. Pleasant	June 10, 1873	1,357,360.00	344,905.00	264,750.00
D. B. Alvin	Olds	Jan. 10, 1876	74,510.00	18,190.00	14,870.00
Jno. Steinman	Cresco	July 1, 1890	None.	101,613.00	None.
T. A. Rossing	Bode	Sept. 25, 1886	195,374.00	67,204.00	25,489.00
Alex Hartley	Ida Grove		51,908.00	42,654.00	None.
H. L. Utthoff	Norway	April 14, 1883	238,330.00	51,300.00	2,665.00
A. B. Orden	Williamsburg	Sept. 4, 1875	1,041,964.00	122,638.00	53,446.00
T. F. Elliott	Preston	April 3, 1875	794,062.00	356,980.00	219,342.00
J. W. Murphy	Murphy	May 10, 1875	469,692.00	112,473.00	41,271.00
W. B. Frame	Glasgow	Aug. 1, 1874	297,861.00	167,620.00	15,490.00
Hiram Heath	Iowa City	Nov. 15, 1873	270,183.00	60,041.00	39,065.00
R. A. Keen	North Liberty	Feb. 11, 1882	384,033.00	100,362.00	11,312.00
Isaac S. Weeber	Iowa City	July 7, 1896	182,153.00	52,537.00	8,457.00
Edward Tudor	Iowa City	Dec. 6, 1873	197,066.00	53,245.00	30,900.00
Harm Harms	Langworthy	Dec. 1, 1888	93,299.00	91,059.00	140.00
H. P. Newton	Keota	June, 1878	372,737.00	220,211.00	82,488.00
F. O. Price	Nassau	Feb., 1880	659,260.00	438,603.00	127,321.00
E. Blackford	Algona	April 9, 1887	186,180.00	158,609.00	8,540.00
Jarvis O. Gritman	Springville	Nov. 20, 1867	674,099.22	133,369.00	92,403.00
Joseph Konasek	Gregg	Feb. 10, 1879	548,185.00	142,985.00	61,523.00
Alex Torrance	Mt. Vernon	Aug. 27, 1870	549,843.00	185,850.00	131,593.00
Jas. Yull	Cedar Rapids	May 18, 1874	903,448.00	312,470.00	130,778.00
Wm. G. Allen	Wapello	Sept. 5, 1874	348,383.00	53,950.00	38,937.00
Geo. W. Lorimer	Charlton	Jan. 10, 1887	451,624.00	147,728.00	8,951.00
H. D. McComb	Van Meter	—, 1880	445,700.00	64,965.00	68,295.00
F. S. Whealen	Albion	Feb., 1869	705,795.00	94,235.00	36,840.00
A. M. Miller	Marshalltown		887,998.04	163,205.25	151,651.75
I. H. Morse	Osage	April, 1874	1,304,430.00	234,100.00	78,015.00
Aug. F. Krause	St. Ansgar	Dec. 12, 1881	188,651.00	17,410.00	3,670.00
J. B. Jestes	Sweetland	Nov. 8, 1873	784,015.00	36,330.00	108,295.00
J. L. Geisler	Wilton	Dec., 1872	1,099,883.96	112,054.00	78,691.96
N. R. Cloud	Sibley	Nov. 5, 1889	16,580.00	68,649.00	None.
L. T. Gates	Gaza	July 10, 1890	None.	101,416.00	None.
J. J. Chandler	Shenandoah	Feb. 28, 1887	305,829.00	113,575.00	15,540.00
E. P. McAvoy	Emmetsburg	April 3, 1886	477,961.00	223,119.00	51,011.00
Robert Crouch	Merrill	April 26, 1886	95,080.00	68,215.00	35,445.00
R. A. Pilmer	Des Moines	April 6, 1874	1,034,350.00	143,130.00	25,395.00
C. A. Ryden	Des Moines	May 10, 1881	63,206.00	39,680.50	34,380.00
E. H. Oldendorf	Council Bluffs	Dec. 10, 1878	1,588,582.00	520,937.00	293,752.00
L. G. C. Pierce	Grinnell	Jan. 25, 1875	796,764.32	72,393.33	14,771.66
Thos. Wilson	Mt. Ayr	April 9, 1887	190,410.00	50,313.00	16,370.00
Elwood Tatum	Wall Lake	August, 1875	462,511.00	222,071.00	45,132.00
Henry Parmele	Davenport	Jan. 24, 1874	188,167.00	47,965.00	25,090.00
Chr. Pahl	Blue Grass	Aug. 12, 1868	652,805.00	27,795.00	14,345.00
H. H. Sindt	Walcott	May 1, 1883	287,200.00	24,680.00	2,225.00

TABLE No. I—

COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
101 Shelby	Danish Mutual Fire	Kasmus Hansen	Elk Horn
102 Shelby	Farmers Mutual	Marsellus Larson	Kirkman
103 Shelby	Westphalia Farmers Society	Fred W. Loehr	Westphalia
104 Sioux	Farmers Mutual	E. B. Beeson	Hull
105 Story	Brethrens Mutual Ins. Co. of Central Iowa	J. C. Selbert	Melbourne
106 Story	Farmers Mutual F. & L.	A. J. Graves	Ames
107 Story	Farmers Mutual	John Evenson	Poland
108 Story	Fieldburg Mutual	John O. Severoid	Fieldburg
109 Tama	Farmers Mutual Aid	W. G. Mallin	Tama
110 Tama	Mutual Fire Ins. Co. of German Farmers	Henry Voegel	Berlin
111 Taylor	Farmers Mut. Ins. Co. of Holt and Nodaway Tps.	H. W. Burt	Guss
112 Van Buren	Farmers Mut. Protective Ass'n	Nelson Glatfelly	Birmingham
113 Wapello	Kirkville Mut. F. & L. Ins. Ass.	T. R. Gilmore	Oskaloosa
114 Wapello	Munterville Mut. F. & L. Ass'n	Samuel Johnson	Munterville
115 Warren	Farmers Mutual	John Bauer	Lacona
116 Wayne	Farmers Mutual Fire	H. C. Miller	Corydon
117 Webster	Farmers Mut. Ins. Ass'n	L. S. Coffin	Ft. Dodge
118 Webster	Scandinavian Mutual	Swan Johnson	Dayton
119 Washington	Farmers Mut. Ins. Ass'n	D. A. Boyer	Dublin
120 Winnebago	Farmers Mut. F. & L. Ins. Ass'n	L. O. Dahlen	Lake Mills
121 Winneshiek	Farmers Mutual Fire	C. R. Williams	Wash'n Prairie
122 Winneshiek	Norwegian Mut. Protec Ass'n	O. T. Lommen	Oeslan
123 Woodbury	Woodbury & Plymouth Cos.	P. C. Eberly	Sioux City
124 Worth	Farmers Mutual	S. Rustad	Northwood
125 Wright	Farmers Mutual Ins. Ass'n	J. G. Mechem	Clarion
126	Iowa Mut. Tornado, Cyclone & Windstorm Ins. Ass'n	Miles Bradford	Washington
Total			

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1890.	Risks written and received during the year.	Risks canceled and terminated during the year.
Hans Petersen	Elk Horn	March 1, 1880	183,925.00	126,757.00	55,967.00
A. N. Buckman	Kirkman	Feb. 15, 1887	182,510.00	64,193.00	5,475.00
Jos. Rieschenberg	Westphalia	June 9, 1890	None	20,885.00	None
J. K. Sheldon	Hull	Jan. 3, 1880	149,952.00	23,965.00	12,475.00
Geo. W. Thomas	Ames	March 1, 1880	70,540.00	67,460.00	35,380.00
D. M. Hayden	Ames	July 1, 1887	194,378.00	96,749.00	4,760.00
E. K. Gaard	Poland	Nov. 1, 1893	203,230.00	105,944.00	68,643.00
A. K. Olson	Huxley	April 11, 1887	38,240.00	4,520.00	None
Jan. X. Chambers	Garwin	March 11, 1879	983,679.00	131,520.00	12,544.00
Frauz Mezzgers	Trass		555,191.00	86,180.00	5,375.00
John Carlisle	Villisca	April 4, 1888	64,665.00	16,704.60	None
J. S. Hope	Birmingham	Dec. 14, 1871	240,537.00	30,005.00	4,131.00
J. P. Thompson	Kirkville	March 16, 1878	228,167.00	50,704.50	87,580.00
G. E. Johnson	Munterville	March 16, 1881	41,533.00	11,890.00	3,800.00
H. F. Durham	Milo	June 2, 1888	75,211.00	10,273.00	2,515.00
W. W. Thomas	Corydon	April 6, 1872	604,277.00	45,853.00	14,797.00
C. H. Payne	Ft. Dodge	Oct. 14, 1884	569,721.00	275,694.00	190,000.00
C. E. Borg	Pilot Mount	Oct. 24, 1884	314,288.00	116,567.00	52,038.00
Miles Bradford	Washington	June 21, 1874	1,284,767.00	315,849.00	107,829.00
Albert Field	Forest City	Feb. 26, 1886	129,000.00	38,000.00	None
Christian Lowers	Decorah	March 24, 1877	366,723.00	30,660.00	9,888.00
J. J. Running	Nordness	March 16, 1872	773,861.00	37,360.00	6,510.00
E. M. Borges	Noville	Feb. 20, 1889	50,809.00	42,243.00	12,811.00
T. C. Bond	Northwood	March 25, 1882	539,681.00	132,023.00	40,344.00
T. W. Smith	Clarion	June 28, 1890	None	142,356.00	None
J. B. Herriman	West Union		7,471,602.00	3,589,687.00	807,860.00
Total			\$ 19,131,034.62	\$ 19,951,610.98	\$ 8,057,687.00

TABLE No. 1.—

COUNTY.	NAME OF COMPANY.	Losses in force Jan- uary 1, 1881.	Losses paid during the year.	Amount paid to officers and em- ployes.	Amount of other expenses.	Total expenses during the year	Cost per \$1,000 of insurance.
1 Adair.....	Farmers Mutual Fire Insurance Association.....	206,488.00	709.75	146.43	43.10	803.28	3.01
2 Adams.....	Farmers Mutual Fire and Lightning.....	630,310.00	881.09	309.73	139.22	1,318.06	2.09
3 Allamakee.....	German Farmers Mutual Aid.....	698,733.00	77.09	144.99	None.	221.09	.290
4 Allamakee.....	Scandinavian Mutual Protective Association.....	361,715.00	72.38	17.95	33.37	123.71	.342
5 Audubon.....	Geely Farmers Mutual Fire.....	51,012.00	5.00	13.00	8.90	46.90	.919
6 Benton.....	Eden Fire.....	761,836.00	1,439.38	308.87	36.23	1,674.47	2.19
7 Benton.....	Iowa Township Mutual Fire.....	774,093.00	703.15	208.00	24.50	1,115.65	1.44
8 Black Hawk.....	Farmers Mutual Fire and Lightning.....	2,202,399.00	3,378.52	624.15	102.80	3,135.56	1.11
9 Boone.....	Farmers Mutual.....	571,461.00	794.90	704.07	304.97	1,803.94	2.07
10 Boone.....	Swede Mutual.....	191,137.00	None.	35.70	6.14	90.84	.522
11 Bremer.....	Farmers Mutual Fire.....	2,501,560.00	6,875.78	688.01	305.28	7,869.07	3.08
12 Bremer.....	First German Mutual Fire, Lightning and Stock.....	791,322.00	349.58	153.75	31.07	534.40	.701
13 Bremer.....	German Farmers Mutual Lightning and Stock.....	1,130,802.00	1,475.24	329.89	18.25	4,818.48	4.22
14 Buchanan.....	Farmers Mutual.....	1,511,030.00	944.24	544.73	None.	1,489.03	1.32
15 Buchanan.....	Patrons and Farmers.....	608,418.00	305.97	187.10	19.85	502.92	.826
16 Buena Vista.....	Farmers Mutual Fire Insurance Association.....	274,026.00	140.00	129.40	None.	269.40	.979
17 Butler.....	Farmers Mutual.....	1,299,734.00	1,806.13	894.08	43.43	2,654.54	2.07
18 Calhoun.....	Farmers Mutual.....	125,270.00	316.10	30.00	18.00	427.10	3.40
19 Calhoun.....	German Mutual Fire, Lightning and Windstorm.....	105,000.00	13.00	40.00	9.00	62.00	.500
20 Carroll.....	German Mutual Fire and Lightning, Wind, Cyclone and Tornado.....	533,215.70	1,091.73	123.30	34.54	1,259.59	2.40
21 Carroll.....	Hillsdale Mutual.....	111,975.00	5.00	30.33	5.00	41.23	.369
22 Cass.....	Farmers Mutual.....	361,699.00	243.65	208.12	24.05	475.82	1.31
23 Cass.....	Noble Township Protective Association.....	131,915.00	42.50	37.50	1.50	75.50	.496
24 Cedar.....	Springdale Mutual.....	687,995.00	1,075.01	230.30	36.02	1,341.33	2.52
25 Cerro Gordo.....	Farmers Mutual Insurance Association.....	402,765.00	818.94	244.19	158.99	1,222.12	2.94
26 Cherokee.....	Maple Valley.....	115,430.00	317.50	40.00	38.75	406.25	3.28
27 Chickasaw.....	Farmers Mutual.....	653,190.00	1,453.09	406.50	23.00	1,924.59	2.94
28 Clay.....	Farmers Mutual.....	360,915.00	140.00	238.00	61.82	442.82	1.21
29 Clayton.....	Farmers Mutual Fire and Lightning.....	1,708,089.00	1,325.50	544.75	226.50	2,106.75	1.23
30 Clayton.....	Farmers Mutual Fire and Lightning.....	1,730,638.00	766.00	453.55	66.15	1,279.70	.739
31 Cherokee.....	Western Cherokee Mutual Fire and Lightning.....	490,930.00	297.94	272.23	66.77	630.94	1.28
32 Clinton.....	Farmers Mutual.....	1,186,046.00	1,294.11	323.12	35.51	1,652.74	1.39
33 Clinton.....	German Farmers.....	913,945.00	375.00	111.55	9.87	496.42	1.58
34 Clinton.....	German Mutual Fire and Lightning.....	249,270.00	24.23	67.80	30.36	142.16	.570
35 Clinton.....	German Mutual Fire and Lightning.....	561,630.00	1,169.50	135.00	10.05	1,294.45	2.28
36 Crawford.....	Farmers Mutual Insurance Society.....	441,085.66	355.00	259.32	75.29	649.51	1.35
37 Crawford.....	Mutual Fire and Lightning of German Farmers.....	2,411.55	598.57	None.	None.	3,010.12	2.44
38 Dallas.....	Patrons Mutual.....	467,670.00	829.00	329.27	87.90	1,279.87	3.13
39 Decatur.....	Farmers Mutual.....	290,020.00	15.00	55.10	2.00	72.60	.282
40 Delaware.....	Farmers Mutual Fire.....	132,284.00	45.00	31.25	None.	76.25	.576
41 Des Moines.....	Farmers Mutual.....	458,392.00	3,806.91	298.50	48.35	4,153.76	9.05
42 Des Moines.....	German Mutual Aid Fire Association.....	424,110.00	115.00	124.00	6.00	245.00	.577
43 Des Moines.....	Swedish Mutual.....	116,210.00	None.	63.00	5.25	68.25	.586
44 Fayette.....	Mutual Fire.....	1,828,740.00	5,787.50	794.89	191.28	6,703.17	3.64
45 Fayette.....	German Mutual Fire.....	1,227,083.00	1,569.67	443.66	136.50	2,083.85	1.69
46 Floyd.....	Farmers Mutual.....	1,340,365.00	2,434.00	321.00	90.07	2,845.07	2.12
47 Floyd.....	Farmers Mut. Ins. Co. of the German Society of the M. E. Church.....	407,234.00	491.80	81.91	196.75	690.46	1.66
48 Franklin.....	Farmers Insurance Company.....	277,704.00	249.80	120.05	10.05	360.80	1.41
49 Grundy.....	Farmers Mutual Fire and Lightning.....	501,492.00	1,617.90	253.00	218.26	2,088.36	4.16
50 Grundy.....	Farmers Mutual Fire and Lightning.....	359,566.00	764.72	142.00	56.21	961.93	2.67

CONTINUED.

COUNTY.	NAME OF COMPANY.	Losses in force Jan- uary 1, 1881.	Losses paid during the year.	Amount paid to officers and em- ployes.	Amount of other expenses.	Total expenses during the year	Cost per \$1,000 of insurance.
51 Adair.....	Farmers Mutual Fire Insurance Association.....	206,488.00	709.75	146.43	43.10	803.28	3.01
52 Adams.....	Farmers Mutual Fire and Lightning.....	630,310.00	881.09	309.73	139.22	1,318.06	2.09
53 Allamakee.....	German Farmers Mutual Aid.....	698,733.00	77.09	144.99	None.	221.09	.290
54 Allamakee.....	Scandinavian Mutual Protective Association.....	361,715.00	72.38	17.95	33.37	123.71	.342
55 Audubon.....	Geely Farmers Mutual Fire.....	51,012.00	5.00	13.00	8.90	46.90	.919
56 Benton.....	Eden Fire.....	761,836.00	1,439.38	308.87	36.23	1,674.47	2.19
57 Benton.....	Iowa Township Mutual Fire.....	774,093.00	703.15	208.00	24.50	1,115.65	1.44
58 Black Hawk.....	Farmers Mutual Fire and Lightning.....	2,202,399.00	3,378.52	624.15	102.80	3,135.56	1.11
59 Boone.....	Farmers Mutual.....	571,461.00	794.90	704.07	304.97	1,803.94	2.07
60 Boone.....	Swede Mutual.....	191,137.00	None.	35.70	6.14	90.84	.522
61 Bremer.....	Farmers Mutual Fire.....	2,501,560.00	6,875.78	688.01	305.28	7,869.07	3.08
62 Bremer.....	First German Mutual Fire, Lightning and Stock.....	791,322.00	349.58	153.75	31.07	534.40	.701
63 Bremer.....	German Farmers Mutual Lightning and Stock.....	1,130,802.00	1,475.24	329.89	18.25	4,818.48	4.22
64 Buchanan.....	Farmers Mutual.....	1,511,030.00	944.24	544.73	None.	1,489.03	1.32
65 Buchanan.....	Patrons and Farmers.....	608,418.00	305.97	187.10	19.85	502.92	.826
66 Buena Vista.....	Farmers Mutual Fire Insurance Association.....	274,026.00	140.00	129.40	None.	269.40	.979
67 Butler.....	Farmers Mutual.....	1,299,734.00	1,806.13	894.08	43.43	2,654.54	2.07
68 Calhoun.....	Farmers Mutual.....	125,270.00	316.10	30.00	18.00	427.10	3.40
69 Calhoun.....	German Mutual Fire, Lightning and Windstorm.....	105,000.00	13.00	40.00	9.00	62.00	.500
70 Carroll.....	German Mutual Fire and Lightning, Wind, Cyclone and Tornado.....	533,215.70	1,091.73	123.30	34.54	1,259.59	2.40
71 Carroll.....	Hillsdale Mutual.....	111,975.00	5.00	30.33	5.00	41.23	.369
72 Cass.....	Farmers Mutual.....	361,699.00	243.65	208.12	24.05	475.82	1.31
73 Cass.....	Noble Township Protective Association.....	131,915.00	42.50	37.50	1.50	75.50	.496
74 Cedar.....	Springdale Mutual.....	687,995.00	1,075.01	230.30	36.02	1,341.33	2.52
75 Cerro Gordo.....	Farmers Mutual Insurance Association.....	402,765.00	818.94	244.19	158.99	1,222.12	2.94
76 Cherokee.....	Maple Valley.....	115,430.00	317.50	40.00	38.75	406.25	3.28
77 Chickasaw.....	Farmers Mutual.....	653,190.00	1,453.09	406.50	23.00	1,924.59	2.94
78 Clay.....	Farmers Mutual.....	360,915.00	140.00	238.00	61.82	442.82	1.21
79 Clayton.....	Farmers Mutual Fire and Lightning.....	1,708,089.00	1,325.50	544.75	226.50	2,106.75	1.23
80 Clayton.....	Farmers Mutual Fire and Lightning.....	1,730,638.00	766.00	453.55	66.15	1,279.70	.739
81 Cherokee.....	Western Cherokee Mutual Fire and Lightning.....	490,930.00	297.94	272.23	66.77	630.94	1.28
82 Clinton.....	Farmers Mutual.....	1,186,046.00	1,294.11	323.12	35.51	1,652.74	1.39
83 Clinton.....	German Farmers.....	913,945.00	375.00	111.55	9.87	496.42	1.58
84 Clinton.....	German Mutual Fire and Lightning.....	249,270.00	24.23	67.80	30.36	142.16	.570
85 Clinton.....	German Mutual Fire and Lightning.....	561,630.00	1,169.50	135.00	10.05	1,294.45	2.28
86 Crawford.....	Farmers Mutual Insurance Society.....	441,085.66	355.00	259.32	75.29	649.51	1.35
87 Crawford.....	Mutual Fire and Lightning of German Farmers.....	2,411.55	598.57	None.	None.	3,010.12	2.44
88 Dallas.....	Patrons Mutual.....	467,670.00	829.00	329.27	87.90	1,279.87	3.13
89 Decatur.....	Farmers Mutual.....	290,020.00	15.00	55.10	2.00	72.60	.282
90 Delaware.....	Farmers Mutual Fire.....	132,284.00	45.00	31.25	None.	76.25	.576
91 Des Moines.....	Farmers Mutual.....	458,392.00	3,806.91	298.50	48.35	4,153.76	9.05
92 Des Moines.....	German Mutual Aid Fire Association.....	424,110.00	115.00	124.00	6.00	245.00	.577
93 Des Moines.....	Swedish Mutual.....	116,210.00	None.	63.00	5.25	68.25	.586
94 Fayette.....	Mutual Fire.....	1,828,740.00	5,787.50	794.89	191.28	6,703.17	3.64
95 Fayette.....	German Mutual Fire.....	1,227,083.00	1,569.67	443.66	136.50	2,083.85	1.69
96 Floyd.....	Farmers Mutual.....	1,340,365.00	2,434.00	321.00	90.07	2,845.07	2.12
97 Floyd.....	Farmers Mut. Ins. Co. of the German Society of the M. E. Church.....	407,234.00	491.80	81.91	196.75	690.46	1.66
98 Franklin.....	Farmers Insurance Company.....	277,704.00	249.80	120.05	10.05	360.80	1.41
99 Grundy.....	Farmers Mutual Fire and Lightning.....	501,492.00	1,617.90	253.00	218.26	2,088.36	4.16
100 Grundy.....	Farmers Mutual Fire and Lightning.....	359,566.00	764.72	142.00	56.21	961.93	2.67

TABLE No. I.—

COUNTY.	NAME OF COMPANY.
51 Guthrie	Farmers Mutual Fire Association
52 Hancock	Farmers Mutual Fire and Lightning
53 Bardin	Farmers Mutual
54 Hardin	Providence Township Mutual
55 Harrison	Farmers Mutual Fire and Lightning
56 Henry	Farmers Mutual
57 Henry	Svea Mutual Protective
58 Howard	Farmers Union Mutual Fire and Lightning
59 Humboldt	Farmers Mutual
60 Ida	Blairs Center Fire and Lightning
61 Iowa	Lenox Mutual Fire and Lightning
62 Iowa	Patrons Mutual
63 Jackson	Farmers Mutual Aid Association
64 Jasper	Farmers Mutual
65 Jefferson	Farmers Insurance Union
66 Johnson	Lincoln Mutual
67 Johnson	Northwestern Farmers Mutual
68 Johnson	Farmers Mutual of Sharon, Liberty and Washington Townships
69 Johnson	Union Farmers Mutual
70 Jones	German Mutual Fire
71 Keokuk	Farmers Pioneer Mutual
72 Keokuk	Prairie Farmers Mutual
73 Kossuth	Mutual Insurance Company
74 Linn	Brown Township Mutual
75 Linn	Ceska Farmerska
76 Linn	Linn Township Mutual Fire and Lightning
77 Linn	West Side Mutual
78 Louisa	Farmers Mutual Fire
79 Lucas	Mutual Fire and Lightning
80 Madison	Farmers Mutual
81 Marshall	Iowa Valley Mutual
82 Marshall	Farmers Mutual Fire
83 Mitchell	Farmers Mutual Fire
84 Mitchell	German Farmers Mutual
85 Muscatine	Farmers Mutual Fire
86 Muscatine	White Pigeon Fire and Lightning
87 Osceola	Farmers Mutual Fire and Lightning
88 O'Brien	Farmers Mutual Fire and Lightning Insurance Association
89 Page	Mortons Township Farmers Mutual Fire
90 Palo Alto	Farmers Mutual
91 Plymouth	Farmers Mutual Insurance Association
92 Polk	Farmers Mutual
93 Polk	Swedish Mutual
94 Pottawattamie	Farmers Mutual Fire
95 Poweshiek	Farmers Mutual
96 Ringgold	Farmers Mutual Fire Insurance Association
97 Sac	Farmers Mutual
98 Scott	Farmers Mutual
99 Scott	Mutual Fire Self Insurance Company of German Householdors
100 Scott	Walcott Mutual Fire

CONTINUED.

Risks in force January, 1, 1891.	Losses paid during the year.	Amount paid to officers and employes.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance.
\$ 144,025.00	\$ 137.50	\$ 114.52	\$ 9.03	\$ 261.05	\$ 1.81
53,227.00	None.	52.69	7.50	60.19	1.13
103,325.00	None.	187.30	14.39	201.69	1.95
125,006.00	None.	38.50	18.20	56.70	.453
580,313.66	1,702.73	560.17	99.23	2,362.13	4.07
1,437,515.00	1,413.11	597.00	89.17	2,099.28	1.45
77,830.00	None.	22.00	3.00	25.00	.321
101,613.00	14.00	117.00	45.90	176.90	1.74
237,089.00	49.00	133.00	27.00	209.00	.881
94,562.00	669.00	49.00	10.85	728.85	7.70
286,905.00	17.00	39.25	11.65	67.90	.236
1,111,156.00	94.99	236.34	22.75	354.08	.318
931,700.00	735.65	642.00	50.00	1,427.65	1.53
480,894.00	784.00	238.00	62.90	1,084.90	2.25
449,391.09	532.50	119.46	74.00	725.96	1.61
300,159.00	225.00	93.00	12.60	330.60	1.10
478,083.00	251.00	149.94	38.98	439.92	.929
236,233.00	175.00	29.50	16.09	229.59	.975
219,441.00	68.35	102.50	15.10	185.95	.847
184,218.00	221.04	62.71	27.56	311.31	1.68
510,460.00	2,529.74	300.25	81.08	2,911.67	5.70
970,642.00	1,992.00	548.83	51.00	2,589.83	2.66
336,249.00	360.00	230.00	None.	590.00	1.75
715,965.22	745.00	175.80	44.79	965.59	1.35
629,647.00	356.50	164.50	27.94	548.94	.871
604,100.00	872.00	213.10	39.67	1,124.77	1.86
1,085,140.00	1,195.37	643.00	37.50	1,875.87	1.72
363,386.00	1,110.00	75.00	17.00	1,292.00	3.20
590,401.00	1,385.54	230.00	55.80	1,671.31	2.83
442,460.00	1,243.85	90.00	66.56	1,400.41	3.16
763,190.00	1,333.75	155.00	96.00	1,584.75	2.07
899,551.54	1,105.50	205.00	158.32	1,468.82	1.63
1,420,515.00	1,588.86	359.74	90.98	2,069.58	1.37
202,391.00	None.	45.75	3.50	49.05	.242
712,650.00	2,141.00	350.00	25.50	2,516.50	3.53
1,133,246.96	585.66	339.00	32.99	957.65	.845
85,229.00	48.92	62.50	16.49	127.91	1.50
101,416.00	None.	202.00	83.95	285.95	2.81
403,864.00	41.70	266.00	73.03	380.73	.942
650,099.00	1,141.81	315.52	67.42	1,524.75	2.34
127,850.00	315.00	60.00	4.00	379.00	2.96
1,152,475.00	942.05	179.79	36.52	1,158.36	1.00
68,526.50	None.	96.75	5.75	102.50	1.49
1,815,767.00	2,012.47	1,159.30	65.05	3,237.82	1.78
764,385.99	1,400.59	184.30	50.50	1,635.39	2.13
224,353.00	815.29	185.31	44.00	1,044.60	4.65
630,450.00	919.00	268.00	55.68	1,242.68	1.94
210,142.00	None.	120.00	7.50	127.50	.604
968,255.00	20.00	230.00	17.80	267.80	.277
309,655.00	None.	124.00	36.00	160.00	.518

TABLE No. I—

COUNTIES.	NAME OF COMPANY.
101 Shelby	Danish Mutual Fire.....
102 Shelby	Farmers Mutual.....
103 Shelby	Westphalia Farmers Society.....
104 Sioux	Farmers Mutual.....
105 Story	Brethrens Mutual Insurance Company of Central Iowa.....
106 Story	Farmers Mutual Fire and Lightning.....
107 Story	Farmers Mutual.....
108 Story	Fieldburg Mutual.....
109 Tama	Farmers Mutual Aid.....
110 Tama	Mutual Fire Insurance Co. of German Farmers.....
111 Taylor	Farmers Mutual Insurance Co. of Holt and Nodaway townships.....
112 Van Buren	Farmers Mutual Protective Association.....
113 Wapello	Kirkville Mutual Fire and Lightning.....
114 Wapello	Munterville Mutual Fire and Lightning Association.....
115 Warren	Farmers Mutual.....
116 Wayne	Farmers Mutual Fire.....
117 Webster	Farmers Mutual Insurance Association.....
118 Webster	Seandanylan Mutual.....
119 Washington	Farmers Mutual Insurance Association.....
120 Winnebago	Farmers Mutual Fire and Lightning Insurance Association.....
121 Winneshiek	Farmers Mutual Fire.....
122 Winneshiek	Norwegian Mutual Protective Association.....
123 Woodbury	Woodbury & Plymouth Counties Farmers Mutual.....
124 Worth	Farmers Mutual.....
125 Wright	Farmers Mutual Insurance Association.....
126	Iowa Mutual Tornado, Cyclone and Windstorm Ins. Ass'n.....
Total	

CONTINUED.

Risks in force January 1, 1891.	Losses paid during the year.	Amount paid to officers and employes.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance.
\$ 264,775.00	\$ 41.50	\$ 184.75	\$ 44.05	\$ 270.30	\$ 1.02
241,152.00	165.95	106.40	33.91	328.26	1.40
69,083.00	None.	58.66	15.74	74.40	1.07
161,462.00	75.00	35.00	15.00	115.00	.712
108,629.00	700.00	60.00	35.00	795.00	7.31
286,367.00	255.45	291.00	64.49	610.95	2.13
240,531.00	169.63	326.20	54.82	550.65	2.28
45,670.00	None.	None.	48.72	48.72	1.08
1,103,264.00	2,814.80	332.84	77.55	3,245.28	2.94
633,708.00	1,533.50	345.80	43.80	1,910.16	3.00
81,269.00	10.00	68.00	12.75	89.75	.902
275,411.00	None.	60.15	2.85	72.60	.261
310,381.00	1,747.36	202.75	52.50	2,102.61	6.77
49,615.00	None.	17.25	3.12	20.37	.415
82,672.00	None.	None.	9.50	9.50	.114
635,255.00	315.00	219.00	None.	534.00	.840
730,325.00	2,044.96	554.00	264.16	2,862.82	3.91
378,807.00	1,022.30	394.92	None.	1,387.22	3.69
1,792,601.00	1,434.85	1,194.40	204.95	2,834.20	1.58
167,900.00	19.00	52.25	None.	62.25	.372
327,875.00	591.15	147.50	None.	738.65	2.25
834,543.00	1,485.40	91.50	16.83	1,663.75	1.90
80,301.00	357.50	130.74	38.70	426.94	5.34
681,360.00	631.64	196.30	30.15	848.09	1.24
142,256.00	10.00	188.00	105.00	303.00	2.05
10,947,620.00	1,251.44	6,137.85	571.00	7,960.15	.778
\$ 81,024,007.00	\$ 103,763.75	\$ 35,473.88	\$ 6,803.24	\$ 146,040.87	\$ 1.80

TABLE

Showing business transactions in Iowa by all Companies

NAME OF COMPANY.	LOCATION.
IOWA COMPANIES	
Burlington.....	Burlington
Capital.....	Des Moines
Council Bluffs.....	Council Bluffs
Des Moines.....	Des Moines
Dubuque Fire and Marine.....	Dubuque
Farmers.....	Cedar Rapids
Fidelity Mutual Fire.....	Des Moines
German Mutual.....	Davenport
Hawkeye.....	Des Moines
Indemnity.....	Davenport
Iowa State.....	Keokuk
Merchants and Bankers.....	Des Moines
Merchants and Manufacturers Mutual.....	Dillon
Mill Owners Mutual.....	Des Moines
Mutual Artizans.....	Muscatine
Security Fire.....	Davenport
State.....	Des Moines
Western Home.....	Sioux City
Total Iowa companies and average per cent.....	
OTHER THAN IOWA COMPANIES.	
Etna.....	Hartford, Conn.
Agricultural.....	Watertown, N. Y.
Amazon.....	Cincinnati, Ohio
American.....	Boston, Mass.
American.....	Newark, N. J.
American Central.....	St. Louis, Mo.
American Fire.....	New York, N. Y.
American Fire.....	Philadelphia, Pa.
Boylston.....	Boston, Mass.
British American Assurance.....	Toronto, Can.
Buffalo-German.....	Buffalo, N. Y.
Caledonian—U. S. Branch.....	Philadelphia, Pa.
California.....	San Francisco, Cal.
Citizens.....	New York, N. Y.
Citizens.....	Pittsburg, Pa.
City of London—U. S. Branch.....	Boston, Mass.
Commercial.....	San Francisco, Cal.
Commercial Union Assurance—U. S. Branch.....	New York, N. Y.
Concordia Fire.....	Milwaukee, Wis.
Connecticut Fire.....	Hartford, Conn.
Continental.....	New York, N. Y.
Delaware Mutual Society.....	Philadelphia, Pa.
Denver.....	Denver, Col.
Detroit Fire and Marine.....	Detroit, Mich.
Dwelling House.....	Boston, Mass.

No. II.

doing other than Life Insurance business in the State in 1890.

When organized.	BUSINESS IN IOWA FOR 1890.				Per cent of losses paid to premiuma received.
	Amount of business written.	Premiums received.	Losses paid.	Losses incurred.	
1860	\$ 7,562,105	\$ 108,360.87	\$ 68,096.77	\$ 74,011.86	62.5
1884	3,004,046	69,882.28	24,144.32	22,258.00	34.5
1881	1,560,750	34,008.39	12,784.95	9,747.30	37.5
1881	5,139,425	113,783.90	24,669.63	23,459.63	21.6
1883	3,764,596	66,300.30	35,988.33	21,076.53	29.1
1860	10,944,136	224,206.70	90,556.64	84,062.28	40.6
1887	1,430,097	74,231.48	5,690.71	6,200.71	7.3
1868	21,800	822.30	702.85	702.85	306.5
1865	12,469,440	233,641.28	92,287.00	63,124.79	29.5
1890	608,787	5,526.82	15.98	17.08	
1855	3,180,329	78,771.67	38,178.46	41,128.46	48.4
1885	887,833	80,167.36	12,285.92	11,734.72	15.3
1887	385,155	12,128.79	5,600.89	6,233.22	46.1
1889	50,500	24,786.40	18,929.84	26,929.84	76.3
1889	200,850	25,900.97	1,951.64	1,951.64	7.5
1883	6,498,569	97,288.19	39,915.71	40,758.10	41.0
1865	11,594,496	191,478.13	85,285.89	77,056.79	44.5
1893	1,362,730	34,694.34	10,539.62	10,589.62	43.2
Total Iowa companies and average per cent.....	\$ 70,694,494	\$ 1,468,637.13	\$ 537,628.10	\$ 531,300.26	37.9
OTHER THAN IOWA COMPANIES.					
1819	3,360,741	44,931.22	14,626.79	14,660.83	32.5
1863	965,026	6,806.96	1,499.92	1,499.92	21.7
1871	463,597	7,218.47	7,549.95	5,177.61	103.1
1818	294,377	5,268.44	2,303.88	2,303.88	94.8
1846	616,649	6,724.60	2,473.97	2,473.97	36.7
1853	1,297,309	16,644.32	2,192.87	3,025.00	12.7
1897	662,484	19,181.28	12,702.15	11,613.77	123.3
1810	1,513,709	19,723.86	14,398.23	14,679.00	72.8
1872	210,800	3,011.73	676.30	676.30	22.4
1885	523,398	7,782.64	6,761.74	5,976.74	86.8
1867	965,480	10,808.20	5,029.89	4,796.95	51.1
1865	201,225	2,660.82	222.23	1,187.23	8.5
1861	401,867	3,863.70	3,721.28	4,032.78	63.6
1896	697,125	10,116.81	4,464.91	3,568.63	44.1
1849	202,457	3,812.12	3,741.62	3,249.02	98.0
1881	80,650	1,294.83	3,230.84	855.84	240.5
1872	137,163	1,774.54	5.00	5.00	2
1861	3,673,218	35,163.94	36,562.20	30,820.31	73.4
1879	835,450	10,945.62	1,704.72	2,144.72	17.3
1850	2,272,654	39,468.66	19,577.70	17,367.71	43.7
1852	13,060,738	162,299.84	77,341.14	78,426.61	47.6
1843	98,227	1,705.93			62.4
1888	293,265	3,939.08	None.	None.	
1866	422,444	4,674.47	2,824.97	2,904.27	36.7
1872	487,730	5,662.11	4,381.37	5,359.45	77.3

TABLE No. II—

NAME OF COMPANY.	LOCATION.
OTHER THAN IOWA COMPANIES.	
Empire State	Rochester, N. Y.
Equitable Fire and Marine	Providence, R. I.
Farmers Fire	York, Pa.
Fire Association of Philadelphia	Philadelphia, Pa.
Firemen's Fund	San Francisco, Cal.
Franklin Fire	Philadelphia, Pa.
German	Freeport, Ill.
German Fire	Peoria, Ill.
Germania Fire	New York, N. Y.
German American	New York, N. Y.
German Insurance and Savings Institution	Quincy, Ill.
Girard Fire and Marine	Philadelphia, Pa.
Glens Falls	Glens Falls, N. Y.
Greenwich	New York, N. Y.
Guardian Fire Assurance—U. S. Branch	New York, N. Y.
Hamburg-Bremen—U. S. Branch	New York, N. Y.
Hanover Fire	New York, N. Y.
Hartford Fire	Hartford, Conn.
Hekla Fire	St. Paul, Minn.
Home	New York, N. Y.
Imperial Fire—U. S. Branch	Boston, Mass.
Insurance Company of North America	Philadelphia, Pa.
Insurance Company of State of Pennsylvania	Philadelphia, Pa.
Jersey City	Jersey City, N. J.
Knoxville Fire	Knoxville, Tenn.
Lancashire—U. S. Branch	New York, N. Y.
Liberty	New York, N. Y.
Lion Fire—U. S. Branch	Hartford, Conn.
Liverpool and London and Globe—U. S. Branch	New York, N. Y.
London Assurance Corporation—U. S. Branch	New York, N. Y.
London and Lancashire—U. S. Branch	Chicago, Ill.
Manchester Fire Association—U. S. Branch	Chicago, Ill.
Mercantile Fire and Marine	Boston, Mass.
Mechanics	Philadelphia, Pa.
Mercants	Newark, N. J.
Mercants	Providence, R. I.
Mercants	Detroit, Mich.
Michigan Fire and Marine	Milwaukee, Wis.
Milwaukee Mechanics	Hartford, Conn.
National Fire	Newark, N. J.
Newark Fire	Newark, N. J.
New Hampshire Fire	Manchester, N. H.
New York Bowery Fire	New York, N. Y.
Niagara Fire	New York, N. Y.
Northern Assurance—U. S. Branch	New York, N. Y.
North British and Mercantile—U. S. Branch	New York, N. Y.
Northwestern National	Milwaukee, Wis.
Northwestern Union Fire—U. S. Branch	New York, N. Y.
Oakland Home	Oakland, Cal.
Ohio Farmers	Le Roy, Ohio.
Orient	Hartford, Conn.

CONTINUED.

When organized.	BUSINESS IN IOWA FOR 1880.				Per cent of losses paid to premiumers received.
	Amount of business written.	Premiums received.	Losses paid.	Losses incurred.	
1888	\$ 193,175	\$ 3,211.72	\$ 1,499.09	\$ 1,309.09	46.6
1889	398,873	3,391.12	3,302.50	2,970.42	101.5
1883	1,430,354	22,921.77	16,557.67	20,141.75	70.8
1820	2,532,206	37,056.48	22,019.07	20,604.84	61.8
1863	1,073,702	13,225.18	6,075.83	7,901.23	50.4
1829	922,411	11,965.90	8,461.53	7,134.87	70.7
1803	7,850,421	120,364.06	48,181.07	48,520.03	40.0
1876	1,154,923	23,568.23	28,915.25	23,700.00	122.5
1859	1,534,188	19,438.43	10,134.95	8,747.00	52.1
1872	3,694,634	40,073.66	32,742.91	25,351.21	56.7
1850	None.	None.	None.	None.	.....
1853	1,173,202	14,180.21	4,868.72	8,198.41	34.3
1849	283,403	10,204.81	2,880.49	2,880.49	28.2
1834	144,977	1,740.79	1,012.60	1,012.60	58.1
1821	907,305	11,043.80	7,646.20	10,954.20	55.6
1854	593,404	10,877.71	5,373.14	5,373.14	52.6
1852	1,204,251	20,226.64	9,929.83	7,197.87	44.1
1810	7,190,980	60,325.99	38,466.02	45,841.19	41.1
1800	174,270	3,143.80	None.	500.00	.....
1853	10,792,017	129,355.25	56,349.66	60,566.44	43.4
1803	486,513	6,784.75	5,581.98	8,444.48	82.2
1792	4,317,306	64,025.99	20,591.81	17,941.82	31.4
1794	198,341	2,315.37	2,828.70	2,827.44	122.1
1847	120,255	1,517.10	1,867.66	2,967.66	123.1
1879	238,660	4,234.22	205.90	205.90	4.8
1852	1,033,055	16,878.22	10,070.98	15,785.81	39.7
1887	671,170	10,811.24	6,990.20	6,990.20	66.5
1870	71,800	774.92	91.85	None.	11.8
1836	2,948,930	42,577.04	24,330.97	26,885.97	57.1
1872	738,707	9,833.30	7,901.56	4,511.56	71.0
1861	903,410	14,030.01	7,189.50	6,980.50	54.2
1824	11,000	213.15	None.	None.	37.6
1853	470,907	5,725.82	2,153.05	1,866.34	31.7
1854	132,346	1,495.27	None.	None.	.....
1858	800,898	9,774.11	11,472.86	7,443.50	117.3
1851	258,873	3,201.12	3,332.59	2,070.43	101.5
1861	237,405	3,970.13	7,246.83	4,457.83	182.1
1852	1,862,727	20,619.65	20,498.10	19,248.10	78.8
1871	3,816,450	49,774.16	25,174.47	22,097.57	59.5
1810	234,806	3,145.70	1,418.68	1,418.68	45.0
1869	1,320,725	16,206.02	10,474.80	10,034.45	63.4
1863	510,775	5,997.29	1,781.80	1,784.14	30.1
1850	1,455,834	21,613.28	9,393.27	10,857.12	43.4
1830	886,807	12,330.04	7,231.04	4,833.06	58.8
1800	3,033,700	43,777.28	26,481.14	26,483.60	60.4
1869	3,120,468	26,125.85	15,132.29	14,807.92	41.8
1797	883,074	13,419.09	10,077.76	13,142.22	73.5
1880	710,697	11,715.46	9,628.93	7,461.20	82.1
1848	1,058,182	12,250.35	2,693.93	2,693.93	21.2
1867	1,250,305	15,183.70	7,365.61	7,598.01	47.8

TABLE No. II—

NAME OF COMPANY.	LOCATION.
OTHER THAN IOWA COMPANIES.	
Pacific Fire	New York, N. Y.
Pennsylvania Fire	Philadelphia, Pa.
Peoples Fire	Manchester, N. H.
Phenix	Brooklyn, N. Y.
Phenix	Hartford, Conn.
Phoenix Assurance—U. S. Branch	New York, N. Y.
Providence Washington	Providence, R. I.
Queen—U. S. Branch	New York, N. Y.
Rochester German	Rochester, N. Y.
Rockford	Rockford, Ill.
Royal—U. S. Branch	Chicago, Ill.
St. Paul Fire & Marine	St. Paul, Minn.
Queen—U. S. Branch	St. Paul, Minn.
Scottish Union and National—U. S. Branch	Hartford, Conn.
Security	Hartford, Conn.
Springfield Fire & Marine	Springfield, Mass.
State Investment & Insurance Co.	San Francisco, Cal.
Sub	San Francisco, Cal.
Sun Fire Office—U. S. Branch	New York, N. Y.
Syndicate	Minneapolis, Minn.
Traders	Chicago, Ill.
Union	Philadelphia, Pa.
Union	San Francisco, Cal.
United Firemen	Philadelphia, Pa.
United States Fire	New York, N. Y.
Westchester Fire	New York, N. Y.
Western Assurance	Toronto, Canada
Williamsburgh City Fire	Brooklyn, N. Y.
Non-Iowa companies—Total and average per cent.	
Aggregate and average per cent. of fire companies	
COMPANIES OTHER THAN FIRE.	
American Surety	New York, N. Y.
Employers Liability Assurance Corporation—U. S. Branch	Boston, Mass.
Fidelity & Casualty	New York, N. Y.
Guarantee Company of North America	Montreal, Canada
Hartford Steam Boiler Inspection & Ins. Co.	Hartford, Conn.
Lloyd's Plate Glass	New York, N. Y.
Metropolitan Plate Glass	New York, N. Y.
Northwestern Live Stock	Des Moines, Iowa
* Standard Life & Accident	Detroit, Mich.
Total	
Grand total	

* Does accident business only.

CONTINUED.

When organized.	BUSINESS IN IOWA FOR 1890.				Per cent of losses in premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1851	\$ 131,950	\$ 1,722.00	\$ 1,220.90	\$ 1,220.90	70.4
1825	1,483,418	22,928.00	12,891.98	13,569.06	66.2
1888	383,778	5,732.74	4,890.86	3,853.87	80.0
1833	6,443,984	125,634.57	20,988.12	26,293.69	21.7
1854	4,486,516	60,584.07	37,932.30	27,595.55	46.1
1783	954,186	13,407.36	1,222.64	4,078.00	9.1
1799	859,019	6,492.02	9,007.92	4,392.25	141.0
1808	1,616,173	23,793.69	14,516.34	13,548.50	61.0
1872	674,504	9,033.36	8,703.81	5,214.81	96.1
1866	2,704,243	34,977.29	21,738.86	21,899.26	62.1
1845	1,559,901	19,841.80	4,870.22	5,874.22	24.5
1805	2,288,542	29,817.25	13,417.50	12,381.90	44.9
1869	251,813	4,389.76	189.16	189.16	3.1
1824	450,800	4,690.22	1,273.98	1,273.98	27.1
1841	944,269	11,871.36	2,822.57	3,373.23	23.7
1849	3,337,166	52,924.10	28,399.12	24,322.43	54.0
1871	309,271	3,885.38	2,267.09	2,268.06	66.5
1882	207,469	3,996.67	6,177.51	5,177.51	154.5
1710	1,391,300	16,443.90	11,657.73	13,669.52	75.4
1886	391,275	4,735.00	2,126.18	1,773.43	44.8
1805	780,567	12,596.55	8,831.94	8,831.94	70.1
1804	701,695	8,231.69	6,692.37	5,717.37	74.0
1865	403,753	5,598.74	6,623.89	5,892.34	101.4
1860	296,035	4,396.80	2,210.31	2,212.56	51.8
1824	350,943	3,436.56	3,115.31	3,415.91	90.9
1837	1,725,542	25,141.42	9,117.26	8,794.62	39.3
1851	911,154	12,638.01	4,073.28	4,073.28	32.2
1853	773,545	9,803.15	2,178.50	2,178.50	22.9
	\$ 145,871,551	\$ 2,907,873.47	\$ 1,621,691.13	\$ 1,619,474.56	50.9
	\$ 216,476,945	\$ 3,475,910.60	\$ 1,880,719.23	\$ 1,570,674.82	45.4
1884	177,060	1,050.75	None.	None.	233.9
1890	441,420	2,913.90	6,808.66	5,038.00	27.5
1875	1,433,808	17,634.37	5,809.96	7,039.17	27.5
1861	1,715,417	9,822.21	1,620.68	1,620.68	16.9
1866	611,900	3,348.48	1,217.27	1,217.27	36.3
1892	117,024	3,953.68	813.58	850.34	22.2
1874	45,811	1,539.35	126.50	126.50	9.4
1880	675,390	54,199.82	18,340.00	23,005.00	33.8
1884	2,186,700	29,109.83	12,527.84	12,527.84	54.3
Total	\$ 7,907,579	\$ 117,308.05	\$ 47,324.49	\$ 54,662.75	40.3
Grand total	\$ 124,413,624	\$ 3,501,218.65	\$ 1,628,643.72	\$ 1,625,367.57	45.3

TABLE

An exhibit of the condition and business of Insurance Companies

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER, 31, 1890.		
	Paid up capital stock.	Total gross assets.	Total liabilities included in paid up capital stock.
IOWA COMPANIES.			
Burlington, Burlington.....	\$ 250,000.00	\$ 439,301.30	\$ 358,011.31
Capital, Des Moines.....	25,000.00	87,888.55	70,118.17
Council Bluffs, Council Bluffs.....	25,000.00	83,653.30	70,903.60
Des Moines, Des Moines.....	25,000.00	148,743.66	123,872.99
Dubuque Fire and Marine, Dubuque.....	25,000.00	158,354.41	70,005.31
Farmers, Cedar Rapids.....	100,000.00	471,407.92	300,127.38
Fidelity Mutual Fire, Des Moines.....	Mutual.	71,393.31	8,377.39
German Mutual, Davenport.....	Mutual.	36,793.31	36,131.51
Hawkeye, Des Moines.....	25,000.00	540,530.63	357,343.38
Indemnity, Davenport.....	25,000.00	28,468.74	28,639.16
Iowa State, Keokuk.....	Mutual.	531,927.50	3,450.00
Merchants and Bankers, Des Moines.....	Mutual.	302,732.50	18,485.71
Merchants and M'rs's Mut. Fire Ass'n, Clinton.....	Mutual.	94,063.71	7,273.08
Mt. Owners Mutual, Des Moines.....	Mutual.	91,881.81	20,441.18
Mutual Artizans, Muscatine.....	Mutual.	39,367.19	12,322.10
Security Fire, Davenport.....	25,000.00	121,860.61	91,473.48
State, Des Moines.....	200,000.00	512,623.44	482,631.93
Western Home, Sioux City.....	200,000.00	318,706.29	293,702.30
Total Iowa companies.....	\$ 875,000.00	\$ 3,980,473.99	\$ 2,418,209.08
OTHER THAN IOWA COMPANIES.			
Etna, Hartford, Conn.....	\$ 4,000,000.00	\$ 10,457,497.04	\$ 6,814,739.02
Agricultural, Watertown, N. Y.....	500,000.00	2,229,588.26	1,472,417.77
Amazon, Cincinnati, Ohio.....	300,000.00	564,439.40	516,822.36
American, Boston, Mass.....	300,000.00	582,834.33	515,640.31
American, Newark, N. J.....	600,000.00	2,115,889.14	1,047,939.41
American Central, St. Louis, Mo.....	600,000.00	1,472,081.28	1,110,539.56
American Fire, New York, N. Y.....	400,000.00	1,365,462.28	968,929.70
Armstrong Fire, Philadelphia.....	500,000.00	2,050,394.07	2,404,685.25
Boylston, Boston, Mass.....	557,200.00	924,094.13	823,240.65
British America Assurance, Toronto, Canada.....	None in U. S.	854,217.61	431,084.24
Buffalo German, Buffalo, N. Y.....	200,000.00	1,472,196.71	982,263.25
Calcedonian - U. S. Branch, Philadelphia, Pa.....	None in U. S.	1,024,488.05	463,701.32
California, San Francisco, Cal.....	600,000.00	1,284,673.24	1,178,630.87
Citizens, New York, N. Y.....	300,000.00	1,148,404.52	532,846.90
Citizens, Pittsburg, Pa.....	500,000.00	754,072.40	702,450.42
City of London - U. S. Branch, Boston, Mass.....	None in U. S.	709,722.78	533,639.32
Commercial, San Francisco, Cal.....	200,000.00	422,816.80	403,342.21
Commerce's Union Assur - U. S. Br., New York.....	None in U. S.	3,234,253.72	2,170,861.65
Concordia Fire, Milwaukee, Wis.....	300,000.00	569,843.83	470,216.62
Connecticut Fire, Hartford, Conn.....	1,000,000.00	2,509,592.50	1,931,487.96
Continental, New York, N. Y.....	1,000,000.00	5,587,948.84	3,983,228.79
Delaware Mutual Safety, Philadelphia, Pa.....	702,875.00	1,402,435.47	1,041,888.47
Denver, Denver, Col.....	300,000.00	333,285.61	328,233.61
Detroit Fire and Marine, Detroit, Mich.....	350,000.00	1,036,721.00	497,118.41

No. III.

other than Life operating in Iowa during the year 1890.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1890.					Lesses paid.
	Total income.	Total expend- itures.	Amount of transac- tions and re- moved dur- ing the year 1890.	Premiums re- ceived.		
\$ 81,280.90	\$ 261,739.85	\$ 246,823.87	\$ 16,404,402.00	\$ 261,121.35	\$ 116,321.98	
77,772.38	60,219.19	52,530.76	1,694,046.00	69,882.28	37,529.44	
14,433.93	29,147.83	31,639.57	1,690,750.00	14,008.29	12,794.95	
22,670.07	62,830.33	69,423.26	5,139,425.00	113,783.90	23,644.91	
86,130.10	64,639.03	44,778.81	3,794,506.00	66,300.20	25,885.23	
78,280.54	227,569.25	217,889.04	10,044,125.00	229,295.76	87,211.38	
21,190.90	21,470.81	1,430,007.00	74,221.48	4,359.08		
1,490.05	1,193.59	21,800.00	702.85			
261,693.04	236,500.50	13,400,440.00	233,641.28		92,387.00	
6,024.68	5,137.25	698,787.00	8,530.82		15.08	
81,282.14	21,390,329.90	174,628.58	38,178.58			
25,648.14	21,705.96	657,530.00	80,107.20		19,027.91	
32,733.74	41,100.74	1,033,868.66	29,345.79		33,703.90	
20,257.91	37,379.00	273,800.00	12,000.50		30,447.33	
20,171.26	26,780.40	1,034,089.31	64,628.68		8,092.24	
30,287.13	70,670.27	4,498,660.00	97,208.19		20,915.71	
20,090.51	305,900.08	343,313.73	22,405,405.00	308,529.69	171,377.92	
55,093.81	86,527.04	10,086,352	6,457,398.00	117,357.61	69,714.94	
601,364.38	1,781,848.04	1,659,900.48	96,409,403.87	2,060,748.85	784,311.22	
3,842,770.42	3,580,225.79	3,274,310.13	200,000,700.00	3,370,308.54	1,000,207.43	
534,181.09	943,183.59	888,474.30	167,463,982.00	360,093.71	463,721.15	
47,097.14	372,946.41	290,853.85	21,696,047.00	297,048.08	197,916.35	
67,194.02	385,438.20	278,200.82	25,002,214.00	361,982.32	167,579.90	
1,065,370.73	544,663.80	450,967.49	71,030,000.00	540,500.55	512,558.27	
593,642.82	659,688.28	573,126.22	54,870,280.00	600,345.70	286,409.43	
406,521.20	727,831.24	803,822.29	101,660,220.00	940,881.56	377,589.95	
483,738.82	213,728.48	245,837,199.00	2,280,233.38	1,075,329.93	1,075,329.93	
34,191.98	539,607.69	328,527.56	472,029.34	284,107.28		
109,853.48	329,205.36	313,453.20	35,252,842.00	358,351.67	180,400.80	
618,132.08	540,482.53	57,080,744.00	651,099.68		763,197.84	
599,811.46	402,623.98	50,149,963.00	538,577.15		267,331.15	
600,770.72	535,795.35	78,804,062.00	1,023,235.63		86,084.93	
196,048.37	897,911.71	777,609.28	71,594,558.00	1,073,196.70	433,071.25	
326,557.83	794,138.49	708,710.08	92,081,388.94	765,141.39	385,338.23	
575,621.98	200,108.87	269,366.73	25,806,025.00	390,288.67	151,800.83	
376,369.26	434,151.39	373,378.37	44,077,367.41	514,563.91	225,464.92	
19,474.63	458,937.42	441,225.26	35,997,960.80	529,777.10	269,056.47	
1,057,304.07	8,281,152.69	2,422,531.60	30,405,272.00	3,320,794.25	1,587,667.63	
90,677.21	321,731.02	298,063.20	349,869,847.00	1,604,767.63		
508,964.54	1,245,370.23	1,061,286.22	114,178,679.00	1,364,745.63	580,952.60	
1,692,629.55	2,547,812.54	2,335,047.88	330,060,004.00	2,501,062.63	1,225,157.27	
450,677.00	504,166.10	379,353.08	63,631,539.00	530,793.66	297,540.00	
5,131.60	191,212.44	188,083.22	16,794,723.00	250,664.42	53,084.28	
829,462.55	281,183.66	220,879.94	22,913,700.00	265,904.29	107,560.54	

TABLE No. III—

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER 31, 1890.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
OTHER THAN IOWA COMPANIES.			
Dwelling House, Boston, Mass	300,000.00	560,055.97	523,674.07
Eagle Fire, New York	300,000.00	1,152,992.34	3,455,120.99
Empire State, Rochester, N. Y.	200,000.00	540,862.95	12,746.07
Equitable Fire and Marine, Providence, R. I.	300,000.00	589,610.92	495,466.42
Farmers Fire, York, Pa	Mutual.	586,350.20	332,478.31
Fire Association of New York, N. Y.	300,000.00	642,378.87	582,537.55
Fire Association of Philadelphia, Phil., Pa	500,000.00	4,846,419.46	3,800,277.45
Firemans' Fund, San Francisco, Cal.	1,000,000.00	2,630,389.92	2,075,133.76
Franklin Fire, Philadelphia, Pa	400,000.00	3,213,230.40	2,228,019.45
German, Freeport, Ill	200,000.00	2,543,996.91	2,007,282.50
German Fire, Peoria, Ill.	300,000.00	428,976.50	410,022.14
Germania Fire, New York, N. Y.	1,000,000.00	3,066,616.43	2,187,401.23
German-American, New York, N. Y.	1,000,000.00	5,599,893.56	3,302,334.81
German Ins. & Savings Institution, Quincy, Ill.	223,800.00	287,925.50	243,579.69
Girard Fire & Marine, Philadelphia, Pa.	300,000.00	1,585,604.52	1,016,735.02
Glens Falls, Glens Falls, N. Y.	200,000.00	1,894,541.69	835,782.01
Grand Rapids Fire, Grand Rapids, Mich.	200,000.00	327,364.35	276,788.18
Greenwich, New York, N. Y.	200,000.00	1,551,035.43	1,159,206.76
Guardian F. Assurance—U. S. Br. New York, N. Y.	None in U. S.	1,785,587.08	1,011,996.34
Hamburg-Bremen—U. S. Br., New York, N. Y.	None in U. S.	1,178,213.07	798,001.99
Hanover Fire, New York, N. Y.	1,000,000.00	2,577,940.63	2,031,676.99
Hartford Fire, Hartford, Conn.	1,250,000.00	6,376,616.13	3,964,190.45
Hekla, St. Paul, Minn.	200,000.00	301,559.98	300,111.25
Home, New York, N. Y.	3,000,000.00	9,091,192.58	7,596,507.36
Imperial Fire—U. S. Br., Boston, Mass	None in U. S.	1,692,873.96	925,535.58
Insurance Co. of N. America, Philadelphia, Pa.	3,000,000.00	8,951,518.83	6,490,557.79
Ins. Co. of State of Pa., Philadelphia, Pa.	200,000.00	704,179.30	637,141.43
Jersey City, Jersey City, N. J.	250,000.00	498,353.04	370,685.28
Knoxville Fire, Knoxville, Tenn.	200,000.00	323,878.41	322,206.56
Lancashire—U. S. Br., New York, N. Y.	None in U. S.	2,037,007.56	1,342,251.01
Liberty, New York, N. Y.	800,000.00	1,447,078.63	1,388,505.96
Lion Fire—U. S. Br., Hartford, Conn.	None in U. S.	837,051.04	345,283.97
Liverpool and Lon. and Globe—U. S. Br., N. Y.	None in U. S.	7,459,965.14	4,453,861.33
London Assurance Corporation—U. S. Br., N. Y.	None in U. S.	1,793,073.03	838,324.34
London and Lancashire—U. S. Br., Chicago, Ill.	None in U. S.	2,272,084.13	1,565,762.83
Manchester Fire Ass'n—U. S. Br., Chicago, Ill.	None in U. S.	600,439.25	159,296.60
Mercantile Fire and Marine, Boston, Mass.	400,000.00	641,629.51	523,844.83
Mechanics, Philadelphia, Pa	250,000.00	717,635.77	556,827.07
Merchants, Newark, N. J.	400,000.00	1,690,949.25	1,143,730.84
Merchants, Providence, R. I.	200,000.00	501,193.07	399,953.06
Michigan Fire and Marine, Detroit, Mich.	400,000.00	822,891.42	675,974.94
Milwaukee Mechanics, Milwaukee, Wis.	200,000.00	1,737,193.04	716,853.28
Mutual Fire, New York	Mutual.	1,561,116.13	910,214.49
National Fire, Hartford, Conn.	1,000,000.00	2,620,213.19	2,007,369.00
Newark Fire, Newark, N. J.	250,000.00	718,136.25	421,874.56
New Hampshire Fire, Manchester, N. H.	600,000.00	1,659,157.79	1,209,019.10
New York Bowery Fire, New York, N. Y.	300,000.00	652,178.36	614,712.38
Niagara Fire, New York, N. Y.	500,000.00	2,622,480.85	2,186,969.42
Northern Assurance—U. S. Br., New York, N. Y.	None in U. S.	1,502,973.32	973,365.29
North British and Mercantile—U. S. Br., N. Y.	None in U. S.	3,433,585.62	1,862,811.48
Northwestern National, Milwaukee, Wis.	600,000.00	1,579,417.17	1,179,617.86
Norwich Union Fire—U. S. Br., New York, N. Y.	None in U. S.	1,792,584.06	998,105.66
Oakland Home, Oakland, Cal.	200,000.00	500,192.59	427,640.13
Ohio Farmers, Le Roy, Ohio	Mutual.	1,654,230.64	1,233,870.14
Orient, Hartford, Conn	1,000,000.00	1,977,461.86	1,794,924.34
Pacific Fire, New York, N. Y.	200,000.00	719,075.72	423,975.79

CONTINUED.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1890.				
	Total income.	Total expenditures.	Amount of risks written or renewed during the year 1890.	Premiums received.	Losses paid.
36,381.90	206,561.39	216,125.20	22,118,540.00	221,110.58	107,580.57
697,871.35	178,883.81	164,711.58	29,589,321.00	165,185.04	54,500.12
28,115.99	167,307.60	170,222.51	15,322,739.00	191,450.94	113,506.60
94,144.50	298,149.39	273,072.28	30,454,122.10	327,101.75	148,001.19
253,871.89	357,351.47	396,306.12	30,021,204.00	370,321.83	214,870.33
59,844.32	483,240.52	488,735.24	65,956,547.42	736,734.31	363,989.17
1,046,142.01	1,935,952.25	1,631,037.45	163,912,254.00	1,979,410.52	862,680.77
555,256.16	1,454,197.99	1,208,460.87	141,730,029.38	1,973,837.72	969,818.83
985,210.95	631,329.54	556,217.93	50,892,824.00	549,823.50	227,547.49
536,714.41	1,302,318.57	1,300,942.75	92,041,013.00	1,524,038.57	732,230.64
18,954.26	240,738.68	234,440.14	21,716,153.00	314,719.38	133,882.51
879,214.20	1,261,521.16	1,129,553.73	179,862,171.14	1,532,853.30	605,311.05
2,206,558.75	2,919,341.33	2,306,240.74	309,062,242.00	2,988,389.24	1,301,445.37
24,345.81	31,381.48	34,952.01	2,123,400.00	21,021.26	9,099.50
568,869.50	516,407.77	411,515.46	49,148,596.00	529,994.50	161,447.44
1,058,750.68	649,814.05	498,115.23	70,305,528.00	690,513.06	250,014.11
50,576.17	139,333.93	124,247.63	11,340,305.00	146,432.18	68,664.33
301,828.67	1,044,563.46	952,979.35	246,989,338.00	1,148,629.39	561,991.53
773,590.74	1,139,268.53	904,149.96	170,496,920.59	1,354,801.86	458,824.58
380,211.98	602,201.48	878,226.00	104,992,618.00	1,244,114.41	534,651.15
546,263.64	1,281,334.03	1,249,971.47	170,280,564.51	1,420,755.32	636,399.58
2,612,425.08	3,359,187.31	2,890,091.21	2,549,9614.50	3,549,9614.50	1,587,808.07
1,448.73	153,307.39	82,545.34	14,231,108.00	220,408.80	40,199.07
4,488,283.33	4,218,231.24	636,433,393.00	5,353,986.77	2,386,870.76	2,386,870.76
767,348.38	1,147,786.91	970,834.39	137,302,954.01	1,371,521.59	566,521.66
2,451,961.04	4,781,807.24	4,451,818.54	748,829,969.00	5,329,894.49	2,648,671.11
67,037.87	339,544.68	391,699.30	43,398,497.00	376,647.66	243,801.98
1,671.85	238,272.56	239,832.35	9,478,264.00	1,225,557.83	76,198.56
694,756.55	1,729,605.05	1,588,273.85	201,841,387.00	2,009,688.68	1,003,515.11
-58,572.67	916,482.68	870,137.40	102,137,516.00	1,088,037.38	551,778.29
491,707.07	469,549.66	393,710.01	61,383,656.00	689,238.19	229,418.75
3,006,133.81	4,771,987.40	3,814,745.90	639,972,520.00	5,742,334.91	2,467,611.76
954,748.69	1,069,781.65	892,647.37	153,295,707.00	1,225,557.83	632,575.61
706,321.30	1,822,651.80	1,516,138.49	278,992,419.00	2,425,976.97	954,154.78
594,142.65	155,965.06	155,140.65	19,170,839.85	275,103.32	76,345.87
117,784.68	165,397.74	177,464.67	13,824,925.00	172,492.28	89,507.92
169,808.10	188,540.82	153,342.36	19,496,407.00	188,037.54	72,967.48
457,218.41	501,118.16	896,533.28	86,011,240.00	971,672.59	517,249.56
101,240.01	282,083.18	258,911.63	27,779,232.00	304,375.41	148,898.98
146,916.48	519,500.52	447,067.84	42,981,825.00	590,296.39	244,202.51
1,090,330.76	637,278.42	531,537.97	48,443,703.00	627,769.53	239,445.83
650,901.64	995,123.02	847,756.39	135,765,992.30	1,530,484.92	599,639.93
612,847.19	1,206,285.40	1,090,399.11	108,694,191.00	1,406,903.88	572,516.85
296,261.69	230,757.64	247,356.40	28,205,704.00	247,514.39	136,092.43
360,138.69	849,890.58	733,737.26	81,301,523.00	923,159.58	421,970.14
37,465.98	409,976.89	442,100.55	46,156,285.00	565,737.31	269,249.49
436,511.43	1,950,579.03	1,774,299.22	279,031,712.00	2,437,984.52	1,033,928.46
529,638.03	1,131,134.34	959,556.15	128,048,439.00	1,322,686.76	579,801.51
1,030,774.14	2,234,212.83	1,962,681.91	263,229,617.00	2,602,467.26	1,219,219.52
399,709.31	625,219.12	549,369.05	57,848,243.00	647,079.58	270,370.12
794,478.40	1,287,260.17	1,038,988.25	150,944,100.00	1,523,044.27	630,525.73
72,532.46	393,316.11	381,553.54	34,833,964.40	590,771.77	197,806.03
429,390.50	859,734.83	795,953.17	94,111,307.00	856,684.54	515,777.56
182,537.52	1,101,371.88	986,307.39	107,215,469.00	1,314,385.24	563,095.35
295,000.93	273,963.70	280,338.14	37,240,816.00	317,708.92	139,818.08

TABLE No. III—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1890.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
OTHER THAN IOWA COMPANIES.			
Pennsylvania Fire, Philadelphia, Pa	\$ 400,000.00	\$ 3,485,310.45	\$ 2,045,002.73
People's Fire, Manchester, N. H.	350,000.00	761,873.42	700,845.90
Phoenix, Brooklyn, N. Y.	1,000,000.00	5,311,235.84	4,657,631.42
Phoenix, Hartford, Conn.	2,000,000.00	5,624,814.73	4,107,735.05
Phoenix Assurance—U. S. Br., New York, N. Y.	None in U. S.	2,096,727.66	1,605,325.90
Providence Washington, Providence, R. I.	400,000.00	1,324,548.37	1,256,485.85
Queen—U. S. Branch, New York, N. Y.	None in U. S.	2,453,409.06	1,413,605.15
Rochester German, Rochester, N. Y.	200,000.00	815,395.75	576,537.35
Rockford, Rockford, Ill.	200,000.00	861,488.59	711,274.53
Royal—U. S. Branch, Chicago, Ill.	None in U. S.	5,973,780.32	3,790,476.22
St. Paul Fire & Marine, St. Paul, Minn.	500,000.00	1,870,831.13	1,254,614.15
St. Paul German, St. Paul, Minn.	300,000.00	653,449.46	578,900.12
Scottish Union & Nat'l—U. S. Br., Hartford, Ct.	None in U. S.	1,895,232.50	487,456.05
Security, New Haven, Conn.	250,000.00	722,443.47	643,183.38
Springfield Fire & Marine, Springfield, Mass.	1,500,000.00	3,694,147.00	2,948,797.34
State Investment & Ins. Co., San Francisco, Cal.	400,000.00	674,948.47	657,441.21
Sun, San Francisco, Cal.	300,000.00	535,814.82	493,064.82
Sun Fire Office—U. S. Br., New York, N. Y.	None in U. S.	2,222,724.92	1,373,301.21
Syndicate, Minneapolis, Minn.	250,000.00	391,498.29	373,535.64
Traders, Chicago, Ill.	500,000.00	1,406,406.00	988,905.90
Union, Philadelphia, Pa.	250,000.00	525,106.51	505,725.80
Union, San Francisco, Cal.	750,000.00	1,254,105.93	1,195,281.37
United Firemen, Philadelphia, Pa.	300,000.00	1,167,591.33	1,053,935.36
United States Fire, New York, N. Y.	250,000.00	651,009.80	400,830.84
Westchester Fire, New York, N. Y.	300,000.00	1,640,088.64	1,179,426.55
Western Assurance, Toronto, Can.	None in U. S.	1,112,113.10	635,633.37
Williamsburgh City Fire, Brooklyn, N. Y.	250,000.00	1,450,854.75	770,393.21
Total of non-Iowa companies	\$ 47,183,875.00	\$206,871,116.05	\$145,214,565.85
Total of fire companies	\$ 48,058,875.00	\$210,851,590.04	\$147,632,714.03
COMPANIES OTHER THAN FIRE.			
American Surety Company, New York, N. Y.	\$ 1,000,000.00	\$ 1,462,345.69	\$ 1,300,034.00
Employers Liability Assurance Corporation—U. S. Branch, Boston, Mass.	None in U. S.	1,015,904.30	508,114.04
Fidelity & Casualty, New York, N. Y.	250,000.00	1,421,229.23	1,342,626.75
Guarantee Co. of No. America, Montreal, Can.	None in U. S.	738,951.44	178,301.46
Hartford Steam Boiler Inspection & Ins. Co.,	500,000.00	1,408,481.50	1,336,835.35
Lloyd's Plate Glass, New York, N. Y.	100,000.00	483,063.58	335,627.02
Metropolitan Plate Glass, New York, N. Y.	100,000.00	350,084.82	220,583.87
Northwestern Live Stock, Des Moines	40,000.00	75,328.45	73,757.01
* Standard Life & Accident, Detroit, Mich.	200,000.00	554,270.20	533,618.82
Total of companies other than fire	\$ 2,190,000.00	\$ 7,507,509.21	\$ 5,926,490.01
Grand total	\$ 50,248,875.00	\$218,359,109.25	\$153,559,213.94

* Does accident business only.

CONTINUED.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1890.				
	Total income.	Total expenditure.	Amount of risks written or renewed during the year 1890.	Premiums received.	Losses paid.
\$ 1,440,307.72	\$ 1,351,082.71	\$ 1,148,161.40	\$ 113,567,288.00	\$ 1,436,234.58	\$ 667,687.66
61,027.52	524,209.28	493,659.66	46,430,035.00	616,285.19	290,938.46
653,704.42	3,527,033.18	3,383,835.71	346,148,407.00	4,048,360.60	1,912,711.19
1,517,079.68	2,879,121.33	2,825,327.27	253,292,497.00	2,917,068.08	1,446,398.01
491,401.76	1,841,625.70	1,491,109.30	270,394,563.00	2,416,665.32	901,891.17
68,002.52	1,173,497.71	1,003,418.56	150,772,074.00	1,506,114.27	591,440.89
1,039,893.91	1,070,443.29	1,404,117.79	175,403,503.00	1,943,708.31	912,945.27
238,838.40	476,161.77	410,258.19	49,713,500.00	585,013.32	226,047.52
90,214.06	413,454.89	355,276.68	34,625,670.00	504,197.94	147,150.75
2,183,304.10	3,764,548.70	2,664,639.72	665,435,149.79	4,661,317.00	1,832,072.71
616,216.98	1,150,054.15	994,780.31	99,581,275.00	1,331,591.93	507,663.04
74,540.34	460,704.09	344,691.74	30,889,465.00	681,647.01	184,240.99
1,407,776.45	668,391.03	439,463.53	104,080,370.00	1,054,975.33	250,763.65
79,360.09	640,016.68	579,630.72	71,086,382.00	798,455.16	343,175.47
655,350.26	1,880,936.06	1,712,569.98	150,702,440.00	2,634,482.97	965,623.87
17,507.29	434,213.56	390,481.14	34,384,553.00	581,294.71	191,563.54
42,760.00	281,005.24	268,361.00	22,123,695.00	409,263.93	138,002.31
849,373.71	1,520,957.07	1,243,539.47	175,236,949.00	1,935,672.92	705,351.28
17,962.65	213,782.47	181,043.44	18,869,452.00	241,874.12	97,371.20
417,500.19	657,641.74	508,739.28	53,751,264.00	766,666.59	332,743.75
19,380.71	287,282.85	228,761.50	30,500,949.00	363,792.44	204,420.73
58,824.56	798,066.27	772,475.72	75,571,902.00	1,010,316.93	452,409.26
113,655.97	288,839.41	334,189.25	31,575,073.00	341,214.92	116,585.35
250,178.96	225,319.76	216,050.98	23,510,267.00	219,882.36	100,331.03
466,662.09	1,013,826.23	896,647.53	110,176,524.00	1,098,990.31	459,989.00
476,479.73	1,243,532.29	1,124,157.98	165,896,013.00	1,581,824.66	755,032.97
680,461.54	594,861.83	550,478.11	84,492,933.00	639,703.23	262,597.49
\$ 61,656,610.20	\$ 111,058,289.00	\$ 97,941,396.55	\$12,799,544,310.29	\$ 128,751,041.25	\$ 56,093,720.88
\$ 62,257,074.78	\$ 112,840,137.04	\$ 99,601,367.03	\$13,078,013,894.16	\$ 130,811,790.10	\$ 56,878,032.10
\$ 162,311.00	\$ 470,083.81	\$ 370,888.17	\$ 87,317,002.00	\$ 486,032.93	\$ 79,213.35
417,790.26	888,548.53	738,536.63	160,628,187.00	1,371,440.42	378,997.67
78,692.48	1,600,563.74	1,337,393.17	227,220,551.85	1,759,134.53	512,559.19
560,649.98	272,414.37	211,217.43	51,713,383.00	291,196.12	69,020.64
17,646.15	639,178.15	597,515.56	68,623,317.00	652,487.77	65,913.06
147,376.56	369,085.15	332,345.14	12,683,427.00	387,634.50	159,875.30
120,500.95	230,485.58	199,570.89	8,232,077.00	242,338.86	85,990.55
1,571.44	50,246.62	34,965.14	675,300.00	54,159.82	18,340.00
20,651.38	573,739.84	556,397.31	73,694,100.00	668,180.91	280,723.68
\$ 1,581,100.20	\$ 5,094,336.79	\$ 4,378,829.44	\$ 690,787,434.85	\$ 5,912,614.86	\$ 1,650,642.53
\$ 63,839,074.98	\$ 117,934,473.83	\$ 103,980,186.47	\$13,768,801,239.01	\$ 136,724,404.96	\$ 58,528,674.63

TABLE

A classified exhibit of gross assets, December 31, 1890,

NAME AND LOCATION OF COMPANY.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and other securities owned.	Market value of other stocks owned.
IOWA COMPANIES.				
Burlington, Burlington.....	\$ 18,220.00	\$ 128,181.59	\$	\$ 64,985.73
Capital, Des Moines.....	7,547.08	122,400.01	.....	.....
Council Bluffs, Council Bluffs.....	850.00	121,723.20	.....	.....
Des Moines, Des Moines.....	13,000.00	12,733.71	.....	.....
Dubuque Fire and Marine, Dubuque.....	.....	113,874.00	.....	1,800.00
Farmers, Cedar Rapids.....	38,250.00	147,117.61	.....	.....
Fidelity Mutual Fire, Des Moines.....	.....	7,050.50	.....	.....
German Mutual, Davenport.....	56,843.07	160,321.00	.....	500.00
Hawkeye, Des Moines.....	.....	20,000.00	.....	.....
Indemnity, Davenport.....	500.00	.....	.....	.....
Iowa State, Keokuk.....	.....	.....	.....	.....
Merchants and Bankers, Des Moines.....	.....	2,000.00	.....	.....
Merchants and Man'fact's Mutual, Clinton	.....	.....	.....	.....
Mill Owners Mutual, Des Moines.....	.....	.....	.....	.....
Mutual Artizans Fire, Muscatine.....	.....	.....	.....	.....
Security Fire, Davenport.....	.....	51,850.00	.....	3,750.00
State, Des Moines.....	101,300.00	177,788.21	.....	13,675.00
Western Home, Sioux City.....	.....	189,915.51	.....	.....
Total.....	\$ 236,510.15	\$1,055,556.05	\$	\$ 84,710.73
OTHER THAN IOWA COMPANIES.				
Aetna, Connecticut.....	\$ 275,000.00	\$ 43,000.00	\$ 120,000.00	\$8,738,800.00
Agricultural, New York.....	151,130.62	1,325,872.70	2,005.00	329,316.00
Amazon, Ohio.....	87,150.00	14,302.62	53,436.00	152,687.50
American, Massachusetts.....	.....	.....	.....	484,473.70
American, New Jersey.....	313,807.72	1,319,039.83	238,000.00	158,625.00
American Central, Missouri.....	500,000.00	11,000.00	.....	684,000.00
American Fire, New York.....	.....	24,220.00	267,500.00	589,175.00
American Fire, Pennsylvania.....	234,400.05	1,223,150.00	35,400.00	1,044,332.69
Armstrong Fire, New York.....	.....	.....	215,850.00	112,804.44
Boylston, Massachusetts.....	.....	200,800.00	.....	493,447.68
British America Assurance, Canada.....	.....	.....	376,100.00	327,347.45
Buffalo German, New York.....	300,000.00	509,021.43	.....	622,528.31
Caledonian—U. S. Branch, Pennsylvania.....	.....	50,000.00	122,000.00	575,000.00
California, California.....	106,060.00	149,323.41	.....	539,470.00
Citizens, New York.....	131,000.00	76,500.00	48,400.00	329,302.50
Citizens, Pennsylvania.....	106,000.00	285,770.00	.....	253,048.00
City of London—U. S. Branch, Mass.....	.....	.....	300,250.00	300,218.44
Commercial, California.....	4,500.00	100,221.20	.....	117,798.12
Commercial Union Assur.—U. S. Br., N. Y.....	842,906.57	.....	659,000.00	791,000.00
Concordia Fire, Wisconsin.....	.....	343,180.00	.....	144,100.00
Connecticut Fire, Connecticut.....	99,600.00	732,200.00	60,500.00	1,335,814.00
Continental, New York.....	734,360.00	171,510.00	663,150.00	3,307,222.00
Delaware Mutual Safety, Pennsylvania.....	140,000.00	106,200.00	.....	849,825.00
Denver, Colorado.....	.....	238,965.00	.....	.....
Detroit Fire and Marine, Michigan.....	67,081.78	879,158.95	.....	13,000.00
Dwelling House, Massachusetts.....	.....	105,950.00	.....	190,083.00

No. IV.

of Insurance Companies, other than Life, doing business in Iowa.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$ 43,900.00	\$ 3,399.51	\$ 58,451.11	\$ 33,000.64	\$ 16,360.38	\$ 71,872.34	\$ 430,301.30	\$
398.50	2,154.00	4,063.77	8,599.09	14,903.67	27,793.43	87,888.55	7,131.75
4,750.00	7,405.55	393.88	5,964.02	14,417.32	29,816.23	85,025.20	29,428.77
749.44	.....	13,476.42	4,706.36	65,382.79	38,694.94	148,743.66	4,402.94
5,000.00	5,377.00	11,494.26	9,960.52	10,747.04	.....	158,254.41	2,000.00
.....	8,664.25	75,294.67	19,389.05	103,636.18	79,056.16	471,407.92	.....
.....	.....	1,211.40	1,822.03	68,331.79	.....	71,365.31	.....
.....	.....	561.81	.....	29,171.00	.....	36,783.31	.....
.....	11,822.19	72,374.91	25,420.88	129,800.25	83,148.33	540,539.63	98,395.08
.....	665.17	5,999.73	1,758.63	47.31	.....	28,468.74	963.33
.....	.....	47,518.08	10,748.30	473,144.12	17.00	531,327.50	.....
.....	.....	5,533.84	.....	195,799.79	1,000.96	202,332.50	.....
.....	47.66	11,000.14	4,573.11	76,373.80	.....	94,003.71	.....
.....	.....	13,968.81	.....	77,913.00	.....	91,881.81	.....
.....	.....	8,429.96	5,187.95	25,740.28	.....	39,367.19	2,330.20
30,996.75	2,787.55	16,122.02	6,719.29	13,891.49	1,743.51	121,899.61	.....
2,919.78	5,822.35	40,446.13	43,841.47	116,017.16	10,814.32	512,625.44	.....
3,761.88	13,834.79	89,749.72	16,108.23	23,076.08	.....	318,796.30	41,401.33
91,717.91	62,447.46	421,654.02	213,041.06	1,447,794.31	367,042.30	3,980,473.99	177,113.60
\$ 6,570.00	\$ 934.30	\$ 772,285.31	\$ 500,817.34	\$	\$	\$ 10,457,407.04	\$
59,337.12	50,190.98	199,407.65	92,575.05	16,683.74	.....	2,226,598.86	.....
190,699.00	639.27	26,422.47	35,688.15	2,865.57	617.82	564,439.40	.....
38,306.25	3,986.60	26,548.14	14,496.12	14,988.29	35.23	582,834.33	.....
.....	23,143.72	25,371.90	35,965.51	.....	1,935.46	2,115,889.14	70,583.06
132,000.00	.....	71,676.50	73,405.38	.....	.....	1,472,081.88	.....
199,200.00	2,384.50	35,363.02	128,077.12	18,710.07	833.17	1,365,462.88	.....
159,500.00	24,860.31	169,390.04	50,463.37	8,407.41	.....	2,960,394.07	.....
.....	.....	18,213.55	40,962.74	.....	.....	387,620.73	.....
114,100.00	5,730.00	44,324.72	42,050.61	14,712.12	.....	934,094.13	.....
.....	7,212.50	51,011.03	92,549.63	.....	.....	854,217.61	.....
151,000.00	4,694.97	113,960.26	59,567.74	9,016.69	1,597.31	1,472,196.71	.....
.....	.....	209,285.65	67,252.40	.....	.....	1,024,488.05	.....
.....	1,000.00	398,849.84	143,453.71	35,102.28	.....	1,284,679.24	.....
390,850.00	8,840.87	67,535.16	94,179.08	.....	1,776.31	1,148,404.52	.....
.....	.....	51,193.40	4,181.91	26,066.46	.....	754,072.40	.....
.....	1,000.00	40,533.88	66,756.85	.....	.....	799,722.78	.....
.....	38,900.00	587.35	79,517.60	89,662.48	933.81	422,516.86	.....
.....	6,562.59	417,965.83	431,091.29	13,803.40	10,865.95	3,294,255.72	.....
.....	6,204.26	36,296.28	40,153.23	.....	.....	569,843.83	.....
.....	4,300.00	135,197.54	112,786.96	.....	.....	2,300,392.50	.....
.....	33,580.42	319,436.79	229,621.39	130,223.12	8,825.21	5,587,948.84	.....
235,000.00	2,579.66	77,499.36	57,219.74	21,771.58	2,640.13	1,462,435.47	11,050.84
30,250.00	5,086.98	21,459.47	14,371.07	3,262.21	.....	333,385.63	.....
7,500.00	18,175.64	28,460.43	23,597.26	4,331.05	4,505.89	1,091,721.00	.....
.....	6,504.53	47,871.20	58,520.14	61,127.11	.....	590,055.97	.....

TABLE No. 1.—

NAME AND LOCATION OF COMPANY.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of stocks owned.
OTHER THAN IOWA COMPANIES.				
Earle Fire, New York	449,000.00	16,500.00		648,766.00
Empire State, New York	841,057.80			1,331.13
Equitable Fire and Marine, Rhode Island	129,000.00	89,000.00		100,145.00
Farmers Fire, Pennsylvania	36,500.00	109,973.94	13,900.00	396,812.50
Fire Association of New York, N. Y.			72,000.00	456,417.50
Fire Association of Philadelphia, Pa.	129,001.00	1,612,217.91		3,575,675.00
Fireman's Fund, California	390,000.00	324,053.00		1,990,990.50
Franklin Fire, Pennsylvania	308,150.00	480,241.34		1,980,305.00
German, Illinois	18,900.00	1,451,500.76		390,877.30
German Fire, Illinois	4,560.00	281,997.80		
Germania Fire, New York	50,000.00	189,500.00	1,375,750.00	1,176,061.25
German-American, New York			292,500.00	4,263,547.00
German Ins. & Savings Institution, Ill.	41,000.00	188,083.39		
Girard Fire & Marine, Pennsylvania	208,800.00	715,800.00	87,840.00	905,375.00
Glens Falls, New York	43,096.00	69,948.85		622,900.00
Grand Rapids Fire, Michigan	2,000.00	188,545.00		47,000.00
Greenwich, New York	170,000.00	11,400.00		140,907.51
Guardian F. Assurance—U. S. Br., N. Y.	1,075,064.00	14,750.00	616,250.00	4,825,852.50
Hamburg-Bremen—U. S. Br., New York		9,000.00	181,500.00	880,981.25
Hanover Fire, New York	250,000.00	58,000.00	143,402.50	1,742,834.00
Hartford Fire, Connecticut	624,673.00	1,313,618.07	51,023.00	3,026,642.00
Hekia Fire, Minnesota		11,441.00		194,500.00
Hemp, New York	1,075,064.00	668,150.00	920,400.00	4,668,157.00
Imperial Fire—U. S. Br., Massachusetts	451,634.70		462,645.00	458,738.66
Insurance Co. of N. America, Pa.	316,050.82	2,300,622.66		4,514,600.00
Ins. Co. of State of Pennsylvania, Pa.	303,908.00	75,590.00		226,078.19
Jersey City, New Jersey	71,850.00	170,501.22	4,000.00	119,705.00
Knoxville Fire, Tennessee	25,000.00	13,400.00		5,500.00
Lancashire—U. S. Br., New York	308,555.00		669,783.75	437,204.08
Liberty, New York				1,223,361.05
Lion Fire—U. S. Branch, Connecticut		132,100.00	183,000.00	250,000.00
Liverpool and Lon. and Globes—U. S. Br., N. Y.	1,324,000.00	3,241,300.00	1,594,400.00	3,224,575.00
London Assurance Corp.—U. S. Br., N. Y.			857,500.00	727,500.00
London and Lancashire—U. S. Br., Ill.			594,545.00	1,628,218.00
Manchester Fire Ass'n—U. S. Br., Illinois		50,000.00	151,250.00	371,588.73
Mercantile Fire and Marine, Mass.	81,200.00	31,200.00		584,170.00
Mechanics, Pennsylvania	83,560.00	281,200.00		250,745.00
Mechanics, New Jersey	237,500.00	483,000.00	30,500.00	722,200.00
Mechanics, Rhode Island		192,600.00		303,652.00
Michigan Fire and Marine, Michigan	18,540.47	676,543.24		30,525.00
Milwaukee Mechanics, Wisconsin	44,300.00	764,670.00		743,240.00
Mutual Fire of New York, New York			246,600.00	943,300.50
National Fire, Connecticut	75,335.76	610,735.52	61,260.00	1,619,220.00
Newark Fire, New Jersey	50,000.00	395,867.50	61,560.00	1,471,725.31
New Hampshire Fire, New Hampshire		509,146.88	154,875.00	708,494.36
New York Bowery Fire, New York	1,000.00	18,300.00		530,000.00
Niagara Fire, New York	577,909.51	46,000.00	720,050.00	947,640.00
Northern Assurance—U. S. Br., New York	114,544.44		712,798.50	419,500.00
North British and Mercantile—U. S. Br., N. Y.			980,830.00	1,066,253.00
Northwestern National, Wisconsin	461,806.00	365,910.00		665,150.00

CONTINUED.

Loans on stocks and collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums collected on policies over three months past due.	Amount of premiums on notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not presently available.
\$ 300.00	\$ 6,214.97	\$ 8,604.17	\$ 15,337.55		\$ 5,159.05	\$ 1,192,993.34	
	1,331.13	7,774.14	7,774.14		2,284.51	340,802.00	
	600.00	840.00	25,200.00		1,537.50	569,610.50	
	1,300.00	4,234.20	55,347.16		18,332	2,342,966.01	
			47,118.32			642,978.87	
346,200.00	45,273.64	167,119.74	169,800.07		73.00	4,846,416.46	
308,500.00	8,077.14	190,227.45	264,988.08		60,250.65	2,600,280.02	
1,032,900.00	11,593.61	185,400.00	66,750.30			1,899,330.91	
75,700.75	68,953.07	101,910.73	148,869.63			3,213,230.40	
24,725.00	11,008.24	62,538.81	43,130.40			2,342,966.01	
	2,377.50	75,153.30	100,860.07			4,028,978.30	
		395,073.72	208,200.84		6,964.88	6,964,880.00	
12,200.00	8,704.41	4,643.41				6,599,825.50	
28,305.00	15,200.23	82,880.87	81,614.54		8,794.75	567,025.50	
3,000.00	5,929.27	149,330.40	50,738.42		3,061.20	1,583,964.32	
						1,894,341.09	
						327,364.25	
						1,531,933.43	3,090.00
						1,785,987.41	
						6,730.21	
						1,178,310.00	
						2,577,940.50	
30,000.00	17,421.50	17,271.50	10,688.08			327,364.25	
144,907.51	4,433.74	108,702.95	159,120.17		10,408.40	2,285.47	
		364,081.74	114,135.19			1,785,987.41	
		82,880.87	81,614.54			1,178,310.00	
100,350.00	4,198.42	138,470.71	149,420.56			6,730.21	
30,000.00	20,592.00	255,800.50	641,050.70			2,577,940.50	
24,000.00	3,317.21	81,200.81	57,276.43			10,307.51	
703,100.00	43,066.94	318,400.85	588,267.32			6,520,210.00	
	4,651.25	181,251.55	53,200.11			9,091,192.78	
137,750.00	1,634.71	750,022.33	692,362.34			1,092,873.96	
						8,693,444	
						5,002.27	
	5,083.50	32,485.38	5,002.27		1,033.25	22,919.05	
	1,778.52	38,278.07	50,247.91			728,733	
		88,130.39	162,905.47			2,657,967.56	16,326.00
			45,444.29			1,447,978.69	
						3,803.10	
						56,618.50	
						2,023.24	
						37,359.70	
						4,836,984.14	
						323,878.41	
						1,780,673.00	
						3,272,984.18	
						660,540.25	
						7,927.87	
						547.40	
						393.28	
						601,163.07	
						822,891.42	
						1,737,191.04	
						2,530,213.10	
						718,132.55	
						1,650,157.70	
						864.47	
						468,500	
						1,592,973.21	
						4,433,683.62	
						1,579,411.71	600.00

TABLE

A classified exhibit of the gross liabilities, December 31, 1890,

NAME AND LOCATION OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
IOWA COMPANIES.		
Burlington, Burlington.....	\$ 13,768.91	\$ 2,851.09
Capital, Des Moines.....	615.00	1,519.58
Council Bluffs, Council Bluffs.....		1,900.00
Des Moines, Des Moines.....		700.00
Dubuque Fire and Marine, Dubuque.....	3,000.00	
Farmers, Cedar Rapids.....	1,358.50	1,595.00
Fidelity Mutual Fire, Des Moines.....	530.00	2,000.00
German Mutual, Davenport.....	6,735.03	565.00
Hawkeye, Des Moines.....	2.00	
Indemnity, Davenport.....		
Iowa State, Keokuk.....	3,550.00	4,035.00
Merchants and Bankers, Des Moines.....	3,142.41	2,064.21
Merchants and Man'fact's Mutual, Clinton.....		8,000.00
Mill Owners Mutual, Des Moines.....	5,583.21	709.70
Mutual Artizans Fire, Muscatine.....		
Security Fire, Davenport.....	1,836.88	1,070.00
State, Des Moines.....	6,198.23	2,428.04
Western Home, Sioux City.....	5,793.85	3,946.00
Total Iowa companies.....	\$ 52,104.02	\$ 32,483.53
OTHER THAN IOWA COMPANIES.		
Etna, Connecticut.....	\$ 203,362.02	\$ 11,100.00
Agricultural, New York.....	52,987.52	21,178.09
Amazon, Ohio.....	28,227.68	3,323.53
American, Massachusetts.....	28,797.90	
American, New Jersey.....	29,750.12	2,350.68
American Central, Missouri.....	30,878.12	11,843.70
American Fire, New York.....	44,875.39	
American Fire, Pennsylvania.....	247,077.69	25,417.18
Armstrong Fire, New York.....	12,440.00	12,250.00
Boylston, Massachusetts.....	23,529.68	
British America Assurance, Canada.....	37,353.17	3,600.00
Buffalo German, New York.....	26,222.26	1,000.00
Caledonian—U. S. Branch, Pennsylvania.....	69,573.54	
California, California.....	63,261.00	5,450.00
Citizens, New York.....	30,482.11	8,490.77
Citizens, Pennsylvania.....	23,586.03	
City of London—U. S. Branch, Mass.....	35,259.77	8,750.00
Commercial, California.....	18,776.45	
Commercial Union Assur.—U. S. Br., N. Y.....	173,323.23	14,047.66
Concordia Fire, Wisconsin.....	6,718.82	1,446.00
Connecticut Fire, Connecticut.....	112,288.68	11,876.43
Continental, New York.....	191,893.02	39,023.00
Delaware Mutual Safety, Pennsylvania.....	48,501.00	
Denver, Colorado.....	15,990.04	1,300.00
Detroit Fire and Marine, Michigan.....	8,967.85	
Dwelling House, Massachusetts.....	6,560.16	6,182.00

No. V.

of Insurance Companies, other than Life, doing business in Iowa.

Unearned premiums.	All other claims.	Total liabilities except capital.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 137,487.73	\$ 3,903.67	\$ 158,011.31	\$ 200,000	\$ 51,289.99
30,342.14	3,839.45	45,116.17	25,000	17,772.38
37,511.37	6,993.63	45,605.00	25,000	14,420.20
96,322.62	3,850.33	100,872.99	25,000	22,870.67
42,095.31		45,095.31	25,000	88,159.10
288,619.38	1,554.50	290,127.38	100,000	78,280.54
	5,857.20	8,377.20		
	36,131.00	36,131.00		
325,043.35		332,343.38	25,000	183,187.25
2,027.04	710.12	3,639.16	25,000	
		3,550.00		
	14,448.71	18,483.71		
	3,068.46	7,275.08		
	12,441.18	20,441.18		
	6,039.19	12,332.10		
51,587.53	1,979.07	66,473.48	25,000	30,387.13
270,183.75	3,821.01	282,631.93	200,000	29,993.51
53,443.50	519.04	63,709.30	200,000	55,093.81
1,354,693.76	103,957.46	1,543,298.77	875,000	601,364.58
2,286,095.18	113,533.42	2,614,726.62	4,000,000	3,842,776.42
1,279,712.10	18,540.00	1,372,417.77	500,000	354,181.09
180,897.57	4,383.68	216,832.26	300,000	47,697.14
178,427.77	8,414.64	215,640.31	300,000	67,194.02
460,077.79	15,130.82	447,309.41	600,000	1,068,579.73
456,806.04	11,010.80	510,539.56	600,000	261,542.32
470,319.34	43,734.97	558,929.70	400,000	409,525.18
1,716,690.98	2,589.40	1,994,685.25	500,000	455,708.82
139,036.75		163,726.75	200,000	24,193.98
224,750.32	17,751.75	266,040.65	557,200	160,853.48
382,651.51	28,079.56	451,984.24		
344,067.43	11,095.56	382,383.25	200,000	689,811.46
389,708.47	4,470.32	463,761.33		
593,098.36	6,821.51	578,630.87	600,000	106,048.37
496,714.04	17,158.87	552,846.69	300,000	295,557.83
172,543.55	6,320.84	202,450.42	500,000	51,621.98
273,947.39	16,390.46	333,326.52		
181,900.27	3,365.49	203,943.21	200,000	19,474.65
1,917,927.32	70,963.44	2,176,861.65		
260,660.80	7,382.00	276,216.62	200,000	93,627.21
807,322.85		631,487.06	1,000,000	568,964.54
2,501,365.84	253,046.93	2,985,328.79	1,000,000	1,602,620.05
259,122.88	51,359.59	338,983.47	702,875	450,577.00
105,699.40	5,293.93	125,253.97	200,000	5,131.66
133,332.69	4,817.91	147,118.45	350,000	539,692.55
305,471.91	5,460.00	223,674.07	300,000	36,381.90

TABLE No. V—

CONTINUED.

NAME AND LOCATION OF COMPANIES.	LOSSES UNPAID.		Unearned premi- ums.	All other claims.	Total liabilities— comp capital.	Capital stock paid up.	Net surplus over other liabilities.
	Adjusted and unadjusted.	Rebated and disputed.					
OTHER THAN IOWA COMPANIES.							
Eagle Fire, New York	14,642.78	750.00	128,775.15	12,953.02	135,190.99	300,000	407,871.33
Empire State, New York	12,326.02	8,550.00	97,670.03	97,670.03	115,748.97	200,000	28,115.99
Equitable Fire and Marine, Rhode Island	15,971.96	1,530.00	177,468.67	3,493.50	193,493.42	300,000	94,444.50
Farmers Fire, Pennsylvania	20,411.00	2,500.00	303,737.63	2,936.68	307,475.21	300,000	6,475.22
Fire Association of New York, New York	40,444.49	28,420.00	318,761.38	684,303.03	3,593,277.45	500,000	1,946,142.01
Fire Association of Philadelphia, Pennsylvania	145,089.75	16,428.24	684,303.03	38,712.54	1,075,145.75	1,000,000	2,296,588.75
Firemen's Fund, California	74,653.00	9,458.23	1,779,332.49	9,707.36	1,828,049.45	400,000	365,219.95
Franklin Fire, Pennsylvania	41,753.69	4,254.00	1,711,630.33	22,450.87	1,827,262.30	300,000	526,714.41
German, Illinois	64,930.20	8,500.00	100,002.50	630.97	110,532.74	300,000	15,564.56
German Fire, Illinois	9,360.34						
Germania Fire, New York	88,385.25	10,174.47	1,000,448.23	28,302.98	1,077,401.27	1,000,000	879,471.29
German-American, New York	175,068.70	20,625.56	2,042,118.46	63,925.90	2,106,044.32	1,000,000	2,296,588.75
German Insurance and Savings Institution, Illinois			16,156.00	9,625.60	25,781.60	225.80	31,045.81
Grand Fire and Marine, Pennsylvania	18,501.51	2,441.00	650,022.05	39,719.40	718,762.92	300,000	569,902.56
Glens Falls, New York	13,773.55	9,000.00	305,008.00	17,030.80	322,038.80	300,000	1,588,591.60
Grand Rapids Fire, Michigan	4,174.65		71,536.13	1,077.28	72,613.41	200,000	80,076.17
Greenwich, New York	303,001.81	17,806.45	607,714.50	38,060.00	645,774.50	300,000	361,935.57
Guardian Fire Association—U. S. Branch, New York	35,556.00	5,100.00	861,863.64	16,356.63	878,220.27	300,000	1,448.21
Hamburg-Bremen—U. S. Branch, New York	25,086.00	25,200.00	739,341.93	17,430.00	756,771.93	1,000,000	1,494,368.32
Hanover Fire, New York	82,216.00	16,879.21	634,564.80	27,946.80	662,511.60	1,000,000	348,202.64
Hartford Fire, Connecticut	237,619.93	13,229.51	3,418,346.50	45,000.00	3,714,199.43	1,200,000	2,612,433.66
Herkira Fire, Wisconsin	11,749.94		85,629.83	2,881.45	88,511.28	300,000	1,448.21
Home, New York	534,115.37	35,886.85	3,708,712.69	317,158.64	4,025,871.33	3,000,000	1,025,871.33
Hamburg-Bremen—U. S. Branch, Massachusetts	73,640.47	10,000.00	810,963.57	31,912.54	842,876.11	800,000	1,494,368.32
Insurance Company of North America, Pennsylvania	180,073.00	16,813.00	3,288,064.90	4,714.80	3,292,779.70	2,000,000	2,430,961.04
Insurance Company of State of Pennsylvania, Penn.	19,677.00		403,664.43	15,000.00	418,664.43	500,000	67,037.57
Jersey City, New Jersey	9,315.50		110,131.26	1,243.00	120,374.26	250,000	67,037.57
Knoxville Fire, Tennessee	17,088.62	2,753.00	45,037.78	127,288.16	172,325.86	300,000	1,448.21
Lancashire—U. S. Branch, New York	177,592.94	20,515.94	1,090,255.94	44,728.23	1,135,234.11	800,000	1,494,368.32
Liberty, New York	46,863.83	3,709.00	409,709.10	88,182.01	497,891.11	600,000	66,376.07
Lion Fire—U. S. Branch, Connecticut	51,170.00	3,347.00	360,574.21	36,583.70	397,157.91	300,000	97,157.91
Liverpool and London and Globe—U. S. Branch, New York	423,997.38	32,363.00	3,859,319.71	177,338.74	4,036,658.45	3,000,000	1,036,658.45
London Assurance Corporation—U. S. Branch, New York	88,634.25		786,206.01		874,840.26	300,000	574,840.26
London and Lancashire—U. S. Branch, Illinois	118,011.66	14,100.00	1,362,811.18	67,434.06	1,430,245.24	1,000,000	430,245.24
Manchester—U. S. Branch, Illinois	10,948.25	3,900.00	142,949.35		146,849.35	300,000	156,849.35
Mercantile Fire and Marine, Massachusetts	16,065.04	2,000.00	55,732.29	6,206.87	61,939.16	400,000	117,784.68
Mechanics, Pennsylvania	15,800.00		277,404.82	9,502.80	286,907.62	200,000	166,907.62
Merchants, New Jersey	78,512.17	10,433.67	610,524.11	40,200.85	650,724.96	400,000	250,724.96
Merchants, Rhode Island	30,425.33	1,653.99	1,198,478.25	5,306.79	1,203,785.04	300,000	903,785.04
Michigan Fire and Marine, Michigan	9,204.66	3,069.00	202,870.39		205,939.39	400,000	144,918.45
Milwaukee Mechanics, Wisconsin	19,201.47	4,050.00	482,571.18	10,970.43	493,541.61	300,000	1,039,301.56
Mutual Fire, New York	41,614.69	84,110.00	490,696.10	16,203.16	506,899.26	1,000,000	512,547.16
National Fire, Connecticut	83,677.21	6,850.00	854,165.47	34,292.22	888,457.69	300,000	248,457.69
Newark Fire, New Jersey	8,894.96	3,622.04	150,082.11	17,876.43	167,958.54	300,000	137,958.54
New Hampshire Fire, New Hampshire	84,651.30		690,807.19	35,470.38	726,277.57	600,000	126,277.57
New York Bowers Fire, New York	22,993.20	1,176.88	344,740.14	27,253.97	371,994.11	300,000	71,994.11
Niagara Fire, New York	176,702.79	45,852.04	1,437,478.55	20,443.11	1,457,920.66	800,000	657,920.66
Northern Assurance—E. Branch, New York	66,098.22	21,201.00	659,481.74	34,764.23	694,245.97	300,000	394,245.97
North British and Mercantile—U. S. Branch, New York	147,341.17	35,118.67	1,024,305.47	2,756.32	1,027,061.84	800,000	227,061.84
Northwestern National, Wisconsin	30,923.53	850.00	624,431.41	18,304.72	642,736.13	600,000	82,736.13
Northwestern Union Fire—U. S. Branch, New York	93,074.73		884,027.30	185,103.96	1,069,131.26	300,000	769,131.26
Oakland Home, California	28,368.82	4,111.86	183,838.22	15,341.32	199,179.54	300,000	100,179.54
Ohio Patrons, Ohio	26,661.80		1,213,188.24		1,239,850.04	1,000,000	239,850.04
Orient, Connecticut	85,830.05	6,720.00	654,090.64	38,238.65	692,329.29	300,000	392,329.29
Facile Fire, New York	33,334.19	1,800.00	184,073.04	14,618.50	198,691.54	300,000	103,691.54

TABLE No. V-

NAME AND LOCATION OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
OTHER THAN IOWA COMPANIES.		
Pennsylvania Fire, Pennsylvania.....	\$ 83,665.40	\$ 6,665.06
Peoples Fire, New Hampshire.....	33,734.11	2,000.00
Phoenix, New York.....	137,351.46	36,308.64
Phoenix, Connecticut.....	279,031.17	14,800.00
Phoenix Assurance—U. S. Branch, New York.....	189,003.00	9,843.00
Providence Washington, Rhode Island.....	113,170.79	6,586.00
Queen—U. S. Branch, New York.....	124,283.23	11,551.00
Rochester German, New York.....	28,065.85	.....
Rockford, Illinois.....	21,367.68	6,850.00
Royal—U. S. Branch, Illinois.....	300,535.75	45,976.33
St. Paul Fire and Marine, Minnesota.....	49,220.54	7,983.15
Queen—U. S. Branch, Minnesota.....	55,128.05	150.00
Scottish Union and National—U. S. Branch, Connecticut....	59,765.20	3,196.00
Security, Connecticut.....	41,968.51	1,100.00
Springfield Fire and Marine, Massachusetts.....	140,134.18	25,834.72
State Investment and Insurance Company, California.....	19,404.33	3,300.00
Sun, California.....	30,398.14	.....
Sun Fire Office—U. S. Branch, New York.....	133,774.65	14,335.00
Syndicate, Minnesota.....	7,697.63	.....
Traders, Illinois.....	44,503.46	4,486.31
Union, Pennsylvania.....	30,270.27	1,487.41
Union, California.....	59,800.71	7,800.00
United Firemen, Pennsylvania.....	19,675.88	2,625.00
United States Fire, New York.....	9,526.20	1,900.00
Westchester Fire, New York.....	66,725.54	4,000.00
Western Assurance, Canada.....	80,417.25	2,600.00
Williamsburg City Fire, New York.....	46,001.08	6,514.38
Total non-Iowa companies.....	\$ 8,126,643.25	\$ 983,012.93
Total fire companies.....	\$ 8,178,747.27	\$ 1,015,496.46
COMPANIES OTHER THAN FIRE.		
American Surety Company, New York.....	44,332.86	27,364.74
Employes Liability Assurance Corporation—U. S. Br., Mass.	154,825.00	.....
Fidelity and Casualty, New York.....	74,601.54	27,983.99
Guaranty Company of North America, Canada.....	20,448.61	22,625.35
Hartford Steam Boiler Inspection and Ins. Co., Conn.....	10,428.73	.....
Lloyd's Plate Glass, New York.....	3,540.80	.....
Metropolitan Plate Glass, New York.....	2,616.00	.....
Northwestern Live Stock, Iowa.....	10,500.00	760.00
*Standard Life and Accident, Michigan.....	2,466.66	26,500.00
Total other than fire companies.....	\$ 323,760.20	\$ 105,223.09
Grand total.....	\$ 8,502,507.47	\$ 1,120,719.55

*Does accident business only.

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities ex- cept capital.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 155,232.27	\$ 3,500.00	\$ 1,645,002.73	\$ 400,000	\$ 1,440,307.72
297,177.63	17,964.16	350,845.00	350,000	61,027.52
3,243,416.13	240,655.19	3,657,631.42	1,000,000	653,764.42
1,813,963.88	.....	2,107,735.05	2,000,000	1,517,079.88
1,344,387.86	62,092.04	1,605,325.90	.....	.....
736,729.06	.....	856,485.85	400,000	68,092.52
1,262,906.75	14,773.57	1,413,605.15	.....	.....
347,904.75	586.75	376,557.25	200,000	238,838.40
435,034.83	28,022.02	511,274.53	200,000	90,214.06
3,134,075.91	209,988.23	3,790,476.22	.....	.....
697,410.46	.....	754,614.15	500,000	616,216.98
220,883.32	3,746.85	278,969.12	300,000	74,540.34
394,158.62	30,337.23	457,456.05	.....	.....
332,629.10	17,185.77	360,183.28	250,000	70,200.09
1,248,488.03	34,339.51	1,448,797.34	1,500,000	655,350.26
227,270.41	7,457.47	257,441.21	400,000	17,507.26
150,800.45	11,797.23	193,094.82	300,000	42,750.00
1,152,355.05	72,886.51	1,373,351.21	.....	.....
115,838.01	.....	123,535.64	250,000	17,962.65
460,864.11	39,052.02	468,965.90	500,000	417,500.19
220,572.31	3,305.81	255,725.80	250,000	19,380.71
358,547.44	39,043.22	445,281.57	750,000	58,824.56
721,060.50	10,673.08	753,933.36	300,000	113,655.07
132,455.90	6,948.74	150,830.84	250,000	250,178.06
788,460.82	20,240.19	879,426.55	300,000	460,662.09
535,318.26	17,297.86	635,633.97	.....	.....
451,394.74	16,483.01	520,393.21	250,000	680,461.54
\$ 85,519,345.87	\$ 3,144,069.57	\$ 97,773,011.62	\$ 47,183,875	\$ 41,252,285.25
\$ 86,674,000.63	\$ 3,247,967.03	\$ 99,316,220.39	\$ 48,058,875	\$ 41,853,049.83
220,572.52	7,764.57	300,634.69	1,000,000	162,311.00
415,248.04	28,041.00	508,114.04	.....	.....
881,985.17	168,057.04	1,062,626.75	250,000	78,602.48
120,114.86	15,112.64	178,301.46	.....	.....
820,184.40	6,222.13	836,835.35	500,000	71,646.15
185,468.30	46,677.92	235,627.02	100,000	147,376.59
112,958.95	14,098.92	129,583.87	100,000	120,500.95
22,067.01	500.00	33,757.01	40,000	1,571.44
267,668.49	36,983.67	333,618.82	200,000	29,651.38
\$ 3,046,147.83	\$ 263,367.89	\$ 3,738,499.01	\$ 2,100,000	\$ 602,650.06
\$ 89,620,157.46	\$ 3,511,334.92	\$ 103,054,719.40	\$ 50,248,875	\$ 42,456,309.79

PART II.

LIFE AND ACCIDENT INSURANCE,

CONTAINING

Annual Statements of Equitable Life Insurance Company, of Des Moines, Iowa; Life Indemnity and Investment Company, of Sioux City, Iowa; The Royal Union Mutual Life Insurance Company, of Des Moines, Iowa, and the Register Life and Annuity Company, of Davenport, Iowa.

Statistical Tables exhibiting the condition and business of all Life and Accident Insurance Companies transacting business in Iowa in 1890, and filing annual statements in 1891.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

EQUITABLE LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, F. M. HUBBELL.

Secretary, J. C. CUMMINS.

[Incorporated January, 1887. Commenced business March, 1887.]

Principal office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 100,000.00	
Amount of capital subscribed, but unpaid	None.	
Amount of net or ledger assets December 31st of previous year.	\$ 688,973.08	
Extended at.....		\$ 688,973.08

INCOME DURING YEAR 1890.

Cash received for premiums without deductions for commission or other expenses	\$ 94,067.85	
Premiums paid by dividends, including re-converted additions, \$2,928.11; by surrendered policies. \$4,438.00	6,486.11	
Total	\$ 100,553.96	
Total premium income		\$ 100,553.96
Cash received for interest upon mortgage loans.....		} 52,859.78
Cash received for interest on bonds owned, and dividends on stock.....		
Cash received for interest on premium notes, loans or liens..		
Cash received for interest on other debts due the company..		} 341.00
Cash received for rents for use of company's property		
Total income		\$ 153,754.77
Total		\$ 842,727.85

DISBURSEMENTS DURING YEAR 1890.

Cash paid for losses and additions	\$ 24,488.91
Cash paid for matured endowments and additions	17,959.89
Total	\$ 42,448.80
Total amount actually paid for losses and matured endowments	\$ 42,448.80
Cash paid for surrendered policies	4,820.90
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	281.71
Cash surrender values, including re-converted additions applied in payment of premiums	4,458.90
Cash dividends paid to policy-holders, \$8,722.05; same applied in payment of premiums, \$2,028.11	10,750.16
(Total paid policy-holders, \$10,750.16)	
Cash paid stockholders for interest or dividends	9,009.00
Cash paid for commissions to agents	9,434.11
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents	9,347.06
Cash paid for medical examiner's fees	903.05
Cash paid for salaries and other compensation of officers, and other office employees	6,804.92
Cash paid for United States taxes and revenue stamps, \$	
State and local taxes in State where organized, \$ 794.00; taxes, licenses, fines and fees in other States, \$ 1,260.86	2,054.86
Cash paid for rent, less \$	1,340.00
received under sublease	2,087.98
Cash paid for advertising and printing	
Cash paid for the following items, viz: Expenses, \$700.16; legal expenses, \$117.73, and postage, \$384.69	1,222.58
Total disbursements	\$ 101,028.25
Balance	\$ 741,101.00

ASSETS.

As per ledger accounts.

Cost value of real estate, exclusive of all encumbrances	\$ 3,761.20
Loans on bond and mortgage (first liens) on real estate	521,782.70
Loans secured by pledge of bonds, stocks, or other marketable collaterals	39,622.50
Loans made in cash to policy-holders on this company's policies assigned as collateral	20,976.02
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon	4,476.67
Cost value of bonds and stocks owned absolutely	122,187.94
Cash deposited in banks	4,348.05
Bills receivable	7,715.72
Agents' ledger balances	6,096.20
Tax sale certificates	789.42
Judgments	375.03
Total net or ledger assets	\$ 741,101.00
Total net or ledger assets, less depreciation	\$ 741,101.00

OTHER ASSETS.

Interest due, \$4,078.08; and accrued, \$8,472.15, on bonds and mortgages	
Interest due, \$500.00, and accrued, \$4,369.45, on bonds and stocks	12,500.26
Interest due, \$	4,619.43
and accrued, \$834.20, on collateral loans	834.20
Interest due, \$489.28, and accrued, \$561.73, on premium notes, loans or liens	
Market value of real estate over cost	1,051.03
Gross premiums due and unreported on policies in force December 31, 1890	4,183.80
Gross deferred premiums on policies in force December 31, 1890	\$ 6,003.34
Total	11,023.36
Deduct the loading on above gross amount, 30 per cent.	\$ 18,807.20
Net amount of uncollected and deferred premiums	3,781.44
Total assets as per the books of the company	\$ 15,125.70

ITEMS NOT ADMITTED.

Judgments, \$75.00; furniture, fixtures and safes, \$	\$ 375.00
Agents' balances	6,096.20
Bills receivable	7,715.72
Total	\$ 14,187.01
Total assets (less items not admitted)	\$ 705,319.09

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed according to the combined experience table of mortality, with 4 per cent interest	\$ 541,974.81
Net re-insurance reserve	\$ 441,974.81
Premium obligations in excess of the net value of their policies	None.
Claims for death losses due and unpaid	None.
Claims for matured endowments due and unpaid	None.
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	None.
Claims for death losses, and other policy claims, resisted by the company	None.
Amounts due and unpaid on annuity claims	None.
Liability on policy-holders' account	\$ 541,974.81
Gross surplus on policy holders' account	253,344.28
Total liabilities	795,319.09
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies	\$ 4,199.06
Estimated surplus accrued on all other policies	10,829.87

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year.....	3,637.59	
Premium notes, loans or liens received during the year.....	7,138.75	
Total.....		\$ 10,776.34
Deductions during the year as follows:		
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	\$ 281.71	
Amount of notes, loans or liens redeemed by maker in cash.....	8,518.20	
Total reduction of premium note account.....		\$ 8,799.91
Balance, note assets at end of year.....		\$ 4,476.43

EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions in force at the end of the previous year, and of the policies issued, revived, or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.
Policies and additions in force at the end of the previous year.....	2,888	\$ 2,551,433.00
New policies issued.....	200	630,962.00
Additions by dividends.....	1	2,705.00
Totals.....	3,444	\$ 3,185,100.00
Deduct policies ceased to be in force:		
By death.....	17	24,480.00
By maturity.....	25	17,500.00
By surrender.....	8	13,045.00
By lapse.....	126	282,048.00
By change and decrease.....	18	30,500.00
By expiry term.....	1	1,000.00
Not taken.....	15	27,000.00
Total terminated.....	210	412,473.00
Net numbers and amounts in force at the end of the year.....	3,234	\$ 2,155,880.00

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. Combined Experience Table and 4 per cent interest.

What loading, for margin or expense, is cast upon the net premium used in computing the reserve in each class of policies insured by the company?

Answer. 10 to 25 per cent.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. None. Notes are sometimes taken for renewal premiums when the reserve is in excess of note.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement), on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the list of December, on which any legal claim could have been made, either for full-paid insurance, for re-instatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

What amount of stocks and other securities is deposited in various States and countries, under the laws thereof, for the protection of all the policy-holders of the company, and where have such deposits been made?

Answer. The State of Iowa requires home companies to deposit the full reserve on all policies in force with the Auditor of State for the protection of policy-holders. Amount on deposit at this date, \$20,334.16.

What amount of stocks and other securities is deposited in various States and countries, which under the laws thereof, is held exclusively for the protection of the policy-holders of such States or countries? Name States and countries, and amounts respectively.

Answer. None.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stock-holders for use of real or guaranty capital?

Answer. Interest earned on capital stock and guarantee fund.

Does the company issue any policies in which the tonnage principle is to be applied in making dividends thereon?

Answer. Yes.

BUSINESS IN IOWA DURING 1890.

	No.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	1,359	\$ 2,254,983.00
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	77	121,948.00
Total.....	1,435	\$ 2,156,931.00
Deduct number and amount which have ceased to be in force during the year.....		
Total number and amount of policies in force in Iowa December 31, 1890.....	1,359	\$ 1,984,983.00
Amount of losses and claims on policies in Iowa unpaid December 31 of previous year.....		
Amount of losses and claims on policies in Iowa incurred during the year.....	2	\$ 3,000.00
Total.....	4	\$ 3,000.00
Amount of losses and claims on policies in Iowa paid during the year.....	5	\$ 15,000.00

What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Cash, \$68,837.50; notes and credits, \$.....; total, \$68,837.50.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

LIFE INDEMNITY AND INVESTMENT LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. E. MABIE.

Secretary, A. T. PARISH.

[Incorporated October, 1881. Commenced business November, 1881.]

Principal office, Sioux City Iowa.

MUTUAL.

Amount of net or ledger assets December 31st of previous year. \$ 147,450.20
 Extended at..... \$ 147,450.20

INCOME DURING YEAR 1890.

Cash received for premiums without deductions for commission or other expenses \$ 122,577.21
 Total \$ 122,577.21
 Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less \$..... dividends thereon..... 1,006.66
 Total premium income \$ 121,570.55
 Cash received for interest upon mortgage loans..... \$ 9,532.72
 Miscellaneous receipts 18.50
 Total income \$ 131,113.77
 Total \$ 278,569.97

DISBURSEMENTS DURING YEAR 1890.

Cash paid for losses and additions \$ 63,520.02
 Total \$ 63,520.02
 Total amount actually paid for losses and matured endowments..... \$ 63,520.02
 Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse 2,168.94
 (Total paid policy-holders, \$69,688.96.)
 Cash paid for commissions to agents (including renewal commissions, \$659.73)..... 14,105.63
 Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents..... 5,167.73
 Cash paid for medical examiner's fees..... 1,702.06
 Cash paid for salaries and other compensation of officers, and other office employes 9,316.37
 Cash paid for United States taxes and revenue stamps, \$.....; State and local taxes in State where organized, \$230.36 (including expense for valuation) taxes, licenses, fines and fees in other States, \$749.94 971.54
 Cash paid for rent..... 1,300.46
 Cash paid for furniture and fixtures, and safes for home and agency office..... 519.80
 Cash paid for advertising 717.85
 Cash paid for the following items, viz: Printing, exchange and collection, telegrams, stationery, telephone, fire insurance, fuel, express, legal fees and postage..... 5,509.63
 Miscellaneous expense..... 966.28
 Total disbursements..... \$ 100,184.8
 Balance \$ 172,385.16

ASSETS.

As per ledger accounts.

Loans on bond and mortgage (first liens on real estate)..... 121,618.13
 Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon 5,133.21
 Cash in company's office 11,898.65
 Cash deposited in banks 21,165.08
 Agents' ledger balances 4,316.96
 Commuted commissions 8,855.07
 Total net or ledger assets \$ 172,385.16
 Total net or ledger assets, less depreciation \$ 172,385.16

OTHER ASSETS.

Interest accrued, \$3,477.61, on bonds and mortgages \$ 3,477.64
 Gross premiums due and unreported on policies in force December 31, 1890 \$ 4,123.56
 Gross deferred premiums on policies in force December 31, 1890 3,873.51
 Total \$ 16,000.09
 Deduct the loading on above gross amount..... 1,501.36
 Net amount of uncollected and deferred premiums..... 3,507.73
 Furniture, fixtures and safes, \$2,786.30; commuted commissions, \$.....; 2,786.30
 Total assets as per the books of the company \$ 187,196.93

ITEMS NOT ADMITTED.

Judgments, \$.....; furniture, fixtures and safes, \$.....	\$ 2,786.30
Commuted commissions.....	8,805.07
Agents' balances.....	4,316.06
Total.....	\$ 15,907.43
Total assets (less items not admitted).....	\$ 171,158.50

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st of December, 1890, computed according to the actuaries' table of mortality, with 4 per cent interest.....	\$ 62,423.44
Net re-insurance reserve.....	\$ 62,423.44
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$ 14,500.00
Claims for death losses and other policy claims, resisted by the company (decision rendered by Supreme Court in favor of the company, since January 1, 1891).....	2,500.00
Total policy claims.....	\$ 17,000.00
Liability on policy-holders' account.....	\$ 79,423.44
Gross surplus on policy-holders' account.....	91,735.06
Total liabilities.....	\$ 171,158.50

EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	326	\$ 440,000.00	192	\$ 200,486.07	1544	\$3,705,000.	1962	\$4,444,486.07
New policies issued.....	479	161,750.00	106	169,462.26	.....	.....	585	1,112,212.26
Totals.....	705	\$1,391,750.00	298	\$ 369,948.33	1544	\$3,705,000.	2547	\$5,556,698.33
Deduct policies ceased to be in force:								
By death.....	3	\$ 4,000.00	3	3,340.02	22	55,000.	28	64,340.02
By expiry.....	36	44,500.00	.....	.....	120	263,750	146	328,250.00
By surrender.....	1	10,000.00	.....	.....	.....	1,250	.....	11,250.00
By lapse.....	43	92,000.00	30	21,180.44	.....	.....	63	113,180.44
Not taken.....	16	83,000.00	5	5,000.00	.....	.....	21	88,000.00
Total terminated.....	99	\$ 235,500.00	38	29,520.36	142	\$ 350,000.	250	\$ 685,620.36
Net numbers and amounts in force at the end of the year.....	616	\$1,156,250.00	270	\$ 340,418.07	1402	\$3,445,000.	2298	\$4,971,698.97
Policies re-insured.....	15	70,000.00	.....	.....	.....	.....	.....	.....

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. Actuaries'; four per cent.

What loading, for margin or expenses, is cast upon the net premium (used in computing the reserve) in each class of policies insured by the company?

Answer. Five per cent to forty per cent.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. None.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement), on such policy?

Answer. None.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full-paid insurance, for re-insurance upon complying with certain prescribed terms, or for a surrender value? If this has been done a registry list of all such policies is required.

Answer. None.

What amount of stocks and other securities is deposited in various States and countries, under the laws thereof, for the protection of the policy-holders of the company, and where have such deposits been made?

Answer. No deposit, except with Auditor of State of Iowa, \$120,871.15.

What amount of stocks and other securities is deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such States or countries? Name States and countries and amounts respectively.

Answer. No deposit, except with Auditor of State of Iowa.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stock-holders for use of real or guaranty capital?

Answer. None.

Does the company issue any policies in which the Tontine principle is to be applied in making dividends thereon?

Answer. Yes; but not long enough so that any surplus has been credited to that class?

BUSINESS IN IOWA DURING 1890.

	No.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	1,766	\$ 4,166,294.97
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	219	360,692.75
Total.....	1,985	\$ 4,526,987.72
Deduct number and amount which have ceased to be in force during the year.....	208	464,251.29
Total number and amount of policies in force in Iowa December 31, 1890.....	1,777	\$ 4,062,736.43
Amount of losses and claims on policies in Iowa unpaid December 31 of previous year.....	7	\$ 18,250.00
Amount of losses and claims on policies in Iowa incurred during the year.....	26	56,950.00
Total.....	33	\$ 75,200.00
Amount of losses and claims on policies in Iowa paid during the year.....	24	\$ 58,180.00

What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Cash, \$.....; notes and credits, \$.....; totals, \$91,365.48.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

REGISTER LIFE AND ANNUITY LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, M. L. MARKS. Secretary, P. M. McMANUS.

[Incorporated April 17, 1886. Commenced business April 22, 1886.]

Principal office, Davenport, Iowa.

CAPITAL STOCK.

(Mutual.)

Amount of net or ledger assets December 31st of previous year.	\$ 3,643.25	
Extended at.....		\$ 3,643.25

INCOME DURING YEAR 1890.

Cash received for premiums without deductions for commission or other expenses	\$ 8,453.17	
Premium notes, loans or liens taken in part payment for premiums.....	3,017.54	
Total.....	\$ 11,470.71	
Total premium income.....	\$ 11,470.71	
Cash received for interest upon mortgage loans.....	126.28	
Cash received from guarantors.....	5,709.97	
Total income.....	\$ 17,307.06	
Total.....	\$ 21,000.31	

DISBURSEMENTS DURING YEAR 1890.

Cash paid for losses and addition.....	None.
Premium notes, loans or liens used in payment of same.....	None.
Cash paid for matured endowments and additions.....	None.
Premium notes, loans or liens used in payment of same.....	None.
Deduct amount received from other companies for losses or claims on policies of this company re-insured, of which \$..... is for matured endowments.....	None.
Cash paid to annuitants.....	None.
Cash paid for surrendered policies.....	None.
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapses.....	None.
Cash surrender value, including re-converted additions applied in payment of premiums.....	None.
Cash dividends paid to policy-holders, \$.....; same applied in payment of premium.....	None.
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	None.
Cash paid for commissions to agents.....	\$ 5,201.00
Cash paid for salaries and traveling expenses of managers of agencies and general, special local agents.....	1,549.48
Cash paid for medical examiner's fees.....	560.00
Cash paid for salaries and other compensation of officers, and other office employes.....	870.65
Cash paid for United States taxes and revenue stamps, \$.....; State and local taxes in States where organized, \$.....; taxes, licenses, fines and fees in other States.....	None.
Cash paid for commuting commissions.....	None.
Cash advanced to officers and agents, to be repaid out of future salaries or commissions.....	347.49
Cash paid for rent, less \$..... received under sub-lease.....	349.00
Cash paid for furniture and fixtures, and safes for home and agency office.....	967.60
Cash paid for advertising and printing.....	345.65
Cash paid for the following items, viz: Postage, janitor, telegrams, etc.....	358.39
Total disbursements.....	\$ 9,741.26
Balance.....	\$ 11,259.05

ASSETS.

As per ledger accounts.

Loans on bond and mortgage (first liens) on real estate.....	\$ 5,800.00
Loans secured by pledge of bonds, stocks, or other marketable securities (cash with Auditor).....	83.94
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	3,017.54
Cash in company's office.....	5.25
Cash deposited in banks.....	2,104.83
Agents' ledger balances.....	247.49
Total net or ledger assets, less depreciation.....	\$ 11,259.05

OTHER ASSET.

Interest due, \$23.18, and accrued, \$99.66 on bonds and mortgages	\$	122.84
Gross premiums due and unreported on policies in force December 31, 1890.	\$	65.60
Gross deferred premiums on policies in force December 31, 1890.		476.33
Total	\$	541.93
Deduct the loading on above gross amount		35.00
Net amount of uncollected and deferred premiums		506.93
Furniture, fixtures and safes, \$382.69; commuted commissions.		382.69
Total assets as per the book of the company	\$	12,271.51

ITEMS NOT ADMITTED.

Loans on company's own stock	None.
Company's own stock	None.
Judgments, none; furniture, fixtures, and safes, \$382.69	\$ 382.69
Commuted commissions	None.
Cash advanced to, or in the hands of, officers or agents	247.40
Loans on personal security, indorsed or not	None.
Total	\$ 630.18
Total assets (less items not admitted)	\$ 11,641.33

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed according to the American Experience Table of Mortality, with 4 per cent interest	\$	5,804.29
Deduct net value of risks of this company, re-insured in other solvent companies		None.
Net re-insurance reserve	\$	5,804.29
Premium obligations in excess of the net value of their policies	None.	
Claims for death losses due and unpaid	None.	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	None.	
Claims for death losses, and other policy claims, resisted by the company	None.	
Amounts due and unpaid on annuity claims	None.	
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	None.	
Amount of unpaid dividends to stockholders	None.	
Amount of national, State or other taxes due	192.50	
Amount due on account of salaries, rents, and office expenses		
Amount due by the company for borrowed money, including (if any) interest due or accrued	None.	
Amount due officers or others for advances on account of expense of organization	None.	
Liability on policy holders' account	\$	5,966.79
Gross surplus on policy holders' account		5,674.54
Total liabilities	\$	11,641.33
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies	\$	2,066.85

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year	\$	204.26
Premium notes, loans, or liens received during the year		3,017.54
Total	\$	3,221.80
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims	None.	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse	None.	
Amount of notes, loans or liens used in payment of dividends to policy-holders	None.	
Amount of notes, loans or liens redeemed by maker in cash	\$	204.26
Total reduction of premium note account	\$	204.26
Balance, note assets at end of year	\$	3,017.54

EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived, or increased, and of those which have ceased to be in force during the year, and those in force at the end of the year:

CLASSIFICATION.	WHOL LIFE POLICIES.		ENDOWMENT POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the year	146	\$ 190,000	1	1,000	147	\$ 191,000
New policies issued	276	512,500			276	512,500
Totals	422	702,500	1	1,000	423	703,500
Deduct policies ceased to be in force:						
By lapse	32	45,000			32	45,000
By change and decrease	1	2,500			1	2,500
Not taken	30	80,000			30	80,000
Total terminated		\$ 127,500				
Net numbers and amounts in force at the end of the year	350	\$ 575,000	1	1,000	360	\$ 576,000

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. American Experience, 4 per cent.

What loading, for margin or expenses, is cast upon the net premium (used in computing the reserve) in each class of policies insured by the company?

Answer. Fifteen per cent.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien, on the policies?

Answer. No provision for doing business on this plan.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement), on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full-paid insurance, for reinstatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

What amount of stocks and other securities is deposited in various States and countries, under the laws thereof, for the protection of all the policy-holders of the company, and where have such deposits been made?

Answer. \$5,800 mortgages, and \$83.84 cash with Auditor of State.

What amount of stocks and other securities is deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such States or countries? Name States and countries, and amounts respectively.

Answer. No.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stock-holders for use of real or guaranty capital?

Answer. None.

Does the company issue any policies in which the tontine principle is to be applied in making dividends thereon?

Answer. Yes.

BUSINESS IN IOWA DURING 1890.

	No.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year	147	\$ 191,000
Number and amount of policies on the lives of citizens of Iowa issued during the year	276	512,500
Total	423	703,500
Deduct number and amount which have ceased to be in force during the year	63	127,500
Total number and amount of policies in force in Iowa December 31, 1890	360	\$ 576,000
Amount of losses and claims on policies in Iowa unpaid December 31 of previous year		None.
Amount of losses and claims on policies in Iowa incurred during the year		None.
Total		None.
Amount of losses and claims on policies in Iowa paid during the year		None.
What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$8,542.81; notes or credits, \$3,017.54; totals, \$11,560.35.		

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition and affairs of the

ROYAL MUTUAL UNION LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, FRANK D. JACKSON.

Secretary, SIDNEY A. FOSTER.

[Incorporated March 15, 1886. Commenced business March 1886.]

MUTUAL.

Amount of capital stock paid up in cash

Amount of capital subscribed, but unpaid

Amount of net or ledger assets December 31st of previous year

\$ 34,477.37

INCOME DURING YEAR.

Cash received for premiums without deductions for commission or other expenses	\$ 27,924.01
Premium notes, loans or liens taken in part payment for premiums	305.05
Premiums paid by dividends, including re-converted additions, \$300.71; by surrendered policies, \$	300.71
Total	\$ 28,619.77
Total premium income	\$ 28,619.77
Cash received for interest on mortgage loans	2,411.07
Cash received for interest on other debts due the company	12.95
Cash, \$, and notes, \$, other than premiums received from other companies for assuming or re-insuring their risks	50.00
Total income	\$ 31,093.79
Total	\$ 65,571.16

DISBURSEMENTS DURING YEAR.

Cash paid for losses and additions	\$ 3,000.00	
Total	\$ 3,000.00	
Total amount actually paid for losses and matured endowments.....	\$ 3,000.00	
Cash paid for surrendered policies.....	\$ 583.50	583.50
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	288.65	288.65
Cash dividends paid to policy-holders, \$; same applied in payment of premiums.....	390.71	390.71
(Total paid policy-holders	\$ 4,262.86	
Cash paid for commissions to agents.....		3,481.81
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents		776.15
Cash paid for medical examiners' fees		656.10
Cash paid for salaries and other compensation of officers and other office employes		4,502.00
Cash paid for rent, less \$ received under sublease.....		1,149.96
Cash paid for furniture and fixtures and safes for home and agency office.....		5.75
Cash paid for advertising		329.64
Cash paid for the following items, viz: Fuel and light, \$51.72; collection expenses, \$120.75; printing and stationery, \$182.27; postage, \$122.60; loan expenses, \$25.50; telegraphing, \$6.35; miscellaneous, \$410.67		919.86
Total disbursements.....		\$ 16,084.13
Balance		\$ 49,487.03

ASSETS.

As per ledger accounts.

Loans on bond and mortgage (first liens) on real estate.....	\$ 42,785.00	
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	545.05	
Cash in company's office	64.19	
Cash deposited in bank and with treasurer.....	5,187.38	
Bills receivable.....	608.57	
Agents' ledger balances.....	296.84	
Total net or ledger assets	\$ 49,487.03	
Total net or ledger assets, less depreciation		\$ 49,487.03

OTHER ASSETS.

Interest due, \$ and accrued, \$552.20, on bonds and mortgages	\$ 852.20	
Gross deferred premiums on policies in force December 31, 1890	\$ 988.52	
Total	\$ 988.52	
Deduct the loading on above gross amount	177.94	
Net amount of uncollected and deferred premiums	\$ 810.58	810.58
Furniture, fixtures and safes, \$352.15; commuted commissions, \$	352.15	
Total assets as per the books of the company		\$ 51,501.06

ITEMS NOT ADMITTED.

Judgments, \$; Furniture, fixtures and safes, \$352.15	\$ 352.15
Agents' balances.....	296.84
Bills receivable.....	608.57
Total	\$ 1,257.56
Total assets (less items not admitted)	\$ 50,244.40

LIABILITIES.

Net present value of all the outstanding policies in force on the last day of December 1890, computed according to the Actuaries' table of mortality, with 4 per cent interest; the American table of mortality, with 4% per cent interest....	\$ 45,805.80
Net re-insurance reserve.....	\$ 45,805.80
Liability on policy-holders' account.....	\$ 45,805.80
Gross surplus on policy-holders' account	4,438.60
Total liabilities	\$ 50,244.40

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year.....	\$ 288.65
Premium notes, loans or liens received during the year.....	305.05
Total	\$ 593.70
Total reduction of premium note account.....	288.65
Balance, note assets at end of year.....	\$ 305.05

EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year	79	\$ 105,000	67	\$ 95,500	365	\$ 502,050	511	\$ 702,550
New policies issued	3	4,000	66	138,000	60	81,450	129	223,450
Old policies revived	5	9,000			20	20,000	25	29,000
Totals	87	\$ 118,000	133	\$ 233,500	445	\$ 603,500	605	\$ 955,000
Deduct policies ceased to be in force:								
By death			1	1,000	1	2,000	2	3,000
By surrender			3	10,000	22	26,100	25	36,100
By lapse	10	14,500	5	5,500	41	71,000	56	92,000
Not taken			1	1,000	2	6,000	3	7,000
Total terminated.....	10	\$ 14,500	10	\$ 18,500	66	\$ 105,100	86	\$ 138,100
Net numbers and amounts in force at the end of the year.	77	\$ 103,500	123	\$ 215,000	379	\$ 498,400	519	\$ 817,400

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. Whole life policies, American and $\frac{1}{4}$ per cent; all others, Actuaries and $\frac{1}{2}$ per cent.

What loading, for margin or expense, is cast upon the net premium in each class of policies issued by the company?

Answer. From 7 to 20 per cent.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. None.

Does the company hold any premium obligation on any policy, in excess of the net reserve on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full-paid insurance, for re-statement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

What amount of stocks and other securities is deposited in various States and countries, under the laws thereof, for the protection of all the policy holders of the company, and where have such deposits been made?

Answer. Forty-two thousand, seven hundred and eighty-five dollars, with Auditor of State, Des Moines, Iowa.

What amount of stocks and other securities is deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policyholders of such States or countries? Name States and countries and amounts respectively.

Answer. None, except as above.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranty capital?

Answer. None.

Does the company issue any policies on which the Tontine principle is to be applied in making dividends thereon?

Answer. Yes.

BUSINESS IN IOWA DURING 1890.

	No.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	488	\$ 668,850
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	126	222,050
Total.....	614	\$ 890,900
Deduct number and amount which have ceased to be in force during the year.....	74	112,600
Total number and amount of policies in force in Iowa December 31, 1890.....	540	\$ 778,300
Amount of losses and claims on policies in Iowa unpaid December 31, 1890.....	None.	None.
Amount of losses and claims on policies in Iowa incurred during the year.....	2	\$ 3,000
Total.....	2	\$ 3,000

What amount of premiums was collected or secured in Iowa during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$27,185.21; notes or credits, \$95.93; totals, \$27,281.14.

LIFE INSURANCE TABLES.

TABLE No. I

Shows the life insurance business transacted in Iowa during the year 1890. Giving the risks written and terminated during the year, the losses incurred, the losses paid, and percentage of losses paid to premiums received.

TABLE No. II

Gives the condition of all life companies doing business in the State during the year. Also the business done as shown by their annual statements.

TABLE No. III

Is an exhibit of the number and amount of policies issued and terminated during the year 1890, and the manner of termination.

TABLE

Showing business done in Iowa in the year 1890.

NAME.	NUMBER OF POLICIES.			
	In force Decem-ber 31, 1889.	Written during 1890.	Terminated dur-ing 1890.	In force Decem-ber 31, 1890.
Essex, Connecticut.....	1,437	183	100	1,520
Commercial Alliance, New York.....	3	75	3	19
Connecticut General, Connecticut.....	137	11	11	128
Equitable Mutual, Connecticut.....	1,845	98	78	1,965
Equitable, Iowa.....	1,568	77	86	1,559
Equitable, New York.....	1,076	849	361	2,564
Germans, New York.....	104	19	10	113
Honora, New York.....	59	31	37	79
Home, New York.....	1,796	219	998	1,717
Life Indemnity and Investment Company, Iowa.....	201	61	36	226
Manhattan, New York.....	36	64	7	115
Massachusetts Mutual, Massachusetts.....	303	115	8	508
Michigan Mutual, Michigan.....	3,110	1,296	469	3,936
Mutual, New York.....	2,054	301	109	2,176
Mutual Benefit, New Jersey.....	38	25	37	79
National, Vermont.....	3,432	1,732	691	4,474
New York, New York.....	8,725	2,967	1,008	7,684
Northwestern Mutual, Wisconsin.....	303	115	12	396
Pacific Mutual, California, Life.....	228	85	257	54
National, Vermont.....	354	77	43	388
Penn Mutual, Pennsylvania.....	341	21	59	303
Patrol Mutual, Connecticut.....	64	41	17	112
Provident Life and Trust, Pennsylvania.....	243	121	74	290
Provident Savings, New York.....	147	276	63	360
Register Life and Annuity, Iowa.....	498	128	74	552
Royal Union Mutual, Iowa.....	136	57	30	223
Travlers, Connecticut, Life.....	1,000	2,422	1,099	2,323
Travlers, Connecticut, Accident.....	77	112	67	122
Union Central, Ohio.....	61	17	6	72
Union Mutual, Maine.....	296	281	84	493
United States, New York.....	219	184	165	238
Washington, New York.....	136	57	30	223
Total.....	38,826	11,277	6,022	33,680

No. I.

Compiled from Companies' Annual Statements.

	AMOUNT OF INSURANCE.				PREMIUMS RECEIVED.			Losses incurred.	Losses paid.	Percentage of losses incurred by premi-ums received.
	In force Decem-ber 31, 1889.	Written during 1890.	Terminated dur-ing 1890.	In force Decem-ber 31, 1890.	Cash.	Notes.	Total.			
\$4,247,123	282,465	1,367,762	87,715,825	45,599,344	612,366	41,172,307	819,862,000	619,799,238	46.8	
3,000	26,000	3,000	31,000	378.54		278.54			44.5	
179,638	9940	13,000	164,966	4,162.25		4,162.25			81.5	
5,785,868	291,692	138,273	5,939,287	71,283.14		71,283.14	26,162,620	20,162,000	77.2	
2,024,869	131,242	171,348	1,984,863	60,877.65		60,877.65	22,097.25	13,097.36	59.3	
5,135,471	2,580,814	872,534	6,943,751	185,296.67		185,296.67	56,324.00	57,224.00	31.4	
107,734	28,704	13,528	123,910	1,491.36		1,491.36			61.3	
36,704	49,222	24,900	72,226	3,196.85		3,196.85			86.9	
4,146,224	229,692	664,253	4,092,572	91,983.48		91,983.48	50,300.00	56,190.00	62.2	
279,955	79,760	30,352	319,763	7,989.61		7,989.61	22,097.25	5,700.00	25.3	
153,485	221,500	24,500	350,485	6,756.97	1,096.00	7,852.97			12.5	
52,123	236,128	38,627	350,624	23,476.79		23,476.79	3,990.00	4,900.00	17.4	
7,137,313	2,297,254	1,100,840	5,734,667	278,736.26		278,736.26	48,440.00	62,440.00	22.4	
3,819,095	569,100	362,398	4,015,856	90,363.79		90,363.79	64,153.00	51,603.00	59.5	
38,250	139,000	63,500	144,750	5,117.19		5,117.19	375.00	375.00	7.3	
7,481,209	4,594,475	1,644,285	10,231,440	339,475.42		339,475.42	47,174.01	50,024.01	14.3	
9,524,286	4,087,664	1,668,387	12,914,973	375,637.29		375,637.29	109,323.32	114,623.32	29.1	
64,819	16,000	17,379	63,440	1,193.59		1,193.59			166.4	
519,200	218,000	569,500	144,700	2,345.47		2,345.47	1,375.00	1,275.00	54.8	
63,008	184,000	90,000	728,300	22,286.15	20.00	22,306.15	10,000.00	10,000.00	42.8	
276,208	21,262	38,343	248,327	3,927.41	1,229.23	5,156.64	1,910.00		31.6	
149,200	111,262	29,000	239,662	7,737.45		7,737.45			103.9	
319,840	271,000	251,500	339,340	6,849.26		6,849.26	16,000.00	16,000.00	134.1	
131,000	512,500	127,500	515,000	8,542.81		8,542.81			103.9	
698,500	222,000	133,600	777,300	17,103.21		17,103.21	3,000.00		103.9	
439,217	118,900	62,606	485,971	12,043.67		12,043.67	1,184.57	1,184.57	9.8	
4,232,197	3,779,690	5,085,673	5,685,554	49,396.78		49,396.78	23,148.24	23,148.24	46.9	
450,867	309,769	197,388	567,248	13,262.70		13,262.70	1,898.50		14.0	
174,900	34,700	18,817	131,783	3,712.15		3,712.15			21.9	
454,070	615,500	180,500	870,070	13,673.48		13,673.48	5,000.00	5,000.00	36.6	
1,613,373	216,645	266,077	1,662,941	37,855.16		37,855.16	21,061.39	19,041.90	55.6	
69,001,739	24,788,005	14,364,449	69,413,134	1,811,699.56		1,811,699.56	275,526,759	254,254.64	31.5	

TABLE

The condition of and general business transacted by Life and Accident Insurer 31, 1890, compiled from

COMPANIES.	Paid up capital.	Assets.	Liabilities, including capital and re-insurance reserve.	Net surplus.
Etna, Connecticut	\$ 1,250,000	\$ 35,963,002.37	\$ 29,602,536.26	\$ 6,360,466.11
Commercial Alliance, New York	150,000	321,438.68	286,352.00	25,086.68
Connecticut General, Connecticut	150,000	2,053,740.07	1,693,522.26	360,217.81
Connecticut Mutual, Connecticut	Mutual	58,747,707.44	53,175,707.25	5,572,000.19
Equitable, Iowa	100,000	765,319.00	641,074.81	124,244.19
Equitable, New York	100,000	116,887,786.00	95,603,207.13	21,284,578.87
Germania, New York	200,000	15,730,710.82	14,801,117.61	929,593.21
Home, New York	125,000	7,226,368.21	5,528,732.48	1,697,635.73
Life Indemnity & Investment Co., Iowa	Mutual	171,158.50	79,423.44	91,735.06
Manhattan, New York	100,000	12,281,600.39	10,671,709.77	1,609,890.62
Massachusetts Mutual, Massachusetts	Mutual	11,252,639.54	10,382,057.77	870,581.77
Michigan Mutual, Michigan	250,000	3,007,553.13	2,817,996.18	189,556.95
Mutual, New York	Mutual	146,286,943.95	128,363,905.82	17,923,038.13
Mutual Benefit, New Jersey	Mutual	46,967,422.43	41,064,599.74	5,902,822.69
National, Vermont	Mutual	6,810,025.40	5,914,004.01	896,021.39
New York, New York	Mutual	115,063,966.03	100,024,919.11	15,039,046.92
Northwestern Mutual, Wisconsin	Mutual	42,338,259.61	35,821,587.98	6,516,671.63
Pacific Mutual, California (Life)	Mutual	2,239,709.04	1,947,880.00	291,829.04
Penn Mutual, Pennsylvania (Accident)	Mutual	16,574,861.00	14,872,300.97	1,702,560.03
Phoenix Mutual, Connecticut	Mutual	10,004,841.67	8,913,423.35	1,091,418.32
Provident Life & Trust, Providence	1,000,000	18,558,124.44	17,100,673.61	1,457,450.83
Provident Savings, New York	100,000	870,390.62	550,967.00	319,423.62
Register Life and Annuity, Iowa	Mutual	11,641.33	5,065.79	6,575.54
Royal Union Mutual, Iowa	Mutual	50,244.40	45,805.80	4,438.60
Travelers, Connecticut (Life)	600,000	12,244,467.39	10,055,644.39	2,188,823.00
Union Central, Ohio (Accident)	100,000	6,614,486.79	5,841,130.35	773,356.44
Union Mutual, Maine	Mutual	6,203,767.72	5,528,975.23	674,792.49
United States, New York	440,000	6,529,486.80	5,941,251.38	588,235.42
Washington, New York	125,000	10,700,334.21	9,902,546.08	797,788.13
Total	\$ 4,790,000	\$712,664,087.07	\$617,250,658.57	\$95,413,428.50

No. II.

ance Companies, which did business in Iowa during the year ending December 31, 1890, compiled from

Income.	Expenditures.	Risks written during the year.	PREMIUMS RECEIVED.			Losses paid.	Per cent of losses paid to premiums received.
			In cash.	In notes.	Total, less amount paid for re-insurance.		
\$ 5,796,322.02	\$ 4,535,580.74	\$ 21,306,702	\$ 3,950,629.20	\$ 51,289.10	\$ 4,010,225.50	\$2,575,712.29	64.2
315,680.07	223,732.25	10,786,500	192,675.87	.....	192,675.87	45,031.95	23.9
377,600.00	352,317.22	1,809,899	272,170.13	3,081.17	275,251.30	129,568.43	47.4
7,815,041.43	6,858,788.63	10,078,395	4,416,575.33	.....	4,416,575.33	4,224,503.65	95.6
153,754.77	101,626.25	630,902	100,553.00	.....	100,553.00	42,418.80	42.1
25,036,683.24	20,594,002.08	195,840,955	29,353,209.63	.....	29,353,209.63	8,817,940.27	30.6
3,161,586.00	2,148,899.97	9,001,406	2,418,517.18	.....	2,418,517.18	1,160,458.82	48.3
1,348,130.65	958,212.55	7,248,482	863,127.08	138,493.13	1,001,620.21	429,354.27	42.8
131,119.77	106,184.81	1,112,212	122,577.21	.....	122,577.21	63,520.02	52.2
2,707,230.08	2,627,335.40	12,062,400	1,047,801.16	42,434.46	1,090,235.62	945,952.44	47.4
2,709,167.57	1,869,515.34	17,309,350	2,071,154.04	143,368.38	2,170,081.40	790,790.00	35.0
896,678.68	569,820.86	5,129,798	757,258.76	.....	757,258.76	237,304.97	31.7
34,978,778.69	24,180,816.08	147,495,601	27,063,083.07	.....	27,063,083.07	10,353,250.87	37.8
8,470,998.16	6,328,807.95	23,763,413	5,632,098.14	355,771.83	6,027,870.00	3,285,936.60	54.9
2,102,365.44	1,251,413.81	15,038,900	1,730,246.92	50,225.09	1,780,472.01	407,274.01	22.7
31,483,701.00	19,961,863.50	154,666,700	20,422,241.93	255,710.65	20,677,952.58	7,078,272.48	26.6
11,119,278.05	5,982,804.97	38,761,774	8,832,306.00	70,469.09	8,902,775.09	2,592,788.35	29.0
578,781.00	755,600.24	3,315,565	424,013.28	31,575.11	455,588.39	335,424.80	51.7
4,546,860.96	2,912,935.38	60,124,544	283,939.35	.....	283,939.35	140,529.57	.....
1,369,825.80	1,994,538.57	19,533,868	3,498,984.67	113,508.96	3,608,100.90	1,250,461.07	34.6
3,926,928.03	2,235,933.14	12,624,316	3,100,852.60	3,046.27	3,112,898.87	990,140.00	32.0
1,543,467.78	1,401,285.30	16,088,080	1,522,544.21	.....	1,522,544.21	706,058.00	46.7
17,357.96	9,741.26	512,500	8,453.17	3,017.54	11,470.71	.....	.....
31,093.79	16,084.13	223,450	28,314.72	305.05	28,619.77	3,000.00	10.4
4,266,159.94	3,169,632.23	13,695,858	3,674,740.15	.....	3,644,592.06	1,625,695.70	44.6
2,410,671.18	1,452,105.54	29,149,826	1,180,534.93	888,748.36	2,078,283.78	363,879.11	17.5
1,091,967.27	1,045,577.01	5,121,999	786,750.18	.....	786,750.18	632,290.79	80.8
1,298,547.06	1,093,497.45	11,955,197	1,016,283.02	.....	1,016,283.02	570,962.84	56.5
2,555,444.05	1,888,011.13	9,443,341	2,082,807.69	.....	2,082,807.69	832,397.72	39.9
172,181,169.32	115,403,493.79	1,168,396,347	134,504,477.02	2,151,074.69	136,434,290.43	51,257,637.62	37.5

TABLE No. III—

NAME AND LOCATION OF COMPANIES.	BY DEATH.		BY MATURITY.	
	Number.	Amount.	Number.	Amount.
Aetna, Connecticut	930	\$ 1,442,396	1,044	\$ 1,112,582
Commercial Alliance, New York	17	60,000		
Connecticut General, Connecticut	51	87,000	100	111,074
Connecticut Mutual, Connecticut	1,449	3,470,283	450	803,051
Equitable, Iowa	17	24,489	13	17,930
Equitable, New York	2,000	8,223,000	289	841,912
Germania, New York	491	907,168	206	264,264
Home, New York	193	368,187	42	61,166
Life Indemnity and Investment Company, Iowa	28	64,340		
Manhattan, New York	302	877,365	37	66,587
Massachusetts Mutual, Massachusetts	272	683,496	79	106,440
Michigan Mutual, Michigan	92	160,556		
Mutual, New York	2,521	8,582,067	725	1,749,093
Mutual Benefit, New Jersey	1,018	3,005,036		
National, Vermont	159	371,199	45	36,075
New York, New York	1,775	6,319,551	649	1,089,570
Northwestern Mutual, Wisconsin	851	2,127,827	321	476,110
Pacific Mutual, California	55	154,329	5	58,346
Penn Mutual, Pennsylvania	418	1,114,754	118	185,532
Phoenix Mutual, Connecticut	362	660,102	250	250,651
Provident Life and Trust, Pennsylvania	199	610,232	152	371,240
Provident Savings, New York	173	782,175		
Register Life and Annuity, Iowa				
Royal Union Mutual, Iowa	2	3,000		
Travlers, Connecticut	271	558,907	97	90,879
Union Central, Ohio	221	522,550		
Union Mutual, Maine	194	337,176	30	30,070
United States, New York	251	569,429	167	144,778
Washington, New York	269	533,017	34	35,260
	277	636,284	116	157,639
Total	14,948	\$ 43,257,515	5,017	\$ 8,157,456

CONTINUED.

NAME AND LOCATION OF COMPANIES.	MANNER OF TERMINATION.									
	BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
	649	\$ 1,376,584	1,041	\$ 1,547,727	2,048	\$ 4,813,061	46	\$ 150,663	1,839	\$ 3,877,145
			12	66,000	705	2,431,500			346	1,355,500
			59	81,621	404	447,832	14	47,336	288	354,500
			509	1,386,055	819	2,143,700	4	714,258	228	734,500
	1	1,000	8	13,045	138	282,048	18	36,900	15	37,000
	138	781,500	3,605	15,867,458	13,311	47,060,000			7,704	40,471,927
	31	37,268	427	821,067	1,000	2,067,554	38	262,136	696	1,584,764
	146	308,260	1	11,250	63	1,110,000			505	1,130,950
			274	800,128	1,435	3,873,808	153	678,051	934	3,302,683
	76	169,300	660	1,578,368	1,074	3,715,241			1,018	3,614,150
	18	21,070	345	538,180	541	1,021,347	164	621,943	362	757,000
	35	120,750	3,300	12,845,914	9,899	28,537,548	88	1,897,511	8,949	35,433,235
	742	1,845,250	1,669	4,383,337	1,126	2,565,071			882	2,238,348
	2	21,000	809	1,517,104	1,072	2,690,250	51	521,070	828	2,402,500
	341	23,410	2,844	14,566,207	9,280	20,719,116			1,198,291	7,768
	261	3,324,687	733	1,705,358	4,848	10,862,341	5	536,460	2,251	6,785,387
	5	20,618	86	368,000	369	1,066,100	1	20,500	197	652,000
	19,429	46,896,430	300	810,618					3,285	6,959,311
	114	312,800	463	1,063,829	1,561	3,794,038	20	398,128	897	2,675,050
	1	200	187	253,001	330	460,028	101	220,832	215	420,000
	1	3,000	415	1,349,763	1,057	2,822,732	71	461,000	74	265,000
	2,732	9,491,345	16	13,700	33	28,450	1	166,229	420	1,515,000
					32	45,000	1	2,500	30	80,000
			25	36,100	56	92,000			3	7,000
	7	15,000	190	300,230	938	2,195,550	338	1,189,657	477	1,300,650
	103,259	288,394,639								
	73	103,900	274	578,448	3,364	6,111,711	386	736,737	2,251	4,801,333
	287	536,016	71	160,304	776	1,537,663	20	168,140	560	1,258,500
	25	55,500	74	120,114	1,401	3,849,135	59	300,500	503	1,642,500
			549	1,582,078	1,872	4,007,842	22	56,803	967	2,190,825
Total	28,363	\$383,890,147	20,021	\$ 65,068,958	60,132	\$ 170,307,718	1,601	\$ 11,232,408	44,603	\$160,870,021

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

BANKERS' LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, EDWARD A. TEMPLE.

Secretary, A. C. STILSON.

[Incorporated July 1, 1879. Commenced business September 2d, 1879.]

Principal office, Marquardt Block, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$ 607,739.37
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INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 49,962.23
Annual dues as per contract, without any deduction whatever	34,708.01
Assessments: Mortuary, \$137,741.59; expense (answered above)	137,741.59
Guarantee deposits.....	109,538.00
Medical examiner's fees paid by applicant (not reported to this office.	

Total paid by members.....	\$ 331,949.83
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Interest, \$31,949.88; rent, none.....	31,949.88
Advances to agents repaid.....	426.70
Cash received from all other sources, viz:.....	None.
(Assessments paid in advance, \$871.85.)	

Total income.....	\$ 364,326.41
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Total net resources.....	\$ 972,065.78
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DISBURSEMENTS DURING YEAR 1890.

Losses and claims.....	\$ 162,000.00
Guarantee deposits returned to beneficiaries of deceased members.....	3,356.00
Payments returned to members for surrendered certificates.....	1,383.00
Total paid to members.....	\$ 166,741.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	47,997.00
Commissions paid or allowed for collecting assessments.....	2,272.96
Salaries of managers and agents not paid by commissions.....	1,960.00
Salaries of officers, \$12,817.26; other compensation of officers, \$501.35.....	13,318.61
Salaries and other compensation of office employes.....	3,546.37
Medical examiner's fees, whether paid direct by members or otherwise.....	632.25
Rent, \$751.41; taxes, \$616.35; advertising and printing, \$2,638.41.....	4,006.17
Advanced to officers and agents to be repaid out of future salaries or commissions.....	634.25
All other items, viz: State fees, \$796.20; postage, \$2,253.20; furniture and fixtures, \$79.15; attorney's fees, \$463.60; telegrams, \$11.70; traveling expenses, \$342.80; express, \$11.05; miscellaneous, \$1,068.32.....	4,947.15
(Advanced assessments applied, included above.....)	\$ 729.69
(Total expense footings.....)	79,281.17

Total disbursements.....	\$ 346,022.17
Balance.....	\$ 726,343.81

NET OB INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 454,525.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	28,000.00
Guarantee notes on members in good standing.....	201,188.20
Agent's ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
With Lyman Cook, treasurer, in First National Bank, Burlington, Iowa.....	15,907.78
With P. M. Casady, assistant treasurer, in Des Moines Savings Bank, Des Moines, Iowa.....	19,833.80
With Insurance Department, at St. Louis, Mo.....	1,000.00
With depository banks.....	5,629.64
Total net or invested assets, as per balance.....	\$ 726,343.81
Deduct depreciation of assets to bring same to market value, and agent's balance unsecured.....	Nothing.
Total net or invested assets, less depreciation.....	\$ 726,343.81

NON-INVESTED ASSETS.

Interest due, none; accrued, \$5,785.81.....	\$ 5,785.81
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	Nothing.
Market value of bonds and stocks over cost.....	Nothing.
Total non-invested assets.....	\$ 5,785.81
Gross assets.....	\$ 732,129.62

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$514.50; bonus or dividend obligations, none.....	\$ 514.50
All others (not including contingent mortuary) viz:.....	None.
Total actual liabilities.....	\$ 514.50
Balance net assets.....	\$ 731,615.02

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 64,000.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported.....	None.
Total due from members.....	\$ 64,000.00
Deduct estimated cost of collection.....	64.00
Net amount due from members.....	\$ 63,936.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, number of claims.....	None.
Losses in process of adjustment (number of claims, one).....	\$ 2,000.00
Losses reported, (number of claims, four); three of one certificate each and one of three certificate.....	12,000.00
Losses related, (number of claims, one).....	2,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 16,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	11,993	\$ 33,096,000	4,310	\$ 8,620,000
Rescued to membership.....	26	118,000	12	26,000
Policies or certificates written during the year 1890.....	3,542	7,984,000	611	1,222,000
Total.....	15,561	\$ 41,198,000	4,933	\$ 9,868,000
Deduct number and amount which have ceased to be in force during 1890.....	942	1,884,000	209	418,000
Total policies or certificates in force December 31, 1890.....	14,619	\$ 39,314,000	4,724	\$ 9,450,000
Losses and claims on policies or certificates unpaid December 31, 1890.....	0	18,000	4	8,000
Losses and claims on policies or certificates incurred during year 1890.....	80	160,000	34	68,000
Total.....	80	\$ 178,000	38	\$ 76,000
Losses and claims on policies or certificates paid during the year 1890.....	81	162,000	35	72,000
Policies or certificates terminated by death during 1890.....	80	160,000	34	68,000
Policies or certificates terminated by lapse during 1890.....	827	1,674,000	158	318,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$6,000. (On ages 18 to 35, 3 certificates of \$2,000 each; on ages 36 to 50, 2 certificates of \$2,000 each, and on ages 51 to 55, 1 certificate of \$2,000.)

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Certificates provide that the amount to be paid shall be 2 per cent on the guarantee fund, not to exceed \$2,000. (Guarantee fund now exceeds \$539,000.00.) Each individual guarantee is returned at death of member in addition to the \$2,000 benefit.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No; for no other purpose whatever. Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. American mortality tables. If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Assessments are made at the rate of 2 per cent on the amount of the guarantee deposit, which is \$1 for each year of age at entrance for each certificate terminated by death, unless the claim is paid from former assessments.

Has the society an emergency or reserve fund?

Answer. Yes. What is the amount thereof?

Answer. \$684,211.00. For what purpose, how is it created, and where deposited?

Answer. The association has a guarantee fund of \$539,298.00, created by deposit at entrance for the purpose of securing persistent membership; and a surplus fund of \$144,943.00, created by interest collected and forfeiture of guarantee deposits of lapsed members, for the purpose of paying losses incurred in excess of a rate of ten deaths per annum per thousand members. \$482,635.00 is deposited with the Auditor of the State of Iowa, the balance is in process of collection and investment.

Are the officers and directors elected at annual meeting of members. If not, how are they selected?

Answer. Directors are elected by vote of members, and the officers by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes. Are certificates issued to persons other than the families or heirs of the member?

Answer. No, except as stated below. Are assignments of certificates to other than such persons allowed?

Answer. No; benefit is made payable to the "Wife, relative, legal representative, heir or legatee" of the member, as authorized by the laws of the State of Iowa.

For what purposes are assessments made, and under what authority?

Answer. For mortuary and expense funds, by resolution of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$10,785.00; only one class.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

CITIZENS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, R. M. SMITH.

Secretary, ED. MILLER.

[Incorporated February 13, 1885. Commenced business March 1, 1885.]

Principal office, Cherokee, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year	\$ 7,143.73
Error in last year's balance.....	232.59

INCOME DURING YEAR 1890.

Gross amount paid by members of the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 19,027.00
Annual dues as per contract, without any deduction whatever	11,887.39
Assessments: Mortuary, \$32,698.04; expense, \$3,633.11.....	36,331.15
Medical examiners' fees paid by applicant.....	2,710.50
Total paid by members.....	\$ 69,956.04
Cash received from all other sources, viz: Advanced expenses returned and membership fee notes paid.....	397.22
Office fixtures and furniture on hand.....	420.77
Total income.....	70,774.03
Total net resources.....	\$ 78,150.35

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 36,309.83
Total paid to members	\$ 36,309.83
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	22,581.06
Salaries of managers and agents not paid by commissions.	3,421.02
Salaries of officers, \$3,898.11; other compensation of officers, &c.	3,898.11
Salaries and other compensation of office employes	674.50
Medical examiners' fees, whether paid direct by members or otherwise	2,710.50
Rents, \$169.67; taxes, &c.; advertising and printing, \$57.97 ..	704.34
Advanced to officers and agents to be repaid out of future salaries or commissions	1,454.75
All other items, viz: General expense	2,754.19
Office fixtures	108.77
(Total expense footings.....	\$38,377.38)
Total disbursements	\$ 74,677.68
Balance	\$ 3,473.27

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.	None.
Loans on mortgages (first liens) on real estate	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals	None.
Cost value of bonds and stocks owned absolutely	None.
Agents' ledger balances	None.
Cash in office	None.
All other deposits: First National Bank, Cherokee, Iowa.	\$ 3,052.50
Total net or invested assets	\$ 3,052.50

NON-INVESTED ASSETS.

Office fixtures and furniture	\$ 430.77
Market value of real estate over cost and incumbrances. None.	
Market value of bonds and stocks over cost	None.
Total non-invested assets	\$ 430.77
Gross assets	\$ 3,473.27

LIABILITIES.

Losses adjusted, due and unpaid	None.
Taxes due and accrued	None.
Money advanced by directors for organization	\$ 1,473.95
Borrowed money, none; interest accrued on same	None.
Advance assessments, none; bonus or dividend obligations	None.
All other (not including contingent mortuary), viz.	None.
Total actual liabilities	\$ 1,473.95
Balance, net assets	\$ 2,002.32

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$ 1,833.00
Mortuary assessments, due and unpaid	None.
Mortuary assessments, not yet called, for losses unadjusted, none; resisted, none; reported, \$1,300.00	1,300.00
Total due from members	\$ 3,033.00
Net amount due from members	\$ 3,033.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, two)	\$ 653.00
Losses in process of adjustment (number of claims, two)	1,180.00
Losses reported (number of claims, two)	1,200.00
Losses resisted (number of claims,)	None.
Total contingent mortuary liabilities	\$ 3,033.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889	4,928	\$ 12,320,000	4,147	\$ 10,367,500
Policies or certificates written during the year 1890	1,807	4,517,000	1,477	3,691,500
Total	6,735	\$ 16,837,000	5,624	\$ 14,059,000
Deduct number and amount which have ceased to be in force during 1890	5,029	14,806,000	5,057	12,642,500
Total policies or certificates in force December 31, 1890	813	\$ 2,031,000	567	\$ 1,416,500
Losses and claims on policies or certificates unpaid December 31, 1889	25	62,500	25	62,500
Losses and claims on policies or certificates incurred during year 1890	29	72,500	25	62,500
Total	54	\$ 135,000	50	\$ 125,000
Losses and claims on policies or certificates paid during the year 1890	49	122,000	47	122,500
Policies or certificates terminated by death during 1890	29	72,500	25	62,500
Policies or certificates terminated by lapse during 1890	5,893	14,732,500	5,032	12,580,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty-five hundred dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Ten per cent for expenses, cost of collection, etc.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition,

any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortality assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Tables are used.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American tables; assessments levied on age at entry.

Has the society an emergency or reserve fund? What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. No. Directors every five years; officers annually from the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay death claims.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight hundred and thirteen dollars.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

COVENANT MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. W. BERGREN.

Secretary, W. H. SMOLLINGES.

[Incorporated January 9, 1877. Commenced business January 9, 1877.]

Attorneys for service of process in this State: Auditor of State.

Principal office, Galesburg, Illinois.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 441,119.13

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 51,943.00
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$674,949.25; expense, \$106,509.96; advance deposits, \$41,586.77.....	1,122,551.92
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$1,174,494.92

Interest, \$9,169.90; rent, none.....	9,169.90
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Increase in agents' ledger balances.....	287.01
(Assessments paid in advance, \$42,332.66.)	

Total income.....	\$1,183,891.50
Total net resources.....	\$1,625,001.83

DISBURSEMENTS DURING YEAR 1890.

Losses and claims.....	\$ 888,510.67
Advance payments returned to rejected applicants, \$5,978; advance deposits, \$42,332.66; surrendered certificates, \$671.67..	48,982.33
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	43,667.98
Commissions paid or allowed for collecting assessments: None.	
Salaries of managers and agents not paid by commissions.....	12,147.05
Salaries of officers, \$21,949.66; other compensation of officers, none.....	21,949.66
Salaries and other compensation of office employees.....	15,869.37
Medical examiners' fees, whether paid direct by members or otherwise.....	11,124.50
Rent, \$600.00; taxes, fees, etc., \$1,545.00; advertising and printing, \$6,170.68.....	8,616.61
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	

Contingent expenses.....	\$ 1,869.70
Postage, express and exchange.....	8,145.68
Traveling expenses.....	12,934.67
Directors' and managers' expenses.....	3,267.70
Legal expenses.....	2,728.04
Furniture and fixtures.....	355.65
Type and printing material.....	150.24
Sundry expenses.....	463.95
(Advance assessments applied, included above, \$42,332.66.)	
(Total expense footings, \$142,669.29.)	

Total disbursements.....	\$1,070,553.30
Balance.....	\$ 545,448.24

NET OR INVESTED ASSETS

Cost value of real estate in cash, exclusive of incumbrances.....None.	
Loans on mortgages (first liens) on real estate.....None.	
Loans secured by pledge of bonds, stocks, or other marketable collateral.....None.	
Cost value of bonds and stocks owned absolutely.....	\$ 469,267.68
Agents' ledger balances.....	4,794.24
Cash in office.....None.	
Cash deposits in banks on emergency or reserve fund account.....None.	
All other deposits.....	
Galesburg National Bank.....	71,476.32
Total net or invested assets.....	\$ 545,448.24
Deduct depreciation of assets to bring same to market value,* and agents' balances unsecured.....	13,544.62
Total net or invested assets, less depreciation.....	\$ 531,903.62

*Items upon which depreciation is made, U. S. 4 per cent bonds.

NON-INVESTED ASSETS.

Interest due and accrued on U. S. bonds, \$3,000, and Fraternity Hall investment, \$1,750.....	\$ 4,750.00
Postage stamps, \$56.51; furniture and fixtures, \$1,377.91; books, blanks and stationery, \$50.00.....	4,694.42
Mailing machine, type, galley, etc., \$3,002.50; medical, law and insurance books, \$37.38.....	5,410.38
Market value of bonds and stock over cost.....	2,622.50
Total non-invested assets.....	\$ 17,477.30
Gross assets.....	\$ 549,380.92

LIABILITIES.

Losses adjusted, due and unpaid.....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, none; interest accrued on same.....None.	
Advance assessments, \$14,978.53; bonus, or dividend obligations, none.....	14,978.53
All other (not including contingent mortuary, viz:.....None.	
Total actual liabilities.....	\$ 14,978.53
Balance, net assets.....	\$ 534,412.39

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due, for losses paid prior to December 31, 1900.....	\$ 84,275.00
Mortuary assessments, due and unpaid.....None.	
Mortuary assessments, not yet called for losses adjusted and unpaid, \$117,500; realized, \$15,000; reported, \$91,750.....	714,250.00
Total due from members.....	\$ 298,025.00
Deduct estimated cost of collection.....None.	
Net amount due from members.....	\$ 298,025.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 17).....	\$ 40,375.00
Losses in process of adjustment (number of claims, 20).....	68,125.00
Losses reported (number of claims, 20).....	81,750.00
Losses realized (number of claims, 2).....	15,000.00
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 214,250.00
Balance contingent mortuary assets (or resources).....	\$ 84,275.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1900.		BUSINESS IN IOWA DURING 1900.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1900.....	31,701	\$ 68,712,500	2,094	6,000,000
Policies or certificates written during the year 1900.....	3,772	8,184,000	211	372,250
Total.....	35,473	76,896,500	2,305	6,372,250
Deduct number and amount which have ceased to be in force during year.....	4,732	12,175,625	349	801,750
Total policies or certificates in force December 31, 1900.....	30,741	64,720,875	1,956	5,570,500
Losses and claims on policies or certificates unpaid December 31, 1900.....	90	275,025	5	11,250
Losses and claims on policies or certificates incurred during the year 1900.....	300	833,500	26	76,125
Total.....	690	1,108,525	31	87,375
Losses and claims on policies or certificates paid during the year 1900.....	338	914,875	28	76,875
Policies or certificates terminated by death during year 1900.....	305	650,500	20	76,125
Policies or certificates reduced in amount during year 1900.....	38	130,000	3	8,125
Policies or certificates terminated by lapse during year 1900.....	300	704,500	20	61,250
Policies or certificates terminated by removals.....	4,364	10,664,625	262	476,875
			20	150,375

MISCELLANEOUS QUESTIONS.

- Give amount of annual dues.
Answer. None.
- What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Ten thousand dollars.
- Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
Answer. No.
- If any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
Answer. No.
- Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these pay ments or promises provided for?
Answer. No.

In levying mortality assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded on Actuaries' Experience Table, according to age at entry. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two hundred and twenty-five thousand dollars.

For what purpose, how is it created, and where deposited?

Answer. For payment of death losses in the event of excessive mortality. Invested in U. S. 4 per cent registered bonds, the above amount being the par value thereof, and deposited in the Galeburg National Bank.

Are the officers and directors elected at an annual meeting of members?

Answer. Directors elected by the members; officers elected by the directors.

Number of classes of members of the company? Maximum, minimum and average age of the members of each class? Maximum amount of certificates in each class?

Answer. No classes.

Number in each class at the beginning and end of the year?

Answer. No classes.

In what States is the association doing business?

Answer. Illinois, Iowa, Missouri, Nebraska, Colorado, North and South Dakota, Minnesota, Michigan, Maine, Vermont, Ohio, California, Massachusetts, Connecticut, New York, Pennsylvania, Utah, Kentucky and Canada.

Is a medical examination required?

Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. No classes. Last assessment in 1890 produced \$166,492.55.

This association writes policies upon the lives of persons between the ages of 21 and 60 years, and does not confine its membership to any fraternity or order. Average age of members December 31, 1890, 43 years, 3 months.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

DES MOINES LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, L. S. COFFIN.

Secretary, L. C. RAWSON.

[Incorporated July 31, 1885. Commenced business August 15, 1885.]

Principal office, Des Moines, Iowa.

Attorneys for service of process in Iowa, Cummins & Wright.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 10,986.08

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deductions.....	\$ 30,568.00
Assessments: Mortuary, \$18,303.76; expenses, \$4,365.11; reserve, \$4,031.97.....	\$ 26,700.84
Medical examiners' fees paid by applicant. Not reported to this office.....	

Total paid by members.....	\$ 57,268.84
Interest, none; rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Recording fees.....	3,099.00
Guarantee fund (notes).....	24,265.00

Total income \$ 84,682.84

Total net resources \$ 95,669.52

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 17,938.00
Guarantee notes returned to beneficiaries.....	220.00

Total paid to members..... 18,158.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	31,538.00
Salaries of agents not paid by commissions.....	628.96
Salaries of officers, \$1,994.27; other compensation of officers \$.....	1,661.57
Salaries and other compensation of office employees.....	851.80
Medical examiners' fees, paid by home office.....	540.25
Rent, \$300; advertising and printing, \$688.30.....	986.30
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Postage, \$524.38; type writer, \$125; State fees, \$28.50; fixtures, telegrams, books, traveling expenses, etc, \$765.21.....	1,461.09

Total disbursements..... \$ 56,475.76

Balance \$ 39,193.76

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 5,200.00
Cash in office.....	651.91
Cash deposits in bank: Citizens National.....	764.45
Guarantee notes on hand in office.....	32,567.40
Total net or invested assets, less depreciation.....	\$ 39,193.76

NON-INVESTED ASSETS.

Recording fees due and unpaid.....	\$ 43.00
Expense calls due and unpaid.....	15.33
Total non-invested assets.....	\$ 58.33
Gross assets.....	\$ 39,252.09

LIABILITIES.

Advance assessments, \$25.76; bonus or dividend obligations, \$.....	\$ 425.76
Total actual liabilities	\$ 425.76
Balance net assets	\$ 38,826.23

CONTINGENT MORTUARY ASSETS (OR RESOURCES)

Mortuary assessments, called and not yet due	\$ 1,575.56
Net amount due from members	\$ 1,575.56

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims.....)	None.
Losses in process of adjustment, (number of claims.....)	None.
Losses reported, (number of claims.....)	None.
Losses resisted, (number of claims.....)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.	
	Number.	Amount.
Policies or certificates in force December 31, 1889.....	1,113	\$ 1,575,846.43
Policies or certificates written during the year 1890	2,370	2,568,986.29
Certificates reinstated during 1890	76	86,562.24
Total	3,444	4,630,415.17
Deduct number and amount which have ceased to be in force during 1890	504	676,708.26
Total policies or certificates in force December 31, 1890	2,850	3,953,706.91
Losses and claims on policies or certificates unpaid December 31, 1889.....		
Losses and claims on policies or certificates incurred during year 1890.....	13	18,158.00
Total	13	18,158.00
Losses and claims on policies or certificates paid during the year 1890.....	13	18,158.00
Policies or certificates terminated by death during 1890	13	18,158.00
Policies or certificates terminated by lapse and surrender during 1890	581	

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No amount guaranteed.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. No. Twenty per cent is set aside as a reserve to pay death claims in excess of twelve to the 1890 in any one year.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Amount according to age at time of joining.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American Experience table.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand two hundred dollars.

For what purpose, how is it created, and where deposited?

Answer. It is to pay death losses in excess of twelve to the thousand in any one year, and is created from 20 per cent of the mortuary and the guarantee accumulations, and is deposited with the Auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Directors elected by the members of the association, and officers by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. Bi-monthly, quarterly, semi-annual, and annual calls are made in accordance with the articles of Incorporation and the calls include mortuary and expense monies.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Two thousand one hundred and seventy-five dollars.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

EQUITABLE MUTUAL LIFE AND ENDOWMENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, **EMMONS JOHNSON.**

Secretary, **GEORGE W. HARRIS.**

[Incorporated November 12, 1881. Commenced business March 14, 1882.]

Principal office, Waterloo, Iowa.

BALANCE SHEET.

Amount of net or invested assets, December 31st of previous year..... \$ 22,904.12

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 9,967.00
Annual dues per contract, without any deduction whatever. . . 13,835.74
Assessments: Mortuary, \$53,764.25; expense, none. 51,764.23
Medical examiners' fees paid by applicant..... 1,839.70

Total paid by members..... \$ 79,406.70

Interest, \$1,652.95; rent, \$569.00..... \$ 2,222.95

Advances to agents repaid..... 1,067.37

Cash received from all other sources, viz: Advertising, \$10.50; assignments, \$14.50; furniture, \$500.00; accident department, \$94.75; total..... 619.75

(Assessments paid in advance, \$70.25.)

Total income..... \$ 83,296.40

Total net resources..... \$ 106,200.50

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)..... \$ 42,500.00

Total paid to members..... \$ 42,500.00

Commissions and fees retained by or paid or allowed to agents

on account of fees and dues..... \$ 9,206.21

Commissions paid or allowed for collecting assessments..... 443.12

Salaries of managers and agents not paid by commissions.... 1,049.99

Salaries of officers and directors, \$4,961.25; other compensation

of officers, none..... 4,961.25

Salaries and other compensation of office employees..... 2,113.87

Medical examiners' fees, whether paid direct by members or

otherwise..... 1,509.43

Rent, \$550.02; taxes, none; advertising and printing, \$1,566.46... 1,516.42

All other items, viz: Fuel and lights, \$151.23; express, \$49.07;

furniture, \$147.15; stationery, \$198.80; postage, \$778.45; legal

fees, \$259.46; office expense, \$197.63; telegrams, \$24.30; insur-

ance, \$191.76; traveling expenses, \$1,019.25; interest, \$405.04... 3,418.56

(Advance assessments applied, included above..... \$70.25)

(Total expenses, footings..... \$24,738.85.)

Total disbursements..... \$ 67,238.85

Balance..... \$ 38,962.10

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances... \$ 5,076.78

Loans on mortgages (first liens) on real estate..... 19,600.00

Agents ledger balances, premium notes..... 7,536.76

Cash in office..... 345.00

Cash deposits in banks on emergency or reserve fund account:

With treasurer in First National Bank, Waterloo, Iowa... 5,243.56

Total net or invested assets as per balance..... \$ 38,962.10

Deduct depreciation of assets to bring same to market value, and agents' balance unsecured..... 2,500.00

Total net or invested assets, less depreciation..... \$ 36,462.10

NON-INVESTED ASSETS.

Interest due, none; accrued, \$465.50..... \$ 465.50

Rents due, none; accrued, \$75.00..... 75.00

Market value of real estate over cost and incumbrances..... 2,500.00

Total non-invested assets..... \$ 1,040.50

Gross assets..... \$ 37,502.60

LIABILITIES.

Losses adjusted, due and unpaid (number of claims....). None

Taxes due and accrued..... None

Salaries, rents and office expenses due and accrued..... \$ 778.88

Advance assessments, \$70.25; bonus or dividend obligations \$... 70.25

Total actual liabilities..... \$ 849.13

Balance, net assets..... 36,668.47

CONTINGENT MORTGARY ASSETS (OR RESOURCES.)

Mortuary assessments not yet called for losses unadjusted, \$28,975.00; revised, none.....	\$ 28,975.00
Reported.....	3,000.00
Total due from members.....	\$ 31,975.00
Net amount due from members.....	\$ 31,975.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims 19).....	\$ 23,750.00
Losses reported, (number of claims 1).....	2,500.00
Total contingent mortuary liabilities.....	\$ 26,250.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	2,097	\$ 6,355,825	2,560	\$ 4,856,250
Policies or certificates written during the year 1890.....	1,212	2,312,500	761	1,365,000
Total.....	4,119	8,668,325	3,321	6,221,250
Deduct number and amount which have ceased to be in force during 1890.....	612	1,135,000	301	828,750
Total policies or certificates in force December 31, 1890.....	3,507	7,533,325	3,020	5,412,500
Losses and claims on policies or certificates unpaid December 31, 1889.....	2	7,500	2	5,000
Losses and claims on policies or certificates incurred during year 1890.....	26	61,250	21	50,000
Total.....	28	68,750	23	55,000
Losses and claims on policies or certificates paid during the year 1890.....	18	42,500	15	30,250
Policies or certificates terminated by death during 1890.....	30	61,250	21	50,000
Policies or certificates terminated by lapse during 1890.....	668	1,960,250	280	758,750

What is the maximum amount of the certificate or certificates issued on any one life? Answer. \$5,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Surplus for surrender value or endowment fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Yes, surplus of assessments and dues.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name

(them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On basis of \$2,500.00; 16 to 20, \$1.00; 21 to 40, \$1.25; 41 to 50, \$1.50; 51 to 55 \$1.75; 56 to 60, \$2.00; all other amounts pro rata.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$10,000.00.

For what purpose, how is it created, and where deposited?

Answer. Surrender value or endowment fund, surplus of assessments and dues loaned on real estate securities, deposited with Auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made and under what authority?

Answer. When deaths occur only and to pay death claims, balance for surrender value or endowment fund. Under authority of the by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$723.00; \$1,325.00; \$3,650.00; \$4,375.00; \$5,100.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

FEDERAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HENRY EGBERT.

Secretary, E. H. WHITCOMB.

[Incorporated March 13, 1882. Commenced business May 1, 1882.]

Principal office, Whitaker Block, Davenport, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 29,958.00

INCOME DURING YEAR 1900.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deduction.....	\$ 2,388.00
Annual dues as per contract, without any deduction whatever.....	5,420.87
Assessments: Mortuary, \$18,702.07; expense, \$.....	18,702.07
Medical examiners' fees paid by applicant.....	286.00
Total paid by members.....	\$ 26,806.54
Interest, \$1,810.00; Rent.....None.	1,810.00
Advances to agents repaid.....None.	
Cash received from all other sources, viz: Savings fund.....	3,238.33
Surety fund, \$2,032.30; advance fund, \$605.17.....	2,637.47
(Assessments paid in advance.....None.)	
Total income.....	\$ 34,463.94
Total net resources.....	\$ 64,451.31

DISBURSEMENTS DURING YEAR 1900.

Losses and claims (detailed schedule filed).....	\$ 14,000.00
Advanced payments returned to rejected applicants.....None.	
Total paid to members.....	\$ 14,000.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	2,388.00
Commissions paid or allowed for collecting assessments.....None.	
Salaries of managers and agents not paid by commissions.....	1,557.75
Salaries of officers, \$1,800.00; other compensation of officers.....	1,800.00
Salaries and other compensation of office employes.....	645.00
Medical examiners' fees, whether paid direct by members or otherwise.....	411.00
Rent, \$510.00; taxes, none; advertising and printing, \$575.25.....	890.25
Advanced to officers and agents to be repaid out of future salaries or commissions.....None.	
All other items, viz: Postage, \$293.12; traveling expenses \$172.40.....	465.52
Contingent expenses.....	618.48
Accrued interest mortgages bought, \$97.40; from advance account, \$351.74.....	349.07
(Advanced assessments applied, included above.....None.)	
Total expenses, footings.....	\$ 8,878.06
Total disbursements.....	\$ 23,225.13
Balance.....	\$ 41,226.18

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 33,326.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	1,387.43
Cash deposits in banks on emergency or reserve fund account: All invested and securities deposited with the Auditor of State.....	
All other deposits:	
Mortuary fund, First National Bank, Davenport, Iowa.....	6,388.77
Total net invested assets.....	\$ 41,226.20
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 41,226.20

NON-INVESTED ASSETS.

Interest due, none; accrued, \$332.80.....	\$ 332.80
Quarterly expense dues in process of collection, not yet due.....	56.70
Rents due, none; accrued.....	None.
Office fixtures.....	583.64
Market value of real estate over cost and incumbrances.....None.	
Surety fund pledged by members, not yet due.....	1,800.00
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 2,766.50
Gross assets.....	\$ 44,022.40

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$602.40; bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz.....	602.93
Total actual liabilities.....	\$ 602.93
Balance net assets.....	\$ 43,419.47

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 200.18
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called, for losses unadjusted, none; realized, none; reported.....	None.
Total due from members.....	\$ 200.18
Deduct estimated cost of collection.....	6.10
Net amount due from members.....	\$ 194.08

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None.
Losses in process of adjustment (number of claims.....)	None.
Losses reported (number of claims.....)	None.
Losses resisted (number of claims.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	2,022	\$ 2,022,000	Shown in total.	
Policies or certificates written during the year 1890.....	317	317,000		
Total.....	2,340	\$ 2,340,000		
Deduct number and amount which have ceased to be in force during 1890.....	314	214,000		
Total policies or certificates in force December 31, 1890.....	2,026	\$ 2,126,000		
Losses and claims on policies or certificates unpaid December 31, 1890.....	None.			
Losses and claims on policies or certificates incurred during year 1890—number of death.....	9	14,000		
Total.....	9	\$ 14,000		
Losses and claims on policies or certificates paid during the year 1890.....	0	14,000		
Policies or certificates terminated by death during 1890.....	14	14,000		
Policies or certificates terminated by lapse during 1890.....	200	200,000		

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars; two certificates on any one life present limit. Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; where there is five thousand certificates in force and \$50,000 in surety fund from excess in said fund above \$50,000.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten cents per member for cost of collection. Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No; we issue a life and savings policy, as defined in section 20, chapter 63, acts Twenty-first General Assembly.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Calculated upon a mortality between the experience of English and American companies; age, entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$33,250.00.

For what purpose, how is it created and where deposited?

Answer. To secure policy contracts; by the payment of one per cent of amount insured; deposited with the Auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Directors.

If not, how are they selected?

Answer. Officers by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Ordinary life, not; life and savings fund policy, yes.

For what purposes are assessments made, and under what authority?

Answer. To meet death losses and expenses, as stipulated by contract.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

Answer. \$2,000.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

FIDELITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, L. G. FOUSE.

Secretary, W. S. CAMPBELL.

[Incorporated December 2, 1878. Commenced business January 1, 1879.]

Principal office, No. 914 Walnut Street, Philadelphia.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 372,152.63

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Annual dues as per contract, without any deduction whatever, including contingent expense due.....	\$ 187,678.96
Assessments: Mortuary, \$93,986.71; expense, 40,290.41.....	373,277.12
Total paid by members.....	\$ 560,956.08
Interest, \$11,548.85; rent, \$2,060.74.....	13,609.59
Advances to agents repaid.....	\$32,963.80
Cash received from all other sources, viz: Fees for changing policies.....	41.00
(Assessments paid in advance, \$1,391.43.)	
Total income.....	\$ 574,995.67
Total net resources.....	\$ 846,730.30

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 360,308.56
Advanced payments returned to rejected applicants.....	3,469.58
Total paid to members.....	\$ 363,778.14
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	60,302.26
Commissions paid or allowed for collecting assessments.....	9,290.41
Salaries of managers and agents not paid by commissions.....	15,711.63
Salaries of officers, \$18,063.94; other compensation of officers \$.....	18,063.94
Salaries and other compensation of office employees.....	22,391.50
Medical examiners' fees, whether paid direct by members or otherwise.....	11,994.83
Rent, \$6,152.56; taxes, \$327.68; advertising and printing, \$16,732.60	23,416.93
Advanced to officers and agents to be repaid out of future salaries or commissions.....	\$59,500.50
All other items, viz:	
Licenses, legal expenses, etc.....	6,491.22
Furniture, fixtures, etc.....	3,445.45
Janitor, fuel, etc., expressage, telegraph, investigating claims.....	4,091.02
Travelling expenses, postage, etc.....	12,701.50
(Advanced assessments applied, included above.....)	\$ 977.80
Total expense footings.....	187,691.97
Total disbursements.....	\$ 491,369.11
Balance.....	\$ 355,450.19

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 41,744.93
Loans on mortgages (first liens) on real estate.....	179,800.00
Cost value of bonds and stocks owned absolutely.....	6,879.91
Agent's ledger balances.....	20,109.09
Cash in office.....	2,101.91
Bills receivable, \$18,335.73; printing machinery, \$1,797.28.....	20,961.31
Cash deposits in banks on emergency fund account:	
Union Trust Company, Philadelphia, \$16,196.62; Nassau Bank, New York, \$345.23.....	16,492.15
All other deposits:	
Loans on renewal interest of \$91,966, probable decrement having been deducted.....	74,914.09
Total net or invested assets, less depreciation.....	\$ 355,450.19

NON-INVESTED ASSETS.

Interest due, \$253.23; accrued, \$3,392.54.....	\$ 3,455.77
Market value of real estate over cost and incumbrances.....	28,855.07
Market value of bonds and stocks over cost.....	1,680.00
Total non-invested assets.....	\$ 33,990.84
Gross assets.....	\$ 389,441.03

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$ 456.29
Advanced assessments.....	12,156.65
Total actual liabilities.....	\$ 12,612.94
Balance net assets.....	\$ 376,828.16

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity reserve or amount pledged for losses.....	\$ 721,338.17
Net amount due from members.....	\$ 721,338.17

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims one).....	\$ 3,000.00
Losses reported (number of claims twenty-eight).....	68,000.00
Losses resisted (number of claims four).....	12,500.00
Total contingent mortuary liabilities.....	\$ 83,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889, 97 limited, \$6,450.....	18,611	\$ 23,704,450	194	\$ 301,560
Policies or certificates written during the year 1890.....	3,463	7,299,250	28	78,000
Total.....	14,074	\$ 31,003,700	222	\$ 409,560
Deduct number and amount which have ceased to be in force during 1890. (\$ limited, \$300).....	1,838	4,210,050	51	119,500
Total policies or certificates in force December 31, 1890. (\$4 limited, \$5,900).....	12,176	\$ 26,793,650	171	\$ 289,060
Losses and claims on policies or certificates unpaid December 31, 1889.....		1,000		
Losses and claims on policies or certificates incurred during year 1890.....	142	\$ 314,308.56	8	\$ 15,500
Total.....	143	\$ 315,308.56	8	\$ 15,500
Losses and claims on policies or certificates paid during the year 1890.....	128	\$ 300,306.56	8	\$ 15,500
Policies or certificates terminated by death during 1890.....	142	\$ 314,308.56	8	\$ 15,500
Policies or certificates terminated by lapse during 1890.....	1,006	\$ 8,895,743.44	43	\$ 94,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$15,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. The policies are guaranteed by the contingent fund, now sufficient to pay the losses for a year, and by the indemnity pledge of members, subject to assessment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. From 3 per cent to 10 per per cent was paid the trustees to cover cost of collection.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No; at end of probable life credits, if any, may be withdrawn as a disability benefit.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables modified by probable life and experienced decrement.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$42,837.35.

For what purpose, how is it created, and where deposited?

Answer. To guarantee full payment of policies and reduce insurance liability of association created by loading mortuary calls or collecting stipulated sum in addition to mortality element for said purpose. See invested assets, Section 4, of this report.

Are the officers and directors elected at annual meeting of members?

Answer. Yes, directors and the officers are elected annually by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or creditors or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For the purpose of paying death losses and creating a contingent account. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. It will produce \$246,452.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

FIDELITY PROTECTIVE UNION,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, pursuant to the laws of said State.

President, JAMES McNAUGHTON.

Secretary, L. C. HUFF.

[Incorporated April 12, 1890. Commenced business July 15, 1890.]

Principal office, Council Bluffs, Iowa.

Attorney for service of process in Iowa, J. J. Stewart.

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions	\$ 4,718.00
Assessments: Mortuary, \$398.82; expenses, \$132.93	531.75
Medical examiners' fees paid by applicant	674.90
Total paid by members	\$ 5,923.75
Cash received from other sources, viz: Reserve fund, \$366.00; expense, \$150.00	486.00
Advanced by incorporators	315.00
Fines	8.75
Total net resources	\$ 6,733.50

DISBURSEMENTS DURING YEAR 1890.

Advanced payments returned to rejected applicants	\$ 40.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	4,602.00
Salaries of managers and agents not paid by commissions	104.00
Salaries and other compensation of office employees	90.00
Medical examiners' fees, whether paid direct by members or otherwise	674.00
Rent, \$; taxes, \$; advertising and printing . . . \$141.50	141.50
Advanced to officers and agents to be repaid out of future salaries or commissions	
All other items, viz: Books, \$28.65; office furniture, \$20.25; certificates and permits, 25.00; traveling expenses, \$66.65; postage, \$66.87; notary and stenographer, \$4.40	212.77
Total expense footings	\$5,916.27
Total disbursements	\$ 5,965.27
Balance	\$ 798.23

NET OR INVESTED ASSETS.

Cash in office	3.41
Cash deposits in banks on emergency or reserve fund account, Citizens' State Bank, Council Bluffs, Iowa.....	764.82
Total net or invested assets, as per balance	768.23

NON-INVESTED ASSETS.

Interest due, none; accrued.....	None.
Receipts due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.

LIABILITIES.

Losses adjusted, due and unpaid (number of claims...)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance net assets.....	None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, none; realized, none; reported.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims...)	None.
Losses in process of adjustment (number of claims...)	None.
Losses reported, (number of claims...)	None.
Losses realized, (number of claims...)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates written during the year 1890	678	1,356,000	678	1,356,000
Total.....	678	1,356,000	678	1,356,000
Deduct number and amount which have ceased to be in force during 1890.....	11	22,000	11	22,000
Total policies or certificates in force December 31, 1890.....	667	1,334,000	667	1,334,000

MISCELLANEOUS QUESTIONS.

- What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. Two thousand dollars.
- Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
 Answer. No.
- Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
 Answer. Yes. Twenty-five per cent deducted for expenses.
- Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?
 Answer. No.
- In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
 Answer. Age at entry.
- If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.
 Answer. Eighteen to thirty-five, \$1.00; thirty-five to forty-five, \$1.25; forty-five to fifty-five, \$1.50.
- Has the society an emergency or reserve fund?
 Answer. Yes.
- What is the amount thereof?
 Answer. Three hundred and sixty-six dollars.
- For what purpose, how is it created, and where deposited?
 Answer. To pay death loss in case of unusual mortality, and reduce assessments; now in Citizens State Bank, Council Bluffs, Iowa.
- Are the officers and directors elected at the annual meetings of members?
 Answer. Yes.
- Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.
- Are certificates issued to persons other than the families or heirs of the member?
 Answer. No.
- Are assignments of certificates to other than such persons allowed?
 Answer. No.
- For what purposes are assessments made, and under what authority?
 Answer. To pay death losses and expenses.
- What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. About seven hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

GERMAN AMERICAN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, PHILLIP BENNER.

Secretary, F. H. A. KOCH.

[Incorporated March 5, 1887. Commenced business July 1, 1887.]

Principal office, Burlington, Iowa.

BALANCE SHEET.

The cash balance as shown in the statement for the year 1889 is incorrect to the amount of \$1,194.50, to-wit: \$800.00 appearing twice as an income and \$394.50 reduced amount advanced by treasurer during 1888, did not appear as a disbursement.

Amount of net or invested assets December 31st of previous year \$ 6,021.05

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Annual dues as per contract, without any deduction whatever \$ 4,000.73
Assessments: Mortuary, \$... ..; expense, \$..... 10,986.39
Total paid by members \$ 14,987.12

Cash received from all other sources, viz: Advanced per directors 65.40

Total income \$ 15,052.61
Total net resources \$ 21,103.66

DISBURSEMENTS DURING YEAR 1890.

Losses and claims	\$ 7,000.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	337.00
Commissions paid or allowed for collecting assessments	750.19
Salaries of managers and agents not paid by commissions	48.00
Salaries of officers, \$.....; other compensation of officers	1,106.50
Salaries and other compensation of office employes	312.75
Medical examiners' fees, whether paid direct by members or otherwise	180.50
Rent, \$261.80; taxes and legal expenses, \$191.23; advertising and printing, \$393.10	840.13
Advanced to officers and agents to be repaid out of future salaries or commissions	534.70
All other items, viz: Postage and exchange, \$294.09; office expense, fuel and lights, \$51.47	345.56
Advanced money returned to incorporators	300.00
Reduced amount advanced by treasurer in 1888	476.63
Traveling expenses	19.85
Total disbursements	\$ 12,260.00
Balance	\$ 8,833.76

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account:	
State of Missouri (insurance department)	\$ 1,000.00
Auditor of State of Iowa	1,415.20
All other deposits:	
German American Savings Bank	1,000.00
First National Bank, Burlington, Iowa	5,417.47
Total net or invested assets, as per balance	\$ 8,833.76
Total net or invested assets, less depreciation	\$ 8,833.76

NON-INVESTED ASSETS.

Office furniture, books, stationery, supplies, etc.	\$ 275.00
Total non-invested assets	\$ 275.00
Gross assets	\$ 9,108.76

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ...) .None.	
Salaries, rents and office expenses due and accrued	\$ 100.00
Balance advanced per treasurer in 1888	217.95
Total actual liabilities	\$ 317.95
Balance, net assets	\$ 8,790.81

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, notes owned by association (estimated)	\$ 10,824.43
Mortuary assessments due and unpaid, in course of collection and transmission	978.78
Total due from members	\$ 20,803.21
Deduct estimated cost of collection	2,000.00
Net amount due from members	\$ 18,803.21

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 1)	\$ 1,000.00
Losses reported (number of claims, 2).....	4,000.00
All other contingent liabilities, advanced by incorporators and others.....	3,261.84
Total contingent mortuary liabilities	\$ 8,261.84

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	1,038	\$ 1,103,000	385	\$ 450,000
Policies or certificates written during the year 1890.....	755	690,000	102	116,500
Total	1,793	\$ 1,793,000	487	\$ 575,500
Deduct number and amount which have ceased to be in force during 1890	277	291,000	96	115,000
Total policies or certificates in force December 31, 1890	1,516	\$ 1,502,000	391	\$ 460,500
Losses and claims on policies or certificates unpaid December 31, 1889	1	2,000		
Losses and claims on policies or certificates incurred during year 1890.....	9	10,000	3	3,000
Total	10	\$ 12,000		\$
Losses and claims on policies or certificates paid during the year 1890.....	7	7,000	3	3,000
Policies or certificates terminated by death during 1890	9	10,000	3	3,000
Policies or certificates terminated by lapse during 1890	268	281,000	93	112,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Amount specified in policy and guaranteed by accumulation of mortuary and reserve fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No, except percentage for collection.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to Actuaries' and American Experience Table.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three thousand two hundred and seventy-two dollars and ninety cents.

For what purpose, how is it created, and where deposited?

Answer. 1st. To provide against excessive mortality. 2d. For protection against forfeiture in case of inability to pay premiums when due. 3d. To reduce premiums after ten years' membership. Created by setting apart 25 per cent of all net receipts of mortuary premiums.

Are the officers and directors elected at annual meeting of members?

Answer. Yes, directors.

If not, how are they selected?

Answer. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To create a mortuary and reserve fund for full payments of all death claims. Under authority of articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, H. A. WHITMAN.

Secretary, STEPHEN BALL.

[Incorporated May, 1866. Commenced business of this department January, 1880.]

Principal office, 230 Asylum street, Hartford, Conn.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 847,770.22

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 80,001.50
Annual dues as per contract, without any deductions whatever.....	208,373.23
Assessments: Mortuary, \$865,055.12; expense, \$45,082.22.....	910,137.34
Total paid by members.....	\$1,306,362.26
Interest.....	21,856.18
Cash received from all other sources, viz: From members for accumulated safety fund.....	107,790.19
(Assessments paid in advance.....\$17,710.32.)	
Total income.....	\$1,328,158.44
Total net resources.....	\$2,175,028.66

DISBURSEMENTS DURING YEAR 1890.

Losses and claims.....	\$ 823,085.55
Advanced payments, applied to members payments.....	19,848.26
Dividends from accumulated safety fund, applied to members payments.....	17,328.91
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	156,715.43
Commissions paid or allowed for collecting assessments. None.	
Salaries of officers, \$11,300; other compensation of officers, none.....	11,300.00
Salaries and other compensation of office employes.....	36,570.80
Medical examiners' fees, whether paid direct by members or otherwise.....	28,896.66
Rent, \$4,900.51; taxes, \$9,520.29; advertising and printing, \$10,235.28.....	24,746.08
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Miscellaneous office expenses \$12,513.12; traveling expenses, 10,790.97; legal expenses, \$3,112.70; postage, \$10,590.95.....	37,007.74
Stockholders dividends.....	20,000.00
(Advanced assessments applied, included above.....\$10,848.26.)	
Total expenses, footings.....	\$295,237.71.
Total disbursements.....	\$1,175,500.43
Balance.....	\$1,000,428.23

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 6,000.00
Cost value of bonds and stocks owned absolutely.....	89,657.75
Cash in office.....	1,318.26
Cash deposits in banks on emergency or reserve fund account:	
Deposited in Security Company of Hartford, Conn., trustee of company's accumulated safety fund.....	862,117.23
All other deposits: First National Bank, \$20,379.45; Farmers' and Merchants' National Bank, \$10,932.82; United States Bank, \$10,022.73.....	41,334.99
Total net or invested assets, as per balance.....	\$1,000,428.23
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	18,221.75
Total net or invested assets, less depreciation.....	\$ 982,206.48

NON-INVESTED ASSETS.

Interest due, \$189.00; accrued, \$341.16.....	\$ 530.16
Gross assets.....	\$ 982,736.64

LIABILITIES.

Taxes due and accrued.....	\$ 8,090.51
Advance assessments, \$...; bonus or dividend obligations, \$... ..	18,506.06
All other (not including contingent mortuary).....	8,913.44
Total actual liabilities.....	36,410.01
Balance, net assets.....	\$ 946,326.63

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due.....	\$ 3,000.00
Mortuary assessments due and unpaid.....	216,000.00
Mortuary assessments not yet called for losses unadjusted, \$27,000.00; resisted, \$35,000.00; reported, \$54,000.00.....	116,000.00
Total due from members.....	335,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 335,000.00

CONTINGENT MORTUARY LIABILITIES

Losses adjusted, not yet due, (number of claims, 75).....	\$ 219,000.00
Losses in process of adjustment (number of claims, 5).....	27,000.00
Losses reported (number of claims, 21).....	54,000.00
Losses resisted (number of claims, 4).....	35,000.00
All other contingent liabilities, amount paid towards safety fund by members, with interest.....	862,218.07
Total contingent mortuary liabilities.....	\$1,197,218.07

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	29,775	\$ 70,784,000	1,124	\$ 2,137,500 ⁰
Policies or certificates written during the year 1890.....	8,401	16,198,000	504	832,500
Total.....	38,176	\$ 86,982,000	1,628	\$ 2,970,000
Deduct number and amount which have ceased to be in force during 1890.....	4,480	8,946,000	440	657,000
Total policies or certificates in force December 31, 1890.....	33,696	\$ 78,036,000	1,170	\$ 2,313,000
Losses and claims on policies or certificates unpaid December 31, 1889.....	66	\$ 201,500	2	\$ 3,000
Losses and claims on policies or certificates incurred during year 1890.....	357	958,500	7	19,000
Total.....	423	\$ 1,160,000	9	\$ 22,000
Losses and claims on policies or certificates paid during the year 1890.....	318	\$ 825,000	5	\$ 10,000
Policies or certificates terminated by death during 1890.....	387	958,500	7	19,000
Policies or certificates terminated by lapse during 1890.....	4,102	\$ 7,987,500	442	\$ 638,000

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. \$15,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Not otherwise than by a division of the reserve funds, whenever, because of deficient membership, full claims cannot be met by the proceeds of the mortuary calls.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. None other than as provided by contract with members.
 Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. None other than dividends from the reserve funds.
 In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.
 If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to age by a table deduced from the American and Actuaries Tables of Mortality.

Has the society an emergency or reserve fund?
 Answer. Yes.

What is the amount thereof?
 Answer. \$862,218.07.

For what purpose, how is it created, and where deposited?
 Answer. For division, whenever by deficient membership, full claims cannot be met from mortality fund. Created by a payment of \$10.00 on each \$1,000.00 of benefit, once only. With the Security Company of Hartford, Conn., trustee.

Are the officers and directors elected at annual meeting of members?
 Answer. No.

If not, how are they selected?
 Answer. Officers by directors.

Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?
 Answer. Not restricted, but much care is taken to exclude all speculative cases.

Are assignments of certificates to other than such persons allowed?
 Answer. Yes, if company is satisfied that the assignee is a creditor, partner or one having an insurable interest.

For what purposes are assessments made and under what authority?
 Answer. For mortality fund, safety fund deposit, expense, dues, taxes and collection expenses, by authority of the contracts in accordance with which such levies are made.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$1,000.00 for each \$1,000.00 assessed.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

ILLINOIS MASONIC AND PYTHIAN BENEVOLENT SOCIETY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, S. G. PADDOCK.

Secretary, D. J. FOSTER

[Incorporated March 9, 1887. Commenced business March 21, 1887.]

Principal office, 132 La Salle St., Chicago, Illinois.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$ 17,078.15
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INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 2,108.30
Assessments: Mortuary, \$227,373.81; expense, (\$.....)	227,373.81
Restoration	2,420.05
Total paid by members.....	\$ 231,902.16
Interest, \$400.00; rent, none.....	400.00
Cash received from all other sources, viz:	50.97
Total income.....	\$ 232,353.13
Total net resources.....	\$ 249,431.28

DISBURSEMENTS DURING YEAR 1890.

Losses and claims.....	\$ 204,000.00
Advance payments returned to rejected applicants.....	60.25
Total paid to members.....	\$ 204,060.25
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	1,160.94
Commissions paid or allowed for collecting assessments.....	7,034.35
Salaries of managers and agents not paid by commissions.....	6,694.25
Salaries of officers, \$5,024.96; other compensation of officers, \$1,118.52.....	6,143.48
Salaries and other compensation of office employes.....	2,355.00
Medical examiners' fees, whether paid direct by members or otherwise.....	462.30
Rent, \$1,200.00; taxes, \$6.19; advertising and printing, \$757.52....	1,963.71
All other items, viz:	
Adv. Rem. Dec.....	\$ 180.60
Postage, attorney's fees, janitor, gas, secretary's traveling expenses, etc.....	1,964.21
(Total expense footings..... \$27,967.90)	
Total disbursements.....	\$ 232,028.15
Balance.....	\$ 17,463.13

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$ 10,000.00
Agent's ledger balances, miscellaneous balances.....	232.11
All other deposits: Bank of Commerce.....	7,171.02
Total net or invested assets, as per balance.....	\$ 17,403.13
Deduct depreciation of assets to bring same to market value, and agent's balance unsecured.....	232.11
Total net or invested assets, less depreciation.....	\$ 17,171.02

NON-INVESTED ASSETS.

Furniture and fixtures.....	\$ 500.00
Market value of bonds and stocks over cost.....	2,525.00
Total non-invested assets.....	\$ 3,025.00
Gross assets.....	\$ 20,196.02

LIABILITIES.

Advance assessments, \$728.47; bonus or dividend obligations, \$.....	\$ 728.47
All others (not including contingent mortuary) viz: Paid on No. 188.....	746.42
Total actual liabilities.....	\$ 1,474.89
Balance net assets.....	\$ 18,721.13

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 16,000.00
Mortuary assessments, not yet called for losses unadjusted, \$26,000; resisted, \$.....	26,000.00
Mortuary assessments, reported.....	17,000.00
Net amount due from members.....	\$ 59,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 6).....	\$ 16,000.00
Losses in process of adjustment (number of claims, 8).....	26,000.00
Losses reported, (number of claims, 6).....	17,000.00
Total contingent mortuary liabilities.....	\$ 59,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	3,202	\$ 8,353,000	100	\$ 227,000
Policies or certificates written during the year 1890.....	351	678,000	14	26,000
Total.....	3,643	\$ 9,031,000	114	\$ 253,000
Deduct number and amount which have ceased to be in force during 1890.....	1,143	2,643,000	30	80,000
Total policies or certificates in force December 31, 1890.....	2,500	\$ 6,388,000	78	\$ 173,000
Losses and claims on policies or certificates unpaid December 31, 1890.....	31	89,000		
Losses and claims on policies or certificates incurred during year 1890.....	64	178,000	2	6,000
Total.....	95	\$ 267,000	2	\$ 6,000
Losses and claims on policies or certificates paid during the year 1890.....	75	204,000		
Policies or certificates terminated by death during 1890.....	64	178,000	2	6,000
Policies or certificates terminated by lapse during 1890.....	1,079	2,465,000	34	74,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes. Plan guarantees maximum amount of certificate as long as there is \$1,000,000 insurance in force. No dividend or endowment returns allowed.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No. To the mortuary assessment is added a loading for expense of collection.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. According to age and amount of certificate.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Five classes, according to age, viz: 21—27, 27—30, 30—45, 45—52, 52—55. Assessed at age of entering.

Has the society an emergency or reserve fund?
 Answer. Yes.
 What is the amount thereof?
 Answer. \$12,525.00.
 For what purpose, how is it created, and where deposited?
 Answer. To maintain solvency. From that portion of the expense element not used for expenses. Membership fees and interest on investment. Bank of Commerce, Chicago.
 Are the directors elected at annual meeting of members?
 Answer. Yes. Officers are elected by the board of directors.
 Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.
 Are certificates issued to persons other than the families or heirs of the member?
 Answer. No.
 Are assignments of certificates to other than such persons allowed?
 Answer. No.
 For what purposes are assessments made, and under what authority?
 Answer. To pay death losses and expenses; 10 per cent being allowed for expenses. By order of directors.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. All classes are assessed on each \$1,000 death loss. Average assessment netting about \$1,100.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

IMPORTERS AND BREEDERS MUTUAL LIVE STOCK INSURANCE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. L. JOY.

Secretary, O. P. McCRAE.

[Incorporated July 29, 1890. Commenced business October 13, 1890.]

Principal office, Sioux City, Iowa.

INCOME DURING YEAR 1890.

Gross amount paid by members of the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 2,025.00
Annual dues as per contract, without any deduction whatever	1,740.00
Total paid by members.....	\$ 3,765.00
Total income.....	\$ 3,765.00

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	None.
Advanced payments returned to rejected applicants.....	None.
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 5.10
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	1,228.55
Salaries of officers, \$566.29; other compensation of officers, \$.....	566.29
Salaries and other compensation of office employees.....	68.75
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Rents, \$90; taxes, \$8.66; advertising and printing, \$125.70.....	225.36
All other items, viz: Postage, telegrams and express; \$45.22; office furniture and incidentals, \$164.65; traveling expenses incidental to organization, \$92.65.....	812.52
(Total expense footings.....)	\$2,916.57
Total disbursements.....	\$ 2,916.57
Balance.....	\$ 848.43

NET OR INVESTED ASSETS.

Amounts and notes in process of collection taken for membership and policy fees.....	\$ 848.43
Total net or invested assets.....	\$ 848.43

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, three).....	\$ 330.00
Losses in process of adjustment (number of claims, one).....	100.00
Losses reported (number of claims.....)	None.
Losses resisted (number of claims.....)	None.
Total contingent mortuary liabilities.....	\$ 330.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates written during the year 1890	655	\$ 179,062.00	567	\$ 171,867.00
Deduct number and amount which have ceased to be in force during 1890.....	24	8,350.00	22	8,175.00
Total policies or certificates in force December 31, 1890.....	631	\$ 171,612.00	565	\$ 163,692.00
Losses and claims on policies or certificates unpaid December 31, 1889.....	None			
Losses and claims on policies or certificates incurred during year 1890.....	4	330.00	4	330.00
Policies or certificates terminated by death during 1890.....	4	330.00	4	330.00
Policies or certificates terminated by lapse during 1890, cancelled.....	20	8,020.00	18	7,845.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one animal?

Answer. \$1,000 in A class, \$250 in B class.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Has the society an emergency or reserve fund? What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Yes.

For what purposes are assessments made, and under what authority?

Answer. For losses under authority of by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Assessments of one per cent in each class would yield \$1,313.75 in "A" and \$492.37 in "B" class.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

IOWA LIFE AND ENDOWMENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. P. SEARLE.

Secretary, JOHN M. HERRON.

[Incorporated March 3, 1883. Commenced business March 3, 1883.]

Principal office, Oskaloosa, Iowa.

Attorney for service of process in Iowa: C. P. Searle.

BALANCE SHEET.

Amount of net or invested assets, December 31st of previous year..... \$ 9,735.37

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 404.00
Annual dues as per contract, without any deduction whatever	3,851.89
Assessments: Mortuary, \$11,533.79; expense, none.....	11,853.79
Medical examiners' fees paid by applicant.....	51.00
Total paid by members.....	\$ 16,160.68

Interest, \$.....; rent, \$231.67 net.....	\$ 523.67
Cash received from all other sources, viz: Including mortuary assessments in process of collection, \$1,382.30; W. M. A. S. endowments, \$1,376.35, and all other sources, \$1,953.03.....	4,721.78
Total income.....	\$ 21,406.13
Total net resources.....	\$ 31,141.70

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 8,190.46
Total paid to members.....	\$ 8,190.46
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 404.00
Commissions paid or allowed for collecting assessments.....	86.50
Salaries of managers and agents not paid by commissions, traveling expenses.....	460.25
Salaries of officers, \$2,309.98; other compensation of officers, \$.....	2,309.98
Salaries and other compensation of office employees.....	54.00
Medical examiners' fees, whether paid direct by members or otherwise.....	51.00
Rent, \$.....; taxes, \$61.60; insurance, \$34; advertising and printing, \$220.25.....	324.85
Advanced to officers and agents to be repaid out of future salaries or commissions.....	60.00
All other items, viz: Including payments on W. M. A. S. contracts, and all other items of expense.....	2,529.40
Total disbursements.....	\$ 14,469.54
Balance.....	\$ 16,672.16

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances, including improvements, furniture and fixtures.....	\$ 7,305.54
Cash in president's hands, proceeds of loan.....	300.00
Cash in office and hands of treasurer.....	8,476.62
All other deposits:	
Certificate of deposit, Mahaska County Bank.....	500.00
Total net or invested assets as per balance.....	\$ 16,672.16
Total net or invested assets, less depreciation.....	\$ 16,672.16

NON-INVESTED ASSETS.

Market value of real estate over cost and incumbrances.....	\$ 1,104.46
Total non-invested assets.....	\$ 1,104.46
Gross assets.....	\$ 17,766.62

LIABILITIES.

Losses adjusted, (number of claims, 2) in process of collection	\$ 1,382.20
Endowment assessments, in process of collection	1,376.55
Salaries, rents and office expenses due and accrued	210.00
Borrowed money, \$3,000.00, mortgage on building; interest accrued on same, \$	3,000.00
Advance assessments, \$615.50; W. M. A. S. reserve fund, \$127.96; bonus or dividend obligations, \$	743.46
All other (not including contingent mortuary), viz:	
Note at bank	1,000.00
General fund	9.57
Total actual liabilities	\$ 7,721.78
Balance, net assets	\$ 10,054.84

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, 3 reported, \$1,107.00 each	\$ 3,321.00
Total due from members	\$ 3,321.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims 3), not ordered	3,321.00
Total contingent mortuary liabilities	\$ 3,321.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889	560	\$ 2,005,750	560	\$ 2,005,750
Policies or certificates written during the year 1890, 51 and by consolidation of W. M. A. S. membership, 533	694	1,299,000	604	1,299,000
Total	1,164	\$ 3,304,750	1,164	\$ 3,304,750
Deduct number and amount which have ceased to be in force during 1890	57	220,000	57	220,000
Total policies or certificates in force December 31, 1890	1,104	\$ 3,077,750	1,104	\$ 3,077,750
Losses and claims on policies or certificates unpaid December 31, 1890	2	\$ 1,120.00	2	1,120.00
Losses and claims on policies or certificates incurred during year 1890	14	10,377.46	14	10,377.46
Total	16	\$ 11,497.46	16	\$ 11,497.46
Losses and claims on policies or certificates paid during the year 1890, including sick benefit, \$30	11	\$ 7,056.46	11	\$ 7,056.46
Policies or certificates terminated by death during 1890	14	31,500.00	14	31,500.00
Policies or certificates terminated by lapse during 1890	46	193,000.00	46	193,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. \$5,000.00 on whole certificates; \$2,500 on half certificates.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
 Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
 Answer. Yes; from 10 to 40 per cent, according to age, goes into a surrender value fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
 Answer. Policies provide for payment of pro rata share of the endowment fund to each member at the end of ten years, or at the end of his endowment period.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.
 Answer. Fixed sums without regard to age.

Has the society an emergency or reserve fund?
 Answer. Yes.

What is the amount thereof?
 Answer. \$9,857.99.

For what purpose, how is it created, and where deposited?
 Answer. For members who elect to withdraw from the association at certain times as prescribed in their certificates and in the constitution and by-laws. It is invested in real estate and cash on hand.

Are the officers and directors elected at annual meeting of members?
 Answer. Directors are.

If not, how are they selected?
 Answer. Other officers are elected by the directors.

Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?
 Answer. Families, heirs or legatees.

Are assignments of certificates to other than such persons allowed?
 Answer. Only where the assignee can be shown to have an insurable interest.

For what purposes are assessments made and under what authority?
 Answer. For paying death claims; by authority of articles of incorporation and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. Our present membership would produce \$1,107.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

IOWA MASONS' BENEVOLENT SOCIETY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JOHN SIEBEL.

Secretary, F. H. LORING.

[Incorporated January 20, 1876. Commenced business March 16, 1876.]

Principal office, Oskaloosa, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 21,922.17

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by applications, without deductions.....	\$ 1,728.00
Assessments: Not separate.....	117,565.47
Medical examiners' fees paid by applicant. Included in item No. 1.	
Total paid by members.....	\$ 119,293.47
Interest, none; rent, \$1,413.00.....	1,413.00
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Loan.....	4,000.00
Sewer accounts, \$279.30; bills receivable, \$17.75; re-issue certificates, \$15.00.....	312.05
Total income.....	\$ 125,018.52
Total net resources.....	\$ 146,940.69

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 104,470.30
Advanced payments returned to rejected applicants.....	54.96
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	1,184.05
Commissions paid or allowed for collecting assessments.....	5,872.87
Salaries of managers and agents not paid by commissions.....	4,783.76
Salaries of officers, \$1,250; other compensation of officers \$167.10.....	1,417.10
Salaries and other compensation of office employes.....	900.00
Medical examiners' fees, whether paid direct by members or otherwise.....	302.75
Rent, \$....; taxes, \$257.00; advertising and printing, \$715.42.....	972.42
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Decrease due depositors, \$286.02; increase ledger accounts, \$184.00; insurance, \$93.00; fuel, \$181.88; Secretary's traveling expenses, \$32.00; postage, \$353.60; repairs, \$13.62; books, \$21.60; telephone, \$36.00; janitor, \$14.95; attorney fees, \$25.00; light, \$53.25; railroad tickets, \$190.00; Auditor Nebraska, \$20.00; auditing books, \$25.00; returned to members (overpaid), \$541.25; interest, \$400.00; incidentals, \$69.82; total.....	2,501.49
Total disbursements.....	\$ 121,959.69
Balance.....	\$ 24,961.00

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..	\$ 16,877.07
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agent's ledger balances.....	302.05
Cash deposits in banks on emergency or reserve fund account:	
Cash in bank to credit of treasurer.....	3,076.24
Bills receivable.....	443.70
Office furniture.....	581.42
Total net or invested assets.....	\$ 21,370.58
Deduct depreciation of assets to bring same to market value and agents' balance unsecured*.....	581.42
Total net or invested assets, less depreciation.....	\$ 20,789.16

* This deduction is for office furniture heretofore carried as assets.

NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.

LIABILITIES.

Borrowed money.....	\$ 4,000.00
All other (not including contingent mortuary), viz.: Due depositors.....	389.58
Total actual liabilities	\$ 4,389.58
Balance net assets	\$ 20,981.00

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid, estimated.....	\$ 10,000.00
Mortuary assessments, not yet called for losses unadjusted....	24,000.00
Total due from members.....	\$ 34,000.00
Deduct estimated cost of collection.....	3,000.00
Net amount due from members	\$ 31,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 5).....	\$ 10,000.00
Losses in process of adjustment, (number of claims, 5).....	10,000.00
Losses reported, (number of claims, 5)	10,000.00
Losses resisted, (number of claims,.....)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities.....	\$ 30,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	4,640	\$ 7,978,040.00	.....	\$ .....
Policies or certificates written during the year 1890.....	293	586,000.00	102	204,000.00
Total	4,933	\$ 8,564,040.00	.....	\$ .....
Deduct number and amount which have ceased to be in force during 1890.....	664	.....	.....	.....
Total policies or certificates in force December 31, 1890	4,275	\$ 8,550,000.00	2,820	\$ 5,640,000.00
Losses and claims on policies or certificates unpaid December 31, 1889	16	28,176.00	12	20,176.00
Losses and claims on policies or certificates incurred during year 1890.....	58	106,294.30	38	73,000.00
Total.....	74	\$ 134,470.30	50	\$ 93,176.00
Losses and claims on policies or certificates paid during the year 1890.....	59	104,470.30	36	66,000.00
Policies or certificates terminated by death during 1890	58	106,294.30	38	73,000.00
Policies or certificates terminated by lapse during 1890	605	.....	.....	.....

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. Four thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. A certain amount on each member in good standing at time of death, not to exceed \$2,000.00 on each certificate. Now paid in full. Guaranteed by permanent fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. Twenty cents on each death assessed for is used as general fund for all purposes; balance is mortuary fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded by classes, according to age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes. Permanent.

What is the amount thereof?

Answer. Twenty thousand eight hundred seventy-seven dollars and seven cents.

For what purpose, how is it created, and where deposited?

Answer. The following is an extract from by-laws: Article 9, section 1. A permanent fund shall be raised in the following manner: First, from admission fees; second, from that portion of the assessments not used for the payment of benefits. Which fund shall be securely invested by the board of directors, and shall be for the following purposes: *First*. To insure stability and perpetuity; to make up the deficit caused by those who fail to pay assessments and for whom benefits have been paid; and to provide for other contingencies that may arise. *Second*. To pay for medical examinations, printing and all other necessary expenses of management. *Third*. To pay benefits without an assessment whenever the board of directors may determine that the same can be done consistently with the interests of the society; *provided*, that in case of such payment the secretary shall notify all the members of the division where same has been paid, of the disease of the member, and the manner in which the benefit has been paid.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. There are nine directors, three of whom are elected annually, by the members at annual meeting. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay losses and expenses under the direction of the officers and by the authority of the by-laws of the society, with the approval of the directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Four thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

IOWA MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, G. R. STRUBLE.

Secretary, HIRAM BALDWIN.

[Incorporated January 17, 1882. Commenced business April 8, 1882.]

[Re-organized November 19, 1886.]

Principal office, Toledo, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 24,184.45

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction	\$ 4,616.00
Annual dues as per contract, without any deduction whatever	7,272.25
Assessments: Mortuary, \$33,718.27; expense.	None. 33,718.27
Reinstatement fees	2,360.96
Medical examiners' fees paid by applicant. No means of knowing.	

Total paid by members \$ 47,967.48

Interest, \$491.05; rent, \$500.00

Total income

Total net resources

\$ 48,868.56

\$ 73,052.98

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)..... \$ 26,082.51

Total paid to members..... \$ 26,082.51

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 5,145.39

Commissions paid or allowed for collecting assessments. 933.84

Salaries of managers and agents not paid by commissions..... 1,512.13

Salaries of officers, \$3,857.49; other compensation of officers, none..... 3,857.49

Salaries and other compensation of office employes..... 1,049.00

Medical examiners' fees, whether paid direct by members or otherwise. No means of knowing.....

Rent, none; taxes, \$76.00; advertising and printing, \$981.10.... 1,057.10

All other items, viz: Attorneys' fees, State authorities, postage, insurance, traveling expenses, fuel, note and interest, court costs, etc.....

(Total expenses, footings, \$17,164.71.)..... 3,609.76

Total disbursements..... \$ 43,247.32

Balance..... \$ 29,805.76

NET OR INVESTED ASSETS

Cost value of real estate in cash, exclusive of incumbrances, reserve..... \$ 10,736.81

Loans on mortgages (first liens) on real estate, reserve..... 10,450.00

Loans secured by pledge of bonds, stocks, or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office: Reserve, \$3,113.44..... 8,618.95

Cash deposits in banks on emergency or reserve fund account..... None.

All other deposits..... None.

Total net or invested assets..... \$ 29,805.76

Deduct depreciation of assets to bring same to market value, and agents' balances unsecured..... None.

Total net or invested assets, less depreciation..... \$ 29,805.76

NON-INVESTED ASSETS.

Interest due, none; accrued, \$293.44..... \$ 293.44

Rents, none; accrued..... None.

Market value of real estate over cost and incumbrances. None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 293.44

Gross assets..... \$ 30,099.20

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 1)..... \$ 2,000.00

Taxes due and accrued..... None.

Salaries, due and accrued..... 5,084.48

Borrowed money, \$1,000.00; interest accrued on same, none.... 1,000.00

Advance assessments, none; bonus, or dividend obligations.....

..... None.

All other (not including contingent mortuary), viz:..... None.

Total actual liabilities..... \$ 8,084.48

Balance, net assets..... \$ 29,014.72

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due.....	\$ 2,700.00
Mortuary assessments, not yet called for losses unadjusted, \$8,000.00; resisted, \$1,000.00; reported, none	9,000.00
Total due from members	\$ 11,700.00
Deduct estimated cost of collection	800.00
Net amount due from members.....	\$ 10,900.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3)	\$ 1,950.00
Losses in process of adjustment (number of claims, 3)	4,000.00
Losses resisted (number of claims, 0)	1,900.00
All other contingent liabilities	\$ 6,950.00
Total contingent mortuary liabilities	\$ 2,950.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889 ..	1,780	\$3,568,000.00	1,220	\$ 2,050,000
Policies or certificates written during the year 1890 ..	353	791,000.00	162	438,000
Total	2,133	\$4,359,000.00	1,382	\$ 2,497,000
Deduct number and amount which have ceased to be in force during 1890	275	585,000.00	223	363,000
Total policies or certificates in force December 31, 1890	1,907	\$3,774,000.00	1,159	\$ 2,134,000
Losses and claims on policies or certificates unpaid December 31, 1889	4	4,833.65	3	4,500
Losses and claims on policies or certificates incurred during the year 1890	24	28,000.00	21	25,000
Total	28	\$ 32,833.65	24	\$ 29,500
Losses and claims on policies or certificates paid during the year 1890	20	23,883.65	17	22,000
Policies or certificates terminated by death during 1890	24	28,000.00	21	25,000
Policies or certificates terminated by lapse during 1890	251	557,000.00	302	341,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. None other than as per contract with members.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition.

any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Certificates provide for division of reserve fund in twelve years.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to age, by a table deduced from American and actuaries' tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-four thousand three hundred dollars and twenty-five cents.

For what purpose, how is it created, and where deposited?

Answer. Invested in building, \$10,736.81; in real estate loans, deposited with state State Auditor, \$10,450.00; cash on hand, \$3,113.44.

Are the officers and directors elected at an annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. By authority of the board of directors, and for the purposes expressed on the notices thereof.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. A, \$2,897.00; B, \$5.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

MANUFACTURERS ACCIDENT INDEMNITY CO.,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, THOMAS SMITH.

Secretary, W. D. CRASE.

[Incorporated December 9, 1886. Commenced business January 1, 1887.]

Principal office, Geneva, N. Y.

Attorney for service of process in Iowa, A. W. Stiles, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 74,258.36

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deduction.....	\$ 45,320.00
Annual dues as per contract, without any deduction whatever.....	9,630.20
Assessments: \$83,221.80; deposits, \$36,031.00.....	119,252.80
Total paid by members.....	\$ 174,203.00
Interest, \$83.20; Rent, \$.....	353.20
Cash received from all other sources, viz:.....	90.36
(Assessments paid in advance, \$36,031.00.)	
Total income.....	\$ 174,646.56
Total net resources.....	\$ 248,904.92

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 50,014.40
Advanced payments returned to rejected applicants.....	474.50
Total paid to members.....	\$ 50,488.90
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	43,916.70
Commissions paid or allowed for collecting assessments.....	5,236.14
Salaries of managers and agents not paid by commissions.....	4,826.11
Salaries of officers, \$11,190.38; other compensation of officers \$.....	11,190.38
Salaries and other compensation of office employes.....	9,652.48
Medical examiners' fees, whether paid direct by members or otherwise.....	438.25
Rent, \$.....; taxes, \$.....; advertising and printing, \$11,015.48.....	11,015.48
All other items, viz:	
Postage.....	6,036.70
Travelling expenses.....	3,634.50
Legal expenses.....	1,706.02
Furniture, books, etc.....	4,283.24
(Advanced assessments applied, included above..... \$18,960.85)	
(Total expenses, footings..... \$101,906.00)	
Total disbursements.....	\$ 152,424.96
Balance.....	\$ 96,479.96

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 62,000.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	7,033.03
Cost value of bonds and stocks owned absolutely.....	10,060.00
Agents' ledger balances.....	700.21
Cash in office.....	2,135.70
Cash deposits in banks on emergency or reserve fund account:	
Chase State Bank, \$1,000; LaCade National Bank, \$1,027.95;	
Minnesota Loan Co., \$1,500; First National Bank,	
Geneva, \$8,321.33.....	11,849.28
All other deposits:	
In hands of approved collectors.....	2,701.74
Total net or invested assets.....	\$ 96,479.96
Total net or invested assets, less depreciation.....	\$ 96,479.96

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; furniture, books, etc.....	\$ 2,340.85
Total non-invested assets.....	\$ 2,340.85
Gross assets.....	\$ 98,820.85

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$ 399.43
Advance assessments, \$17,070.15; bonus or dividend obligations, \$.....	17,070.15
All other (not including contingent mortuary), viz: Expense funds not yet used.....	4,617.48
Total actual liabilities.....	\$ 22,087.06
Balance net assets.....	\$ 76,733.79

CONTINGENT INDEMNITY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 15,880.00
Mortuary assessments, due and unpaid.....	800.00
Total due from members.....	\$ 15,880.00
Deduct estimated cost of collection.....	794.00
Net amount due from members.....	\$ 15,086.00

CONTINGENT INDEMNITY-LIABILITIES.

Losses adjusted, not yet due (number of claims.....).....None.	\$
Losses in process of adjustment (number of claims 15).....	855.00
Losses reported (number of claims 83).....	1,660.00
Losses resisted (number of claims.....).....None.	
All other contingent liabilities.....None.	
Total contingent indemnity liabilities.....	2,515.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	11,070	\$40,009,775.00	354	\$ 12,505.00
Policies or certificates written during the year 1890.....	22,060	58,661,050.00	807	22,824.00
Total.....	33,730	\$98,671,825.00	1,161	\$ 35,329.00
Deduct number and amount which have ceased to be in force during 1890.....	18,650	45,339,825.00	600	17,501.50
Total policies or certificates in force December 31, 1890.....	15,080	\$ 5,633,150.00	562	\$ 17,827.50
Losses and claims on policies or certificates unpaid December 31, 1889.....	32	.....	.....	.....
Losses and claims on policies or certificates incurred during year 1890.....	1,494	5,001,440.00	49	1,003.82
Total.....	1,546	\$ 5,001,440.00	49	\$ 1,003.82
Losses and claims on policies or certificates paid during the year 1890.....	1,494	50,014.40	40	1,003.82
Policies or certificates terminated by death during 1890.....	8	6,550.00	None.	.....
Policies or certificates terminated by lapse during 1890.....	18,642	423,332.75	690	17,501.50

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Assessments are made to pay losses, claims and expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$50,000.00.

For what purpose, how is it created and where deposited?

Answer. 1. For the use, benefit and protection of the members.

2. By the officers and members.

3. With the insurance department, State of New York.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For losses, claims and expenses. Under the authority of the by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in cash class?

Answer. \$30,160.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

MASSACHUSETTS BENEFIT ASSOCIATION.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, G. A. LITCHFIELD.

Secretary, E. S. LITCHFIELD.

[Incorporated February 8, 1878. Commenced business October 13, 1879.]

Principal office, Boston, Mass., Exchange Building, 50 State Street.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 438,406.44

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 27,224.50
Annual dues as per contract, without any deduction whatever	137,215.02
Assessments: Mortuary and reserve, \$1,032,902.76; contingent expenses, \$29,052.23.....	1,061,954.99
Medical examiners' fees paid by applicant.....	3,298.00
Total paid by members.....	\$1,239,702.51
Interest, \$21,375.52; rent, \$.....	21,375.52
Cash received from all other sources, viz: Sundries.....	3,974.00

Total income..... \$1,285,142.03

Total net resources..... \$1,695,698.47

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 877,209.05
Total paid to members.....	\$ 877,209.05
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	92,671.73
Commissions and costs paid or allowed for collecting assessments.....	2,467.06
Salaries of officers, \$.....; other compensation of officers \$.....	20,225.02
Salaries and other compensation of office employes.....	11,828.30
Medical examiners' fees, whether paid direct by members or otherwise.....	7,857.28
Rent, \$3,120.00; taxes, \$2,080.64; advertising and printing, \$9,971.77	15,172.41
All other items, viz: Postage, \$3,461.45; agency expenses, \$14,165.14; traveling expenses, \$682.46; legal expenses, \$23,970.04; expenses of investment, \$650.00; sundries, \$2,909.22	45,847.31
Total disbursements.....	\$1,073,278.16
Balance.....	\$ 620,330.31

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 214,662.03
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	33,500.00
Cost value of bonds and stocks owned absolutely.....	154,323.92
Agent's ledger balances.....	3,154.87
Cash in office.....	8,808.86
Cash deposits in banks on emergency or reserve fund account: International Trust Co., \$20,000.00; National Granite Bank, \$20,000.00; Broadway National Bank, \$20,000.00; Suffolk Trust Co., \$15,000.00; Boston National, \$10,000.00; Blackstone National, \$67,296.12; Broadway (current), \$48,208.80.	200,594.92
All other deposits: State Treasurer, \$145.28; International Trust Co., \$3,531.41; Blackstone National, \$519.02; Insurance Department of Missouri, \$1,000.00	5,195.71
Total net or invested assets.....	\$ 620,330.31
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	3,789.75
Total net or invested assets, less depreciation.....	\$ 616,540.56

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$6,358.50.....	\$ 6,358.50
Total non-invested assets.....	\$ 6,358.50
Gross assets.....	\$ 622,899.06

LIABILITIES.

Balance net assets.....	\$ 622,899.06
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CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called, for losses unadjusted, \$.....; resisted, \$.....; reported, two mortuary calls, one due January 1, 1891.....	\$ 364,800.00
Net amount due from members.....	\$ 364,800.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of policies, 47).....	\$ 133,000.00
Losses in process of adjustment (number of policies, 34).....	137,000.00
Losses reported (number of policies, 14).....	38,000.00
Losses resisted (number of policies, 5).....	21,000.00
Total contingent mortuary liabilities.....	\$ 319,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	21,666	\$ 69,441,750.00	25	\$ 70,000
Policies or certificates written during the year 1890.....	5,388	12,360,250.00	25	65,000
Total.....	27,054	\$ 81,802,000.00	60	\$ 135,000
Deduct number and amount which have ceased to be in force during 1890.....	3,295	9,200,000.00	17	39,000
Total policies or certificates in force December 31, 1890.....	23,759	\$ 72,602,000.00	43	\$ 96,000
Losses and claims on policies or certificates unpaid December 31, 1889.....	69	241,650.00		
Losses and claims on policies or certificates incurred during year 1890.....	320	1,047,350.00		
Total.....	389	\$ 1,289,000.00		
Abatement by compromise and disability settlements.....		91,800.00		
Losses and claims on policies or certificates paid during the year 1890.....	288	877,309.00		
Policies or certificates terminated by death during 1890.....	328	1,047,000.00		
Policies or certificates terminated by lapse during 1890.....	2,967	8,246,000.00	17	39,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$20,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes. Guaranteed by twenty-five per cent loading. Returns of surplus will be made.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Not exceeding one-sixtieth of one per cent bi-monthly for contingent expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Has never done so.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Nearly like American tables. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$606,226.15.

For what purpose, how is it created, and where deposited?

Answer. To guarantee payment of full face of policy. Twenty-five per cent loading of mortality rates with State Treasurer and depositories authorized by law.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Biennially, by "active" members.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Only to persons having an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For death losses, the emergency fund and expenses; under authority of the treasurer.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. No classes; \$187,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HON. PETER NELSON.

Secretary, A. G. ROSING.

[Incorporated February 14, 1879. Commenced business February 17, 1879.]

Principal office, Red Wing, Goodhue County, Minn.

Attorney for service of process in Iowa, Frank Nordin, Des Moines.

BALANCE SHEET

Amount of net or invested assets December 31st of previous year \$ 10,689.31

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	9,640.00
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$48,463.25; expense, \$5,169.30; reserve fund, \$4,015.35.....	57,647.90
Medical examiners' fees paid by applicant.....	None.

Total paid by members \$ 66,687.90

Interest, \$655.00; gain on one bond sold, \$200.00..... 865.00

Advances to agents repaid..... None.

Cash received from all other sources, viz: Reduction and charge of beneficiaries, \$134.00; collection of checks, \$25.34; overpayments on assessments, \$326.23..... 485.57

(Assessments paid in advance, none.)

Total income..... \$ 68,038.47

Total net resources..... \$ 67,727.78

Balance due agents..... 489.03

\$ 68,216.81

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)..... \$ 54,850.00

Advance payments returned to rejected applicants..... None.

Total paid to members..... \$ 54,850.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 9,340.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$1,000.00 (Secretary); other compensation of officers, \$430.05 (medical director)..... 1,430.05

Salaries and other compensation of office employees..... 824.50

Medical examiners' fees, whether paid direct by members or otherwise..... 2,290.00

Rent, fuel and gas, \$285.33; taxes, none; advertising and printing, \$435.18; assessment cards and certificates, \$443.40..... 1,263.91

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: State fees, \$191.98; stamped envelopes, \$131.30; stationery and box rent, \$18.84; attorneys fees, \$75.50; amortization of premium on bonds, \$20.00; railroad fare, \$68.93; applied of overpayments on assessments, \$201.93; exchange, \$25.80; miscellaneous expenses, \$22.69..... 756.97

(Advanced assessments applied, included above..... None.)

(Total expense footings..... \$15,914.43)

Total disbursements..... \$ 79,764.43

Balance..... \$ 17,462.38

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..	\$	None.
Loans on mortgages (first liens) on real estate		None.
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....		None.
Cost value of bonds and stocks owned absolutely, belonging to reserve fund.....	11,820.00	
Members' ledger balances.....	13.01	
Cash in office of treasurer, (bank) First National, of Red Wing.	5,619.37	
Cash deposits in banks on emergency or reserve fund account: Included above.....	\$ 2.81	
All other deposits.....		None.
Total net or invested assets, as per balance.....	\$ 17,452.38	
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured		None.
Total net or invested assets, less depreciation.....	\$ 17,452.38	

NON-INVESTED ASSETS.

Interest due, none; accrued, \$301.25	\$	301.25
Rents due, none; accrued		None.
Market value of real estate over cost and incumbrances		None.
Market value of bonds and stocks over cost		None.
Total non-invested assets.....	\$	301.25
Gross assets.....	\$	17,753.63

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 3 1-5)	\$	5,400.00
Taxes due and accrued		None.
Salaries, rents and office expenses due and accrued.....		None.
Borrowed money, none; interest accrued on same.....		None.
Advance assessments, none; bonus or dividend obligations		None.
All other (not including contingent mortuary), viz: Agents ledger accounts.....	489.03	
Total actual liabilities	\$	5,889.03
Balance, net assets.....	\$	11,864.60

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$	None.
Mortuary assessments due and unpaid		None.
Mortuary assessments, not yet called, for losses unadjusted, \$22,750; resisted, none; reported, \$4,000.....		None.
Total due from members	\$	26,750.00
Deduct estimated cost of collection.....		None.
Net amount due from members.....	\$	26,750.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due.....		None.
Losses in process of adjustment (number of claims, 14).....	22,750.00	
Losses reported (number of claims, 2).....	4,000.00	
All other contingent liabilities.....		None.
Total contingent mortuary liabilities	\$	26,750.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889...	2,767	\$ 4,532,500	58	\$ 75,000
Increased insurance and restored to membership from 1889	2	8,000		
Policies or certificates written during the year 1890	1,145	1,194,000	78	87,000
Total	3,914	\$ 5,754,500	136	\$ 162,000
Deduct number and amount which have ceased to be in force during 1890.....	530	770,000	43	55,500
Total policies or certificates in force December 31, 1890.....	3,384	\$ 4,975,500	93	\$ 106,500
Losses and claims on policies or certificates unpaid December 31, 1889.....	12	19,500		
Losses and claims on policies or certificates incurred during year 1890.....	40	67,500	1	2,000
Total.....	52	\$ 87,000	1	\$ 2,000
Losses and claims on policies or certificates paid during the year 1890.....	33	\$ 54,850	1	\$ 2,000
Policies or certificates terminated by death during 1890.....	40	67,500	1	2,000
Policies or certificates terminated by lapse during 1890.....	490	\$ 711,500	42	\$ 53,500

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
Answer. Seven per cent of the total assessments collected are set aside as a reserve fund; 80 per cent of the balance as a benefit fund, and the remainder as a contingent fund for running expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.
Answer. The American Table of Mortality is used in fixing the rates of assessments, which are levied on the age at entry.

Has the society an emergency or reserve fund?
Answer. Yes.

What is the amount thereof?
Answer. \$11,822.81.

For what purpose, how is it created, and where deposited?

Answer. The reserve fund is created by setting aside seven per cent of the assessment collected. It was created for two purposes: 1st. For paying death losses when the death rate exceeds one per cent of the members. 2d. As a guarantee fund to secure the payment of future death losses. For the first object, 6,400 have been used, 1890; \$11,820 in bonds, and \$2.81 in cash.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. The president, vice-president, directors and examining committee are elected at the annual meeting by the members, but the board of managers, treasurer, secretary and medical director are elected by the directors at their annual meeting.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Depends on a decision by the board of directors.

For what purposes are assessments made, and under what authority?

Under authority of board of managers.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand eight hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

MUTUAL BENEFIT DEPARTMENT OF THE ORDER OF RAILWAY CONDUCTORS,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, pursuant to the laws of said State.

President, E. E. CLARK.

Secretary, Wm. P. DANIELS.

[Incorporated August 13, 1887. Commenced business January 1, 1882.]

Principal office, Cedar Rapids, Iowa.

Attorney for service of process in Iowa, Chas. A. Clark, Cedar Rapids, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 3,374.90

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 1,240.00
Assessments: Mortuary, \$145,671.00; expenses, \$3,006.00..... 149,637.00
Cash received from all other sources, viz: Express and discount (Assessments paid in advance, \$167.00.) 1.95

Total income..... \$ 150,878.05
Total net resources..... \$ 154,253.25

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)..... \$ 145,660.00
Salaries of officers, \$1,800.00; Other compensation of officers, \$254.24..... 2,054.24
Salaries and other compensation of office employes..... 2,004.94
Rent, \$290.00; taxes, \$.....; advertising, printing and stationery, \$855.87..... 1,145.87
All other items, viz: Incidentals, \$223.05; express, \$14.50; furniture and fixtures, \$3.25; mail list, etc., \$10.00..... 250.80
Postage..... 1,120.00
Legal..... 1,012.85
(Total expense footings..... \$7,678.70)

Total disbursements..... \$ 152,678.70
Balance..... \$ 1,574.55

NET OR INVESTED ASSETS.

All other deposits: City National Bank..... \$ 1,574.55
Total net or invested assets, less depreciation..... \$ 1,574.55

NON-INVESTED ASSETS.

Interest due, none; accrued..... None.
Rents due, none; accrued..... None.
Market value of real estate over cost and incumbrances..... None.
Market value of bonds and stocks over cost..... None.
Total non-invested assets..... None.

LIABILITIES.

Advance assessments..... \$ 167.00
Total actual liabilities..... \$ 167.00
Balance net assets..... \$ 1,407.55

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due..... \$ 8,240.00
Mortuary assessments due and unpaid..... 1,265.00
Mortuary assessments, not yet called for losses unadjusted, \$26,600; resisted, \$.....; reported, \$30,400.00; (II claims in hands of committee)..... 57,000.00
Net amount due from members..... \$ 66,505.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 10)	\$ 25,000.00
Losses in process of adjustment (number of claims, 11)	27,500.00
Losses resisted, (number of claims, 4)	10,000.00
Total contingent mortuary liabilities.....	\$ 62,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889....	4,296	\$ 10,740,000	236	\$ 590,000
Policies or certificates written during the year 1890.....	223	557,500	6	15,000
Total	4,519	\$ 11,297,500	242	\$ 605,000
Deduct number and amount which have ceased to be in force during 1890.....	586	1,465,000	37	92,500
Total policies or certificates in force December 31, 1890	3,933	\$ 9,832,500	205	\$ 512,500
*Losses and claims on policies or certificates unpaid December 31, 1889.....	20	\$ 27,500	1	\$ 2,500
†Losses and claims on policies or certificates incurred during year 1890.....	60	150,000	2	5,000
Total	80	\$ 177,500	3	\$ 7,500
Losses and claims on policies or certificates paid during the year 1890.....	58	\$ 145,000	4	\$ 10,000
‡Policies or certificates terminated by death and disability during 1890.....	59	147,500	3	7,500
§Policies or certificates surrendered and terminated by lapse during 1890.....	527	1,317,500	34	85,000

*Of twenty-six claims unsettled December 31, 1889, twenty allowed and paid, four rejected and two still pending.

†Thirty-six deaths and twenty-four terminated by allowance for disability.

‡Of this number seven were pending for disability January 1, 1890, and terminated by allowance.

§Surrendered.

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life? Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are fixed sums charged without regard to age?

Answer. Yes.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For mortuary purposes authorized by by-laws and for expenses by order of insurance committee.

What sum of money would an ordinary assessment for the payment of a single certificate produce.

Answer. \$3,800.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, EDWARD B. HARPER.

Secretary, FREDERIC T. BRAMAN.

[Incorporated under Chap. 267, laws of 1875. Commenced business February 9, 1881.]
Re-incorporated under Chap. 175, laws of 1883.

Principal office, Potter Building, 38 Park Row, New York City.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$2,512,588.96

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 471,258.37
Annual dues as per contract, without any deductions whatever.....	447,343.50
Assessments: Mortuary.....	2,634,619.24
Medical examiners' fees paid by applicants.....	33,204.00
Total paid by members.....	\$3,286,425.11
Interest.....	95,735.55
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: Fees for alterations in policies.....	622.35
Special deposits received during 1890, \$46,214.42, applied on assessments.....	6,065.76
Total income.....	\$3,388,848.86
Total net resources.....	\$5,901,437.82

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$2,146,408.05
Advanced payments returned to rejected applicants....	None.
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	300,047.86
Commissions or exchange paid banks and collectors for collecting \$2,634,619.24 in assessments, including cost of levying same.....	109,866.17
Salaries of managers and agents not paid by commissions....	42,775.63
Salaries of officers, \$45,240; other compensation of officers, none.....	45,240.00
Salaries and other compensation of office employes.....	49,277.97
Medical examiners' fees paid by office, \$10,003.30; paid by members, \$33,204.....	43,207.30
Rent, \$34,957.46; taxes, \$11,986.03; advertising and printing, \$61,028.67.....	108,882.16
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
Other items, viz.:	
Legal expenses.....	\$ 4,801.00
Traveling expenses.....	10,798.51
Actuarial expenses.....	6,905.80
Postage.....	8,162.46
Agency expenses.....	14,027.76
General office expenses.....	19,912.52
Furniture and fixtures.....	3,909.97
	68,248.02
Expenses in adjusting and settling \$2,146,408.05 of death claims. (Advanced assessments applied, included above..... \$40,148.66.) (Total expenses, footings..... \$824,760.87.)	56,315.76
Total disbursements.....	\$2,971,258.92
Balance.....	\$2,930,178.90

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	\$2,211,500.00
Par value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances secured, and amounts reported by banks and collectors, but not paid on December 31, 1890.....	200,825.37
Furniture and fixtures.....	97,449.66
Cash in office.....	12,885.28
Cash deposits in banks on emergency or reserve fund account:	1,041.60
American Loan and Trust Company, of New York.....	250,000.00
The Central Trust Company of New York.....	14,648.91
Mercantile National Bank, New York.....	20,000.00
First National Bank, Richmond, Va.....	15,000.00
Third National Bank, Boston.....	10,809.00
Societe de Depots and Credit Foncier (Paris, France).....	49,441.42
All other deposits:	
Fourth National Bank (New York).....	18,244.26
Mercantile National Bank (New York).....	9,546.53
National Park Bank (New York).....	18,725.77
Total net or invested assets, as per balance.....	\$2,930,178.90
Total net or invested assets.....	\$2,930,178.90

NON-INVESTED ASSETS.

Interest due, \$1,125.60; accrued on bonds and mortgages, \$16,808.23. On balances in banks, \$1,185.14.....	\$ 19,118.97
Market value of bonds and stocks over par value.....	8,634.43
Total non-invested assets.....	\$ 27,753.40
Gross assets.....	\$2,957,932.30

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments.....	\$ 16,241.51
Outstanding bond obligations.....	286,307.96
All other (not including contingent mortuary), viz.....	None.
Total actual liabilities.....	\$ 302,549.47
Balance, net assets.....	\$2,655,382.83

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 897,900.00
Mortuary assessments, due and unpaid on December 31, 1890, actually received in January, 1891.....	14,500.00
Annual dues in process of collection.....	45,500.00
Total due from members.....	\$ 957,900.00
Deduct estimated cost of collection.....	65,653.00
Total amount due from members.....	\$ 892,247.00

CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due, number of claims, 31.....	\$ 115,700.00
Losses reported, and in process of adjustment (number of claims, 95)	275,000.00
Losses resisted (number of claims, 8)	42,500.00
All other contingent liabilities, viz.: Net present value of all policies in force December 31, 1900, computed as renewable term insurance for sixty days, Actuarial table of mortality, interest, four per cent. All policies terminate by limit of time each sixty days. Subsequent payment maturing each sixty days equal liability for future death claims, based on combined experience table of mortality	503,142.00
Total contingent mortuary liabilities	\$ 947,342.00

EXHIBIT OF CERTIFICATES OR POLICIES—SUMMER AND AMOUNT.

	TOTAL BUSINESS OF 1900.		BUSINESS IN IOWA DURING 1900.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1900	32,215	\$ 191,358,250.00	508	\$1,633,100
Policies or certificates written during the year 1900	11,702	37,677,095.00	74	219,500
Policies or certificates restored during the 1900 year		20,000.00		
Total	43,917	\$ 229,055,345.00	612	\$1,852,600
Deduct number and amount which have ceased to be in force during 1900	5,405	31,092,450.00	126	409,500
Total policies or certificates in force December 31, 1900	38,512	\$ 197,962,895.00	486	\$1,443,100
Losses and claims on policies or certificates unpaid December 31, 1900	125	\$ 405,300.00	None	
Losses and claims on policies or certificates incurred during year 1900	610	2,136,750.00	7	21,500
Total	735	\$ 2,542,050.00	7	\$1,500
Losses and claims on policies or certificates paid during the year 1900	653	\$ 3,146,408.00	5	20,500
Policies or certificates terminated by death during 1900	409	2,136,750.00	7	21,500
Policies or certificates not taken during 1900	1,125	3,780,000.00	43	98,500
Policies or certificates terminated by expiry during 1900	4,728	16,128,000.00	70	102,500

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. Maximum certificate or policy, \$30,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; except that the accumulated reserve or emergency fund, now exceeding \$2,750,000, is a guarantee fund for the payment of death claims in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Only the same named in Exhibit III, page 1, under Sections 4 and 17, and taxes as provided and allowed by the constitution and by-laws of the association.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowment policies issued. From any surplus fund, if any existing at the end of ten and fifteen years from date of policy, the association may apportion certain sums to the members to pay future assessments or dues or otherwise.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded rates. If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American Experience Tables. At present on the former.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$2,772,305.00, as per certificate of the Central Trust Company of New York, attached.

For what purpose, how is it created, and where deposited?

Answer. The surplus assets of the association, not exceeding 25 per cent of the net assessments collected, are deposited with trust companies or banks and government officials for the payment of the contingent obligation of the association, as explained in its constitution or by-laws. The emergency fund is a surplus for the payment of death claims.

Are the officers and directors elected at annual meeting of members?

Answer. The directors are elected at such a meeting and they in turn select the officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member? Are assignments of certificates to other than such persons allowed?

Answer. Certificates are issued and assigned only to the families or heirs of members, or to such as have an insurable interest.

For what purposes are assessments made and under what authority?

Answer. The executive committee, to pay death claims and to provide for the reserve or emergency fund.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Only one class; about \$40.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

NATIONAL BENEVOLENT ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, P. B. CRANE.

Secretary, C. H. MERO.

[Incorporated March 31, 1887. Commenced business June 13, 1887.]

Principal office, Minneapolis, Minnesota.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 5,102.36

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions, including restorations . . . \$ 27,834.64

Assessments: Mortuary, \$100,068.00; expense, \$33,545.30; advance assessments, \$497.25..... 134,710.55

Medical examiners' fees paid by applicant, estimated..... 2,407.00

Total paid by members..... \$ 164,952.19

Interest, \$5,563.71; rent, none..... 5,563.71

Cash received from all other sources, viz: Guarantee fund cash, \$2,014.31; notes, \$30,087.50, and including guarantee notes on hand December 31, 1889, \$100,150.29..... 141,252.00

(Assessments paid in advance, \$497.25.)

Total income..... \$ 311,767.90

Total net resources..... \$ 316,870.26

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 124,000.00
Advance payments returned to rejected applicants.....	1,385.60
Total paid to members.....	\$ 125,385.60
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	23,422.10
Salaries of managers and agents not paid by commissions.....	1,893.76
Salaries of officers, \$7,600.00; other compensation of officers..\$..	7,600.00
Salaries and other compensation of office employes.....	1,909.75
Medical examiners' fees, whether paid direct by members or otherwise, estimated.....	3,982.25
Rent, \$560.00; taxes, \$.....; advertising and printing, \$894.05....	1,394.05
All other items, viz: Postage, \$1,900.77; furniture and fixtures, \$42.00; traveling, legal and contingent expenses, \$2,890.14; advance assessment applied, \$509.72.....	5,342.63
Loaned to Mrs. Susan Fox, beneficiary.....	200.00
Total disbursements.....	\$ 170,422.14
Balance.....	\$ 146,448.12

NET OR INVESTED ASSETS.

Agent's ledger balances.....	3,100.05
Cash in office.....	519.72
Cash deposits in banks on emergency or reserve fund account:	
Guarantee fund notes.....	139,237.79
All other deposits:	
Security Bank.....	590.56
Chippewa County Bank.....	3,000.00
Total net or invested assets, as per balance.....	\$ 146,448.12
Deduct depreciation of assets to bring same to market value, and agent's balance unsecured.....	1,500.00
Total net or invested assets, less depreciation.....	\$ 144,948.12

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$3,500.00.....	\$ 3,500.00
Total non-invested assets.....	\$ 3,500.00
Gross assets.....	\$ 148,448.12

LIABILITIES.

Advance assessments, \$497.25; bonus or dividend obligations, \$.....	\$ 497.25
Total actual liabilities.....	\$ 497.25
Balance net assets.....	\$ 147,950.87

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due.....	\$ 26,000.00
Mortuary assessments not yet called for losses unadjusted, \$26,000.00; resisted, \$2,500.00; reported, \$.....;	28,500.00
Total due from members.....	\$ 54,500.00
Net amount due from members.....	\$ 54,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 7)	\$ 20,000.00
Losses reported, (number of claims, 5)	20,000.00
Losses resisted (number of claims, 1)	2,500.00
Total contingent mortuary liabilities.....	\$ 42,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889	7,619	\$ 10,047,500	1,441	\$ 3,662,500
Policies or certificates written during the year 1890	2,407	5,780,000	249	622,500
Total	10,026	\$ 24,827,500	1,690	\$ 4,285,000
Deduct number and amount which have ceased to be in force during 1890	2,381	5,962,500	253	642,500
Total policies or certificates in force December 31, 1890	7,645	\$ 18,865,000	1,437	\$ 3,582,500
Losses and claims on policies or certificates unpaid December 31, 1889	7	17,500	1	2,500
Losses and claims on policies or certificates incurred during year 1890	50	150,000	4	20,000
Total	57	\$ 167,500	5	\$ 22,500
Losses and claims on policies or certificates paid during the year 1890	50	125,000	4	17,500
Policies or certificates terminated by death during 1890	56	150,000	4	20,000
Policies or certificates terminated by lapse during 1890	2,325	5,812,500	249	622,500

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; pays the net proceeds on each certificate not to exceed \$1,250.00, \$2,500.00, or \$5,000.00, as per certificate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. May set aside 25 per cent to credit of general fund from which expenses are paid.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sum on age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. On age at entry, from 21 to 40, \$1.00; 40 to 50, \$1.20; 50 to 55, \$1.60.

Has the society an emergency or reserve fund?
Answer. Yes.
What is the amount thereof?
Answer. \$141,250.00.
For what purpose, how is it created, and where deposited?
Answer. Each member on joining gives to the association a note of \$12.50 for each certificate issued, which is to be paid with interest in case of lapse.
Are the directors elected at annual meeting of members?
Answer. Yes.
If not, how are they selected?
Answer. Officers elected by the board of directors.
Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.
Are certificates issued to persons other than the families or heirs of the member?
Answer. No.
Are assignments of certificates to other than such persons allowed?
Answer. Yes, with the consent of the beneficiary.
For what purposes are assessments made, and under what authority?
Answer. For the payment of death claims after proof of death of a member in good standing, by authority of articles of incorporation and in conformity with contract in each certificate.
What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
Answer. \$8,050.00

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

NATIONAL FRATERNAL ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, FISLEY BURKE.

Secretary, E. H. HAWORTH.

[Incorporated October 28, 1889. Commenced business January 1, 1890.]

Principal office, Council Bluffs, Iowa.

Attorney for service of process in Iowa: None.

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 6,900.00
Assessments: Mortuary	7.00
Medical examiners' fees paid by applicant (\$1.00).....	520.00
Total paid by members.....	\$ 7,427.00
Cash received from all other sources, viz: Guaranty fund, division A, \$1,054.06; guaranty fund, division B, \$830.00.....	1,884.06
(Assessments paid in advance	\$7.00
Total net resources.....	\$ 9,311.06

DISBURSEMENTS DURING YEAR 1890.

Advanced payments returned to rejected applicants.....	\$ 160.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	6,740.00
Medical examiners' fees paid by members.....	520.00
Total disbursements.....	\$ 7,420.00
Balance.....	\$ 1,891.06

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account: Kimball & Champ, Bankers, Council Bluffs, Iowa.....	\$ 1,891.06
Total net or invested assets, less depreciation.....	\$ 1,891.06

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates written during the year 1890	923	\$ 923,000	423	\$ 423,000
Total.....	923	\$ 923,000	423	\$ 423,000
Deduct number and amount which have ceased to be in force during 1890.....	10	10,000	4	4,000
Total policies or certificates in force December 31, 1890.....	913	\$ 913,000	419	\$ 419,000
Policies or certificates terminated by lapse during 1890.....	10	\$ 10,000	4	\$ 4,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$2,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No fixed amount. Death losses are paid from amounts realized from assessments up to the limit sum named in certificate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent is used to defray running expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Fixed by age at entry, 21 years to 30, \$1.00; 30 years to 40, \$1.15; 40 years to 50, \$1.25; 50 years to 55, \$2.00.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$1,884.06.

For what purpose, how is it created, and where deposited?

Answer. We have what is called the guaranty fund, which is compounded for ten years, and at the end of that period the interest therefrom is carried into the guaranty interest fund, which latter fund is used to pay mortuary calls on certificates which have been in force ten years or more. Amount of said fund on hand, \$1,884.06, deposited in Kimball & Champ Bank, Council Bluffs, Iowa.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Yes.

For what purposes are assessments made and under what authority?

Answer. Death losses only (articles and by-laws).

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$578.85 in division A, and \$473.25 in division B, or \$1,052.10 in division A and B.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

NATIONAL LIFE MATURITY INSURANCE COMPANY,

Organized under the laws of the State of West Virginia, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HORATIO BROWNING.

Secretary, GEORGE D. ELDRIDGE.

[Incorporated February 2, 1884. Commenced business May 3, 1885.]

Principal office, Central National Bank Building, Washington, D. C.

Attorney for service of process in Iowa, J. K. Macomber, 211 Fourth street, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 70,945.33

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, without deductions.....None charged.		
Annual dues as per contract, without any deduction whatever.....	\$ 46,447.12	
Assessments: Mortuary and Reserve, \$188,427.97; Maturity, \$22,134.50	210,562.47	
Medical examiners' fees paid by applicant	None charged.	
Total paid by members.....	\$ 257,009.59	
Interest, \$2,319.42; rent, none.....	2,319.42	
Cash received from all other sources, viz: Bills payable.....	20,000.00	
Premium, \$95.53; commissions retained, \$5.50; miscellaneous, \$2.00; stock assessment, \$750.00; taxes refunded, 45 cents....	853.78	
Total income	\$ 280,182.79	
Total net resources	\$ 351,129.14	

DISBURSEMENTS DURING YEAR 1890.

Disability claims.....	\$ 500.00	
Losses and claims (detailed schedule filed).....	63,241.36	
Maturity values, \$89,500.00; Surrender values, \$16,728.63.....	106,228.63	
Advanced payments returned to rejected applicants.....	31.08	
Total paid to members	\$ 170,001.07	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	5,632.86	
Commissions paid or allowed for collecting assessments	2,718.00	
Salaries of managers and agents not paid by commissions.....	12,440.65	
Salaries of officers, \$8,972.67; other compensation of officers, \$1,010.00	9,982.67	
Salaries and other compensation of office employes.....	5,298.46	
Medical examiners' fees, whether paid direct by members or otherwise	3,456.00	
Rent, \$1,264.00; taxes, \$1,717.10; advertising and printing, \$3,198.67	6,179.77	
All other items, viz.: Profit and loss, \$300; miscellaneous, \$1,414.48; postage, \$928.81.....	2,643.29	
(Total expense footings.....\$48,351.70)		
Total disbursements.....	\$ 218,352.77	
Balance	\$ 132,776.37	

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, reserve fund....	\$ 53,415.00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, reserve, \$9,484.....	21,622.63	
Cost value of bonds and stocks owned absolutely, reserve, \$22,655.71	45,684.42	
Agent's ledger balances.....	1,444.55	
Cash in office.....	1,784.48	
Cash deposits in banks on emergency or reserve fund account:		
Central National Bank, Washington, D. O.....	8,370.29	
Personal property.....	455.00	
Total net or invested assets, less depreciation...	\$ 132,776.37	

NON-INVESTED ASSETS.

Interest due, \$153.01; accrued, \$2,401.86; reserve.....	\$ 2,554.87	
Rents due, none; accrued.....None.		
Market value of bonds and stocks over cost.....	485.58	
Total non-invested assets	\$ 3,040.45	
Gross assets.....	\$ 135,816.82	

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, one).....	\$ 1,000.00	
Taxes due and accrued	None.	
Borrowed money, \$20,000.00; interest accrued on same, \$230.77..	20,230.77	
Advanced assessments, none; bonus or dividend obligations	None.	
All other (not including contingent mortuary), viz.....None		
Total actual liabilities.	\$ 21,230.77	
Balance net assets	\$ 114,586.05	

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary and reserve assessments, called and not yet due	\$ 79,788.46	
Mortuary assessments, due and unpaid.....	10,226.78	
Mortuary assessments, not yet called for losses unadjusted, \$10,000; resisted, \$6,000; reported, \$11,000.....	27,000.00	
Tabular rate payments for expected losses for year	177,125.71	
Total due from members.....	\$ 294,140.95	
Deduct estimated cost of collection.....	14,707.05	
Net amount due from members	\$ 279,433.90	

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 11).....	\$ 24,500.00	
Losses in process of adjustment, (number of claims, 4).....	10,000.00	
Losses reported, (number of claims, 3).....	11,000.00	
Losses resisted, (number of claims, 3).....	6,000.00	
All other contingent liabilities, except losses and claims for year	145,500.00	
Total contingent mortuary liabilities.....	\$ 197,000.00	

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.	5,094	\$ 8,551,500	90	\$ 91,400
Policies or certificates written during the year 1890	4,588	3,841,350	316	317,300
Total	9,682	\$ 12,392,850	406	\$ 408,600
Deduct number and amount which have ceased to be in force during 1890	2,388	2,747,850	114	115,800
Total policies or certificates in force December 31, 1890	7,294	\$ 9,645,000	292	\$ 292,800
Losses and claims on policies or certificates unpaid December 31, 1889	6	12,000	None	
Losses and claims on policies or certificates incurred during year 1890	38	103,500		
Total	44	\$ 115,500	None	
Losses and claims on policies or certificates paid during the year 1890	24	63,241.36		
Policies or certificates terminated by death during 1890	38	103,500.00	None	
Policies or certificates terminated by lapse during 1890	2,305	2,514,350.00		
Policies or certificates terminated by maturity and surrender, 1890	145	130,000.00		

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes, by carrying to mortuary and reserve funds the surplus of any assessments over and above amount required to pay current death claims which may be drawn any time to pay excess of claims.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. Only percentage for collections and in defending mortuary fund against fraudulent claims.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. To the extent of returning to members of the money paid by them with accretion thereon less death claims and expenses in the form of surrender values.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Meeches tables. Equated on age at entry. Progressive on age at assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$96,479.87.

For what purpose, how is it created, and where deposited?

Answer. Under maturity certificates for paying maturity values. Under other policies for payment of future death, surrender and disability claims.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are. Officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For payment of death claims and accumulation of reserve fund. Authority conferred by contract.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$61,850.29.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

NATIONAL MASONIC ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, CLARK VARNUM.

Secretary, ALF. WINGATE.

[Incorporated July 12, 1886. Commenced business July 31, 1889.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 1,037.39

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction..... \$ 8,080.00

Assessments: Mortuary, \$5,938.75; expense, \$4,237.12 10,175.87

Total paid by members \$ 18,255.87

Assessments paid in advance.....\$172.50

Total income..... \$ 18,255.87

Total net resources \$ 10,393.26

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	\$ 6,317.25
Total paid to members.....	\$ 6,317.25
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	8,080.00
Commissions paid or allowed for collecting assessments and exchange.....	199.08
Salaries of managers and agents not paid by commissions.....	1,018.28
Salaries of officers, \$910.00; other compensation of officers, \$.....	910.00
Salaries and other compensation of office employes.....	230.00
Rent, \$.....; taxes, \$.....; advertising and printing, \$721.95	721.95
All other items, viz: Postage, \$332.50; stationery, \$92.29; express charges, \$8.85; agents' certificates, \$8.00; filing statements, \$128.00; bills payable, \$300.00; travelling expenses of officers, \$131.45.....	1,901.00
(Advanced assessments applied, included above, \$172.50.)	
(Total expenses, footings, \$12,160.40.)	
Total disbursements.....	\$ 18,477.05
Balance	\$ 815.61

NET OR INVESTED ASSETS

Cash deposits in banks on emergency or reserve fund account, American Savings Bank, of Des Moines	\$ 815.61
Total net or invested assets, less depreciation.....	\$ 815.61

LIABILITIES.

Advance assessments, \$172.50; bonus, or dividend obligations, \$.....	\$ 172.50
Total actual liabilities	\$ 172.50
Balance, net assets.....	\$ 643.11

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,) ..None.
Losses in process of adjustment (number of claims, 1)

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889...	602	\$ 2,901,250.00	602	\$ 2,901,250.00
Policies or certificates written during the year 1890	1,616	7,176,500.00	884	3,940,000.00
Total	2,218	\$10,077,750.00	1,486	\$ 6,841,250.00
Deduct number and amount which have ceased to be in force during 1890	642	2,883,750.00	519	2,381,000.00
Total policies or certificates in force December 31, 1890	1,576	\$ 7,194,000.00	966	\$ 4,460,250.00
Losses and claims on policies or certificates incurred during the year 1890.....	99	6,317.25	78	5,457.85
Losses and claims on policies or certificates paid during the year 1890	99	6,317.25	78	5,457.85
Policies or certificates terminated by lapse during 1890	642	2,883,750.00	519	2,381,000.00

MISCELLANEOUS QUESTIONS.

- What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Five thousand dollars.
- Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
Answer. No.
- Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
Answer. No.
- Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
Answer. No.
- In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Fixed sums.
- Has the society an emergency or reserve fund?
Answer. No.
- Are the officers and directors elected at an annual meeting of members?
Answer. Yes.
- Is a medical examination required before issuing a certificate to applicants?
Answer. No.
- Are certificates issued to persons other than the families or heirs of the member?
Answer. No.
- Are assignments of certificates to other than such persons allowed?
Answer. No.
- For what purposes are assessments made, and under what authority?
Answer. To pay losses and expenses; under authority of the board of directors.
- What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
Answer. \$3,152.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

NEW YORK ACCIDENT INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, GEO. A. HALSEY.

Secretary, CHARLES T. HOPPER.

[Incorporated April 26, 1889. Commenced business May 26, 1889.]

Principal office, 96 Broadway, N. Y.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 14,782.63

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deduction.....	\$ 37,170.00
Assessments: Mortuary, \$.....; expense, \$39,565.00.....	39,565.00
Total paid by members.....	\$ 76,735.00
Interest, \$200.00; Rent, \$.....	200.00
Cash received from all other sources, viz: from officers (Assessments paid in advance, \$1,411.00).....	3,626.57
Total income.....	\$ 80,561.57
Total net resources.....	\$ 95,344.20

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 17,063.58
Advanced payments returned to rejected applicants.....	30.00
Total paid to members.....	\$ 17,123.58
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	37,019.00
Commissions paid or allowed for collecting assessments.....	7,063.43
Salaries of managers and agents not paid by commissions.....	532.67
Salaries and other compensation of office employes.....	3,310.40
Medical examiners' fees, whether paid direct by members or otherwise.....	305.50
Rent, \$2,294.84; taxes, \$890.47; advertising and printing, \$4,322.68.....	7,607.99
All other items, viz:	
Traveling expenses, \$1,773.42; interest, \$380.50; legal expenses, \$84.30; sundry telegraph, express, exchange, etc., \$1,845.40; postage, \$1,004.00.....	5,087.62
Furniture and fixtures.....	507.97
(Advanced assessments applied, included above..... \$1,988.00)	
(Total expenses, footings..... \$61,554.58)	
Total disbursements.....	\$ 78,678.16
Balance.....	\$ 16,666.04

NET OR INVESTED ASSETS.

Loans secured by pledge of bonds, stocks or other marketable collaterals.....	8,000.00
Cost value of bonds and stocks owned absolutely.....	1,065.00
Agents' ledger balances.....	2,150.46
Cash in office.....	130.05
Cash deposits in banks on emergency or reserve fund account:	
Third National Bank, city, reserve fund.....	940.78
St. Nicholas Bank, city, trust fund.....	1,411.00
All other deposits:	
Third National Bank, city.....	2,678.85
Equitable National Bank, Cincinnati, O., \$179.20; Ft. Dearborn National, Chicago, Ill., \$110.70.....	289.90
Total net or invested assets.....	\$ 16,666.04
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	451.24
Total net or invested assets, less depreciation.....	\$ 16,214.80

NON-INVESTED ASSETS.

Interest due, \$150.30; accrued, \$.....	\$ 150.30
Furniture and fixtures.....	1,461.68
Total non-invested assets.....	\$ 1,630.98
Gross assets.....	\$ 17,835.78

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$ 800.00
Advance assessments, \$1,411; bonus or dividend obligations, \$.....	1,411.00
Total actual liabilities.....	\$ 2,211.00
Balance net assets.....	\$ 15,624.78

CONTINGENT INDEMNITY ASSETS (OR RESOURCES.)

Indemnity assessments, called and not yet due.....	\$ 13,887.00
Indemnity assessments due and unpaid.....	1,500.00
Indemnity assessments, not yet called for losses unadjusted, \$908.92; resisted, \$.....; reported, \$953.58.....	1,953.50
Total due from members.....	\$ 17,600.50
Deduct estimated cost of collection.....	2,123.94
Net amount due from members.....	\$ 15,576.56

CONTINGENT INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims, five).....	\$ 158.20
Losses in process of adjustment (number of claims, nineteen).....	908.02
Losses reported (number of claims, fourteen) probable liability.....	953.58
Total contingent mortality liabilities.....	\$ 2,119.80

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.	
	Number.	Amount.
Policies or certificates in force December 31, 1889.....	1,439	\$ 6,594,000.00
Policies or certificates written during the year 1890.....	7,434	25,544,500.00
Total.....	8,873	\$42,138,500.00
Deduct number and amount which have ceased to be in force during 1890.....	3,023	14,370,500.00
Total policies or certificates in force December 31, 1890.....	5,850	\$27,768,000.00
Losses and claims on policies or certificates unpaid December 31, 1889.....	6	100.00
Losses and claims on policies or certificates incurred during year 1890.....	291	10,204.28
Total.....	297	\$ 10,304.28
Losses and claims on policies or certificates paid during the year, 1890.....	255	17,003.58
Policies or certificates terminated by death during 1890.....	1	3,000.00
Policies or certificates terminated by lapse during 1890.....	3,023	14,367,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$5,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Policies are issued pursuant to chapter 175, laws of 1883, State of New York. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Has the society an emergency or reserve fund? What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. A mortuary fund of \$8,000.00, held in trust for beneficiaries, and protected by law against any liability for expenses of the company. Also a special reserve fund of \$940.78, being 2 per cent of premiums collected, and 50 per cent of net membership fees received by the company.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Only bona fide creditors.

For what purposes are assessments made, and under what authority?

Answer. For payment of losses and expenses; by order of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

Answer. \$18,000.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

NORTHWESTERN MASONIC AID ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, DANIEL J. AVERY.

Secretary, JAMES A. STODDARD.

[Incorporated June 27, 1874. Commenced business July, 1874.]

Principal office, Home Insurance Building, Chicago, Ill.

Attorney for service of process in Iowa, George B. Van Saun, Cedar Falls, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 347,068.80

INCOME DURING YEAR 1890.

Gross amount paid by members of the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 74,592.50
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$1,445,390.52; expense, \$302,234.15.....	1,747,614.67
Medical examiners' fees paid by applicant.....	None.
Interest, \$8,727.46; rent, none.....	8,727.46
Cash received from all other sources, viz: Changing certificates, \$413.80; delinquent charges, \$3,719.29; re-instatement account, \$1,577.22; sundry accounts, \$1,973.99.....	7,075.21
Total income.....	\$1,838,000.84
Total net resources.....	\$2,185,078.64

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$1,497,133.34
Advanced payments returned to rejected applicants.....	8,713.90
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	71,022.07
Commissions paid or allowed for collecting assessments.....	9,567.62
Salaries of managers, agents, medical board and assistants not paid by commissions.....	25,921.86
Salaries of officers, \$42,167.04; other compensation of officers, none.....	42,167.04
Salaries and other compensation of office employees.....	41,538.61
Medical examiners' fees, whether paid direct by members or otherwise.....	14,323.50
Rents, \$8,206.08; taxes, \$.....; advertising, printing and stationery, \$9,538.58.....	17,838.66
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Sundry accounts from last year, \$1,240.15; advance assessment account, \$775.21; suspense account, \$108.05; bad debts, \$363.41; postage, \$10,013.80; filing State reports, \$2,137.04; traveling expenses, \$5,422.97; furniture, \$600.73; refitting office, \$371.07; legal expenses, \$1,194.93; incidental expenses, \$6,968.11; commuted commissions, \$600.50.....	29,854.46
Total disbursements.....	\$1,758,070.48
Balance.....	\$ 427,008.16

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances,	None.	
Loans on mortgages (first liens) on real estate	None.	
Loans secured by pledge of bonds, stocks, or other marketable collaterals	None.	
Cost value of bonds and stocks owned absolutely	\$ 261,770.25	
Agents' ledger balances	5,587.63	
Cash in office	149.93	
Cash deposits in hands of treasurer	159,506.67	
All other deposits	None.	
Total net or invested assets	\$ 427,008.48	
*Deduct depreciation of assets to bring same to market value, and agents' balance unsecured	9,970.25	
Total net or invested assets, less depreciation	\$ 417,038.23	

* Depreciation is on bonds.

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$1,362.48	\$ 1,362.48
Gross assets	\$ 418,400.71

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 15)	\$ 43,666.66
Taxes due and accrued	None.
Losses resisted	7,500.00
Salaries, rents and office expenses due and accrued	None.
Borrowed money, \$.....; interest accrued on same	None.
Advance assessments, \$36,055.11; bonus or dividend obligations, none.	36,055.11
All other (not including contingent mortuary), viz: Suspense account, \$286.70; sundry accounts, \$1,373.99	1,660.69
Total actual liabilities	\$ 88,882.46
Balance net assets	\$ 329,518.25

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, due and unpaid, estimated	28,696.00
Mortuary assessments, not yet called, for losses unadjusted, proofs received	73,000.00
Mortuary assessments reported, no proofs	81,500.00
Net amount due from members	\$ 183,196.00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 25)	\$ 73,000.00
Losses reported (number of claims, 28)	81,500.00
Total contingent mortuary liabilities	\$ 154,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889	53,040	\$145,354,500.00	1,694	\$ 3,766,500
Policies or certificates written during the year 1890	6,716	16,502,000.00	210	472,500
Policies or certificates restored during the year 1890	2,130	5,737,500.00	81	212,500
Total	61,886	\$167,594,000.00	1,985	\$ 4,451,500
Deduct number and amount which have ceased to be in force during 1890	6,900	18,791,500.00	330	980,000
Total policies or certificates in force December 31, 1890	54,977	\$148,802,500.00	1,655	\$ 3,465,500
Losses and claims on policies or certificates unpaid December 31, 1889	94	244,700.00	8	19,500
Losses and claims on policies or certificates incurred during year 1890	510	1,467,000.00	33	102,500
Total	604	\$ 1,711,700.00	41	\$ 122,000
Surrendered certificates		8,000.00		
Losses and claims on policies or certificates paid during the year 1890	534	1,497,133.34	41	122,000
Policies or certificates terminated by death during 1890	510	1,467,000.00	33	102,500
Policies or certificates terminated by lapse during 1890	6,399	17,324,500.00	336	883,500

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Our certificates specify a stipulated amount on account of each member of the same division, the total not to exceed the full limit of the certificate. We have a large surplus of members in each division, which insures payment in full of all certificates.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No. See section 2, article 7, by-laws.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Yes; we grade assessments according to age of members (American Experience Tables). Assessments are levied on age at date of assessment.

Has the society an emergency or reserve fund? What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. It has a surplus general fund created by saving from the funds set apart for defraying the expenses, of which \$261,770.25 has been invested in first class interest bearing bonds.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. There are nine trustees, three of whom are elected each year for a term of three years. Officers are elected by board of trustees immediately after annual meeting each year.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the members?

Answer. Certificates are issued to widows, orphans, heirs or devisees.

Are assignments of certificates to other than such persons allowed?

Answer. No; our certificates are not assignable.

For what purposes are assessments made, and under what authority?

Answer. To raise money for the payment of death benefits, 30 per cent of the assessment on each death for the expense or general fund, the balance for the mortuary fund. See sections 1, 2, 3, 4, article 7, by-laws. All assessments are made under the authority of and by direction of the board of trustees.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Division A, \$29,500; division B, \$10,800; division C, \$13,200; division D, \$4,500.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

ODD FELLOWS ANNUITY ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, WILLIAM MUSSON.

Secretary, CHARLES H. BAKER.

(Incorporated December 10, 1880. Commenced business January 15, 1890.)

Principal office, Des Moines, Iowa.

Attorney for service of process in Iowa, C. H. Baker.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.None.

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 3,355.00
Assessments.....	7,788.20
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 6,143.20

Interest, \$..... rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Money advanced by officers at organization (balance).....	412.28
Total income.....	\$ 6,555.48

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	None.
Advanced payments returned to rejected applicants.....	\$ 100.00
Total paid to members.....	\$ 100.00

Commissions and fees retained by or paid or allowed to agents and members on account of fees and dues.....	2,606.00
Commissions paid or allowed for collecting assessments.....	119.90
Salaries of managers and agents not paid by commissions.....	308.50
Salaries of officers, \$.....; other compensation of officers.....	None.
Salaries and other compensation of office employes.....	None.
Medical examiners' fees, whether paid direct by members or otherwise.....	548.00
Rent, \$122.50; taxes, none; advertising and printing, \$400.70.....	619.20
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Medical director, \$25.00; postage, \$69.12.....	85.12
Traveling expenses, \$635.16; furniture and fixtures, \$180.75.....	794.91
Contingent expenses.....	318.41
(Total expenses, footings.....)	(\$5,440.04)

Total disbursements.....	\$ 5,540.04
Balance.....	\$ 1,015.44

NET OR INVESTED ASSETS.

Agent's ledger balances.....	None.
Cash in office.....	None.
All other deposits: State Savings Bank, Des Moines.....	\$ 1,015.44
Total net or invested assets.....	\$ 1,015.44
Total net or invested assets, less depreciation.....	\$ 1,015.44

NON-INVESTED ASSETS.

Interest due, \$.....; accrued.....	None.
Rents due, \$.....; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.

Total non-invested assets.....	None.
Gross assets.....	\$ 1,015.44

LIABILITIES.

Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$412.28; interest accrued on same,.....	\$ 412.28
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz:	None.
Total actual liabilities.....	\$ 412.28
Balance, net assets.....	\$ 603.16

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted \$.....; reported	None.
Total due from members.....	None.
Deduct estimated cost of collection	None.
Net amount due from members.....	None.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None.
Losses in process of adjustment (number of claims.....)	None.
Losses reported (number of claims.....)	None.
Losses resisted (number of claims.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	450	\$ 771,800	450	\$ 771,800
Policies or certificates written during the year 1890.....	523	915,400	523	915,400
Total	523	\$ 915,400	523	\$ 915,400
Deduct number and amount which have ceased to be in force during 1890	73	143,600	73	143,600
Total policies or certificates in force December 31, 1890.....	450	\$ 771,800	450	\$ 771,800
Losses and claims on policies or certificates unpaid December 31, 1890.....	None			
Losses and claims on policies or certificates incurred during year 1890.....	None			
Total	None			
Losses and claims on policies or certificates paid during the year 1890.....	None			
Policies or certificates terminated by death during 1890.....	None			
Policies or certificates terminated by lapse during 1890.....	73	\$ 143,600	73	\$ 143,600

MISCELLANEOUS QUESTIONS.

- What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$4,800.
- Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
Answer. No, the amount paid is contingent on the death loss share of the mortuary fund.
- Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
Answer. Assessments from general fund for both expense and mortuary.
- Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
Answer. No.
- In levying mortuary assessments, are they graded on any table or mortality, or are fixed sums charged without regard to age?
Answer. Fixed assessment.
- If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.
Answer. Without regard to age but amount of benefits graded according to age.
- Has the society an emergency or reserve fund?
Answer. Yes.
- What is the amount thereof?
Answer. \$1,015.44.
- For what purpose, how is it created, and where deposited?
Answer. Expense and mortuary fund by annual assessments. State savings bank, Des Moines.
- Are the officers and directors elected at annual meeting of members?
Answer. Directors.
- If not, how are they selected?
Answer. Officers by board of directors.
- Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.
- Are certificates issued to persons other than the families or heirs of the member?
Answer. No.
- Are assignments of certificates to other than such persons allowed?
Answer. No.
- For what purpose are assessments made, and under what authority?
Answer. For mortuary claims and expenses under articles of incorporation, by-laws and certificates.
- What sum of money would an ordinary assessment for the payment of a single certificate produce?
Answer. \$1,400.00. Surplus mortuary fund with current receipts pays each death loss a contingent sum according to its share ordinarily the full amount subject, however, to deductions in case said funds and receipts are insufficient to cover the full amount.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

ODD FELLOWS MUTUAL AID AND ACCIDENT ASSOCIATION.

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, J. R. GEORGE.

Secretary, J. L. MCKINNEY.

[Incorporated January 9, 1882. Commenced business July 23, 1882.]

Principal office, Piqua, Ohio.

BALANCE SHEET

Amount of net or invested assets December 31st of previous year \$ 14,300.00

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 9,566.93
Annual dues as per contract, without any deduction whatever	11,126.14
Assessments: Mortuary, \$.....; expense, \$.....;	107,000.15
Total paid by members	\$ 127,693.22
Total income.....	\$ 127,693.22
Total net resources	\$ 142,084.14

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed), 56 deaths, \$87,000; 518 accidents, \$17,205.....	\$ 104,205.00
Advance payments returned to rejected applicants.....	2.10
Total paid to members.....	\$ 104,207.10
Commissions paid or allowed for collecting assessments.....	2,796.07
Salaries of managers and agents not paid by commissions.....	4,982.54
Salaries of officers, \$.....; other compensation of officers, \$.....	6,026.81
Salaries and other compensation of office employes.....	1,258.59
Rent, \$150.00; taxes, \$.....; postage and printing, \$848.75.....	668.75
All other items, viz:	
Office expenses	673.70
Traveling expenses.....	7,298.58
(Advanced assessments applied, included above..... \$104,207.10)	
(Total expense footings	24,038.04)
Total disbursements.....	\$ 128,245.14
Balance	\$ 13,839.00

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account:	
Piqua National Bank	\$ 13,839.00
Total net or invested assets, less depreciation.....	\$ 13,839.00

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$ 1,233.60
Total actual liabilities	\$ 1,233.60
Balance, net assets.....	\$ 12,605.40

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid.....	\$ 4,500.00
Mortuary assessments, not yet called, for losses unadjusted, \$.....; resisted,; reported, \$.....;	21,000.00
Membership fees and dues	1,275.00
Total due from members	\$ 26,775.00
Deduct estimated cost of collection.....	2,000.00
Net amount due from members.....	\$ 24,775.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (number of claims, 7).....	\$ 9,000.00
Losses in process of adjustment (number of claims, 3).....	5,000.00
Losses reported (number of claims, 4).....	6,000.00
Total contingent mortuary liabilities.....	\$ 20,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889...	8,342	\$ 13,684,000	159	\$ 242,000
Policies or certificates written during the year 1890	3,060	4,500,000	94	160,000
Total.....	11,402	\$ 18,274,000	253	\$ 402,000
Deduct number and amount which have ceased to be in force during 1890.....	1,360	2,040,000	7	12,000
Add reinstated during 1890.....	75	112,000		
Total policies or certificates in force December 31, 1890.....	10,117	\$ 16,346,000	246	\$ 390,000
Losses and claims on policies or certificates unpaid December 31, 1889.....	9	16,000		
Losses and claims on policies or certificates incurred during year 1890.....	61	91,000	3	5,000
Total.....	70	\$ 107,000	3	5,000
Losses and claims on policies or certificates paid during the year 1890.....	56	87,000	3	5,000
Policies or certificates terminated by death during 1890.....	61	91,000	3	5,000
Policies or certificates terminated by lapse during 1890.....	1,180	1,770,000	4	7,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
Answer. They do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
Answer. Yes; actual cost of issuing assessment notices.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
Answer. We pay \$5.00 per week on each \$1,000.00 insurance for total disability for a period not exceeding twenty-six consecutive weeks. From mortuary assessments.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.
Answer. On age at entry.

Has the society an emergency or reserve fund?
Answer. Yes.

What is the amount thereof?
Answer. One assessment.

Are the officers and directors elected at annual meeting of members?
Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?
Answer. No.
Are assignments of certificates to other than such persons allowed?
Answer. No.
For what purposes are assessments made, and under what authority?
Answer. For the purpose of paying death and accident claims.
What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
Answer. Ten thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

PREFERRED MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State, of the State of Iowa, pursuant to the laws of said State.

President, PHINEAS C. LOUNSBURY.

Secretary, KIMBALL C. ATWOOD.

[Incorporated October 12, 1885. Commenced business October 28, 1885.]

Principal office, 257 Broadway, New York City, N. Y.

Attorney for service of process in Iowa, Hon. J. A. Lyons.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 47,451.94

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 75,039.00
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$.....; expenses, \$.....	180,375.00
Total paid by members.....	\$ 264,405.00
Interest \$.....; rent, \$.....	54.75
Cash received from all other sources, viz: From members for future assessments, \$38,678.20; less applied to assessments as due, \$35,364.....	3,314.20
(Assessments paid in advance, \$35,364.)	
Total income.....	\$ 267,774.95
Total net resources.....	\$ 515,225.80

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 87,050.03
Advance payments returned to rejected applicants	382.00
Total paid to members	\$ 87,432.03
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	73,328.50
Salaries of officers, \$.....; other compensation of officers, including printing, stationery, office rent, gas and all claims except death and indemnity.....	92,387.60
Medical examiners' fees, whether paid direct by members or otherwise	7,112.00
All other items, viz: Traveling expenses, \$975.43; legal expenses, \$2,092.87	3,068.30
Furniture, books of account, etc.....	1,577.28
(Advanced assessments applied, included above..... \$35,364.00.)	
Total disbursements.....	\$ 265,805.71
Balance	\$ 40,420.18

NET OR INVESTED ASSETS.

Agent's ledger balances	\$ 4,168.87
Cash in office.....	2,643.22
Cash deposits in banks on emergency or reserve fund account.	
Fifth Avenue Bank, New York City	619.38
Merchants Exchange National Bank, New York City.....	28,715.86
All other deposits; Missouri Ins. Dept., \$1,034.70; in trust with clerk Oneida Co. court, \$5,798.15; Washington Trust Co., \$6,500	13,332.85
Total net or invested assets, less depreciation.....	\$ 49,420.18

LIABILITIES.

Salaries, rents and office expenses due and accrued, due secretary on account of salary.....	\$ 10,065.30
Advance assessments.....	\$ 8,918.00
Total actual liabilities.....	\$ 19,013.30
Balance net assets.....	\$ 30,406.88

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 69,171.00
Mortuary assessments due and unpaid	16,827.00
Mortuary assessments, not yet called for losses unadjusted, \$8,141.07; realisted, \$.....; reported, \$19,850.00.....	27,091.07
Total due from members.....	\$ 113,089.07
Deduct estimated cost of collection.....	12,850.00
Net amount due from members.....	\$ 101,239.07

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 72).....	\$ 11,321.42
Losses in process of adjustment (number of claims, 23)	2,680.36
Losses reported, (number of claims, 97).....	4,850.00
Losses resisted, (number of claims, 8)	15,460.71
Total contingent mortuary liabilities.....	\$ 34,312.49

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889 ...	15,477	\$ 77,385,000.00		
Policies or certificates written during the year 1890	25,010	122,027,100.00	621	3,090,200.00
Total	40,487	199,412,100.00	621	\$ 3,090,200.00
Deduct number and amount which have ceased to be in force during 1890.....	15,735	78,675,000.00	204	1,020,000.00
Total policies or certificates in force December 31, 1890.....	24,752	120,737,100.00	417	\$ 2,070,200.00
Losses and claims on policies or certificates unpaid December 31, 1889.....	63	5,213.20	1	35.71
Losses and claims on policies or certificates incurred during year 1890	1,007	93,371.45	15	687.27
Total	1,070	\$ 98,584.65	16	\$ 722.98
Losses and claims on policies or certificates paid during the year 1890.....	936	87,050.03	14	647.08
Policies or certificates terminated by death during 1890	5	25,000.00		
Policies or certificates terminated by lapse during 1890.....	15,730	78,650,000.00	204	1,020,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. \$1,300, and \$5,000 on one certificate; two certificates are written on some lives.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
 Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes, the secretary is allowed forty cents per month on each membership in force, out of which are paid all expenses, except death and indemnity losses, special expenses in adjusting same, and books of account and furniture.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. All alike, \$3.00 each.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$49,420.18.

For what purpose, how is it created, and where deposited?

Answer. Surplus after paying all valid claims is held as a reserve to meet unusual losses, and is deposited in bank.

Are the officers and directors elected at annual meeting of members?
 Answer. Yes.
 If not, how are they selected?
 Answer. Three members of board of directors elected by members annually; president, vice-president, secretary and treasurer elected by directors.
 Is a medical examination required before issuing a certificate to applicants?
 Answer. No.
 Are certificates issued to persons other than the families or heirs of the member?
 Answer. No.
 Are assignments of certificates to other than such persons allowed?
 Answer. No.
 For what purposes are assessments made, and under what authority?
 Answer. Payment of claims and expenses. By board of directors.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class.
 Answer. Only one class; \$70,875.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

RAILWAY OFFICIALS AND CONDUCTORS ACCIDENT ASSOCIATION.

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President. LAFAYETTE D. HIBBARD.

Secretary. WILLIAM K. BELLIS.

[Incorporated June 14, 1889. Commenced business June 14, 1889.]

Principal office, 24 to 32 Ingalls Block, Indianapolis, Ind.

Attorney for service of process in Iowa, Hon. J. A. Lyons, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 9,689.29

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 3,215.29
Assessments: Indemnity, \$95,473.09; expense, \$95,473.09.....	190,946.18
Total paid by members.....	\$ 194,161.47
Interest.....	15.00
Total income.....	\$ 194,176.47
Total net resources.....	\$ 203,865.89

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 91,180.94
Total paid to members.....	\$ 91,180.94
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	44,342.90
Commissions paid or allowed for collecting assessments.....	6,222.27
Salaries of managers and agents not paid by commissions.....	2,884.65
Salaries of officers, \$6,540.77; other compensation of officers, none.....	6,540.77
Salaries and other compensation of office employes.....	9,474.15
Medical examiners' fees, whether paid direct by members or otherwise.....	219.00
Rent, \$1,163.08; taxes, included below in gen. exp.; advertising and printing, \$4,941.50.....	6,104.59
Other items, viz.: Furniture, etc., \$1,485.85; postage, \$1,421.63; travelling exp., \$3,362.66; attorneys and courts, \$33.00; general expenses, \$7,741.98; insurance com'rs, \$477.00.....	14,532.12
(Total expenses, footings..... \$90,320.45.)	
Total disbursements.....	\$ 181,501.30
Balance.....	\$ 22,364.30

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$ 6,163.78
Cash deposits in banks on emergency or reserve fund account:	
Emergency fund, Fletcher's Bank, Indianapolis.....	10,000.00
Insurance Department of Missouri.....	1,000.00
All other deposits:	
Fletcher's Bank, Indianapolis.....	5,300.52
Total net or invested assets.....	\$ 22,364.30

NON-INVESTED ASSETS.

Cash orders for assessment calls in hands of paymasters and others.....	\$ 185,722.30
Furniture and supplies.....	2,500.00
Total non-invested assets.....	\$ 188,222.30
Gross assets.....	\$ 210,586.60

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none); claims are paid daily.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....	None.
All other (not including contingent mortuary), viz.....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 210,586.60

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1900.		BUSINESS IN IOWA DURING 1900.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1899	1,935	4,200,205.00	568	1,220,200
Policies or certificates written during the year 1900	13,469	31,289,435.00	568	1,220,200
Total	17,404	35,979,640.00	568	1,220,200
Deduct number and amount which have ceased to be in force during 1900	1,683	3,627,265.00	78	120,000
Total policies or certificates in force December 31, 1900	15,721	32,352,375.00	568	1,100,200
Losses and claims on policies or certificates unpaid December 31, 1899	None	\$	None	6,981.44
Losses and claims on policies or certificates incurred during year 1900	1,436	91,180.94	110	6,981.44
Total	1,436	91,180.94	110	6,981.44
Losses and claims on policies or certificates paid during the year 1900	1,436	91,180.94	110	6,981.44
Policies or certificates terminated by death during 1900, 34; by disability, loss of limb, one half benefit	25	38,438.14	3	1,250.00
Policies or certificates terminated by lapse during 1900	1,411	3,607,875.00	75	107,730.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. \$5,000.00 for accidental death and \$25.00 weekly indemnity.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.
 Is any part of the indemnity assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.
 Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.
 In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Not applicable to accident insurance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$18,000.00

For what purpose, how is it treated, and where deposited?

Answer. To pay claims promptly. From surplus after paying claims and expenses. Fletcher's Bank, Indianapolis.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Members elect directors; directors elect officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For the purpose of paying death claims and necessary expenses. By authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. About \$61,000.00 only one class—R. E. Railway Employed.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

SCANDINAVIAN MUTUAL AID ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, S. P. A. LINDORF.

Secretary, NELS NELSON.

[Incorporated September 12, 1883. Commenced business October 26, 1883.]

Principal office, Galesburg, Illinois.

Attorney for service of process in Iowa, Frank Nordin, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 23,596.45

INCOME DURING YEAR 1900.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:
 Gross amount of membership fees required or represented by application, without deductions..... \$ 6,987.00
 Annual dues as per contract, without any deduction whatever..... No annual dues.
 Assessments: Mortuary, \$68,913.45; expense, \$9,223.00; advance assessments, \$120.00..... 104,257.14
 Medical examiners' fees paid by applicant members pay direct to examiners, estimated amount..... 2,200.00
 Total paid by members..... \$ 116,644.14
 Interest, \$270.00; rent, none..... 270.00
 Advances to agents repaid..... None.
 Cash received from all other sources, viz: Re-instatements, \$314.50; previous shortages, \$63.70; fees, \$2.00..... 480.20
 (Assessments paid in advance, \$1,965.00.)

Total income..... \$ 117,314.44

Total net resources..... \$ 118,818.89

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 91,566.56
Advance payments returned to rejected applicants	79.05
Total paid to members.....	\$ 91,645.61
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	8,848.88
Commissions paid or allowed for collecting assessments. None.	550.00
Salaries of managers and agents not paid by commissions.....	2,263.00
Salaries of officers, \$1,000; other compensation of officers, \$213.	2,807.03
Salaries and other compensation of office employees.....	2,319.00
Medical examiners' fees, whether paid direct by members or otherwise	874.75
Rent, \$153.00; taxes, none; advertising and printing, \$719.75	874.75
Advanced to officers and agents to be repaid out of future salaries of commissions.....	None.
All other items, viz: Postage, \$2,066.52; traveling expense, \$128.25; office fixtures, \$144.34; conference and ins. dept. fees, \$235.23; fuel and light, \$76.32; legal services, \$114.40; miscellaneous, \$1.85.....	2,789.51
(Advanced assessments applied, included above, \$1,845.30.) (Total expense footings, \$21,462.17.)	
Total disbursements.....	\$ 114,088.58
Balance.....	\$ 28,525.01

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate	None.
Loans secured by pledge of bonds, stocks, or other marketable collaterals	None.
Cost value of bonds and stocks owned absolutely, U. S. bonds for emergency fund.....	\$ 22,511.25
Agent's ledger balances.....	1,077.90
Cash in office.....	519.70
Cash deposits in banks on emergency or reserve fund account: Galesburg National Bank, for emergency fund.....	1,712.60
All other deposits: Galesburg National Bank	2,703.56
Total net or invested assets, as per balance.....	\$ 28,525.01
Deduct depreciation of assets to bring same to market value, and agent's balance unsecured.....	731.25
Total net or invested assets, less depreciation.....	\$ 27,793.76

NON-INVESTED ASSETS.

Interest due, none; accrued.....	None.
Rents due, none; accrued	None.
Market value of real estate over cost and incumbrances. None.	
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 27,793.76

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 1).....	\$ 330.20
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued.....	1,139.05
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$218.14; bonus or dividend obligations, \$.....	218.14
All other (not including contingent mortuary), viz:.....	None.
Total actual liabilities.....	\$ 1,697.39
Balance net assets.....	\$ 26,126.37

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due.....	\$ 6,539.50
Mortuary assessments due and unpaid	None.
Mortuary assessments not yet called for losses unadjusted, \$7,000.00; restated, none; reported, \$25,000.00.....	32,000.00
Total due from members.....	\$ 28,539.50
Deduct estimated cost of collection (cost of collection paid by expense assessments).....	
Net amount due from members.....	\$ 28,539.50

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 7).....	\$ 12,800.00
Losses in process of adjustment, (number of claims, 1).....	None.
Losses reported, (number of claims, 14).....	25,000.00
Losses restated (number of claims.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 37,800.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	6,448	\$ 9,397,500	610	\$ 794,000
Policies or certificates written during the year 1890.....	1,534	1,900,000	347	284,000
Total.....	7,982	\$ 11,297,500	957	\$ 1,168,000
Deduct number and amount which have ceased to be in force during 1890.....	466	637,500	66	85,000
Total policies or certificates in force December 31, 1890.....	7,516	10,560,000	891	1,083,000
Losses and claims on policies or certificates unpaid December 31, 1889.....	20	29,500		
Losses and claims on policies or certificates incurred during year 1890.....	61	100,000	5	5,000
Total.....	81	129,500	5	5,000
Losses and claims on policies or certificates paid during the year 1890.....	60	91,566.66	2	2,000
Policies or certificates terminated by death during 1890.....	61	100,000.00	5	5,000
Policies or certificates terminated by lapse during 1890.....	405	537,500.00	61	80,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent of same is set aside for the emergency fund—none other.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. None whatever.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. The American Experience Table is used in a modified form. Assessments are based on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$25,492.60.

For what purpose, how is it created, and where deposited?

Answer. For use in cases of excessive mortality. By setting aside ten per cent of all mortuary assessments. In U. S. registered four per cent bonds, and in the Galzburg National Bank.

Are the directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected by the members at each annual meeting. The board of directors elect all officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Also devisees.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. Assessments are issued by order of the board of managers for the purpose of paying death losses when such occur. The charter and by-laws of the association provide that the board of managers shall order such assessments.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One ordinary assessment upon the membership December 31, 1890, will produce \$7,332.18.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

SOUTHWESTERN MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, B. T. FREDERICK.

Secretary, H. S. HALBURT.

[Incorporated August 2, 1882. Commenced business August 2, 1882.]

Principal office, Marshalltown, Iowa.

Attorney for service of process in Iowa, Caswell & Meeker, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net or invested assets, December 31st of previous year..... \$ 30,892.54

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 8,005.00
Annual dues as per contract, without any deduction whatever	12,500.22
Assessments: Mortuary, \$35 025.90; expense, none.....	33,025.90
Medical examiners' fees paid by applicant. Not reported to this office.	

Total paid by members..... \$ 53,030.12

Interest, \$1,640.34; rent, none..... \$ 1,640.34

Advances to agents repaid..... 71.02

Cash received from all other sources, viz: Investment account.....

Collections..... 1,156.84

Reserve fund..... 811.92

(Assessments paid in advance..... 8480.27)

Total income..... \$ 59,001.53

Total net resources..... \$ 90,894.17

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 28,500.00
Commissions returned to members.....	7,774.76
Advanced payments returned to rejected applicants, refunded	587.38
Total paid to members.....	\$ 36,862.14
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	70.93
Commissions paid or allowed for collecting assessments.....	1,565.81
Salaries and expense account of managers and agents not paid by commissions.....	3,918.09
Salaries and expense account of officers, \$3,370.24; other compensation of officers, none.....	3,370.24
Salaries and other compensation of office employes.....	1,746.75
Medical examiners' fees, whether paid direct by members or otherwise.....	424.25
Rent, \$165.00; taxes, none; advertising and printing, \$875.51....	1,040.51
Advanced to officers and agents to be repaid out of future salaries or commissions.....	120.32
All other items, viz: General office expense, \$472.72; stationery, \$124.40; postage, express and telegrams, \$543.85; legal services, \$670.25; miscellaneous expenses, \$940.00.....	2,751.22
(Total expense footings.....\$15,008.72)	
Total disbursements.....	\$ 51,870.86
Balance.....	\$ 39,013.31

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, reserve fund....	\$ 37,600.00
Agents' ledger balances.....	757.54
Cash in office: Reserve fund, \$928.06; mortuary account, \$485.24	1,413.30
Total net or invested assets, as per balance.....	\$ 39,770.83
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	757.53
Total net or invested assets, less depreciation.....	\$ 39,013.31

NON-INVESTED ASSETS.

Interest due, none; accrued, \$767.80.....	\$ 767.80
Rents, none; accrued.....	None.
Total non-invested assets.....	\$ 767.80
Gross assets.....	\$ 39,781.11

LIABILITIES.

Losses adjusted, not yet due (number of claims.....).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$483.27; bonus, or dividend obligations, none.....	\$ 483.27
Total actual liabilities.....	\$ 483.27
Balance, net assets.....	\$ 39,297.84

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid.....	\$ 2,500.00
Net amount due from members.....	\$ 2,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,).....	None.
Losses in process of adjustment (number of claims,).....	None.
Losses reported (number of claims, one).....	\$ 1,000.00
Losses resisted (number of claims,).....	None.
Total contingent mortuary liabilities.....	\$ 1,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	3,922	\$ 4,262,000	2,845	\$ 4,179,500
Policies or certificates written during the year 1890.....	796	1,106,500	695	996,500
Total.....	3,718	\$ 5,368,500	3,540	\$ 5,176,000
Deduct number and amount which have ceased to be in force during 1890.....	344	500,000	284	428,500
Total policies or certificates in force December 31, 1890.....	3,374	\$ 4,868,500	3,256	\$ 4,747,500
Losses and claims on policies or certificates unpaid December 31, 1889.....	2	2,000	1	1,000
Losses and claims on policies or certificates incurred during year 1890.....	17	27,500	10	16,500
Total.....	19	\$ 29,500	11	\$ 17,500
Losses and claims on policies or certificates paid during the year 1890.....	18	28,500	11	17,500
Policies or certificates terminated by death during 1890.....	17	27,500	10	16,500
Policies or certificates terminated by lapse during 1890.....	327	472,500	274	412,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$3,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. All policies now written are paid in full, regardless of amount received from quarterly premiums. Deficiency, if any, made up from reserve fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent to reserve fund to meet increasing liabilities of the association.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowments. Members may surrender policy after ten years and receive from reserve fund their 25 per cent, or such a portion as may not have been used for meeting increase of liability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries' tables. Fixed rate at age of entrance. 25 per cent accumulations to meet increase of age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$38,528.06

For what purpose, how is it created, and where deposited?

Answer. 1. To meet increasing liabilities of the association.
2. By laying aside 25 per cent of all mortuary collections.
3. Auditor of State, State of Iowa.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made and under what authority?

Answer. To pay death claims and expenses.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$3,968.19.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

ST. STEPHEN'S BROTHERHOOD,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, GEO. MILLER.

Secretary, J. H. SNOOK.

[Incorporated June 15, 1889. Commenced business June 17, 1889.]

Principal office, 408 Locust St., Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 206.4

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Annual dues as per contract, without any deduction whatever	\$ 817.63
Medical examiners' fees	125.00
Assessments: Mortuary	442.08
Total paid by members	\$ 1,384.71
Total income	\$ 1,384.71
Total net resources	\$ 1,684.12

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	\$ 342.04
Total paid to members	\$ 342.04
Salaries of managers and agents not paid by commissions	100.00
Salaries of officers, \$200; other compensation of officers, \$.....	200.00
Medical examiners' fees, whether paid direct by members or otherwise	125.00
Rent, \$60.00; taxes, \$10.00; advertising and printing, \$105.75.	175.75
All other items, viz.: Clerical help and expressage, postage and money returned to officer	266.88
(Total expense footings	\$867.63)
Total disbursements	\$ 1,109.67
Balance	\$ 574.45

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances	None.
Loans on mortgages (first liens) on real estate	None.
Loans secured by pledge of bonds, stocks, or other marketable collaterals	None.
Cost value of bonds and stocks owned absolutely	None.
Agent's ledger balances	None.
Cash in office	\$ 82.50
Cash deposits in banks on emergency or reserve fund account:	
Reserve fund in hands of secretary and treasurer in Iowa National Bank	138.28
All other deposits:	
In Des Moines National Bank in hands of secretary and treasurer	353.67
Total net or invested assets	\$ 574.45
Total net or invested assets, less depreciation	\$ 574.45

NON-INVESTED ASSETS.

Interest due, none; accrued	None.
Rents due, none; accrued	None.
Gross assets	\$ 574.45

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,...).....None.		
Taxes due and accrued	None.	
Salaries, rents and office expense due and accrued.....	None.	
Borrowed money, none; interest accrued on same.	None.	
Advanced assessments, \$311.52 bonus or dividend obligations	None.	\$ 311.52
Total actual liabilities.		\$ 311.52
Balance net assets		\$ 322.92

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	None.	
Mortuary assessments, due and unpaid.....		\$ 59.90
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported,	None.	
Total due from members.....		\$ 59.90
Deduct estimated cost of collection		3.00
Net amount due from members		\$ 56.90

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, ..)	None.
Losses in process of adjustment, (number of claims, ..).....	None.
Losses reported, (number of claims, ..)	None.
Losses resisted, (number of claims, ..).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.	
	Number.	Amount.
Policies or certificates in force December 31, 1889.....	282	\$ 323,000.00
Policies or certificates written during the year 1890.....	251	347,000.00
Total	533	670,000.00
Deduct number and amount which have ceased to be in force during 1890	91	103,000.00
Total policies or certificates in force December 31, 1890.....	442	\$ 567,000.00
Losses and claims on policies or certificates unpaid December 31, 1889.	None	
Losses and claims on policies or certificates incurred during year 1890.....	1	1,000.00
Total	1	\$ 1,000.00
Losses and claims on policies or certificates paid during the year, 1890.	1	242.04
Policies or certificates terminated by death during 1890.....	1	1,000.00
Policies or certificates terminated by lapse during 1890.....	90	102,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
 Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?
 Answer. Yes. For accident benefit; also twenty per cent is set aside to the reserve fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
 Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
 Answer. Graded to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.
 Answer. The assessment is two cents on each.

Has the society an emergency or reserve fund?
 Answer. Yes.

What is the amount thereof?
 Answer. \$138.28.

For what purpose, how is it created, and where deposited?
 Answer. Reserve fund is used to pay losses in excess of twelve assessments per year, and is a dividend to persisting members each ten years of their insurance; is in the hands of treasurer; keeps his deposits in Iowa National Bank.

Are the officers and directors elected at annual meeting of members?
 Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.

Are certificates issued to persons other than the families or heirs of the members?
 Answer. No.

Are assignments of certificates to other than such persons allowed?
 Answer. No.

For what purpose are assessments made, and under what authority?
 Answer. To pay death losses and disability claims; authority of the articles of incorporation by the officers.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. The proceeds of an ordinary assessment would produce about \$500.00.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

TOTAL ABSTINENCE LIFE ASSOCIATION OF AMERICA.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, WM. F. SINGLETON.

Secretary, A. BONNELL.

[Incorporated July 24, 1889. Commenced business July 24, 1889.]

Principal office, Rooms 902, 903 and 904 Royal Insurance Building, Chicago, Ill.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 12,650.27

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 15,710.00
Annual dues as per contract, without any deduction whatever	19,415.36
Assessments: Mortuary, \$75,580.31; expense, \$.....;	75,580.31
Medical examiners' fees paid by applicant.....	2,962.00

Total paid by members \$ 113,667.67

Interest, \$700.12; rent, \$.....; \$ 700.12

Total income..... \$ 114,367.79

Total net resources \$ 127,027.56

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	\$ 67,500.00
Advanced payments returned to rejected applicants.....	33.28
Total paid to members.....	\$ 67,533.28
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	17,076.61
Salaries of officers, \$.....; other compensation of officers, \$97.00.....	97.00
Salaries and other compensation of office employes.....	7,939.67
Medical examiners' fees, whether paid direct by members or otherwise	3,063.00
Rent, \$720.00; taxes, \$.....; advertising and printing, \$4,556.49.	5,276.49
Advanced to officers and agents to be repaid out of future salaries or commissions, J. H. Bowker.....	300.00
All other items, viz: Interest, \$62.37; stationery, \$170.90; premium on bonds, \$53; postage, \$2,080.93; sundries, \$1,007.21 (Total expenses, footings, \$38,256.27.)	3,983.50
Total disbursements.....	\$ 105,789.55
Balance	\$ 21,237.51

NET OR INVESTED ASSETS

Cash deposits in banks on emergency or reserve fund account:	
Bonds—Northwestern Bond & Trust Company	\$ 19,000.00
Cash—Mortuary fund N. W. B. & T. Co	2,147.46
All other deposits:	
Expense fund, Northwestern National Bank.	90.04
Total net or invested assets, less depreciation.....	\$ 21,237.51

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid.....	\$ 1,000.00
Mortuary assessments, not yet called, for losses unadjusted, \$16,500.00; resisted, \$2,000.00; reported, \$8,000.00.....	20,500.00
Total amount due from members.....	\$ 27,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3)	\$ 3,000.00
Losses in process of adjustment (number of claims, 7)	16,500.00
Losses reported (number of claims, 2).....	5,000.00
Losses resisted (number of claims, 1).....	2,000.00
All other contingent liabilities one, awaiting the appointment of guardian	1,000.00
Total contingent mortuary liabilities.....	\$ 27,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889...	4,064	\$ 9,464,000	12	\$ 21,000
Policies or certificates written during the year 1890	1,492	3,174,500	55	124,000
Total	5,556	\$ 12,638,500	67	\$ 145,000
Deduct number and amount which have ceased to be in force during 1890	729	1,810,000	13	27,000
* Total policies or certificates in force December 31, 1890	4,827	\$ 10,828,500	54	\$ 118,000
Losses and claims on policies or certificates unpaid December 31, 1890	1	1,000		
Losses and claims on policies or certificates incurred during the year 1890	43	94,000	2	4,500
Total	44	\$ 95,000	2	\$ 4,500
Losses and claims on policies or certificates paid during the year 1890	30	67,500	1	2,000
Policies or certificates terminated by death during 1890	43	94,000	2	4,500
Policies or certificates terminated by lapse during 1890	686	1,716,000	13	27,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
Answer. Thirty-three and one-third per cent. Guarantee fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.
Answer. Age at entry.

Has the society an emergency or reserve fund?
Answer. Yes.

What is the amount thereof?
Answer. Nineteen thousand dollars.

For what purpose, how is it created and where deposited?
Answer. To provide for periods of excessive mortality and to render certificates self-sustaining after payments of twenty years 33½ per cent of mortuary payments, said fund invested in interest bearing bonds deposited with the Northwestern Bond & Trust Company.

Are the officers and directors elected at annual meeting of members?
Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?
Answer. Yes.

Are assignments of certificates to other than such persons allowed?
Answer. Yes.

For what purposes are assessments made, and under what authority?
Answer. To pay death losses; under authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
Answer. Amount realized from one assessment, \$12,000.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

UNITED STATES MASONIC BENEVOLENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HON. JOSEPH R. REED. *

Secretary, WILLIAM J. JAMESON.

[Incorporated February 5, 1884. Commenced business February, 1886.]

Principal office, Masonic Temple, Council Bluffs, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 166,575.01

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deduction..... \$ 30,340.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$138,967.95; expense, \$46,392.25..... 185,360.20

Total paid by members..... \$ 305,730.20

Interest..... 7,034.66

Cash received from all other sources, viz:

Guarantee fund..... 22,385.00

Exchange..... 53.11

Certificate expense..... 18.00

Total income..... \$ 335,220.97

Total net resources..... \$ 341,796.98

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 162,500.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	30,340.00
Commissions paid or allowed for collecting assessments.....	3,361.32
Salaries of managers and agents not paid by commissions.....	8,463.44
Salaries of officers and clerk hire; other compensation of officers, none.....	10,002.08
Salaries and other compensation of office employes..... None.	
Medical examiners' fees, whether paid direct by members or otherwise.....	2,730.00
Rent included in expense; taxes included in expense; advertising and printing.....	2,008.45
All other items, viz:	
Postage.....	1,440.73
General fund.....	298.68
Expense.....	5,891.47
Advance assessment.....	103.68
Total disbursements.....	\$ 216,993.05
Balance.....	\$ 124,835.91

NET OR INVESTED ASSETS.

Guarantee fund (notes) Citizens State Bank.....	\$ 111,385.00
Agents' ledger balances.....	3,602.78
Cash in office.....	18.15
Cash deposits in banks on emergency or reserve fund account:	
Citizens' State Bank, Council Bluffs, Iowa.....	9,000.00
Merchants' National Bank, St. Louis, Mo.....	1,000.00
Total net or invested assets.....	\$ 124,835.93
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	2,761.47
Total net or invested assets, less depreciation.....	\$ 122,074.46

NON-INVESTED ASSETS.

Interest due, \$7,528.77; accrued, none.....	\$ 7,528.77
Rents due, none; accrued..... None.	
Total non-invested assets.....	\$ 7,528.77

LIABILITIES.

Losses adjusted, due and unpaid (number of claims)..... None.	
Taxes due and accrued..... None.	
Salaries, rents and office expenses due and accrued..... None.	
Borrowed money, none; interest accrued on same..... None.	
Advance assessments, \$23.42; bonus or dividend obligations, none.....	\$ 23.42
All other (not including contingent mortuary), viz..... None.	
Total actual liabilities.....	\$ 23.42
Balance net assets.....	\$ 129,311.41

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due..... None.	
Mortuary assessments due and unpaid..... None.	
Mortuary assessments, not yet called for losses adjusted, \$27,500.00; redisted, none; reported, none.....	27,500.00
Net amount due from members.....	\$ 27,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 27,500.00
Losses in process of adjustment (number of claims, ...)..... None.	
Losses reported, (number of claims, ...)..... None.	
Losses redisted (number of claims, ...)..... None.	
Total contingent mortuary liabilities.....	\$ 27,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890,		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	8,083	\$ 50,297,500	1,300	\$ 2,473,000
Policies or certificates written during the year 1890.....	3,342	5,605,000	358	666,000
Total.....	10,225	\$ 55,912,500	1,748	\$ 3,139,000
Deduct number and amount which have ceased to be in force during 1890.....	2,401	6,002,500	548	137,000
Total policies or certificates in force December 31, 1890.....	7,924	\$ 49,910,000	1,200	\$ 3,002,000
Losses and claims on policies or certificates unpaid December 31, 1889.....	14	35,000	1	2,500
Losses and claims on policies or certificates incurred during year 1890.....	62	155,000	14	35,000
Total.....	76	\$ 190,000	15	\$ 37,500
Losses and claims on policies or certificates paid during the year 1890.....	65	162,500	15	37,500
Policies or certificates terminated by death during 1890.....	62	155,000	14	35,000
Policies or certificates terminated by lapse during 1890.....	2,338	3,847,500	534	1,228,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two certificates of \$2,500 each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. We have a surplus of members in each division which insures the payment of certificates in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. We deduct twenty-five per cent for expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On age at entry, 21 to 30 years, \$1.00; 30 to 40 years, \$1.15; 40 to 45 years \$1.20; 45 to 50 years, \$1.40; 50 to 55 years, \$2.00.

Has the society an emergency or reserve fund?
 Answer. Yes.
 What is the amount thereof?
 Answer. \$121,285.
 For what purpose, how is it created, and where deposited?
 Answer. Each member joining gives a guarantee of \$12.00 in cash or note payable in six, twelve, eighteen and twenty-four months in each division for the payment of his assessments. It is deposited in the Citizens' State Bank, Council Bluffs, Iowa.
 Are the officers and directors elected at annual meetings of members?
 Answer. Yes.
 Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.
 Are certificates issued to persons other than the families or heirs of the member?
 Answer. No.
 Are assignments of certificates to other than such persons allowed?
 Answer. No.
 For what purpose are assessments made and under what authority?
 Answer. For the purposes of paying death losses and current expenses under authority of the board of directors.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. \$4.00 in each class.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

Organized under the laws of the State of New York made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, CHARLES B. PEET.

Secretary, JAMES R. FITCHER.

[Incorporated under chapter 319, laws of 1848. Re-incorporated March 11, 1884, under chapter 175, laws of 1883. Commenced business November 3, 1877.]

Principal office, 339, 322, 324 Broadway, New York City, New York.

Attorney for service of process in Iowa, Loran W. Reynolds, Boone, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 143,810.55

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 64,048.00
Annual dues as per contract, without any deduction whatever, dues of previous years.....	4,045.00
Assessments: Mortuary, none; expense, indemnity and including deposits.....	842,701.64
Total paid by members.....	\$ 910,795.64
Interest.....	2,328.13
Cash received from all other sources, viz: Emergency fund contribution.....	45,000.00
(Assessments paid in advance..... \$243,878.73.)	
Total income.....	\$ 958,123.77
Total net resources.....	\$1,101,834.32

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed).....	\$ 384,124.82
Total paid to members.....	\$ 384,124.82
Commissions and fees retained by or paid or allowed to agents and members on account of fees and dues.....	124,312.61
Commissions paid or allowed for collecting assessments.....	24,463.32
Salaries of managers and agents not paid by commissions.....	69,314.01
Salaries of officers.....	21,001.62
Salaries and other compensation of office employes.....	86,771.36
Medical examiners' fees, whether paid direct by members or otherwise.....	16,364.74
Rent, \$21,811.71; taxes, \$5,419.12; advertising and printing, \$26,310.73.....	63,541.56
All other items, viz: Traveling expenses, \$6,269.76; legal expenses, \$12,357.20; furniture, \$2,781.32; postage and exchange, \$25,226.28; books and stationery, \$9,562.59; miscellaneous charges, \$11,653.55.....	70,360.25
(Advanced assessments applied, included above..... \$244,913.00)	
Total expense footings.....	\$516,161.77
Total disbursements.....	\$ 900,286.50
Balance.....	\$ 201,547.73

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 87,000.00
Cost value of bonds and stocks owned absolutely.....	11,837.47
Agents' ledger balances.....	4,821.94
Cash in office.....	2,682.21
Cash deposits in banks on emergency or reserve fund account:	
Atlantic Trust Company.....	13,000.00
All other deposits: Atlantic Trust Company, \$2,073.38; Mercantile Trust Company, \$628.90; Central National Bank, \$15,492.25; Tradesmen's National Bank, \$67,311.58, special deposits, \$36,653.94 included.....	82,566.11
Total net or invested assets.....	\$ 201,547.73
Total net or invested assets, less depreciation.....	\$ 201,547.73

NON-INVESTED ASSETS.

Gross assets..... \$ 201,647.53

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ..) None.
 Advance assessments, \$46,698.57; bonus or dividend obligations, \$..... \$ 46,698.57
 All other (not including contingent mortuary), viz: Accounts payable, estimated, \$6,000.00; special deposits, \$36,035.94..... 42,035.94
 Total actual liabilities..... \$ 88,734.51
 Balance, net assets..... \$ 112,913.22

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Mortuary and indemnity assessments called and not yet due.. \$ 13,040.00
 Mortuary and indemnity assessments, not yet called, for losses unadjusted, \$27,766.05; resisted, \$23,000.00; reported, \$21,955.37..... 72,721.42
 Total due from members..... \$ 85,761.42
 Deduct estimated cost of collection..... 3,600.00
 Net amount due from members..... \$ 82,161.42

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment (number of claims, 33)..... \$ 27,766.05
 Losses reported (number of claims, 125)..... 21,955.37
 Losses resisted (number of claims, 6)..... 23,000.00
 Total contingent mortuary liabilities..... \$ 72,721.42

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889.....	52,541	\$ 254,313,750.00	1,102	\$ 45,221,250
Re-instatements on certificates issued prior to December 31, 1889, for which new certificates were not issued.....	868	4,282,500.00		
Policies or certificates written during the year 1890.....	32,185	151,311,450.00	551	2,451,700
Total.....	85,594	\$ 409,907,700.00	1,653	\$ 47,673,000
Deduct number and amount which have ceased to be in force during 1890.....	30,212	139,610,200.00	732	3,396,000
Total policies or certificates in force December 31, 1890.....	55,382	\$ 270,297,500.00	921	\$ 44,277,000
Losses and claims on policies or certificates unpaid December 31, 1889.....		69,780.96	3	237.50
Losses and claims on policies or certificates incurred during year 1890.....		387,056.28	66	4,765.87
Total.....		\$ 456,840.24	69	\$ 5,003.37
Losses and claims on policies or certificates paid during the year 1890.....	3,400	\$ 384,124.82	68	\$ 4,988.37
Policies or certificates terminated by death during 1890, by accident.....	31	160,000.00		
Policies or certificates terminated by lapse during 1890.....	30,181	139,450,200.00	732	3,396,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
 Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
 Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
 Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.
 Answer. No.

Has the society an emergency or reserve fund?
 Answer. Yes.

What is the amount thereof?
 Answer. \$111,837.47.

For what purpose, how is it created, and where deposited?
 Answer. For paying excessive losses by accident. Created by surplus from assessment fund and contribution in mortgages, \$87,000.00 and cash, \$13,000.00, deposited with Atlantic Trust Company, New York; \$1,000 St. Louis City bonds; \$10,000.00 Saratoga county, New York, bonds cost \$10,837.47, deposited in Mercantile Trust Company, New York.

Are the officers and directors elected at annual meeting of members?
 Answer. Yes.

If not, how are they selected?
 Answer. Except treasurer who is not a member of the board and is appointed by board of directors; secretary holds office during good behavior.

Is a medical examination required before issuing a certificate to applicants?
 Answer. No.

Are certificates issued to persons other than the families or heirs of the member?
 Answer. No.

Are assignments of certificates to other than such persons allowed?
 Answer. No.

For what purposes are assessments made, and under what authority?
 Answer. For payment of indemnity claims and expense of conducting business; board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. \$101,553.00 actually received on last matured assessment.

ANNUAL STATEMENT

For the year ending December 31, 1890, of the condition of the

WORLD'S INDUSTRIAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, J. R. GUTHRIE.

Secretary, M. G. DUNCAS,

[Incorporated October 6, 1886. Commenced business November 6, 1886.]

Principal office, corner Fifth and Main Streets, Dubuque, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,311.19

INCOME DURING YEAR 1890.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 20,515.00

Assessments: Mortuary, \$11,969.45; expense, \$6,089.47..... 18,958.92

Total paid by members..... \$ 39,473.92

Interest, \$.....; rent, \$30.00..... 30.00

(Assessments paid in advance..... \$870.50.)

Total income..... \$ 30,403.92

Total net resources..... \$ 41,247.11

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)..... \$ 12,040.31

Advance payments returned to rejected applicants..... 128.53

Total paid to members..... \$ 12,168.84

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 20,122.86

Salaries of officers, \$2,789.50; other compensation of officers, \$..... 2,789.50

Salaries and other compensation of office employes..... 352.50

Medical examiners' fees, whether paid direct by members or otherwise..... 98.50

Rent, \$184.28; taxes, \$.....; advertising and printing, \$1,187.69... 1,372.18

All other items, viz: Traveling expenses, \$1,187.17; general certificates and agents' certificates, \$570.05; furniture and fixtures, \$110.50; postage, \$811.05; expense collection and exchange, \$61.19; fuel, light and janitor, \$50.40; legal services and court costs, \$140.00; miscellaneous, \$51.12..... 2,782.28

(Advanced assessments applied, included above..... \$870.50.)

Total expenses, footings..... \$27,517.42)

Total disbursements.....

Balance..... \$ 30,696.20

Balance..... \$ 1,555.85

NET OR INVESTED ASSETS.

Office furniture and fixtures..... \$ 321.55

Cash in office..... 8.00

Cash deposits in banks on emergency or reserve fund account, Second National Bank of Dubuque..... 1,226.30

Total net or invested assets..... \$ 1,555.85

Total net or invested assets, less depreciation..... \$ 1,555.85

NON-INVESTED ASSETS.

Gross assets..... \$ 1,555.85

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ..) None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, none; interest accrued on same..... None.

Advance assessments, \$870.50; bonus or dividend obligations, none..... \$ 870.50

Total actual liabilities..... \$ 870.50

Balance net assets..... \$ 685.35

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due..... \$ 1,523.25

Mortuary assessments, not yet called for losses unadjusted, \$750.00; resisted, \$..... 750.00

Mortuary assessments reported..... 1,243.40

Total due from members..... \$ 3,516.65

Net amount due from members..... \$ 3,516.65

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due. (number of claims, ...).....None.	
Losses in process of adjustment (number of claims, 1)	750.00
Losses reported, (number of claims, 22).....	1,243.40
Total contingent mortuary liabilities.....	\$ 1,993.40

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN IOWA DURING 1890.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889 ...	1,281	\$ 3,308,000.00	959	\$ 2,383,750.00
Policies or certificates written during the year 1890	4,183	9,958,750.00	2,448	5,792,750.00
Total	5,464	13,266,750.00	3,407	8,176,500.00
Deduct number and amount which have ceased to be in force during 1890.....	3,319	7,822,000.00	2,187	5,101,750.00
Total policies or certificates in force December 31, 1890.....	2,145	\$ 5,444,750.00	1,220	\$ 3,074,750.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	None.	.....	None.	.....
Losses and claims on policies or certificates incurred during year 1890.....	360	12,040.31	252	8,603.40
Total	360	\$ 12,040.31	252	\$ 8,603.40
Losses and claims on policies or certificates paid during the year 1890.....	360	12,040.31	252	8,603.40
Policies or certificates terminated by death during 1890.....	None.	.....	None.	.....
Policies or certificates terminated by lapse during 1890.....	3,319	7,822,000.00	2,187	5,101,750.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$5,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sum.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants.

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay losses and expenses, and under authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class.

Answer. \$3,195.00.

NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

FIRE.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
IOWA COMPANIES.		
Burlington	Burlington	Iowa.
Capital	Des Moines	Iowa.
Council Bluffs	Council Bluffs	Iowa.
Des Moines	Des Moines	Iowa.
Dubuque Fire and Marine	Dubuque	Iowa.
Farmers	Cedar Rapids	Iowa.
Fidelity Mutual Fire Association	Des Moines	Iowa.
German Mutual Fire	Davenport	Iowa.
Hawkeye	Des Moines	Iowa.
Indemnity	Davenport	Iowa.
Iowa State Mutual	Keokuk	Iowa.
Merchants and Bankers Mutual	Des Moines	Iowa.
Merchants and Manufacturers Mut. Fire Ass'n.	Cilaton	Iowa.
Mill Owners Mutual Fire	Des Moines	Iowa.
Mutual Artisans Fire	Muscatine	Iowa.
Security Fire	Davenport	Iowa.
State	Des Moines	Iowa.
Western Home	Sioux City	Iowa.
OTHER THAN IOWA COMPANIES.		
Etna	Hartford	Connecticut.
Agricultural	Watertown	New York.
Amazon	Cincinnati	Ohio.
American	Boston	Massachusetts.
American	Newark	New Jersey.
American Central	St. Louis	Missouri.
American Fire	New York	New York.
American Fire	Philadelphia	Pennsylvania.
Armstrong Fire	New York	New York.
Boylston	Boston	Massachusetts.
British American Assurance	Toronto	Canada.
Buffalo German	Buffalo	New York.
Caledonian—U. S. Branch	Philadelphia	Pennsylvania.
California	San Francisco	California.
Citizens	New York	New York.
Citizens	Pittsburg	Pennsylvania.
City of London Fire—U. S. Branch	Boston	Massachusetts.
Commercial	San Francisco	California.
Commercial Union—U. S. Branch	New York	New York.
Concordia Fire	Milwaukee	Wisconsin.
Connecticut Fire	Hartford	Connecticut.
Continental	New York	New York.
Delaware Mutual Safety	Philadelphia	Pennsylvania.
Denver	Denver	Colorado.

NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Detroit Fire and Marine	Detroit	Michigan.
Dwelling House	Boston	Massachusetts.
Eagle Fire	New York	New York.
Empire State	Rochester	New York.
Equitable Fire and Marine	Providence	Rhode Island.
Farmers Fire	York	Pennsylvania.
Fire Association of N. Y.	New York	New York.
Fire Association of Philadelphia	Philadelphia	Pennsylvania.
Fireman's Fund	San Francisco	California.
Franklin	Philadelphia	Pennsylvania.
German	Freeport	Illinois.
German Fire	Peoria	Illinois.
Germania Fire	New York	New York.
German American	New York	New York.
German Insurance and Savings Institution	Quincy	Illinois.
Girard Fire and Marine	Philadelphia	Pennsylvania.
Glens Falls	Glens Falls	New York.
Grand Rapids Fire	Grand Rapids	Michigan.
Greenwich	New York	New York.
Guardian Assurance—U. S. Branch	New York	New York.
Hamburg-Bremen Fire—U. S. Branch	New York	New York.
Hanover Fire	New York	New York.
Hartford Fire	Hartford	Connecticut.
Hekla	St. Paul	Minnesota.
Home	New York	New York.
Imperial Fire—U. S. Branch	Boston	Massachusetts.
Insurance Company of North America	Philadelphia	Pennsylvania.
Insurance Co. of State of Pennsylvania	Philadelphia	Pennsylvania.
Jersey City	Jersey City	New Jersey.
Knoxville	Knoxville	Tennessee.
Lancashire—U. S. Branch	New York	New York.
Liberty	New York	New York.
Lion—U. S. Branch	Hartford	Connecticut.
Liverpool and London and Globe—U. S. Branch	New York	New York.
London Assurance Corporation—U. S. Branch	New York	New York.
London and Lancashire Fire—U. S. Branch	Chicago	Illinois.
Manchester Fire Assur., U. S. Branch	Chicago	Illinois.
Mercantile Fire and Marine	Boston	Massachusetts.
Mutual Fire	New York	New York.
Mechanics	Philadelphia	Pennsylvania.
Merchants	Newark	New Jersey.
Merchants	Providence	Rhode Island.
Michigan Fire and Marine	Detroit	Michigan.
Milwaukee Mechanics	Milwaukee	Wisconsin.
National Fire	Hartford	Connecticut.
Newark Fire	Newark	New Jersey.
New Hampshire Fire	Manchester	New Hampshire.
New York Bowery Fire	New York	New York.
Niagara Fire	New York	New York.
Northern Assurance—U. S. Branch	New York	New York.
North British and Mercantile—U. S. Branch	New York	New York.
Northwestern National	Milwaukee	Wisconsin.
Norwich Union—U. S. Branch	New York	New York.
Oakland Home	Oakland	California.
Ohio Farmers	Le Roy	Ohio.
Orient	Hartford	Connecticut.
Pacific Fire	New York	New York.
Pennsylvania Fire	Philadelphia	Pennsylvania.
People's Fire	Manchester	New Hampshire.
Phenix	Brooklyn	New York.
Phenix	Hartford	Connecticut.

NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Phoenix Assurance—U. S. Branch	New York	New York.
Providence Washington	Providence	Rhode Island.
Queen—U. S. Branch	New York	New York.
Rochester German	Rochester	New York.
Rockford	Rockford	Illinois.
Royal—U. S. Branch	Chicago	Illinois.
Saint Paul Fire and Marine	St. Paul	Minnesota.
Saint Paul German	St. Paul	Minnesota.
Scottish Union and National—U. S. Branch	Hartford	Connecticut.
Security	New Haven	Connecticut.
Springfield Fire and Marine	Springfield	Massachusetts.
State Investment and Insurance Co	San Francisco	California.
Sun	San Francisco	California.
Sun Fire Office—U. S. Branch	Watertown	New York.
Syndicate	Minneapolis	Minnesota.
Traders	Chicago	Illinois.
Union	Philadelphia	Pennsylvania.
Union	San Francisco	California.
Union Assurance Society—U. S. Branch	New York	New York.
United Firmen's	Philadelphia	Pennsylvania.
United States Fire	New York	New York.
Westchester Fire	New York	New York.
Western Assurance	Toronto	Canada.
Williamsburg City Fire	Brooklyn	New York.

LIFE.

Aetna	Hartford	Connecticut.
Commercial Alliance Life	New York	New York.
Connecticut General	Hartford	Connecticut.
Connecticut Mutual	Hartford	Connecticut.
Equitable	Des Moines	Iowa.
Equitable	New York	New York.
Germania	New York	New York.
Home	Brooklyn	New York.
Life Indemnity and Investment Company	Sioux City	Iowa.
Manhattan	New York	New York.
Massachusetts Mutual	Springfield	Massachusetts.
Michigan Mutual	Detroit	Michigan.
Mutual	New York	New York.
Mutual Benefit	Newark	New Jersey.
National	Montpelier	Vermont.
New York	New York	New York.
Northwestern Mutual	Milwaukee	Wisconsin.
Pacific Mutual	San Francisco	California.
Penn Mutual	Philadelphia	Pennsylvania.
Phoenix Mutual	Hartford	Connecticut.
Provident Life and Trust	Philadelphia	Pennsylvania.
Provident Savings Life	New York	New York.
Register Life and Annuity	Davenport	Iowa.
Royal Union Mutual	Des Moines	Iowa.
Travelers	Hartford	Connecticut.
Union Central	Cincinnati	Ohio.
Union Mutual	Portland	Maine.
United States	New York	New York.
Washington	New York	New York.

ACCIDENT.

Pacific Mutual Life and Accident	San Francisco	California.
Standard Life and Accident	Detroit	Michigan.
Travelers Life and Accident	Hartford	Connecticut.

NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
American Casualty Insurance and Security Co.	Baltimore	Maryland.
Hartford Steam Boiler Inspection and Insurance Company	Hartford	Connecticut.
Lloyds Plate Glass	New York	New York.
Metropolitan Plate Glass	New York	New York.

FIDELITY.

American Surety	New York	New York.
Employers Liability Assurance Corp.—U. S. Br.	Boston	Massachusetts.
Fidelity and Casualty Company	New York	New York.
Guarantee Company of North America	Montreal	Canada.

LIVE STOCK.

Northwestern Live Stock	Des Moines	Iowa.
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LIFE ASSESSMENT ASSOCIATIONS.

Bankers Life Association	Des Moines	Iowa.
Citizens Life Association	Cherokee	Iowa.
Covenant Mutual Benefit Association	Galesburg	Illinois.
Des Moines Life Association	Des Moines	Iowa.
Equitable Mutual Life and Endowment Ass'n	Waterloo	Iowa.
Federal Life Association	Davenport	Iowa.
Fidelity Mutual Life Association	Philadelphia	Pennsylvania.
Fidelity Mutual Protective Union	Council Bluffs	Iowa.
German American Mutual Life Association	Burlington	Iowa.
Hartford Life and Annuity	Hartford	Connecticut.
Illinois Masonic and Pythian Benevolent Society	Chicago	Illinois.
Iowa Masons' Benevolent Society	Oskaloosa	Iowa.
Iowa Mutual Benefit Association	Toledo	Iowa.
Iowa Life and Endowment Association	Oskaloosa	Iowa.
Massachusetts Benefit Association	Boston	Massachusetts.
Minnesota Scandinavian Relief Association	Red Wing	Minnesota.
Mutual Benefit Department, Order of Railway Conductors	Cedar Rapids	Iowa.
Mutual Reserve Fund Life Association	New York	New York.
National Benevolent Association	Minneapolis	Minnesota.
National Fraternal Association	Council Bluffs	Iowa.
National Life Maturity Association	Washington	Dist. of Columbia.
Northwestern Masonic Aid Association	Chicago	Illinois.
Odd Fellows Annuity Association	Des Moines	Iowa.
Odd Fellows Mutual Aid and Accident Ass'n	Piqua	Ohio.
Scandinavian Mutual Aid Association	Galesburg	Illinois.
Southwestern Mutual Benefit Association	Marshalltown	Iowa.
St. Stephen's Brotherhood	Des Moines	Iowa.
Total Abstinence Life Association	Chicago	Illinois.
United States Masonic Benevolent Association	Council Bluffs	Iowa.

ACCIDENT ASSESSMENT ASSOCIATIONS.

Manufacturers Accident Indemnity	Geneva	New York.
National Masonic Accident Association	Des Moines	Iowa.
New York Accident Insurance Company	New York	New York.
Preferred Mutual Accident Association	New York	New York.
Railway Officials and Conductors Accident Ass'n	Indianapolis	Indiana.
U. S. Mutual Accident Association	New York	New York.
World's Industrial Accident Association	Dubuque	Iowa.

LIVE STOCK ASSESSMENT ASSOCIATIONS.

Importers and Breeders Mutual Live Stock Insurance Association	Sioux City	Iowa.
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