

Twenty-Sixth Annual Report

OF THE

Auditor of State of the State of Iowa,

ON

INSURANCE

1895

C. G. McCARTHY,
Auditor of State.

Compiled from annual statements, for the year ending
December 31, 1894.

DES MOINES:
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1895.

STATE OF IOWA,
OFFICE OF THE AUDITOR OF STATE. }
DES MOINES, May 1, 1895.

To the General Assembly of Iowa:

GENTLEMEN—I herewith submit, for your consideration, the twenty-sixth annual insurance report showing the business transacted in Iowa during the year ending December 31, 1894, by all companies authorized to transact insurance business in this State.

Also detailed statements of each of the Iowa fire insurance companies, the Iowa life insurance companies, and the mutual benefit associations doing business in this State; also 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 1894, that have filed annual statements in this department for the year 1895.

Respectfully,

C. G. MCCARTHY,

Auditor of State.

IOWA INSURANCE REPORT, 1895.

GENERAL REMARKS.

COMPANIES OTHER THAN LIFE.

One hundred and ten fire insurance companies, one steam boiler insurance company, four plate glass insurance companies, four fidelity insurance companies, one accident insurance company, five companies doing an employers' liability business, and four mutual companies organized to do only a hail insurance business, were authorized to do business in the State during the year 1894.

Of the fire insurance companies there were thirteen Iowa joint stock companies and six Iowa mutual companies, sixty-seven joint stock companies, and one mutual company of other states, and twenty-four United States branches of foreign companies. There were also one hundred and thirty-seven 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-fifth annual report on insurance the following companies have been authorized to transact their appropriate business in this State, viz: The Commercial Mutual Insurance Company, and the Iowa Business Men's Mutual Fire Association, both of Des Moines, Ia., and the Citizens Insurance Company, of New York, which was only out one year and has this year been re-authorized. The National Benefit and Casualty Company, Milwaukee, Wis., has been authorized to do a personal accident business. The Union Casualty and Surety Company, St. Louis, Mo., has been admitted to this State for the transaction of personal accident and employers' liability insurance. The Fidelity and Deposit Company of Maryland, Baltimore, Md., has been authorized to transact fidelity insurance.

For a full and complete statement of the business transacted by the various fire insurance companies doing business in this State during the year 1894, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables, I to V inclusive, herewith submitted.

The Underwriters' Mutual Fire Insurance Company of Sioux City, Iowa, gave evidence soon after commencing business that it was not as prompt in

paying its losses as it should be. The management was inclined to take advantage of every technicality, and to be very slow in adjustment of losses. The company was kept under surveillance and evidence gathered until it was believed that sufficient had been obtained to compel the company to cease business. Immediately thereafter I notified the Attorney-General of the condition and affairs of the company, and in July I made application, by the Attorney-General, to the district court of Woodbury county for a receiver for the company. The court placed a man in charge of the affairs of the company pending a final hearing. In August a final hearing was had, and the court without delay appointed a receiver, and the short and reckless career of that company was ended.

The Merchants and Manufacturers Fire Insurance Company of Clinton, Iowa, decided to retire from business, and to that end in January last re-insured its risks in the State Insurance Company of Des Moines, Iowa.

The German Mutual Fire Insurance Company of Davenport, Iowa, which has heretofore been reporting as a company complying with the general fire insurance laws, has this year reported and been listed as a co-operative mutual fire association, operating under section 1160, Code of 1873, among which associations it properly belongs.

The Boylston Insurance Company of Boston, Mass., the Dwelling House Insurance Company of Boston, Mass., the Firemen's Insurance Company of Chicago, Ill., the Insurance Company of the State of Pennsylvania, and the Minnesota Fire Insurance Company of Minneapolis, Minn., have discontinued business in Iowa, having either re-insured their business or are themselves carrying the risks to expiration.

The Northwestern Live Stock Insurance Company of Des Moines, Iowa, having a paid-up capital of one hundred thousand dollars, has ceased writing any business. Owing to the depreciation in the value of live stock generally it was determined that the business would be no longer profitable. All losses were paid, and the risks carried to expiration without impairing the capital stock.

A careful perusal of the fire insurance tables, I to V inclusive, will show that in general the year 1894 was a more prosperous one for the fire insurance companies than the year 1893. The companies of this State, as well as those from other states doing business in this State, show a substantial increase in assets and net surplus, and decrease in unpaid losses. The volume of business and income in some instances has not been so large as in the previous year, but the expenditures in some cases have been decreased. As to the general situation in this State for the coming year, I believe that it will be a more prosperous one. The State has recently been re-rated, and while I am not familiar with the rating, as that is not part of the duties of my office, I am led to believe, from the information obtained, that the rating has established a more equitable payment of premiums as between different cities, towns and villages. There have been some places in this State that have paid too high a rate for their insurance, and some places, I am led to believe, have not paid a sufficient rate. This re-rating has been made that the rates, one city with another, one town with another, may be equalized, and those cities that have adequate fire protection and correspondingly low fire losses not be made to pay the losses occurring in towns practically without fire protection. This equalization of rates, together with a combined

effort on the part of the companies to reduce the expense ratio of placing the business upon the books, ought, I think, to enable the companies to give better protection to the policy-holders at a more equitable rate.

The increased business of the co-operative fire associations operating under section 1160 of the Code gives evidence of the appreciation by the citizens of this State of that class of insurance associations. There has been added to the table showing the business of these associations an additional column, which shows the cost per thousand dollars of insurance for the past five years for each association reporting for the five years just passed.

The very marked increase in the use of electricity and electrical appliances in all the larger cities has caused considerable discussion and consideration of the electrical hazard in relation to fires. Without going into the subject in detail, it would seem to me that in cities of any considerable size, where electricity is used to any great extent, the city councils of those cities should, by ordinance, cause careful inspection to be made of the wiring of buildings in which electricity is used, that the fire hazard from electricity may be reduced to the minimum.

I would refer to my comments in the last insurance report regarding the so-called "Lloyds" insurance companies. I am still of the opinion therein expressed,—that these associations are amenable to the insurance laws of this State, and any person doing or attempting to do business in Iowa for such associations or companies should be prosecuted. In many states the legislatures thereof have enacted laws governing these "Lloyds" associations, or "individual underwriters," as they sometimes call themselves. This is referred to again in order that the incoming legislature may take such steps towards enacting laws with which these "Lloyds" shall comply as in its wisdom may be deemed best.

I believe that the next legislature will give careful consideration to the enactment of a law providing for a standard form of fire insurance policy. Many of the states have such a law, and in every one of them the use of the standard form of policy has proved advantageous both to the insured and the insurers. The adoption of such a form of policy will, in my opinion, tend to reduce litigation, as the same or similar form having been in use in other states, the courts of those states will have passed upon any of the provisions at all uncertain as to meaning. These constructions of the policy provisions will, in the main, be followed by the courts of other states. The person who carries but one policy on his property will have every confidence that his contract is an equitable one as between him and the company, and the person or corporation who carries many policies will be relieved of vexatious uncertainties as to the conditions of the various policies held. There are many other advantages which would accrue from the adoption of a standard form of fire insurance policy, but they will be thought of by the members of the legislature without any suggestions from me.

LIFE AND ACCIDENT COMPANIES.

During the year 1894 there were thirty-two life insurance companies authorized to transact their appropriate business in this State.

Of this number, three, the Travelers Life Insurance Company, the Aetna Life Insurance Company and the Pacific Mutual Life Insurance

Company, do also an accident business; one, the Standard Life and Accident Insurance Company, does exclusively an accident business, and three, the Metropolitan Life Insurance Company, the Prudential Insurance Company of America, and the United States Industrial Life Insurance Company, do industrial life insurance.

Of the life insurance companies authorized during the past year, four were Iowa companies—one joint stock and three mutual companies.

I call your attention to life insurance tables, I to III inclusive, which shows the business done, risks written and terminated during the year, and the financial standing of the several companies authorized to do a life business during the year 1894, and that have filed annual statements for a renewal of their certificates of authority for the current year of 1895.

Only one new life insurance company has been admitted to this State to transact its appropriate business, since the issuing of the last insurance report. This company, the American Union Life Insurance Company of New York, N. Y., was organized in 1894, with a paid up cash capital of \$500,000.

One old line life insurance company, the Commercial Alliance Life Insurance Company of New York city, has ceased doing business, having passed into the hands of a receiver in September, 1894.

In my last annual report I made reference to some of the practices of life insurance companies which, in my judgment, I thought should be corrected. At the annual meeting of the Insurance Commissioners in 1894, a new blank was adopted upon which the annual statements of the various life insurance companies should be made. This blank, in my opinion, is a progressive step in the matter of making the reports of the companies, in that it asks for a more detailed report of the income and disbursements of the companies, and a more detailed division of the assets. If the commissioners of insurance of the various states will compel the companies to use this blank, which was adopted by them, it will enable the public, through the insurance reports issued by the various states, to obtain a better understanding of the condition of life insurance companies, and to make a more intelligent comparison of one company with another. I believe that the state officials having supervision of the insurance companies will require these blanks to be used.

The recent examinations of insurance companies, as well as of some of the larger natural premium or assessment associations, by the insurance departments of other states have, I believe, been productive of much good, and a more frequent examination of the insurance companies and associations would inure to the benefit of the companies in the correction of some methods and practices not entirely the best, and in so far as any such methods and practices should be corrected, the policy-holders would be benefited.

The opinion expressed in my last report as to the ruinous practice of paying enormous commissions for new business, and the tremendous expense of placing business upon the books, is yet adhered to. The further investigation I have made into this expense item of the various life insurance companies, as well as associations operating upon the assessment or natural premium plan, has fortified me in the opinion that the expense item of commissions for new business, paying bonuses, and the extravagant

maintenance of branch offices, should be materially reduced, if not in some instances dispensed with.

In the sharp competition for business in this State—competition that is inaugurated by live, active and determined agents—some misunderstandings have, I think, been brought about as to the insurance laws of this State governing the deposits of the various life insurance companies and assessment or natural premium associations. I am further confirmed in the belief that these misunderstandings exist, by the numerous communications that I have received making inquiries as to the deposits of securities made in this office. In order that the general nature of this law and its operations may be better understood by the general public, I deem it proper to briefly refer to it in this report. There are but two laws in the State of Iowa controlling or directing the affairs of corporations engaged in life insurance. The laws are as separate as the plans are different. All companies classed in this report as life insurance companies are subject only to the laws governing regular life companies, sometimes called "old line" companies, which law is known as chapter 5, title 9, Code of 1873, and amendments thereto, and are companies known as fixed or level premium companies, having a mathematical annual reserve. Under the head of assessment associations appear all corporations operating under chapter 65, laws of 1886, and amendments thereto, and are the associations which provide in the main for the payment of claims arising under their certificates of membership or policies of insurance by assessment upon the members, or upon the natural premium plan, and are known under the law as "mutual benefit associations." Chapter 5, title 9, of the Code, governing life insurance companies, provides that as soon as practicable after the filing of the statement of any life insurance company of this State and the valuing of its policies which are in force at the time of making the statement, it shall be required to deposit in this office, in the securities prescribed by law, the net cash value of its policies. In the event that any such company should become insolvent the title to the securities deposited shall vest in the State and the proceeds shall, upon the order of the court, be divided among the policy-holders of the company in the proportion of the last annual valuation of the same, or be applied to the purchase of reinsurance for the benefit of the policy-holders. This deposit is known as the reinsurance or legal reserve, or net cash value of the policies, and must at all times be maintained to an amount equal to the said net cash value.

In the event that the plan of business of any of the mutual benefit associations operating under chapter 65, Laws of 1886, provides for the accumulation of any moneys to be held in trust for the purpose of the fulfillment of its policy or certificate contract, or otherwise, the association shall invest such funds in the securities prescribed by law and deposit the investment in this office. Some of the associations call this fund which they have accumulated a reserve or emergency fund; some of them have other names for it. The fund, however, is in almost every instance accumulated for the same general purpose, viz: To draw upon when the mortality is in excess of the table of rates used by the association, in order that the claims may be paid in full when the mortuary receipts from ordinary assessments or premium calls are not sufficient therefor. Some of the associations provide, in addition to the above, that after a member's

certificate or policy has been in force for a certain number of years, the member may receive from the fund so accumulated his equitable share of the fund accumulated during the life of his certificate or policy. The reserve or emergency fund of the mutual benefit associations is, in the main, created by setting aside some per cent of the mortuary receipts, and of necessity is a variable fund, for the reason that it may be drawn upon for the purposes heretofore indicated. If a mutual benefit association does not provide in its plan for the accumulation of any such fund, there is, of course, no reserve or emergency fund set aside. The accumulation of any such fund is wholly a matter of choice with the promoters of the association, and is not required by the laws of this State, but, if created under the association's plan of business, it is required to be deposited in this office, subject to the same custody as any other deposit in this office.

I have made the comments upon the laws governing these deposits rather lengthy in order that the purpose of these deposits, and the extent to which the State has the charge and custody of them, may be clearly understood, and that any different understanding had by any one may be corrected. In this connection I deem it proper to add that there is no deposit made in this office by any corporation except life insurance companies organized in this State, and mutual benefit associations organized in this State whose plan of business provides for the accumulation of a trust fund. The policy-holders of companies required to make this deposit cannot too highly appreciate the security which is given them because of the laws of this State requiring the deposit of the net cash value of all policies issued by life insurance companies, and any trust funds accumulated by mutual benefit associations, to be made with the State. The law requiring the deposit of the net cash value of all policies in force as of December 31st of each year in this office, is a law peculiar to Iowa alone. There has been much written by life insurance people commending in the highest terms this law and the advantage and security afforded to policy-holders by it.

ASSESSMENT INSURANCE.

Fifty-seven mutual benefit associations complied with the assessment insurance law of this State in 1894 and were authorized to transact their appropriate business.

Of this number nineteen were Iowa life assessment associations, seven Iowa accident associations, and one Iowa live stock insurance association.

For a detailed statement of the financial condition and the business of the various assessment associations authorized to do business in Iowa you are respectfully referred to the last pages of this report.

At the time of issuing this report the following associations not heretofore authorized have complied with chapter 65, Laws of 1896, under which law mutual benefit associations operate: Bankers and Merchants Life Association of Illinois, Chicago, Ill.; National Life Association, Hartford, Conn., and the Travellers' Preferred Accident Association, Chicago, Ill. Also the following associations, organized and incorporated under the laws of this State: Iowa Deposit Life Association, Imperial Accident Association, National Reserve Life Association and the People's Accident Association, all of Des Moines, Iowa; also the American Protective Benevolent Association, Council Bluffs, Iowa, and the Acme Life Insurance Company,

Marshalltown, Iowa. The total number of mutual benefit associations doing life or accident insurance that have been authorized to transact their appropriate business in this State up to the date of this report is sixty-one.

On the 26th day of February, 1895, an investigation into the condition and affairs of the American Central Accident Association satisfied me that its condition was such as to warrant the application to the court for a receiver. As soon as the examination of the association was complete the Attorney-General was notified of the condition and asked to make application to the court for a receiver, which was done, and Mr. A. W. Stiles, Des Moines, Iowa, was appointed by the court as the receiver of the association.

PART I,

CONTAINING

Annual Statements of Iowa Fire and Marine Insurance Companies made to
and filed with the Auditor of State, 1895.

Statistical tables, exhibiting the condition and business of all Insurance
Companies, other than Life, transacting business in Iowa in 1894, and
filing Annual Statements in 1895.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

ANCHOR MUTUAL FIRE INSURANCE COMPANY OF CRESTON.

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

President, B. F. HEINLY.

Vice-President, W. W. ELLIS.

Secretary, GEORGE J. DELMEGE.

[Organized or incorporated, July 1, 1889. Commenced business, July 18, 1889.]

Principal office, Creston, 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 company (less \$..... the amount of incumbrance thereon).....	None.
Loans on bond and mortgage duly recorded and being first liens on the fee simple, upon which not more than one year's interest is due.....	None.
Account of stocks, bonds, and treasury notes 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 stocks and bonds owned absolutely by the company.....	None.
Amount of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with par and market value of the same, and the amount loaned on each.....	None.
Total par and market value and amount loaned thereon.....	None.
Cash in the company's principal office and cash belonging to the company deposited in Iowa State Savings Bank.....	\$ 1,269.25
Gross premiums in course of collection not more than three months due...	1,734.02
Premium notes taken for fire, lightning, windstorm and tornado risks, less assessments paid on same.....	149,328.73
Bills receivable, not more than six months past due.....	45.00
All other property belonging to the company, viz: rents due and accrued, \$.....; due from other companies for re-insurance on losses already paid (same companies) \$.....; furniture, fixtures and supplies, \$904.70.....	
The gross amount of all the assets of the company.....	\$ 152,377.60

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 214.46
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.....	5,034.80
Total gross amount of claims for losses.....	\$ 5,248.26
*Deduct re-insurance thereon.....	1,000.00
Net amount of unpaid losses.....	\$ 4,248.26
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.
Guaranteed fund actually paid up in cash.....	\$ 17,400.00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	1,000.00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.:	
Commissions and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$.....: total.....	1,005.36
Total amount of all liabilities, except capital stock and net surplus.....	\$ 23,804.62

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$2,025.04 premiums of previous year).....	\$ 38,257.46
Deduct only re-insurance, rebate, abatement and return premiums.....	502.84
Net cash actually received for premiums.....	\$ 37,754.77
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Income received from all other sources, viz.: Bills payable, interest, guaranty fund, assessments, etc.....	1,106.78
Aggregate amount of income actually received during the year in cash.....	\$ 38,861.55

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,000 losses occurring in previous years).....	\$ 11,308.27
Deduct amounts actually received for salvages (whether on losses of the last or of previous years, \$.....: and all amounts actually received for re-insurances in other companies, \$16.49; total deductions.....	16.49
Net amount paid during the year for losses.....	\$ 11,291.78
Interest paid on cash advanced on guaranty fund notes.....	1,500.00
Paid for commissions and brokerage.....	11,066.87

Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	7,253.00
Paid for state and local taxes in this and other states.....	None.
All other payments and expenditures, viz.: Interest on borrowed money, \$.....: rents, postage, printing, stationery, road expenses, etc.....	6,461.86
Aggregate amount of actual expenditures during the year in cash.....	\$ 37,682.25

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$3,091,873.19	\$ 148,621.02
Written or renewed during the year.....	1,790,908.50	96,969.02
Total.....	\$4,882,581.69	\$ 245,590.04
Deduct those expired and marked off as terminated.....	637,695.09	22,796.82
In force at the end of the year.....	\$4,244,886.60	\$ 222,793.22
Deduct amount re-insured.....	47,837.50	828.31
Net amount in force.....	\$4,197,049.10	\$ 221,964.91

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 316,175.94
Losses paid from organization to date.....	37,196.08
Total amount of cash dividends declared since the company commenced business.....	None.
Dividends declared payable in stock from organizations.....	None.
Total amount of the company's stock owned by directors at par value.....	None.
Losses incurred during the year, fire.....	9,741.53
Total amount loaned to officers and directors.....	None.
Marine losses incurred during the year.....	None.
Loaned to stockholders, not officers.....	None.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Fire, marine, and inland risks written.....	\$1,790,908.50
Premiums received.....	96,969.02
Losses paid.....	11,308.27
Loss incurred.....	9,741.53

ANNUAL STATEMENT.

For the year ending December 31, 1894, of the condition and affairs of the

CAPITAL INSURANCE COMPANY OF DES MOINES.

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. T. BERRY. Vice-President, JOHN B. HENDERSON.
Secretary, J. K. GILCHRIST.

[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.....	35,000.00

ASSETS.

Value of real estate owned by company (less the amount of encumbrance thereon)	\$ 26,574.11	
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	5,243.34	
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$2,000 is in process of foreclosure)	2,000.00	
Interest due on all said mortgage loans, \$252.99; interest accrued thereon, \$298.58. Total	551.57	
Value of lands mortgaged, exclusive of buildings and perishable improvements	14,700.00	
Value of the buildings mortgaged (insured for \$2,900 as collateral)	8,100.00	
Total value of said mortgaged premises		
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: Des Moines Produce Association	\$ 50.00	
Cash in company's principal office	728.45	
Cash belonging to the company deposited in bank: Valley National Bank, \$5,019.55; Des Moines National Bank, \$4,000.43. Total	9,112.68	
Interest due and accrued on stock 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	9,006.44	
Gross premiums (as written in the policies) in course of collection, more than three months due	2,941.51	
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$1,520.39 interest accrued thereon)	21,575.08	
Bills receivable, not more than six months past due (including \$316.08 interest accrued thereon)	5,596.30	
Bills receivable, not more than six months past due (including \$6,291.32 interest accrued thereon)	22,706.51	
All other property belonging to the company, viz: Rents due and accrued, \$636.90; due from other companies for re-insurance, on losses already paid (same companies) \$	\$1,749.61; office furniture and fixtures, \$1,208.08; office supplies, \$2,455.02; total	6,719.61
The gross amount of all the assets of the company	\$ 115,800.30	
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,749.61; \$1,508.93; \$1,455.02; total deductions	\$ 6,713.61	
Aggregate amount of all the assets of the company, stated at their actual value	\$ 109,145.69	

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 or supposed losses	712.00
Losses resisted, including interest, costs and other expenses thereon	3,693.60
Net amount of unpaid losses	\$ 4,405.60
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, \$57,862.32; unearned premiums (40 per cent)	\$ 23,144.88
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$87,080.50; unearned premiums (pro rata)	\$4,802.32

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	\$ 57,977.10
Amount reclaimable by the insured on perpetual fire insurance policies being (..per cent) of the premiums 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.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	961.39
Total amount of all liabilities, except capital stock and net surplus	63,283.96
Joint stock capital actually paid up in cash	35,000.00
Surplus beyond capital and all other liabilities	20,861.73
Aggregate amount of all liabilities, including paid up capital and net surplus	\$ 109,145.69

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$	\$ 92,579.54
Deduct only re-insurance, rebate, abatement and return premiums	18,872.12
Net cash actually received for premiums	\$ 73,707.42
Bills and notes received during the year for premiums, remaining unpaid	\$ 27,034.81
Received for interest on bonds and mortgages	1,268.39
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	1,343.67
Income received from all other sources, viz: Rents, \$1,097.00; sundry accounts, \$285.63; returned commissions \$2,227.57; total	3,520.30
Aggregate amount of income actually received during the year in cash	79,596.64

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,579.14, losses occurring in previous years)	\$ 53,944.91
Deduct all amounts received for salvages (whether on losses of the last or previous years), \$	and all amounts actually received for re-insurance in other companies, \$
total deductions	8,447.32
Net amount paid during the year for losses	\$ 47,097.59
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	30,902.07
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	11,514.90

Paid for state and local taxes in this and other states.....	\$ 354.01
All other payments and expenditures, viz: Expenses, advertising, compact expense, agents' expense, legal expense, traveling expense, exchange and postage.....	5,127.44
Aggregate amount of actual expenditures during the year, in cash.....	\$ 55,275.77

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 1st day of December of the preceding year.....	\$ 4,336,717	\$ 153,948.97
Written or renewed during the year.....	4,632,149	97,807.04
Total.....	10,868,866	251,846.01
Deduct those expired and marked off as terminated.....	4,205,445	95,580.58
In force at the end of the year.....	6,573,421	156,265.43
Deduct amount re-insured.....	628,828	11,322.06
Net amount in force.....	5,944,593	144,942.77

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 889,551.63
Losses paid from organization to date.....	398,818.05
Total amount of cash dividends declared since the company commenced business.....	13,950.00
Fire losses incurred during the year.....	55,671.69
Total amount of the company's stock owned by the directors at par value.....	64,809.00
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	2,500.00
Are dividends declared on premiums received for risks not terminated?.....	None.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$4,632,149.00
Premiums received (gross).....	97,807.04
Losses paid.....	53,944.91
Losses incurred.....	55,671.69

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

COMMERCIAL MUTUAL INSURANCE COMPANY OF DES MOINES.

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, F. T. Campbell. Secretary, S. G. Lee. Vice-President, R. J. McKee.

[Organized or incorporated February 3, 1891. Commenced business March 1, 1891.]
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 incumbrance 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 (of which \$..... is in process of foreclosure).....	None.
Cash belonging to the company deposited in Iowa National Bank.....	\$ 1,023.19
Gross premiums (as written in the policies) in course of collection, not more than three months due, \$1,728.21, less commissions, 97 per cent.....	1,472.90
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$..... interest accrued thereon).....	None.
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....	None.
All other property belonging to the company, viz: Premium notes \$30,251.32, less assessments \$6,430.89; total.....	32,820.46
The gross amount of all the assets of the company.....	\$ 35,326.35
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 35,326.35

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.....	None.
Total gross amount of claims for losses.....	None.
Net amount of unpaid losses.....	None.
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, none; unearned premiums (..... per cent).....	None.

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, none; unearned premiums (*pro rata*).....None.
 Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, none; 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 on 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 unallotted 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.....\$ 3,500.00
 All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz:
 Guaranty fund upon which has been paid in cash.....1,700.00

Total amount of all liabilities, except capital stock, and net surplus \$ 5,200.00

Aggregate amount of all liabilities, including paid-up capital stock, and net surplus \$ 5,200.00

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 7,149.00
Deduct only re-insurance, \$1,715.00, rebate, abatement and return premiums, \$364.10.....	1,979.10
Net cash actually received for premiums.....	\$ 5,170.74
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, \$24.10; bills payable, \$1,500; guaranty fund, \$1,750; total.....	5,272.10
Aggregate amount of income actually received during the year in cash.....	\$ 10,442.84

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 2,330.11
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, \$796.85; total deductions.....	796.85
Net amount paid during the year for losses.....	\$ 1,533.26
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; total.....	None.
Paid for commissions or brokerage.....	\$ 1,404.87

Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....\$ 2,947.25
 Paid for state and local taxes in this and other states.....None.
 All other payments and expenditures, viz: Office, \$906.40; advertising and printing, \$600.80; traveling expenses, \$1,794.93; total.....3,482.27

Aggregate amount of actual expenditures during the year, in cash \$ 9,419.65

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year, None.		
Written or renewed during the year.....	\$ 705,425	\$ 43,618.02
Total.....	\$ 705,425	\$ 43,618.02
Deduct those expired and marked off as terminated.....	41,330	3,321.57
In force at the end of the year.....	\$ 664,095	\$ 40,296.45
Deduct amount re-insured.....	143,450	1,715.00
Net amount in force.....	\$ 520,645	\$ 38,581.39

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....\$ 43,618.02
 Losses paid from organization to date.....2,330.11
 Fire losses incurred during the year.....2,330.11

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	\$ 705,425.00
Premiums received (gross).....	43,618.02
Losses paid.....	2,330.11
Losses incurred.....	2,330.11

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the
 COUNCIL BLUFFS INSURANCE COMPANY, OF COUNCIL BLUFFS.

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, HON. A. T. FLICKINGER. 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.....	\$ 245.00
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 none is in process of foreclosure).....	22,638.97

Interest due on all said mortgage loans, \$.....	Interest accrued thereon, \$8,265.03	
\$8,265.03; total.....		
Value of lands mortgaged, exclusive of buildings and perishable improvements.....		\$2,585.00
Value of the buildings mortgaged (insured for \$7,500.00 as collateral).....		11,700.00
Total value of said mortgaged premises.....		\$4,285.00
Account of bonds of the United States, and of this state and other states, and also of bonds of incorporated cities in this state, and 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.
Stock First National Bank, Shenandoah, Iowa.....	\$ 2,000.00	\$ 3,400.00
Stock First National Bank, Grand Island, Neb.....	3,000.00	3,750.00
Total par and market value and amount loaned thereon.....	\$ 5,000.00	\$ 7,150.00
Cash in the company's principal office.....		\$ 604.17
Cash belonging to the company deposited in Citizens State Bank of Council Bluffs, Iowa.....		390.30
Interest due and accrued on stocks and bonds not included in "market value".....		None.
Interest due and accrued on collateral loans.....		1,904.37
Gross premiums (as written in the policies) in course of collection, not more than three months due, and some more.....		15,192.78
Bills receivable, not matured, taken for fire, marine and inland risks (including \$603.71 interest accrued thereon).....		18,006.51
Bills receivable, not more than six months past due (including \$192.36 interest accrued thereon).....		4,386.98
Bills receivable, more than six months past due (including \$2,425.83 interest accrued thereon).....		30,812.18
All other property belonging to the company, viz: Due from stockholders and others, \$2,796.29; personal property, \$185.11; furniture and fixtures, \$1,545.00; supplies, \$3,756.36; collection account, \$1,475.47; total.....		9,718.22
The gross amount of all the assets of the company.....		\$ 123,907.41
Amounts which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,000.74; \$0,053.04; \$0,961.94; \$1,825.13; total deductions.....		\$ 19,841.85
Amount of premiums unpaid on policies which have been issued more than three months.....		None.
Aggregate amount of all the assets of the company, stated at their actual value.....		\$ 104,065.56

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 2,049.18
Losses resisted, including interest, costs, and other expenses thereon.....	933.00
Total gross amount of claims for losses.....	2,984.18
Net amount of unpaid losses.....	
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, \$92,432.50; unearned premiums (40 per cent).....	\$ 12,968.95

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$82,113.27; unearned premiums (pro rata) (40 per cent).....	\$ 37,845.31	\$ 45,814.96
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.	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....		274.32
Due and to become due for borrowed money.....		5,620.96
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 assessments, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$1,332.17.....		1,332.17

Total amount of all liabilities, except capital stock and net surplus.....	\$ 56,025.89
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	23,036.67
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.....	\$ 104,062.56

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS:

Amount of unearned premiums represented by installment notes, being the whole amount of such notes.....	None.
INCOME DURING THE YEAR.	
	For fire risks.
Gross premiums received in cash, without any deduction including \$..... premiums of previous years.....	\$ 73,111.71
Deduct only re-insurance, rebate, abatement and return premiums.....	12,226.29
Net cash actually received for premiums.....	60,886.42
Received for interest on bonds and mortgages.....	2,313.13
Income received from all other sources, viz: Rents, \$.....; interest and fees.....	436.47
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.....	63,535.72

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$5,739.46, losses occurring in previous years).....	\$ 34,744.60
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years) \$44.02; and all amounts actually received for re-insurance in other companies, \$1,474.02; total deductions.....	1,518.04
Net amount paid during the year for losses.....	\$ 34,229.56

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; total.....	None.
Paid for commissions or brokerage.....	None.
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	13,718.94
Paid for state and local taxes in this and other states.....	12,672.96
All other payments and expenditures, viz: Expenses, \$1,885.42; express, postage and exchange, \$221.17; rent, \$430; inspection, \$63.05; loss in court, \$205.25; total.....	64.32
Amount of deposit premium returned during the year on perpetual fire risks.....	2,316.85
None.....	None.

Aggregate amount of actual expenditures during the year, in cash.....

\$ 62,909.01

MISCELLANEOUS.

In force on the first day of December of the preceding year.....	Fire risks thereon.....	Premiums.....
Written or renewed during the year.....	\$ 5,136,605	\$ 117,889.45
Total.....	6,385,571	73,430.40
Deduct those expired and marked off as terminated.....	11,251,230	191,299.88
In force at the end of the year.....	2,793,820	59,596.76
Deduct amount re-insured.....	5,477,984	181,693.12
Net amount in force.....	777.9.8	17,907.46
Perpetual risks (not included above, none); premiums on same.....	7,649,996	114,503.96
None.....	None.	None.

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company up to date.....	\$1,530,325.41
Losses paid from organization to date.....	561,272.52
Total amount of cash dividends declared since the company commenced business.....	11,800.00
Fire losses incurred during the year.....	31,969.31
Total amount of the company's stock owned by the directors at par value.....	89,500.00
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	27,126.97
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	2,500.00
Are dividends declared on premiums received for risks not terminated?.....	None.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	Fire risks.....
Premiums received (gross).....	\$6,385,571.00
Losses paid.....	73,430.40
Losses incurred.....	50,744.00
	31,969.31

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

DES MOINES INSURANCE COMPANY, OF DES MOINES.

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

Vice-President, J. R. BATES

Secretary, J. S. CLARK

[Organized or Incorporated October, 1881; commenced business October, 1881.]

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 \$5,000.00, the amount of encumbrance thereon).....	\$ 17,508.00
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.....	42,583.33
Interest due on all said mortgage loans, \$80.00; interest thereon, \$628.20; total.....	718.20
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.
Reiglebig Battel Piano Co. (certificate stock).....	\$ 100.00	\$ 100.00
Des Moines Producers' Association.....	100.00	100.00
City of Des Moines Paving certificates.....	2,516.83	2,516.83

Total par and market value.....	3,716.83
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 company's principal office.....	7,969.77
Cash belonging to company deposited in Citizens National Bank.....	17,511.47
Interest due and accrued on stocks and bonds not included in "market value," Des Moines Paving certificates.....	185.00
Interest due and accrued on collateral loans, office furniture and fixtures, \$3,377.64; map account, \$2,485.26.....	5,862.90
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	39,691.34
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$6,865.91 interest accrued thereon).....	291,237.17
Bills receivable, not more than six months past due (including \$682.94 interest accrued thereon).....	17,929.37

All other property belonging to the company, viz: Rents due and accrued, \$131.84; due from other companies for re-insurance, on losses already paid.....	\$ 131.84
Bills receivable under two years and over six months past due including \$1,256.34 interest.....	26,649.64
Bills receivable more than two years past due including judgments, all interests and costs \$34,912.65; interest, \$5,728.19; judgments, \$19,923.48; interest on judgments, \$5,893.35; cost on judgments, \$5,833.30; total.....	77,700.94
The gross amount of all the assets of the company.....	439,939.98
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$5,823.02, \$6,601.41, \$38,850.57; total deductions.....	51,235.00

Aggregate amount of all the assets of the company, stated at their actual value..... 388,693.98

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 2,283.37
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,750.00
Losses resisted, including interest, costs and other expenses thereon.....	3,450.00
Total gross amount of claims for losses.....	\$ 7,483.37
Deduct re-insurance thereon.....	1,500.00
Net amount of unpaid losses.....	\$ 5,983.37
Gross premium received and receivable upon all unexpired fire risks running one year or more from date of policy, fire risks, \$888,446.11; unearned premiums (40 per cent).....	275,378.44
Amount reclaimable by the insured on perpetual fire insurance policies being (.....) per cent of the premium on 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 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.....	1,888.19
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: Re-insurance.....	15,805.82
Total amount of all liabilities, except capital stock, and net surplus	\$ 299,053.73
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	64,548.35
Aggregate amount of all liabilities, including paid-up capital stock, and net surplus.....	\$ 388,602.08

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$105,736.36 premiums of previous year).....	\$ 297,253.13
Deduct only re-insurance, \$32,553.43; rebate, abatement, and \$23,222.96 return premiums.....	55,776.39
Net cash actually received for premiums.....	\$ 155,850.78
	\$ 941,474.74

Received for interest on bonds and mortgages.....	3,440.53
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources: Collateral loans, \$25.31; Producers Association, \$8.34; Des Moines paving certificate, \$19.14; bills receivable, \$4,155.07.....	4,379.86
Income received from all other sources, viz: Rents, \$811.92.....	811.92

Aggregate amount of income actually received during the year in cash..... \$ 350,107.05

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$4,832.38 losses occurring in previous years).....	\$ 131,221.48
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$7,933.85; total deductions.....	7,933.85
Net amount paid during the year for losses.....	123,287.60
Cash dividends actually paid stockholders: (amount of stockholders' dividends declared during the year, \$2,569.09).....	2,569.00
Paid for commissions or brokerage.....	79,773.48
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees: Office force, \$13,114.64; special, \$5,425.00; general expense, \$2,659.93; postage and express, \$2,569.18; printing, stationery and advertising, \$2,679.47; traveling and adjusting expenses, \$4,896.43; attorney fees, \$864.15; interest on mortgages payable, \$150; profit and loss, \$1,362.79; cost on judgments, \$385.83.....	18,539.64
Paid for state and local taxes in this and other states.....	1,244.42
All other payments and expenditures.....	14,905.75
Aggregate amount of actual expenditures during the year, in cash.....	\$ 240,340.89

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of the preceding year (1893).....	\$ 28,546,773	\$ 678,935.00
Written or renewed during the year.....	16,738,747	355,809.06
Total.....	\$ 45,285,520	\$1,034,744.06
Deduct those expired and marked off as terminated.....	16,142,349	197,071.68
In force at end of the year.....	\$ 29,143,171	\$ 837,732.41
Deduct amount re-insured and suspensions.....	1,842,158	149,286.30
Net amount in force.....	\$ 27,301,013	\$ 688,446.11

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,929,572.82
Losses paid from organization to date.....	639,399.90
Total amount of cash dividends declared since the company commenced business.....	14,000.00
Largest amount insured in any one risk.....	2,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$16,738,747.00
Premium received (gross).....	355,809.06
Losses paid.....	131,221.48
Losses incurred.....	132,372.47

ANNUAL STATEMENT.

For the year ending December 31, 1894, of the condition and affairs of the

DUBUQUE FIRE AND MARINE INSURANCE COMPANY OF
DUBUQUE.

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. Vice-President, F. D. Stout.
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..... 100,000.00

ASSETS.

Value of real estate owned by the company (less \$ the
amount of incumbrance thereon)..... None.
Loans on mortgage (duly recorded and being the first liens
on the fee simple), upon which not more than one year's in-
terest is due..... \$ 199,490.00
Loans on mortgage (first liens), upon which more than one year's
interest is due (of which none is in process of foreclosure)..... 25,800.00
Interest due on all said mortgage loans, \$1,529.99; interest ac-
crued thereon, \$2,859.00; total..... 13,800.01
Value of lands mortgaged, exclusive of buildings and per-
ishable improvements..... \$ 531,300.00
Value of the buildings mortgaged (insured for \$150,000.00 as
collateral)..... 304,700.00
Total value of said mortgaged premises..... \$ 835,900.00
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 Market Total
Value Value Value Value
Bonds of the city of Dubuque, Iowa..... \$ 1,500.00 \$ 1,500.00
Five shares Julien House Company stock..... 500.00 375.00
Three shares Grand Opera House Co. stock..... 300.00 150.00
Bank and Insurance Building Company stock..... 6,000.00 6,000.00
Total par and market value (carried
out at market value)..... \$ 3,300.00 \$ 3,025.00 \$ 3,025.00

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.
Eighty shares Julien House Co. stock.....	\$ 8,000.00		
One hundred shares Dubuque Omnibus Company stock.....	5,000.00	5,000.00	1,500.00
Ten shares German State Bank stock of Dyersville, Iowa.....	1,000.00	1,300.00	
Thirty shares Sheldon Bank stock, Sheldon, Iowa.....	3,000.00	3,900.00	5,000.00
Ten shares Dubuque enamelling works stock.....	1,000.00	1,000.00	
Ten shares German Bank stock, Du- buque, Iowa.....	1,000.00	1,000.00	1,500.00
Ten shares Citizens' Bank stock, Du- buque, Iowa.....	1,000.00	1,000.00	
Total par and market value, and amount loaned thereon.....	\$21,000.00	\$19,200.00	\$13,000.00
Cash in company's principal office.....			395.96
Cash belonging to the company deposited in Dubuque National Bank, \$1,000.00; Iowa Trust and Savings bank, \$1,378.15; German bank, \$5,409.72; total.....			14,785.97
Interest due and accrued on stocks and bonds not included in "market value".....			44.60
Interest due and accrued on collateral loans.....			594.46
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			5,156.03
Gross premiums (as written in the policies) in course of collection, more than three months due, Dubuque home office agency.....			5,328.02
Bills receivable, not matured, taken for fire, marine, and inland risks (in- cluding \$..... none figured) interest accrued thereon.....			15,715.43
Bills receivable, not more than six months past due (including \$..... none figured interest accrued thereon).....			None.
All other property belonging to the company, viz: rents due and accrued, \$.....; due from other companies for re-insurance on losses already paid, \$.....; due from local agency, in course of collection.....			1,274.36
The gross amount of all the assets of the company.....			\$ 312,409.34
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....			None.
Amount of premiums unpaid on policies which have been issued more than three months.....			\$2,495.50
Aggregate amount of all the assets of the company, stated at their actual value.....			\$ 312,409.34
TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.			
What amount of installment notes is owned and now held by the com- pany.....			\$11,734.78
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.....			\$ 2,621.12
Losses resisted, including interest, costs and other expenses thereon.....			6,000.00
Total gross amount of claims for losses.....			\$ 8,621.12
Deduct re-insurance thereon.....			3,000.00
Net amount of unpaid losses.....			\$ 5,621.12

Gross premiums (including both cash and bills), received and receivable upon all unexpired risks, \$156,533.79; unearned premiums (40 per cent)..... \$ 62,613.51

Gross premiums (cash and bills), received and receivable on all unexpired marine risks..... None.

Total unearned premiums as computed above..... \$ 62,613.51

Amount reclaimable by the insured on perpetual fire insurance policies being (.....) per cent of the premium on deposit received..... None.

Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department..... None.

Unpaid 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 unallotted 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 assessments, 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..... None.

Total amount of all liabilities, except capital stock, and net surplus..... \$ 68,294.43

Joint stock capital actually paid up in cash..... 100,000.00

Surplus beyond capital and all other liabilities..... 145,174.71

Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by terms of its issue cannot be redeemed so as to diminish said reserve fund..... None.

Aggregate amount of all liabilities, including paid-up capital stock, and net surplus..... \$ 313,469.34

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes..... \$ 11,734.78

INCOME DURING THE YEAR.

	Per fire risks.
Gross premiums received in cash without any deductions (including \$15,391.21 premiums of previous year).....	\$ 91,422.45
Deduct only re-insurance, rebate, abatement and return premiums.....	18,927.31

Net cash actually received for premiums..... \$ 77,495.44

Bills and notes received during the year for premiums, remaining unpaid..... \$ 8,314.85

Received for interest on bonds and mortgages..... 14,794.13

Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources..... 2,520.25

Income received from all other sources, viz: Rents, none; total..... None.

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..... \$ 94,819.85

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$5,242.38 losses occurring in previous years).....	\$ 52,888.46
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, \$9,613.77; total deductions.....	9,613.77

Net amount paid during the year for losses..... \$ 43,274.69

Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$10,000.00)..... 10,000.00

Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total..... None.

Paid for commissions or brokerage..... 15,390.36

Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees..... 6,150.00

Paid for state and local taxes in this and other states..... 884.00

All other payments and expenditures, viz: Office rent, advertising, printing, postage, supplies, traveling expenses, etc..... 3,961.43

Amount of deposit premium returned during the year on perpetual fire risks..... None.

Aggregate amount of actual expenditures during the year in cash \$ 78,680.09

NON-CELLANEOUS.

	Fire Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 7,829,376.00	\$ 152,512.50
Written or renewed during the year.....	5,117,356.00	88,573.26
Total.....	\$ 12,946,732.00	\$ 241,085.76
Deduct those expired and marked off as terminated.....	4,187,177.00	78,739.18
In force at the end of the year.....	\$ 8,759,555.00	\$ 162,346.58
Deduct amount re-insured.....	552,000.00	10,712.49
Net amount in force.....	\$ 8,197,555.00	\$ 151,634.09

Perpetual risks (not included above), none; premiums on same, none.

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date..... \$ 696,450.09

Losses paid from organization to date..... 254,424.00

Total amount of cash dividends declared since the company commenced business..... 30,000.00

Fire losses incurred during the year..... 52,274.69

Total amount of the company's stock owned by the directors at par value..... 62,000.00

Marine losses incurred during the year..... None.

Total amount loaned to officers and directors..... 5,000.00

Loaned to stockholders not officers..... 1,200.00

Dividends declared payable in stock from organization..... None.

Amount deposited in different states and countries for the security of all the company's policy holders..... None.

Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy holders of such states or countries..... None.

Largest amount insured in any one risk..... 5,000.00

Are dividends declared on premiums received for risks not terminated?..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$4,330,819.00
Premiums received (gross).....	74,759.32
Losses paid.....	42,948.46
Losses incurred.....	42,519.79

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

FARMERS INSURANCE COMPANY OF CEDAR RAPIDS.

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.

Vice-President, S. T. BERRY.

Secretary, JOHN B. HENDERSON.

[Organized or incorporated, October, 1880. Commenced business, October, 1880.]

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 incumbrance thereon).....	37,500.00
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.....	190,922.85
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$10,700.00 is in process of foreclosure).....	35,430.00
Interest due on all said mortgage loans, \$8,467.94: Interest accrued thereon, \$11,579.52; total.....	19,987.46
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 421,832.50
Value of the buildings mortgaged, (insured for \$153,625.00 as collateral).....	184,850.00
Total value of said mortgaged premises.....	\$ 606,682.00
Amount 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.
Independent School District of Ames, Story county.....	\$ 4,000.00 \$ 4,040.00
Independent School District of Cedar Rapids.....	500.00 503.75
Cedar Rapids Electric Light and Power Co. (bonds).....	5,000.00 5,150.00
Cedar Rapids Electric Light and Power Co. (stock).....	2,000.00 2,000.00
North Angus Town Lot and Coal Co. (stock).....	1,000.00 1,000.00
Total par and market value.....	\$ 12,500.75
Cash in the company's principal office.....	5,194.17
Cash belonging to the company deposited in Merchants National Bank, \$16,223.24; City National Bank, \$12,951.98; total.....	29,175.22
Gross premiums (as written in the policies) in course of collection, not more than three months due (balance general agent's account).....	21,257.12
Bills receivable, not matured, taken for fire, marine and inland risks (including \$2,189.63, interest accrued thereon).....	195,044.42

Bills receivable, not more than six months past due (including \$531.64, interest accrued thereon).....	10,922.92
All other property belonging to the company, viz: Due from other companies for re-insurance, on losses already paid, \$1,280.13; railroad mileage, \$675.40; total.....	1,955.53
Bills receivable, past due, taken for premiums, including those in judgment, \$100,831.20—40 per cent.....	54,915.60
The gross amount of all the assets of the company.....	\$ 324,209.04

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 11,163.25
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,098.41
Losses resisted, including interest, costs and other expenses thereon.....	750.00
Total gross amount of claims for losses.....	\$ 14,911.66
Deduct re-insurance thereon.....	378.88
Net amount of unpaid losses.....	\$ 14,532.78
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$56,616.25; unearned premiums (40 per cent).....	\$ 23,646.50
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$706,372.74; unearned premiums (40 per cent).....	318,549.10
Total unearned premiums as computed above.....	\$ 342,195.60
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, \$.....; returned premiums, deferred commissions and policy fees, \$2,948.85; total.....	\$ 2,948.85
Total amount of all liabilities, except capital stock and net surplus.....	\$ 308,477.34
Joint-stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	65,731.80
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 524,209.04
INCOME DURING THE YEAR.	
	For fire risks.
Gross premiums received in cash, without any deduction (including \$90,330.00, premiums of previous year).....	\$ 286,467.09
Deduct only re-insurance, rebate, abatement and return premiums.....	32,073.71
Net cash actually received for premiums.....	\$ 254,393.38
Bills and notes received during the year for premiums remaining unpaid.....	\$ 97,518.42
Received for interest on bonds and mortgages.....	\$ 11,625.61
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources.....	4,936.04
Income received from all other sources, viz: Rents, \$1,412.50; total.....	1,412.50
Aggregate amount of income actually received during the year in cash.....	\$ 369,867.53

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$16,182.26, losses occurring in previous years)	\$ 128,120.73
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, \$10,221.32; total deductions.....	10,221.32
Net amount paid during the year for losses	\$ 117,899.41
Cash dividends actually paid stockholders	10,000.00
Paid for commissions or brokerage	60,169.66
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	57,445.40
Paid for state and local taxes in this and other states	2,756.00
All other payments and expenditures, viz.: Printing, stationery, postage and all other expenses.....	91,351.96
Aggregate amount of actual expenditures during the year, in cash.	\$ 290,308.19

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 839,914.70	\$ 839,914.70
Written or renewed during the year	14,468,107.00	289,973.11
Total	\$51,342,862.00	\$1,119,927.25
Deduct those expired and marked off as terminated	11,849,587.00	211,885.59
In force at the end of the year	\$41,533,275.00	\$ 871,105.66
Deduct amount re-insured	887,627.00	18,117.65
Net amount in force	\$41,545,304.00	\$ 852,988.00
Perpetual risks (not included above)	None.	
Premiums on same	None.	

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$1,965,981.57
Losses paid from organization to date	1,516,182.81
Total amount of cash dividends declared since the company commenced business	329,500.00
Fire losses incurred during the year	126,347.15
Total amount of the company's stock owned by the directors at par value	85,750.00
Marine losses incurred during the year	None.
Total amount loaned to officers and directors	29,500.00
Loaned to stockholders, not officers	None.
Dividends declared payable in stock from organization	75,000.00
Amount deposited in different states and countries for the security of all the company's policy holders	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy holders of such states or countries	None.
Largest amount insured in any one risk (except the excess is re-insured)	5,000.00
Are dividends declared on premiums received for risks not terminated	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written	\$14,438,107.00
Premiums received (gross)	289,973.11
Losses paid	126,347.15
Losses incurred	126,347.15

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

FIDELITY INSURANCE COMPANY, OF DES MOINES.

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 COOPER.

Vice-President, D. D. FLEMING.

Secretary, C. H. MOORE.

[Organized or incorporated March 27, 1893. Commenced business March 27, 1893.]
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)	\$ 9,882.84
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	9,748.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure)	2,075.00
Interest due on all said mortgage loans, \$301.32; interest accrued thereon, \$280.51; total	481.83
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 26,930.00
Value of the buildings mortgaged (insured for \$3,750.00 as collateral)	4,250.00
Total amount of said mortgaged premises	\$ 31,300.00
Cash in company's principal office	1,297.40
Cash belonging to company deposited in Capital City State Bank	3,943.25
Gross premiums (as written in the policies) in course of collection, not more than three months due	7,656.73
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$266.88 interest accrued thereon)	73,180.05
Bills receivable, not more than six months past due (including \$147.84 interest accrued thereon)	4,471.15
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for re-insurance, on losses already paid, notes over six months past due, including judgments, \$10,757.87; office supplies, including maps, \$1,860.00; total	12,567.87
The gross amount of all the assets of the company	\$ 127,388.32
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: office supplies, including maps	1,900.00
Aggregate amount of all the assets of the company, stated at their actual value	\$ 125,488.32

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,410.34
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	655.00
Losses realized, including interest, costs and other expenses thereon	3,500.00
Total gross amount of claims for losses	\$ 6,565.34
Deduct re-insurance thereon	250.00
Net amount of unpaid losses	\$ 6,315.34
Gross premiums received and receivable upon all unexpired fire risks, \$199,331.65; unearned premiums (pro rata) @ 40 per cent	\$ 87,732.06
Deduct amount paid for re-insurance, \$4,393.42 @ 40 per cent	1,961.39
Total unearned premiums as computed above	65,771.30
Total amount of all liabilities, except capital stock and net surplus	\$ 72,085.64
Joint-stock capital actually paid up in cash	33,000.00
Surplus beyond capital and all other liabilities	25,441.68
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 125,528.32

INCOME DURING THE YEAR.

For fire risks.

Gross premiums received in cash, without any deduction (including \$ premiums of previous years)	\$ 70,642.91
Deduct only re-insurance, rebate, abatement and return premiums	3,280.90
Net cash actually received for premiums	\$ 67,362.01
Received for interest on bonds and mortgages	846.37
Aggregate amount of income actually received during the year in cash	\$ 68,208.38

EXPENDITURES DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses (including \$6,153.42, losses occurring in previous years)	\$ 25,092.34
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$1,467.98; and all amounts actually received for re-insurance in other companies, \$2,901.85; total deductions	4,459.83
Net amount paid during the year for losses	\$ 20,632.51
Cash dividends actually paid stockholders; (amount of stockholders dividends declared during the year)	None.
Script certificates of profits redeemed in cash, \$ interest paid to scrip holders	None.
Paid for commissions or brokerage	18,972.53
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees	8,801.45
Paid for state and local taxes in this and other states	95.95
All other payments and expenditures, viz: Legal expenses, \$1,217.45; supplies, \$1,295.97; rent, \$430; postage, \$706.56; office and traveling expenses, \$4,351.86; miscellaneous, \$677.45; total	8,658.61
Aggregate amount of actual expenditures during the year, in cash	\$ 67,151.05

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 4,436,978	\$ 131,930.75
Written or renewed during the year	3,800,826	86,631.79
Total	\$ 8,237,804	\$ 218,562.54
Deduct those expired and marked off as terminated	1,918,637	40,530.15
In force at the end of the year	\$ 6,319,167	\$ 178,032.39
Deduct amount re-insured	243,079	4,933.42
Net amount in force	\$ 6,076,088	\$ 173,098.97

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 245,784.32
Losses paid from organization to date	54,413.96
Total amount of cash dividends declared since the company commenced business	None.
Fire losses incurred during the year	32,579.36
Total amount of the company's stock owned by the directors at par value	41,000.00
Marine losses incurred during the year	None.
Total amount loaned to officers and directors	None.
Loaned to stockholders, not officers	None.
Dividends declared payable in stock from organization	None.
Amount deposited in different states and countries for the security of all the company's policy-holders	None.
Largest amount insured in any one risk, our liability	2,500.00
Are dividends declared on premiums received for risks not terminated?	None.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine, and inland risks written	\$3,890,936.00
Premiums received (gross)	86,631.79
Losses paid	35,082.34
Losses incurred	32,579.36

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

HAWKEYE INSURANCE COMPANY, OF DES MOINES.

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, A. HOWELL.

Vice-President, J. CALLANAK.

Secretary, W. D. SKINNER.

[Organized or incorporated, March 15, 1883. Commenced business, March 15, 1885.]

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 (no encumbrance thereon).....	\$ 51,619.00	
Loans on mortgage (duly recorded and being the first lien on the fee simple), upon which not more than one year's interest is due.....	247,051.96	
Loans on mortgage (first lien), upon which more than one year's interest is due (of which \$1,150.00 is in process of foreclosure).....	11,740.00	
Interest due on all said mortgage loans, \$4,308.12; interest accrued thereon, \$1,948.65; total.....	9,256.75	
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 314,639.00	
Value of the buildings mortgaged (insured for \$109,831.00 as collateral).....	163,443.00	
Total value of said mortgaged premises.....	\$ 678,084.00	
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.
Five shares of Hurlbut, Hess & Co.....	\$ 500.00	\$ 500.00
Twenty shares of capital stock of Polk County Savings Bank.....	2,000.00	2,000.00
Forty shares of capital stock of Valley National Bank.....	4,000.00	8,000.00
Two shares of capital stock in Des Moines Producers Building Association.....	100.00	100.00
Fifteen bonds Auburn Heights Land Company.....	15,000.00	15,000.00
Total cost to company.....		\$ 8,500.00
Total par and market value.....	\$ 31,500.00	\$ 10,600.00

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 market value.	Amount loaned thereon.
Collateral loan secured by a mortgage on 165 acres of land valued at \$125.00 per acre, or \$20,625.00.....	\$ 14,450.00	\$ 14,000.00
Collateral loan secured by mortgage on 50 acres of land valued at \$2,000.00 and unencumbered.....	2,000.00	700.00
Collateral loan secured by 50 shares of stock College Park Land Co., of Des Moines, valued at \$2,400.00, and unencumbered.....	2,400.00	\$ 0.00
Collateral loan secured by 10 shares of Polk County Loan and Building Association and unencumbered, valued at \$1,200.00.....	1,200.00	1,000.00
Total par and market value, and amount loaned thereon.....	\$ 30,150.00	\$ 15,700.00
Cash in the company's principal office.....		\$ 6,611.00
Cash belonging to the company deposited in bank: Des Moines Savings Bank, \$5,000.00; Des Moines National Bank, \$1,681.25; State Savings Bank, \$2,600.00; Peoples Savings Bank, \$4,000.00; Valley National Bank, \$6,000.00; Polk County Savings Bank, \$2,000.00; Bankers Iowa State Bank, \$5,000.00, and German Savings Bank, \$2,000.00, all of Des Moines, Iowa; total.....		29,691.25
Interest due and accrued on stocks and bonds not included in "market value".....		450.67
Amount of loans on personal and collateral security.....		525.00
Interest due and accrued on collateral loans.....		40.47

Gross premiums (as written in the policies) in course of collection, not more than three months due.....	\$ 14,274.29	
Gross premiums (as written in the policies) in course of collection, and over three months due.....	10,142.67	54,416.96
Bills receivable, not matured, taken for fire, marine and inland risks (including \$2,771.51 interest accrued thereon).....		109,254.74
Bills receivable, not more than six months past due (including \$697.20 interest accrued thereon).....		10,005.36
Bills receivable, over six months past due (including those in judgment and all interest and costs thereon).....		121,729.36
All other property belonging to the company, viz: Rents due and accrued, \$541.25; due from other companies for re-insurance on losses already paid, none; total.....		942.25
Personal property owned by the company, including law library.....		2,337.18
Office effects, including two large fire proof safes and one burglar proof safe.....		5,009.44
The gross amount of all the assets of the company.....		\$ 673,581.56
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$225.00, \$40.42, \$60,864.61, \$1,337.18, \$5,396.44; total deductions.....		68,573.65
Aggregate amount of all the assets of the company, stated at their actual value.....		\$ 605,007.90
TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.		
What amount of installment notes is owned and now held by the company?		\$ 9,807.42

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.....	\$ 10,006.21
Losses resisted, including interest, costs and other expenses thereon.....	2,868.00
Total gross amount of claims for losses.....	\$ 12,874.21
Deduct re-insurance thereon.....	1,842.75
Net amount of unpaid losses.....	\$ 11,031.46
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, viz: \$20,624.70; unearned premiums (40 per cent).....	\$ 89,189.94
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, viz: \$719,879.37; unearned premiums (40 per cent).....	287,948.94
Total.....	\$ 386,118.88
Deduct amount paid for re-insurance thereof, viz: \$34,372.36 (40 per cent thereof).....	12,750.91
Total unearned premiums as computed above.....	364,604.54
Amount reclaimable by the insured on perpetual fire insurance policies being () per cent of premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unpaid 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.

Total amount of all liabilities, except capital stock, and net surplus
 Joint-stock capital actually paid up in cash. \$ 396,530.30
 Surplus beyond capital and other liabilities. 25,000.00
 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. \$ 606,807.30

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$7,653.34 premiums of previous years) \$ 301,294.33
 Deduct only re-insurance, rebate, abatement and return premiums. 31,509.35

Net cash actually received for premiums. \$ 269,785.18
 Bills and notes received during the year for premiums, remaining unpaid. 90,138.88
 Received for interest on bonds and mortgages. 16,807.47
 Received for interest and dividends on stocks and bonds, collateral loans and from all sources. 16,310.86
 Income received from all other sources, viz: Rents, \$1,095.00. 1,095.00

Aggregate amount of income actually received during the year in cash. \$ 393,029.11

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$9,843.76 losses occurring in previous years) \$ 131,095.12
 Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$157; and all amounts actually received for re-insurance in other companies, \$8,708.41; total deductions. 8,855.41

Net amount paid during the year for losses. 122,839.71
 Cash dividends actually paid stockholders: (amount of stockholders' dividends declared during the year, \$30,000.00). 30,000.00
 Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total. None.
 Paid for commissions or brokerage. 68,688.50
 Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees. 38,162.15
 Paid for state and local taxes in this and other states. 2,446.64
 All other payments and expenditures, viz: Expressage and telegrams, \$323.85; legal expenses, \$275.58; postage, \$2,480.50; stationery and printing, \$4,737.54; traveling expenses, \$5,637.13; repairs on office, \$1,545.11; sundries, gas, fuel, etc., \$2,100.92; exchange, \$729.67; worthless notes and accounts charged profit and loss, \$8,138.55; total. 75,983.05

Aggregate amount of actual expenditures during the year, in cash. \$ 288,111.05

MISCELLANEOUS.

In force on the 31st day of December of the preceding year. \$ 44,847,604.00
 Written or renewed during the year. 15,390,367.00
 Total. \$ 60,237,971.00
 Deduct those expired and marked off as terminated. 13,971,973.00
 In force at the end of the year. \$ 46,165,998.00
 Deduct amount re-insured. 1,933,955.00
 Net amount in force. \$ 44,232,043.00

GENERAL INTERROGATORIES.

Fire losses incurred during the year, net. \$ 125,368.41
 Dividends declared payable in stock from organization. None.
 Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries. None.
 Largest amount insured in any one risk (unless the excess is re-insured in another company). 2,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1894.

Fire, marine and inland risks written. \$ 15,290,397.00
 Premiums received (gross). 287,419.88
 Losses paid (net). 129,830.71
 Losses incurred. 125,368.41

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

IOWA FIRE INSURANCE COMPANY OF DES MOINES.

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. HITCHCOCK, JR.

Vice-President, R. W. MARQUIS.

Secretary, JAS. N. MILLER.

(Organized or incorporated April 29, 1892. Commenced business May 1, 1892.)
 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. 25,500.00

ASSETS.

Value of real estate owned by the company (less \$..... the amount of incumbrance thereon). None.
 Loans on mortgage (fully recorded and being the first liens on the fee simple), upon which not more than one year's interest is due. 37,215.00
 Interest due on all said mortgage loans, \$82.00; interest accrued thereon, \$1,194.00; total. 1,196.00
 Value of lands mortgaged, exclusive of buildings and perishable improvements. \$ 75,857.00
 Value of the buildings mortgaged (insured for \$15,100 as collateral). 24,100.00
 Total value of said mortgaged premises. \$ 99,957.00
 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 market value.	Amount loaned thereon.
Loan on property at Lima, Ohio, secured by mortgage and guarantee.	\$ 2,000.00	\$ 1,000.00
Loan on property, at Campbell, Nebraska, secured by mortgage and guarantee.	5,000.00	921.00
Total par and market value, and amount loaned thereon.	\$ 8,000.00	\$ 1,921.00

Cash in the company's principal office.....	1,513.06
Cash belonging to the company deposited in American Savings Bank and Bankers Iowa State Bank, Des Moines, Iowa.....	3,376.86
Interest accrued on stocks and bonds not included in "market value".....	53.40
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	8,960.00
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$52.08 interest accrued thereon).....	6,109.00
All other property belonging to the company, viz: rents due and accrued, \$..... due from other companies for re-insurance, on losses already paid, Rutland Insurance Company, \$600; furniture, maps, etc., \$1,000; total.....	1,000.00

The gross amount of all the assets of the company.....	\$ 62,025.64
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	1,000.00

Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 61,025.64
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TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company.....	\$ 3,400.21
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LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 6,220.00
Losses related, including interest, costs and other expenses thereon.....	500.00
Total gross amount of claims for losses.....	\$ 6,720.00
Deduct re-insurance thereon.....	400.00
Net amount of unpaid losses.....	\$ 6,320.00

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, \$50,000.00; unearned premiums (40 per cent).....	30,384.96
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$11,119.54; unearned premiums (pro rata).....	4,447.51
Total unearned premiums as computed above.....	\$ 24,832.47

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, \$2,240.01; returned premiums, \$..... total.....	\$ 2,240.01
Total amount of all liabilities, except capital stock and net surplus.....	\$ 31,411.78
Joint-stock capital actually paid up in cash.....	26,000.00
Surplus beyond capital and all other liabilities.....	1,113.86

Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 61,025.64
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TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes.....	\$ 3,400.21
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INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous year).....	\$ 70,547.44
Deduct only re-insurance, rebate, abatement and return premiums.....	8,947.12
Net cash actually received for premiums.....	\$ 61,600.32

Bills and notes received during the year for premiums, remaining unpaid.....	\$ 4,820.00
Received for interest on bonds and mortgages.....	2,449.11
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources.....	150.00
Income received from all other sources, viz: Contribution for reserve and surplus fund.....	6,025.00

Aggregate amount of income actually received during the year in cash.....	\$ 70,854.43
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EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$8,712.02, losses occurring in previous years).....	\$ 35,080.74
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, \$2,316.85; total deductions.....	2,316.85
Net amount paid during the year for losses.....	\$ 33,063.89
Cash dividends actually paid stockholders.....	None.
Paid for commissions or brokerage.....	17,381.42
Paid for salaries, fees and other charges of officers, clerks, special agents, and all other employees.....	6,111.24
Paid for state and local taxes in this and other states.....	None.
All other payments and expenditures, viz: Traveling expenses, \$1,866.15; rent, \$705.00; printing and advertising, \$1,342.30; adjustment expenses, \$696.81; legal expenses, \$206.43; general expenses, \$1,082.74; total.....	5,809.23
Aggregate amount of actual expenditures during the year in cash.....	\$ 63,025.78

MISCELLANEOUS.

In force on the 31st day of December of the preceding year ..	Fire risks.	Premiums thereon.
Written or renewed during the year.....	\$2,285,622.00	\$4,196.29
Total.....	4,029,327.00	83,078.28
Deduct those expired and marked off as terminated.....	\$7,214,800.00	\$127,274.97
In force at end of year.....	2,342,059.00	58,506.00
Deduct amount re-insured.....	\$4,672,800.00	\$68,708.88
Net amount in force.....	350,094.00	5,986.95
	\$4,307,776.00	\$63,081.03

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 147,321.00
Losses paid from organization to date.....	48,500.00
Fire losses incurred during the year.....	31,979.95
Total amount of the company's stock owned by the directors at par value.....	49,800.00
Total amount loaned to officers and directors.....	1,700.00
Largest amount insured in any one risk.....	2,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine, and inland risks written.....	Fire risks.
Premiums received (gross).....	\$4,029,327.00
Losses paid.....	83,078.28
Losses incurred.....	34,353.99
	31,979.95

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

IOWA STATE INSURANCE COMPANY, OF KEOKUK.

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 HAMILL.

Secretary, HOWARD TUCKER.

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

Principal office Keokuk, 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 none, the amount of encumbrance thereon.....\$ 2,300.00
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....None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....None.
Cash in the company's principal office.....624.18
Cash belonging to the company deposited in bank:
Keokuk National Bank.....22,333.22
Gross premiums not written in the policies in course of collection, not more than three months due.....14,342.15
Premium notes, \$25,094.09 less assessment paid \$276,737.33.....648,896.76
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, and fixtures and maps.....1,902.30
Total amount of judgments.....\$ 22,188.35
Judgments, not more than two years old.....11,128.50

The gross amount of all the assets of the company.....\$ 697,096.51
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....1,902.30

Aggregate amount of all the assets of the company stated at their actual value.....\$ 697,096.51

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 or supposed losses.....\$ 8,098.00
Losses resisted, including interest, costs and other expenses thereon.....2,924.30
Total gross amount of claims for losses.....10,910.50
Net amount of unpaid losses.....\$ 10,910.50

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 (both 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 on 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.....None.
Due and become due for borrowed money.....None.
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, none; return premiums.....None.

Total amount of all liabilities, except capital stock, and net surplus.....\$ 10,910.50

Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....\$ 697,096.51

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous year).....\$ 112,518.65
Deduct only return premiums.....618.73
Net cash actually received for premiums.....\$ 112,899.92
Bills and notes received during the year for premiums remaining unpaid.....\$ 227,817.86
Received for interest from all sources.....497.37
Income received from all other sources, viz: Rents, discount, policy and survey fees, etc.....3,947.03
Aggregate amount of income actually received during the year in cash.....\$ 118,744.32

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$6,286.05, losses occurring in previous years).....\$ 83,081.36
Net amount paid during the year for losses.....\$ 83,081.36
Paid for commissions or brokerage.....27,081.61
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....34,312.61
Paid for state and local taxes in this and other states.....173.44
All other payments and expenditures, viz: Printing, stationery, fuel, light, postage, furniture and fixtures and real estate improvements.....7,392.66
Aggregate amount of actual expenditures during the year in cash.....\$ 141,330.59

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$18,451,002.70	\$ 811,464.80
Written or renewed during the year.....	4,273,189.50	242,180.39
Total	\$22,724,192.20	\$1,053,645.19
Deduct those expired and marked off as terminated	2,443,322.44	153,810.92
In force at the end of the year.....	\$20,280,769.76	\$ 929,834.27
Net amount in force	20,280,769.76	929,834.27

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$1,338,846.17
Losses paid from organization to date.....	772,199.77
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	87,705.17
Total amount of the company's stock owned by the directors at par value.....	None.
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	3,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$4,273,189.50
Premiums received (gross).....	242,180.39
Losses paid	83,081.36
Losses incurred.....	87,705.17

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

KEY CITY FIRE INSURANCE COMPANY, OF DUBUQUE.

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, CHRIS. A. VOELKER.

Vice-President, WM. LAWTHYR.

Secretary, D. H. MCCARTHY.

[Organized or incorporated, Nov. 14, 1891. Commenced business, Nov. 14, 1891.]

Principal office, Dubuque, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	\$ 200,000.00
Whole amount of capital actually paid up in cash.....	50,000.00

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 lien on the fee simple, upon which not more than one year's interest is due).....	\$ 50,293.75
Loans on mortgage (first liens, upon which more than one year's interest is due (of which none is in process of foreclosure)	None.
Interest due on all said mortgage loans, \$615.01; interest accrued thereon, \$1,594.87; total	2,409.40
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 148,250.00
Value of the buildings mortgaged (insured for \$43,500.00 as collateral)	67,390.00
Total value of said mortgaged premises.....	\$ 215,540.00
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.
Five shares of Bank and Insurance Building Co.	\$ 2,500.00 \$ 750.00
Total par and market value	\$ 2,500.00 \$ 750.00
Cash in the company's principal office.....	\$ 750.00
Cash belonging to the company deposited in bank: Citizens State Bank.....	1,428.51
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	2,295.79
	3,104.53
The gross amount of all the assets of the company.....	\$ 69,281.98
Amount of premiums unpaid on policies which have been issued more than three months	\$ 219.53
Aggregate amount of all the assets of the company, stated at their actual value,	\$ 69,281.94

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.....	500
Losses resisted, including interest, costs and other expenses thereon.....	100
Total gross amount of claims for losses	600
Deduct re-insurance thereon (Norwich Union, of England).....	50
Net amount of unpaid losses	\$ 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, \$7,461.55; unearned premiums (40 per cent)	2,984.62
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$14,818.74; unearned premiums (pro rata)	5,027.40
Total unearned premiums as computed above.....	\$ 8,912.11
Total amount of all liabilities, except capital stock and net surplus.....	\$ 9,462.11
Joint-stock capital actually paid up in cash.....	50,000.00
Surplus beyond capital and all other liabilities.....	9,819.87
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 60,281.94

INCOME DURING THE YEAR.		For fire risks.
Gross premiums received in cash, without any deduction (including \$2,138.67 premiums of previous year).....	\$	16,816.35
Deduct only re-insurance, rebate, abatement and return premiums.....		4,175.90
Net cash actually received for premiums.....	\$	12,640.45
Bills and notes received during the year for premiums, remaining unpaid.....		None.
Received for interest on bonds and mortgages.....	\$	3,492.55
Income received from all other sources, viz.: Rents and local agency commissions.....		1,338.58
Aggregate amount of income actually received during the year in cash.....	\$	17,469.53

EXPENDITURES DURING THE YEAR.		On fire risks.
Gross amount actually paid for losses (including \$369.42, losses occurring in previous years).....	\$	8,323.39
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, \$2,161.75; total deductions.....		2,161.75
Net amount paid during the year for losses.....	\$	6,161.64
Paid for commissions or brokerage.....		2,322.44
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		3,355.00
Paid for state and local taxes in this and other states.....		268.75
All other payments and expenditures, viz.: Office furniture, \$4.00; traveling expenses, \$168.53; general expenses, \$644.65; printing, \$183.71; office supplies, total; \$661.84.....		1,361.23
Aggregate amount of actual expenditures during the year in cash.....	\$	13,411.30

MISCELLANEOUS.		Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$	1,187,545	17,725.03
Written or renewed during the year.....		1,397,369	16,516.25
Total.....	\$	2,584,914	34,241.28
Deduct those expired and marked off as terminated.....		770,589	10,960.83
In force at end of year.....	\$	1,814,325	23,280.45
Deduct amount re-insured (Farmers, Dub. F. & M., M. & M., Norwich, Manchester).....		97,096	1,267.16
Net amount in force.....	\$	1,717,229	22,013.29

GENERAL INTERROGATORIES.		
Total amount of premiums received from the organization of the company to date.....	\$	46,081.43
Losses paid from organization to date.....		10,336.60
Total amount of cash dividends declared since the company commenced business.....		None.
Fire losses incurred during the year.....		6,362.23
Total amount of the company's stock owned by the directors at par value.....		43,650.00
Marine losses incurred during the year.....		None.
Total amount loaned to officers and directors.....		None.
Loaned to stockholders, not officers.....		None.
Dividends declared payable in stock from organization.....		None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....		None.

Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries.....	None.
Largest amount insured in any one risk.....	\$ 5,000.00
Are dividends declared on premiums received for risks not terminated?.....	None.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.		Fire Risks.
Fire, marine, and inland risks written.....		\$1,377,989.00
Premiums received (gross).....		16,816.35
Losses paid.....		6,161.64
Losses incurred.....		6,362.23

ANNUAL STATEMENT.

For the year ending December 31, 1894, of the condition and affairs of the

MERCHANTS AND BANKERS MUTUAL INSURANCE COMPANY,
OF DES MOINES.

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. R. WARFIELD. Vice-President, THEO. F. GATCHEL.
Secretary, C. H. AINLEY.

[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 encumbrances thereon).....		None.
Loans on mortgage (duly recorded and being the first lien on the fee simple), upon which not more than one year's interest is due.....		None.
Loans on mortgage (first lien), 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.
Cash in the company's principal office.....	\$	525.80
Cash belonging to the company deposited in German Savings Bank.....		565.31
Premium notes less assessments paid on same.....		140,060.60
Gross premiums (as written in the policies) in course of collection, not more than three months due.....		1,646.10
Bills receivable, not matured, taken for fire, marine, and inland risks.....		1,364.12
Judgments valued at 50 per cent of same, \$2,415.65.....		1,207.83
Bills receivable more than six months past due, valued at 25 per cent of amount of same.....		1,500.00
Premiums due from other companies for re-insurance.....		1,343.92
The gross amount of all the assets of the company.....	\$	145,180.96

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 1,305.19
Losses restated, including interest, costs and other expenses thereon.....	3,115.00
Total gross amount of claims for losses.....	\$ 4,420.19
Deduct re-insurance thereon.....	1,189.00
Net amount of unpaid losses.....	\$ 3,231.19
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 on 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, and re-insurance.....	\$ 93.91
Due and to become due for borrowed money.....	4,000.00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Guarantee fund.....	14,448.79
Commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....	343.31
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 22,116.20
INCOME DURING THE YEAR.	
Gross premiums received in cash, without any deduction (including \$..... premiums of previous year).....	\$ 37,849.07
Deduct only re-insurance, rebate, abatement and return premiums.....	2,476.80
Net cash actually received for premiums.....	\$ 35,372.15
Income received from all other sources, viz.: Borrowed money.....	4,000.00
Aggregate amount of income actually received during the year in cash.....	\$ 39,372.15

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$9,485.03, losses occurring in previous years).....	\$ 25,388.93
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, \$1,617.97; total deductions.....	1,617.97
Net amount paid during the year for losses.....	\$ 23,770.96
Paid for commissions on brokerage.....	8,742.73
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	7,700.00
Paid for state and local taxes in this and other states.....	72.00
All other payments and expenditures, viz.: Postage, mileage and all other expenses.....	2,387.80
Aggregate amount of actual expenditures during the year, in cash.....	\$ 42,968.51
MISCELLANEOUS.	
In force the 31st day of December of the preceding year.....	\$ 3,752,755
Written or renewed during the year.....	1,632,621
Total.....	\$ 5,385,376
Deduct those expired and marked off as terminated.....	2,255,591
In force at the end of the year.....	3,129,785
Deduct amount re-insured.....	114,192
Net amount in force.....	\$ 3,015,593
GENERAL INTERROGATORIES.	
Total amount of premiums received from the organization of the company to date.....	\$ 636,694.00
Losses paid from organization to date.....	171,167.97
Fire losses incurred during the year.....	15,190.93
BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1894.	
Fire, marine and inland risks written.....	Fire risks.
Premiums received (gross).....	\$1,632,621.00
Losses paid.....	100 2-9-28
Losses incurred.....	25,388.93

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the
MILL OWNERS MUTUAL FIRE INSURANCE COMPANY, OF DES
MOINES.

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. A. CONSIGNY. Vice-President, A. T. BIRCHARD.

Secretary, J. G. SHARP.

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

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 (of which \$..... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$..... total.....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.
Value of the buildings mortgaged (insured for \$..... as collateral).....	None.
Cash belonging to the company deposited in Iowa National Bank, Des Moines.....	\$ 31,000.88
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, deposit notes held by the company representing one annual premium, taken for fire, marine, and inland risks (including \$..... interest accrued thereon).....	104,376.55
All other property belonging to the company, viz: rents due and accrued, \$.....; due from other companies for re-insurance, on losses already paid.....	None.

The gross amount of all the assets of the company..... \$ 137,476.43

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 5,794.83
Losses resisted, including interest, costs and other expenses thereon.....	9,250.00
Net amount of unpaid losses.....	\$ 15,144.83
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, none; unearned premiums (..... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, none; unearned premiums (pro rata).....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, none; 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 and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unpaid 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 unallied 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 assessments, 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,.....

Total amount of all liabilities, except capital stock, and net surplus..... \$ 15,144.83

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$28.60 premiums of previous year).....	\$ 73,968.22
Net cash actually received for premiums.....	\$ 73,968.22
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,509.02
Income received from all other sources, viz: Rents.....	None.
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..... \$ 75,507.84

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,769.00 losses occurring in previous years).....	\$ 56,459.99
Net amount paid during the year for losses.....	\$ 56,459.99
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, none).....	None.
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	None.
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	7,013.73
Paid for state and local taxes in this and other states.....	4.60
All other payments and expenditures, viz: Traveling expenses, postage, stationery, office rent, legal expenses, telegraphing and miscellaneous.....	3,688.98
Amount of guaranty deposit premium returned during the year on perpetual fire risks.....	3,332.84
Aggregate amount of actual expenditures during the year in cash.....	\$ 70,500.24

MISCELLANEOUS.

	Fire Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 2,370.500	\$ 103,169.75
Written or renewed during the year.....	291,000	15,085.53
Total.....	\$ 2,661.500	\$ 118,255.28
Deduct those expired and marked off as terminated.....	293,000	13,878.75
In force at the end of the year.....	\$ 2,368.500	\$ 104,376.55
Deduct amount re-insured.....	None.	None.
Net amount in force.....	\$ 2,368.500	\$ 104,376.55

GENERAL INTERROGATORIES.

Total amount of premiums received from all sources since the organization of the company to date.....	\$ 609,539.43
Losses paid from organization to date.....	518,006.06
Total amount of cash dividends declared since the company commenced business.....	None.

Fire losses incurred during the year	65,954.82
Total amount of the company's stock owned by the directors at par value	None
Marine losses incurred during the year	None
Total amount loaned to officers and directors	None
Loaned to stockholders, not officers	None
Dividends declared payable in stock from organization	None
Amount deposited in different states and countries for the security of all the company's policy-holders	None
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries	None
Largest amount insured in any one risk	\$ 10,000.00
Are dividends declared on premiums received for risks not terminated	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written	\$ 85,500.00
Premiums received (gross)	31,379.00
Losses paid	43,151.25
Losses incurred	45,190.08

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

SECURITY FIRE INSURANCE COMPANY, OF DAVENPORT.

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.

Vice-President, J. B. PHELPS.

Secretary, E. J. BABCOCK.

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

Principal office, Davenport.

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 \$ 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	\$ 86,893.86
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$4,950.00 is in process of foreclosure)	4,950.00
Interest due on all said mortgage loans, \$1,048.44; interest accrued thereon	3,052.20
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 176,570.00
Value of the buildings mortgaged (insured for \$49,825.00, as collateral)	66,100.00
Total value of the said mortgaged premises	\$ 242,670.00

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.
2 shares guarantee capital stock Dpt. Co-Op. Bk.	\$ 2,000.00	\$ 2,000.00
1 share Marengo Savings Bank	100.00	100.00
30 shares First National Bank stock	3,000.00	5,100.00

Total par and market value \$ 5,000.00 \$ 7,100.00

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 par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
9 notes indorsed by parties worth \$1,000,000.	\$ 6,736.25	\$ 6,736.25	\$ 6,736.25
1 note secured by 24 shares Cable Lumber Co.	12,000.00	12,000.00	8,000.00
2 notes secured by 50 shares Dpt. Mill Co.	5,000.00	3,500.00	1,500.00
1 note secured by 30 shares Pierce Mill Co.	3,000.00	3,000.00	2,000.00
1 note secured by 18 shares Savings Bank	1,800.00	2,500.00	1,300.00
1 note secured by 1 share Dpt. Co-Op. Bk.			
3 shares First Nat'l.	1,500.00	1,500.00	1,000.00
1 note secured by 2 shares Dpt. Co-Op. Bk.	2,000.00	2,000.00	800.00
1 note secured by 10 shares First Nat'l.	5 shares Dpt. Nat'l.	5 shares Sav. Bk.	2,000.00
1 note secured by 5 shares Dpt. Loan B. & Sav. Association	800.00	800.00	500.00
1 note secured by \$10,000 1st mortgages on real estate	10,000.00	10,000.00	5,000.00
20 shares Dpt. Loan B. & Sav. Asso.	4,000.00	4,000.00	1,000.00

Total par and market value, and amount loaned thereon	\$ 49,436.25	\$ 35,636.25	\$ 29,836.77	\$ 29,836.77
Cash in the company's principal office				506.10
Cash belonging to the company deposited in bank: First National, \$2,551.10; Citizens National, \$1,422.08; Dpt. National, \$3.22; Scott Co. Sav. Bk., \$197.81; German Savings Bank, \$8,631.88; Dpt. Savings Bank, \$3,881.69; total				15,719.31
Interest due and accrued on collateral loans				575.78
Gross premiums (as written in the policies) in course of collection, not more than three months due				6,879.97
Bills receivable not matured, taken for fire, marine, and inland risks, (including \$ interest accrued thereon)				12,408.64
Bills receivable, not more than six months past due (including \$ interest accrued thereon)				840.51
Bills receivable, not more than six months past due				315.13
All other property belonging to the company, viz: Rents due and accrued, \$ due from other companies for re-insurance, on losses already paid: Dubuque Fire and Marine Insurance Co.				414.78
The gross amount of all the assets of the company				\$ 170,497.08

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 1,676.91
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	3,918.60
Losses realized, including interest, costs and other expenses thereon	3,900.00
Total gross amount of claims for losses	\$ 9,495.51
Deduct re-insurance thereon	2,321.28
Net amount of unpaid losses	\$ 7,174.23

Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$185,300.22; unearned premiums, (40 per cent.)	\$ 74,120.08
Total unearned premiums as computed above	\$ 74,120.08
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: on re-insurance, \$425.84; state, city, county, or other taxes and assessments, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$1,094.15; total	\$ 2,119.90
Total amount of all liabilities, except capital stock, and net surplus	\$ 83,414.30
Joint-stock capital actually paid up in cash	55,000.00
Surplus beyond capital and all other liabilities	62,042.78
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 170,457.08

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$14,596.92, premiums of previous year)	\$ 91,420.55
Deduct only re-insurance, rebate, abatement and return premiums	18,586.44
Net cash actually received for premiums	\$ 72,834.11
Bills and notes received during the year for premiums, remaining unpaid	\$ 8,876.40
Received for interest on bonds and mortgages	6,517.38
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	3,196.48
Income received from all other sources, viz: rents	None.
Received for calls on capital, \$..... for increased capital	None.
Aggregate amount of income actually received during the year in cash	\$ 82,547.35

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$5,086.83, losses occurring in previous years)	\$ 40,167.35
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, \$6,163.80; total deductions	\$ 6,163.80
Net amount paid during the year for losses	\$ 43,003.49
Cash dividends actually paid stockholders: (amount of stockholders' dividends declared during the year, \$3,000)	3,000.00
Paid for commissions or brokerage	16,212.33
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	10,962.96
Paid for state and local taxes in this and other states	1,029.58
All other payments and expenditures, viz: rent, \$400; printing, \$1,300.15; all other expenses, \$5,276.08; total	6,906.18
Aggregate amount of actual expenditures during the year, in cash	\$ 81,112.34

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 13,375,567	\$ 197,423.02
Written or renewed during the year	6,532,600	92,733.91
Total	\$ 19,708,160	\$ 290,156.93
Deduct those expired and marked of as terminated	6,321,308	91,932.65
In force at the end of the year	\$ 13,486,925	\$ 198,224.28
Deduct amount re-insured	713,080	12,934.66
Net amount in force	\$ 12,772,945	\$ 185,300.22

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 814,828.97
Losses paid from organization to date	263,877.74
Total amount of cash dividends declared since the company commenced business	18,000.00
Fire losses incurred during the year	61,254.75
Total amount of the company's stock owned by the directors at par value	60,000.00
Marine losses incurred during the year	None.
Total amount loaned to officers and directors	7,300.00
Loaned to stockholders, not officers	16,900.00
Dividends declared payable in stock from organization	None.
Largest amount insured in any one risk	2,500.00
Are dividends declared on premiums received for risks not terminated	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written	\$6,332,600.00
Premiums received (gross)	92,733.91
Losses paid	40,167.35
Losses incurred	51,254.75

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition and affairs of the

STATE INSURANCE COMPANY, OF DES MOINES.

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.

Vice-President, H. A. ELLIOTT.

Secretary, W. M. BLACK.

[Organized or incorporated, September, 1863. Commenced business, October, 1863.]
Principal office, 219, 221 and 223 Fourth street, Des Moines.

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 (no encumbrance).....	\$ 107,190.00
Loans on mortgage (duly recorded and being the first lien on the fee simple), upon which not more than one year's interest is due.....	113,780.87
Loans on mortgage (first lien), upon which more than one year's interest is due (of which \$2,928.03 is in process of foreclosure).....	2,928.03
Interest due on all said mortgage loans, \$909.13; interest accrued thereon, \$3,193.19; total.....	4,102.33
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 213,460.00
Value of buildings mortgaged (insured for \$81,350 as collateral).....	130,450.00
Total value of said mortgaged premises.....	\$ 343,910.00
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.
Polk County Savings Bank, 45 shares.....	\$ 4,500.00	\$ 4,950.00
Des Moines National Bank, 15 shares.....	1,500.00	1,725.00
Commercial National Bank, Omaha, 25 shares.....	2,500.00	2,875.00
Security Loan and Trust Company, 25 shares.....	2,500.00	3,400.00
National Starch Manufacturing Company, 19 shares.....	1,900.00	1,900.00
National Starch Manufacturing Company bond.....	1,000.00	1,000.00

Total par and market value.....	\$ 13,900.00
Cash in the company's principal office.....	1,386.42
Cash belonging to the company deposited in Iowa National Bank.....	5,940.54
Interest due and accrued on stocks and bonds not included in "market value".....	235.00
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	30,764.69
Bills receivable, not matured, taken for fire, marine and inland risks (including \$3,942.78 interest accrued thereon).....	102,512.29
Bills receivable and judgments past due, \$146,026.30, at 60 per cent of face value.....	73,013.18
All other property belonging to the company, viz.: Rents due and accrued, \$577.55; due from other companies for re-insurance, on losses already paid, Minnesota Fire, \$131.50; Capital, \$41.87; Iowa Fire, \$500; Shawnee Fire, \$280.45; real estate subrogation loan, \$1,660.76; total.....	2,502.16
The gross amount of all the assets of the company.....	\$ 463,214.47

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 12,730.32
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	4,870.72
Losses resisted, including interest, costs and other expenses thereon.....	11,087.00
Total gross amount of claims for losses.....	\$ 28,688.04
Deduct re-insurance thereon.....	6,401.60
Net amount of unpaid losses.....	\$ 22,286.44
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, risks, \$53,919.29; unearned premiums (40 per cent).....	\$ 37,567.71
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$437,416.15; unearned premiums 40 per cent.....	172,966.40
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (40 per cent).....	210,534.17
Deduct premiums on which notes are due \$146,026.30 at 40 per cent.....	58,410.52
Total unearned premiums as computed above.....	\$ 154,123.65

Outstanding checks not presented for payment.....	\$ 3,320.68
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, \$.....; return premiums, \$.....; total.....	\$ 2,978.50

Total amount of all liabilities, except capital stock, and net surplus.....	\$ 180,634.26
Joint-stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital and all other liabilities.....	82,560.21
Aggregate amount of all liabilities, including paid-up capital stock, and net surplus.....	\$ 463,214.47

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$46,738.87 premiums of previous year).....	\$ 352,387.53
Deduct only re-insurance, rebate, abatement and return premiums.....	\$ 76,770.49
Net cash actually received for premiums.....	\$ 275,617.04
Bills and notes received during the year for premiums remaining unpaid.....	60,571.30
Received for interest on bonds and mortgages.....	\$ 13,369.18
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,309.39
Income received from all other sources, viz.: Rents, \$.....; total.....	5,019.17
Aggregate amount of income actually received during the year in cash.....	\$ 396,355.76

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$38,711.62, losses occurring in previous years).....	\$ 327,526.85
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$117.39; and all amounts actually received for re-insurance in other companies, \$36,431.75; total deductions.....	27,540.14
Net amount paid during the year for losses.....	\$ 300,977.72
Paid for commissions or brokerage.....	77,070.77
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	36,572.96
Paid for state and local taxes in this and other states.....	8,902.12
All other payments and expenditures, viz.: Repairs, advertising, traveling expenses, postage, express, supplies, fuel, water, gas, exchange, etc.; total.....	31,899.30
Aggregate amount of actual expenditures during the year, in cash.....	\$ 364,421.97

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 39,113,312	\$ 560,787.34
Written or renewed during the year.....	18,778,745	355,481.65
Total.....	\$ 57,892,057	\$ 916,268.99
Deduct those expired and marked off as terminated.....	15,593,854	314,735.84
In force at the end of the year.....	\$ 42,298,203	\$ 601,533.05
Deduct amount re-insured.....	5,739,425	84,307.61
Net amount in force.....	\$ 36,558,778	\$ 517,225.44

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$6,671,815.30
Losses paid from organization to date	2,554,076.82
Total amount of cash dividends declared since the company commenced business	197,502.50
Fire losses incurred during the year	207,923.15
Total amount of the company's stock owned by the directors at par value	23,000.00
Marine losses incurred during the year	None.
Total amount loaned to officers and directors	12,000 00
Loaned to stockholders, not officers	None.
Dividends declared payable in stock from organization	140,000.00
Amount deposited in different states and countries for the security of all the company's policy-holders	25,000.00
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries	None.
Largest amount insured in any one risk	5,000.00
Are dividends declared on premiums received for risks not terminated?	None.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written	Fire risks.
Premiums received (gross)	\$8,341,512.00
Losses paid	157,904.83
Losses incurred	78,386.90
	\$8,400.50

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 1894, and in addition a column of percentages of cost per \$1,000 of insurance, and cost per \$1,000 of insurance for the past five years.

TABLE No. II

Is an exhibit of the business transacted in Iowa during the year 1894 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 of all companies.

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

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair	Farmers Mutual Fire Ins. Assn.	L. M. Kilburn	Fontanelle
2	Adair	Farmers Mutual F. & L. Assn.	F. S. H. Dougherty	Fontanelle
3	Adair	German Farmers Mut. Aid Assn.	Andrew Sandry	Fontanelle
4	Adair	Scandinavian Mut. Pro. Assn.	J. O. Prestmoen	Eion P. O.
5	Benton	Eden Fire	Samuel Ward	Vinton
6	Benton	Iowa Township Mutual Fire	Fred. Kramer	Luverne
7	Benton	Vinton Mutual Fire	A. S. Shadbourne	Vinton
8	Black Hawk	Farmers Mutual F. & L.	W. H. Rowed	Cedar Falls
9	Boone	Farmers Mutual	John G. Ahern	Mackey
10	Boone	Swede Mutual	Ernest Carlson	Boone
11	Bremer	Farmers Mutual Fire	John Homrighaus	Denver
12	Bremer	First German Mut. F. L. & S.	Henry Rathe	Kittling
13	Bremer	German Farmers Mut. F. L. & S.	August H. Muller	Kittling
14	Buchanan	Cons. Fair. & Farm. Mut. Ins. Co.	Lyman J. Curtis	Independence
15	Buena Vista	Farmers Mut. Fire Ins. Assn.	A. F. Troger	Storm Lake
16	Butler	Farmers Mutual	Joseph Linn	Parkersburg
17	Calhoun	Farmers Mutual	P. W. McGraw	Lake City
18	Calhoun	German Mutual F. L. & W. S.	John J. Helde	Pomeroy
19	Carroll	Farmers Mutual F. & L.	J. E. Mereness	Glidden
20	Carroll	German Mut. F. L. W. C. & T.	Henry Kasperson	Arcaha
21	Carroll	Hillsdale Mutual	P. Jos. Koenig	Halbur
22	Carroll	Mt. Carmel Mutual	Bernard Vonachme	Mt. Carmel
23	Cass	Farmers Mutual	Henry Bell	Atlantic
24	Cass	Noble Township Pro. Assn.	Herman Delch	Lyman
25	Cedar	Springdale Mutual	John E. Meheener	Springdale
26	Cerro Gordo	Farmers Mutual Ins. Assn.	J. G. Brown	Mason City
27	Cherokee	Maple Valley	Gaines W. Hanch	Aurelia
28	Cherokee	Western Cherokee Mut. F. & L.	H. M. Ferrin	Marcus
29	Chickasaw	Farmers Mutual	F. P. Babcock	New Hampton
30	Clay	Farmers Mutual	J. P. Mills	Greenville
31	Clayton	Farmers Mutual F. & L.	S. H. F. Schontie	National
32	Clayton	Farmers Mutual F. & L.	Henry Moder	Mederville
33	Clinton	Farmers Mutual	M. Sullivan	Welton
34	Clinton	German Farmers	George Riedesel	Wheatland
35	Clinton	German Mutual F. & L.	John Wirth	Elwood
36	Clinton	German Mutual F. & L.	C. Anderson	Lyons
37	Crawford	Farmers Mutual Ins. Society	August Lundell	Deobolt
38	Crawford	Mut. F. & L. of Ger. Farmers	August Schultz	Deobolt
39	Dallas	Patrons Mutual	Nicholas Angle	Dexter
40	Decatur	Farmers Mutual	A. S. Gardner	Leon
41	Delaware	Farmers Mutual Fire	L. S. Gates	Manchester
42	Des Moines	Farmers Mutual	E. Woodward	Burlington
43	Des Moines	German Mut. Aid Fire Assn.	Henry Thie	Dodgeville
44	Des Moines	Swedish Mutual	John A. Larson, Jr.	Burlington
45	Des Moines	Swedish Lutheran Mutual	Ludwig Holmes	Burlington
46	Dubuque	Farmers Alliance Mutual	Nathan F. Simpson	Farley
47	Fayette	Mutual Fire	O. C. Babcock	Fayette
48	Fayette	German Mutual Fire	G. Bressin	El Dorado
49	Floyd	Farmers Mutual	S. P. Wetherbee	Harley City
50	Franklin	Farmers Insurance Company	O. G. Reeve	Hampton

No. I.

Associations of the State for the year ending December 31, 1894.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1894.	Risks written or renewed during the year.	Risks canceled or terminated during the year.
J. E. Brooks	Greenfield	March 1, 1888	\$ 47,463.00	\$ 69,915.00	\$ 23,964.00
E. J. Anderson	Lemo	March 27, 1884	1,025,045.00	221,538.00	303,566.00
E. Barthel	Lansing	April 2, 1879	801,499.00	54,393.00	18,630.00
Arne Grandgard	Eion P. O.	March 1, 1863	393,420.00	18,712.00	15,155.00
L. N. Chenoweth	Vinton	Jan. 1, 1872	922,846.00	71,440.00	31,890.00
Rud Schenken	Keystone	March 4, 1873	932,410.00	83,066.00	50,539.00
L. N. Chenoweth	Vinton	Feb. 12, 1891	108,970.00	11,430.00	2,235.00
D. F. Hoover	Waterloo	May 1, 1878	3,074,627.00	480,160.00	610,667.00
John Herron	Boone	Jan. 2, 1877	1,493,379.00	510,964.00	393,369.00
John Anderson	Madrid	April 16, 1884	845,321.00	136,145.00	75,000.00
Carl Hoppenworth	Tripoli	March 25, 1878	2,598,098.00	718,715.00	690,985.00
H. Graenich	Maxfield	Dec. 14, 1878	1,302,254.00	393,840.00	314,628.00
Wm. Mills	Denver	Sept. 28, 1875	1,510,000.00	235,900.00	228,905.00
Wm. Decker	Independence	Aug. 1, 1894		245,064.00	
Geo. A. Daizel	Alta	July 1, 1887	673,886.00	292,385.00	135,800.00
Richard Daniels	Parkersburg	Feb. 18, 1876	2,569,303.00	678,658.00	302,601.00
J. L. Hibbs	Lake City	July 23, 1881	127,980.00	42,713.00	23,693.00
Wm. Baumgart	Pomeroy	April 1, 1887	198,875.00	9,430.00	17,835.00
G. W. Briggs	Glidden	May 3, 1888	195,043.00	30,050.00	5,285.00
Henry Schwallier	Manning	Jan. 1, 1886	841,428.00	1,132,890.00	962,880.00
J. C. Schwallier	Halbur	March 24, 1876	196,003.00	28,000.00	15,300.00
Jacob F. Reuser	Mt. Carmel	March 28, 1883	11,753.00		1,186.00
H. O. Bryce	Atlantic	Feb. 11, 1880	676,596.00	245,650.00	245,065.00
Henry Muller	Lyman	Jan. 3, 1880	189,690.00	50,630.00	28,640.00
Wm. Mather	Springdale	Jan. 25, 1871	775,000.00	295,640.00	230,440.00
N. Deunmore	Mason City	July 1, 1880	651,719.00	296,000.00	170,392.00
J. C. Leekin	Aurelia	May 30, 1882	264,738.00	90,540.00	47,660.00
G. W. Hartley	Marcus	June 1, 1883	222,000.00	226,805.00	38,175.00
C. H. Heath	New Hampton	June 1, 1875	591,014.00	103,470.00	9,695.00
A. W. Greene	Spencer	Feb. 1, 1889	979,119.00	335,873.00	488,873.00
H. Meyer	Elkader	Feb. 15, 1873	1,791,600.00	1,583,800.00	1,513,665.00
Chas. Mentzel	Elkader	April 2, 1869	2,178,874.00	380,596.00	288,305.00
Wm. L. Nichols	De Witt	Dec. 5, 1874	1,438,388.00	330,802.00	171,277.00
Henry N. Hahn	Grand Mound	May 27, 1878	281,527.00	80,430.00	31,365.00
George Rix	Lyons	Jan. 1, 1887	526,800.00	15,280.00	10,200.00
A. Norrells	Kiron	March 3, 1879	618,966.25	298,703.25	190,922.25
P. N. F. Dressen	Dressen	March 1, 1890	1,037,644.00	327,325.00	48,825.00
J. E. Chandler	Dexter	Dec. 20, 1875	579,087.00	109,581.00	132,020.00
Robert McCaull	Garden Grove	Dec. 4, 1873	123,903.00	18,575.00	9,390.00
C. A. Piers	Delaware	Oct. 1, 1879	135,301.00	60,791.00	36,833.00
C. M. Garman	Burlington	April 1, 1878	450,373.00	80,350.00	39,354.00
Jacob Schneider	Burlington	May 25, 1887	490,325.00	63,131.00	14,006.00
Nils Anderson	Burlington	April 12, 1880	293,070.00	149,170.00	96,390.00
A. J. Swanson	Burlington	Jan. 17, 1886	529,314.00	132,038.00	32,372.00
Jonathan Paisley	Richardsville	June 1, 1892	107,725.00	90,077.00	32,395.00
J. J. Young	Delwein	Sept. 1, 1873	1,839,541.00	400,225.00	374,620.00
Wm. Postling	El Dorado	July 7, 1877	1,014,904.00	194,796.00	108,740.00
P. P. Cole	Charles City	Jan. 1, 1880	1,503,153.00	431,083.00	319,071.00
N. McDonald	Hampton	June 6, 1889	424,642.00	241,815.00	120,328.00

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
51	Freemont	Farmers Mutual F. & L.	F. E. Cross	Hamburg
52	Greene	Farmers Mutual F. & L.	G. W. Wiant	Rippey
53	Grundy	Farmers Mutual F. & L.	F. E. Langdon	Grundy Center
54	Guthrie	Farmers Mutual Fire Assn.	W. O. Betts	Casey
55	Hancock	Farmers Mut. Ins. Co. German Society of the M. E. Church.	Wilhelm Jung	Charles City
56	Hancock	Farmers Mutual F. & L.	N. P. Bayers	Ellington
57	Hardin	Farmers Mutual	C. H. Packard	Iowa Falls
58	Hardin	Providence Twp. Mut. Assn.	W. H. Butler	New Providence
59	Harrison	Farmers Mutual F. & L.	Fred F. Beebe	Reelstown
60	Henry	Farmers Mutual	H. C. Brown	Mt. Pleasant
61	Henry	Svea Mutual Protective	S. P. Morgan	Swedesburg
62	Howard	Farmers Union Mutual F. & L.	S. A. Converse	Cresco
63	Humboldt	Farmers Mutual	J. W. King	Bradgate
64	Ida	Blaine Center F. & L.	R. B. Miller	Ida Grove
65	Iowa	Lenox Mutual F. & L.	A. N. Schlegelm	Norway
66	Iowa	Patrons Mutual	G. C. House	Williamsburg
67	Jackson	Farmers Mutual	Adolph Schmidt	Adrian
68	Jasper	Farmers Mutual	A. L. Harnah	Newton
69	Jefferson	Farmers Insurance Union	James Glotfelty	Libertyville
70	Johnson	Lincoln Mutual	J. C. Park	West Liberty
71	Johnson	Northwestern Farmers Mut.	Isaac Meyers	North Liberty
72	Johnson	Farmers Mut. of Sharon, Liberty and Washington Twp.	Martin Birrer	Riverside
73	Johnson	Union Farmers Mutual	R. M. Williams	Iowa City
74	Jones	German Mutual Fire	George H. Balster	Scotch Grove
75	Keokuk	Farmers Pioneer Mutual	James Lyle	Keota
76	Keokuk	Prairie Farmers Mutual	Joshua Bates	Thoraburg
77	Kossuth	Mutual Insurance	G. H. Hutchins	Algona
78	Lee	Denmark Mutual Fire	James Conaro	Denmark
79	Linn	Brown Twp. Mutual	John F. Gritman	Springville
80	Linn	Ceska Farneska	Jiri Chadima	Danforth
81	Linn	Linn Twp. Mutual F. & L.	M. Snyder	Mt. Vernon
82	Linn	West Side Mutual	Thos. Delaney	Fairfax
83	Louisia	Farmers Mutual Fire	Jacob Lieberknecht	Letts
84	Lucas	Mutual F. & L.	J. A. Robinson	Lucas
85	Madison	Farmers Mutual	John Brooker	Van Meter
86	Marshall	Iowa Valley Mutual	John Bolton	Albion
87	Marshall	Farmers Mutual Fire	B. F. Smith	Marshalltown
88	Mitchell	Farmers Mutual Fire	J. W. Anns	Oange
89	Mitchell	German Farmers Mutual	A. H. Rosenbergs	St. Ansgar
90	Monona	Farmers Mutual Fire	Lewis Iddings	Mapleton
91	Montgomery	Villisca Mutual	W. H. Parker	Stanton
92	Muscatine	Farmers Mutual Fire	John W. Miller	Muscatine
93	Muscatine	White Pigeon F. & L.	C. W. Derby	Wilton
94	Osceola	Farmers Mutual F. & L.	Geo. S. Downend	Sibley
95	O'Brien	Farmers Mut. F. & L. Ins. Assn.	S. B. Crosser	Sutherland
96	Page	Morton Twp. Farmers Mut. F.	C. S. Hart	Coln
97	Palo Alto	Farmers Mutual	J. C. Baker	Emmetsburg
98	Plymouth	Farmers Mutual Ins. Assn.	John Schneider	Hinton
99	Pocahontas	Farmers Mutual F. & L.	C. M. Saylor	Pomeroy
100	Polk	Farmers Mutual	J. B. Chl	Mitchellville
101	Polk	Swedish Mutual	A. J. Holt	Des Moines
102	Pottawattawie	Farmers Mutual Fire	Kaznos Campbell	Reg Creek
103	Poweshiek	Farmers Mutual	A. J. Blakely	Grinnell
104	Ringgold	Farmers Mut. Fire Ins. Assn.	Wm. S. Shriver	Mt. Airy
105	Sac	Farmers Mutual	W. J. Forbes	Wall Lake

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1904.	Risks written or renewed during the year.	Risks cancelled or terminated during the year.
Anton Miller	Hamburg	Oct. 4, 1894	\$ 52,300.00	\$ 729.00	
Lee Davis	Jefferson	March 22, 1898	135,340.00	129,687.00	
H. R. Kelly	Grundy Center	July 25, 1898	80,615.00	413,154.00	149,775.00
F. D. Stern	Menlo	March 24, 1892	400,188.32	91,473.00	23,263.00
Charles Schuler	Garner	April 7, 1887	630,046.00	100,229.00	69,278.00
G. R. Maben	Forest City	July 1, 1889	121,847.00	81,408.00	50,201.00
Payette Holmes	Iowa Falls	May 30, 1890	228,040.00	143,741.00	7,989.00
J. J. Wood	New Providence	Aug. 14, 1871	171,678.00	43,714.00	30,058.00
C. M. Cadwell	Logan	June 23, 1887	983,297.00	400,968.00	52,165.00
Ed. N. Kitchen	Mt. Pleasant	June 10, 1873	1,751,591.00	469,023.00	337,042.00
G. A. Fridolph	Swedesburg	Jan. 10, 1876	120,794.00	63,800.00	61,940.00
John Steinman	Cresco	July 1, 1890	651,479.16	340,843.50	65,409.00
S. K. Groth	Thor	Sept. 25, 1886	363,117.00	158,890.00	70,469.00
Alec. Hartley	Ida Grove	March 21, 1887	298,027.00	62,560.00	7,018.00
B. L. Utneff	Norway	April 14, 1883	884,417.00	18,210.00	1,500.00
Levi Lewis	Victor	Sept. 4, 1875	1,290,599.00	97,711.00	87,918.00
T. F. Elliott	Oreston	April 3, 1875	1,432,414.00	572,971.00	971,461.00
W. P. Boe	Newton	May 10, 1875	757,318.00	231,091.00	73,548.00
W. R. Frame	Vega	Aug. 1, 1874	802,738.00	180,829.00	169,961.00
Hiram Heath	Iowa City	Nov. 15, 1873	574,699.00	98,745.00	73,349.00
R. A. Keen	Iowa City	May 1, 1867	900,634.00	136,144.00	25,683.00
Isaac S. Weeber	Iowa City	July 7, 1866	323,194.00	55,091.00	9,335.00
E. Tudor	Iowa City	Dec. 6, 1873	297,410.00	75,216.00	50,010.00
Harm Harm	Lawaorthy	Dec. 1, 1885	402,490.00	55,439.00	1,905.00
H. P. Newton	Keota	June 1, 1878	725,961.00	232,560.00	119,492.00
W. H. Brown	Rose Hill	Feb. 13, 1880	1,204,865.00	450,733.00	278,783.00
E. Blackford	Algona	April 18, 1887	504,869.00	138,960.00	53,111.00
Berman Lohman	West Point	June 9, 1894	63,615.00	300.00	
J. C. Gritman	Springville	Nov. 1, 1867	786,077.00	180,400.00	178,973.00
Joe. Handik	Western	Feb. 10, 1870	972,339.00	236,805.00	160,457.00
A. B. Snyder	Mt. Vernon	Aug. 27, 1870	750,110.00	160,600.00	108,955.00
Jas. Yell	Cedar Rapids	May 18, 1874	1,494,074.00	329,325.00	256,239.00
J. S. Kelly	Wells	Feb. 29, 1875	545,163.00	197,528.00	28,578.00
John Gulterson	Chariton	Jan. 10, 1887	767,427.00	140,000.00	222,670.00
Geo. Storck	De Soto	Jan. 1, 1880	499,220.00	112,440.00	75,085.00
F. S. Whealen	Albion	Feb. 1, 1880	930,580.00	71,045.00	42,215.00
Geo. E. Cray	LaMolle	Feb. 24, 1872	836,175.45	244,117.11	50,548.75
O. S. Jacobs	Oange	April 1, 1874	1,842,490.00	890,451.00	202,590.00
A. Frognus	Grafton	Dec. 12, 1881	373,141.00	67,539.00	2,680.00
C. W. Bisbee	Gastana	June 10, 1863	55,378.00	19,230.84	4,202.00
P. B. Enlish	Villisca	May 28, 1891	352,061.00	117,704.00	71,835.00
J. R. Jester	Swetland	Nov. 8, 1873	629,150.00	29,415.00	17,025.00
J. L. Grissler	Wilton	Dec. 1, 1872	1,410,420.00	111,703.60	47,456.00
Will Thomas	Sibley	Sept. 28, 1889	330,168.00	115,494.00	28,730.00
L. T. Gates	Gaze	July 19, 1890	301,562.00	117,359.00	59,172.00
E. T. Campany	Shenandoah	Feb. 28, 1887	394,275.00	500,630.00	137,050.00
E. P. McEvoy	Merrill	April 2, 1886	634,812.00	302,900.00	236,229.00
Robert Crouch	Merrill	April 20, 1886	219,310.00	111,445.00	64,000.00
J. C. Bruce	Rolfe	Jan. 1, 1891	230,935.00	76,099.00	46,407.00
E. S. Harsh	Des Moines	April 6, 1874	1,583,320.00	279,507.00	331,519.00
C. A. Byden	Des Moines	May 1, 1874	94,154.00	28,761.50	14,806.00
E. H. Oldendorf	Connelly Bluffs	Dec. 10, 1878	2,242,822.00	642,515.00	447,865.00
L. C. O. Pierce	Jacks	Feb. 1, 1871	57,453.00	25,185.00	5,900.00
G. A. Wyant	Clearfield	April 9, 1882	243,567.00	33,251.00	18,650.00
F. E. Gordon	Sac City	Aug. 1, 1873	1,174,587.00	334,716.00	177,797.00

TABLE No. I—

Number.	COUNTY	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
106	Scott.....	Farmers Mutual.....	John E. Dempster.....	Donahue.....
107	Scott.....	German Mutual Fire.....	Fried. Aug. Rochan.....	Davenport.....
108	Scott.....	Mut. Fire Self Ins. Co. of German Household.....	Frederick Rock.....	Amity.....
109	Scott.....	Walcott Mutual Fire.....	John Vogt.....	Stockton.....
110	Shelby.....	Danish Mutual Fire.....	Rasmus Hansen.....	Elk Horn.....
111	Shelby.....	Farmers Mutual.....	Marsellus Larson.....	Kirkman.....
112	Shelby.....	Westphalia Farmers Society.....	Fred. W. Loehr.....	Westphalia.....
113	Sioux.....	Farmers Mutual.....	Robt. Patterson.....	Hull.....
114	Sioux.....	German Farmers Mutual Fire.....	Henry F. Becker.....	Struble.....
115	Story.....	Farmers Mutual F. & L.....	A. J. Graves.....	Ames.....
116	Story.....	Farmers Mutual.....	John Evenson.....	Roland.....
117	Story.....	Fieldburg Mutual.....	J. O. Severeid.....	Ruxley.....
118	Tama.....	Farmers Mutual Aid.....	W. G. Malin.....	Tama City.....
119	Tama.....	Mutual Fire Ins. Co. of German Farmers.....	Henry Luethje.....	Gladbrook.....
120	Taylor.....	Farmers Mut. Ins. Co. of Holt and Nodaway Townships.....	H. B. Moats.....	Guss.....
121	Van Buren.....	Southern Van Buren Co.....	E. B. Kirkendall.....	Leando.....
122	Van Buren.....	Farmers Mut. Protective Assn.....	J. M. Bryant.....	Birmingham.....
123	Wapello.....	Kirkville Mut. F. & L. Ins. Assn.....	John Reed.....	Kirkville.....
124	Wapello.....	Munterville Mut. F. & L. Assn.....	Samuel Johnson.....	Munterville.....
125	Warren.....	Farmers Mutual.....	John Bauer.....	Lacoma.....
126	Wayne.....	Farmers Mutual Fire.....	H. C. Miller.....	Ovid.....
127	Webster.....	Farmers Mutual Ins. Assn.....	L. S. Giffin.....	Port Dodge.....
128	Webster.....	Scandinavian Mutual.....	Swan Johnson.....	Dayton.....
129	Washington.....	Farmers Mutual Ins. Assn.....	Sidney Ooon.....	Riverside.....
130	Winnebago.....	Farmers Mut. F. & L. Ins. Assn.....	L. O. Dahlen.....	Lake Mills.....
131	Winnebago.....	Bohemian Mutual.....	John Bouska.....	Protovin.....
132	Winnebago.....	Farmers Mutual Fire.....	C. R. Williams.....	Wash. Prairie.....
133	Winnebago.....	Nordregis Mutual Fire Assn.....	A. Jacobson.....	Nordness.....
134	Woodbury.....	Mut. F. & L. T. Ins. Co. of German Farmers.....	August Lille.....	Mapleton.....
135	Woodbury.....	Woodbury and Plymouth Co's Farmers Mutual.....	H. S. Eberly.....	Hoskins.....
136	Wright.....	Farmers Mutual.....	E. E. Sayre.....	Northwood.....
137	Wright.....	Farmers Mutual Ins. Assn.....	J. G. Mechem.....	Clarion.....
138	Wright.....	Farmers Mut. Hall Ins. Assn. of Iowa.....	W. D. Forbes.....	Wall Lake.....
139	Wright.....	Iowa Mut. Tornado, Cyclone and Windstorm Ins. Assn.....	A. N. Buckman.....	Harlan.....
140	Wright.....	Town Mutual Fire Ins. Assn.....	C. W. Norton.....	Wilton June.....
141	*Audubon.....	Greely Farmers Mut. Fire Ins. Co.....	P. C. Schwenucker.....	Adair.....

* Reported too late for entry in its proper place.

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1904.	Risks written and renewed during the year.	Risks canceled or terminated during the year.
Henry Parnell.....	Davenport.....	Jan. 24, 1874	\$ 267,504.00	\$ 77,300.00	\$ 54,733.00
M. J. Rohlf.....	Davenport.....	Dec. 1, 1868	1,614,680.00	50,520.00	7,900.00
Frederick Rock.....	Amity.....	Aug. 12, 1868	1,012,120.00	37,955.00	400.00
H. B. Sindr.....	Valcott.....	May 1, 1883	282,150.00	23,600.00	.....
Hans Petersen.....	Elkhorn.....	Mar. 1, 1886	692,639.00	323,334.00	185,253.00
A. N. Buckman.....	Harlan.....	Feb. 12, 1887	519,035.00	197,380.00	65,925.00
Joe Ruedenberg.....	Westphalia.....	Jan. 5, 1890	179,641.00	73,905.00	6,890.00
Calvin Hook.....	Hull.....	Jan. 1, 1887	246,246.00	52,105.00	15,171.00
Hans Mueller.....	Rock Valley.....	Oct. 3, 1891	213,745.00	162,776.00	10,183.00
D. M. Hayden.....	Ames.....	July 1, 1887	665,927.50	167,738.00	125,163.00
R. K. Gaard.....	Roland.....	Nov. 1, 1885	486,369.00	142,726.00	57,345.00
A. K. Olson.....	Cambridge.....	Apr. 11, 1887	97,283.00	12,100.00	4,709.00
Joe O'Neill.....	Tama.....	Mar. 11, 1873	1,285,851.00	56,334.00	52,937.00
John F. Lundt.....	Berlin.....	.....	828,150.00	76,720.00	20,625.00
John Carlisle.....	Guss.....	Apr. 4, 1888	125,353.00	42,250.00	25,309.00
Henry I. Worden.....	Pittsburg.....	Mar. 2, 1891	338,914.00	130,190.00	3,500.00
J. S. Ropes.....	Birmingham.....	Dec. 14, 1871	455,288.00	94,640.00	5,600.00
J. D. Thompson.....	Kirkville.....	Mar. 10, 1879	420,492.00	52,545.00	52,497.00
C. E. Johnson.....	Munterville.....	Mar. 10, 1881	72,118.00	29,575.00	8,123.00
H. F. Durkin.....	Milo.....	June 2, 1888	153,131.00	51,320.00	16,931.00
H. K. Evans.....	Corydon.....	April 6, 1879	616,582.00	72,754.00	4,682.00
C. H. Payne.....	Kafo.....	Oct. 14, 1884	1,097,585.00	454,495.00	279,745.00
C. E. Borg.....	Pilot Mound.....	Oct. 24, 1884	612,548.00	207,461.00	144,214.00
M. Goodspeed.....	Lexington.....	June 21, 1874	2,771,426.00	357,593.00	124,720.00
C. N. Flugum.....	Lake Mills.....	June 14, 1889	385,390.65	86,969.00	55,660.00
Joe Jarosh.....	Spillville.....	Nov. 14, 1876	326,510.00	36,860.00	.....
Christian Lower.....	Decorah.....	Mar. 24, 1877	428,444.00	143,740.00	37,274.00
J. J. Running.....	Nordness.....	Mar. 16, 1872	1,210,341.00	131,137.00	21,435.00
Wm. Wiese.....	Danbury.....	Jan. 15, 1880	149,740.00	45,950.00	9,565.00
M. E. Twitshell.....	Noville.....	Feb. 30, 1889	128,877.00	49,513.00	29,964.00
T. C. Rone.....	Northwood.....	Mar. 25, 1882	1,197,064.00	329,324.00	204,372.00
W. W. Shepley.....	Clarion.....	June 20, 1890	515,391.00	67,574.00	65,649.00
W. A. Rutledge.....	Des Moines.....	Mar. 4, 1898	1,343,345.00	3,600,770.00	354,761.00
J. B. Herriman.....	Des Moines.....	Jan. 4, 1884	22,822,577.00	9,943,447.00	4,328,513.00
C. E. Harsh.....	Des Moines.....	Jan. 1, 1893	662,162.00	1,243,724.00	90,605.00
Fred. C. J. Voss.....	Extra.....	Aug. 11, 1888	\$124,378,505.83	\$ 43,146,804.29	\$30,709,692.20
				20,560.00	9,105.00

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.
1	Adair	Farmers Mutual Fire Insurance Association
2	Adair	Farmers Mutual Fire and Lightning Association
3	Allamakee	German Farmers Mutual Aid Association
4	Allamakee	Scandinavian Mutual Protective Association
5	Benton	Eden Fire
6	Benton	Iowa Township Mutual Fire
7	Benton	Inton Mutual Fire
8	Black Hawk	Farmers Mutual Fire and Lightning
9	Boone	Farmers Mutual
10	Boone	Swede Mutual
11	Bremer	Farmers Mutual Fire
12	Bremer	First German Mutual Fire, Lightning and Storm
13	Buchanan	German Farmers Mutual Lightning and Storm
14	Buchanan	Consolidated Patrons and Farmers Mutual Insurance Co.
15	Buena Vista	Farmers Mutual Fire Insurance Association
16	Butler	Farmers Mutual
17	Calhoun	Farmers Mutual
18	Calhoun	German Mutual Fire, Lightning and Windstorm
19	Carroll	Farmers Mutual Fire and Lightning
20	Carroll	German Mutual Fire, Lightning, Wind, Cyclone and Tornado
21	Carroll	Hilledale Mutual
22	Carroll	St. Carmel Mutual
23	Cass	Farmers Mutual
24	Cass	Noble Township Protective Association
25	Cedar	Springdale Mutual
26	Cerro Gordo	Farmers Mutual Insurance Association
27	Cherokee	Maple Valley
28	Cherokee	Western Cherokee Mutual Fire and Lightning
29	Chickasaw	Farmers Mutual
30	Clay	Farmers Mutual
31	Clayton	Farmers Mutual Fire and Lightning
32	Clayton	Farmers Mutual Fire and Lightning
33	Clinton	Farmers Mutual
34	Clinton	German Farmers Mutual
35	Clinton	German Mutual Fire and Lightning
36	Clinton	German Mutual Fire and Lightning
37	Crawford	Farmers Mutual Insurance Society
38	Crawford	Mutual Fire and Lightning of German Farmers
39	Dallas	Patrons Mutual
40	Decatur	Farmers Mutual
41	Delaware	Farmers Mutual Fire
42	Des Moines	Farmers Mutual
43	Des Moines	German Mutual Aid Fire Association
44	Des Moines	Swedish Mutual
45	Des Moines	Swedish Lutheran Mutual
46	Dubuque	Farmers Alliance Mutual
47	Fayette	Mutual Fire
48	Fayette	German Mutual Fire
49	Floyd	Farmers Mutual
50	Franklin	Farmers Insurance Company
51	Fremont	Farmers Mutual Fire and Light
52	Greene	Farmers Mutual Fire and Lightning
53	Grundy	Farmers Mutual Fire and Lightning
54	Guthrie	Farmers Mutual
55	Hancock	Farmers Mutual Ins. Co. German Society of the M. E. Church

CONTINUED.

Risks in force Jan- uary 1, 1895.	Losses paid during the year.	Amount paid to officers and employees.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000.00 of insurance for the year 1894.	Cost per \$1,000.00 of insurance for the last five years.
\$ 463,981.00	\$ 638.25	\$ 346.25	\$ 94.52	\$ 999.02	\$ 2.15	\$ 1.80
1,175,968.00	4,283.79	334.50	176.89	4,795.18	4.05	3.41
977,134.00	56.25	3.50	146.75	156.50	.15	.74
566,877.00	407.65	87.55	94.97	590.17	1.49	1.04
962,426.00	225.60	379.87	76.10	678.83	.71	1.10
964,847.00	187.35	67.50	20.00	274.85	.29	1.18
218,145.00	31.09	115.84	13.03	159.97	.69	.69
2,993,750.00	3,192.00	596.40	108.00	3,896.40	1.26	2.09
1,674,161.00	1,424.65	399.40	1,823.05	3,647.10	1.11	2.28
864,888.00	1,215.25	253.85	19.22	1,478.32	3.62	1.56
2,672,894.00	3,848.46	633.37	45.68	4,527.51	1.73	2.18
1,261,462.00	1,861.32	238.45	136.45	2,236.22	1.86	1.97
1,265,091.00	3,015.97	113.00	2.60	3,128.57	2.42	3.15
2,433,684.00	3,275.48	541.75	349.35	4,066.61	1.68	2.00
896,378.00	2,396.13	443.25	114.00	2,953.38	3.68	1.86
2,970,200.00	2,516.76	1,142.70	72.30	3,731.56	1.15	1.67
175,466.00	48.50	106.00	86.45	194.95	1.10	3.01
186,880.00	300.60	138.15	288.65	727.40	3.82	2.45
239,389.00	69.50	69.50	66.50	205.50	.30	.30
1,611,637.00	635.75	645.30	73.59	1,354.64	1.54	1.18
608,700.00	60.60	46.00	13.30	119.90	.87	.76
140,300.00	29.48	29.48	.....	58.96	.21	.....
676,461.00	1,367.54	664.01	125.65	2,695.17	3.66	1.91
217,350.00	28.95	48.75	18.55	96.25	.22	.51
711,900.00	1,236.50	180.30	18.06	1,464.86	1.85	1.35
777,066.00	680.25	531.46	118.24	1,509.95	1.93	2.31
289,568.00	78.00	165.50	38.73	382.23	.77	.....
1,144,259.00	1,645.00	298.73	53.00	1,996.73	1.66	1.65
684,776.00	1,397.00	361.25	1,686.48	3,444.73	1.91	1.91
1,026,110.00	1,185.10	732.00	102.97	2,019.07	2.01	1.70
1,561,875.00	2,741.63	1,197.17	365.02	4,303.82	2.33	1.69
2,370,755.00	366.90	28.91	1,257.84	3,645.65	1.26	1.26
1,667,963.00	2,484.51	563.00	129.55	3,077.06	1.82	1.37
458,240.00	232.00	174.05	56.43	472.48	1.04	.97
291,686.00	612.60	82.56	14.65	709.81	2.41	1.58
872,670.00	28.00	132.50	6.00	166.50	.31	.73
738,797.25	1,278.25	330.30	51.62	1,700.17	2.49	1.69
1,816,644.00	534.71	474.00	1,006.44	2,015.15	1.60	1.60
613,733.00	883.44	409.92	91.58	1,477.94	2.41	1.71
124,537.00	56.88	66.50	10.00	113.38	.91	1.65
258,180.00	1,100.00	121.50	54.90	1,276.40	5.00	3.51
851,192.00	890.00	901.00	80.70	1,861.70	1.60	3.50
545,370.00	545.00	220.90	77.81	843.71	1.41	1.51
381,584.00	32.50	362.50	17.85	412.85	.61	1.41
657,890.00	1,492.60	238.50	62.30	1,793.40	2.67	.....
254,807.00	1,405.00	211.90	35.60	1,652.50	6.52	.....
1,913,856.00	1,203.00	542.00	158.00	1,903.00	1.03	3.12
1,705,504.00	4,687.16	457.62	128.69	4,273.47	2.70	1.62
1,262,253.00	3,692.25	284.30	94.25	3,970.80	3.11	2.91
856,119.00	470.00	87.00	56.65	613.65	1.29	1.36
51,860.00	.....	51.00	75.30	126.30	1.94	.....
705,538.00	825.85	247.51	82.35	1,055.71	1.14	3.54
1,993,962.00	283.00	344.30	49.44	676.74	.64	1.34
368,278.22	379.00	399.94	84.71	763.65	2.07	2.72
660,969.00	1,014.90	154.71	184.44	1,354.05	2.05	.....

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.
56	Hancock	Farmers Mutual Fire and Lightning.
57	Hardin	Farmers Mutual.
58	Hardin	Providence & Township Mutual.
59	Harrison	Farmers Mutual Fire and Lightning.
60	Henry	Farmers Mutual.
61	Henry	Svea Mutual Protective.
62	Howard	Farmers Union Mutual Fire and Lightning.
63	Humboldt	Farmers Mutual.
64	Ia	Blaine Center Fire and Lightning.
65	Iowa	Lenox Mutual Fire and Lightning.
66	Iowa	Patrons Mutual.
67	Jackson	Farmers Mutual Aid Association.
68	Jackson	Farmers Mutual.
69	Jefferson	Farmers Insurance Union.
70	Johnson	Lincoln Mutual.
71	Johnson	Northwestern Farmers Mutual Fire.
72	Johnson	Farmers Mutual of Sharon, Liberty and Washington townships.
73	Johnson	Union Farmers Mutual.
74	Jones	German Mutual Fire.
75	Keokuk	Farmers Pioneer Mutual.
76	Keokuk	Prairie Farmers Mutual.
77	Kossuth	Mutual Insurance.
78	Linn	Farmers Home Mutual Fire.
79	Linn	Brown Township Mutual.
80	Linn	Ceska Farneska.
81	Linn	Linn Township Mutual Fire and Lightning.
82	Linn	West Side Mutual.
83	Louis	Farmers Mutual Fire.
84	Louis	Mutual Fire and Lightning.
85	Madison	Farmers Mutual.
86	Marshall	Iowa Valley Mutual.
87	Marshall	Farmers Mutual Fire.
88	Mitchell	Farmers Mutual Fire.
89	Mitchell	German Farmers Mutual.
90	Monona	Farmers Mutual Fire.
91	Montgomery	Village Mutual.
92	Muscatine	Farmers Mutual Fire.
93	Muscatine	White Pigeon Fire and Lightning.
94	Osceola	Farmers Mutual Fire and Lightning.
95	O'Brien	Farmers Mutual Fire and Lightning Insurance Association.
96	Page	Morton Township Farmers Mutual Fire.
97	Palo Alto	Farmers Mutual.
98	Plymouth	Farmers Mutual Insurance Association.
99	Pocahontas	Farmers Mutual Fire and Lightning.
100	Polk	Farmers Mutual.
101	Polk	Swedish Mutual.
102	Postawellamie	Farmers Mutual Fire.
103	Poweshiek	Farmers Mutual.
104	Ringgold	Farmers Mutual Fire Insurance Association.
105	Sa	Farmers Mutual.
106	Scott	Farmers Mutual.
107	Scott	German Mutual Fire.
108	Scott	Mutual Fire Self Insurance Company of German Householders.
109	Scott	Walcott Mutual Fire.
110	Shelby	Danish Mutual Fire.

CONTINUED.

Risks in force Jan- uary 1, 1905.	Losses paid dur- ing the year.	Amount paid to officers and em- ployes.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance for the year 1905.	Cost per \$1,000 of insurance for the last five years.
\$ 153,054.00	\$ 650.50	\$ 132.25	\$ 782.75	\$ 5.11	\$ 1.56	\$ 1.56
403,871.01	142.93	37.30	170.60	.39	1.50	1.50
184,754.00	43.00	24.00	67.00	.36	.78	.78
1,417,046.00	2,085.30	310.89	2,396.19	1.66	1.16	1.16
1,893,372.00	3,116.94	818.00	3,934.94	2.07	1.18	1.18
123,644.00	51.53	68.08	119.61	.42	.81	.81
922,913.63	745.20	3,893.08	4,638.28	5.02	2.09	2.09
451,048.00	69.40	233.00	302.40	.75	1.42	1.42
301,571.00	1,600.00	141.50	1,741.50	0.80	3.54	3.54
601,983.00	490.00	49.00	539.00	1.12	1.38	1.38
1,290,192.00	4,502.56	373.86	4,876.42	3.83	2.06	2.06
1,853,721.00	1,490.00	734.00	2,224.00	1.29	2.44	2.44
919,866.00	827.64	190.40	1,018.04	1.11	1.84	1.84
814,507.00	3,777.25	247.85	4,025.10	5.00	2.84	2.84
386,044.00	115.50	8.78	124.28	.31	1.63	1.63
1,011,085.00	300.00	163.50	463.50	.42	.67	.67
373,500.00	43.00	6.82	49.82	.13	1.43	1.43
282,208.00	725.00	117.50	842.50	3.01	2.64	2.64
485,052.00	34.90	154.91	189.81	.42	1.92	1.92
840,029.00	1,194.75	267.00	1,461.75	1.89	2.81	2.81
1,736,805.00	1,744.85	353.41	2,098.26	1.21	2.11	2.11
787,208.00	360.00	518.00	878.00	.66	1.51	1.51
63,215.00	235.00	64.50	304.50	.57	1.01	1.01
745,584.00	332.50	57.70	390.20	.83	1.64	1.64
1,648,706.00	2,118.70	549.28	2,667.98	1.60	1.30	1.30
808,735.00	2,125.00	243.80	2,368.80	2.97	1.88	1.88
1,437,100.00	784.90	534.00	1,324.90	.93	1.66	1.66
691,822.00	508.00	396.00	904.00	1.43	2.79	2.79
685,488.00	3,970.12	317.50	4,287.62	6.25	3.07	3.07
506,071.00	1,359.36	167.00	1,526.36	2.73	1.62	1.62
892,310.00	1,100.00	159.00	1,259.00	1.34	2.04	2.04
1,095,543.01	217.00	217.00	434.00	.38	2.48	2.48
2,035,251.00	1,694.70	99.70	1,794.40	1.23	1.93	1.93
872,511.00	13.00	78.00	91.00	.27	.79	.79
70,316.84	53.00	48.00	101.00	1.70	.....	.....
308,530.00	543.00	178.25	721.25	1.81	.....	.....
661,730.00	400.00	222.40	622.40	.90	3.12	3.12
1,474,737.00	4,302.00	181.56	4,483.56	3.03	2.09	2.09
565,806.00	1,185.30	145.30	1,330.60	2.44	1.94	1.94
480,879.00	1,809.72	274.00	2,083.72	4.13	2.15	2.15
637,146.00	1,053.82	895.50	1,949.32	3.07	1.57	1.57
1,021,413.00	1,249.84	400.69	1,650.53	1.73	1.95	1.95
295,785.00	850.00	95.00	945.00	3.21	2.96	2.96
240,027.00	380.30	150.00	530.30	2.22	.....	.....
1,501,308.00	5,788.30	484.38	6,272.68	4.18	2.89	2.89
198,010.30	69.47	72.50	141.97	.30	.80	.80
2,437,512.00	3,118.52	835.47	3,953.99	1.71	1.95	1.95
1,045,190.00	1,072.09	650.31	1,722.40	1.73	1.77	1.77
200,398.00	881.00	166.34	1,047.34	5.23	2.75	2.75
1,851,569.00	916.00	553.22	1,409.22	1.17	1.82	1.82
290,000.00	228.44	144.00	372.44	1.74	1.05	1.05
1,657,800.00	375.00	378.40	753.40	2.20	.....	.....
1,049,673.00	30.00	185.10	215.10	.20	.....	.....
467,550.00	18.00	129.00	147.00	.36	5.74	5.74
890,720.00	1,093.50	484.50	1,578.00	1.97	1.82	1.82

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.
111	Shelby.....	Farmers Mutual.....
112	Shelby.....	Westphalia Farmers Society.....
113	Sioux.....	Farmers Mutual.....
114	Sioux.....	German Farmers Mutual Fire.....
115	Story.....	Farmers Mutual Fire and Lightning.....
116	Story.....	Farmers Mutual.....
117	Story.....	Feldburg Mutual.....
118	Tama.....	Farmers Mutual Aid.....
119	Tama.....	Mutual Fire Insurance Company of German Farmers.....
120	Taylor.....	Farmers Mutual Insurance Co. of Holt and Nodaway Twp.....
121	Van Buren.....	Southern Van Buren County.....
122	Van Buren.....	Farmers Mutual Protective Association.....
123	Wapello.....	Kirkville Mutual Fire and Lightning Insurance Association.....
124	Wapello.....	Munster Mutual Fire and Lightning Association.....
125	Warren.....	Farmers Mutual.....
126	Wayne.....	Farmers Mutual Fire.....
127	Webster.....	Farmers Mutual Insurance Association.....
128	Webster.....	Scandinavian Mutual.....
129	Washington.....	Farmers Mutual Insurance Association.....
130	Winnebago.....	Farmers Mutual Fire and Lightning Insurance Association.....
131	Winneshiek.....	Bohemian Mutual.....
132	Winneshiek.....	Farmers Mutual Fire.....
133	Winneshiek.....	Norwegian Mutual Protective Association.....
134	Woodbury.....	Mutual Fire, Lightning & Tornado Ins. Co. of German Farmers.....
135	Woodbury.....	Woodbury and Plymouth Counties Farmers Mutual.....
136	Worth.....	Farmers Mutual.....
137	Wright.....	Farmers Mutual Insurance Association.....
138	Wright.....	Farmers Mutual Hall Insurance Association of Iowa.....
139	Wright.....	Iowa Mutual Tornado, Cyclone and Windstorm Ins. Assn.....
140	Wright.....	Town Mutual Fire Insurance Association.....
	Total.....	
141	*Audubon.....	Greely Farmers Mutual Fire Insurance Company.....

* Reported too late for entry in its proper place.

Where cost for the past five years is not shown, the association has not reported

CONTINUED.

Risks in force Jan- uary 1, 1900.	Losses paid during the year.	Amount paid to insured employees.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000.00 of insurance for the year 1901.	Cost per \$1,000.00 of insurance for the last five years.
\$ 651,690.00	\$ 481.35	\$ 304.50	\$ 147.21	\$ 933.06	\$ 1.43	\$ 1.44
247,296.00	58.75	58.75	7.97	66.72	.27	1.31
250,180.00	263.50	55.45	36.00	354.95	1.52	1.36
363,916.00	274.23	332.62	153.94	1,287.79	3.51	.....
643,500.00	261.43	515.70	128.10	905.23	1.40	2.18
571,750.00	498.74	291.75	81.19	971.68	1.70	1.57
104,723.00	.....	42.87	12.60	54.87	.52	2.70
1,299,238.00	3,136.85	409.46	288.70	3,825.61	2.97	2.84
881,343.00	914.56	396.60	52.00	1,353.16	1.51	2.15
142,364.00	265.00	117.60	12.50	394.60	2.35	2.32
490,004.00	299.00	98.75	95.60	493.35	1.07	.....
544,328.00	1,631.50	218.94	38.85	1,889.29	2.37	1.56
431,350.00	1,118.16	123.00	150.00	1,391.16	3.41	3.34
91,395.00	56.00	42.25	9.20	105.55	1.14	.75
167,356.00	292.41	77.10	8.50	378.01	2.08	.95
685,254.00	298.40	262.00	28.00	548.30	.80	1.59
1,272,293.00	3,288.70	775.50	83.69	4,237.29	3.35	2.97
675,653.00	431.50	446.00	48.85	946.35	1.40	1.48
2,004,000.00	4,988.25	1,314.31	113.61	6,316.17	2.10	2.14
264,666.00	222.50	121.05	43.84	388.39	1.09	1.29
393,600.00	216.30	150.50	61.75	428.45	1.18	.....
547,910.00	429.94	398.91	.....	827.85	1.27	1.23
1,310,943.00	164.41	158.95	17.10	340.47	.26	.78
187,125.00	10.00	84.00	29.65	123.65	.66	.....
148,130.00	810.00	83.02	50.15	432.17	3.05	3.66
1,252,216.00	1,816.00	317.75	62.72	2,226.47	1.79	1.37
517,216.00	319.07	356.00	108.63	774.70	1.50	2.17
4,580,294.00	34,403.59	4,843.06	2,273.70	41,220.35	9.05	.....
29,437,211.00	29,484.91	16,915.73	2,207.29	48,707.93	1.71	1.13
1,815,281.00	922.60	8,396.13	234.25	4,662.41	2.24	.....
\$146,735,617.83	\$ 210,124.05	\$ 66,070.37	\$ 14,094.68	\$ 290,289.91	\$ 2.04	.....
\$ 129,854.00	\$ 65.00	\$ 60.00	\$ 75.00	\$ 209.00	\$ 1.61	.....

for each of the past five years.

TABLE

Showing business transactions in Iowa by all Companies

SAME OF COMPANY.	LOCATION.
IOWA COMPANIES.	
Anchor Mutual.....	Creston.....
Capital.....	Des Moines.....
Council Bluffs.....	Council Bluffs.....
Commercial Mutual.....	Des Moines.....
Des Moines.....	Des Moines.....
Dubuque Fire and Marine.....	Dubuque.....
Farmers.....	Cedar Rapids.....
Fidelity.....	Des Moines.....
Hawkeye.....	Des Moines.....
Iowa Fire.....	Des Moines.....
Iowa State.....	Keokuk.....
Key City.....	Dubuque.....
Merchants and Bankers Mutual.....	Des Moines.....
Mill Owners' Mutual.....	Des Moines.....
Security Fire.....	Davenport.....
State.....	Des Moines.....
Total of Iowa companies and average per cent.....	
OTHER THAN IOWA COMPANIES.	
Ætna.....	Hartford, Conn.....
Agricultural.....	Watertown, N. Y.....
American.....	Boston, Mass.....
American.....	Newark, N. J.....
American Central.....	St. Louis, Mo.....
American Fire.....	New York, N. Y.....
American Fire.....	Philadelphia, Pa.....
Atlas Assurance—U. S. Branch.....	Chicago, Ill.....
British America Assurance.....	Toronto, Can.....
Buffalo German.....	Buffalo, N. Y.....
Caledonian—U. S. Branch.....	New York, N. Y.....
Citizens.....	Pittsburgh, Pa.....
Commercial Union—U. S. Branch.....	New York, N. Y.....
Concordia Fire.....	Milwaukee, Wis.....
Connecticut Fire.....	Hartford, Conn.....
Continental.....	New York, N. Y.....
Delaware.....	Philadelphia, Pa.....
Detroit Fire and Marine.....	Detroit, Mich.....
Eagle Fire.....	New York, N. Y.....
Equitable Fire and Marine.....	Providence, R. I.....
Farmers Fire.....	York, Pa.....
Fire Association.....	Philadelphia, Pa.....
Firemen's.....	Newark, N. J.....
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.....
Girard Fire and Marine.....	Philadelphia, Pa.....

No. II.

doing other than Life Insurance business in the State in 1894.

When organized.	BUSINESS IN IOWA IN 1894.				Per cent of losses paid on premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1889	\$ 1,700,908	\$ 90,000.02	\$ 11,308.27	\$ 9,741.58	11.7
1894	4,552,149	97,907.04	53,944.91	55,671.60	55.1
1881	6,025,271	73,450.40	36,744.69	31,929.50	50.0
1894	705,425	42,618.02	2,350.11	2,330.11	5.3
1881	16,708,747	333,869.09	131,221.48	137,372.47	36.9
1893	4,330,819	74,750.53	41,948.46	42,310.70	57.4
1860	13,465,107	280,074.11	128,316.72	136,347.15	47.7
1860	3,800,800	85,933.79	33,082.34	31,579.36	40.5
1863	13,250,507	387,410.28	132,830.71	138,308.41	43.7
1892	4,020,037	93,078.35	34,333.80	31,079.05	41.4
1855	4,273,190	542,180.39	83,081.36	87,705.17	34.2
1891	1,207,629	16,816.23	6,191.64	6,302.22	36.8
1895	1,633,621	170,380.28	25,588.05	18,100.03	25.5
1880	88,500	31,470.90	43,131.55	45,106.08	137.5
1883	6,373,600	92,753.91	49,107.35	51,254.25	33.0
1863	3,341,512	157,003.83	78,580.90	80,860.80	49.8
	\$ 94,687,546	\$ 2,131,043.75	\$ 894,728.00	\$ 806,219.58	42.0
1810	5,350,725	78,581.88	49,571.23	50,900.00	63.1
1814	572,300	6,809.44	5,677.78	5,778.00	82.7
1814	108,415	2,612.53	2,080.09	1,850.78	79.6
1816	18,710	10,715.54	4,103.40	4,185.50	39.1
1853	1,973,631	16,502.83	6,748.83	7,513.29	46.9
1857	704,274	13,282.16	6,088.21	4,869.38	52.0
1810	1,201,583	16,025.59	14,032.65	14,328.25	84.7
1868	309,300	7,077.27	5,408.13	6,000.13	72.6
1863	1,108,430	13,478.84	12,282.87	13,032.87	91.1
1867	947,935	11,100.10	5,562.58	5,705.45	50.1
1865	608,531	11,470.45	8,814.18	9,241.23	77.1
1849	220,216	3,710.88	3,578.03	3,578.03	100.0
1861	2,678,401	37,277.48	11,732.40	16,360.44	83.5
1870	1,178,480	12,836.54	3,195.50	5,082.02	40.5
1850	4,230,794	58,876.64	34,800.05	38,348.64	59.1
1872	12,965,500	167,401.51	87,833.29	90,865.13	52.5
1845	8,990,27	8,990.27	7,918.11	6,388.80	88.3
1869	520,552	5,552.52	1,516.77	1,516.77	100.0
1866	504,010	6,014.30	1,722.02	1,521.94	88.6
1839	141,601	2,146.11	1,851.90	1,380.37	86.3
1853	608,868	10,854.31	8,961.60	8,830.64	82.5
1820	2,767,314	44,324.59	46,817.43	44,147.29	96.0
1855	648,817	7,203.07	2,428.17	2,702.70	35.1
1867	1,846,347	15,725.55	12,510.85	8,791.35	41.3
1829	872,223	11,695.50	6,476.59	5,711.04	53.4
1885	6,640,515	157,227.49	84,845.28	89,162.68	53.9
1876	336,090	3,049.50	4,567.37	5,323.25	49.7
1859	1,611,831	21,185.84	13,434.46	12,469.07	63.4
1872	3,383,073	48,555.96	42,318.91	41,010.91	90.3
1853	1,044,512	13,319.11	1,646.08	1,883.34	12.4

TABLE No. II—

NAME OF COMPANY.	LOCATION
OTHER THAN IOWA COMPANIES.	
Glens Falls.....	Glens Falls, N. Y.
Grand Rapids Fire.....	Grand Rapids, Mich.
Greenwich.....	New York, N. Y.
Hamburg Bremen—U. S. Branch.....	New York, N. Y.
Hangover Fire.....	New York, N. Y.
Hartford Fire.....	Hartford, Conn.
Home.....	New York, N. Y.
Imperial Fire—U. S. Branch.....	New York, N. Y.
Insurance Company of North America.....	Philadelphia, Pa.
Lancashire—U. S. Branch.....	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.....	New York, N. Y.
Manchester Fire Assurance Company—U. S. Branch.....	Chicago, Ill.
Manufacturers and Merchants.....	Pittsburg, Pa.
Mechanics.....	Philadelphia, Pa.
Mercantile Fire and Marine.....	Boston, Mass.
Merchants.....	Newark, N. J.
Merchants.....	Providence, R. I.
Michigan Fire and Marine.....	Detroit, Mich.
Milwaukee Mechanics.....	Milwaukee, Wis.
National Fire.....	Hartford, Conn.
Newark Fire.....	Newark, N. J.
New Hampshire Fire.....	Manchester, N. H.
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.
Norwich Union Fire—U. S. Branch.....	New York, N. Y.
Orient.....	Hartford, Conn.
Pacific Fire.....	New York, N. Y.
Palatine—U. S. Branch.....	New York, N. Y.
Pennsylvania Fire.....	Philadelphia, Pa.
Phoenix.....	Brooklyn, N. Y.
Phoenix Assurance—U. S. Branch.....	Hartford, Conn.
Providence Washington.....	New York, N. Y.
Prussian National—U. S. Branch.....	Providence, R. I.
Queen Insurance Company of America.....	Chicago, Ill.
Reliance.....	Philadelphia, Pa.
Rochester German.....	Rochester, N. Y.
Rockford.....	Rockford, Ill.
Royal—U. S. Branch.....	Chicago, Ill.
St. Paul Fire and Marine.....	St. Paul, Minn.
Scottish Union and National—U. S. Branch.....	Hartford, Conn.
Security.....	New Haven, Conn.
Springfield Fire and Marine.....	Springfield, Mass.
Sun Insurance Office—U. S. Branch.....	New York, N. Y.
Traders.....	Chicago, Ill.
Union.....	Philadelphia, Pa.
Union Assurance—U. S. Branch.....	New York, N. Y.
United States Fire.....	New York, N. Y.
Westchester Fire.....	New York, N. Y.
Western Assurance.....	Toronto, Can.
Williamsburg City Fire.....	Brooklyn, N. Y.
Non-Iowa Companies—Total and average per cent.....	
Aggregate and average per cent of fire companies.....	

CONTINUED.

When organized.	BUSINESS IN IOWA FOR 1894.				Per cent of losses and premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1849	\$ 747,167	\$ 8,279.34	\$ 3,569.29	\$ 2,831.32	43.1
1862	429,475	6,882.61	1,808.75	2,008.75	26.3
1864	577,045	4,544.84	1,581.49	1,581.49	34.8
1864	819,361	12,732.84	8,948.50	8,948.50	70.3
1862	1,153,272	19,508.61	6,284.06	9,242.19	38.1
1810	7,830,829	110,075.56	84,849.48	92,354.66	77.1
1853	9,098,558	114,406.05	107,327.69	108,411.99	97.7
1903	599,115	9,691.17	3,041.23	3,083.08	31.4
1721	4,369,495	69,720.55	48,628.51	59,437.22	69.7
1852	1,411,443	21,206.15	11,667.22	12,667.05	46.9
1870	220,475	2,627.66	11.14	11.14	4.9
1850	4,721,800	64,362.16	30,317.51	29,277.36	45.8
1780	67,301	9,857.77	6,579.69	6,579.69	66.7
1801	1,147,689	18,508.09	11,650.93	12,435.33	62.8
1824	1,486,197	27,825.63	18,989.56	17,421.78	68.2
1905	274,124	3,268.52	3,403.54	3,403.54	106.9
1854	300,796	4,778.10	410.81	292.53	8.6
1873	531,460	1,566.51	111.89	111.89	31.1
1858	538,723	6,234.48	5,508.92	4,316.39	88.4
1851	161,631	2,146.11	1,851.96	1,360.38	86.3
1881	363,754	6,101.97	7,287.62	7,287.62	119.4
1852	2,404,188	29,930.18	21,508.61	24,406.68	75.5
1871	4,324,132	66,330.01	46,570.57	43,899.89	66.9
1810	87,450	1,381.22	457.75	447.75	31.1
1860	1,454,001	18,177.70	13,078.19	16,647.07	71.9
1850	1,682,629	27,345.63	31,583.62	28,133.27	118.3
1836	1,307,890	12,376.02	15,759.75	15,759.75	99.4
1869	2,323,751	41,092.23	37,499.89	34,873.89	83.0
1866	1,221,514	46,257.17	13,538.49	13,191.06	31.7
1797	965,067	14,554.57	9,436.66	8,444.56	61.1
1867	1,439,431	15,470.23	6,092.76	6,015.47	39.3
1851	302,690	8,731.89	6,314.93	7,453.68	74.2
1860	571,814	9,480.58	3,626.50	3,626.50	38.8
1825	1,775,316	23,197.27	20,692.65	19,851.93	89.5
1853	7,239,494	136,116.95	107,304.61	107,361.18	77.7
1854	5,277,494	71,018.95	45,372.98	43,283.54	63.4
1792	1,632,440	14,011.44	9,425.93	10,460.00	67.3
1799	928,411	11,857.48	13,178.71	13,048.66	110.7
1615	598,658	9,100.56	3,972.74	4,461.89	48.6
1891	1,453,564	20,245.00	13,493.13	14,408.18	66.6
1841	287,646	3,754.29	1,167.23	1,167.23	38.3
1872	401,441	7,255.48	8,008.87	6,231.42	111.9
1866	2,400,253	33,263.00	21,002.28	25,728.46	62.1
1845	2,256,757	32,757.28	14,567.47	12,839.86	44.4
1863	2,192,865	30,412.72	15,346.39	17,371.21	50.4
1824	1,498,850	16,747.30	10,546.73	12,301.47	63.0
1841	968,425	11,871.97	5,878.40	6,283.17	49.5
1849	2,343,847	51,996.16	53,052.46	54,788.98	102.1
1710	1,310,295	15,020.91	20,000.45	14,444.85	107.7
1853	607,548	13,928.85	8,753.49	8,966.86	68.1
1804	626,225	6,434.33	3,154.22	2,515.57	48.9
1714	510,034	5,638.80	3,067.02	3,067.02	69.4
1824	388,006	3,966.38	814.51	804.51	20.3
1837	2,438,120	36,662.11	21,894.54	21,243.22	62.4
1851	2,440,750	21,500.91	13,657.47	13,317.06	55.5
1853	715,370	10,197.92	4,818.39	5,036.39	53.1
1853	\$15,814,059	\$2,351,976.48	\$1,513,292.98	\$1,519,358.44	67.2
1850	\$250,501,508	\$4,383,019.50	2,408,011.51	\$2,415,558.01	54.9

TABLE II—

NAME OF COMPANY.	LOCATION.
COMPANIES OTHER THAN FIRE.	
Alliance Hall and Cyclone Mutual.....	Austin, Minn.....
American Surety.....	New York, N. Y.....
Employers Liability Assurance Corporation—U. S. Branch.....	Boston, Mass.....
Farmers Co-operative Hall and Cyclone Association.....	Montevideo, Minn.....
Fidelity and Casualty.....	New York, N. Y.....
Guarantee Company of North America.....	Montreal, Canada.....
Hartford Steam Boiler Inspection and Insurance Company.....	Hartford, Conn.....
Lloyds Plate Glass.....	New York, N. Y.....
London Guarantee and Accident—U. S. Branch.....	Chicago, Ill.....
Metropolitan Plate Glass.....	New York, N. Y.....
Minnesota Farmers Hall.....	Montevideo, Minn.....
National Benefit and Casualty.....	Milwaukee, Wis.....
National Surety.....	Kansas City, Mo.....
New Jersey Plate Glass.....	Newark, N. J.....
New York Plate Glass.....	New York, N. Y.....
*Standard Life and Accident.....	Detroit, Mich.....
Union Casualty and Surety Company.....	St. Louis, Mo.....
Total of companies other than fire.....	
Grand total.....	

*Does no life business in Iowa.

CONTINUED.

When organized.	BUSINESS IN IOWA IN 1894.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1880	\$ 29,813	\$ 698.85	\$ 356.00	\$ 356.00	53.2
1884	928,000	5,613.63	1,103.41	1,103.41	22.0
1886	2,716,559	32,708.33	8,308.57	8,308.57	64.4
1890	6,439	3,529.35	400.00	400.00	10.7
1876	528,000	8,400.95	6,275.70	6,275.70	74.7
1851	423,390	1,670.34	317.39	317.39	19.0
1866	1,177,313	8,545.89	169.07	169.07	2.0
1882	151,901	4,476.78	1,783.83	1,783.83	29.8
1869	545,000	2,535.38	5,686.51	5,686.51	207.9
1874	68,802	1,765.50	578.70	578.70	32.2
1891	24,673	1,173.35	252.00	252.00	None.
1894	1,864	802.80	802.01	802.01	89.8
1892	155,000	832.10	None.	None.	None.
1898	31,187	852.79	61.32	110.62	11.1
1891	47,714	1,396.54	308.85	308.85	24.4
1884	1,693,490	24,378.87	24,302.28	24,302.28	100.1
1892	435,350	5,294.77	1,296.44	1,296.44	22.8
	\$ 8,915,742	\$ 84,109.30	\$ 84,711.98	\$ 49,558.25	61.4
	\$ 259,446,247	\$ 4,467,138.80	\$ 2,450,723.40	\$ 2,464,916.26	55.1

TABLE

An exhibit of the condition and business of Insurance Companies

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1894.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
IOWA COMPANIES.			
Anchor Mutual Fire, Creston.....	Mutual.	\$ 152,977.60	\$ 21,894.82
Capital, Des Moines.....	\$ 25,000.00	100,145.00	88,283.96
Commercial Mutual Fire, Des Moines.....	Mutual.	35,325.25	5,250.00
Council Bluffs, Council Bluffs.....	25,000.00	104,062.56	51,625.89
Des Moines, Des Moines.....	25,000.00	388,603.98	324,653.74
Dubuque Fire and Marine, Dubuque.....	100,000.00	313,400.34	108,234.63
Farmers, Cedar Rapids.....	100,000.00	324,200.04	458,477.24
Fidelity, Des Moines.....	25,000.00	125,528.52	79,580.64
Hawkeye, Des Moines.....	25,000.00	606,807.90	391,539.20
Iowa Fire, Des Moines.....	25,000.00	61,025.64	30,911.78
Iowa State Mutual, Keokuk.....	Mutual.	605,136.31	10,910.50
Key City Fire, Dubuque.....	Mutual.	50,000.00	59,492.11
Merchants and Bankers Mutual, Des Moines.....	Mutual.	148,130.98	32,116.20
Mill Owners Mutual Fire, Des Moines.....	Mutual.	157,475.43	15,144.83
Security Fire, Davenport.....	25,000.00	170,457.08	108,444.30
State, Des Moines.....	\$ 200,000.00	463,214.47	380,634.26
Total Iowa companies.....	\$ 626,500.00	\$ 4,104,193.57	\$ 2,294,342.09
OTHER THAN IOWA COMPANIES.			
Ætna, Hartford, Conn.....	4,000,000.00	10,847,816.36	7,649,969.03
Agricultural, Watertown, N. Y.....	500,000.00	2,588,377.48	2,001,301.75
American, Boston, Mass.....	300,000.00	562,511.70	567,540.98
American, Newark, N. J.....	600,000.00	2,450,100.31	1,149,638.29
American Central, St. Louis, Mo.....	600,000.00	1,632,901.05	1,405,602.88
American Fire, New York, N. Y.....	400,000.00	1,204,714.11	1,330,030.54
American Fire, Philadelphia, Pa.....	500,000.00	2,355,606.22	2,216,730.47
Atlas Assurance—U. S. Branch, Chicago, Ill.....	None in U. S.	533,107.73	488,633.13
British American, London, England.....	None in U. S.	1,164,195.76	79,480.45
Buffalo German, Buffalo, N. Y.....	300,000.00	1,765,495.90	1,001,861.64
Calcedonian—U. S. Branch, New York, N. Y.....	None in U. S.	3,214,810.67	1,690,924.71
Citizens, New York.....	300,000.00	830,158.81	707,732.24
Citizens, Pittsburg, Pa.....	500,000.00	724,434.36	695,227.61
Commercial Union—U. S. Br., New York, N. Y.....	None in U. S.	3,581,543.89	2,446,543.85
Concordia Fire, Milwaukee, Wis.....	300,000.00	698,798.17	657,241.35
Connecticut Fire, Hartford, Conn.....	1,000,000.00	2,972,632.79	2,328,225.10
Continental, New York, N. Y.....	1,000,000.00	6,254,908.72	4,942,629.46
Delaware, Philadelphia, Pa.....	702,875.00	1,590,977.72	1,397,618.22
Detroit Fire and Marine, Detroit, Mich.....	400,000.00	1,335,248.90	619,070.19
Eagle Fire, New York, N. Y.....	300,000.00	1,156,420.69	521,114.95
Equitable Fire and Marine, Providence, R. I.....	300,000.00	566,736.76	599,869.02
Farmers Fire, York, Pa.....	Mutual.	601,243.57	341,576.07
Farmers, Philadelphia, Pa.....	500,000.00	5,191,055.54	4,264,283.29
Fire Association of Philadelphia, Pa.....	600,000.00	1,885,051.15	876,632.90
Firemen, Newark, N. J.....	1,000,000.00	3,240,861.14	2,435,330.25
Firemen's Fund, San Francisco, Cal.....	400,000.00	3,186,847.16	2,132,611.09
Franklin Fire, Philadelphia, Pa.....	200,000.00	2,900,431.54	2,198,832.83
German, Freeport, Ill.....	200,000.00	372,405.71	362,300.00
German Fire, Peoria, Ill.....	1,000,000.00	3,431,403.32	2,270,410.74
Germania Fire, New York, N. Y.....	1,000,000.00	6,340,698.83	4,233,725.54
German American, New York, N. Y.....	1,000,000.00	6,340,698.83	4,233,725.54

No. III.

other than Life, operating in Iowa during the year 1894.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1894.				
	Total cash income.	Total cash expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
\$ 28,031.30	\$ 70,939.08	\$ 85,273.77	\$ 1,790,008.50	\$ 96,000.02	\$ 11,291.78
20,861.75	10,442.84	9,419.63	4,632,140.00	47,897.59	47,897.59
10,442.84	63,535.72	62,988.64	705,425.00	43,818.02	1,533.26
24,548.25	250,167.05	240,540.69	6,028,571.00	73,430.40	32,226.56
145,174.71	94,619.86	78,690.08	5,117,754.00	88,073.36	43,274.69
50,771.80	209,307.53	206,328.19	14,498,107.00	280,972.11	127,372.91
38,441.68	67,151.65	57,591.85	3,899,835.00	66,635.79	30,623.51
215,277.63	303,629.11	288,111.65	15,290,267.00	287,410.88	122,300.71
1,113.86	70,834.43	63,625.78	4,329,227.00	80,078.28	31,663.89
9,819.87	116,744.32	142,300.59	4,274,180.56	242,180.29	81,081.30
17,709.53	13,411.29	1,307,929.00	16,815.25	6,191.64	6,191.64
73,872.18	42,958.31	1,632,621.00	100,368.28	2,070.06	2,070.06
65,942.78	70,500.24	391,000.00	15,983.55	56,439.99	4,003.49
82,580.21	298,205.76	364,421.97	18,778,745.00	353,481.65	308,977.72
\$ 718,629.16	\$ 1,878,839.90	\$ 1,913,600.41	\$ 106,114,217.00	\$ 2,315,630.92	\$ 997,086.56
\$ 3,107,847.27	\$ 4,738,988.23	\$ 4,730,947.42	\$ 497,438,700.00	\$ 4,090,030.29	\$ 2,385,810.27
1,033,107.43	2,843,868.54	1,087,156.35	129,639,100.00	1,203,850.00	594,312.15
244,868.74	544,340.00	544,340.00	270,138.87	161,530.29	161,530.29
637,604.65	540,091.20	63,701,713.00	672,028.61	273,602.62	273,602.62
898,259.36	482,136.22	72,542,811.00	978,916.72	482,444.70	482,444.70
154,684.57	1,572,078.41	1,530,038.03	197,742,334.00	1,810,810.45	1,018,971.23
178,855.75	1,490,198.04	1,607,491.91	129,639,513.00	1,965,530.80	1,121,344.13
295,472.60	609,872.18	42,958.31	31,457,136.00	308,556.20	308,556.20
366,416.31	2,12,934.23	1,050,924.99	163,516,809.00	1,376,044.84	673,814.16
1,095,628.36	534,263.31	441,691.88	49,447,427.00	3,072,879.50	241,927.82
321,885.96	2,178,808.93	1,927,707.12	192,972,812.00	2,303,978.61	1,195,419.80
131,405.57	503,364.24	582,500.00	73,782,444.00	568,507.30	289,078.03
36,107.26	217,990.50	22,657,892.00	278,989.35	178,842.70	178,842.70
1,133,198.04	2,845,552.58	2,641,219.12	309,853,611.00	2,456,035.15	1,832,468.07
71,559.82	441,790.66	218,156.02	40,563,360.00	831,067.75	242,664.45
444,400.00	1,788,305.06	1,621,036.04	144,802,485.00	1,931,246.60	955,000.48
1,871,309.57	2,497,991.97	3,103,796.41	418,163,000.00	3,627,350.51	1,737,988.02
162,356.50	901,823.02	898,164.50	108,580,308.00	1,116,789.90	567,239.16
344,218.71	333,100.95	302,092.81	35,551,565.00	340,115.94	105,115.94
695,314.74	350,863.11	211,945.58	36,691,391.00	370,931.30	106,891.61
56,887.74	275,371.85	251,581.33	24,799,360.00	297,086.98	138,881.19
349,933.30	910,223.91	329,304.07	27,184,896.00	312,860.28	209,020.28
2,483,979.93	2,894,143.40	2,698,903.01	268,903,011.00	2,794,351.37	1,412,576.18
1,009,318.43	283,001.17	773,522.27	30,266,202.00	328,212.96	198,567.30
895,530.49	1,016,250.34	1,713,267.97	2,042,105.00	2,925,211.13	1,900,233.95
1,054,230.67	665,873.82	397,907.07	51,998,449.00	619,039.35	266,139.09
727,597.71	1,023,901.39	1,036,531.69	108,118,338.00	1,774,877.91	1,014,541.63
70,108.45	1,060,885.00	9,904,885.00	130,331.42	16,577.44	16,577.44
1,125,429.64	1,234,082.18	1,508,534.00	188,534,104.00	1,508,430.52	300,816.58
1,856,375.29	3,396,185.09	3,142,220.81	399,392,611.00	4,290,562.95	1,903,207.98

TABLE No. III.—

NAME AND LOCATION OF COMPANY.		Paid up capital stock.	Total gross as- sets, with.	Total liabil- ties, includ- ing capital stock.
OTHER THAN IOWA COMPANIES.				
Gilrad Fire and Marine, Philadelphia, Pa.	\$ 200,000.	1,773,670.73	\$ 1,598,953.60	
Glens Falls, Glens Falls, N. Y.	200,000.	425,183.74	1,600,940.90	
Grand Rapids Fire, Grand Rapids, Mich.	200,000.	301,166.70	1,041,166.70	
Greenwich, New York, N. Y.	200,000.	1,313,629.56	1,182,912.44	
Hamburg-Bremen Fire—U. S. Br., New York, N. Y.	None in U. S.	1,070,770.73	1,063,965.19	
Hanover Fire, New York, N. Y.	1,000,000.	2,313,352.68	2,305,296.85	
Hartford Fire, Hartford, Conn.	1,250,000.	8,615,765.42	6,143,389.77	
Hone, New York, N. Y.	3,000,000.	9,150,876.54	8,095,486.70	
Imperial Fire, U. S. Branch, Boston, Mass.	200,000 in U. S.	1,066.08	7,816,248.85	
Ins. Co. of North America, Philadelphia, Pa.	3,000,000.	5,922,300.52	5,916,200.00	
Lancashire—U. S. Branch, Hartford, Conn.	None in U. S.	2,301,986.47	1,334,919.70	
Lion—U. S. Branch, Hartford, Conn.	None in U. S.	858,618.56	470,047.94	
Liverpool & London & Globe—U. S. Br., New York	None in U. S.	8,495,238.40	5,427,075.00	
London Assurance Corp.—U. S. Br., New York	None in U. S.	1,947,118.47	1,017,094.33	
London and Lancashire—U. S. Branch, Chicago	None in U. S.	1,700,820.88	1,560,246.66	
Manchester Fire—U. S. Branch, Chicago, Ill.	None in U. S.	2,104,770.02	1,666,740.00	
Manufacturers and Merchants, New York, Pa.	250,000.	490,056.71	490,056.71	
Mercantile Fire and Marine, Boston, Mass.	400,000.	677,614.63	137,157.34	
Milwaukee Fire & Marine, Milwaukee, Wis.	250,000.	800,800.73	604,677.54	
Mechanics, Philadelphia, Pa.	400,000.	1,317,292.48	1,184,762.58	
Mercantile, Newark, N. J.	400,000.			
Merchants, Providence, R. I.	200,000.	490,347.82	490,347.82	
Michigan Fire and Marine, Detroit, Mich.	400,000.	779,972.48	695,646.41	
Minneapolis Fire & Marine, Minneapolis, Minn.	200,000.	2,770,843.01	994,260.00	
National Fire, Hartford, Conn.	1,000,000.	5,597,360.67	3,934,960.61	
Newark Fire, Newark, N. J.	250,000.	601,318.79	412,610.20	
New Hampshire Fire, Manchester, N. H.	800,000.	2,302,575.67	1,751,428.19	
Niagara Fire, New York, N. Y.	800,000.	2,623,314.62	1,977,127.16	
Northern Assurance—U. S. Br., New York, N. Y.	None in U. S.	1,190,418.15	1,391,928.05	
Norfolk and Norwich—U. S. Br., New York, N. Y.	None in U. S.	2,547,118.29	2,223,556.90	
Northwestern National Milwaukee, Wis.	600,000.	1,882,697.69	1,387,800.23	
Norwich Union—U. S. Branch, New York, N. Y.	None in U. S.	1,905,227.14	1,400,490.00	
Orient, Hartford, Conn.	900,000.00	2,005,262.73	1,641,064.92	
Pacific Fire, New York, N. Y.	200,000.00	73,008.00	329,338.00	
Paladium—U. S. Branch, Chicago, Ill.	None in U. S.	2,890,802.00	1,767,446.77	
Pennsylvania Fire, Philadelphia, Pa.	400,000.	457,774.19	2,695,367.50	
Phenix, Brooklyn, N. Y.	1,000,000.	4,552,820.61	4,522,899.41	
Phoenix Fire & Marine, Hartford, Conn.	1,000,000.	4,552,820.61	4,522,899.41	
Phoenix Assurance—U. S. Br., New York, N. Y.	None in U. S.	2,504,437.11	1,776,300.00	
Providence Washington, Providence, R. I.	400,000.	1,034,707.54	1,084,922.00	
Prussian National—U. S. Branch, Chicago, Ill.	None in U. S.	770,920.63	413,945.08	
Queen Ins. Co. of America, New York, N. Y.	600,000.	3,747,551.23	2,983,061.01	
Reliance, Philadelphia, Pa.	200,000.	897,426.29	675,696.00	
Reisterburg Fire and Marine, Springfield, Mo.	200,000.	360,000.00	360,000.00	
Rockford, Rockford, Ill.	200,000.	1,017,237.40	863,643.51	
Royal—U. S. Branch, Chicago, Ill.	None in U. S.	7,690,270.23	5,622,726.23	
St. Paul Fire and Marine, St. Paul, Minn.	500,000.	2,880,437.94	1,503,120.00	
Scottish Union & Nat'l—U. S. Br., Hartford, Conn.	None in U. S.	1,030,123.63	1,030,123.63	
Security, New Haven, Conn.	200,000.	693,945.21	321,834.80	
Springfield Fire and Marine, Springfield, Mo.	1,500,000.	3,751,115.00	3,008,441.40	
Sun Ins. Office—U. S. Branch, New York	None in U. S.	4,452,103.11	1,713,055.00	

CONTINUED.

BUSINESS TRANSACTIONS DURING THE YEAR 1894.						
	Total cash in- come.	Total cash ex- penditures.	Amount of risks written during the year.	Premiums re- ceived.	Losses paid.	
\$ 536,680.13	\$ 544,933.34	\$ 430,701.94	\$ 49,216,322.00	\$ 568,888.87	\$ 593,523.50	
1,374,243.27	865,229.21	680,430.98	79,164,201.00	783,601.65	270,372.67	
50,431.60	5,282.98	178,834.00	18,727,887.00	235,250.02	11,069.04	
131,717.42	1,110,194.98	1,821,981.56	3,389,567.87	3,389,567.87	763,545.00	
42,104.18	1,109,393.96	957,972.47	105,856,976.00	1,457,454.02	501,235.00	
110,146.15	1,114,698.05	1,251,264.97	143,614,705.00	1,684,320.70	507,418.25	
2,500,346.47	6,099,487.27	4,974,058.59	543,302,979.00	8,189,271.07	2,784,297.00	
1,070,427.75	5,300,846.59	5,013,454.38	676,544,210.00	6,081,741.16	2,994,693.75	
93,831.88	1,116,706.68	1,108,507.51	128,457,360.00	1,539,408.00	900,543.37	
244,256.19	5,431,439.60	5,084,084.90	847,752,039.00	6,965,847.81	2,150,260.61	
766,098.68	1,938,422.31	1,869,368.08	217,317,037.00	2,624,075.68	1,184,330.80	
35,401.62	560,263.82	528,906.13	65,515,921.00	788,240.80	318,606.95	
9,771,159.01	6,082,101.27	5,100,346.80	718,150,290.00	7,379,149.00	706,008.67	
1,213,201.95	1,936,943.94	1,711,963.57	186,756,482.00	1,557,562.27	775,060.60	
586,030.89	2,035,721.61	1,922,562.50	238,704,762.00	2,569,848.90	1,138,800.80	
528,020.75	1,700,855.70	1,774,479.70	351,307,450.00	2,177,146.61	1,194,830.80	
57,446.90	294,921.10	175,543.08	20,005,443.00	204,781.00	103,755.56	
28,724.11	131,754.97	92,174.62	17,444,804.00	177,765.15	1,680.28	
736,211.24	286,411.09	362,692.50	32,816,878.00	309,744.82	151,661,669.00	
132,592.90	834,340.95	435,087.44	84,100,387.00	972,881.96	300,768.76	
61,208.74	261,867.60	897,627.69	26,332,888.00	318,545.56	167,163.00	
110,014.44	180,057.11	364,321.11	31,800,447.00	418,360.12	227,530,000.00	
1,082,435.29	1,088,676.63	924,321.95	3,407,142.00	1,096,403.45	538,728.04	
2,525,911.59	2,479,966.38	2,588,082.08	25,970,581.00	2,570,776.76	1,561,000.00	
218,908.59	108,033.91	100,385.81	22,315,727.00	307,019.45	42,603.75	
451,147.48	1,114,227.36	1,016,427.23	94,724,366.00	1,175,512.31	617,497.42	
343,181.47	1,836,877.99	1,480,152.92	190,648,735.00	2,165,941.29	827,825.34	
488,060.73	1,264,164.44	1,121,704.05	128,801,772.00	1,619,098.00	600,008.05	
2,512,610.51	2,479,966.38	2,530,044.72	247,344,977.00	5,803,321.88	1,374,777.44	
47,829.33	433,400.04	438,082.08	63,959,854.00	830,439.20	929,633.00	
287,734.07	1,323,404.04	1,488,408.65	174,631,313.00	1,944,551.00	997,846.90	
453,508.70	1,420,050.91	1,374,440.66	137,440,000.00	1,745,000.00	874,741.00	
100,738.50	394,932.02	443,114.14	46,243,703.00	469,736.24	252,552.00	
2,617,643.88	2,340,060.01	2,214,802.26	250,860,214.00	2,903,524.32	1,820,337.88	
1,489,552.31	1,766,912.30	1,569,109.45	179,985,053.00	1,988,445.29	1,970,397.87	
622,810.00	427,312.63	422,244.48	384,767,903.00	4,400,227.07	2,754,172.44	
737,217.51	2,616,815.65	3,674,415.06	441,269,417.00	4,089,017.93	2,589,976.00	
2,796,161.64	2,616,498.77	1,448,377.62	34,918,013.00	2,811,344.28	1,111,315.56	
29,441.61	1,303,435.47	1,196,023.72	189,160,161.00	1,583,045.08	72,960.95	
390,075.87	509,886.18	484,022.63	47,160,462.00	721,763.10	259,878.13	
1,154,480.44	2,322,221.96	2,063,445.51	214,441,912.00	2,930,087.07	1,397,930.75	
224,436.66	253,651.82	236,035.63	36,973,281.00	372,616.94	122,903.75	
739,614.64	2,616,498.77	443,114.14	52,419,058.00	3,811,013.08	3,111,013.07	
1,176,849.80	545,075.00	497,427.27	61,715,400.00	76,987.21	257,538.44	
2,186,590.54	5,033,381.08	4,622,379.17	704,510,436.00	6,919,068.08	2,937,065.68	
841,278.40	1,578,597.71	1,350,347.87	10,846,800.00	2,134,104.13	883,033.23	
1,591,021.87	1,598,198.16	1,140,838.84	350,121,872.00	5,266,126.00	4,730,799.99	
282,106.15	467,733.21	324,493.09	36,975,475.00	628,925.57	2,979,811.81	
512,710.44	1,691,511.00	1,690,537.55	2,116,000,000.00	2,116,000,000.00	2,116,000,000.00	
736,109.74	1,691,511.00	1,690,537.55	30,781,682.00	4,109,913.42	1,144,052.12	

TABLE No. III—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1894.		
	Paid up capital stock.	Total gross assets.	Total liabilities including paid up capital stock.
OTHER THAN IOWA COMPANIES.			
Traders, Chicago, Ill.	\$ 500,000.00	\$ 1,602,316.70	\$ 1,056,087.44
Union, Philadelphia, Pa.	300,000.00	538,842.35	471,411.19
Union Assurance Society, U. S. Br., New York	None in U. S.	1,013,116.32	528,118.94
United States Fire, New York, N. Y.	200,000.00	830,827.45	548,965.54
Westchester Fire, New York, N. Y.	300,000.00	1,064,861.62	1,044,511.37
Western Assurance, Toronto, Canada	None in U. S.	1,642,001.80	1,085,791.91
Williamsburg City Fire, Brooklyn, N. Y.	300,000.00	1,495,536.54	902,742.30
Total non-Iowa companies	40,502,878.00	216,348,166.16	157,974,640.41
Total of fire companies	41,129,378.00	220,452,350.73	160,988,202.40
COMPANIES OTHER THAN FIRE.			
Alliance Hall and Cyclone, Austin, Minn.	Mutual.	50,496.82	1,421.19
American Surety, New York, N. Y.	2,000,000.00	4,024,196.62	3,162,613.68
Employers Liability Assurance Corporation—U. S. Branch, Boston, Mass.	None in U. S.	1,124,130.22	600,500.22
Farmers Co-operative Hall and Cyclone Association, Montevideo, Minn.	Mutual.	10,324.96	381.68
Fidelity and Casualty, New York, N. Y.	250,000.00	3,130,700.33	1,924,580.81
Guarantee Co. of North America, Montreal, Can.	None in U. S.	820,947.30	212,928.91
Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn.	200,000.00	1,953,255.24	1,761,522.00
Lloyd's Plate Glass, New York, N. Y.	220,000.00	927,509.54	495,398.83
London Guar. and Acc't—U. S. Br., Chicago, Ill.	None in U. S.	518,140.48	566,653.34
Minnesota Farmers Hall, Montevideo, Minn.	Mutual.	15,400.48	304,551.85
Metropolitan Plate Glass, New York, N. Y.	100,000.00	477,320.74	248,877.80
Nat'l Benefit and Casualty Co., Milwaukee, Wis.	200,000.00	298,603.62	392,926.23
National Surety Co., Kansas City, Mo.	250,000.00	338,635.51	517,873.00
New Jersey Plate Glass, Newark, N. J.	100,000.00	135,840.42	127,440.40
New York Plate Glass, New York, N. Y.	100,000.00	227,471.46	194,551.60
Standard Life and Accident, Detroit, Mich.	200,000.00	820,662.40	775,896.71
Union Casualty and Surety Co., St. Louis, Mo.	350,000.00	690,506.05	634,121.39
Total of companies other than fire	4,200,000.00	14,233,097.48	11,118,149.73
Grand total	45,229,378.00	230,581,457.21	171,886,542.13

*Does no life business in Iowa.

CONTINUED.

Net surplus.	BUSINESS TRANSACTIONS DURING THE YEAR 1894.				
	Total cash income.	Total cash expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
\$ 606,229.36	\$ 730,903.54	\$ 700,982.17	\$ 53,471,779.60	\$ 897,435.18	\$ 421,900.15
67,431.17	317,839.72	367,666.71	32,768,124.00	351,288.50	153,060.85
488,997.18	678,418.05	473,300.73	72,315,234.60	857,794.57	274,171.20
101,864.51	376,577.43	356,848.85	42,800,397.00	460,414.08	193,427.27
366,380.35	1,552,145.47	1,410,571.88	137,435,202.60	1,649,890.69	832,762.90
556,207.80	1,715,847.05	1,640,891.55	184,384,907.00	2,279,116.75	1,002,333.01
642,794.24	646,991.57	584,116.69	75,969,796.00	591,473.41	286,481.15
\$ 58,374,138.75	\$ 129,142,606.32	\$ 119,705,131.01	\$ 14,130,710,828.00	\$ 153,488,077.49	\$ 70,998,033.97
\$ 50,092,743.91	\$ 131,021,526.12	\$ 121,647,740.02	\$ 14,236,825,045.00	\$ 155,814,317.41	\$ 71,903,120.53
31,795.58	31,624.26	1,331,205.00	46,149.81	12,300.70	
1,032,222.23	763,415.07	1,089,407.87	273,008.03		
430,310.90	919,761.72	972,113.49	236,193,308.00	1,609,330.84	559,997.55
21,356.51	21,356.51	644,288.00	21,463.08	8,947.37	
212,119.52	2,483,176.07	2,250,182.48	487,707,134.00	3,066,390.82	871,532.49
614,018.90	256,504.19	190,664.30	57,704,384.00	270,941.44	39,708.92
103,736.15	1,008,146.00	793,788.50	162,938,629.00	914,213.59	65,282.28
132,179.71	420,160.45	379,708.72	14,535,459.00	437,968.16	136,541.31
254,484.54	406,675.33	286,620.41	56,858,700.00	488,351.01	110,960.86
9,963.84	6,578.97	208,929.00	9,534.97	2,988.48	
176,548.94	303,863.18	231,846.21	10,309,184.00	294,356.43	90,054.81
5,637.29	68,048.65	74,185.36	2,472,740.00	181,163.73	25,751.88
30,153.42	155,703.97	137,317.17	55,729,487.90	157,768.65	44,772.81
8,391.02	45,031.16	44,968.29	1,488,304.00	44,548.21	14,444.88
32,616.60	191,864.10	156,181.20	8,180,504.00	226,027.64	57,884.44
83,199.08	182,188.29	87,673.94	144,125,113.00	1,111,414.14	429,300.51
56,474.20	567,317.41	503,071.96	102,474,470.00	528,163.54	213,512.50
\$ 3,054,319.36	\$ 8,815,383.64	\$ 7,730,201.21	\$ 1,433,873,615.00	\$ 10,207,496.53	\$ 2,808,694.00
\$ 82,147,086.27	\$ 129,866,969.76	\$ 129,379,601.33	\$ 15,000,700,600.00	\$ 106,081,786.94	\$ 74,963,754.53

TABLE

A classified exhibit of gross assets December 31, 1894.

NAME OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
IOWA COMPANIES.				
Anchor Mutual.....	\$ 30,574.11	7,343.51		50.00
Capital.....				
Commercial Mutual.....	245.00	22.6 8.9		
Council Bluffs.....	17,838.00	42,583.53		3,716.85
Des Moines.....				
Dubuque Fire and Marine.....		235,200.0		8,025.00
Farmers.....	37,500.00	236,922.85		12,093.75
Fidelity.....	9,881.84	11,853.00		
Hawkeye.....	63,019.60	338,791.25		19,100.00
Iowa Fire.....		37,215.04		
Iowa State Mutual.....	8,900.00			
Key City Fire.....		60,294.73		750.00
Merchants and Bankers Mutual.....				
Mill Owners Mutual.....				
Security Fire.....		41,843.96		5,100.00
State.....	107,100.00	116,717.30		15,850.00
Total Iowa Companies	\$ 470,770.55	\$ 1,110,513.30		\$ 67,285.60
OTHER THAN IOWA COMPANIES.				
Etta.....	\$ 200,000.00	\$ 36,000.00	\$ 108,000.00	\$ 14,357.00
Agricultural.....	297,704.88	1,089,332.62		342,838.00
American, Massachusetts.....				469,750.00
American, New Jersey.....	256,773.96	1,421,946.75	113,000.00	546,495.00
American Central.....	300,000.00	76,000.00		775,350.00
American Fire, New York.....		29,500.00	296,500.00	836,908.00
American Fire, Pennsylvania.....	254,104.20	1,123,856.50		791,549.62
Atlas—U. S. Branch.....			331,750.00	
British American Assurance.....		60,000.00	342,487.50	531,622.41
Buffalo German.....	303,000.00	617,957.00		460,561.03
Caledonian—U. S. Branch.....		50,000.00	339,750.00	1,350,225.00
Citizens, New York.....	101,250.00	41,300.00	170,250.00	260,000.00
Citizens, Pennsylvania.....	122,000.00		288,466.00	914,705.00
Commercial Union—U. S. Branch.....	854,314.96		682,578.00	1,351,139.16
Concordia Fire.....		492,655.00		90,950.00
Connecticut Fire.....	128,750.00	825,300.00		1,567,981.00
Continental.....	979,001.05	112,635.00	610,320.00	4,006,579.40
Delaware.....	169,000.00	135,200.00		973,411.50
Detroit Fire and Marine.....	28,717.60	984,757.75		3,400.00
Eagle Fire.....	425,000.00	23,500.00		642,540.00
Equitable Fire and Marine.....	129,300.00	92,000.00		385,272.00
Farmers Fire.....	30,500.00	130,335.0	30,500.00	201,600.00
Fire Association of Philadelphia.....	177,900.00	1,843,846.00		2,263,264.50
Firemen, New Jersey.....	122,470.30	936,801.00	32,002.00	644,659.58
Firemen's Fund.....	426,700.00	394,275.00		1,363,953.00
Franklin Fire.....	285,000.00	259,608.00		2,316,020.75

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 premium in course of collection over 3 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.
\$ 1,309.25	\$ 1,794.02	\$ 149,328.73	\$ 45.60	\$ 132,577.60			
561.97	9,841.10	23,573.08	32,544.32	100,143.00			6,718.61
1,023.19	1,472.69	32,830.46	35,326.75	19,844.85			
4,760.00	10,196.30	927.47	13,192.78	18,036.51	34,072.53	104,062.56	19,844.85
611.20	24,705.24	20,691.28	201,287.17	76,808.51			
13,000.00	14,439.07	15,181.43	5,156.03	15,715.43	6,602.38	313,409.34	
19,987.46	34,409.39	51,257.12	105,044.42	66,804.05	534,209.04		
481.83	5,240.85	7,089.73	75,105.03	15,309.02	125,328.32	1,860.00	
15,318.00	9,743.42	35,332.27	24,416.36	109,284.74	71,212.23	606,807.90	68,773.96
1,921.00	1,240.00	4,889.92	8,900.03	6,109.00	61,025.54	1,000.00	
	23,957.40	14,242.15	648,996.76		695,130.31	1,002.50	
	3,724.40	2,104.53			69,281.98		
	1,125.11	1,046.10	140,089.60	5,270.17	148,130.98		
20,800.77	3,087.98	3,009.88	104,370.55	137,478.43	170,457.08		
	4,307.35	7,335.95	33,764.69	102,512.29	75,063.31	463,214.47	
\$ 64,826.37	\$ 67,931.25	\$ 219,330.23	\$ 172,261.93	\$ 1,744,680.52	\$ 386,284.88	\$ 54,104,103.57	\$ 151,400.32
\$ 5,000.00	\$ 3,405.77	\$ 718,604.77	\$ 657,753.82			10,847,816.30	
119,728.00	51,311.77	192,419.38	198,473.87		3,262.60	3,262,757.48	
15,000.00	2,025.73	18,521.82	35,874.15			502,071.70	
30,800.77	31,815.99	35,470.00	40,435.58		2,122.41	2,450,109.31	70,564.48
101,000.00	92,107.69	94,503.03				1,032,301.00	
36,000.00	15,076.00	48,103.31	300,005.32		2,032.88	1,504,714.11	
23,000.00	10,412.50	88,238.05	83,600.39		7,430.73	2,365,006.22	
8,138.00	15,016.70	94,803.03			96,060.00	835,107.73	
13,724.68	19,470.85	182,242.78	14,679.54			1,164,196.76	
3,309.80	107,064.16	92,912.81	2,073.65		2,518.35	1,704,489.90	
14,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	131,506.42			12,044.51	839,158.81	
45,193.40	20,825.20	28,015.89			1,683.40	734,424.36	
23,549.88	429,369.65	405,374.04	34,593.46		12,833.04	3,381,549.69	
5,969.08	51,778.19	55,015.90				698,768.17	
16,406.67	271,424.56	143,668.26			5,240.18	2,214,810.47	
8,126.50	97,666.38	13					

TABLE No. IV—

NAME OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
OTHER THAN IOWA COMPANIES.				
German, Freeport.	\$ 35,363.25	\$1,735,702.50	\$	\$ 396,000.00
German Fire, Peoria.	242,636.83			8,350.00
Germania Fire.	454,926.41	270,000.00	1,062,500.00	1,339,475.94
German American.	25,930.00		693,253.00	4,742,792.00
Girard Fire and Marine.	298,923.91	782,983.77	82,800.00	376,599.17
Glens Falls.	43,550.00			1,482,395.00
Grand Rapids Fire.	2,000.00	216,734.26		
Greenwich.	200,000.00	4,600.10	29,945.00	
Hamburg-Bremen—U. S. Branch.			113,910.00	1,046,443.75
Hanover Fire.	450,000.00	21,000.00	108,713.00	1,352,384.75
Hartford Fire.	206,573.69	1,486,000.00		4,713,868.66
Imperial Fire—U. S. Branch.	1,666,573.17	510,894.34	991,875.00	5,882,322.44
Insurance Company of North America.	346,804.00	3,692,883.70	520,570.00	520,570.00
Lancashire—U. S. Branch.	850,585.72		674,500.00	884,555.00
Lion—U. S. Branch.		201,610.00	57,000.00	377,531.25
Liverpool and London and Globe—U. S. B.	1,600,992.60	3,378,918.64	1,791,762.50	368,150.00
London Assurance Corporation—U. S. B.		13,000.00	714,000.00	1,119,462.50
London and Lancashire—U. S. Branch.			9,325.00	1,547,315.00
Manchester Fire Assurance—U. S. Branch.		50,000.00	488,783.00	1,352,701.25
Manufacturers and Merchants.	45,000.00	262,567.01		85,470.00
Mercantile Fire and Marine.		40,000.00		440,462.00
Mechanics.	81,000.00	224,735.00		281,133.00
Merchants, New Jersey.	302,948.25	323,025.00	28,312.50	473,490.00
Merchants, Rhode Island.		82,890.00		267,977.50
Michigan Fire and Marine.	62,908.02	516,160.00		64,625.00
Millwaukee Mechanics.	45,000.00	1,063,876.47		713,049.50
Minneapolis Fire.	223,916.27	230,000.00	1,283.00	1,083,000.00
Newark Fire.	50,000.00	280,615.00	33,940.00	306,217.69
New Hampshire Fire.	68,500.00	605,626.66	114,562.50	1,041,048.49
Niagara Fire.	883,000.00	25,250.00	100,637.50	729,654.50
Northern Assurance—U. S. Branch.	115,000.00	493,040.00	829,166.24	
North British and Mercantile—U. S. Branch.	500,900.00		490,678.00	1,947,611.00
Northwestern National.		694,436.67	229,000.00	1,661,570.00
Norwich Union—U. S. Branch.		40,000.00	574,000.00	1,004,793.00
Orient.	38,852.15	190,714.39		1,462,096.47
Pacific Fire.	202,000.00	125,222.50		226,640.00
Palatine—U. S. Branch.		50,000.00	454,000.00	1,236,522.00
Pennsylvania Fire.	194,300.00	682,320.00	5,765.00	2,562,413.00
Phoenix, New York.	298,000.00	150,600.00	417,120.00	5,265,220.00
Phoenix, Connecticut.	386,612.50	334,542.85		3,901,857.50
Phoenix Assurance—U. S. Branch.				416,082.50
Providence, Washington.				1,661,570.00
Prussian National—U. S. Branch.				460,968.75
Queen Insurance Company of America.				2,421,391.00
Reliance.	105,000.00	144,280.00	17,320.00	556,920.00
Rockford German.	191,800.22	381,865.00		150,500.00
Rockford.	46,681.04	372,616.60		61,012.50
Royal—U. S. Branch.	1,818,200.19	311,060.00	1,096,560.00	3,113,910.00
St. Paul Fire and Marine.	410,371.60	569,462.65		537,435.00
Scottish Union and National.		1,363,516.42	57,000.00	1,636,911.73
Security.	62,400.00	129,900.00		290,234.40
Springfield Fire and Marine.	134,000.00	967,190.00	110,000.00	2,476,094.00
Sun Insurance Office—U. S. Branch.	340,000.00	622,000.00	565,320.00	7,749,000.00
Traders.		216,000.00	169,875.00	1,163,435.50

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premium in course of collection not over 1 month past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not correctly available.
\$ 49,321.00	\$ 76,251.78	\$ 292,832.21	\$ 181,474.29	\$ 239,488.40	\$	\$2,066,431.54	\$
36,838.00	17,319.12	45,886.27	21,878.48			372,498.71	
2,600.00	3,146.57	63,013.78	162,039.44		12,104.48	3,431,840.23	
4,000.00	10,000.00	440,251.82	323,697.01		6,246,088.83	5,000.00	
	13,873.75	92,236.66	90,622.36	14,300.00	9,215.46	1,775,639.78	
	4,000.00	14,441.16	70,830.80			2,425,183.74	2,886.71
	82,000.00	4,084.44	63,079.52	24,610.01		362,408.36	
	1,000.00	467.50	42,788.63	163,512.12	21,302.80	1,815,029.86	5,000.00
	1,600.00	71,704.73	98,561.65			1,330,770.19	
	1,500.00	137,840.05	161,270.43		88.19	2,243,352.08	
	10,000.00	25,442.40	1,054,659.57	900,024.82	19,873.48	8,645,735.02	
	125,100.00	46,914.23	410,065.19	480,215.32	8,697.86	9,199,899.54	
		4,623.33	143,477.19	104,127.35		3,716.91	1,935,900.00
	19,500.00	37,088.65	815,497.04	912,677.92	64,213.49	94,334.09	5,652,569.92
			92,404.55	337,941.29		2,294,086.47	
	4,500.00	10,917.60	130,503.80	64,885.91		855,948.56	
		49,055.79	564,239.71	812,599.69	31,875.17	8,498,298.40	
		5,894.50	123,093.11	15,816.96		2,223,555.47	
		167,431.04	310,819.31	5,578.83	712.74	2,790,899.88	
		43,855.34	270,040.86		1,352.67	2,104,770.92	
		19,749.88	33,184.92		115.00	490,355.14	
		1,790.00	21,046.82	21,600.00	1,991.68	579,614.05	
		5,846.18	38,188.89	45,532.34		86,890.73	
		13,784.05	37,656.30	120,651.00		1,317,292.48	
	7,440.00	1,460.47	62,768.97	33,677.62	12,824.16	489,343.82	
	3,325.00	17,862.55	51,423.56	48,587.57	2,240.18	770,362.48	
		20,123.65	61,829.07			3,337,986.19	
		18,894.80	254,319.39	370,182.11		7,667,590.67	
		6,265.67	39,176.04	18,539.84	435.25	631,518.79	
	20,400.00	18,140.50	80,085.81	125,36.21		2,525,575.07	
	3,827.50	210,269.16	319,282.88		53,537.00	2,322,318.03	
	4,830.00	100,282.56	203,726.69		1,143.29	1,691,218.75	
	48,664.00	276,713.20	343,327.67	4,844.21	7,454.08	3,337,986.19	
		9,045.47	168,321.86	186,174.60		1,865,867.60	
		150.00	251,947.00	117,390.05		1,985,223.14	
	7,500.00	21,123.80	136,598.25	244,663.20	991.56	2,095,593.73	
		5,433.00	23,663.02	50,051.10	173.82	739,096.50	
		2,287.92	180,618.83	427,063.85		2,340,692.60	
		17,169.27	148,034.92	214,923.00	759.00	4,988,774.19	
		11,494.90	622,854.57	790,674.50	3,770.05	5,545,629.04	
	30,300.00	58,776.89	342,569.31	325,834.87	16,664.60	5,538,088.07	
		17,042.50	45,728.87	217,769.68	17,186.56	2,594,497.11	
		31,119.74	154,442.26	85,144.32		1,354,876.34	
		12,062.34	26,003.24	37,826.67	7.75	776,920.65	
		44,698.62	267,097.57	346,776.13	757.88	3,747,551.23	
		1,951.12	29,881.66	30,508.00	2,644.42	807,430.29	
		7,823.77	50,032.22	67,541.29		858,561.50	
		22,139.62	119,403.99	96,329.37	106,828.85	11,433.48	1,02,527.40
		11,319.65	69,237.64	5,049.87		7,438,259.25	
		38,119.39	176,874.88	162,724.76	29,526.87	142.00	2,081,437.84
	29,394.22	182,878.44	197,721.96		573.70	2,890,090.50	
	6,300.00	1,990.63	38,788.32	38,444.40	1,629.87	692,993.50	
	20,436.50	143,523.63	236,139.01		2,715.16	3,881,151.86	
	85,971.46	144,888.05	317,042.10		1,538.50	2,433,165.11	
	12,691.52	84,113.39	57,337.17		19,836.10	1,682,616.70	

TABLE No. IV—

NAME OF COMPANIES.	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.
OTHER THAN IOWA COMPANIES.				
Union, Penny (Iowa).....	\$ 160,000.00	\$ 9,900.00	\$ 11,800.00	\$ 220,364.76
United Assurance Society—U. S. Branch.....	847,000.00	415,000.00	321,732.50	.....
Westchester Fire.....	307,000.00	305,350.00	84,756.07	916.5 0.00
Western Assurance.....	.....	30,000.00	889,182.50	780,591.25
Williamsburg City Fire.....	627,000.00	334,550.00	.....	424,527.50
Total non-Iowa companies.....	19,737,027.24	35,421,943.33	18,135,236.77	105,966,386.63
Total fire companies.....	20,067,797.79	36,532,756.61	18,135,236.77	105,438,672.23
COMPANIES OTHER THAN FIRE.				
Alliance Hall and Cyclone Mutual.....	.....	4,690.00	.....	.....
American Surety Company.....	2,142,492.53	15,000.00	455,125.00	1,148,721.34
Employers Liability Assurance Corporation—U. S. Branch.....	.....	.....	286,000.00	568,095.00
Farmers Co-operative Hall and Cyclone Association.....	.....	.....	.....	.....
Fidelity and Casualty Company.....	325,085.27	23,236.64	165,027.50	1,279,291.25
Guarantee Company of North America.....	35,361.31	10,090.00	112,400.00	540,020.95
Hartford Steam Boiler Inspection and Insurance Company.....	89,096.35	281,020.00	2,300.00	1,229,656.16
Lloyds Plate Glass.....	265,000.00	.....	131,856.25	130,043.25
London Guarantee and Accident Company—U. S. Branch.....	.....	.....	227,000.00	150,047.13
Metropolitan Plate Glass.....	150,000.00	.....	114,500.00	77,385.00
Minnesota Farmers Hall Insurance Com'y	.....	128,984.50	.....	.....
National Benefit and Casualty Company.....	.....	.....	.....	.....
National Surety Company.....	5,000.00	237,045.00	34,300.00	1,080.00
New Jersey Plate Glass.....	.....	112,645.00	.....	.....
New York Plate Glass.....	7,000.00	369,416.25	114,500.00	86,570.00
Standard Life and Accident.....	.....	.....	157,000.00	.....
Union Casualty and Surety Company.....	.....	172,000.00	.....	285,250.00
Total of companies other than fire.....	3,020,835.46	1,335,027.46	1,644,318.75	5,686,718.59
Grand total.....	22,757,862.70	36,756,973.79	19,779,555.52	111,653,105.22

* Does no life business in Iowa.

CONTINUED.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premium in excess of collection not over 3 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.
\$ 24,618.00	\$ 1,428.54	\$ 28,798.05	\$ 62,000.80	\$ 26.70	\$ 1,473.21	\$ 538,842.36	\$
.....	103.07	31,025.33	116,354.42	.....	.....	1,012,116.32	.....
.....	2,738.00	18,757.79	61,085.03	.....	1,305.29	650,827.45	.....
.....	3,832.92	142,656.00	248,802.91	.....	.....	1,962,801.32	.....
.....	.....	118,753.02	244,478.15	60,906.91	.....	1,642,001.80	.....
8,000.00	7,200.93	21,125.12	65,636.74	.....	7,836.25	1,495,536.54	.....
2,250,832.49	1,389,716.72	14,644,466.62	17,815,929.58	1,041,948.97	547,657.84	216,348,166.16	.....
2,328,678.86	1,448,647.97	14,863,805.85	17,988,191.46	2,786,029.49	926,042.70	220,452,359.73	.....
.....	.....	21,521.99	11,050.18	10,235.65	.....	56,406.82	.....
.....	37,491.52	183,997.81	54,178.70	47,279.22	.....	4,024,196.02	.....
.....	7,207.50	8,657.40	228,580.32	.....	.....	1,124,130.22	.....
.....	.....	.....	.....	.....	10,524.96	16,524.96	.....
.....	1,548.81	40,053.36	302,537.50	.....	.....	2,106,509.23	28,172.28
23,970.00	7,454.96	59,081.38	9,780.97	.....	.....	836,947.30	5,335.26
5,000.00	90,569.42	170,801.81	215,881.62	.....	.....	1,955,255.34	.....
.....	22,079.23	60,585.80	.....	.....	3,770.01	627,569.54	.....
.....	1,655.30	24,972.54	105,505.91	.....	.....	518,140.88	.....
.....	572.96	44,828.89	34,141.77	.....	6,148.82	27,526.74	.....
.....	.....	112,875.00	15,256.50	.....	.....	15,609.48	.....
.....	7,442.26	35,762.90	119,540.72	389.00	6,593.96	298,003.52	.....
.....	4,448.60	45,772.33	9,579.38	.....	.....	329,075.51	.....
.....	1,380.44	12,907.74	8,817.34	.....	.....	130,849.43	.....
.....	.....	9,869.64	27,001.82	.....	.....	237,471.46	.....
.....	10,720.87	54,784.02	233,746.37	.....	.....	829,962.39	.....
25,000.00	2,857.47	28,448.60	177,960.58	.....	.....	600,595.65	.....
53,300.00	10,615.41	608,421.68	1,619,828.57	60,854.87	20,277.75	14,253,007.48	.....
2,381,788.96	1,557,293.38	15,532,227.47	10,608,070.00	2,853,483.36	653,220.45	24,765,457.21	.....

TABLE

A classified exhibit of gross liabilities, December 31, 1894,

NAME OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Rebated and disputed.
IOWA COMPANIES.		
Anchor Mutual Fire.....	\$ 214.46	\$ 4,034.80
Capital.....	712.00	3,693.60
Commercial Mutual.....	2,040.18	935.00
Council Bluffs.....	4,033.37	1,350.00
Des Moines.....	2,221.12	3,000.00
Dubuque Fire and Marine.....	13,285.78	750.00
Farmers.....	2,815.34	3,500.00
Fidelity.....	10,096.21	2,054.25
Hayward.....	5,839.00	500.00
Iowa Fire.....	8,086.00	2,824.50
Iowa State.....	100.00	100.00
Key City.....	1,263.19	1,023.00
Merchants and Bankers Mutual.....	5,794.85	9,350.00
Mill Owners Mutual.....	3,274.23	3,000.00
Security Fire.....	17,009.04	4,085.40
State.....		
Total Iowa companies.....	\$ 78,444.65	\$ 43,203.55
OTHER THAN IOWA COMPANIES.		
Aetna, Connecticut.....	\$309,471.67	\$ 76,842.69
Agricultural, New York.....	80,288.16	27,500.00
American, Massachusetts.....	31,732.57	1,900.00
American, New Jersey.....	42,981.79	5,550.00
American Central, Missouri.....	98,962.48	31,832.70
American Fire, New York.....	125,483.60	
American Fire, Pennsylvania.....	182,592.86	24,999.45
Atlas Assurance—U. S. Branch, Illinois.....	66,561.06	5,850.00
Buffalo American Assurance, Canada.....	137,096.40	24,030.00
Buffalo German, New York.....	35,044.91	4,393.41
Caledonian—U. S. Branch, Pennsylvania.....	237,151.39	
Citizens, New York.....	17,968.15	10,203.38
Citizens, Pennsylvania.....	33,931.07	3,290.00
Commercial Union—U. S. Branch.....	250,054.06	38,729.00
Concordia Fire, Wisconsin.....	36,870.59	7,436.39
Connecticut Fire, Connecticut.....	167,170.00	27,513.00
Continental, New York.....	280,010.00	45,877.00
Delaware, Pennsylvania.....	135,308.00	8,000.00
Detroit Fire and Marine, Michigan.....	24,894.70	2,178.30
Eagle Fire, New York.....	13,503.03	2,570.41
Equitable Fire and Marine, Rhode Island.....	22,397.00	1,575.00
Farmers Fire, Pennsylvania.....	30,051.00	10,140.00
Fire Association of Philadelphia, Pennsylvania.....	245,519.94	26,303.43
Fireman's, New Jersey.....	118,422.13	17,708.50
Fireman's Fund, California.....	24,103.33	2,400.00
Franklin, Pennsylvania.....	87,546.16	9,200.00
German, Freeport, Illinois.....	4,739.14	3,432.90
German Fire, Peoria, Illinois.....	44,848.34	22,099.50
Germania Fire, New York.....	471,136.45	33,171.03
German American, New York.....		

No. V.

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

Unearned premiums.	All other claims.	Total liabilities, except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 57,977.10	\$ 19,553.36	\$ 23,804.62	\$.....	\$.....
45,814.20	5,250.00	5,250.00	25,000	29,801.79
275,378.44	7,227.45	56,023.89	25,000	21,096.07
62,613.51	17,693.02	599,055.73	25,000	64,548.25
341,106.00		68,234.63	100,000	145,174.71
65,771.30	2,948.86	358,477.24	100,000	65,731.80
384,406.84		72,086.94	25,000	28,441.80
24,832.77		395,530.30	25,000	213,577.60
	2,540.61	33,411.78	25,000	1,112.86
		10,910.50		
5,912.11		9,462.11	50,000	9,819.87
	18,885.01	22,116.20		
74,120.08	2,119.60	15,144.85	35,000	62,082.78
132,129.65	6,224.37	180,634.25	200,000	82,580.21
\$1,463,148.66	\$ 83,046.13	\$1,667,842.99	\$ 629,500	\$ 718,629.16
\$3,111,305.36	\$ 192,259.67	\$ 3,454,969.09	4,000,000	3,197,847.27
1,335,842.63	31,070.95	1,503,201.76	500,000	293,435.72
161,762.38	12,125.13	267,540.08	300,000	54,531.62
485,734.50	14,772.61	549,038.39	650,000	1,301,070.92
961,592.30	14,173.50	866,662.88	600,000	226,228.18
747,501.94	77,043.00	950,030.54	400,000	154,693.37
1,508,350.59	2,867.57	1,716,750.47	560,000	178,855.75
396,067.34		488,633.13		365,472.60
37,607.99		794,389.45		389,816.31
570,713.58	9,730.74	410,801.64	200,000	1,092,628.26
1,369,530.30	65,341.03	1,600,924.71		523,885.96
280,855.43	467,732.24		300,000	131,406.37
169,583.94	5,500.00	105,227.01	500,000	39,197.35
2,088,206.80	68,550.50	2,440,544.85		1,135,096.94
570,139.50	12,404.42	437,241.33	200,000	71,526.82
1,274,531.10	54,900.00	1,528,222.10	1,000,000	444,460.69
3,403,407.79	263,344.67	3,940,639.46	1,000,000	1,811,239.39
534,344.92	27,060.30	694,743.22	702,875	163,329.50
219,578.00	7,511.19	219,076.19	400,000	584,216.71
195,966.84	12,541.67	221,114.95	30,000	635,314.74
119,071.87	8,225.15	329,809.02	300,000	56,887.24
283,632.94	9,026.13	341,870.07		249,973.30
3,611,760.91	181,288.06	4,094,983.26	500,000	1,029,072.08
243,577.23	7,858.29	276,632.80	600,000	1,009,318.35
1,303,030.34	36,093.58	1,435,330.25	1,000,000	805,530.89
1,690,019.62	10,025.14	1,727,611.69	400,000	1,054,236.67
1,856,795.86	15,321.87	1,968,823.83	300,000	737,597.71
9,297.86		102,300.00	350,000	70,108.45
1,179,710.70		1,275,419.78	1,000,000	1,135,429.54
2,797,505.54	79,910.52	3,383,732.54	1,000,000	1,896,375.29

TABLE No. V—

NAME OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unpaid.	Reckoned and disputed.
OTHER THAN IOWA COMPANIES.		
Girard Fire and Marine, Pennsylvania.....	\$ 38,855.88	\$ 8,503.59
Glen Falls, New York.....	41,480.38	19,000.00
Grand Rapids Fire, Michigan.....	4,082.15	4,000.10
Greenwich, New York.....	178,664.84	40,205.89
Hamburg-Bremen—U. S. Branch, New York.....	66,705.00	3,500.00
Hanover Fire, New York.....	129,180.98	33,286.89
Hartford Fire, Connecticut.....	520,290.72	63,889.27
Home, New York.....	509,267.77	28,684.24
Imperial Fire—U. S. Branch, Massachusetts.....	18,362.61	11,117.14
Insurance Company of North America, Pennsylvania.....	342,141.25	36,751.69
Lancashire—U. S. Branch, New York.....	235,263.26	45,636.41
Lion—U. S. Branch, Connecticut.....	74,232.21	9,256.97
Liverpool and London and Globe—U. S. Branch, New York.....	621,446.67	44,500.00
London Assurance Corporation—U. S. Branch, New York.....	156,032.80	26,270.60
London and Lancashire—U. S. Branch, Illinois.....	148,632.66	47,812.07
Manchester Fire Assurance—U. S. Branch, Illinois.....	215,292.34	48,936.95
Manufacturers and Merchants, Pennsylvania.....	28,108.09	6,200.00
Mercantile Fire and Marine, Massachusetts.....	6,748.35	3,000.00
Mechanics, Pennsylvania.....	20,348.99	4,773.95
Merchants, New Jersey.....	71,467.53	27,427.22
Merchants, Rhode Island.....	24,000.85	4,857.44
Michigan Fire and Marine.....	14,317.99	2,040.00
Milwaukee Mechanics, Wisconsin.....	47,197.73	15,275.00
National Fire, Connecticut.....	224,934.08	36,460.17
Newark Fire, New Jersey.....	19,644.75	1,875.00
New Hampshire Fire, New Hampshire.....	123,760.74	301,033.31
Niagara Fire, New York.....	173,460.36	1,030,673.98
Northern Assurance—U. S. Branch, New York.....	106,693.46	29,770.00
North British and Mercantile—U. S. Branch, New York.....	251,085.57	44,474.76
Northwestern National, Wisconsin.....	51,993.21	5,230.00
Norwich Union—U. S. Branch, New York.....	182,169.34	1,103,401.48
Orient, Connecticut.....	174,884.26	308,019.42
Pacific, New York.....	32,791.45	2,613.33
Palatine—U. S. Branch, Illinois.....	239,945.18	33,236.01
Pennsylvania Fire, Pennsylvania.....	143,871.68	16,239.09
Phoenix, New York.....	238,796.46	47,425.09
Phoenix, Connecticut.....	494,326.56	29,633.07
Phoenix Assurance—U. S. Branch, New York.....	22,107.06	34,724.00
Provident—Washington, Rhode Island.....	113,103.56	10,220.27
Prussian National—U. S. Branch, Illinois.....	63,787.51	7,680.00
Queen Insurance Company of America, New York.....	212,260.73	27,983.08
Reliance, Pennsylvania.....	21,655.50	1,850.00
Rochester-German, New York.....	20,459.32	3,541.67
Rockford, Illinois.....	27,970.28	12,700.00
Royal—U. S. Branch, Illinois.....	318,449.35	79,167.73
St. Paul Fire and Marine, Minnesota.....	146,175.40	13,223.66
Scottish Union and National—U. S. Branch, Connecticut.....	172,542.00	28,220.27
Security, Connecticut.....	44,984.70	1,800.00
Springfield Fire and Marine, Massachusetts.....	164,146.62	21,204.25
Sun Insurance Office—U. S. Branch, New York.....	198,963.87	15,884.00
Traders, Illinois.....	62,342.60	24,040.00
Union, Pennsylvania.....	3,892.47	1,725.00
Union Assurance Society—U. S. Branch, New York.....	107,622.63	7,800.00
United States Fire, New York.....	41,768.75	8,270.00
Westchester Fire, New York.....	148,604.49	3,000.00

CONTINUED.

Uninsured premi- ums.	All other claims.	Total liabilities, except capital stock.	Capital stock paid up.	Net surplus over capital and other liabilities.
\$ 856,008.00	\$ 34,806.63	\$ 998,953.60	\$ 300,000	\$ 526,688.12
777,245.56	51,848.53	829,094.07	200,000	1,974,943.27
132,064.09	4,100.01	145,164.58	200,000	50,251.69
734,851.71	30,100.00	983,912.44	200,000	131,117.42
788,311.74	16,749.19	802,665.05	.....	428,194.18
944,974.82	27,654.03	1,125,206.53	1,000,000	110,146.15
4,239,888.79	71,250.00	4,309,338.79	1,250,000	2,501,546.87
4,399,290.00	151,867.70	4,551,157.70	3,000,000	1,070,457.78
909,440.80	91,982.13	1,001,422.93	3,000,000	9,801,452.21
8,598,166.16	87,433.32	8,685,599.48	.....	2,244,209.10
1,359,576.12	45,000.00	1,394,919.79	.....	769,066.08
874,988.12	12,776.63	887,764.75	.....	385,699.62
4,540,810.00	180,352.82	4,721,162.82	.....	3,071,150.01
828,158.93	27,511.57	855,670.50	.....	1,215,300.15
1,581,655.36	72,607.99	1,654,263.35	.....	850,620.89
1,353,899.73	56,510.25	1,509,749.27	.....	535,090.75
117,141.61	3,433.60	120,575.21	250,000	57,146.86
138,740.58	1,039.54	139,780.12	400,000	2,477.11
362,340.90	18,215.63	380,556.53	250,000	135,211.54
591,231.09	43,036.61	634,267.70	400,000	182,529.90
187,600.45	2,406.94	189,007.39	270,000	61,298.74
235,421.36	10,496.79	245,918.15	400,000	11,916.41
678,091.27	62,881.69	740,972.96	2,000,000	1,062,435.29
1,212,530.50	91,590.86	1,304,121.36	1,400,000	222,561.59
139,469.41	10,622.04	150,091.45	250,000	218,500.59
301,033.31	38,941.24	339,974.55	300,000	451,147.48
1,030,673.98	391,200.98	1,421,874.96	500,000	945,191.47
1,912,982.02	41,296.51	1,954,278.53	.....	486,690.73
1,979,292.43	80,222.92	2,059,515.35	.....	1,332,610.51
696,465.52	32,143.56	728,609.08	600,000	474,883.31
1,103,401.48	94,847.25	1,198,248.73	.....	787,734.07
308,019.42	43,679.37	351,698.79	500,000	435,598.76
271,364.83	21,288.36	292,653.19	20,000	186,738.50
1,386,957.37	108,218.16	1,495,175.53	.....	621,645.88
2,045,411.20	4,000.00	2,049,411.20	400,000	1,489,232.31
3,410,982.85	306,945.10	3,717,927.95	1,000,000	622,819.63
3,237,399.04	.....	2,850,840.50	2,000,000	7,727,217.51
1,440,057.36	76,977.11	1,517,034.47	.....	730,881.64
528,152.35	384,949.37	913,101.72	400,000	290,441.67
210,461.92	32,015.65	242,477.57	.....	369,975.57
1,681,777.08	171,038.00	1,852,815.08	500,000	1,154,486.44
339,691.19	7,900.00	347,591.19	300,000	224,333.60
341,932.82	1,103.94	343,036.76	2,000,000	282,504.15
907,161.40	55,800.83	962,962.23	200,000	117,884.89
4,903,655.45	319,458.28	5,223,113.73	.....	2,196,530.44
24,408.56	1,000,159.44	1,024,568.00	500,000	544,278.40
1,016,832.11	94,969.92	1,111,802.03	.....	1,591,028.87
201,501.49	13,673.17	215,174.66	200,000	81,060.84
1,344,270.14	38,720.40	1,382,990.54	1,500,000	612,710.44
1,484,694.72	63,482.75	1,548,177.47	.....	730,109.74
451,776.93	20,327.91	472,104.84	500,000	608,229.96
215,460.63	13,333.07	228,793.70	200,000	67,431.17
289,847.00	23,418.89	313,265.89	.....	483,997.58
8,270,000.00	218,678.60	8,488,678.60	.....	101,863.91
1,098,665.09	44,240.19	1,142,905.28	300,000	305,280.55

TABLE No. V—

NAME OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Retained and disputed.
OTHER THAN IOWA COMPANIES		
Western Assurance, Toronto, Canada.....	\$ 172,895.34	\$ 22,796.00
Williamsburg City Fire, New York.....	30,890.31	10,629.14
Total non-Iowa companies.....	\$12,000,000.24	\$ 1,696,871.69
Total fire companies.....	\$12,084,441.89	\$ 1,740,075.24
COMPANIES OTHER THAN FIRE		
Alliance Hall and Cyclone Mutual, Minnesota.....	\$ 118,641.96	\$ 123,875.00
American Surety Company, New York.....	200,255.00	22,459.09
Employers Liability Ins. Corporation—U. S. Br., Mass.....	343,994.69	23,688.00
Farmers Co-operative Hall and Cyclone, Minnesota.....	23,239.49	69,500.00
Fidelity and Casualty, New York.....	23,557.58	2,548.07
Guarantee Company of North America, Montreal, Canada.....	2,548.07	36,919.59
Hartford Steam Boiler Inspection and Ins. Co., Conn.....	3,500.00	132,319.39
Lloyd's Plate Glass, New York.....	2,876.92	68,150.79
London Guarantee and Accident Company—U. S. Branch.....	3,610.59	3,321.80
Metropolitan Plate Glass, New York.....	384.97	27,419.40
National Benefit and Casualty Company, Wisconsin.....	31,692.25	8,901.25
National Surety Company.....	17,738.86	57,344.85
New Jersey Plate Glass, New Jersey.....	38,726.65	513.52
New York Plate Glass, New York.....	829,146.69	6,918,149.73
*Standard Life and Accident, Michigan.....	323,971.83	4,300,000
Union Casualty and Surety Company, Missouri.....	812,910,610.98	\$ 2,033,147.07
Total of companies other than fire.....		
Grand total.....		

*Does no life business in Iowa.

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities, stock capital and surplus.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 853,456.73	\$ 37,105.84	\$ 1,085,799.91	\$ 250,000	\$ 566,297.89
407,279.69	63,452.16	612,742.89		632,794.24
\$ 99,303,198.37	\$ 4,465,104.11	\$117,471,174.41	\$ 40,502,875	\$ 58,374,116.75
\$100,766,947.03	\$ 4,548,150.24	\$119,139,667.40	\$ 41,139,975	\$ 59,092,745.91
\$ 1,421.19	\$ 1,421.19	\$ 1,421.19		\$ 801,882.34
430,988.19	43,682.00	1,062,613.68	2,000,000	430,539.90
418,850.32	384.68	603,590.32		212,119.52
1,257,246.64	49,651.42	1,674,560.81	250,000	614,018.99
112,647.06	7,541.76	212,928.31		193,726.15
1,316,462.54	19,598.97	1,361,529.09	500,000	128,170.71
208,078.37	37,772.29	245,658.85	250,000	251,484.54
194,063.35	27,213.00	233,856.34	100,000	178,648.94
132,319.39	13,067.41	145,877.80		5,627.29
68,150.79	21,048.59	92,976.23	200,000	23,153.42
3,321.80	2,321.80	67,872.09	250,000	8,201.02
24,679.53	2,404.99	27,419.40	100,000	23,616.89
31,692.25	8,901.25	104,534.86	100,000	53,765.68
425,938.10	57,344.85	575,896.71	200,000	56,474.26
344,118.35	513.52	384,122.39		
\$ 5,093,708.89	\$ 735,302.92	\$ 6,918,149.73	\$ 4,300,000	\$ 3,054,319.36
\$105,900,053.02	\$ 5,283,333.16	\$126,067,167.13	\$ 45,329,375	\$ 62,147,095.27

PART II.

LIFE AND ACCIDENT INSURANCE.

CONTAINING

Annual Statements of Equitable Life Insurance Company, of Des Moines, Iowa; Iowa Life Insurance 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 1894, and filing annual statements in 1895.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

EQUITABLE LIFE INSURANCE COMPANY OF IOWA,

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.

Vice-President, CYRUS KIRK.

Secretary, J. C. CUMMINS.

[Incorporated, January, 1867. Commenced business, March, 1867.]

Principal office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 100,000	
Amount of capital subscribed, but unpaid.....	None.	
Amount of net or ledger assets December 31st of previous year..	\$ 948,428.50	
Extended at.....		\$ 948,428.50

INCOME DURING THE YEAR 1894.

Cash received for premiums on new policies, without deductions for commissions or other expenses....	\$ 64,379.05
Cash received for renewal premiums, without deductions for commissions or other expenses.....	136,664.38
Premium notes, loans or liens, taken in part payment for premiums on new policies.....	178.20
Premium notes, loans, or liens taken in part payment for renewal premiums.....	10,951.40
From dividends applied to pay running premiums...	12,754.97
From dividends applied to purchase paid-up additions and annuities.....	5,080.12
From surrender values applied to pay running premiums.....	742.56
From surrender values applied to purchase paid-up insurance and annuities.....	4,439.00
Consideration for annuities, other than matured installment policies.....	None.
Total.....	\$ 235,090.68
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company: New business, none; renewals.....	None.

Total premium income.....	\$ 235,090.68
Cash received for interest upon mortgage loans.....	53,165.19
Cash received for interest on bonds owned, and dividends on stock.....	8,375.04

Cash received for interest on premium notes, loans or liens...	\$ 3,923.39
Cash received for interest on other debts due the company...	718.86
Cash received as discount on claims paid in advance...	None.
Cash received for rents for use of company's property, including \$... for company's own occupancy...	None.
Cash received for profits on sales of bonds or stocks, none; real estate, none; all other...	None.
Ledger assets, other than premiums, received from other companies for assuming or re-insuring their risks...	None.
From dividends and surrender values on re-insurances, none.	None.
Premium notes, loans, or liens restored by revival of policies...	None.
Money borrowed...	None.
From all other sources...	None.
Total income...	\$ 291,484.88
Total...	\$1,330,913.47

DISBURSEMENTS DURING THE YEAR 1904.

Cash paid for death claims, including reversionary additions...	\$ 45,833.21
Premium notes, loans or liens used in payment of the same...	None.
Cash paid for matured endowments and additions thereto...	11,732.00
Premium notes, loans or liens used in payment of same...	None.
Cash paid for sums falling due during the year on installment policies...	None.
Total...	\$ 57,565.21
Deduct amount received from other companies for losses or claims on policies of this company re-insured, of which \$... is for matured endowments...	None.
Total net amount actually for paid losses and matured endowments...	\$ 57,565.21
Cash paid to annuitants...	None.
Premium notes, loans, or liens used in purchase of surrendered policies, \$3,490.75; voided by lapse, \$75.11...	4,265.86
Premium notes, loans or liens used in payment of dividends to policy-holders...	None.
Cash dividends paid policy-holders...	581.85
Cash dividends applied to pay running premiums...	12,764.97
Cash dividends applied to purchase paid-up additions and annuities...	5,650.12
Surrender values paid in cash...	9,969.17
Surrender values applied to pay running premiums...	742.56
Surrender values applied to purchase paid-up insurance and annuities...	4,439.60
(Total paid policy-holders, \$22,995.74.)	
Cash paid stockholders for interest and dividends...	7,000.00
Cash paid for commissions and bonuses to agents (less commissions on re-insurance), new policies, \$33,894.16; renewals, \$5,750.82...	39,644.98
Cash paid for salaries and allowances to managers and agents...	19,943.79
Cash paid for medical examiner's fees, \$3,813.50; inspection of risks, none...	3,813.50
Cash paid for salaries and all other compensation of officers and other home office employees...	13,587.90
Cash paid for taxes on new premiums, \$...; on renewals, \$...	1,509.74
Cash paid for taxes on reserves, none; on investments...	None.

Cash paid for insurance department fees and agent's licenses, \$1,003.61; municipal licenses, \$68.80...	1,102.41
Cash paid for rent, including \$1,309.93 company's occupancy, less \$... received under sub-lease...	1,309.93
Cash paid for commuting commissions...	None.
Cash paid for furniture, fixtures, and safes for home and agency offices...	72.00
Cash paid for advertising, \$1,026.18; printing, \$7,730.26...	3,705.44
Cash paid for real estate expenses other than taxes, \$104.55; for legal expenses, \$366.41...	871.26
Cash paid for the following items, viz: Postage, \$691.17; profit and loss, \$2,775.14; taxes, \$315.44; expenses (miscellaneous), \$1,539.15...	5,320.90
(Total miscellaneous expenses, \$67,617.86.)	
Total disbursements...	\$ 190,513.60
Balance...	\$1,049,399.87

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances...	\$ 3,695.82
Loans on mortgage (first liens) on real estate...	894,398.94
Loans secured by pledge of bonds, stocks, or other marketable collaterals...	39,065.96
Loans made in cash to policy-holders on this company's policies assigned as collateral...	44,125.79
Premium notes, loans or liens on policies in force, of which \$... was received during the year...	11,597.86
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase...	101,688.87
Cash in company's office...	583.77
Cash deposited in banks...	37,731.14
Bills receivable...	3,154.97
Agents' ledger balances, of which \$... was advanced during the year...	8,865.47
Tax sale certificates...	4,141.28
Total net or ledger assets...	\$1,049,399.87
Total net or ledger assets, less depreciation...	\$1,049,399.87

OTHER ASSETS.

Interest due, \$9,979.01; and accrued, \$13,695.26, on mortgages...	\$ 23,674.27
Interest due, \$97.72; and accrued, \$6,019.75, on bonds and stocks...	6,117.47
Interest due, \$142.75; and accrued, \$347.65, on collateral loans...	490.40
Interest due, \$653.09; and accrued, \$621.99, on premium notes, loans or liens...	1,554.48
Interest due, none; and accrued, none, on other assets...	None.
Rents due, none; and accrued, none, on company's property, or lease, none.	None.
Market value of real estate over cost...	3,894.18
Market value of bonds and stocks over cost...	None.
Due from other companies for losses or claims on policies of this company re-insured...	None.
New Business.	
Gross premiums due and unreported on policies in force December 31, 1904...	\$ 989.62 \$ 10,470.65
Gross deferred premiums on policies in force December 31, 1904...	4,937.37 18,190.71
Totals...	\$ 5,926.99 \$ 28,661.36
Deduct loading 60 per cent on new and 7½ per cent on renewals...	3,556.12 2,149.69
Net amount of uncollected and deferred premiums...	\$ 2,370.77 \$ 36,511.76 \$ 28,882.53
Furniture, fixtures, and safes, none; commuted commissions, none, judgments...	None.
Total assets, as per the books of the company...	\$1,113,911.14

ITEMS NOT ADMITTED.

Agents' balances.....	\$ 8,865.47
Bills receivable.....	3,154.97
Total.....	\$ 12,020.44
Total assets, less items not admitted.....	\$1,101,890.70

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1904, computed according to the actuaries' table of mortality, with 4 per cent interest.....	\$ 831,685.64
Net re-insurance reserve.....	\$ 831,685.64
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.....	1,000.00
Claims for death losses, and other policy claims, resisted by the company.....	None.
Amounts due and unpaid on annuity claims.....	None.
Present value of unpaid amounts on matured installment policies (face \$.....)	None.
Amount of trust funds held by the company.....	None.
Total policy claims.....	\$ 1,000.00
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.....	None.
Amount due on account of salaries, rents and office expenses.....	None.
Amount due by the company for borrowed money, including (a) interest due or accrued.....	None.
Amount due to officers or others for advances on account of expenses of organization.....	None.
Amount of any other liability of the company, viz.: Premiums paid in advance \$900.50.....	690.50
Liabilities on policy holder's account.....	\$ 831,546.23
Gross surplus on policy holder's account.....	268,544.47
Total liabilities.....	\$1,101,890.70
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$ 15,454.85
Estimated surplus accrued on all other policies.....	13,180.10
PREMIUM NOTE ACCOUNT.	
Premium notes, loans or liens on hand December 31 of previous year.....	\$ 9,976.58
Premium notes, loans or liens received during the year on new policies, \$1,012.70; on old policies, \$19,963.88.....	20,976.58
Total.....	\$ 30,953.16
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.....	None.
Amount of notes, loans or liens voided by lapse.....	611.49
Amount of notes, loans or liens used in payment of dividends to policy holders.....	775.11
Amount of notes, loans or liens redeemed by maker in cash.....	17,968.58
Total reduction of premium note account.....	\$ 19,353.19
Balance, note assets at end of the year.....	\$ 11,599.97

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.		REVER- SARY ADDITIONS	TOTAL NUM- BERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	3,100	\$ 4,787,431	414	\$ 759,728	111	\$ 125,000.91	\$ 40,764.09	3,718	\$5,512,964.00
New policies issued.....	1,270	1,910,122	170	339,456	2	6,559.28		1,442	2,156,137.28
Old policies revived.....	1	1,500	1	150				2	1,650.00
Additions by dividends.....							9,645.21		9,645.21
Totals.....	4,464	\$ 6,699,053	585	\$ 799,338	113	\$ 131,600.19	\$ 50,469.30	5,162	\$7,699,490.49
Deduct policies ceased to be in force:									
By death.....	37	57,534	7	7,200	1	1,000.00	60.21	38	45,832.21
By maturity.....			13	11,792				13	11,792.00
By surrender.....	41	56,151	11	9,836	2	2,000.00	1,304.50	54	72,241.50
By lapse.....	386	572,200	12	27,500				40	599,700.00
By change and decrease.....		9,500							9,500.00
Not taken.....	43	66,560	9	9,000				52	75,560.00
Total terminated.....	500	\$ 744,885	62	\$ 65,388	3	\$ 3,000.00	\$ 1,661.25	568	\$ 814,533.25
Net numbers and amounts in force at the end of the year.....	3,964	\$ 5,954,168	523	\$ 734,000	110	\$ 128,600.19	\$ 48,747.56	4,607	\$ 6,865,536.14

MISCELLANEOUS QUESTIONS.

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

Answer. Actuaries' table of mortality, and 4 per cent interest.

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

Answer. Ten to 33 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. Notes are taken for renewal premiums, when the reserve is in excess of the 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 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 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. \$914,631.71 with the state of Iowa for the protection of all policies in force. 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 stockholders for use of real or guaranty capital?

Answer. Interest earned on capital stock and guarantee.

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

Answer. Yes.

BUSINESS IN IOWA DURING 1894.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year	2,087	\$2,733,718.00
Number and amount of policies on the lives of citizens of Iowa issued during the year	665	1,008,122.00
Total	2,752	\$3,741,840.00
Deduct number and amount which have ceased to be in force during the year	214	254,473.00
Total number and amount of policies in force in Iowa December 31, 1894	2,539	\$3,487,367.00
Amount of losses and claims on policies in Iowa incurred during the year	21	\$ 25,813.18
Total	21	\$ 25,813.18
Amount of losses and claims on policies in Iowa paid during the year	21	\$ 25,813.18

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, \$125,366.46; notes or credits, \$5,256.53; totals, \$130,623.01.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

IOWA 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. MARIE.

Secretary, R. E. SACRETT.

[Incorporated October 16, 1881. Commenced business November 1, 1881.]

Principal office, Sioux City, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 25,000
Amount of capital subscribed, but unpaid	75,000
Amount of net or ledger assets December 31st of previous year	\$ 214,986.29
Increase of capital during 1894	25,000.00
Extended at	\$ 241,986.29

INCOME DURING YEAR 1894.

Cash received for premiums on new policies, without deductions for commissions or other expenses	\$ 75,331.63
Cash received for renewal premiums, without deductions for commissions or other expenses	78,229.51

Premium notes, loans, or liens taken in part payment for premiums on new policies	6,155.34
Premium notes, loans or liens taken in part payment for renewal premiums	7,210.90
From dividends applied to pay running premiums	None.
From dividends applied to purchase paid-up additions and annuities	None.
From surrender values applied to pay running premiums	None.
From surrender values applied to purchase paid-up insurance and annuities	None.
Consideration for annuities, other than matured installment policies	None.

Total	\$ 167,927.42
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, new business, \$.....; renewals, \$.....	271.65

Total premium income	\$ 167,655.77
Cash received for interest upon mortgage loans	9,777.61
Cash received for interest on bonds owned, and dividends on stock	None.
Cash received for interest on premium notes, loans or liens	772.72
Cash received for interest on other debts due the company	2,581.96
Cash received as discount on claims paid in advance	None.
Cash received for rents for use of company's property, including \$..... for company's own occupancy	None.
Cash received for profits on sales of bonds or stocks, \$.....; real estate, \$.....; all other, \$.....	None.
Ledger assets, other than premiums received from other companies for assuming or re-insuring their risks	None.
From dividends and surrender values on re-insurances	None.
Premium notes, loans or liens restored by revival of policies	None.
Money borrowed	None.
From all other sources	None.

Total income	180,767.47
Total	\$ 422,774.76

DISBURSEMENTS DURING YEAR 1894.

Cash paid for death claims, including reversionary additions	\$ 30,780.76
Premium notes, loans or liens used in payment of the same	None.
Cash paid for matured endowments and additions thereto	14,829.66
Premium notes, loans or liens used in payment of same	None.
Cash paid for sums falling due during the year on installment policies	None.

Total	\$ 54,310.42
Deduct amount received from other companies for losses or claims on policies of this company re-insured, of which \$..... is for matured endowments	None.

Total net amount actually paid for losses and matured endowments	\$ 54,310.42
------------------------------------------------------------------	--------------

Cash paid to annuitants.....None.	
Premium notes, loans or liens used in purchase of surrendered policies, \$.....; voided by lapse, \$832.15.....	\$ 832.15
Premium notes, loans or liens used in payment of dividends to policy-holders.....None.	
Cash dividends paid policy-holders.....None.	
Cash dividends applied to pay running premiums.....None.	
Cash dividends applied to purchase paid-up additions and annuities.....None.	
Surrender value paid in cash.....	23,248.38
Surrender values applied to pay running premiums.....None.	
Surrender values applied to purchase paid-up insurance and annuities.....None.	
(Total paid policy-holders, \$78,399.93).	
Cash paid stockholders for interest or dividends.....None.	
Cash paid for commissions and bonuses to agents (less commission on re-insurance: new policies, \$42,248.21; renewals, \$8,839.98).....	51,078.19
Cash paid for salaries and allowances to managers and agents.....	10,432.95
Cash paid for medical examiners' fees, \$4,953.04; inspection of risks, \$.....	4,953.04
Cash paid for salaries and all other compensation of officers and other home office employees.....	10,308.85
Cash paid for taxes on new premiums, and on renewals.....	1,651.28
Cash paid for taxes on reserves, none; on investments.....None.	
Cash paid for insurance department fees and agents' licenses, \$894.70; municipal licenses, \$.....	894.70
Cash paid for rent, including \$4,092.64 company's occupancy, less \$..... received under sub-lease.....	4,092.64
Cash paid for commuting commissions.....None.	
Cash paid for furniture, fixtures and safes for home and agency offices.....	420.74
Cash paid for advertising, \$2,154.54; printing, \$5,500.88.....	5,745.42
Cash paid for real estate expenses other than taxes, \$.....; for legal expenses, \$1,529.25.....	1,529.25
Cash paid for the following items, viz: Profit and loss, \$220.95; premium on loans, \$19.50; telephone and fire insurance, \$76.00; miscellaneous expenses, \$1,026.10; expenses and collections, \$704.41; telegrams, express and postage, \$907.95; total miscellaneous expenses.....	3,687.89
Total disbursements.....	178,627.90
Balance.....	\$ 244,145.86

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate.....	\$ 119,296.70
Loans secured by pledge of bonds, stock or other marketable collaterals.....	6,900.00
Loans made in cash to policy-holders on this company's policies assigned as collateral.....	4,317.76
Premium notes, loans or liens on policies in force, of which \$13,306.57 was received during the year.....	14,304.53
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase.....	10,430.42
Cash in company's office.....	9,522.20
Cash deposited in banks.....	25,932.55
Bills receivable.....	6,928.37
Agents' ledger balances, of which \$..... was advanced during the year.....	24,303.12
Tax certificates on mortgage loans.....	1,670.29
Collateral securities, contracts providing for the payment of commissions held as security.....	14,956.43
Commuted commission account.....	5,803.63
Total net or ledger assets, less depreciation.....	\$ 244,145.86

OTHER ASSETS.

Interest due, \$.....; and accrued, \$1,882.83 on mortgages.....	\$ 1,882.83
Interest due, \$.....; and accrued, \$..... on bonds and stocks.....	467.45
Interest due, \$.....; and accrued, \$..... on premium notes, loans or liens.....	563.58
Total carried out.....	\$ 2,913.86
Market value of bonds and stocks over cost.....None.	
Due from other companies for losses or claims on policies of this company re-insured.....None.	
	New Renewals.
	Business.
Gross premiums due and unreported on policies in force December 31, 1894.....	\$ 34,238.06 \$ 5,403.45
Gross deferred premiums on policies in force December 31, 1894.....	1,597.83 18,388.61
Totals.....	\$ 33,845.91 \$ 25,794.06
Deduct loading 30 per cent on "new" and 5 per cent on "renewals".....	10,150.77 1,339.70
Net amount of uncollected and deferred premiums.....	\$ 23,685.14 \$ 25,454.36
Furniture, fixtures and safes, \$4,913.30; commuted commissions, \$.....	4,913.30
Judgments, \$.....	4,913.30
Total assets, as per the books of the company.....	\$ 301,112.42

ITEMS NOT ADMITTED.

Judgments, \$.....; furniture, fixtures and safes, \$.....	\$ 4,913.30
Commuted commissions.....	5,803.63
Agents' balances.....	24,303.12
Bills receivable.....	6,928.37
Total.....	42,128.32
Total assets, less items not admitted.....	\$ 258,984.10

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1894, computed according to the actuarial table of mortality, with 4 per cent interest.....	\$ 125,756.09
Special reserve cost of term insurance.....	23,414.37
Deduct net value of risks of this company, re-insured in other solvent companies.....None.	
Net re-insurance reserve.....	\$ 149,170.46
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.....	6,450.00
Claims for death losses and other policy claims, resisted by the company.....None.	
Amounts unpaid on lapsed policies awaiting presentation (surrender values).....	6,631.69
Amount of any other liability of the company, viz: Premiums paid in advance, \$6,321.14.....	6,321.14
Liabilities on policy-holder's account.....	\$ 168,573.26
Gross surplus on policy-holder's account.....	90,419.84
Total liabilities.....	\$ 358,943.10

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year.....	\$ 12,117.04
Premium notes, loans or liens received during the year on new policies, \$....; on old policies, \$.....	13,366.27
Total.....	\$ 25,483.31
Deductions during the year as follows:	
Amount of notes, loans or liens voided by lapse.....	\$ 832.15
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.....	10,446.83
Total reduction of premium note account.....	11,278.98
Balance, note assets at end of the year.....	\$ 14,204.33

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.....	1,146	\$2,015,433.00	125	\$17,254.97	1,318	\$ 2,867,750.24	2,589	\$5,090,438.21
New policies issued.....	228	220,500.00	7	13,440.70	1,334	2,947,500.10	1,569	5,390,542.50
Old policies revived.....	43	95,000.00	2	2,392.75	16	40,500.00	61	146,892.75
Old policies increased.....								
Additions by dividends.....	4	5,500.00						
By change.....	346	712,500.00					346	712,500.00
Totals.....	1,761	\$3,160,940.00	134	\$19,118.42	2,438	\$ 5,835,845.43	4,334	\$9,305,903.42
Deduct policies ceased to be in force:								
By death.....	9	\$ 12,500.00			9	\$ 15,000.00	18	\$ 27,500.00
By expiry.....					614	1,518,000.00	614	1,518,000.00
By surrender.....	30	50,000.00	1	1,310.37	39	89,350.00	50	146,460.37
By lapse.....	435	835,500.00	44	54,975.80			479	\$914,475.80
By change.....			1	1,668.41	949	717,000.00	944	718,668.41
Not taken.....	11	24,000.00	2	2,000.00	68	170,375.00	81	196,375.00
Total terminated.....	495	\$920,000.00	48	\$59,857.69	1,053	\$ 2,500,625.00	1,598	\$3,496,432.69
Net numbers and amounts in force at the end of the year.....	1,266	\$2,280,940.00	86	\$13,260.73	1,375	\$ 3,335,220.43	2,727	\$5,707,430.73

MISCELLANEOUS QUESTIONS.

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

Answer. Actuaries, with 4 per cent interest.

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

Answer. Five to 30 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 in policies.

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 day 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 surrender values? 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. \$120,801.26. With auditor of State of Iowa for benefit of all policy-holders.

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 stockholders for use of real or guaranty capital?

Answer. Profits on actual cash invested, and on non-participating business.

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

Answer. Yes.

BUSINESS IN IOWA DURING 1894.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	859	\$1,722,694.50
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	286	514,236.67
Total.....	1,145	\$2,236,931.17
Deduct number and amount which have ceased to be in force during the year.....	422	925,940.84
Total number and amount of policies in force in Iowa December 31, 1894.....	713	\$1,307,580.33
Amount of losses and claims on policies in Iowa unpaid December 31 of previous year.....	6	\$ 13,100.00
Amount of losses and claims on policies in Iowa incurred during the year.....	4	7,000.00
Total.....	10	\$ 20,100.00
Amount of losses and claims on policies in Iowa paid during the year.....	8	17,030.76
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, \$44,915.66; notes or credits, \$....; totals, \$44,915.66.		

ANNUAL STATEMENT

For the year ending December 31, 1894, 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 the State of Iowa pursuant to the laws of said state.

President, M. L. MARKS.

Vice-President, JOHN D. BROCKMANN.

Secretary, P. W. MCMAUS.

[Incorporated April 17, 1880. Commenced business April 22, 1889.]

Principal office, Davenport, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	Mutual.
Amount of capital subscribed, but unpaid.....	Mutual.
Amount of net or ledger assets December 31st of the previous year.....	\$ 22,305.62
Extended at.....	\$ 22,305.62

INCOME DURING THE YEAR 1894.

Cash received for premiums on new policies, without deductions for commissions or other expenses.....	\$ 396.86
Cash received for renewal premiums, without deduction for commissions or other expenses.....	6,856.54
Premium notes, loans or liens, taken in part payment for premiums on new policies.....	342.80
Premium notes, loans or liens, taken in part payment for renewal premiums.....	755.59
From dividends applied to pay running premiums.....	96.10
From surrender values applied to pay running premiums.....	90.06
Total premium income.....	\$ 8,337.95
Cash received for interest upon mortgage loans.....	1,035.17
Cash received for interest on bonds owned, and dividends on stock.....	None.
Cash received for interest on premium notes, loans or liens.....	7.90
Cash received for interest on other debts due the company.....	None.
Cash received as discount on claims paid in advance.....	None.
Cash received for rents for use of company's property, including \$... for company's own occupancy.....	None.
Cash received for profits on sales of bonds or stocks, \$... real estate, \$...; all other.....	None.
Ledger assets, other than premiums, received from other companies for assuming or re-insuring their risks.....	None.
From dividends and surrender values on re-insurance.....	None.

Premium notes, loans or liens, restored by revival of policies.....None.
 Money borrowed.....None.
 From all other sources.....None.

Total income.....\$ 9,561.72
 Total.....\$ 31,888.54

DISBURSEMENTS DURING THE YEAR 1894.

Cash paid for death claims, including reversionary additions.....\$ 2,500.00
 Premium notes, loans or liens used in payment of the same.....None.
 Cash paid for matured endowments and additions thereto.....None.
 Premium notes, loans or liens used in payment of same.....None.
 Cash paid for sums falling due during the year on installment policies.....None.

Total.....\$ 2,500.00

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.
 Premium notes, loans or liens used in purchase of surrendered policies, \$44.50; voided by lapse, \$...;.....44.50
 Premium notes, loans or liens used in payment of dividends to policy-holders.....None.
 Cash dividends paid policy-holders.....37.96
 Cash dividends applied to pay running premiums.....96.10
 Cash dividends applied to purchase paid-up additions and annuities.....None.
 Surrender values paid in cash.....217.38
 Surrender values applied to pay running premiums.....90.06
 Surrender values applied to purchase paid-up insurance and annuities.....None.
 Cash paid stockholders for interest or dividends.....None.
 Cash paid for commissions and bonuses to agents (less commission on re-insurance), new policies, \$83.94; renewals, \$53.85.....\$ 117.79
 Cash paid for salaries and allowances to managers and agents.....1,372.29
 Cash paid for medical examiners' fees, \$...; inspection of risks, \$...;.....127.55
 Cash paid for salaries and other compensation of officers and other home office employees.....2,667.69
 Cash paid for taxes on new premiums, \$...; on renewals; \$...;.....None.
 Cash paid for taxes on reserves, \$...; on investments, \$...;.....None.
 Cash paid for insurance department fees and agents' licenses, \$...; municipal licenses, \$...;.....7.50
 Cash paid for rent, including \$... company's occupancy, less \$... received under sub-lease.....362.00
 Cash paid for commuting commissions.....None.
 Cash paid for furniture, fixtures, and safes for home and agency offices.....91.95
 Cash paid for advertising, \$68; printing, \$147.75;.....215.75
 Cash paid for real estate expenses other than taxes, \$...; for legal expenses, \$10.....10.00
 Cash paid for the following items, viz: postage, \$43.50; books and stationery, \$21.60; exchange, \$72.85; accrued interest and commissions on business, \$151.70; actuary, \$15; miscellaneous, \$13.14.....487.97

Total disbursements.....\$ 8,373.79

Balance.....\$ 23,512.85

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate.....	\$ 15,650.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....None.	
Loans made in cash to policy-holders on this company's policies assigned as collateral.....None.	
Premium notes, loans or liens on policies in force, of which \$318.32 was received during the year.....	518.32
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase.....None.	
Cash in company's office.....	471.34
Cash deposited in banks.....	4,119.41
Bills receivable.....	2,280.76
Agents' ledger balances, of which \$.... was advanced during the year.....	481.82
Total net or ledger assets, less depreciation.....	\$ 23,512.85

OTHER ASSETS.

OTHER ASSETS			
Interest due, \$84, and accrued, \$384.03 on mortgages.....			\$ 468.03
	New Business.	Renewals.	
Gross deferred premiums on policies in force December 31, 1894	\$ 150.63	\$ 361.57	
Deduct loading 25 per cent on "new" and 10 per cent on "renewals,"	37.67	36.15	

Net amount of uncollected and deferred premiums. \$ 112.01 \$ 325.42; extended at Furniture, fixtures and safes, \$573.87; commuted commissions, \$....; judgments, \$....;.....	573.87
Supplies.....	300.00
Total assets, as per the books of the company.....	\$ 25,293.18

ITEMS NOT ADMITTED.

Judgments, \$....; furniture, fixtures, and safes.....	\$ 573.87
Agents' balances.....	481.82
Bills receivable.....	2,280.76
Supplies, printed matter, and stationery.....	300.00
Total.....	\$ 3,636.21
Total assets, less items not admitted.....	\$ 21,656.97

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1894, computed according to the Actuarial Table of Mortality, with 4 per cent interest.....	\$ 7,061.38
Net re-insurance reserve.....	\$ 7,061.38
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 restated by the company.....None.	
Amounts due and unpaid on annuity claims.....None.	
Total policy claims.....None.	
Liabilities on policy-holder's account.....	\$ 7,161.38
Gross surplus on policy-holder's account.....	14,535.59
Total liabilities.....	\$ 21,696.97
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$ 12,534.37
Estimated surplus accrued on all other policies.....	2,061.21
Total.....	\$ 14,595.59

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 2,694.35
Premium notes, loans or liens received during the year on new policies, \$42.80; on old policies, \$75.50.....	1,068.30
Total.....	\$ 3,762.74
Deductions during the year as follows:	
Amount of notes, loans or liens used in payment of losses and claims.....	\$ 44.50
Amount of notes, loans or liens used in purchase of surrendered policies.....None.	
Amount of notes, loans or liens 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.....	948.96
Total reduction of premium note account.....	\$ 993.46
Balance, note assets at end of year.....	\$ 2,769.28

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.....	322	\$484,000.00	7	\$ 8,000.00	.....	\$ 8,791.30	329	\$ 500,791.30
New policies issued.....	38	45,500.00	.....	.....	.....	1,196.56	38	46,696.56
Totals.....	360	\$529,500.00	7	\$ 8,000.00	.....	\$ 9,987.86	367	\$ 547,487.86
Deduct policies ceased to be in force:								
By death.....	1	\$ 2,500.00	.....	.....	.....	.....	1	\$ 2,500.00
By surrender.....	5	12,000.00	.....	.....	.....	.....	5	12,000.00
By lapse.....	28	30,500.00	.....	.....	.....	.....	28	30,500.00
Total terminated.....	34	\$45,000.00	.....	.....	.....	.....	34	\$45,000.00
Net numbers and amounts in force at the end of the year.....	326	\$484,500.00	7	\$ 8,000.00	.....	\$ 9,987.86	333	\$ 502,487.86

MISCELLANEOUS QUESTIONS.

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

Answer. American table; 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 issued by the company?

Answer. Fifteen to 40 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 fixed proportion.

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 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. Eleven thousand eight hundred dollars. 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 stockholders for use of real or guaranty capital?

Answer. None.

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

Answer. Yes.

BUSINESS IN IOWA DURING 1894.

Number and amount of policies on the lives of citizens in Iowa	Number.	Amount.
In force December 31st of previous year.....	329	\$ 500,793.30
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	38	46,696.56
Total.....	367	\$ 547,489.86
Deduct number and amount which have ceased to be in force during the year.....	34	45,090.00
Total number and amount of policies in force in Iowa December 31, 1894.....	333	\$ 502,457.86
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....		None.
Amount of losses and claims on policies in Iowa incurred during the year.....	1	\$ 2,500.00
Total.....	1	\$ 2,500.00
Amount of losses and claims on policies in Iowa paid during the year.....	1	2,500.00
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, \$7,430.56; notes or credits, \$1,098.30; total, \$8,528.86.		

ANNUAL STATEMENT

For the year ending December 31, A. D. 1894, of the condition of the

ROYAL UNION MUTUAL 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, FRANK D. JACKSON.

Secretary, SIDNEY A. FOSTER.

Actuary, A. G. PLUMBE.

[Incorporated March 13, 1886. Commenced business March 13, 1886.]

Principal office, Des Moines, Iowa.

CAPITAL STOCK. (Mutual.)

Amount of net or ledger assets December 31 of previous year.....	\$ 107,848.17
Extended at.....	\$ 107,848.17

INCOME DURING YEAR 1894.

Cash received for premiums on new policies, without deductions for commission or other expenses....	\$ 10,738.07
Cash received for renewal premiums, without deductions for commissions or other expenses.....	31,505.46
Premium notes, loans or liens, taken in part payment for premiums on new policies.....	609.13
Premium notes, loans or liens, taken in part payment for renewal premiums.....	3,022.96
From dividends applied to pay running premiums..	1,320.73
From dividends applied to purchase paid up additions and annuities.....	None.
For surrender values applied to pay running premiums.....	None.
For surrender values applied to purchase paid up insurance and annuities.....	None.
Consideration for annuities, other than matured installment policies.....	None.
Total.....	\$ 46,220.63
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, new business \$....; renewals, \$....	228.70
Total premium income.....	\$ 45,991.93
Cash received for interest upon mortgage loans.....	7,465.92
Cash received for interest on premium notes, loans or liens.....	109.85
Cash received for interest on other debts due the company.....	228.53
Cash received for rents for use of company's property, including \$.... for company's own occupancy.....	None.
Cash received for profits on sales of bonds or stocks....; real estate, \$....; all others, \$....	None.
Ledger assets, other than premiums, received from other companies for assuming or re-insuring their risks.....	None.
From dividends and surrender values on re-insurance.....	None.
Premium notes, loans or liens restored by revival of policies.....	None.
Money borrowed.....	None.
From all other sources, viz.: Premium notes previously reported as sold by lapse.....	691.35
Total income.....	\$ 56,592.60
Total.....	\$ 154,440.77

DISBURSEMENTS DURING YEAR 1894.

Cash paid for death claims, including reversionary additions.....	\$ 9,875.54
Premium notes, loans or liens used in payment of the same.....	31.46
Cash paid for matured endowments and additions thereon.....	None.
Premium notes, loans or liens used in payment of same.....	None.
Cash paid for sums falling due during the year on installment policies.....	None.
Total.....	\$ 10,907.00
Deduct amount received from other companies for losses or claims on policies of this company re-insured, of which \$.... is for matured endowments.....	None.
Total net amount actually paid for losses and matured endowments.....	\$ 10,907.00

Premium notes, loans or liens used in purchase of surrendered policies, \$170.40; voided by lapse, \$.....	170.40
Premium notes, loans or liens used in payment of dividends to policy-holders.....	None.
Cash dividends paid policy-holders.....	None.
Cash dividends applied to pay running premiums.....	1,210.73
Cash dividends applied to purchase paid up additions and annuities.....	None.
Surrender values paid in cash.....	3,135.80
Cash paid stockholders for interest on dividends.....	None.
Cash paid for commissions and bonuses to agents (less commissions on re-insurance), new policies, \$8,115.02; renewals, \$1,075.84.....	9,191.76
Cash paid for salaries and allowances to managers and agents.....	None.
Cash paid for medical examiner's fees, \$1,376.52; inspection of risks, \$205.50.....	1,582.22
Cash paid for salaries and all other compensation of officers and other home office employees.....	8,140.82
Cash paid for taxes on new premiums, \$.....; on renewals, \$.....	None.
Cash paid for taxes on reserves, \$.....; on investments, \$.....	None.
Cash paid for insurance department fees and agents' licenses, \$57.00; municipal licenses, \$.....	57.00
Cash paid for rent, including \$1,114.92 company's occupancy, less \$..... received under sub-lease.....	1,114.92
Cash paid for commuting commissions.....	None.
Cash paid for furniture, fixtures, and safes for home and agency offices.....	87.00
Cash paid for advertising, \$4,280.00; printing, \$831.00.....	1,253.85
Cash paid for the following items, viz.: Office expenses, \$417.51; actuarial, \$46.00; traveling expenses, \$1,996.17; postage, \$226.23; telegraphing, \$28.92; loan expense, \$4.87; collection expenses, \$192.69.....	2,906.38
Total disbursements.....	\$ 38,820.88
Balance.....	125,619.80

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate.....	\$ 119,145.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Loans made in cash to policy-holders on this company's policies assigned as collateral.....	5,146.73
Premium notes, loans or liens on policies in force, of which \$671.22 was received during the year.....	1,129.00
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase.....	None.
Cash in company's office.....	202.14
Cash deposited in banks.....	None.
Bills receivable.....	None.
Agents' ledger balance, of which \$..... was advanced during the year.....	None.
Total net or ledger assets, less depreciation.....	\$ 125,619.80

OTHER ASSETS.

Interest due, \$212.70; and accrued, \$2,088.96, on mortgages.....	\$ 3,201.66
Interest due, \$153.18; and accrued, \$100.63, on premium notes, loans or liens.....	253.81
Interest due, \$41.51; and accrued, \$....., on other assets.....	41.51
Total carried out.....	\$ 3,496.78

	New Business.	Renewals.
Gross premiums due and unreported on policies in force December 31, 1894.....	\$ 1,766.09	\$ 769.81
Gross deferred premiums on policies in force December 31, 1894.....	606.02	8,677.56
Totals.....	\$ 2,362.71	\$ 4,447.37
Deduct loading 24 per cent "new and 21 per cent on "renewals.....	567.05	1,067.36
Net amount of uncollected and deferred premiums.....	\$ 1,595.66	\$ 3,380.01
Extended at.....		\$ 5,175.67
Furniture, fixtures and safes, \$1,207.56; commuted commissions, \$.....; judgments, \$.....		1,207.56
Total assets as per the books of the company.....		\$ 135,499.90

ITEMS NOT ADMITTED.

Judgments, \$.....; furniture, fixtures and safes, \$1,207.56.....	\$ 1,207.56
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LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1894, computed according to the Actuarial Table of Mortality, with 4 per cent interest, and American Table of Mortality, with 4½ per cent interest.....	\$ 118,500.59
Deduct net value of risks of this company, re-insured in other solvent companies.....	23.70
Net re-insurance reserve.....	\$ 118,500.89
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.
Present value of unpaid amounts on matured installment policies (face \$10,000).....	\$ 6,792.50
Total policy claims.....	\$ 6,792.50
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	82.07
Amount of any other liability of the company, viz: Premiums paid in advance.....	84.79
Liabilities on policy-holders' account.....	\$ 125,578.25
Gross surplus on policy-holders' account.....	8,766.06
Total liabilities.....	\$ 134,292.94

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 2,033.68
Premium notes, loans or liens received during the year on new policies, \$69.13; on old policies, \$1,948.42.....	2,617.55
Total.....	\$ 4,651.23
Deductions during the year as follows:	
Amount of notes, loans or liens used in purchase of surrendered policies.....	\$ 170.40
Amount of notes, loans or liens voided by lapse.....	950.08
Amount of notes, loans or liens redeemed by maker in cash.....	2,994.85
Total reduction of premium note account.....	\$ 3,725.23
Balance, note assets at end of the year.....	\$ 1,136.00

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.	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.	113	\$ 190,227	164	\$ 254,246	549	\$ 997,900	827	\$1,342,373
New policies issued.	39	44,000	40	67,500	352	398,000	419	607,500
Old policies revived.	3,400	3,400	2	2,000	7	7,000	12	12,000
Old policies increased.	2,000	2,000	5,000	5,000	1,000	1,000	8,000	8,000
Totals.	144	\$ 179,227	206	\$ 330,746	908	\$1,541,900	1,258	\$2,042,983
Deduct policies ceased to be in force:								
By death.	4		8,000		2	12,000	7	20,000
By surrender.	11		36,186		10	39,000	21	47,186
By lapse.	25	25,500	1	2,500	127	255,000	153	303,000
By change and decrease.	2		2,000		1	11,000	3	13,000
Not taken.	2	3,000	4	4,500	16	35,000	22	54,000
Total terminated.	47	28,500	28	51,186	156	327,500	233	409,186
Net numbers and amounts in force at the end of the year.	127	\$ 141,727	178	\$ 279,560	752	\$1,214,400	1,049	\$1,633,797
Policies re-insured.					10	47,500		

MISCELLANEOUS QUESTIONS.

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

Answer. Actuaries and four per cent, except Ordinary Life, American and four and one-half per cent.

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

Answer. Seven to thirty-three 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. 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 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. One hundred and twenty-three thousand two hundred and sixty-one dollars and seventy-five cents, with state auditor 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 stockholders for use of real or guaranty capital?

Answer. None.

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

Answer. Yes, but not apportioned.

BUSINESS IN IOWA DURING 1894.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.	745	\$ 1,211,422
Number and amount of policies on the lives of citizens of Iowa issued during the year.	300	636,500
Total.	1,144	\$ 1,847,922
Deduct number and amount which have ceased to be in force during the year.	200	379,686
Total number and amount of policies in force in Iowa December 31, 1894.	944	\$ 1,468,236
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.	None.	
Amount of losses and claims on policies in Iowa incurred during the year.	7	\$ 30,000
Total.	7	\$ 30,000
Amount of losses and claims on policies in Iowa paid during the year.	7	\$ 30,000

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, \$10,014.26; notes and credits, \$3,467.79; total, \$13,482.05.

LIFE INSURANCE TABLES.

TABLE No. I

Shows the life insurance business transacted in Iowa during the year 1894. 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 1894, and the manner of termination.

TABLE

Showing business done in Iowa in the year 1894.

NAME OF COMPANY.	LOCATION.	NUMBER OF POLICIES			
		In force Decem- ber 31, 1893.	Written during 1894.	Terminated dur- ing 1894.	In force Decem- ber 31, 1894.
Aetna Life	Hartford, Conn.	1,604	185	219	1,560
Connecticut General.	Hartford, Conn.	193	303	251	345
Connecticut Mutual.	Hartford, Conn.	170	2	7	98
Equitable	Des Moines, Iowa.	1,669	135	128	1,677
Equitable	New York, N. Y.	2,087	950	314	2,723
Germania	New York, N. Y.	4,719	987	1,431	
Home	New York, N. Y.	114	2	10	106
Iowa Life	Brooklyn, N. Y.	45	9	19	35
Manhattan	Stour City, Iowa.	839	286	432	711
Massachusetts Mutual.	New York, N. Y.	383	79	39	323
Metropolitan Life	Springfield, Mass.	167	184	40	303
Metropolitan Life	New York, N. Y.	20	114	43	91
Michigan Mutual	Detroit, Mich.	2,217	15,144	9,586	7,771
Mutual	New York, N. Y.	808	207	109	906
Mutual Benefit	Newark, N. J.	3,871	2,817	3,254	3,214
National	Montpelier, Vt.	2,491	311	309	2,523
Nederland Life (U. S. Branch).	New York, N. Y.	307	151	112	346
New York	New York, N. Y.	20	20	20	20
Northwestern Mutual	Milwaukee, Wis.	9,900	4,003	2,954	10,835
Pacific Mutual	San Francisco, Cal.	10,210	1,812	1,128	10,614
Penn Mutual	Philadelphia, Pa.	17,681	48	88	17,641
Phoenix Mutual	Hartford, Conn.	469	332	586	215
Provident Life and Trust	Philadelphia, Pa.	604	232	113	724
Provident Savings Life	New York, N. Y.	259	63	37	276
Prudential Ins. Co. of America	Newark, N. J.	184	52	26	210
Register Life and Annuity	Davenport, Iowa.	351	91	87	344
Royal Union Mutual	Des Moines, Iowa.	12	30	26	79
Travelers	Hartford, Conn.	1,740	10,005	7,479	4,355
Union Central	Cincinnati, Ohio.	329	38	34	333
United States	Portland, Me.	745	369	30	944
United States Ind'l Life (Industrial)	New York, N. Y.	327	36	37	316
Washington	New York, N. Y.	1,167	1,311	1,500	918
Total		443	236	94	573
		189	15	28	86
		661	191	271	561
		7,492	16,247	12,367	10,853
		750	148	109	789
		50,230	35,290	31,406	54,062

No. I.

Compiled from companies' annual statements.

NAME OF COMPANY.	LOCATION.	AMOUNT OF INSURANCE.				PREMIUMS RECEIVED.				Losses Incurred.	Losses paid.	Percentage of losses paid to premiums received.	
		In force Decem-ber 31, 1893.	Written during 1894.	Terminated dur-ing 1894.	In force Decem-ber 31, 1894.	Cash.	Notes.	Total.					
Aetna	Hartford, Conn.	\$1,075,038	\$280,908	\$288,108	\$1,067,838	\$1,321.82	\$477.65	\$1,809.47	\$60,070.00	\$67,892.01	107.8		
Connecticut General.	Hartford, Conn.	611,000	584,500	753,100	393,000	2,597.48		2,597.48	558.57	776.42	21.5		
Connecticut Mutual.	Hartford, Conn.	125,996	5,500	11,500	120,996	3,107.89		3,107.89	419.33	410.23	12.8		
Equitable	Des Moines, Iowa.	3,000,476	301,851	327,018	3,005,313	81,071.16		81,071.16	128,062.00	127,562.00	156.0		
Equitable	New York, N. Y.	2,733,118	1,008,122	354,473	3,487,997	135,366.45	\$3,296.55		130,613.01	25,813.18	19.3		
Germania	New York, N. Y.	10,639,534	1,366,769	2,319,166	9,714,168	675,696.11		675,696.11	575,696.11	58,150.00	37.5		
Home	New York, N. Y.	145,245	1,900	17,500	128,955	974.15		974.15	3,890.00	3,890.00	399.3		
Iowa Life	Brooklyn, N. Y.	30,917	18,000	32,000	16,917	8,291.31	1,512.66		9,801.88	8,000.00	81.6		
Manhattan	Stour City, Iowa.	1,722,394	514,226	929,340	1,307,280	44,918.66		44,918.66	7,000.00	17,080.75	15.6		
Massachusetts Mutual.	New York, N. Y.	414,735	107,567	80,875	441,425	11,065.88		11,065.88	2,000.00	2,000.00	18.7		
Metropolitan Life	Springfield, Mass.	300,500	350,500	123,391	615,609	8,138.35	1,705.15	9,843.60	9,000.00	5,000.00	91.4		
Metropolitan Life	New York, N. Y.	23,079	130,500	48,150	105,449								
Michigan Mutual	Detroit, Mich.	290,043	1,014,004	1,248,740	915,881	24,420.51		24,420.51	3,833.00	3,988.60	15.8		
Mutual	New York, N. Y.	1,388,271	596,021	250,892	1,464,159	43,854.85		43,854.85	2,373.50	2,373.50	5.2		
Mutual Benefit	Newark, N. J.	13,179,590	5,517,111	2,000,922	15,695,691	5,334,074		5,334,074	112,315.00	112,315.00	217.7		
National	Montpelier, Vt.	4,641,912	656,575	644,718	4,653,459	125,175.05		125,175.05	95,666.00	97,000.00	79.6		
Nederland Life (U. S. Branch).	New York, N. Y.	657,308	275,000	160,000	772,500	24,175.12	3,958.96	28,134.11	5,000.00	5,000.00	17.8		
New York	New York, N. Y.	157,500		157,500		2,451.02		2,451.02					
Northwestern Mutual	Milwaukee, Wis.	6,528,649	5,630,989	10,688,325	569,181.00			569,181.00	110,063.18	108,844.37	19.3		
Pacific Mutual	San Francisco, Cal.	17,681,481	2,521,000	2,163,480	18,018,793	588,735.20	2,831.72	589,027.01	137,472.00	129,944.97	21.6		
Penn Mutual	Philadelphia, Pa.	37,544	94,317	10,374	121,987	1,886.15		1,886.15	172.00	172.00	9.1		
Phoenix Mutual	Hartford, Conn.	802,590	630,500	962,450	349,700	7,048.79		7,048.79	3,255.55	3,255.55	46.2		
Provident Life and Trust	Philadelphia, Pa.	1,294,500	420,500	356,500	1,388,500	41,293.58		41,293.58	47,291.12	25,305.00	15,000.00	59.5	
Provident Savings Life	New York, N. Y.	303,892	125,670	73,360	356,202	8,774.14	1,199.22	9,973.36	12,300.00	17,300.00	122.9		
Prudential Ins. Co. of America	Newark, N. J.	447,136	145,418	63,300	529,249	14,353.64		14,353.64					
Register Life and Annuity	Davenport, Iowa.	1,063,000	330,482	270,500	1,111,982	22,538.32		22,538.32	18,000.00	18,000.00	79.8		
Royal Union Mutual	Des Moines, Iowa.	13,000	144,945	51,100	127,445								
Travelers	Hartford, Conn.	179,156	1,137,400	750,490	559,700	10,766.01		10,766.01	1,452.57	1,452.57	6.1		
Union Central	Cincinnati, Ohio.	500,791	46,696	45,000	502,487	7,839.56	1,698.30	9,537.95	2,560.00	2,560.00	29.3		
United States	Portland, Me.	1,211,422	620,500	379,690	1,452,232	40,114.26	3,467.79	43,582.05	2,000.00	2,000.00	4.6		
United States Ind'l Life (Industrial)	New York, N. Y.	300,290	86,000	101,222	474,063	9,111.97		9,111.97	4,000.00	4,000.00	43.8		
Washington	New York, N. Y.	8,716,412	3,543,900	4,461,051	2,801,201	27,506.06		27,506.06	11,820.00	11,820.00	42.2		
Total		631,592	571,600	157,168	855,268	29,748.48		29,748.48	2,185.00	2,185.00	7.4		
		1,320,635	567,500	679,900	1,212,235	26,861.00		26,861.00	2,000.00	2,000.00	7.4		
		854,784	1,785,564	1,383,012	1,227,330	37,471.68		37,471.68	6,456.74	6,456.74	17.2		
		1,010,287	240,004	261,184	1,001,107	32,576.81		32,576.81	9,291.30	9,291.30	28.8		
		63,605,509	32,810,343	38,243,961	68,171,888	2,832,141.94		2,832,141.94	2,877,098	10,896,305.22	867,404.71	30.6	

TABLE

The condition of and general business transacted by Life and Accident Insur-
ber 31, 1894, compiled from

NAME AND LOCATION OF COMPANY.	Paid up capital.	Assets.	Liabilities, including capital and reserve since reserve.	Net surplus.
Aetna, Connecticut, Life	\$ 1,500,000	\$ 47,000,799.75	\$ 34,921,354.21	\$ 7,109,445.54
Accident				
American Union, New York	500,000	479,117.60	505,192.79	
Connecticut General, Connecticut	100,000	2,054,042.43	2,280,307.30	280,645.15
Connecticut Mutual, Connecticut	100,000	62,289,562.84	54,471,033.55	7,737,599.29
Equitable, Iowa	100,000	1,101,590.78	933,346.23	168,244.55
Equitable Life Assurance Soc., N. Y.	100,000	183,138,569.14	147,664,507.21	\$3,474,061.93
Germania, New York	200,000	20,097,650.31	17,801,329.25	2,236,750.06
Home, New York	125,000	8,579,838.69	7,116,584.60	1,434,254.09
Iowa Life, Iowa	25,000	258,984.10	159,073.26	65,410.84
Manhattan, New York	100,000	13,709,318.17	13,943,697.70	65,620.47
Massachusetts Mutual, Mass.	15,000,000	15,000,000.00	14,500,000.00	1,143,672.29
Metropolitan Life, New York	2,000,000	22,226,22.16	20,200,891.82	2,025,330.34
Michigan Mutual Life, Michigan	250,000	4,000,833.77	4,030,708.15	268,125.62
Mutual Life, New York	202,889,423.65	181,092,564.31	21,156,859.32	
Mutual Benefit Life, New Jersey	55,000,102.42	4,000,833.77	4,030,708.15	6,751,115.87
National Life, Vermont	11,016,676.71	9,614,992.69	1,430,714.02	
Nederland Life—U. S. Branch, N. Y.	825,000.00	78,247.47	246,737.68	
New York Life, New York	102,011,770.91	141,782,492.39	23,240,697.73	
Northwestern Mutual, Wisconsin	100,000	73,324,484.12	50,175,375.19	14,146,111.94
Pacific Mutual Life, Cal. Life	100,000	2,813,858.25	2,693,914.14	140,924.11
Accident				
Penn Mutual, Pennsylvania	21,800,800.00	21,973,929.38	2,827,326.98	
Phoenix Mutual, Connecticut	10,000,474.00	9,630,622.43	770,832.07	
Provident Life and Trust Co., Penn.	1,000,000	27,031,118.95	21,738,082.39	2,310,436.56
Prudential Savings Life, New York	100,000	1,773,577.46	1,990,540.56	694,917.15
Prudential Life Ins. Co. of Am., N. J.	2,000,000	13,014,869.63	11,117,014.31	1,924,755.34
Register Life and Annuity Co., Iowa	11,636.97	7,061.28	14,360.29	
Royal Union Mutual Life, Iowa	100,000	134,292.34	125,520.25	8,772.09
Traveler, Connecticut, Life	1,000,000	17,669,667.68	16,198,705.69	1,462,961.99
Accident				
Union Central, Ohio	100,000	12,332,040.41	10,346,782.25	2,195,258.16
Union Mutual Life, Maine	100,000	6,562,254.92	6,570,075.18	713,178.74
United States Life, New York	446,000	7,465,264.71	6,568,543.49	496,721.22
United States Industrial Life, N. Y.	280,000	87,627.36	84,453.57	
Washington Life, New York	125,000	13,593,270.43	12,262,085.61	1,091,183.81
Total.	10,195,000	1,019,064,403.53	892,660,620.68	187,396,081.07

* The industrial business written by the company is included in the column above

No. II.

ance Companies which did business in Iowa during the year ending Decem-
companies' annual statements.

Income.	Expenditures.	Risks written during the year.	PREMIUMS RECEIVED.				Losses paid.	Percent of losses paid to premiums received.
			In cash.	In notes.	Total, less amt. paid for re-insurance.			
\$ 7,27,675.68	\$ 5,314,782.99	\$ 17,956,409	\$ 4,988,095.69	\$ 38,408.15	\$ 4,984,504.01	\$ 2,874,422.61	57.8	
61,825.97	102,569.30	30,219,750	5,299,500	57,001.83	5,316,501.83			
44,294.44	329,736.46	1,782,000	232,824.52	5,908.97	232,864.91	150,844.44	44.2	
7,006,373.41	7,296,383.64	10,331,207	4,677,972.88		4,677,972.88	4,273,874.99	91.4	
201,448.88	100,613.00	2,167,525	214,500.00	10,500.00	225,000.00	57,585.21	25.6	
45,000,738.51	27,436,483.03	175,971,019	30,038,031.09		30,038,031.09	11,881,953.99	32.8	
8,006,450.21	8,777,754.48	11,304,992	2,094,854.53		2,094,854.53	1,301,853.83	48.6	
1,888,842.59	1,000,991.94	10,287,590	1,369,510.33	127,161.85	1,494,588.33	621,346.37	41.6	
180,787.47	175,827.06	4,149,435	174,561.13	13,960.27	192,657.77	61,310.42	31.4	
5,723,292.76	2,575,418.50	13,775,090	2,021,889.02	45,303.34	2,066,586.34	1,403,239.57	69.6	
3,823,243.89	2,767,074.36	30,783,128	2,954,971.25		2,954,971.25	1,116,113.26	38.5	
18,209,742.78	18,779,073.55	308,570,316	16,524,158.19		16,524,158.19	17,477,322.94	94.2	
1,820,306.36	943,283.87	6,311,359	1,106,348.08		1,106,348.08	698,980.69	45.7	
43,251,101.17	30,478,891.30	211,651,897	30,123,163.82		30,123,163.82	18,416,924.57	57.1	
10,649,367.39	9,301,002.84	30,822,411	7,081,941.72		7,081,941.72	6,039,312.06	85.1	
2,001,322.30	1,837,718.95	14,709,395	2,390,130.98	212,507.64	2,472,701.62	677,591.24	28.1	
123,167.47	865,906.52	8,541,547	115,693.88		115,693.88	196,911.87	22.6	
26,835,313.59	34,146,412.56	204,545,492	23,118,586.41		23,118,586.41	29,411,286.36	32.8	
10,306,911.02	7,486,988.92	60,436,320	12,659,346.90	99,319.18	12,758,666.08	3,063,152.11	24.2	
908,782.45	802,645.39	8,221,047	749,285.13	45,012.21	797,507.64	702,807.34	88.3	
	50,010,750							
6,027,262.94	4,067,032.50	32,300,800	5,048,085.61	167,307.45	5,215,393.04	1,679,067.32	32.2	
1,169,291.21	1,511,538.97	10,196,652	1,198,569.70		1,192,727.74	607,100.11	50.7	
8,084,722.47	8,191,151.02	11,917,298	4,160,431.45		4,156,431.45	1,436,018.56	34.4	
2,214,357.06	1,868,168.57	22,114,526	2,153,267.84		2,149,267.84	2,140,247.67	99.5	
11,657,334.01	9,000,014.74	210,060,803	10,886,215.47	1,034.14	10,886,362.30	3,191,173.02	29.3	
9,581.02	8,373.78	46,696	7,430.56		7,430.56	8,537.95	29.3	
56,662.60	38,820.88	718,500	41,544.26	3,691.80	48,296.96	10,000.00	20.8	
5,315,533.53	4,088,685.10	18,888,886	4,479,069.69		4,387,770.62	1,897,405.92	43.0	
8,084,722.47	8,191,151.02	11,917,298	4,160,431.45		4,160,431.45	1,436,018.56	34.4	
1,395,143.86	1,355,256.84	8,464,357	987,947.50	5,002.00	988,522.73	619,690.37	60.0	
1,531,533.09	1,406,362.05	11,429,314	1,222,226.60	11,762.84	1,239,078.79	735,256.16	60.0	
471,473.74	430,204.09	11,391,438	428,213.43		428,213.43	198,307.31	31.5	
2,702,389.89	1,998,403.50	8,730,236	2,105,750.07		2,105,750.07	930,138.78	43.7	
246,064,295.41	172,842,976.05	1,907,556,471	196,843,402.13	2,537,917.80	199,103,867.97	74,096,373.17	37.2	

ing risks written.

TABLE

Showing the number and amount of policies in force December 31, 1893, and during 1894, and manner of termination—Continued on next page.

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1893.	
	Number.	Amount.
Aetna, Connecticut Life.....	82,745	\$ 135,450,723
American Union, New York.....	5,633	20,753,700
Connecticut General, Connecticut.....	8,135	10,671,764
Connecticut Mutual, Connecticut.....	65,701	156,904,498
Equitable, Iowa.....	3,718	5,512,964
Germania, New York.....	278,435	922,532,577
Home, New York.....	48,925	68,295,282
Iowa Life, Iowa.....	18,717	29,220,329
Manhattan, New York.....	2,489	3,066,468
Massachusetts Mutual, Massachusetts.....	24,833	64,294,476
Metropolitan Life, New York Life.....	31,396	83,750,969
Michigan Mutual Life, Michigan.....	8,162	9,259,471
Mutual Life, New York.....	2,632,064	345,917,746
Mutual Benefit Life, New Jersey.....	16,672	32,752,639
National Life, Vermont.....	273,213	802,807,478
Netherland Life (U. S. Branch), New York.....	77,463	305,270,750
New York Life, New York.....	28,344	61,632,613
Northwestern Mutual, Wisconsin.....	213	906,000
Pacific Mutual, California Life.....	338,876	779,156,678
Penn Mutual, Pennsylvania.....	136,410	325,132,947
Phoenix Mutual, Connecticut.....	5,526	11,725,832
Provident Life and Trust Company, Pennsylvania.....	15,928	36,672,800
Prudential Savings Life, New York.....	47,465	124,267,716
Prudential Life Insurance Company of America Life.....	21,420	33,682,523
Register Life and Annuity Company, Iowa.....	31,365	96,839,162
Royal Union Mutual Life, Iowa.....	24,531	83,101,434
Travelers, Connecticut Life.....	10,472	12,441,733
Union Central, Ohio.....	1,941,488	247,951,372
Union Mutual Life, Maine.....	429	500,791
United States Life, New York.....	827	1,324,483
United States Industrial Life, New York.....	30,123	70,995,867
Washington Life, New York.....	65,738	240,394,712
Total.....	43,124	70,874,751
	19,164	33,914,417
	18,328	42,735,859
	85,484	9,876,628
	24,359	49,709,521
Total.....	6,673,910	\$ 5,246,638,380

No. III.

December 31, 1894, the number and amount of policies issued and terminated during 1894, and manner of termination—Continued on next page.

POLICIES IN FORCE DECEMBER 31, 1894.		POLICIES ISSUED DURING 1894.		POLICIES TERMINATED DURING 1894.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
83,370	\$ 135,907,796	9,497	\$ 17,566,460	8,872	\$ 17,499,267
7,470	20,772,559	9,000	30,210,759	8,074	30,232,500
9,025	4,078,500	769	5,320,500	144	1,191,000
11,114,643	1,114,643	1,279	1,782,000	924	1,333,121
66,979	156,686,871	4,120	10,531,207	2,842	10,638,834
4,597	6,465,656	1,444	2,167,526	565	814,834
281,577	913,556,733	54,046	175,971,619	50,904	194,946,893
40,013	68,962,870	6,495	11,504,992	3,467	10,937,394
19,944	38,897,735	5,025	10,287,856	4,796	10,700,444
2,737	5,707,480	1,844	4,149,435	1,606	3,498,483
25,142	61,618,675	6,070	13,776,690	5,793	16,451,885
34,334	89,577,280	8,308	30,751,124	6,260	14,634,813
15,744	17,861,196	12,326	14,669,859	4,744	5,498,134
3,320,165	435,514,171	2,327,624	594,270,451	1,700,523	214,674,026
16,778	33,159,786	2,784	6,311,199	5,678	5,904,193
268,515	854,710,761	82,132	211,551,887	56,830	159,708,604
30,744	390,399,528	12,564	30,822,411	9,313	23,729,655
30,188	64,573,456	6,813	14,759,810	4,571	11,485,579
1,913	7,462,500	2,301	8,811,500	561	1,955,000
277,600	818,294,160	81,324	306,545,392	57,600	172,467,910
144,900	346,697,569	21,257	50,496,320	12,767	34,891,698
5,882	14,132,835	1,516	3,221,407	1,000	2,793,994
13,883	35,230,900	19,152	33,010,750	21,707	57,432,650
49,551	126,537,075	9,245	22,360,075	7,157	20,650,443
22,797	36,381,049	5,322	10,166,632	4,145	7,561,120
32,542	103,671,934	3,894	12,917,308	2,717	9,075,606
35,656	84,028,038	7,742	22,114,220	6,920	21,190,922
17,732	20,904,727	12,345	18,872,559	4,965	8,890,565
2,226,014	220,840,927	1,696,847	205,128,243	1,382,321	163,228,668
433	504,457	38	46,696	34	45,000
1,049	1,683,797	451	718,500	290	499,156
30,032	48,264,530	4,298	18,588,596	4,120	14,019,595
32,382	301,615,229	80,716	332,814,988	68,073	321,451,484
45,717	75,311,598	13,615	22,745,434	9,992	18,408,887
19,590	36,412,041	4,943	8,404,357	3,957	8,006,732
18,548	42,199,850	4,207	11,423,314	4,077	11,309,923
99,027	11,511,119	102,566	11,201,438	80,023	5,505,567
24,643	49,628,097	4,679	8,739,235	4,366	8,840,693
7,726,739	\$ 5,531,327,690	4,637,694	\$ 1,967,556,471	3,884,775	\$ 1,622,887,152

TABLE No. III—

COMPANIES.	MANNER OF TERMINATION.			
	BY DEATH.		BY MATURITY.	
	Number.	Amount.	Number.	Amount.
Etna, Connecticut Life	1,310	\$ 1,985,000	752	\$ 805,744
American Union, New York	5	26,000		
Connecticut General, Connecticut	73	123,495	95	160,025
Connecticut Mutual, Connecticut	491	3,923,587	703	225,751
Equitable, Iowa	38	45,833	13	11,732
Equitable Life Assurance Society, New York	3,051	11,233,337	219	783,222
Germania, New York	555	1,031,090		
Home, New York	245	545,405	63	98,441
Iowa Life, Iowa	15	27,503		
Manhattan, New York	451	1,571,175	48	79,055
Massachusetts Mutual, Massachusetts	351	987,026	66	143,039
Metropolitan Life, New York	128	135,415	1	130
Michigan Mutual Life, Michigan	87,853	5,612,408		
Mutual Life, New York	150	310,625		
Mutual Benefit Life, New Jersey	3,374	11,802,577	633	1,489,789
National Life, Vermont	1,091	3,484,755	130	216,031
Nederland Life (U. S. Branch), New York	224	477,925	43	64,333
New York Life, New York	4	22,000		
Northwestern Mutual, Wisconsin	3,568	8,292,509	454	1,429,637
Pacific Mutual, California Life	1,130	2,745,491	253	421,852
Penn Mutual, Pennsylvania	69	105,714	14	54,710
Phoenix Mutual, Connecticut	24	50,205	17,521	44,395,300
Provident Life and Trust Company, Pennsylvania	536	1,611,525	86	170,389
Prudential Life Ins. Co. of America, N. J. Life	381	564,080	170	163,025
Register Life and Annuity Company, Iowa	267	932,342	167	464,874
Royal Union Mutual Life, Iowa	280	1,067,461		
Travelers, Connecticut Life	85	102,214		
Union Central, Ohio	37,077	3,334,739	147	76,911
United States Life, New York	1	2,500		
Washington Life, New York	7	20,000		
Total	115,184	\$ 66,458,097	21,312	\$ 51,820,631

CONTINUED.

MANNER OF TERMINATION.										
BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.		
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
638	\$ 1,416,079	1,407	\$ 2,450,481	3,015	\$ 6,876,600	233	\$ 505,055	1,817	\$ 3,301,356	
8,099	30,150,500									
	2,000	153	191,884	413	529,180	14	80,067	127	1,154,000	
	697	1,561,071	1,232	2,444,000			1,396,425	549	618,000	
		54	72,291	408	506,058		9,500	52	75,500	
373	847,935	16,356	40,018,909	24,453	65,529,019			12,153	75,473,361	
270	349,435	871	1,707,080	2,352	4,570,000	224	714,076	1,085	2,542,816	
		971	2,228,255	2,381	4,840,050		251,513	1,265	2,728,150	
614	1,518,000	50	146,490	499	891,479	344	718,669	81	196,275	
		319	811,374	2,922	7,377,202	120	1,863,463	1,013	4,597,746	
30	111,760	1,397	3,351,447	1,512	4,237,761		1,082,820	1,544	4,730,400	
		225	494,526	3,576	4,748,448	96	192,500	314	536,115	
		8,840	796,550	1,637,000	308,205,008					
		498	785,945	1,245	2,482,546	54	635,253	700	1,631,461	
246	562,005	9,136	27,721,360	24,626	62,873,450	1,303	6,144,156	17,568	49,114,367	
797	2,342,187	3,385	8,959,909	2,409	5,306,998			1,693	3,328,805	
62	157,000	1,642	3,753,541	1,912	4,298,090	43	390,601	1,045	2,445,179	
21	91,000			155	708,000	29	147,500	312	1,186,500	
128	1,534,357	8,302	18,390,596	33,053	85,777,305		10,450,110	16,038	40,387,537	
		294	2,963,284	2,038	4,982,602	5,780	12,938,696	2,722	6,575,480	
		243	720,495	552	1,375,000			78,373	492,300	
		446	1,783,390							
234	746,250	1,376	3,634,705	3,567	9,541,670	39	688,054	1,343	3,661,550	
1	3,000	247	592,828	1,469	2,705,715	230	576,040	1,564	2,896,419	
		753	2,307,396	1,320	4,245,107	121	815,887	88	288,209	
5,147	16,568,025	70	125,000	165	336,250	18	398,498	943	2,794,500	
13	32,000	98	100,000	3,986	4,248,540			120,111	783,120,700	
147	76,911			1,345,097	159,327,057					
		5	12,000	28	30,500					
		21	41,186	159	301,000			13,000	31,000	
142	302,600	425	1,012,569	1,780	6,384,070	733	2,730,323	660	2,777,369	
92,914	321,002,540	834	777,822	6,342	16,800,016	369	854,701	2,375	5,109,978	
180	312,350	172	343,381	2,913	4,432,456	46	318,743	727	1,588,000	
234	691,200	172	343,381	2,913	4,432,456	46	318,743	727	1,588,000	
110	785,691	187	566,181	2,555	7,634,760	49	311,450	743	1,940,309	
		1,075	2,470,807	86,996	9,338,642	29	50,223	489	1,116,937	
				2,412	4,533,368	29	50,223	489	1,116,937	
110,744	\$ 382,691,775	50,782	\$ 132,831,781	3,308,683	\$ 796,481,160	4,145	\$ 36,201,364	73,025	\$ 243,471,724	

DETAILED STATEMENTS
OF
ASSESSMENT ASSOCIATIONS.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

AMERICAN MASONIC ACCIDENT 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, JAMES SMITH.

Secretary, JOHN A. LADD.

[Incorporated, January 25, 1890. Commenced business, March 1, 1890.]

Principal office, Minneapolis, Minnesota.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 15,100.32

INCOME DURING THE YEAR 1894.

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 \$ 7,825.00

Annual dues as per contract, without any deduction whatever None.

Assessments: Indemnity, \$23,806.96; expense, \$12,909.17 36,716.13

Medical examiners' fees paid by applicant None.

Total paid by members \$ 44,541.13

Interest, none; rent None.

Advances to agents repaid None.

Cash received from all other sources, viz: Bills payable 6,000.00

Total income \$ 50,541.13

Total net resources \$ 65,510.45

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims \$ 37,873.61

Advanced payments returned to rejected applicants None.

Total paid to members \$ 37,873.62

Commissions and fees retained by or paid or allowed to agents on account of fees and dues 8,973.58

Commissions paid or allowed for collecting assessments 1,312.40

Salaries of managers and agents not paid by commissions 642.50

Salaries of officers, \$2,764.34; other compensation of officers, \$ 2,764.34

Salaries and other compensation of office employees 2,060.22

Medical examiners' fees, whether paid direct by members or otherwise None.

Rents, \$644.42; taxes, \$4.00; advertising and printing, \$123.14 1,572.16

Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Postage, traveling expenses, interest, insurance department fees, legal fees, furniture and fixtures, sundry office expenses, bills payable.....	\$ 7,391.36
(Total expenses, footings, \$21,387.46.)	
Total disbursements.....	\$ 52,261.08
Balance.....	\$ 13,259.73

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.....	\$ 314.00
Cash deposits with treasurer on emergency or reserve fund account.....	6,000.00
R. T. Lang, ex-treasurer, judgment against R. T. Lang and bondsmen.....	4,232.64
Cash in hands of treasurer.....	2,702.73
Total net or invested assets.....	\$ 13,249.37
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	4,232.64
Total net or invested assets, less depreciation.....	\$ 9,016.73

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.
Furniture and fixtures.....	\$ 700.00
Total non-invested assets.....	\$ 700.00
Gross assets.....	\$ 9,716.73

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$6.00; interest accrued on same, none.....	\$ 6,000.00
Advance assessments, none; bonus or dividend obligations.....	None.
Total actual liabilities.....	\$ 6,000.00
Balance net assets.....	\$ 3,716.73

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	\$ 5,375.00
Mortuary assessments, not yet called for losses unadjusted, none; resided \$5,000; reported, none.....	5,000.00
Total due from members.....	\$ 10,375.00
Deduct estimated cost of collection.....	150.00
Net amount due from members.....	\$ 10,225.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment.....	None.
Losses reported.....	None.
Losses resided.....	\$ 5,000.00
Total contingent mortuary liabilities.....	\$ 5,000.00

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893.....	4,167	\$ 15,072,000.00	581	\$ 2,458,000.00
Policies or certificates written during the year 1894.....	1,325	\$ 5,400,000.00	53	\$ 236,500.00
Total.....	5,492	\$ 20,532,000.00	634	\$ 2,694,500.00
Deduct number and amount which have ceased to be in force during 1894.....	2,664	\$ 8,178,250.00	431	\$ 1,827,500.00
Total policies or certificates in force December 31, 1894.....	3,028	\$ 12,383,750.00	203	\$ 857,000.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	2	6,500	None	None
Losses and claims on policies or certificates incurred during year 1894.....	358	\$ 26,874.62	38	\$ 5,192.16
Total.....	358	\$ 26,874.62	38	\$ 5,192.16
Losses and claims on policies or certificates paid during the year 1894.....	337	\$ 27,873.62	31	\$ 2,692.16
Policies or certificates terminated by death during 1894.....	1	2,500.00		
Policies or certificates terminated by lapse during 1894.....	2,664	\$ 8,178,250.00	431	\$ 1,827,500.00

MISCELLANEOUS QUESTIONS.

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

Answer. Five thousand dollars in case of death by accident.

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. No.

Has the society an emergency or reserve fund?

Answer. Yes; emergency.

What is the amount thereof?

Answer. Six thousand dollars.

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

Answer. For the payment of death and disability claims. Deposited with the treasurer.

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

Answer. Yes; directors.

If not, how are they selected?

Answer. Officers elected by the 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 purpose are assessments made, and under what authority?

Answer. For payment of death and disability claims and expenses of management as ordered by the board of directors.

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

Answer. Nine thousand and eighty-four dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

AMERICAN MUTUAL ACCIDENT ASSOCIATION,

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

President, J. D. CAMPBELL.

Secretary, W. P. HOBART.

[Incorporated May, 1884. Commenced business March, 1889.]

Principal office, Oshkosh, Wisconsin.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year..... \$ 12,506.36

INCOME DURING THE YEAR 1894.

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..... \$ 18,405.00
Assessments: Indemnity, \$28,801.97; expense, \$10,002.50..... 47,607.77

Total paid by members..... \$ 66,122.77

Interest, \$512.07; rent, \$..... 512.07

Total income..... \$ 66,634.84

Total net resources..... \$ 79,225.10

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$ 30,794.39

Advanced payments returned to rejected applicants as dividends..... 2,615.83

Total paid to members..... \$ 31,425.44

Commissions and fees retained by or paid or allowed to agents

on account of fees and dues..... \$ 30,716.37

Commissions paid or allowed for collecting assessments..... 384.68

Salaries of officers, \$.....; other compensation of officers, \$5,799.33..... 5,799.33

Salaries and other compensation of office employees..... 1,841.62

Rent, \$206.54; taxes, \$509.64; advertising and printing, \$1,150.24..... 1,826.38

All other items, viz.: Legal expense, \$418.74; general expense, \$1,214.50..... 1,633.24

Postage, \$942.12; investigating claims, \$689.97..... 1,632.09

Furniture and fixtures, \$30.00; shrinkage, \$106.35..... 236.35

Total expenses \$34,643.50.....

Total disbursements..... \$ 67,471.94

Balance..... \$ 11,793.16

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate..... \$ 7,910.00

Agents' ledger balances..... 49.09

Cash in office..... 3.34

Cash deposits in banks on emergency or reserve fund: German National Bank, Oshkosh, Wis..... 2,011.43

Bills receivable, accepted orders..... 1,777.70

Total net or invested assets, less depreciation..... \$ 11,793.16

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$222.60..... \$ 222.60

Rents due, \$.....; accrued, \$.....; furniture and fixtures..... 434.32

Total non-invested assets..... \$ 667.12

Gross assets..... \$ 12,460.28

LIABILITIES.

(None.)

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary and indemnity assessments, called and not yet due..... \$ 8,717.72

Mortuary and indemnity assessments not yet called for losses adjusted, \$4,155.00; resisted, \$1,125.00; reported \$2,146.00..... 13,190.00

Net amount due from members..... \$ 17,112.72

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims 5)..... \$ 2,474.00

Losses in process of adjustment (number of claims 19)..... 2,615.83

Losses reported (number of claims 6) estimated..... 8,116.00

Losses resisted (number of claims 9)..... 1,125.00

Total contingent mortuary liabilities..... \$ 14,329.93

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.	3,914	\$ 5,502,000.00	97	\$ 192,250.00
Policies or certificates written during the year 1894.	3,944	5,212,850.00	321	802,250.00
Total.	7,857	\$ 10,714,850.00	418	\$ 994,500.00
Deduct number and amount which have ceased to be in force during 1894.	3,964	4,701,600.00	308	409,200.00
Total policies or certificates in force December 31, 1894.	3,893	\$ 6,013,250.00	210	\$ 585,300.00
Losses and claims on policies or certificates unpaid December 31, 1894.	4	2,449.00		
Losses and claims on policies or certificates incurred during the year 1894.	178	\$7,893.04	35	\$ 1,223.32
Total.	182	\$ 10,345.04	38	\$ 1,926.64
Losses and claims on policies or certificates paid during the year 1894.	737	\$9,782.50	38	\$ 1,026.67
Policies or certificates terminated by death during 1894.	7	\$ 6,000.00		

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. Amount to be paid contingent on same being realized from premium payments.

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. Premium payments used for payment of claims and expenses. Expense account cannot exceed forty per cent of total premium payments.

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. Provision is made for surplus to be returned to members at expiration of five year term of membership.

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

Answer. According to hazard of occupation.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Seven thousand nine hundred and ten dollars.

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

Answer. For payment of excessive losses. From premium payments. First mortgage securities.

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

Answer. Directors elected at annual meeting of members. Officers elected at annual meeting of 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. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. None, unless insurable interest is shown.

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

Answer. For the payment of losses and expenses. By laws provided for payment of same.

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

Answer. One assessment would produce about \$11.00.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

BANKERS ACCIDENT 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, G. W. MARQUANDT.

Secretary, J. W. MARTIN.

[Incorporated March 30, 1894. Commenced business May 8, 1894.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year..... \$ 11,721.17

INCOME DURING THE YEAR 1894.

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..... \$ 14,304.85

Annual dues as per contract without any deduction whatever..... 2,776.40

Assessments: Mortuary, \$9,450.00; expense, \$3,164.88..... 12,614.88

Medical examiner's fees paid by applicant..... None.

Total income..... \$ 29,731.17

Total net resources..... \$ 41,452.34

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims..... \$ 6,135.32

Advance payments returned to rejected applicants, and canceled membership..... 645.00

Total paid to members..... \$ 6,780.32

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 4,148.72

Commissions paid or allowed for collecting assessments..... 681.50

Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$2,275; other compensation of officers, \$118.50..... 2,393.50

Salaries and other compensation of office employees..... 910.75

Medical examiners' fees, whether paid direct by members or otherwise	9007
Rent, \$17.50; taxes, \$.....; advertising and printing, \$707.77..	1,125.27
Advanced to officers and agents to be repaid out of future salaries or commissions	888.00
All other items, viz: Postage, \$225.50; furniture and fixtures, \$80; office supplies, \$65.76; state fees, \$46.50; legal fees, \$23.15; expense, \$14.46; traveling expenses, \$847.50; investigating claims, \$207.79	1,854.97
Special discount on notes	1,000.00
(Total expenses, \$12,964.78)	
Total disbursements	\$ 19,775.10
Balance	\$ 21,728.24

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 collaterals	None.
Cost value of bonds and stocks owned absolutely	None.
Agents' ledger balances	\$ 388.00
Cash in office	79.65
Cash deposits in banks on emergency or reserve fund account:	
Peoples Savings Bank	5,077.44
Membership notes	13,850.00
All other deposits: Cash items	2,533.15
Total net or invested assets	\$ 21,728.24

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, 9—estimated)	450.00
Losses resisted (number of claims, 1)	750.00
Total contingent mortuary liabilities	1,200.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894	1,002	\$ 5,160,000.00		
Policies or certificates written during the year 1894	1,240	5,670,000.00	1,104	\$ 5,007,500.00
Total	2,272	\$ 10,167,000.00	2,136	\$ 10,167,000.00
Deduct number and amount which have ceased to be in force during 1894	260	1,137,500.00	260	1,137,500.00
Total policies or certificates in force December 31, 1894	2,012	\$ 9,029,500.00	1,876	\$ 9,029,500.00
Losses and claims on policies or certificates unpaid December 31, 1894	None		None	
Losses and claims on policies or certificates incurred during the year 1894	113	6,135.32		
Total		\$ 6,135.32		
Losses and claims on policies or certificates paid during the year 1894	113	6,135.32		
Policies or certificates terminated by lapse during 1894	None			
Policies or certificates terminated by lapse and cancellation during 1894	260	1,137,500.00		

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. 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. No.

Has the society an emergency or reserve fund?

Answer. No; except by accumulations, now amounting to \$21,728.24.

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.

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

Answer. For payment of claims; authority invested in the executive committee.

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

Answer. Ten thousand and sixty dollars. A quarterly call would provide five thousand and thirty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, on the condition of the

BANKERS ALLIANCE OF CALIFORNIA,

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

President, E. P. JOHNSON.

Secretary, J. N. RUSSELL, JR.

[Incorporated, August 15, 1888. Commenced business, October 1, 1888.]

Principal office, Los Angeles, California.

Attorney for service of process in Iowa, R. A. Beeson, of Des Moines.

BALANCE SHEET.

Amount of net invested assets December 31 of previous year \$ 37,757.85

INCOME DURING THE YEAR 1904.

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, paid at office.....	\$ 61.40
Paid by members to the reserve fund.....	36,789.20
Assessments: Mortuary.....	95,041.30
Interest.....	3,652.24

Total income.....	\$ 135,573.37
Total net resources.....	\$ 171,745.25

DISBURSEMENTS DURING THE YEAR 1904.

Losses and claims (detailed schedule filed).....	\$ 82,550.35
Commissions and fees paid or allowed to agents on account of fees and dues.....	8,678.13
Commissions paid or allowed for collecting assessments and reserve fund notes.....	1,758.85
Salaries of officers.....	12,900.00
Salaries and other compensation of office employees.....	4,426.50
Medical examiners' fees, whether paid direct by members or otherwise.....	2,000.50
Rent, \$680.00; advertising and printing, \$1,050.00.....	5,630.66
Advanced to agents to be repaid out of future commissions.....	348.79
All other items, viz.: Traveling licenses, office expenses, etc.....	8,045.58
Office furniture and fixtures.....	619.35
Total expenses \$44,101.99.....	

Total disbursements.....	\$ 127,306.98
Balance.....	\$ 44,438.27

NET OR INVESTED ASSETS.

Cash in office.....	\$ 286.50
Cash deposits in banks on emergency or reserve fund account.....	36,642.77
Deposit with state treasurer for protection of policy-holders.....	7,500.00
Total net or invested assets.....	\$ 44,429.27

NON-INVESTED ASSETS.

Reserve fund notes.....	\$ 118,349.59
Bills receivable.....	654.39
Office furniture and fixtures, present value.....	1,393.00
Total non-invested assets.....	\$ 120,397.58
Gross assets.....	\$ 164,826.85

LIABILITIES.

(None.)

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for losses unpaid/lost.....	\$ 30,100.25
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CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims 4).....	\$ 10,000.00
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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1904.		BUSINESS IN IOWA DURING 1904.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1904.....	3,692	\$ 9,308,000.00	121	\$ 577,500.00
Policies or certificates written during the year 1904.....	3,692	7,321,250.00	167	403,730.00
Total.....	6,794	\$ 16,629,250.00	288	\$ 981,230.00
Deduct number and amount which have ceased to be in force during 1904.....	2,405	5,863,750.00	123	323,730.00
Total policies or certificates in force December 31, 1904.....	4,389	\$ 10,665,500.00	165	\$ 657,500.00
Losses and claims on policies or certificates unpaid December 31, 1904.....	4	\$ 10,000.00		
Losses and claims on policies or certificates incurred during the year 1904.....				
Death losses.....	33	57,500.00		
Accident losses.....	268	10,000.00	10	\$ 400.75
Losses and claims on policies or certificates paid during the year 1904.....	365	\$ 82,550.35	10	\$ 400.75
Policies or certificates terminated by death during 1904.....	27	87,366.00		
Policies or certificates terminated by lapse during 1904.....	2,976	5,796,750.00	123	323,730.00

MISCELLANEOUS QUESTIONS.

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

Answer. Seven thousand 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. Yes. Policies are paid in full, guaranteed by the reserve fund. No dividends or endowment returns.

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. Amount necessary to pay accident losses and part of 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 and promises provided for?

Answer. No. In levying mortuary assessment, 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. Quarterly assessments. Twenty-two and one-half per cent of members' contribution to reserve fund, which can be increased by trustees if necessary.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and sixty-two thousand, seven hundred and eighty seven dollars and ninety-six cents.

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

Answer. To guarantee payment of policies in full. Each member contributes \$1 for each year of his age on a \$1,000 policy. Bank depositories.

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. Creditors only.

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 payment of death and accident losses and part of the expenses.

Under authority of the trustees.

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

Answer. Seven thousand, one hundred and seventeen dollars and sixteen cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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 2, 1879.]

Principal office, Des Moines, Iowa.

BALANCE SHEET

Amount of net or invested assets December 31st of previous year	\$1,344,240.00
INCOME DURING THE YEAR 1894.	
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	\$2,541.40
Annual dues as per contract, without any deduction whatever.	84,110.21
Assessments: Mortuary	237,797.39
Guarantee deposits	211,075.81
Medical examiner's fees paid by applicant not reported to this office.	
Total paid by members	\$64,453.01
Interest, \$64,957.96; rent,	84,957.96
Advances to agents repaid	490.54
Cash received from all other sources	None.
(Assessments paid in advance, \$1,200.00)	
Total income	\$ 790,820.51
Total net resources	\$1,364,970.14

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)	\$ 361,370.00
Guarantee deposits returned to beneficiaries of deceased members	7,502.00
Payments returned to rejected applicants and to members for canceled certificates	1,970.65
Total paid to members	\$ 370,842.65
Commission and fees retained by or paid or allowed to agents on account of fees and dues	62,381.37
Commissions paid to banks or allowed for collecting assessments	10,712.16
Salaries of managers and agents not paid by commissions	4,304.61
Salaries of officers, \$19,374.34; other compensation of officers,	19,374.34
Salaries and other compensation of office employees	10,284.56
Medical examiners' fees, whether paid direct by members or otherwise	5,483.00
Rent, \$1,650.00; taxes, \$215.75; advertising and printing, \$5,305.68.	7,811.39
Advanced to agents, to be repaid out of future commissions	325.00
All other items, viz.: State fees, \$1,300.00; postage, \$5,527.10; furniture and fixtures, \$151.35; legal expenses, \$898.05; telegrams, \$19.40; traveling expenses, \$230.02; express and freight, \$50.40; miscellaneous, \$1,080.92	9,177.57
(Advanced assessments applied, included above, \$1,344.30)	
(Total expenses, \$129,967.00)	

Total disbursements	\$ 500,905.65
Balance	\$1,494,354.49

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances	None
Loans on mortgages (first liens) on real estate	\$ 991,115.80
Loans secured by pledge of bonds, stocks, or other marketable collaterals	None
Cost value of bonds and stocks owned absolutely	120,202.56
Guarantee notes on members in good standing	358,104.21
Agents' ledger balances	None.
Cash in office	None.
Cash deposits in banks on emergency or reserve fund account:	
With Lyman Cook, treasurer, Burlington, Iowa	\$1,605.04
With P. M. Casady, asst. treasurer, Des Moines, Ia.	30,219.77
With depository banks	1,957.99
With Missouri Insurance department	1,600.00
Total net or invested assets	\$1,494,354.49
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured	None.
Total net or invested assets, less depreciation	\$1,494,354.49

NON-INVESTED ASSETS.

Interest due, \$210.00; accrued, R. E. loans, \$16,294.00; bonds, \$2,207.00; notes, \$6,200	\$ 24,947.50
Items 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	\$ 24,947.50
Gross assets	\$1,519,302.00

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none).....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, \$....; interest accrued on same.....None.	
Advance assessments, \$456.49; bonus or dividend obligations, \$....\$	456.49
All other (not including mortuary) viz.: Individual deposits, income from which is applied to pay calls on members.....	1,900.00
Total actual liabilities.....	\$ 2,356.49
Balance net assets.....	\$1,516,850.53
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments called and not yet due.....	\$ 98,000.00
Mortuary assessments due and unpaid.....None.	
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported.....None.	
Total called but not due from members.....	\$ 98,000.00
Deduct estimated cost of collection.....	980.00
Net amount called but not due from members.....	\$ 97,020.00
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted not yet due (number of claims, none).....None.	
Losses in process of adjustment (number of claims, none).....None.	
Losses reported (number of claims, 10).....	\$ 35,000.00
Losses resisted (number of claims, 1).....	2,000.00
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 37,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893.....	34,685	\$ 48,370,000	7,349	\$ 14,908,000
Certificates restored during 1894.....	55	100,000	20	40,000
Policies or certificates written during the year 1894.....	6,741	11,442,000	1,561	3,722,000
Total.....	31,491	\$ 62,982,000	9,250	\$ 18,670,000
Deduct number and amount which have ceased to be in force during 1894.....	1,843	3,086,000	309	729,000
Total policies or certificates in force December 31, 1894.....	30,648	\$ 59,896,000	8,941	\$ 17,941,000
Losses and claims on policies or certificates unpaid December 31, 1893.....	20	40,000.00	5	10,000
Losses and claims on policies or certificates incurred during the year 1894.....	177	354,000	64	128,000
Total.....	197	\$ 394,000	69	\$ 138,000
Losses and claims on policies or certificates paid during the year 1894.....	183	\$61,775	65	130,000
Policies or certificates terminated by death during 1894.....	177	354,000	64	128,000
Policies or certificates terminated by cancel- lation during 1894.....	37	74,000	13	26,000
Policies or certificates terminated by lapse during 1894.....	1,639	3,258,000	327	644,000

MISCELLANEOUS QUESTIONS.

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

Answer. Six thousand dollars. On ages 18 to 35, three certificates at \$2,000 each; on ages 35 to 50, two certificates at \$2,000 each; and on ages 51 to 55, one 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. The face value of certificates is secured by deposit with the state insurance department, and the amount due is provided for by an assessment on the members levied pro rata upon the guarantee fund of the association.

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. For no other purpose whatever.
Does the association or company issue endowment certificates or policies, or undertake and promise to pay members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments and 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. Assessments are levied by a percentage on the guarantee deposit of the member, which is \$1.00 for each year of age at entrance.

Has the society any emergency or reserve fund?

Answer. Yes.
What is the amount thereof?

Answer. One million, four hundred and ninety-seven thousand and ninety dollars and fifty-eight cents.

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

Answer. The Association has a guarantee fund of \$1,011,388, created by deposits at entrance for the purpose of securing persistent membership, and a surplus fund of \$32,701.58, created from 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. One million and fifty thousand, three hundred and forty-eight dollars and thirty-eight cents is deposited with the auditor of the state of Iowa, pledged for the payment of claims arising under its certificates of membership. 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. None except as stated below.
Are assignments of certificates to other than such persons allowed?

Answer. 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 purpose 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. Two thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

BANKERS AND MERCHANTS LIFE ASSOCIATION OF ILLINOIS,

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, JAMES W. STEVENS.

Secretary, EDWARD D. STEVENS.

[Incorporated September 21, 1893. Commenced business September 25, 1893.]

Principal office, 184 La Salle street, Chicago, Illinois.

BALANCE SHEET.

Amount of net or invested assets December 31st of the previous year,..... \$ 575.21

INCOME DURING THE YEAR 1894.

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.....	\$ 7,449.50
Annual dues as per contract, without any deduction whatever	1,966.85
Assessments: Mortuary, \$7,944.13; first year's premiums, \$22,917.96; delinquent charge, \$23.75.....	30,882.54
Received from reserve fund notes, \$17, 24.30; received from interest reserve fund notes, \$40.65.....	17,264.93

Total paid by members..... \$ 37,563.92

Cash received from all other sources, viz: For purpose of organization released..... 23,000.00

Total income..... 80,563.92

Total net resources..... \$ 80,569.13

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$ 12,000.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 12,000.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 80,654.05

Commissions paid or allowed for collecting assessments..... 12.33

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers..... 5,397.97

Salaries and other compensation of office employees..... 2,183.95

Medical examiners' fees, whether paid direct by members or otherwise..... 3,502.89

Rent, \$1,766; taxes, \$....; advertising and printing, \$2,786.41..... 4,552.41

Advanced to officers and agents to be repaid out of future salaries or commissions..... 5,127.36

All other items, viz: Traveling expenses, \$217.05; postage, \$948.98; expense account, \$2,073.58; furniture and fixtures, \$796.20; stationery, \$853.06.....	5,189.47
(Total expenses, footings, \$56,700.93.)	

Total disbursements..... \$ 68,700.93

Balance..... \$ 17,638.20

Cash in office..... \$ 694.83

Cash deposits in banks on emergency or reserve fund account:

Metropolitan National bank, \$15,749.50; expense fund, \$283.87..... 16,033.37

All other deposits: Cash deposited with insurance department of Missouri..... 1,000.00

Total net or invested assets, less depreciation..... \$ 17,638.20

NON-INVESTED ASSETS.

Interest due, none; accrued..... None.

Rents due, none; accrued..... None.

Total non-invested assets, reserve fund notes..... 12,523.30

Gross assets..... \$ 30,161.49

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.

Advanced assessments, none; bonus or dividend obligations

..... None.

All other (not including contingent mortuary)..... None.

Balance, net assets..... \$ 30,161.49

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due..... \$ 3,855.90

Mortuary assessments due and unpaid..... None.

Net amount due from members..... \$ 3,855.90

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.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1894.	690	\$ 1,395,000	None.	None.
Policies or certificates written during the year 1894.....	1,591	3,994,000		
Total.....	2,281	5,375,000	None.	None.
Deduct number and amount which have ceased to be in force during 1894.....	800	1,940,000		
Total policies or certificates in force December 31, 1894.....	1,481	3,435,000		
Losses and claims on policies or certificates unpaid December 31, 1894.....	None.	None.		
Losses and claims on policies or certificates incurred during the year 1894.....	6	12,000		
Total.....	6	12,000		
Losses and claims on policies or certificates paid during the year 1894.....	6	12,000		
Policies or certificates terminated by death during 1894.....	6	12,000		
Policies or certificates terminated by lapse during 1894.....	531	1,929,000		

MISCELLANEOUS QUESTIONS.

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

Answer. Six thousand dollars. I did, for a short time, write \$10,000, but \$5,000 is now the maximum amount issued on any one life.

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 endowment returns. Yes; guaranteed by the funds of the association and additional premiums which may be levied in case of emergency.

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. Graded on a table of mortality.

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. An equation of the American Experience Table, and assessments are levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Sixteen thousand, seven hundred and forty-nine dollars and fifty cents.

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

Answer. To guarantee the payment of policies in full. By the insured under one plan, which is not now written, paying \$1.00 for each year of his age on each \$2,000 policy

In addition to mortuary assessments; under present plan, \$1.00 per year per \$1,000 insurance for five years, and such part of a regular graded premium as is not required for mortuary purposes. Deposited in Metropolitan National Bank, Chicago, Ill.

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

Answer. Directors are.

If not, how are they selected?

Answer. Directors elect officers annually.

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. If they have an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. Yes, if the assignee has an insurable interest.

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

Answer. To pay losses and claims; by authority of the policy contract.

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

Answer. \$10,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, E. A. KEMMER.

Secretary, H. ROBERTS.

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

Principal office, Cherokee, Iowa.

BALANCE SHEET.

Amount of net of invested assets December 31st of the previous year..... \$ 879.87

INCOME DURING THE YEAR 1894.

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..... \$ 568.00
Annual dues as per contract, without any deductions what-ever..... 1,976.38
Assessments: Mortuary and reserve, \$2,575.34; expense, \$476.68, 3,051.97
Medical examiners' fees paid by applicant..... Not reported.

Total paid by members..... \$ 4,719.97

Interest, none; rent..... None.
Cash received from all other sources, viz: Lapsed note collections; sundries, and advanced by directors..... 1,803.34
(Assessments paid in advance, \$1,108.85.)

Total income..... \$ 6,523.31

Total net resources..... \$ 7,432.78

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 1,909.63
Total paid to members.....	\$ 1,909.63
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	558.00
Commissions paid or allowed for collecting assessments.....	1.27
Salaries of managers and agents not paid by commissions.....	806.23
Salaries of officers, \$1,600.62; other compensation of officers, \$.....	1,600.62
Medical examiners' fees, whether paid direct by members or otherwise.....	13.05
Rent, \$103.32; taxes, \$.....; advertising and printing, \$116.25.....	219.57
Advanced to officers and agents to be repaid out of future salaries or commissions.....	115.50
All other items, viz: Interest, postage, legal expenses, traveling expenses, janitor and fuel account, general expense.....	475.00
(Advanced assessments applied, included above, none.) (Total expenses, \$3,964.33.)	
Total disbursements.....	\$ 5,813.36
Balance.....	\$ 1,839.42
NET OR INVESTED ASSETS.	
Cash in office.....	\$ 71.89
Cash deposits in banks on emergency or reserve fund account: Reserve fund, \$284.00; mortuary fund, \$1,021.56; First National Bank, Cherokee.....	1,305.36
All other deposits: Expense fund, First National Bank, Cherokee.....	292.17
Total net or invested assets, less depreciation.....	\$ 1,639.42
NON-INVESTED ASSETS.	
Ledger balances.....	505.00
Installment notes.....	4,500.00
Office furniture.....	150.00
Total non-invested assets.....	\$ 5,215.00
Gross assets.....	\$ 6,854.42
LIABILITIES.	
Salaries, rents and office expenses due and accrued.....	\$ 1,820.00
Borrowed money, \$1,700; advanced by directors.....	1,700.00
All other (not including contingent mortuary), viz: Ledger balances.....	25.00
Total actual liabilities.....	\$ 3,545.00
Balance, net assets.....	\$ 3,310.42
CONTINGENT MORTUARY ASSETS OR RESOURCES.	
Mortuary assessments resisted.....	\$ 411.30
Net amount due from members.....	\$ 411.30
CONTINGENT MORTUARY LIABILITIES.	
Losses resisted (number of claims 1).....	\$ 411.30
Total contingent mortuary liabilities.....	\$ 411.30

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	751	\$ 1,750,500	751	\$ 1,750,500
Policies or certificates written during the year 1894.....	134	143,560	134	143,560
Total.....	885	\$ 1,903,000	885	\$ 1,903,000
Deduct number and amount which have ceased to be in force during 1894.....	400	786,500	400	786,500
Total policies or certificates in force December 31, 1894.....	485	\$ 1,116,500	485	\$ 1,116,500
Losses and claims on policies or certificates unpaid December 31, 1893.....	4	10,000	4	10,000
Losses and claims on policies or certificates incurred during the year 1894.....	1	2,500	1	2,500
Total.....	5	\$ 12,500	5	\$ 12,500
Losses and claims on policies or certificates paid during the year 1894.....	4	10,000	4	10,000
Policies or certificates terminated by death during 1894.....	1	2,500	1	2,500
Policies or certificates terminated by lapse and surrender during 1894.....	359	784,000	359	784,000

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. On certificates issued prior to March 1, 1894, 10 per cent is deducted 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. The unused reserve on any policy maintained in force for ten years is to be returned to the assured.

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 and actuaries table combined, the rate being fixed at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two hundred and eighty-four dollars.

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

Answer. To pay losses in excess of schedule rate, or as surrender value on policies maintained in force ten years. Its collection is provided for in regular call rate. At present deposited in the First National Bank, Cherokee, Iowa. A mortuary fund of \$1,021.56 is deposited likewise.

Are the officers and directors elected at annual meeting of members?
 Answer. Yes.
 If not, how are they selected?
 Answer. Officers elected by directors annually. Directors elected by the members at the 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. No.
 For what purpose are assessments made, and under what authority?
 Answer. To pay matured certificates, the assessments being levied by order of the board of directors after proof of claim.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. Four hundred and seventy-five dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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. BERGHEM.

Secretary, W. H. SNOLLINGER.

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

Principal office, Galesburg, Illinois.

BALANCE SHEET.

Amount of net of invested assets December 31 of previous year \$ 683,911.43

INCOME DURING THE YEAR 1894.

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 None.
 Annual dues as per contract, without any deduction whatever None.

Assessments: Mortuary, \$1,122,321.43; expense, \$228,086.81; advance deposits, \$67,583.55; \$1,467,991.80
 Medical examiners' fees paid by applicant None.

Total paid by members \$1,467,991.80
 Interest, \$18,653.37; rent, none 18,653.37
 Advances to agents repaid None.
 Cash received from all other sources None.
 (Assessments paid in advance, \$51,660.10).

Total income \$1,486,645.17
 Total net resources \$2,170,556.60

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed) \$1,165,880.10
 Advance payments returned to rejected applicants, none; advance deposits, \$51,660.10; surrender certificates, \$18,531 51,678.90
 Total paid to members \$1,218,558.50
 Commission and fees retained by or paid or allowed to agents on account of fees and dues 164,007.76
 Commissions paid or allowed for collecting assessments None.
 Salaries of managers and agents not paid by commissions 10,225.00
 Salaries of officers, \$22,118.97; other compensation of officers, none 22,118.97
 Salaries and other compensation of office employees 27,001.54
 Medical examiners' fees, whether paid direct by members or otherwise 23,084.87
 Rent, \$10,082.61; taxes, fees, etc., \$6,515.81; advertising and printing, \$12,352.90 24,951.32
 Advanced to officers and agents to be repaid out of future salaries or commissions None.
 Contingent expenses 2,284.64
 All other items, viz.: Postage, express and exchange 11,130.22
 Traveling expenses 6,176.90
 Directors' and managers' expenses 6,986.14
 Legal expenses 2,271.85
 Furniture and fixtures 5,34.49
 Type and printing material 2.73
 Sundry expenses 3,571.75
 \$ 32,061.91

(Advanced assessments applied, included above, \$51,660.10).

(Total expenses, \$98,051.07).

Total disbursements \$1,536,699.77
 Balance \$ 643,949.09

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances None.
 Loans or 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 \$ 547,544.43
 Agents' ledger balances None.
 Cash in office None.
 Cash deposits in banks on emergency or reserve fund account None.
 All other deposits: Galesburg National Bank 96,404.66
 Total net or invested assets \$ 643,949.09
 Deduct depreciation of assets to bring same to market value 20,044.62
 Total net or invested assets, less depreciation \$ 623,904.47
 U. S. 4 per cent bonds, \$30,044.62.

NON-INVESTED ASSETS.

Interest due and accrued on stocks and bonds owned \$ 4,027.65
 Postage stamps, \$912.66; furniture and fixtures, \$5,673.79; books, blanks and stationery, \$730.00 9,336.45
 Mailing machine, type, calyces, etc., \$7,536.15; medical, law and insurance books, \$2,706.63 10,236.98
 Market value of bonds and stocks over cost 2,940.75
 Total non-invested assets \$ 27,141.84
 Gross assets \$ 651,046.31

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, \$20,346.98; bonus or dividend obligations, none.....	\$ 20,346.98
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 20,346.98
Balance net assets.....	\$ 611,699.34

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, for losses paid prior to December 31, 1894.....	\$ 312,875.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses adjusted and unadjusted, \$405,600.00; resisted, \$5,600.00; reported, \$67,250.00.....	\$87,910.00
Total due from members.....	\$ 700,285.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 700,285.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 90).....	\$34,875.00
Losses in process of adjustment (number of claims 26).....	\$0,750.00
Losses reported (number of claims 30).....	\$7,250.00
Losses resisted (number of claims 1).....	\$,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 87,910.00
Balance contingent mortuary assets (or resources).....	\$ 312,875.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.	45,014	\$ 101,705,350	2,792	\$ 6,328,230
Policies or certificates written during the year 1894.....	10,705	17,327,500	414	628,875
Additions by removals.....	8		8	21,250
Total.....	55,719	\$ 119,032,750	3,174	\$ 6,978,375
Deduct number and amount which have ceased to be in force during 1894.....	10,207	20,592,375	340	674,875
Total policies or certificates in force December 31, 1894.....	45,512	\$ 98,440,375	2,834	\$ 6,303,500
Losses and claims on policies or certificates unpaid December 31, 1894.....	139	375,785	5	11,000
Losses and claims on policies or certificates incurred during year 1894.....	420	1,197,500	21	61,625
Total.....	559	\$ 1,573,285	26	\$ 72,625
Losses and claims on policies or certificates paid during the year 1894.....	473	1,185,375	19	54,300
Policies or certificates terminated by death during 1894.....	470	1,197,500	21	61,625
Policies or certificates terminated by surrender during 1894.....	163	317,875	3	3,250
Policies or certificates reduced in amount during 1894.....		429,500		13,750
Policies or certificates terminated by lapse during 1894.....	9,764	18,447,750	316	593,250

MISCELLANEOUS QUESTIONS.

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

Answer. Twenty thousand dollars.

What is the number of persons insured?

Answer. Forty-five thousand, three hundred and twenty-two.

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. 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. Three hundred 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; \$300,000 being deposited in the Gatesburg National Bank and \$100,000 with the superintendent of insurance of the state of Illinois.

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

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

In what states is the association doing business?

Answer. Illinois, Iowa, Missouri, Nebraska, Colorado, Kansas, Michigan, Minnesota, Maine, Vermont, Ohio, New Jersey, Georgia, California, Massachusetts, Connecticut, New York, Pennsylvania, Utah, Kentucky, Texas, Oregon, Washington, Montana, Idaho, Wyoming, Indiana, Wisconsin and Canada.

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

Answer. Yes.

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, 1894, 48 years, 9 months and 15 days.

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

Answer. No classes. The last assessment in 1894 produced for mortuary purposes \$185,794.63.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, C. E. Rawson,

Secretary, L. C. Rawson.

[Incorporated July 31, 1885. Commenced business August 18, 1885.]

Principal office, Des Moines.

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

BALANCE SHEET.

Amount of net of invested assets December 31st of the previous year..... \$ 136,460.29

INCOME DURING THE YEAR 1894.

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

Assessments: Mortuary, \$87,514.73; expense, \$28,946.36..... \$ 116,461.09

Total paid by members..... \$ 116,461.09

Interest..... 3,664.88

Advances to agents repaid..... None.

Cash received from all other sources, viz: Guarantee notes taken..... 52,919.00

Total income..... \$ 173,044.97

Total net resources..... \$ 309,506.10

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$ 74,521.00

Guarantee returned to beneficiaries..... 402.00

Total paid to members..... \$ 74,923.00

Drawn from mortuary to pay accrued interest..... 137.84

Commission and fees retained by or paid or allowed to agents on account of fees and disb..... 44,575.35

Guarantee cancelled..... 372.00

Salaries of managers and agents not paid by commissions..... 6,122.34

Salaries of officers..... 9,656.97

Salaries and other compensation of office employees..... 3,992.01

Medical examiners' fees, \$962.50, and directors', \$146.72 paid by home office..... 1,109.22

Rent, \$442.15; light, \$41.22; taxes, \$8.62; advertising and printing, \$1,093.25..... 3,785.27

All other items, viz: Insurance, \$10.00; janitor, \$123.23; attorney fees, \$96.70; court fees, \$190.66; books, \$171.83; traveling expenses, \$63.72; postage, \$1,549.36; express, \$47.32; state license, \$444.85; fixtures, \$111.46; telegraph, \$23.61; miscellaneous, \$236.46..... \$ 3,028.64

Total disbursements..... \$ 147,944.65

Balance..... \$ 217,561.45

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate..... \$ 69,550.00

Cost value of bonds..... 2,000.00

City (Des Moines, Iowa) certificates..... 19,781.83

Cash deposited in banks on emergency or reserve fund account: German Savings Bank..... 114.61

Guarantee on hand in office..... 126,561.01

Total net or invested assets, less depreciation..... \$ 217,561.45

NON-INVESTED ASSETS.

Interest due, \$....; accrued, \$.... None.

Rents due, \$....; accrued, \$.... None.

Market value of real estate over cost and insurances, None.

Market value of bonds and stocks over cost..... 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, \$....; bonus or dividend obligations, \$.... None.

Advance assessments, \$....; bonus or dividend obligations, \$.... None.

All other (not including contingent mortuary)..... 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, \$....; resisted \$....; reported, \$.... None.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims....) None.

Losses in process of adjustment (number of claims, \$....) \$ 18,000.00

Losses reported (number of claims....) None.

Losses resisted (number of claims....) None.

All other contingent liabilities..... None.

Total contingent mortuary liabilities..... \$ 18,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	6,573	\$ 8,011,500	5,508	\$ 6,909,500
Policies or certificates written during the year 1894.....	3,636	5,219,000	1,671	2,364,000
Policies or certificates renewed during the year 1894.....	66	92,500	45	60,500
Total.....	10,275	\$ 13,323,000	7,224	\$ 9,334,000
Deduct number and amount which have ceased to be in force during 1894.....	1,961	2,654,000	1,219	1,573,000
Total policies or certificates in force December 31, 1894.....	8,314	\$ 10,669,000	6,005	\$ 7,761,000
Losses and claims on policies or certificates unpaid December 31, 1893.....	5	8,600	5	8,000
Losses and claims on policies or certificates incurred during the year 1894.....	58	84,000	38	61,000
Total.....	58	\$ 92,600	43	69,000
Losses and claims on policies or certificates paid during the year 1894.....	49	74,000	37	56,000
Policies or certificates terminated by death during 1894.....	53	84,000	38	61,000
Policies or certificates terminated by cancellation.....	51	55,000	42	47,000
Policies or certificates terminated by lapse during 1894.....	1,857	2,515,000	1,180	1,465,000

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. Only so far as full payment of policies is guaranteed by the 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 per cent of the mortuary collection is deposited with the State auditor as a part of 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. 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. Ninety thousand, thirty-one dollars and eighty-three cents.

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

Answer. To pay death losses in excess of our schedule rates. Is created from 20 per cent of the mortuary collections and the accumulation on guarantee. Is deposited with the auditor of State of Iowa.

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

Answer. Yes.

If not, how are they selected?

Answer. The directors are elected by the members; the 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 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. Quarterly, semi-annual and annual assessments are made which include expense and mortuary moneys, and are made by the authority of the articles of incorporation.

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

Answer. Twenty-three thousand, eight hundred sixty-one dollars and eighteen cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

ECONOMIC 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, WALTER L. HAYES.

Secretary, FRANK THORSBURG.

[Incorporated October, 1891. Commenced business November, 1891.]

Principal office, Clinton, Iowa.

BALANCE SHEET.

Amount of net of invested assets December 31st of previous year..... \$ 15,409.54

INCOME DURING THE YEAR 1894.

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..... None.

Annual dues as per contract, without any deductions whatever. \$ 2,534.22

Assessments: Mortuary, \$3,078.66; expense, \$4,837.91..... 7,916.57

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 10,470.79

Cash received from all other sources, viz.: Notes..... 556.37

(Assessments paid in advance, \$3,078.66.)

Total income..... \$ 11,027.06

Total net resources..... \$ 26,436.60

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....None.
Advanced payments returned to rejected applicants.....None.

Total paid to members, returned guaranty deposits.... \$ 3,295.50
Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 3,078.96
Commissions paid or allowed for collecting assessments..... 50.92
Salaries of managers and agents not paid by commissions..... 1,520.89
Salaries of officers, \$147.38; other compensation of officers, none..... 147.38
Salaries and other compensation of office employees..... 885.00
Medical examiners' fees, whether paid direct by members or otherwise..... 953.74
Rent, \$255; taxes, \$....; advertising and printing, \$481.45..... 739.45
All other items, viz.: Postage, \$129.66; miscellaneous, \$313.10..... 442.76
(Total expenses, footings, \$7,825.10.)

Total disbursements..... \$ 11,061.00
Balance..... \$ 18,345.00

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account:
Clinton National Bank..... \$ 5,051.17
All other deposits: Notes held in office..... 13,008.83
Total net or invested assets..... \$ 18,345.00
Total net or invested assets, less depreciation..... \$ 18,345.00

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,), None.
Balance net assets..... \$ 18,345.00

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893	1,102	\$ 1,102,000	1,102	\$ 1,102,000
Policies or certificates written during the year 1894	690	690,000	690	690,000
Total	1,792	\$ 1,792,000	1,792	\$ 1,792,000
Deduct number and amount which have ceased to be in force during 1894	765	765,000	765	765,000
Total policies or certificates in force December 31, 1894	1,026	\$ 1,026,000	1,026	\$ 1,026,000
Losses and claims on policies or certificates unpaid December 31, 1893	None			
Losses and claims on policies or certificates incurred during year 1894	None			
Total	None			
Losses and claims on policies or certificates paid during the year 1894	None			
Policies or certificates terminated by surrender during 1894	33	33,000		
Policies or certificates terminated by lapse during 1894	733	\$ 733,000	733	\$ 733,000

MISCELLANEOUS QUESTIONS.

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

Answer. Three certificates of \$1,000 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. Only so far as the full payment of policies is guaranteed by reserve and mortuary funds.

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. 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. American table, at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight hundred and twenty-one dollars and ninety-four cents.

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

Answer. To guarantee payment of policies in full; created by loading mortuary rates 25 per cent; deposited in Clinton National Bank, Clinton, Iowa.

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

Answer. Yes.

If not, how are they selected?

Answer. Directors elected by members; 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 purpose are assessments made, and under what authority?

Answer. Annual, semi-annual, and quarterly assessments are made, which include mortuary, reserve and expense collections, and are made by authority of the articles of incorporation.

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

Answer. One thousand and thirty-seven dollars and thirty-three cents on each \$1,000; \$2,074.65 on each \$2,000; \$3,111.99 on each \$3,000.

The detailed statement of the

EQUITABLE MUTUAL LIFE ASSOCIATION,

WATERLOO, IOWA,

will be found on page 295.

DISBURSEMENTS DURING THE YEAR 1901.

Losses and claims (detailed schedule filed)..... None.
 Advanced payments returned to rejected applicants..... None.

Total paid to members, returned guaranty deposits..... \$ 1,000.00
 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 3,078.00
 Commissions paid or allowed for collecting assessments..... 50.00
 Salaries of managers and agents not paid by commissions..... 1,520.80
 Salaries of officers, \$141.38; other compensation of officers, \$680.00..... 147.38
 Salaries and other compensation of office employees..... 885.00
 Medical examiners' fees, whether paid direct by members or otherwise..... 953.74
 Rent, \$255; taxes, \$.....; advertising and printing, \$481.45..... 735.45
 All other items, viz.: Postage, \$129.06; miscellaneous, \$313.10..... 442.76
 (Total expenses, footings, \$7,825.10.)

Total disbursements..... \$ 11,001.80
 Balance..... \$ 18,345.00

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account:
 Clinton National Bank..... \$ 5,081.17
 All other deposits: Notes held in office..... 13,000.83
 Total net or invested assets..... \$ 18,345.00

Total net or invested assets, less depreciation..... \$ 18,345.00

LIABILITIES.

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

Balance net assets..... \$ 18,345.00

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1901.		BUSINESS IN IOWA DURING 1901.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1901	1,102	\$ 1,102,000	1,102	\$ 1,102,000
Policies or certificates written during the year 1901	690	690,000	690	690,000
Total	1,792	\$ 1,792,000	1,792	\$ 1,792,000
Deduct number and amount which have ceased				

MISCELLANEOUS QUESTIONS.

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

Answer. Three certificates of \$1,000 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. Only so far as the full payment of policies is guaranteed by reserve and mortuary funds.

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. 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. American table, at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight hundred and twenty-one dollars and ninety-four cents.

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

Answer. To guarantee payment of policies in full; created by loading mortuary rates 25 per cent; deposited in Clinton National Bank, Clinton, Iowa.

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

Answer. Yes.

If not, how are they selected?

Answer. Directors elected by members; 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 purpose are assessments made, and under what authority?

Answer. Annual, semi-annual, and quarterly assessments are made, which include mortuary, reserve and expense collections, and are made by authority of the articles of incorporation.

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

Answer. One thousand and thirty-seven dollars and thirty-three cents on each \$1,000; \$2,074.65 on each \$2,000; \$3,111.99 on each \$3,000.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

FARMERS AND MECHANICS MUTUAL 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, HORACE WOOLWORTH.

Secretary, GEO. C. NEWMAN.

[Incorporated June 18, 1894. Commenced business June 19, 1894.]

Principal office, Des Moines.

INCOME DURING THE YEAR 1894.

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.....	\$ 2,685.00
Annual dues as per contract, without any deduction whatever.....	979.00
Assessments: Mortuary, \$100; expense, \$.....	212.00
Total paid by members.....	\$ 3,876.00
Cash received from all other sources, viz.: Interest.....	18
Advanced by directors.....	438.99
Total income.....	\$ 4,312.17
Total net resources.....	\$ 4,312.17

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 157.94
Advanced payments returned to rejected applicants.....	50.00
Total paid to members.....	\$ 207.94
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	2,772.02
Commissions paid or allowed for collecting assessments.....	31.19
Salaries of managers and agents not paid by commissions.....	125.18
Salaries and other compensation of office employees.....	114.78
Rent, \$50; advertising and printing, \$175.11.....	235.11
All other items, viz.: General expense.....	10.54
Postage.....	47.51
Office furniture.....	30.00
Total disbursements.....	\$ 3,667.31
Balance.....	\$ 744.84
NET OR INVESTED ASSETS.	
Agents' ledger balances.....	\$ 131.30
Cash in office.....	34.68
All other deposits: Deposited with treasurer.....	122.96
Notes taken for membership fees and first year's dues.....	436.00
Total net or invested assets.....	\$ 744.94
Total net or invested assets, less depreciation.....	\$ 744.84

LIABILITIES.

Advance assessments.....	\$ 1.00
All other (not including contingent mortuary), viz.: Advanced by directors, \$43.99; personal accounts, \$29.....	464.99
Total actual liabilities.....	\$ 465.99
Balance, net assets.....	\$ 278.85
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims, 1).....	\$ 30.00
Losses in process of adjustment (number of claims, 1).....	24.58
Losses reported (number of claims, 1)..... Claim not received.....	
Total contingent mortuary liabilities.....	\$ 54.58

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.	
	Number.	Amount.
Policies or certificates in force December 31, 1894.....	536	\$ 1,510,100.00
Policies or certificates written during the year 1894.....	536	\$ 1,510,100.00
Total.....	536	\$ 1,510,100.00
Defunct number and amount which have ceased to be in force during 1894.....	272	\$ 808,000.00
Total policies or certificates in force December 31, 1894.....	264	\$ 702,100.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	None	
Losses and claims on policies or certificates incurred during the year 1894.....	9	\$ 212.52
Total.....	9	\$ 212.52
Losses and claims on policies or certificates paid during the year 1894.....	7	\$ 157.94
Policies or certificates terminated by death during 1894.....	None	
Policies or certificates terminated by lapse and cancellation during 1894.....	None	

MISCELLANEOUS QUESTIONS.

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

Answer. Five thousand dollars.

In 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 may be used for collecting, protecting and maintaining the indemnity 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? 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 graded; fixed sum, \$5; all classes and ages.

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 provision.
 For what purpose are assessments made, and under what authority?
 Answer. For payment of 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. Five hundred and twenty-eight dollars on a general assessment.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

FARMERS' 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, F. E. DUNCAN.

Secretary, W. W. HAYNE.

[Incorporated October 27, 1891. Commenced business November 25, 1891.]

Principal office, 222-224 Equitable building, Des Moines, Iowa.

Attorneys for service of process in Iowa, Read & Read, Des Moines, Iowa.

BALANCE SHEET.

Amount of net of invested assets December 31 of previous year.....\$ 916.94

INCOME DURING THE YEAR 1894.

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.....\$ 2,465.59
 Annual dues as per contract, without any deduction whatever.....1,893.32
 Assessments: Mortuary, \$5,998.00; expense, \$1,329.67.....5,318.67
 Total paid by members.....\$ 9,677.19
 Cash received from all other sources, viz.: Transfer fees.....11.50
 (Assessments paid in advance, \$11.50.)

Total income.....\$ 9,688.19

Total net resources.....\$ 10,604.21

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims.....\$ 2,947.73
 Total paid to members.....\$ 2,947.73
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....2,947.73
 Salaries of officers, \$4,322.77; other compensation of officers, none.....2,232.77

Salaries and other compensation of office employees.....\$ 222.55
 Rent, \$249.00; advertising and printing, \$40.65.....289.65
 All other items, viz.: Office expense, \$39.15; legal expense, \$345.26, Postage, \$124.29; furniture, \$36.44; state fees, \$36.50; interest, \$4.50.....791.99
 (Total expenses, \$6,014.10.)

Total disbursements.....\$ 8,961.83

Balance.....\$ 1,642.40

NET OR INVESTED ASSETS.

Agents' ledger balances.....\$ 51.27
 Cash in office.....65.49
 Cash deposits in banks on emergency or reserve fund: Notes taken for membership fees and annual dues.....1,325.54
 Total net or invested assets.....\$ 1,642.40
 Total net or invested assets, less depreciation.....\$ 1,642.40

LIABILITIES.

Salaries, rents and office expenses due and accrued.....\$ 195.23
 Borrowed money.....1,702.59
 Total actual liabilities.....\$ 1,897.79

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid.....\$ 4,000.00
 Total due from members.....\$ 4,000.00
 Deduct estimated cost of collection.....2,600.00
 Net amount due from members.....\$ 2,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 13).....\$ 1,496.45
 Losses reported (number of claims 3).....553.04
 Total contingent mortuary liabilities.....\$ 2,049.49

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.	
	Number.	Amount.
Policies or certificates in force December 31, 1893.....	346	\$ 151,736.00
Policies or certificates written during the year 1894.....	329	140,098.00
Total.....	675	\$ 291,834.00
Deduct number and amount which have ceased to be in force during 1894.....	216	121,915.00
Total policies or certificates in force December 31, 1894.....	459	\$ 171,032.00
Losses and claims on policies or certificates unpaid December 31, 1894 (animals).....	4	\$ 24.00
Losses and claims on policies or certificates incurred during the year 1894 (animals).....	29	4,760.18
Total (animals).....	43	\$ 4,984.18
Losses and claims on policies or certificates paid during the year 1894 (animals).....	28	2,947.73
Policies or certificates terminated by death during 1894 (animals).....	38	4,760.18
Policies or certificates terminated by expiration during 1894 (animals).....	216	121,915.00

MISCELLANEOUS QUESTIONS.

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

Answer. Eight 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 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. Twenty-five per cent for the payment of expenses.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged?

Answer. Assessments levied pro rata on amount of insurance. No tables used.

Has the society an emergency or reserve fund?

Answer. No.

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

Answer. Directors are. Officers elected by board of directors annually.

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

Answer. Losses and expenses. By 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. Class A, \$1,07.00; Class B, \$211.45; total, \$1,718.25.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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 EUBANK.

Secretary, E. H. WHITCOMB.

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

Principal office, Davenport, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 52,727.42

INCOME DURING THE YEAR 1894.

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. \$ 6,418.41

Annual dues as per contract, without any deduction whatever. 11,754.26

Assessments: Mortuary, \$21,215.81; expense, \$..... 21,315.81

Medical examiner's fees paid by applicant. None.

Total paid by members. \$ 42,988.53

Interest, \$2,942.40; rent, \$..... \$ 2,912.40

Advances to agents repaid. None.

Cash received from all other sources, viz.: Surety and savings fund. 7,302.96

Advance fund. 28.69

(Assessments paid in advance, none).

Total income. \$ 52,823.60

Total net resources. \$ 105,621.02

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed). \$ 21,000.00

Mortuary payments returned to members. 492.96

Total paid to members. \$ 21,492.96

Commission and fees retained by or paid or allowed to agents on account of fees and dues. 8,210.39

Commissions paid or allowed for collecting assessments. 57.61

Salaries of managers and agents not paid by commissions. 4,556.77

Salaries of officers, \$3,950; other compensation of officers, \$788.35. 4,738.35

Salaries and other compensation of office employees. 1,300.00

Medical examiner's fees, whether paid direct by members or otherwise. 895.20

Rent, \$225; taxes, \$.....; advertising and printing, \$112.18. 1,007.18

Advanced to officers and agents to be repaid out of future salaries or commissions. None.

All other items, viz.: Postage, \$304.95; attorney fees, \$137.48; Nat'l con., \$200; telephone, \$54; Ins. commissioners, \$30. 723.74

Safety deposit, \$20; traveling expenses, \$1,284.18; Guarantee Co., \$500; contingent expenses, \$340.26. 2,544.44

Accrued interest, \$376.81; ret. from ad. account, \$275.12. 651.94

(Advanced assessments applied, none).

(Total expenses footing, \$55,026.14).

Total disbursements. \$ 45,161.64

Balance. \$ 60,459.38

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances. None.

Loans on mortgages (first liens) on real estate. \$ 52,823.60

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. 2,767.14

Cash deposits in banks on emergency or reserve fund account: Davenport National Bank. 4,167.24

Total net or invested assets. \$ 60,459.38

Total net or invested assets, less depreciation. \$ 60,459.38

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$607.69. 607.69

Rents due, \$.....; accrued, \$.....; surety pledges, estimated \$5,788.41. 5,788.41

Market value of real estate over cost and incumbrances. None.

Furniture. 914.24

Market value of bonds and stocks over cost. None.

Total non-invested assets. \$ 7,400.34

Gross assets. \$ 67,859.72

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,; interest accrued on same, None.	
Advance assessments, \$456.36; bonus or dividend obligations \$.....	456.36
All other (not including contingent mortuary) via, None.	
Total actual liabilities,	\$ 456.36
Balance, net assets,	\$ 67,403.96

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due,	\$ 700.27
Mortuary assessments, due and unpaid, None.	
Mortuary assessments, not yet called for losses unadjusted, \$.....; resisted, \$2,000; reported, \$.....	2,000.00
Total due from members,	\$ 2,700.27
Deduct estimated cost of collection,	290.00
Net amount due from members,	\$ 2,370.27

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, 1)	\$ 2,000.00
All other contingent liabilities, None.	
Total contingent mortuary liabilities,	\$ 2,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894,	2,544	\$ 2,544,000	1,922	\$ 1,922,000
Policies or certificates written during the year 1894,	405	405,000	321	321,000
Total,	2,949	\$ 2,949,000	2,243	\$ 2,243,000
Deduct number and amount which have ceased to be in force during 1894,	274	274,000	193	193,000
Total policies or certificates in force December 31, 1894,	2,675	\$ 2,675,000	2,050	\$ 2,050,000
Losses and claims on policies or certificates unpaid December 31, 1894,	2	4,000	1	2,000
Losses and claims on policies or certificates incurred during the year 1894,	13	19,000	9	15,000
Total,	15	\$ 23,000	10	\$ 17,000
Losses and claims on policies or certificates paid during the year 1894,	14	21,000	10	17,000
Policies or certificates terminated by death during 1894,	21	21,000	15	15,000
Policies or certificates terminated by cancellation,	17	17,000	14	14,000
Policies or certificates terminated by lapse during 1894,	233	236,000	164	164,000

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; five, maximum.

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; when there are five thousand certificates or policies in force and \$50,000 in the surety fund, then from the excess in said fund about \$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. Yes; cost of collection and protection.

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 life and savings policy as defined in section 20, chapter 65, acts of the 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. American experience table; age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty-seven thousand, two dollars and eighty cents.

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

Answer. To secure policy contracts by payment of 1 per cent insured. Deposited with auditor of Iowa, \$53,525. Deposited with Davenport National Bank, \$2,477.86.

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

Answer. Directors.

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. No.

Are assignments of certificates to other than such persons allowed?

Answer. Yes; life and savings fund policies.

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

Answer. To meet death losses, expenses and policy contracts.

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, 1894, 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, 1875. Commenced business January 1, 1879.]

Principal office, 914 Walnut street, Philadelphia.

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

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 829,646.65

INCOME DURING THE YEAR 1894.

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 total first year's expense payment on all new policies.....\$ 250,451.95

Annual dues as per contract, without any deduction whatever, including contingent expenditures.....268,196.46

Assessments: Mortuary, \$567,992.47; expense, \$9,183.18.....596,265.65

Medical examiners' fees paid by applicant.....3,386.50

Total paid by members.....\$1,118,933.57

Interest, \$35,417.22; rent, \$2,577.05.....38,994.27

Cash received from all other sources, viz.: Fees for changing policies.....136.60

Total income.....\$1,156,734.44

Total net resources.....\$1,985,381.10

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 408,725.46

Advanced payments returned to rejected applicants and amounts returned to members, including expenses incidental thereto.....26,070.80

Total paid to members.....\$ 436,796.36

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....307,698.37

Commissions paid or allowed for collecting assessments.....9,183.18

Salaries of managers and agents not paid by commissions.....8,301.55

Salaries and other compensation of officers.....21,645.08

Salaries and other compensation of office employees.....57,832.09

Medical examiners' fees, whether paid direct by members or otherwise.....\$ 35,172.00

Rent, \$12,006.17; taxes, \$2,083.37; advertising and printing, \$30,971.88.....46,914.42

All other items, viz.: State licenses, legal expenses, etc.....19,435.15

Furniture, fixtures, janitor, fuel, expressage, telegrams, etc.....11,555.47

Traveling expenses, postage, etc.....13,324.73

(Total expenses, \$222,651.44)

Total disbursements.....\$ 908,547.70

Balance.....\$1,027,536.40

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....\$ 313,245.72

Loans on mortgages (first liens) on real estate.....368,331.13

Loans secured by pledge of bonds, stock or other marketable collaterals.....35,035.88

Interest bearing notes secured by liens on policies.....26,947.83

Cost value of bonds and stocks owned absolutely.....35,377.66

Agents' ledger balances, secured.....250,557.72

Cash in office.....1,816.49

Printing machinery.....1,767.28

Cash deposits in banks on emergency fund account:

Union Trust Company, Philadelphia.....\$ 14,827.78

Third National Bank, Philadelphia.....12,641.87

Seventh National Bank, Philadelphia.....21,373.47

All other deposits: Union Trust Company, Philadelphia, trustee.....11,321.57

Total net or invested assets, less depreciation.....\$1,027,536.40

NON-INVESTED ASSETS.

Interest due, \$3,302.00; accrued, \$5,236.37.....\$ 8,538.37

Market value of real estate over cost and incumbrances.....22,446.89

Total non-invested assets.....\$ 30,975.26

Gross assets.....\$1,058,511.66

LIABILITIES.

Salaries, rents and office expenses due and accrued.....\$ 76.87

Bonus or dividend obligations.....33,313.27

Total actual liabilities.....\$ 33,390.14

Balance, net assets.....\$1,025,121.52

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity reserve or amount pledged for losses.....\$1,437,648.00

Total.....\$1,437,648.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 5).....\$ 13,000.00

Losses in process of adjustment (number of claims 2).....7,500.00

Losses reported (number of claims 3).....64,000.00

Losses resisted (number of claims 8).....34,000.00

Total contingent mortuary liabilities.....\$ 117,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893...	19,832	\$ 46,385,350.00	193	\$ 414,750
Policies or certificates written during the year 1894.....	8,044	19,419,750.00	210	467,500
Total.....	27,876	\$ 65,805,100.00	403	\$ 882,250
Deduct number and amount which have ceased to be in force during 1894.....	5,132	12,7 2,900.00	67	125,000
Total policies or certificates in force December 31, 1894.....	22,744	\$ 53,132,900.00	345	\$ 758,250
Losses and claims on policies or certificates unpaid December 31, 1893.....	47	117,000.00		5,400.00
(Three of these claims settled at a saving of).....				
Total.....	47	\$ 113,000.00		
Losses and claims on policies or certificates incurred during year 1894.....	183	412,635.46	3	\$ 6,000
Total.....	290	\$ 526,225.46	3	\$ 6,000
Losses and claims on policies or certificates paid during the year 1894.....	184	408,725.46	2	5,000
Policies or certificates terminated by death during 1894.....	183	412,625.46	3	6,000
Policies or certificates terminated by lapse during 1894.....	4,949	12,289,574.54	54	117,000

MISCELLANEOUS QUESTIONS.

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

Answer. Two thousand, 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; the policies are guaranteed by the contingent fund, now sufficient to more than pay the losses for one 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 2 per cent to 10 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; except in certain cases, over-payments are returned.

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. By American table, modified by probable life and experienced decrement.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Nine hundred and ninety-four thousand, one hundred and fifty-two dollars and twenty-six cents.

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

Answer. To guarantee full payment of policies and reduce insurable liability of the association; created by loading mortuary calls or collecting stipulated sums in addition to mortality element for said purpose; see invested assets 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 heirs of the member?

Answer. Yes; legal insurance interest only.

Are assignments of certificates to other than such persons allowed?

Answer. For persons having a legal insurable interest.

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 \$49,216.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

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, JAMES NOBLE, JR.

Secretary, HERBERT N. KINGSBURY.

[Incorporated April 12, 1887. Commenced business May 4, 1887.]

Principal office, Westfield, Massachusetts.

Attorney for service of process in Iowa, Harry R. Foshier, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 10,416.47

INCOME DURING THE YEAR 1894.

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..... \$ 6,640.00
 Annual dues as per contract, without any deduction whatever... 17,288.00
 Assessments: Mortuary, \$..... expense, \$..... 34,576.00
 Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 58,504.00

Interest, \$..... rent, \$..... None.

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, none.)

Total income..... \$ 58,504.00

Total net resources..... \$ 68,920.47

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 31,021.86
Advanced payments returned to rejected applicants.....	21.35
Total paid to members.....	\$ 31,043.21
Commission and fees retained by or paid or allowed to agents on account of fees and dues, for forming local councils.....	15,414.14
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions. None.	
Salaries of officers, \$4,934.22; other compensation of officers, \$.....	4,934.22
Salaries and other compensation of office employees.....	1,830.00
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Rent, \$190; taxes, \$.....; advertising, \$825.47; printing, \$767.19.....	1,742.66
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Interest, licenses, postage, incidental, traveling.....	3,339.92
Total disbursements.....	\$ 65,394.14
Balance.....	\$ 8,616.33

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 on bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 5,644.81
Cash deposits in banks on emergency or reserve fund account:	
Hampton National Bank.....	2,115.34
Worococo Savings Bank.....	650.25
Total net or invested assets.....	\$ 8,616.33
Deduct depreciation of assets to bring same to market value.....	None.
Total net or invested assets, less depreciation.....	\$ 8,616.33

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....;.....	None.
Rents due, \$.....; accrued, \$.....;.....	None.
Market value of real estate over cost of incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Gross assets.....	\$ 8,616.33

LIABILITIES.

Losses adjusted, due and paid (number of claims.....).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$6,000; interest accrued on same, \$.....	\$ 6,000.00
Advance assessments, \$.....; bonus or dividend obligations, \$.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 6,000.00
Balance, net assets.....	\$ 2,616.33

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 2,546.00
Mortuary assessments, due and unpaid.....	4,580.00
Mortuary assessments, not yet called for losses unadjusted, \$.....; restated, \$.....	21,004.00
Net amount due from members.....	\$ 28,130.00

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 accidents, 98).....	
Losses restated (number of claims, 2).....	\$ 10,000.00
Total contingent mortuary liabilities.....	\$ 10,000.00

EXHIBIT OF CERTIFICATES OF POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	8,625	\$25,108,900.00		
Reinstatements during 1894.....	472	1,446,900	3	\$ 4,250.00
Policies or certificates written during the year 1894.....	1,328	3,546,020.00	381	1,282,300.00
Total.....	10,425	\$30,072,450.00	384	\$1,296,800.00
Deduct number and amount which have ceased to be in force during 1894.....	2,381	6,645,800.00	80	200,500.00
Total policies or certificates in force December 31, 1894.....	8,042	\$23,426,650.00	304	\$1,086,300.00
Losses and claims on policies or certificates unpaid December 31, 1893.....				
Losses and claims on policies or certificates incurred during year 1894.....	594	\$3,021.86	10	\$23.69
Total.....	594	\$3,021.86	10	\$23.69
Losses and claims on policies or certificates paid during the year 1894.....	504	\$3,021.86	10	\$23.69
Policies or certificates terminated by death during 1894.....				
Policies or certificates terminated by lapse during 1894.....	2,384	6,645,800.00	80	200,500.00

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? 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 pay alike, but receive different amounts according to occupation or hazard.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight thousand, six hundred and sixteen dollars and thirty-three cents.

For what purpose, how created, and where deposited?

Answer. To pay claims; created by assessment; deposited in Hampden National Bank, Woronoco Savings Bank, and in vault.

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; accident business.

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. To pay claims; under authority of the association's charter, constitution and by-laws.

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

Answer. Sixteen thousand, one hundred and four dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, Nassau block, Burlington, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 6,679.50

INCOME DURING THE YEAR 1894.

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.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$16,254.33; expense, \$4,864.72.....\$ 21,119.05

Interest.....\$ 251.32
Advances to agents repaid.....None.
Cash received from all other sources.....None.

Total income.....\$ 21,373.41

Total net resources.....\$ 28,051.21

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 13,625.00

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 13,625.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....\$ 1,629.50

Commissions paid or allowed for collecting assessments.....\$ 1,278.68

Salaries of managers and agents not paid by commissions.....None.

Salaries of officers, \$1,102.42; other compensation of officers, \$499.50.....\$ 1,591.92

Salaries and other compensation of office employees.....None.

Medical examiners' fees, whether paid direct by members or otherwise.....\$ 163.50

Bent, \$307.35; taxes, \$108.25; advertising and printing, \$53.47.....\$ 1,069.08

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.

All other items, viz.: Travelling expenses.....\$ 181.47

Postage, exchange, etc.....\$ 298.45

Directors' fee for meetings.....\$ 128.00

Sundries, incidentals.....\$ 55.05

Total disbursements.....\$ 20,034.56

Balance.....\$ 8,016.65

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.

Loans on mortgages (first liens) on real estate.....\$ 2,700.00

Loans secured by pledge of bonds, stocks or other marketable collaterals, certificate of deposit.....\$ 2,000.00

Cost value of stocks and bonds owned absolutely.....\$ 1,629.03

Agents' ledger balances.....None.

Cash in office.....None.

Cash deposits in banks on emergency or reserve fund account:

State of Missouri Insurance department.....\$ 1,000.00

First National Bank.....\$ 99.57

Total net or invested assets.....\$ 8,018.65

Total net or invested assets, less depreciation.....\$ 8,018.65

NON-INVESTED ASSETS.

Interest due, \$....; accrued, \$....None.

Rents due, \$....; accrued, \$....None.

Market value of real estate over cost and incumbrances.....None.

Market value of bonds and stocks over cost.....None.

Gross assets.....\$ 8,018.65

LIABILITIES.

Losses adjusted, due and unpaid.....None.

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

All other (not including contingent mortuary).....\$ 5,256.00

Total actual liabilities.....\$ 5,256.00

Balance net assets.....\$ 2,762.65

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, notes for current year, estimated.....	\$ 23,737.37
Mortuary assessments due and unpaid, estimated.....	800.00
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....	None.
Total due from members.....	\$ 23,537.37
Deduct estimated cost of collection.....	1,200.00
Net amount due from members.....	\$ 22,337.37

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment (number of claims \$).....	\$ 2,000.00
Losses reported (number of claims \$).....	4,000.00
Losses resisted (number of claims \$).....	6,000.00
Total contingent mortuary liabilities.....	\$ 12,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.	1,942	\$ 1,653,000	688	\$ 737,300
Policies or certificates written during the year 1894.	251	438,000	91	89,000
Total.....	2,193	\$ 2,091,000	779	\$ 826,300
Deduct number and amount which have ceased to be in force during 1894.....	479	464,000	231	241,000
Total policies or certificates in force December 31, 1894.....	1,714	\$ 1,627,000	548	\$ 585,300
Losses and claims on policies or certificates unpaid December 31, 1893.....	11	11,500	3	4,000
Losses and claims on policies or certificates incurred during year 1894.....	21	18,250	5	5,000
Total.....	32	\$ 29,750	8	\$ 9,000
Losses and claims on policies or certificates paid during the year 1894.....	36	37,750	6	7,000
Policies or certificates terminated by death during 1894.....	18	16,750	5	5,000
Policies or certificates terminated by lapse during 1894.....	458	\$ 443,750	226	230,000

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. No; except percentage for collecting; one-fourth set apart for reserve; the balance is used for settlements of death and disability claims.

Does the association or company issue endowment certificates or policies, or undertakes 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; upon the actuaries' table.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight thousand and eighteen dollars and sixty-five cents.

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

Answer. To provide against excessive mortality; for protection against forfeiture in case of inability to pay premiums when due; to reduce premiums after two years contingent membership; created by setting apart one-fourth of the net receipts of mortuary collections.

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

Answer. Yes, directors.

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 purpose are assessments made, and under what authority?

Answer. To create a mortuary fund for settlement of mortuary and disability claims; under authority of articles of incorporation, and to collect the expense dues provided for in policy.

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

Answer. A quarterly call upon all members would produce \$4,653.53.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

GRAND LODGE ANCIENT ORDER OF UNITED WORKMEN,

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.

Grand Master, L. T. HANKS.

Secretary, H. B. WHITE.

[Incorporated June 17, 1874. Commenced business November 27, 1873.]

Principal office, Waterloo, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 990.38

INCOME DURING THE YEAR 1894.

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.	\$ 12,449.57
Assessments: Mortuary, \$91,956.20; expense, \$6,910.08	\$ 198,866.28
Total paid by members	\$ 211,315.85
Interest, none; rent, \$.....	None.
Advances to agents repaid	None.
Cash received from all other sources, viz.: Supplies	\$ 156.31
Certificate fees	620.09

Total income	\$ 211,315.85
Total net resources	\$ 212,323.63

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)	\$ 101,000.00
Advanced payments returned to rejected applicants	None.
Total paid to members	\$ 191,000.00
Commissions paid or allowed for collecting assessments	None.
Salaries of managers and agents not paid by commissions	2,699.17
Salaries of officers, \$2,704.97; other compensation of officers, none	2,704.97
Salaries and other compensation of office employees	943.13
Medical examiners' fees, whether paid direct by members or otherwise	327.36
Rent, \$100; taxes, none; advertising and printing, \$1,564.04	1,664.04
Advanced to officers and agents to be repaid out of future salaries and commissions	None.
All other items, viz.: Mileage and per diem, executive and finance committee	549.54
Grand Lodge session, May, 1894	2,785.35
Paid sub-lodges, \$727.93; attorney fees, \$578.42	1,306.35
Supplies, \$229.66; postage, \$429.41; incidental expenses, \$309.21	968.28
Repaid loan of grand receiver, 1893	5,797.37
(Total expenses, \$19,983.17.)	

Total disbursements	\$ 210,983.17
Balance	\$ 1,340.46

NET OR INVESTED ASSETS.

E. A. Wadleigh, Clinton National Bank	\$ 1,340.46
Total net or invested assets	\$ 1,340.46
Total net or invested assets, less depreciation	\$ 1,340.46

NON-INVESTED ASSETS.

Interest due, none; accrued	None.
Rents due, none; accrued	None.
Gross assets	\$ 1,340.46

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, none; bonus or dividend obligations, None.	
All other (not including contingent mortuary)	None.
Balance, net assets	\$ 1,340.46

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$ 12,000.00
Mortuary assessments not yet called for losses unadjusted	4,000.00
\$.....; resisted, \$4,000	4,000.00
Reported	6,000.00
Total due from members	\$ 22,000.00
Net amount due from members	\$ 22,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6)	\$ 12,000.00
Losses in process of adjustment (number of claims, none)	None.
Losses reported (number of claims, 3)	6,000.00
Losses resisted (number of claims, 2)	4,000.00
Total contingent mortuary liabilities	\$ 22,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.
Policies or certificates in force December 31, 1893	8,157	\$ 16,000,000
Policies or certificates written during the year 1894	567	1,042,000
Total	8,724	\$ 17,042,000
Deduct number and amount which have ceased to be in force during 1894	1,311	2,533,000
Total policies or certificates in force December 31, 1894	7,413	\$ 14,509,000
Resisted	2	4,000
Losses and claims on policies or certificates unpaid December 31, 1893	15	30,000
Losses and claims on policies or certificates incurred during the year 1894	91	179,000
Total	108	\$ 213,000
Losses and claims on policies or certificates paid during the year 1894	97	191,000
Policies or certificates terminated by death during 1894	91	179,000
Policies or certificates terminated by lapse during 1894	1,310	2,533,000

MISCELLANEOUS QUESTIONS.

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

Answer. Two thousand dollars (\$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. 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. 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. Assessments are graded and members advanced according to age.
Has the society an emergency or reserve fund?
Answer. No.
For what purpose, how is it created and where deposited?
Answer. Only one advance assessment of each member according to age and class.
Held in the hands of the subordinate lodges, subject to call of grand lodge.
Are the officers and directors elected at annual meeting of members?
Answer. No.
If not, how are they selected?
Answer. At biennial sessions of grand lodge, composed of one delegate from each subordinate lodge and the grand lodge 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. 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 only. Ordered by grand master, grand recorder and finance committee, as provided in constitution and articles of incorporation.
What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
Answer. Nine thousand, five hundred and fifty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

GUARANTY FUND 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, HON. JOSEPH R. REED.

Secretary, WM. J. JAMESON.

[Incorporated October 28, 1889. Commenced business January 1, 1890.]

Principal office, Masonic Temple, Council Bluffs, Iowa.
Attorney for service of process in Iowa, Hon. John Y. Stone.

BALANCE SHEET.

Amount of net or invested assets December 31st of the previous year.... \$ 24,031.76

INCOME DURING THE YEAR.

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..... \$ 13,329.00

Annual dues as per contract, without any deduction whatever..... 617.07

Assessments: Mortuary, \$22,845.37; expense, \$7,019.50..... 29,864.87

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 43,810.94

Interest, \$601.45; rent, \$....1	694.45
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Advance assessments, \$718.80; guarantee fund, \$6,888.90	7,607.70
Total income.....	\$ 82,142.90
Total net resources.....	\$ 76,174.75
DISBURSEMENTS DURING THE YEAR 1894.	
Losses and claims (detailed schedule filed).....	\$ 24,000.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 24,000.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	13,329.00
Commissions paid or allowed for collecting assessments.....	478.63
Salaries of managers and agents not paid by commissions.....	3,600.00
Salaries of officers, \$....; other compensation of officers.....	None.
Salaries and other compensation of office employees.....	1,361.25
Medical examiners' fees, whether paid direct by members or otherwise.....	2,447.60
Rent (in expense account); taxes (in expense account); advertising and printing.....	1,100.25
Advanced to officers and agents to be repaid out of future salaries or commissions.....	13.45
All other items, viz: General fund, \$977.87; postage, \$791.65; expense, \$2,465.08; advance assessments applied, \$750.05; traveling expenses, \$200.....	25,100.73
Total disbursements.....	\$ 51,430.91
Balance.....	\$ 24,743.84
NET OR INVESTED ASSETS.	
Guaranty notes.....	\$ 7,499.50
Loans on mortgages (first liens) on real estate.....	12,900.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	1,105.33
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account: State of Missouri.....	1,000.00
All other deposits: Citizens State Bank.....	2,188.81
Total net or invested assets, less depreciation.....	\$ 24,743.84
NON-INVESTED ASSETS.	
Interest due, \$748.93; accrued, \$807.....	\$ 1,556.95
Rents due, \$....; accrued, \$....1	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 1,556.95
Gross assets.....	\$ 26,300.79
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, \$....; interest accrued on same, \$....1	None.
Advance assessments, \$46.36; bonus or dividend obligations, \$....1	46.36
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 46.36
Balance, net assets.....	\$ 26,254.43

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 6,296.19
Mortuary assessments due and unpaid.....None.	
Mortuary assessments not yet called for losses unadjusted. \$....; resisted, \$....; reported, \$....;.....None.	
Net amount due from members.....	\$ 6,296.19
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims 2).....	\$ 2,000.00
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.....	\$ 2,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1894.....	2,968	\$2,868,000.00	1,355	\$1,350,000.00
Policies or certificates written during the year 1894.....	1,911	1,911,000.00	472	472,000.00
Total.....	4,779	\$4,779,000.00	1,827	\$1,822,000.00
Deduct number and amount which have ceased to be in force during 1894.....	2,075	2,075,000.00	788	788,000.00
Total policies or certificates in force December 31, 1894.....	2,704	\$2,704,000.00	1,039	\$1,039,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	4	4,000.00	4	4,000.00
Losses and claims on policies or certificates incurred during the year 1894.....	22	22,000.00	5	5,000.00
Total.....	26	\$ 26,000.00	9	\$ 9,000.00
Losses and claims on policies or certificates paid during the year 1894.....	24	24,000.00	9	9,000.00
Policies or certificates terminated by death during 1894.....	22	22,000.00	5	5,000.00
Policies or certificates terminated by lapse during 1894.....	2,003	2,003,000.00	783	783,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. Three thousand dollars, based on certificates of \$1,000 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. No. Members are subject to additional assessment to meet any deficiency.

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. The expense of defending against unjust or unlawful death claims may be paid out of mortuary fund. All other expenses paid out of expense 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. On 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. Mortuary premiums are graded on American experience and combined actuary tables.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two thousand, eight hundred and ninety-nine dollars and ninety-two cents.

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

Answer. It is created to enable the association to meet extraordinary death losses, and is made up from surplus of mortuary fund. Is in the hands of the treasurer, but may be loaned out on real estate security as provided by the laws of the 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 purpose are assessments made, and under what authority?

Answer. To pay death losses, for guaranty fund, and for expense fund; under articles of incorporation and laws of Iowa.

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

Answer. Three thousand, two hundred and forty-four dollars and eighty cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, R. B. PARKER.

Secretary, STEPHEN BALL.

[Incorporated May, 1886. Commenced business of life insurance April, 1887.]

Principal office, 230 Asylum street, Hartford, Conn.

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

BALANCE SHEET.

Amount of net of invested assets December 31st of previous year..... \$1,928,477.37

INCOME DURING THE YEAR 1894.

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..... \$ 82,081.29
Annual dues as per contract, without any deduction whatever... 231,816.72
Assessments: Mortuary, \$1,167,674.09; expense, \$60,634.14..... 1,228,308.23
Advance payments..... 7,477.61
Received on account safety or emergency funds..... 58,498.27

Total paid by members..... \$1,607,301.12
Interest, \$48,277.06; rent, \$..... 48,277.06
Advances to agents repaid..... 2.08
Cash received from all other sources, viz.: Commissions charged off as such and standing to credit of agents..... 4,888.91
(Assessments paid in advance, \$7,477.61.)

Total income..... \$1,690,369.17

Total net resources..... \$3,018,846.54

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$1,142,571.00
Advanced payments applied, \$10,942.05; membership dividends applied, \$51,193.12..... 62,141.17

Total paid to members..... \$1,204,412.17
Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 163,234.34
Salaries of managers and agents not paid by commissions..... 16,206.97
Salaries of officers..... 14,500.00
Salaries and other compensation of office employees..... 43,917.30
Medical examiners' fees, whether paid direct by members or otherwise..... 23,094.56

Rent, \$6,165.65; taxes, \$12,969.22; advertising and printing, \$10,278.46..... 29,453.33

All other items, viz.: Traveling expenses, \$7,357.93; postage, \$10,985.39; law expenses, \$3,780.70; miscellaneous office expenses, \$6,282.66; dividends to stockholders, \$20,000..... 48,386.71
(Advanced assessments applied, included above, \$10,942.05.)
(Total expenses, \$341,573.11.)

Total disbursements..... \$1,545,785.28

Balance..... \$1,473,061.26

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 9,600.00

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... 135,450.43

Cash in office..... 4,732.32

Cash deposits in banks on emergency or reserve fund account: Principal sum of the investments and cash deposited in trust with Security Company of Hartford as a safety reserve or emergency fund..... 1,180,232.43

All other deposits: First National, \$57,519.56; United States, \$13,005.08; Farmers and Mechanics, \$71,421.41..... 141,945.05

Total net or invested assets, as per balance..... \$1,478,061.26

Deduct depreciation of assets to bring same to market value..... 22,655.90

Total net or invested assets, less depreciation..... \$1,455,405.36

NON-INVESTED ASSETS.

Interest due and accrued..... \$ 1,380.29
Total non-invested assets..... \$ 1,380.29
Gross assets..... \$1,451,785.62

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2)..... \$ 500.00
Taxes due and accrued..... 10,256.79
Salaries, rents and office expenses due and accrued..... 4,888.91
Borrowed money and interest accrued on same..... None.
Advance assessments..... 3,254.15
All other (not including contingent mortuary), viz:
Mortality fund and reserve on hand..... 62,451.86
Accumulated safety reserve or emergency fund on deposit..... 1,180,232.43
Total actual liabilities..... \$1,291,692.39
Balance, net assets..... \$ 160,093.23

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid..... \$ 162,500.00
Mortuary assessments, not yet called for losses unadjusted, \$76,500; resisted, \$19,000..... 95,500.00
Net amount due from members..... \$ 258,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 80)..... \$ 162,500.00
Losses in process of adjustment (number of claims, 31)..... 76,500.00
Losses reported (number of claims,) None.
Losses resisted (number of claims, 3)..... 19,000.00
Total contingent mortuary liabilities..... \$ 258,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN 1894 DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1894.....	39,325	\$ 87,492,000	945	\$ 1,943,500
Policies or certificates written during the year 1894.....	7,094	12,114,000	52	121,000
Total.....	46,419	\$ 99,606,000	997	\$ 2,064,500
Deduct number and amount which have ceased to be in force during 1894.....	5,580	12,239,500	110	250,000
Total policies or certificates in force December 31, 1894.....	40,839	\$ 87,366,500	887	\$ 1,805,500
Losses and claims on policies or certificates unpaid December 31, 1894.....	153	367,000	3	5,000
Losses and claims on policies or certificates incurred during the year 1894.....	408	1,049,221	5	15,500
Total.....	530	\$ 1,116,221	8	\$ 20,500
Losses and claims on policies or certificates paid during the year 1894.....	428	1,142,271	8	20,500
Policies or certificates terminated by death during 1894.....	460	1,049,221	6	15,500
Policies or certificates terminated by lapse during 1894.....	5,120	11,220,279	104	243,500

MISCELLANEOUS QUESTIONS.

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

Answer. Fifteen 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, except some policies are issued where the first seven years' mortality payments are fixed by a quarterly advance charge, based on 19 per cent loaded actaries' net seven year term rates.

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

Answer. None other than as provided by contract.

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 fund.

In levying mortality 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 at date of levy, by a table derived from the American and actuaries' tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, one hundred and eighty thousand, two hundred and forty-one dollars and eighteen cents.

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

Answer. By payment, once only, of \$10 per \$1,000 of amount insured. Deposited in the Security company.

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

Answer. No.

If not, how are they selected?

Answer. Directors by stockholders; 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. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Yes.

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

Answer. For the purpose of paying death losses and expenses; under the authority of the agreement made with members in their certificates.

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

Answer. Fifteen thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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. HERROS.

[Incorporated March 3, 1883. Commenced business March 5, 1883.]

Principal office, Oskaloosa, Iowa.

Attorney for service of process in Iowa, C. P. Searle.

BALANCE SHEET.

Amount of net of invested assets December 31st of previous year.....\$ 16,081.97

INCOME DURING THE YEAR 1894.

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.....	\$ 378.00
Annual dues as per contract, without any deduction whatever...	763.83
Assessments: Mortuary, \$3,529.75; expense, \$.....	3,529.75
Medical examiners' fees paid by applicants.....	47.00

Total paid by members.....	\$ 4,716.58
Interest, \$236.84; rent, \$772.....	1,098.84
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Reinstatements.....	61.00
(Assessments paid in advance, \$336.25.)	

Total income.....\$ 5,876.42

Total net resources.....\$ 21,957.99

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 4,907.14
Advanced payments returned to rejected applicants.....	8.60

Total paid to members.....	\$ 4,915.14
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	472.50
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$1,000.70; other compensation of officers, \$....	1,066.70
Salaries and other compensation of office employees.....	None.
Medical examiners' fees, whether paid direct by members or otherwise.....	56.00
Rent, \$.....; taxes, \$223.40; advertising and printing, \$199.40.....	422.80

All other items, viz.: Office expenses, \$189.27; Insurance, \$67.83; bills payable, \$130.12; repairs, \$74.24; attorney's fees \$100.00; furniture and fixtures, \$12.57; traveling expenses, \$22.10.....\$ 625.13
(Total expenses, \$2,644.22)

Total disbursements.....\$ 7,539.96
Balance.....\$ 14,298.33

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances....\$ 17,431.34
Loans on mortgages (first liens) on real estate.....1,300.00
Loans secured by pledge of bonds, stocks or other marketable
collaterals.....None.
Cost value of bonds and stocks owned absolutely.....None.
Agents' ledger balances with attorney for association.....300.00
Bills receivable.....67.50
Cash deposits in banks on emergency or reserve fund account:
Mahaska County State Bank.....605.74
Total net or invested assets.....\$ 14,704.58
Deduct assessments in advance.....206.25
Total net or invested assets, less depreciation.....\$ 14,298.33

NON-INVESTED ASSETS.

Interest due, none; assessment in advance, cash.....\$ 306.25
Rents due, none; accrued, \$148.....148.00
Market value of real estate over cost and incumbrances.....1,508.66
Furniture and fixtures.....289.42

Total non-invested assets.....\$ 2,332.33
Gross assets.....\$ 16,710.96

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 11).....\$ 288.75
Taxes due and accrued.....None.
Salaries, rents and office expenses due and accrued.....183.63
Borrowed money, \$....; interest accrued on same, \$....; None.
To the credit of individual members from reserve.....3,532.69
Advanced assessments, \$....; bonus or dividend obligations, \$....; None.
All other (not including contingent mortuary).....None.
Total actual liabilities.....\$ 4,374.67
Balance, net assets.....\$ 12,335.99

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, \$....\$ 1,200.00
Mortuary assessments due and unpaid.....None.
Mortuary assessments not yet called for losses unadjusted,
\$....; related, \$....; reported, \$....; None.
Total due from members.....\$ 1,200.00
Net amount due from members.....\$ 1,200.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....None.
Losses in process of adjustment.....None.
Losses reported (number of claims, 2).....\$ 1,200.00
Losses related.....None.
All other contingent liabilities.....None.
Total contingent mortuary liabilities.....\$ 1,200.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number	Amount	Number	Amount
Policies or certificates in force December 31, 1893.....	582	\$ 2,082,000.00	582	\$ 2,082,000.00
Policies or certificates written during the year 1894.....	47	135,000.00	47	135,000.00
Total.....	629	2,215,000.00	629	2,215,000.00
Deduct number and amount which have ceased to be in force during 1894.....	103	256,000.00	103	256,000.00
Total policies or certificates in force December 31, 1894.....	526	1,959,000.00	526	1,959,000.00
Losses and claims on policies or certificates unpaid, December 31, 1893.....	4%	1,680.46	4%	1,680.46
Losses and claims on policies or certificates incurred during the year 1894.....	8	3,338.17	8	3,338.17
Total.....	12%	5,018.63	12%	5,018.63
Losses and claims on policies or certificates paid during the year 1894.....	9%	3,450.88	9%	3,450.88
Policies or certificates terminated by death during 1894.....	8	22,500.00	8	22,500.00
Policies or certificates terminated by lapse or cancellation during 1894.....	95	237,500.00	95	237,500.00

MISCELLANEOUS QUESTIONS.

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

Answer. One thousand dollars; under reorganization July 16, 1894.

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; 10 per cent of each assessment is retained and placed in the endowment fund, and 15 per cent in the general 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. Certificates provide for payment of pro rata share of the endowment fund to members at stated intervals.

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. Assessments are graded and levied according to age at time of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Nine thousand, nine hundred and eighty-two dollars and eighty cents.

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

Answer. To be paid back to members at stated intervals. Created by retaining 10 per cent from all assessments, interest and rents, and consists of real estate.

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

Answer. Directors are.

If not, how are they selected?

Answer. Other officers are chosen 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 and 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 purpose are assessments made, and under what authority?

Answer. For paying death losses, and providing for endowment and general funds as hereinbefore stated.

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

Answer. Eight hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, J. W. McMULLIN.

Secretary, F. H. LORING.

[Incorporated January 20, 1876. Commenced business March 16, 1876.]

Principal office, Oskaloosa, Iowa.

BALANCE SHEET.

Amount of net of invested assets December 31 of previous year.....\$ 37,439.27

INCOME DURING THE YEAR 1894.

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.....\$ 1,975.35

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$140,970.88; expense, none.....140,970.88

Medical examiners' fees paid by applicant.....406.35

Total paid by members.....\$ 143,352.54

Interest, none; rent, \$2,516.00.....2,516.00

Advances to agents repaid.....None.

Cash received from all other sources, viz.: Reselling certificates.....13.00

Changes in ledger accounts.....142.73

Received on bills receivable.....122.25

(Assessments paid in advance, none).

Total income.....\$ 146,146.56

Total net resources.....\$ 181,605.83

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 130,000.00

Advanced payments returned to members.....93.65

Total paid to members.....\$ 130,093.65

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....1,644.35

Commissions paid or allowed for collecting assessments.....5,930.80

Salaries of managers and agents not paid by commissions: Salary, \$3,900.72; expenses, \$3,691.97.....7,642.69

Salaries of officers, \$1,530.00; other compensation of officers, \$238.35.....1,768.35

Salaries and other compensation of office employees.....816.05

Medical examiners' fees, whether paid direct by members or otherwise.....406.65

Rent, \$.....; taxes, \$578.00; advertising and printing, \$579.67.....1,037.67

Advanced to officers and agents to be paid out of future salaries or commissions.....None.

All other items, viz.: Interest, \$1,044.21; insurance, \$120.00; ex. books, \$20.00; postage, \$598.00; repairs and improvements, \$127.35; state fees, \$108.50; underwriters, \$82.40; fuel, \$162.94; travel, \$28.40; light, \$4.00; books, \$14.50; telephone, \$36.00; telegrams, \$8.50; janitor, \$26.15; attorney fees, \$45.00; express, \$2.00; exchange, \$3.65; water, \$31.00; notary fees, \$4.50.....2,405.94

(Advanced assessments applied, included above, none).

(Total expenses, \$21,856.15).

Total disbursements.....\$ 151,856.15

Balance.....\$ 31,749.68

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....\$ 30,715.88

Loans on mortgages (first liens) on real estate.....None.

Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.

Bills receivable.....228.85

Agents' ledger balances.....330.81

Cash in office, \$34.14; treasury, \$150.00.....484.14

Cash deposits in banks on emergency or reserve fund account.....None.

All other deposits.....None.

Total net or invested assets.....\$ 31,749.68

Total net or invested assets, less depreciation.....\$ 31,749.68

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.

Gross assets.....\$ 31,749.68

LIABILITIES.

Losses adjusted, due and unpaid (number of claims 4).....\$ 7,000.00

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

Borrowed money and interest accrued on same.....None.

Advance assessments, none; bonus on dividend obligations.....None.

All other (not including contingent mortuary, viz.: Ledger accounts.....257.72

Total actual liabilities.....\$ 7,257.72

Balance, net assets.....\$ 24,511.96

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid (a).....	\$ 8,000.00
Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported, \$48,000.00.....	48,000.00
Total due from members.....	\$ 56,000.00
Deduct estimated cost of collection.....	5,000.00
Net amount due from members.....	\$ 51,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 10).....	\$ 10,000.00
Losses in process of adjustment.....	None.
Losses reported (number of claims 12).....	21,000.00
Losses resisted.....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 42,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	3,890	\$ 7,514,000	2,534	\$ 5,183,000
Policies or certificates written during the year 1894.....	416	637,000	323	507,000
Total.....	4,306	\$ 8,151,000	2,857	\$ 5,690,000
Deduct number and amount which have ceased to be in force during 1894.....	784	1,483,000	472	900,000
Total policies or certificates in force December 31, 1894.....	3,522	\$ 6,768,000	2,485	\$ 4,790,000
Losses and claims on policies or certificates unpaid December 31, 1893.....	40	80,000	27	54,000
Losses and claims on policies or certificates incurred during the year 1894.....	51	99,000	30	57,000
Total.....	91	\$ 179,000	57	\$ 111,000
Losses and claims on policies or certificates paid during the year 1894.....	65	130,000	40	80,000
Policies or certificates terminated by death during 1894.....	51	99,000	30	57,000
Policies or certificates terminated by lapse during 1894.....	719	1,353,000	432	820,000

MISCELLANEOUS QUESTIONS.

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

Answer. Formerly \$4,000; now \$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. 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. Twenty cents per member 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.

Has the society an emergency or reserve fund?

Answer. Yes; called permanent fund.

What is the amount thereof?

Answer. Thirty thousand, seven hundred and fifteen dollars and eighty-eight cents.

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

Answer. Invested in real estate.

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 for a term of three years. All 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, and are assignments of certificates to other than such persons allowed?

Answer. We conform to the law of Iowa strictly.

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

Answer. To pay losses and expenses; under the direction of the officers and by 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. (All classes under same assessment.) About \$2.40.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

IOWA MUTUAL ACCIDENT 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, IRA KRAPE.

Secretary, EDGAR L. IRVING.

[Incorporated March 26, 1894. Commenced business May 7, 1894.]

Principal office, Nora Springs, Iowa.

INCOME DURING THE YEAR 1894.

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.....	\$ 2,286.00
Annual dues as per contract, without any deduction whatever..	1,702.10
Assessments: Mortuary, \$1.00; expense, \$.....	1,468.00
Medical examiners' fees paid by applicant.....	None.

Total paid by members.....\$ 5,511.10

Interest, \$....; rents, \$....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Advanced by officers.....	250.00
Total income.....	\$ 5,761.10
Total net resources.....	\$ 5,761.10

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 1,512.24
Advanced payments returned to rejected applicants.....	594.25
Total paid to members.....	\$ 2,106.49
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	2,013.00
Commissions paid or allowed for collecting assessments.....	17.23
Salaries of agents not paid by commissions.....	464.00
Salaries of officers, \$....; other compensation of officers.....	None.
Salaries and other compensation of office employees.....	210.00
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Rent, \$10; taxes, \$....; advertising and printing, \$293.60.....	303.60
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Attorney fees, \$90; postage, \$63.50; general office and traveling expenses, \$167.85; directors' fees, \$9; books, stationery, office supplies and furniture, \$283.55; state fees, agent's certificates from Auditor, \$87.....	620.90
(Total expenses, \$3,628.73.)	
Total disbursements.....	\$ 5,725.22
Balance.....	\$ 25.88

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.....	25.88
Cash deposits in banks on emergency or reserve fund account.....	None.
Total net or invested assets, less depreciation.....	\$ 25.88

NON-INVESTED ASSETS.

Office furniture, fixtures and supplies (present value).....	\$ 225.00
Advance from general expense fund to benefit fund.....	140.24
Total non-invested assets.....	\$ 365.24
Gross assets.....	\$ 391.12

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, \$250; interest accrued on same, \$....	250.00
Advance assessments, \$....; bonus or dividend obligations, \$....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 250.00
Balance, net assets.....	\$ 141.12

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 494.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....	None.
Net amount due from members.....	\$ 494.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims)	None.
Losses in process of adjustment (number of claims, 1).....	85.58
Losses reported (number of claims)	None.
Losses resisted (number of claims)	None.
All other contingent liabilities, claims paid, advanced from general fund.....	140.24
Total contingent mortuary liabilities.....	\$ 225.82
Balance.....	\$ 268.18

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1894	
	Number.	Amount.
Policies or certificates in force December 31, 1893.....	None	None
Policies or certificates written during the year 1894.....	671	\$ 1,900,000.00
Total.....	671	\$ 1,900,000.00
Deduct number and amount which have ceased to be in force during 1894.....	149	\$ 373,000.00
Total policies and certificates in force December 31, 1894.....	522	\$ 1,527,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1893.....	None	None
Losses and claims on policies or certificates incurred during 1894.....	63	1,397.82
Total.....	63	\$ 1,397.82
Losses and claims on policies or certificates paid during year 1894.....	62	1,512.24
Policies or certificates terminated by death during 1894.....	None	None
Policies or certificates terminated by lapse during 1894.....	149	373,000.00

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? 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.
 Has the society an emergency or reserve fund?
 Answer. No.
 Are the officers and directors elected at annual meeting of members? If not, how are they selected?
 Answer. Directors elected at annual meeting by the members, and the officers elected by the board of 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 purpose are assessments made, and under what authority?
 Answer. To pay losses; by the direction 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. Five hundred and twenty-two dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the
 KNIGHTS TEMPLARS AND MASONS LIFE INDEMNITY
 COMPANY,

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, GEO. M. MOULTON.

Manager, W. H. GRAY.

[Incorporated May 5, 1884. Commenced business May 27, 1884.]

Principal office, 1303 Masonic Temple, Chicago, Ill.
 Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net of invested assets December 31st of previous year.....\$ 242,411.10
 INCOME DURING THE YEAR 1894.

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.....\$ 8,405.25
 Annual dues as per contract, without any deduction whatever.....22,092.17
 Assessments: Mortuary, \$272,790.51; expense, \$90,949.03.....363,739.54

Total paid by members.....\$ 394,237.96
 Interest.....12,900.61
 Advances to agents repaid.....None.
 Cash received from all other sources, viz.: Advance payments.....2,149.04

Total income.....\$ 409,202.51
 Total net resources.....\$ 651,713.61

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 291,642.50
 Advanced payments returned to rejected applicants.....307.49

Total paid to members.....\$ 291,950.00
 Commission and fees retained by or paid or allowed to agents on account of fees and dues.....21,964.29
 Commissions paid or allowed for collecting assessments.....None.
 Salaries of managers and agents not paid by commissions.....None.
 Salaries of officers.....6,166.66
 Salaries and other compensation of office employees.....7,194.21
 Medical examiners' fees, whether paid direct by members or otherwise.....1,704.00
 Rent, \$3,000; taxes, \$661.20; advertising and printing, \$3,244.81.....7,106.61
 All other items, viz.: Postage, \$3,306.53; collections, \$5,611.02; traveling expenses, \$4,472.06; furniture, \$292.25; office expenses, \$662.14; legal expenses, \$1,198.20; dividend bonds, \$5,107.10.....20,650.30
 (Advanced assessments applied, \$10,812.06.)
 (Total expenses, \$64,875.37.)

Total disbursements.....\$ 356,825.45
 Balance.....\$ 294,888.16

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.....\$ 242,301.25
 Cash in office.....341.27
 Cash deposits in banks on emergency or reserve fund account:
 First National Bank of Chicago.....41,078.50
 Illinois Trust and Savings Bank of Chicago.....6,207.25
 All other deposits:
 Missouri Insurance Department.....1,000.00
 Special deposit security in Sparks suit (with First National Bank).....4,000.00
 Total net or invested assets, less depreciation.....\$ 294,888.16

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....None.
 Rents due, \$.....; accrued, \$.....None.
 Market value of bonds and stocks over cost.....\$ 2,403.75
 Total non-invested assets.....\$ 2,403.75
 Gross assets.....\$ 297,291.91

LIABILITIES.

Losses adjusted, due and unpaid.....None.
 Taxes due and accrued.....None.
 Salaries, rents and office expenses due and accrued.....None.
 Advanced assessments, \$5,645.37; bonus or dividend obligations, \$5,959.73.....\$ 9,625.12
 All other (not including contingent mortuary), viz.: Judgments: \$ 252.75; 2,980.40.....\$ 2,980.15
 Total actual liabilities.....\$ 11,905.27
 Balance, net assets.....\$ 285,473.64

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 5).....	\$ 18,576.06
Losses reported (number of claims, 4).....	13,114.77
Losses resisted, number of claims, 4).....	20,846.08

Total contingent mortuary liabilities..... \$ 52,536.94.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	7,333	\$ 26,061,573.00	633	\$ 2,398,589
Policies or certificates written during the year 1894.....	925	2,901,827.00	166	424,000
Total.....	8,258	\$ 28,963,400.00	819	\$ 2,822,589
Deduct number and amount which have ceased to be in force during 1894.....	1,003	3,561,688.00	129	408,553
Total policies or certificates in force December 31, 1894.....	7,255	\$ 25,401,712.00	690	\$ 2,414,036
Losses and claims on policies or certificates unpaid December 31, 1893.....	12	38,595.18		
Losses and claims on policies or certificates incurred during the year 1894.....	77	308,367.50	1	5,189
Total.....	89	\$ 346,962.68	1	\$ 5,189
Losses and claims on policies or certificates paid during the year 1894.....	74	301,542.50	1	5,189
Policies or certificates terminated by death during 1894.....	77	308,367.00	1	5,189
Policies or certificates terminated by lapse during 1894.....	626	3,254,421.00	128	403,384

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. 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. Carlisle table. Age at date of assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two hundred eighty-two thousand, nine hundred seventy-nine dollars and eighty-nine cents.

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

Answer. For protection of members. Surplus after deducting expenses from the sum of the entrance fees, annual dues, and 25 per cent of the assessments. First National Bank and Illinois Trust and Savings Bank of Chicago.

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 purpose are assessments made, and under what authority?

Answer. For the payment of losses. Under the authority of the board of directors and the laws of the state of Illinois under which we hold charter.

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

Answer. Twenty-four thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

MASONS AND ODD FELLOWS UNION AID 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, W. H. NORRIS.

Secretary, M. BEEHLER.

(Incorporated May 12, 1893. Commenced business June 29, 1893.)

Principal office, Manchester, Iowa.

BALANCE SHEET.

Amount of net of invested assets December 31st of previous year..... \$ 421.00

INCOME DURING THE YEAR 1894.

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.....	\$ 4,422.00
Annual dues as per contract, without any deduction whatever.....	1,194.00
Assessments: Mortuary, \$2,105.84; expense, \$233.94.....	2,339.58
Medical examiners' fees paid by applicant.....	456.00

Total paid by members..... \$ 8,411.58

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Change of beneficiary (Assessments paid in advance, \$905.81)..... 3.00

Total income..... \$ 8,414.58

Total net resources..... \$ 8,837.58

DISBURSEMENTS DURING THE YEAR 1904.

Losses and claims (detailed schedule filed).....	\$ 1,499.83
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 1,499.83
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	4,356.17
Commissions paid or allowed for collecting assessments.....	96.97
Salaries of managers and agents not paid by commissions.....	None.
Salaries and other compensation of officers.....	None.
Salaries and other compensation of office employees.....	695.40
Medical examiners' fees, whether paid direct by members or otherwise.....	450.00
Rent, \$175; taxes, \$11; advertising and printing, \$231.81.....	417.81
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:.....	
Fire insurance, \$7; office supplies, \$217.56.....	224.70
Postage, \$184.28; compensation of medical director, \$205.50.....	389.94
(Advanced assessments, none.)	
(Total expenses, \$6,813.96)	
Total disbursements.....	\$ 8,115.74
Balance.....	\$ 721.86

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans or 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.
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits.....	
Mortuary fund deposited with Delaware County Bank, Manchester.....	\$ 695.81
General fund deposited with First National Bank, Manchester.....	116.65
Total net or invested assets.....	\$ 812.46
Deduct depreciation of assets to bring same to market value.....	None.
Total net or invested assets, less depreciation.....	\$ 812.46

NON-INVESTED ASSETS.

(None.)

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$886.31; interest accrued on same, none; advanced by officers for purpose of organization, \$.....	\$ 886.32
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 886.32

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1904.		BUSINESS IN IOWA DURING 1904.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1903.....	452	\$ 100,000.00	452	\$ 100,000.00
Policies or certificates written during the year 1904.....	456	\$ 802,600.00	456	\$ 802,600.00
Total.....	908	\$ 902,600.00	908	\$ 902,600.00
Deduct number and amount which have ceased to be in force during 1904.....	41	72,000.00	41	72,000.00
Total policies or certificates in force Dec. 31, 1904.....	867	\$ 830,600.00	867	\$ 830,600.00
Losses and claims on policies or certificates unpaid December 31, 1903.....	1	\$ 30.61	1	\$ 30.61
Losses and claims on policies or certificates incurred during the year 1904.....	2	1,149.22	2	1,149.22
Total.....	3	\$ 1,179.83	3	\$ 1,179.83
Losses and claims on policies or certificates paid during the year 1904.....	3	1,499.83	3	1,499.83
Policies or certificates terminated by death during 1904.....	2	4,000.00	2	4,000.00
Policies or certificates terminated by lapse during 1904.....	30	\$ 6,000.00	30	\$ 6,000.00

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 enforcement 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; 10 per cent for expenses.

Does the association or company issue endorsement 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. Graded on age at entry.

Has the society an emergency or reserve fund?

Answer. No.

What is the amount thereof?

Answer. None.

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

Answer. Directors are elected at the annual meetings of the members, and 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 purpose are assessments made, and under what authority?
 Answer. To pay death losses, and by authority of the articles of incorporation and order 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. Six hundred and eighty-seven dollars and twenty-five cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

MERCHANTS 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, A. H. KUHLEMEIER.

Secretary, A. B. HAWKINS.

[Incorporated April 4, 1894. Commenced business June 11, 1894.]

Principal office, National State Bank Building, Burlington, Iowa.
 Attorney for service of process in Iowa, J. J. Seerley.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....None.

INCOME DURING THE YEAR 1894.

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.....\$ 4,925.50
 Annual dues as per contract, without any deduction whatever..... 962.70
 Assessments: Mortuary, \$.....; expense, \$..... None.
 Guarantee fund deposits..... 4,925.50
 Medical examiners' fees paid by applicant..... 174.00
 Total paid by members..... 10,709.16
 Interest, \$.....; Rent, \$..... None.
 Advances to agents repaid..... 35.62
 Cash received from all other sources, viz:
 Furniture and fixtures..... 8.70
 Advanced by directors to pay cost of organization..... 1,500.00
 (Assessments paid in advance, \$1.50.)

Total income..... 1,547.12
 Total net resources..... 12,256.28

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims detailed schedule filed.....None.
 Advanced payments returned to rejected applicants.....None.
 Commission and fees retained by or paid or allowed to agents on account of fees and dues.....\$ 3,221.82
 Commissions paid or allowed for collecting assessments.....None.
 Salaries of managers and agents not paid by commissions..... 244.00
 Salaries of officers, \$20; other compensation of officers, \$..... 200.00
 Salaries and other compensation of office employees..... 331.50
 Medical examiners' fees, whether paid direct by members or otherwise..... 436.63
 Rent, \$100; taxes, \$.....; advertising and printing, \$108.10..... 618.10
 Advances to officers and agents to be repaid out of future salaries or commissions..... 353.18
 Guarantee fund deposit returned..... 16.00
 All other items, viz: State fees, \$28; postage, \$5; furniture and fixtures, \$367.70; travelling expenses, \$250.37; stationery, \$10.15; medical director, \$54.25; miscellaneous, \$53.25..... 518.75

Total disbursements.....\$ 6,541.38
 Balance.....\$ 5,714.90

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 by bonds, stocks or other marketable collaterals.....None.
 Cost value of bonds and stocks owned absolutely.....None.
 Guarantee notes on members in good standing..... 4,061.77
 Agents' ledger balances..... 668.25
 Cash in office.....None.
 Cash deposits in banks, on emergency or reserve fund accounts:
 Merchants National Bank, Burlington, Iowa..... 822.10
 All other deposits: Merchants National Bank, Burlington, Ia..... 125.39
 Total net or invested assets.....\$ 5,714.90
 Deduct depreciation of assets to bring same to market value.....None.
 Total net or invested assets, less depreciation.....\$ 5,714.90

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....None.
 Rents due, \$.....; accrued, \$.....None.
 Books, stationery and supplies.....\$ 547.12
 Office furniture..... 379.16
 Total non-invested assets.....\$ 926.28
 Gross assets.....\$ 6,641.18

LIABILITIES.

Losses adjusted, due and unpaid.....None.
 Taxes due and accrued.....None.
 Salaries, rents and office expenses due and accrued.....None.
 Advanced by directors: Borrowed money, \$1,500; interest accrued on same, \$..... 1,500.00
 Advance assessments, \$1.50; bonus or dividend obligations, \$..... 2.50
 All other (not including contingent mortuary).....None.
 Total actual liabilities.....\$ 1,502.50
 Balance, net assets.....\$ 4,211.68

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 150.88
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unpaid, \$.....; resisted, \$.....; reported, \$.....	None.
Total due from members.....	\$ 150.88
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 150.88

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	
Losses in process of adjustment (number of claims, none).....	
Losses reported (number of claims, none).....	
Losses resisted (number of claims, none).....	
Total contingent mortuary liabilities.....	\$ 150.88

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893.....		\$.....		\$.....
Policies or certificates written during the year 1894.....	296	\$ 532,000.00	296	\$ 532,000.00
Total.....	296	\$ 532,000.00	296	\$ 532,000.00
Deduct number and amount which have ceased to be in force during 1894.....	2	4,000.00	2	4,000.00
Total policies or certificates in force December 31, 1894.....	294	\$ 528,000.00	294	\$ 528,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	1	150.88	1	150.88
Losses and claims on policies or certificates incurred during the year 1894.....	1	150.88	1	150.88
Total.....	1	\$ 150.88	1	\$ 150.88
Losses and claims on policies or certificates paid during the year 1894.....	None	None	None	None
Policies or certificates terminated by death during 1894.....	1	2,000.00	1	2,000.00
Policies or certificates cancelled.....	1	2,000.00	1	2,000.00
Policies or certificates terminated by lapse during 1894.....	None	None	None	None

MISCELLANEOUS QUESTIONS.

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

Answer. Six thousand dollars in three certificates of \$2,000 each, on ages 18 to 35 years; \$4,000 in two certificates of \$2,000 each, on ages 35 to 45 years; one certificate of \$2,000 on ages 45 to 55 years.

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. American mortuary tables. Assessments levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

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

Answer. Directors elected by the vote of the members at annual meetings, and the 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 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 mortuary and expense fund; by resolution of the board of directors.

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

Answer. One hundred and ninety-five dollars and seventy-two cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

MASONIC AID ASSOCIATION OF DAKOTA,

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

President, LEVI B. FRESH.

Secretary, GILBERT F. STEVENSON.

[Incorporated March, 1886. Commenced business December, 1889.]

Principal office, Yankton, South Dakota.

Attorney for service of process in Iowa, C. E. Goetz, Sioux City, Iowa.

BALANCE SHEET.

Amount of net of invested assets December 31st of the previous year..... \$ 19,402.53

INCOME DURING THE YEAR 1894.

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..... \$ 6,148.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$.....; expense, \$..... 50,495.15

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 65,941.15

Interest, \$....; rent, \$....	None.
Cash received from all other sources, viz: Interest.....	629.75
Assessments paid in advance.....	621.68
Total income.....	\$ 66,902.59
Total net resources.....	\$ 86,303.12

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 48,000.00
Total paid to members.....	\$ 48,000.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	6,148.00
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$1,200; other compensation of officers, \$253.30.....	1,453.30
Salaries and other compensation of office employees.....	1,300.00
Medical examiners' fees, whether paid direct by members or otherwise.....	108.50
Rent, \$306; taxes, \$120.15; advertising and printing, \$453.30.....	879.95
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Postage, \$767.19; mileage and traveling expenses, \$735.80; all other expenses, \$136.14.....	1,639.12
Total disbursements.....	\$ 59,545.27
Balance.....	\$ 23,758.85

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 13,830.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	2,500.00
Agents' ledger balances.....	None.
Cash in office.....	621.68
Cash deposited in banks on emergency or reserve fund account: First National Bank of Yankton.....	4,042.57
All other deposits: In G. R. Scougal & Co.'s defunct bank.....	4,745.00
Total net or invested assets.....	\$ 24,759.85
Deduct depreciation of assets to bring same to market value.....	4,745.00
Total net or invested assets, less depreciation.....	\$ 22,014.25

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, \$....; interest accrued on same, \$....	None.
Advance assessments, \$621.68; bonus or dividend obligations, \$....	\$ 621.68
Total actual liabilities.....	\$ 621.68
Balance, net assets.....	\$ 21,392.57

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 9,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....	None.
Net amount due from members.....	\$ 9,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims).	\$ 4,000.00
Losses in process of adjustment (number of claims).	None.
Losses reported (number of claims).	5,000.00
Losses resisted (number of claims).	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 9,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	3,575	\$ 6,539,000	210	\$ 365,000
Policies or certificates written during the year 1894.....	1,008	1,025,000	215	332,000
Total.....	4,583	\$ 7,564,000	425	\$ 697,000
Deduct number and amount which have ceased to be in force during 1894.....	799	1,319,000	83	144,000
Total policies or certificates in force December 31, 1894.....	4,084	\$ 6,245,000	342	\$ 553,000
Losses and claims on policies or certificates unpaid December 31, 1893.....	1	1,000	None	
Losses and claims on policies or certificates incurred during the year 1894.....	32	56,000	None	
Total.....	33	\$ 57,000		
Losses and claims on policies or certificates paid during the year 1894.....	27	48,000	None	
Policies or certificates terminated by death during 1894.....	32	56,000	None	
Policies or certificates terminated by lapse during 1894.....	767	1,263,000	83	\$ 144,000

MISCELLANEOUS QUESTIONS.

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

Answer. Two certificates, aggregating \$3,000.

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. A sum equal to about 20 per cent of the gross receipts is used for expense and sinking 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. 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 at entry and raised after ten years.

Has the society an emergency or reserve fund?

Answer. Yes.

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

Answer. To pay losses when the death rate is more than ordinary.

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

Answer. Yes; 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 purpose are assessments made, and under what authority?

Answer. To pay death claims as soon after receipt of proof of death as possible.

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

Answer. Four thousand, forty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

MASSACHUSETTS BENEFIT LIFE 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, GEORGE A. LITCHFIELD.

Secretary, E. S. LITCHFIELD.

[Incorporated February 3, 1878. Commenced business October 13, 1879.]

Principal office, 33 State street, Boston, Mass.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,078,765.05

INCOME DURING YEAR 1894.

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..... \$ 190,963.86
Annual dues as per contract, without any deduction whatever... 254,409.22
Assessments: Mortuary, reserve and expense..... 1,973,014.72

Total paid by members..... \$2,407,787.80
Interest, \$29,538.73; rent, \$..... 29,538.73
Cash received from all other sources..... 2,909.39

Total income..... \$2,440,195.92

Total net resources..... \$3,519,000.97

DISBURSEMENTS DURING YEAR 1894.

Losses and claims (detailed schedule filed)..... \$1,688,963.34
Dividends paid to policy holders..... 173,539.21
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 292,891.76

Commissions paid or allowed for collecting assessments..... 2,632.66
Salaries of officers, \$22,188.36; other compensation of officers, \$.... 22,188.36
Salaries and other compensation of office employees..... 21,862.68
Medical examiners' fees, whether paid direct by members or otherwise..... 37,470.27
Rent, \$3,735; taxes, \$8,006.30; advertising and printing, \$27,052.86... 40,384.02
All other items, viz.: Postage, \$6,633.73; agency expenses, \$20,034.50; traveling expenses, \$8,490.16; legal expenses, \$24,892.50; sundries, \$5,765.56..... 77,958.50
Total disbursements..... \$2,360,087.08
Balance..... \$1,160,873.89

NET OR INVESTED ASSETS.

Loans on mortgage (first liens) on real estate..... \$ 305,046.90
Loans secured by pledge of bonds, stocks, or other marketable collaterals..... 45,653.12
Cost value of bonds and stocks owned absolutely (on deposit with government officials)..... 323,909.50
Agents' ledger balances..... 54,214.82
Cash in office..... 14,881.24
Loans on approved claims..... 97,976.30
Cash deposits in banks on emergency or reserve fund account: Winchman National Bank, \$5,000; First Ward National Bank, \$5,000; National Granite Bank, \$5,000; Lincoln National Bank, \$291,494.95; Spanish Bankers' acceptances, \$3,125.94; Insurance department of Missouri, \$1,000; Treasurer of Massachusetts (cash), \$1,830.50. All other deposits: Lincoln National Bank, \$145.97; International Trust Co., \$6,267.63..... 319,432.11
Total net or invested assets..... \$1,160,873.89

Total net or invested assets, less depreciation..... \$1,160,873.89

NON-INVESTED ASSETS.

Interest accrued..... \$ 9,060.48
Market value of bonds and stocks over cost..... 10,470.50
Total non-invested assets..... \$ 19,630.98
Gross assets..... \$1,180,504.87

LIABILITIES.

(None.)

Balance, net assets..... \$1,180,504.87

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unpaid, \$....; resisted, \$....; reported, \$.... \$ 657,000.00
Total due from members..... \$ 657,000.00
Net amount due from members..... \$ 657,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 77)..... \$ 343,559.70
Losses in process of adjustment (number of claims, 30)..... 97,450.00
Losses reported (number of claims, 37)..... 97,960.00
Losses resisted (number of claims, 0)..... 47,000.00
Total contingent mortuary liabilities..... \$ 485,969.70

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893.....	35,064	\$105,381,605.00	41	\$ 87,900
Policies or certificates written during the year 1894.....	10,583	16,217,900.00	46	39,100
Total.....	45,647	\$121,599,505.00	87	\$ 127,000
Deduct number and amount which have ceased to be in force during 1894.....	5,767	14,710,050.00	13	23,500
Total policies or certificates in force December 31, 1894.....	39,880	\$106,889,455.00	74	\$ 103,500
Losses and claims on policies or certificates unpaid December 31, 1893.....	136	44,329.51		
Losses on policies or certificates incurred by disability during the year 1894.....	194	112,300.00		
Losses and claims on policies or certificates incurred by death during 1894.....	531	1,743,565.00	2	7,000
Total.....	771	\$ 1,898,194.51	2	\$ 7,000
Losses and claims on policies or certificates paid during the year 1894.....	618	1,688,263.34		
Abatement by compromise and disability settlements during the year 1894.....		107,315.57		
Total.....		\$ 1,795,578.91		
Policies or certificates terminated by death during 1894.....	531	1,743,565.00	2	7,000
Policies or certificates terminated by disability during 1894.....	104	225,000.00		
Policies or certificates terminated by lapse during 1894.....	5,124	12,749,785.00	11	16,500

MISCELLANEOUS QUESTIONS.

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

Answer. Twenty 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. Policies written for fixed amount. All premiums and emergency or reserve fund held for their payment.

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. Not exceeding one-thirtieth of 1 per cent bi-monthly on amount insured, 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, except to return any overpayment which experience shall show to have been made.

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 any emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, eighty-five thousand, six hundred and ninety-five dollars and eleven cents.

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

Answer. To guarantee payment of policies in full; created by loading mortuary rates 3 1/2 per cent. Deposited with state treasurer and authorized banks of deposit and investments authorized by law.

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

Answer. No.

If not, how are they selected?

Biennially, by active members.

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

Answer. Two hundred and fifty thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

METROPOLITAN ACCIDENT 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, H. G. SAVAGE.

Secretary, C. H. BUNKER.

[Incorporated January 20, 1885. Commenced business January 20, 1885.]

Principal office, southeast corner Monroe and Fifth avenue, Chicago, Ill.

BALANCE SHEET.

Amount of net of invested assets December 31 of previous year.....\$ 17,031.72

INCOME DURING THE YEAR 1894.

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.....\$ 51,930.00

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Indemnity, \$32,103.64; expense, \$47,025.33.....79,128.97

Total paid by members.....\$ 111,058.97

Interest and rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources.....None.

Total income.....\$ 111,058.97

Total net resources.....\$ 128,090.69

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims.....\$ 39,398.11

Advanced payments returned to rejected applicants.....270.95

Total paid to members.....\$ 39,669.06

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	38,610.97
Commissions paid or allowed for collecting assessments.....	1,425.30
Salaries of managers and agents not paid by commissions.....	6,901.60
Salaries of officers, \$8,000; other compensation of officers, \$.....	8,000.00
Salaries and other compensation of office employees.....	6,773.58
Medical examiners' fees, whether paid directly by members or otherwise.....	303.15
Rent, \$1,504.59; taxes, \$400.43; advertising and printing, \$5,688.11.....	7,632.06
Advanced to officers and agents to be repaid out of future salaries or commissions.....	1,800.91
All other items, viz: Postage, \$2,488.90; traveling expenses, \$1,556.37; forfeitures, \$5.48; miscellaneous, \$800.90; legal expenses, \$1,300.26; furniture, \$2,276.03; directors' compensation, \$80.50; suspense account, \$67.85; advances on printing, \$306.40.....	9,054.73
Total expenses, \$70,594.82.....	
Total disbursements.....	\$ 110,163.38
Balance.....	\$ 17,927.31
NET OR INVESTED ASSETS.	
Cost value of real estate, 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.....	\$ 590.51
Cash in office.....	2,331.01
All other deposits.....	16,167.55
Total net or invested assets.....	\$ 19,093.08
Total net or invested assets, less depreciation.....	19,093.08

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.....	\$ 433.67
Borrowed money, \$.....; interest accrued on same \$.....None.	
Advance assessments, \$.....; bonus or dividend obligations, \$.....None.	
Total actual liabilities.....	\$ 433.67
Balance, net assets.....	\$ 18,661.41

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 18,800.00
Mortuary assessments due and unpaid.....None.	
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....None.	
Total due from members.....	18,800.00
Deduct estimated cost of collection.....	180.00
Net amount due from members.....	\$ 18,620.00

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, 74).....	\$ 1,881.74
Losses resisted (number of claims, 2).....	332.00
Total contingent mortuary liabilities.....	\$ 2,213.74

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	6,020	\$ 11,665,230.00	745	\$ 1,125,000.00
Policies or certificates written during the year 1894.....	8,656	6,146,000.00	1,911	938,500.00
Total.....	14,682	\$ 17,752,150.00	2,056	\$ 2,063,500.00
Deduct number and amount which have ceased to be in force during 1894.....	7,650	8,876,150.00	1,217	1,008,750.00
Total policies or certificates in force December 31, 1894.....	7,032	\$ 8,876,000.00	1,439	\$ 1,054,750.00
Losses and claims on policies or certificates unpaid December 31, 1893.....				
Losses and claims on policies or certificates incurred during the year 1894.....	1,364	29,298.11	267	4,998.90
Total.....	1,363	\$ 29,298.11	267	\$ 4,998.90
Losses and claims on policies or certificates paid during the year 1894.....	1,363	29,298.11	267	4,998.90
Policies or certificates terminated by death during 1894.....	2	1,000.00		
Policies or certificates terminated by lapse during 1894.....	7,657	8,873,150.00	1,217	1,008,750.00

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? 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. Three dollars each.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand dollars.

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

Answer. The amount in indemnity fund is never allowed to go below \$5,000 deposited in 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. 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 purpose are assessments made, and under what authority?
 Answer. Mortuary indemnity and expense. By board of directors.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. Twenty-one thousand and sixty-nine dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

NATIONAL MUTUAL LIFE 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, IRA F. MURPHY.

[Incorporated March 31, 1887. Commenced business June 13, 1887.]

Principal office Minneapolis, Minnesota.

BALANCE SHEET.

Amount of net of invested assets December 31st of previous year..... \$ 156,375.00

INCOME DURING THE YEAR 1894.

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.....\$ 17,234.10
 Assessments: Mortuary, \$67,864.30; expense, \$34,452.18..... 131,316.48
 Medical examiners' fees paid by applicant (estimated)..... 4,274.00
 Total paid by members.....\$ 152,804.58
 Interest, \$2,956.65; rent, \$..... 2,956.65
 Cash received from all other sources, viz: Guarantee fund, \$3,069.01; advance assessment, \$280.63..... 3,349.64
 (Assessments paid in advance, \$1,612.25.)

Total income.....\$ 159,110.87

Total net resources.....\$ 315,505.87

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 106,426.00
 Advance payments returned to rejected applicants..... 945.13
 Total paid to members.....\$ 107,371.13
 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 19,884.46
 Commissions paid or allowed for collecting assessments..... 1,758.81
 Salaries of managers and agents not paid by commissions..... 4,065.69
 Salaries of officers, \$.....; other compensation of officers, \$..... 11,430.37
 Salaries and other compensation of office employees..... 2,861.50

Medical examiners' fees, whether paid direct by members or otherwise.....\$ 5,034.00
 Rent, \$665; taxes, filing fees, \$1,830.16; advertising and printing, \$1,983.39..... 4,482.05
 Advances to officers and agents to be repaid out of future salaries or commissions..... 6,100.00
 All other items, viz: Postage, \$1,778.39; office fixtures, \$308.96; traveling expenses, \$705.66; guarantee notes returned to beneficiaries, \$587.50..... 3,370.81
 Total disbursements.....\$ 160,437.82
 Balance.....\$ 155,068.05

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....\$ 2,500.00
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... 1,702.36
 Cost value of bonds and stocks owned absolutely (premium notes)..... 919.97
 Agents' ledger balances..... 6,100.00
 Cash in office..... 281.97
 Cash deposits in banks on emergency or reserve fund account: Chippewa County Bank, \$5,132.70; Hill Sons & Company, \$3,790.03..... 10,943.35
 All other deposits: Guarantee notes..... 132,560.50
 Total net or invested assets, less depreciation.....\$ 155,068.05

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$1,500.....\$ 1,500.00
 Furniture and fixtures..... 1,200.00
 Total non-invested assets.....\$ 2,700.00
 Gross assets.....\$ 157,768.05

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....), held for proper receipt.....\$ 2,500.00
 Advance assessments, \$280.63; bonus or dividend obligations, \$..... 280.63
 Total actual liabilities.....\$ 2,780.63
 Balance, net assets.....\$ 154,987.42

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....\$ 36,000.00
 Mortuary assessments not yet called for losses unadjusted, \$57,750; resisted, \$3,000; reported, \$10,000..... 52,750.00
 Net amount due from members.....\$ 78,750.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 11).....\$ 27,500.00
 Losses in process of adjustment (number of claims, 11)..... 26,250.00
 Losses reported (number of claims, 4)..... 8,000.00
 Losses resisted (number of claims, 2)..... 3,500.00

Total contingent mortuary liabilities.....\$ 65,250.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893.	7,068	\$ 15,912,750	707	\$ 1,696,750
Policies or certificates written during the year 1894.....	2,164	3,196,750	118	165,250
Total.....	9,172	19,109,500	825	1,862,000
Deduct number and amount which have ceased to be in force during 1894.....	1,932	4,397,500	250	480,000
Total policies or certificates in force December 31, 1894.....	7,240	\$ 14,712,000	575	\$ 1,382,000
Losses and claims on policies or certificates unpaid December 31, 1893.....	22	50,000	5	12,500
Losses and claims on policies or certificates incurred during the year 1894.....	50	112,750	3	6,750
Total.....	72	\$ 162,750	8	\$ 19,250
Losses and claims on policies or certificates paid during the year 1894.....	45	90,000	5	11,250
Policies or certificates terminated by death during 1894.....	50	112,750	3	6,750
Policies or certificates terminated by lapse during 1894.....	1,901	4,154,750	247	453,250

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. By guarantee 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.

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. American experience table.

Has the society an emergency or reserve fund?

Answer. Yes.

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. Yes.

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

Answer. To pay losses. The by-laws.

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

Answer. Four thousand, five hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

NATIONAL ACCIDENT SOCIETY,

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, CHAS. H. WEBB.

Secretary, JOS. I. BARNUM.

[Incorporated November 2, 1885. Commenced business December 12, 1885.]

Principal office, 280 Broadway, New York City.

Attorney for service of process in Iowa, Loran W. Reynolds, Boone, Iowa.

BALANCE SHEET.

Amount of net of invested assets December 31st of previous year.....\$ 34,312.31

INCOME DURING THE YEAR 1894.

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.....\$ 10,185.00

Annual dues as per contract, without any deductions whatever.....None.

Assessments: Mortuary, \$.....; expense, \$.....; indemnity, \$82,871.55; amount credited to emergency fund, \$1,982.50.....\$4,914.45

Medical examiners' fees paid by applicants.....None.

Total paid by members.....65,119.45

Interest on emergency fund.....150.69

Cash received from all other sources, viz: To the credit of expense account.....\$ 5,005.72

Total income.....\$ 70,655.86

Total net resources.....\$ 104,878.22

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims detailed schedule filed.....\$ 30,001.12

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 30,001.12

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....10,185.00

Commissions paid or allowed for collecting assessments.....\$ 4,432.81

Salaries of managers and agents not paid by commissions.....None.

Salaries of officers, \$.....; other compensation of officers, \$.....; None.

Salaries and other compensation of office employees.....\$ 9,324.00

Medical examiners' fees, whether paid direct by members or otherwise, \$446.50; legal, 4,006.64..... \$ 5,143.14
 Rent, \$1,400; taxes, \$....; advertising, \$632.04; printing, \$3,292.60... 5,734.73
 Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.
 All other items, viz:
 Depreciation of special deposit fund..... 588.81
 Sundries..... 8,250.22
 (Advanced assessments applied, included above, \$988.81.)
 (Total expenses, \$44,298.71.)

Total disbursements.....	\$ 64,320.83
Balance.....	\$ 40,549.39

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely—emergency fund.....	\$ 11,902.50
Cash in office.....	2,870.48
Cash deposits in banks on emergency or reserve fund account:	
Central National Bank, New York City—emergency fund.....	150.60
Park National Bank, New York City—indemnity account.....	4,017.16
All other deposits:	
Farmers L. and T. Co., \$1,060.46; Washington T. Co., \$1,425.47....	6,085.93
To the credit of expense account—\$10,031.27 Central National Bank, \$4,028.30 Irving National Bank.....	15,462.63
Total net or invested assets.....	\$ 40,549.39
Total net or invested assets, less depreciation.....	\$ 40,549.39

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.
Furniture.....	\$ 1,839.92
Total non-invested assets.....	\$ 1,839.92
Gross assets.....	\$ 42,389.31

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,). None.	
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Advance assessments, \$6,985.00; bonus or dividend obligations, \$.....	6,985.00
All other (not including contingent mortuary), viz: Sundries.....	500.00
Total actual liabilities.....	\$ 6,285.00
Balance, net assets.....	\$ 35,803.88

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, \$....; Indemnity, \$15,805.00.....	15,805.00
Mortuary assessments due and unpaid, \$....; Indemnity, \$....	
.....None.	
Mortuary assessments not yet called for losses unadjusted, \$4,600; resided, \$1,200; reported, \$500. Indemnity not yet called, \$229; resided, \$50; reported, \$855.....	8,231.00
Total due from members.....	24,036.00
Deduct estimated cost of collection.....	2,000.00
Net amount due from members.....	\$ 22,036.00

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Mortuary and indemnity losses adjusted, not yet due (number of claims.....)	None.
Mortuary losses in process of adjustment (number of claims 3); \$4,600; indemnity (number of claims 15), \$749.....	5,329.00
Mortuary losses reported (number of claims 1), \$500; indemnity (number of claims 17), \$855.....	1,355.00
Mortuary losses resided (number of claims 3), \$1,200; indemnity (number of claims 5), \$50; probable liability.....	1,530.00
All other contingent liabilities.....	None.
Total contingent mortuary and indemnity liabilities.....	\$ 8,234.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	4,079	\$ 35,903,250.00	123	\$ 1,138,000.00
Policies or certificates written during the year 1894.....	2,112	15,544,000.00	60	840,000.00
Total.....	6,191	\$ 51,447,250.00	213	\$ 1,978,000.00
Deduct number and amount which have ceased to be in force during 1894.....	2,033	18,130,750.00	63	862,000.00
Total policies or certificates in force December 31, 1894.....	4,158	\$ 37,307,500.00	119	\$ 1,116,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	30	3,980.00	1	30.00
Losses and claims on policies or certificates incurred during the year 1894.....	253	24,215.12	10	481.43
Total.....	283	\$ 28,205.12	11	\$ 471.43
Losses and claims on policies or certificates paid during the year 1894.....	259	30,061.12	9	421.43
Policies or certificates terminated by death during 1894.....				
Policies or certificates terminated by lapse during 1894.....	2,033	18,130,750.00	63	862,000.00

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. They do not.

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

Answer. It is not.

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. It does not.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eleven thousand, nine hundred and sixty-two dollars and fifty cents.

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

Answer. For the purpose of paying claims against the society. Five per cent of the gross assessments deposited to the credit of the emergency fund account. Invested in 5 per cent U. S. coupon bonds.

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

Answer. They are.

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

Answer. It is not.

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

Answer. They are not.

Are assignments of certificates to other than such persons allowed?

Answer. They are not.

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

To pay claims and expenses of the society; by authority of the members.

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

Answer. Fifteen thousand, eight hundred and five dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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. ROSSING.

[Incorporated February 14, 1878. Commenced business February 17, 1878.]

Principal office, the city of Red Wing, Minnesota.

BALANCE SHEET.

Amount of net of invested assets December 31st of previous year..... \$ 34,321.96

INCOME DURING THE YEAR 1894.

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..... \$ 6,698.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$50,000.00; expense, \$7,254.00; reserve fund, \$6,915.35..... 67,533.60

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 74,631.60

Interest, \$1,161.94; rent, none..... 1,161.94

Advances to agents repaid..... None.

Cash received from all other sources, viz.: Overpayments on assessments, \$218.00; fees for changes of beneficiaries, \$34.50; exchanges, \$51.34; dues on assessments repaid, \$246.48; members' ledger balances, \$24.73..... 723.90

Total income..... \$ 76,517.44

Total net resources..... \$ 110,290.42

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$ 52,560.00

Advanced payments returned to rejected applicants, \$17.12; members' ledger balances, \$39.94..... 57.07

Total paid to members..... \$ 52,567.07

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 4,800.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... 2,110.91

Salaries of officers, \$1,200 (secretary); other compensation of officers, \$30.00 (medical director)..... 1,540.00

Salaries and other compensation of office employees..... 1,309.35

Medical examiners' fees, whether paid direct by members or otherwise..... 1,428.00

Rent, fuel and gas, \$54.02; taxes, \$65.20; advertising and printing, \$74.62..... 1,193.84

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz.: State fees, publishing annual statements, agents' licenses, etc., \$105.20; envelopes and stationery, \$156.29..... 319.49

Traveling expenses, \$125.40; books, \$75.10; expressage and water rent, \$20.87; examining secretary and treasurer's accounts, \$6.94..... 327.31

Inventory, \$117.80; repairs, \$20.00; applied of overpayments on assessments, \$200.20; exchange, \$30.53; dues on assessments, \$331.73..... 824.27

Amortissement on premium for two Red Wing city bonds, \$25; diverse, \$1.54..... 26.54

(Total expenses, \$14,565.12)

Total disbursements..... \$ 67,902.23

Balance..... \$ 43,197.19

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances. None

Loans on mortgage (first lien) on real estate..... 12,700.00

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... 21,940.00

Members' ledger balances..... 24.75

Cash in office of treasurer..... 2,117.15

Cash deposits in banks on emergency or reserve fund account: First National Bank of Red Wing, Minn., belonging to reserve fund..... 6,115.20

All other deposits..... None.

Total net or invested assets..... \$ 43,197.19

Deduct depreciation of assets to bring same to market value..... None.

Total net or invested assets, less depreciation..... \$ 43,197.19

NON-INVESTED ASSETS.

Interest due, \$..... accrued, \$1,001.44..... 1,001.44

Rents due, \$..... 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..... \$ 1,001.44

Gross assets..... \$ 44,300.53

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, \$..... Interest accrued on same, \$.....	None.
Advanced assessments, \$..... bonus or dividend obligations, \$.....	None.
All other not including contingent mortuary, viz.: Members' ledger balances	208.90
Total actual liabilities	\$ 208.90
Balance, net assets	\$ 43,991.73

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assets called and not yet due	None.
Mortuary assets due and unpaid	None.
Mortuary assets not yet called for losses unadjusted, \$13,500; restated, \$.....	13,500.00
Reported	4,500.00
Total due from members	\$ 18,000.00
Deduct estimated cost of collection	None.
Net amount due from members	\$ 18,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,) None.	
Losses in process of adjustment (number of claims, \$)	13,500.00
Losses reported (number of claims, \$)	4,500.00
Losses restated (number of claims,)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 18,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1904.		BUSINESS IN IOWA DURING 1904.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1903	4,142	\$ 5,382,000	198	\$ 185,500
Policies or certificates written during the year 1904, 929; re-instated #1	303	824,000	18	70,000
Total	5,063	6,206,000	216	255,500
Deduct number and amount which have ceased to be in force during 1904, \$6,000 reductions included	616	648,500	36	32,500
Total policies or certificates in force December 31, 1904	4,447	\$ 5,457,500	180	\$ 223,000
Losses and claims on policies or certificates unpaid December 31, 1904	13	31,500		
Losses and claims on policies or certificates incurred during year 1904	33	40,000		
Total	46	71,500		
Losses and claims on policies or certificates paid during the year 1904	35	52,500		
Policies or certificates terminated by death during 1904	33	40,000		
Policies or certificates terminated by lapse during 1904, \$6,000 reductions included	334	589,500	26	\$ 32,500

*10 re-instated included.

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 this 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, to be used only when the mortality shall exceed the rate in the American mortality tables; 80 per cent is set off to the benefit fund, the remainder to the contingent fund. From the surplus of the contingent fund has during the year been transferred to the reserve fund the amount of \$5,200.

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 some charged without regard to age?

Answer. Graded 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. The American tables of mortality are used as basis in fixing the rates of assessments, which are levied according to age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Forty thousand, fifty-five dollars and twenty-nine cents.

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

Answer. The reserve fund is created by setting aside 7 per cent of the assessments collected. It was created for two purposes, viz: First, for paying death claims when the mortality shall exceed the rate of the American mortality tables; second, to form a guarantee fund as security for the payment of death losses.

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

Answer. Partly.

If not, how are they selected?

Answer. The president, the vice-president, the directors and the examining committee are elected at the annual meeting of the members, but the board of managers (consisting of the president, or in his absence the vice-president, three directors and the secretary), the secretary, the treasurer and the medical director are elected by directors at the annual meeting. The finance committee (consisting of three directors) is appointed by the president at the annual meeting of 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. Not generally.

Are assignments of certificates to other than such persons allowed?

Answer. Depending upon resolution of the board of managers.

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

Answer. Purposes: First, for paying death losses; second, for setting aside a reserve fund; and third, for paying expenses. Seven per cent for the reserve fund, 80 per cent of the balance for death losses, and the remainder for expenses; but the amount not needed for expenses is used for paying death losses. The assessments are made under the authority of the board of managers and the articles of incorporation.

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

Answer. Three thousand, three hundred and fifty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of

THE 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. SYRUBLE.

Secretary, L. E. BAKER.

(Incorporated January 17, 1882. Commenced business April 8, 1882.)
(Reorganized November 19, 1886.)

Principal office, Toledo, Iowa.

BALANCE SHEET.

Amount of net of invested assets December 31st of previous year..... \$ 32,193.71

INCOME DURING THE YEAR 1894

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.....	None.
Annual dues as per contract, without any deduction whatever.....	5,438.75
Assessments: Mortuary, \$58,150.55; expense, \$910.77.....	29,061.32
Reinstatement fees.....	2,343.07
Reserve guaranty notes.....	442.19
Medical examiner's fees paid by applicant.....	None.

Total paid by members.....	\$ 37,185.33
Interest, \$1,250.36; rent, \$400.....	1,710.36
Cash received from all other sources, viz.: Heat.....	100.00

Total income..... \$ 39,005.69

Total net resources..... \$ 71,201.40

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 27,237.05
Credited to members on account of 12-year certificates.....	759.59

Total paid to members..... \$ 27,996.64

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....

Commissions paid or allowed for collecting assessments.....	1,349.37
Salaries of managers and agents not paid by commissions.....	711.77
Salaries of officers.....	886.39
Salaries and other compensation of office employees.....	4,675.69
Medical examiner's fees, whether paid direct by members or otherwise.....	979.00

Rent, \$.....; taxes, \$88; advertising and printing, \$338.31.....

626.34

All other items, viz.: Postage, \$769.19; state authorities, \$384.42; traveling expenses, \$214.75; freight, \$22.67; attorney fees, \$901.09; fuel and lights, \$274.65; repairs, \$44.99; furniture, \$285.05; sundries, \$116.34; actuary, \$150; insurance on building, \$31..... \$ 2,177.99
(Advanced assessments, none.)
(Total expenses, \$11,900.77.)

Total disbursements..... \$ 30,287.21

Balance..... \$ 31,914.19

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 12,271.41
Loans on mortgages (first liens on real estate).....	18,100.00
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 hands of treasurer.....	1,542.78
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits.....	None.

Total net or invested assets..... \$ 31,914.19

Total net or invested assets, less depreciation..... \$ 31,914.19

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$534.....	\$ 534.00
Rents due, \$.....; 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..... \$ 534.00

Gross assets..... \$ 32,448.19

LIABILITIES.

Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$.....	None.
Advance assessments, \$.....; bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz.....	None.

Balance, net assets..... \$ 32,448.19

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, \$30,750; related, \$.....; reported, \$.....	\$ 30,750.00

Total due from members..... \$ 30,750.00

Deduct estimated cost of collection..... 2,350.00

Net amount due from members..... \$ 18,400.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 11)..... \$ 20,750.00

Total contingent mortuary liabilities..... \$ 20,750.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893.....	1,985	\$3,875,000.00	972	\$ 1,641,000.00
Policies or certificates written during the year 1894.....	119	188,000.00	19	33,000.00
Total.....	2,104	\$4,063,000.00	991	\$ 1,674,000.00
Deduct number and amount which have ceased to be in force during 1894.....	106	250,000.00	41	66,000.00
Total policies or certificates in force December 31, 1894.....	1,998	\$3,813,000.00	950	\$ 1,608,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	14	15,000.00	8	10,000.00
Endowment.....	2	3,000.00		
Losses and claims on policies or certificates incurred during the year 1894.....	19	21,250.00	15	25,000.00
Total.....	35	\$ 39,250.00	23	\$ 35,000.00
Endowment.....			2	2,500.00
Losses and claims on policies or certificates paid during the year 1894.....	24	27,250.00	14	16,500.00
Endowment.....	2	3,000.00	2	3,000.00
Policies or certificates terminated by death during 1894.....	19	31,250.00	13	22,000.00
Policies or certificates terminated by lapse during 1894.....	85	215,750.00	30	41,000.00

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. 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. No. 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 actuarial tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty-one, thousand, three hundred and eighty-three dollars and twenty-six cents.

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

Answer. Retaining a portion of the amount received from assessments. Invested in building, \$12,271.41; real estate loans deposited with auditor of state, \$18,100.00; cash in hands of treasurer, \$1,011.55.

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. No.

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

Answer. By authority of the board of directors, and for the purpose 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. Two thousand, nine hundred and thirty-six dollars and fifty cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, CHARLES W. CAMP.

[Incorporated under chapter 267, laws of 1875. Commenced business February 9, 1881.]

[Re-incorporated under chapter 175, laws of 1883.]

Principal office, Mutual Reserve building, Nos. 305, 307 and 309 Broadway, corner Duane street, New York City.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year, \$4,936,790.05
To correct balance of December 31 of previous year..... 2,211.19

Actual amount of net or invested assets December 31 of previous year..... \$ 3,908,941.15

INCOME DURING YEAR 1894.

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..... \$ 395,169.60
Annual and expense dues as per contract, without any deduction whatever..... 734,578.50
Assessments: Mortuary..... 3,525,162.16
Medical examiners' fees paid by applicants..... 70,885.00

Total paid by members..... \$4,716,295.26
Interest, \$135,929.08; rent, \$60,940.08..... 201,079.16
Advances to agents repaid..... None.

Cash received from all other sources, viz: Fees for alterations in policies, etc.	1,632.67
Special deposits received during 1904, \$365,351.30, applied on assessments and included in No. 3, \$341,600.19	24,751.30
Total income	4,945,739.50
Total net resources	\$ 8,882,680.74

DISBURSEMENTS DURING YEAR 1904.

Losses and claims	\$1,070,514.01
Cash dividends to policy holders—bonds redeemed, \$5,380.16, and interest paid, \$1,708.65	7,288.81
Advanced payments returned to rejected applicants	984.60
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	594,265.87
Commissions or exchange paid banks and collectors for collecting \$4,529,162.16 in assessments	56,150.96
Salaries of managers and agents not paid by commissions	79,458.66
Salaries of officers, \$141,296.90; other compensation of officers, none	141,296.90
Salaries and other compensation of office employees	100,647.30
Medical examiners' fees paid by office, \$8,900.31; paid by members, \$70,885.60	79,785.91
Rent, \$113,709.08; taxes, \$23,910.85; advertising and printing, \$111,897.18	248,506.71
Advanced to agents to be repaid out of future commissions	None.
Other items, viz: Investment expenses, \$5,850.00; legal expenses, \$962.61; traveling expenses, \$11,582.30; actuarial expenses, \$1,261.75; postage, \$25,002.60; agency expenses, \$19,606.72; general office expenses, \$82,000.10	147,494.48
Expenses investigating and adjusting death claims	69,748.35
(Advance assessments applied, included above, \$341,600.19.)	
(Total expenses, \$1,357,749.42)	
Total disbursements	\$ 4,696,536.54
Balance	\$ 4,286,143.90

KEY ON INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances	\$ 442,856.20
Losses on mortgages (first lien) on real estate	2,241,430.00
Loans secured by pledge of bonds, stocks, or other marketable collateral	None.
Cost value of stocks and bonds owned absolutely	257,149.37
Agents' ledger balances secured	200,700.43
Furniture and fixtures	36,141.79
Cash in office	1,251.50
On deposit in collecting banks and with bonded collectors (transferred since December 31, 1904, to New York City banks)	100,667.60
Cash deposits in banks on emergency or reserve fund account:	
National Provincial Bank (London, Eng.)	\$ 51,627.90
W. E. Thompson & Co. (Pittsburg, Pa.)	4,130.00
Union National Bank (Cleveland, O.)	498.20
Metropolitan National Bank (Chicago, Ill.)	7,315.81
National Bank of Commerce (Kansas City, Mo.)	1,262.14
Merchants National Bank (Baltimore, Md.)	9,323.43
Chemical National Bank (New York)	5,000.00
First National Bank (New York)	5,000.00
Queen City Bank (Buffalo, N. Y.)	1,824.08
National Broadway Bank (New York)	5,000.00

Continental National Bank (St. Louis, Mo.)	\$ 7,415.26
Canadian National Bank (Winnipeg, Man.)	2,328.29
St. Paul National Bank (St. Paul, Minn.)	320.83
Bank of New Brunswick (St. John, N. B.)	754.48
The Mutuals' Bank (Montreal, Que.)	3,550.29
Ontario Bank of Toronto (Ont.)	7,602.45
Seventh National Bank (Philadelphia, Pa.)	2,808.63
First National Bank (Milwaukee, Wis.)	3,488.75
Merchants Exchange National Bank (New York)	25,000.00
Garfield National Bank (New York)	16,703.40
Third National Bank (Boston, Mass.)	15,493.54
Washington Loan and Trust Co. (Washington, D. C.)	5,000.00
National Park Bank (New York)	80,602.46
Franklin National Bank (New York)	5,000.00
Fourth National Bank (Cincinnati, O.)	2,603.73
Central Trust Co. (New York)	146,676.51
Drexel, Hargis & Co. (Paris, France)	57,581.31
Credit Lyonnais (Paris, France)	20,321.30
Comptoir National d'Escompte (Paris, France)	32,894.11
Stockholm Enskilda Bank (Stockholm, Sweden)	29,367.60
Den Norske Credit Bank (Christiania, Norway)	215.94
Privatbanken i Kjøbenhavn (Copenhagen, Denmark)	372.52
Banca d'Italia (Rome)	2,283.36
Credit Foncier (Paris, France)	44,420.30

Total	602,498.82
All other deposits:	
Bank of New Brunswick (St. John, N. B.)	28.50
Canadian Bank of Commerce (Winnipeg, Man.)	102.68
Continental National Bank (St. Louis, Mo.)	662.60
First National Bank (Milwaukee, Wis.)	310.94
Fourth National Bank (Cincinnati, O.)	244.66
National Bank of Commerce (Kansas City, Mo.)	117.71
Metropolitan National Bank (Chicago, Ill.)	192.94
Merchants National Bank (Baltimore, Md.)	610.43
Ontario Bank of Toronto (Ont.)	457.88
St. Paul National Bank (St. Paul, Minn.)	71.80
Third National Bank (Boston, Mass.)	363.30
Union National Bank (Cleveland, O.)	99.26
The Mutuals' Bank (Montreal, Que.)	367.43
W. E. Thompson & Co. (Pittsburg, Pa.)	613.36
Stockholm Enskilda Bank (Stockholm, Sweden)	107.78
Den Norske Credit Bank (Christiania, Norway)	21.59
Central National Bank (New York)	2,234.78
Merchants National Bank (New York)	5,277.60
National Park Bank (New York)	80,602.25

Total	194,329.01
Total net or invested assets	\$4,286,143.90
Total net or invested assets	\$ 4,286,143.90

NON-INVESTED ASSETS.

Interest due, \$5,531.81; accrued, \$19,360.50	\$ 25,092.31
Rents due, \$1,064.87; accrued, \$5,237.17	4,430.90
Death losses paid in anticipation of February 1, 1905, assessment	15,796.13
Market value of real estate over cost and incumbrances	5,440.21
Market value of bonds and stocks over cost value	14,603.79
Total non-invested assets	\$ 65,373.53
Gross assets	\$ 4,351,517.43

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 and dues	\$ 124,273.48
Outstanding bond obligations	413,121.46
All other (not including contingent mortuary)	None.

Total actual liabilities	\$ 537,394.94
Balance net assets	\$ 3,774,120.48

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$1,229,143.74
Annual and expense dues in process of collection	131,518.09
Total due from members	\$1,360,661.83
Deduct estimated cost of collection	126,699.27
Net amount due from members	\$ 1,234,962.57

CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due (number of claims, 149)	\$ 456,583.16
Losses reported and in process of adjustment (number of claims, 102)	400,868.00
Losses resisted (number of claims, 10)	81,329.00
All other contingent liabilities, viz: Net present value of all policies in force December 31, 1894, computed as renewable term insurance for 60 days, actuarial table of mortality, interest 4 per cent; all policies terminate by limit of time each 60 days, subsequent payments maturing each 60 days equal liability for future death claims, based on combined experience table of mortality	776,596.00
Total contingent mortuary liabilities	\$ 1,722,386.16

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893	82,716	\$262,607,065.00	554	\$ 1,444,660
Policies or certificates written during the year 1894	24,271	66,498,225.00	251	563,000
Total	106,987	\$329,015,290.00	805	\$ 2,007,660
Deduct number and amount which have ceased to be in force during 1894	10,920	35,640,184.00	73	228,000
Total policies or certificates in force December 31, 1894	96,067	\$293,365,106.00	732	\$ 1,779,660
Losses and claims on policies or certificates unpaid, December 31, 1894	227	\$ 850,730.40	3	\$ 14,000
Losses and claims on policies or certificates incurred during the year 1894	1,039	3,381,609.00	3	3,500
Total	1,266	\$ 4,132,339.40	6	\$ 17,500
Losses and claims on policies or certificates paid during the year 1894	944	3,079,514.01	3	14,000
Policies or certificates terminated by death during 1894	1,630	2,241,600.00	3	2,500
Policies or certificates not taken during 1894	3,800	12,990,725.00	33	112,500
Policies or certificates terminated by expiry during 1894	5,971	19,436,736.00	37	112,000

MISCELLANEOUS QUESTIONS.

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

Answer. Maximum certificate or policy, \$30,000.

Is the association paying the maximum amount specified in the certificates or policies, except where same have been avoided by fraud or by breach of their conditions?

Answer. Yes.

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 \$3,827,000 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 sums 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 assessment 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. Three million, eight hundred and twenty-seven thousand, six hundred and thirty-five dollars and twelve cents.

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 obligations 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 an annual meeting of members?

Answer. The directors are elected at such a meeting and they in turn select the officers.

Number of death claims compromised on resisted, and brief statement of reason?

Answer. Seventy-nine claims compromised on account of suicide, intemperance and misrepresentation in securing policies.

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

Answer. Six hundred and forty-nine thousand and thirty-two dollars and thirty-nine cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

MIDLAND MUTUAL 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, C. C. LOOMIS.

Secretary, J. A. JACKSON.

[Incorporated June 11, 1894. Commenced business July 20, 1894.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....None.

INCOME DURING THE YEAR 1894.

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.....\$ 1,795.00

Annual dues as per contract, without any deduction what-
ever.....None.

Assessments: Mortuary, \$427.00; expense, \$218.50.....645.50

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 2,438.50

Interest, none; rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, none.)

Total income.....\$ 2,438.50

Total net resources.....\$ 2,438.50

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims.....None.

Advanced payments returned to rejected applicants.....None.

Total paid to members.....None.

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....\$ 1,971.50

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions.....None.

Salaries of officers, none; other compensation of officers.....None.

Salaries and other compensation of office employees.....None.

Medical examiner's fees, whether paid direct by members or otherwise.....None.

Rent, none; taxes, none; advertising and printing.....None.

Advanced to officers or agents, to be repaid out of future salaries or commissions.....None.
All other items.....None.
(Advanced assessments applied, included above, none.)
(Total expenses, \$1,971.50)

Total disbursements.....\$ 1,971.50

Balance.....\$ 464.00

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.

Cash deposit in banks on emergency or reserve fund account.....None.

All other deposits: Marquardt's Savings Bank, Des Moines, Ia.....\$ 464.00

Total net or invested assets.....\$ 464.00

Total net or invested assets, less depreciation.....\$ 464.00

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.....\$ 464.00

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, none; bonus or dividend obligations.....None.

All other (not including contingent mortuary).....None.

Total actual liabilities.....None.

Balance net assets.....\$ 464.00

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....None.

Mortuary assessments, due and unpaid.....\$ 432.50

Mortuary assessments, not yet called for losses undistributed,
none; resisted, none; reported.....None.

Total due from members.....\$ 432.50

Deduct estimated cost of collection.....None.

Net amount due from members.....\$ 432.50

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1894.....	None	None	None	None
Policies or certificates written during the year 1894.....	339	\$ 1,795,000.00	339	\$ 1,795,000.00
Total.....	339	\$ 1,795,000.00	339	\$ 1,795,000.00
Deduct number and amount which have ceased to be in force during 1894.....	27	135,000.00	27	135,000.00
Total policies or certificates in force December 31, 1894.....	332	\$ 1,660,000.00	332	\$ 1,660,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	None	None	None	None
Losses and claims on policies or certificates incurred during the year 1894.....	None	None	None	None
Total.....	None	None	None	None
Losses and claims on policies or certificates paid during the year 1894.....	None	None	None	None
Policies or certificates terminated by death during 1894.....	None	None	None	None
Policies or certificates terminated by lapse during 1894.....	27	\$ 135,000.00	27	\$ 135,000.00

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? 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. Surplus fund.

What is the amount thereof?

Answer. Nothing.

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

Answer. Unexpended surplus after paying current losses and expenses will be paid into the surplus fund, to be drawn upon to pay losses when an assessment is insufficient.

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

Answer. Yes; directors.

If not, how are they selected?

Answer. Officers are 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 purpose are assessments made, and under what authority?

Answer. To pay losses and expenses; by authority of directors under articles of Incorporation.

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

Answer. One thousand, three hundred and twenty-eight dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

NATIONAL LIFE ASSOCIATION OF HARTFORD, CONN.,

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, D. S. FLETCHER.

Secretary, H. T. BRAMAN.

[Incorporated under special charter of April, 1896. Commenced business as a corporation March, 1888.]

Principal office, Hartford, Conn.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year..... \$ 202,277.87

INCOME DURING THE YEAR 1894.

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

Gross amount received in cash for mortuary purposes..... \$ 285,877.08

Gross amount received in cash for expense purposes..... 251,944.33

Medical examiner's fees paid by applicant (estimated)..... 6,500.10

Total paid by members..... \$ 543,321.51

Interest, \$12,212.26; rent, \$106.13..... 12,318.41

Total income..... \$ 555,639.92

Total net resources..... \$ 758,017.79

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$ 276,500.00

Paid for surrendered policies..... 13,074.02

Dividends to policy holders..... 9,974.74

Total paid to members..... \$ 299,548.76

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 194,107.61

Salaries of managers and agents not paid by commissions..... 7,795.31

Salaries of officers, \$15,500.00; other compensation of officers, \$.... 15,500.00

Salaries and other compensation of office employees.....	6,186.85
Medical examiners' fees, whether paid direct by members or otherwise.....	8,048.00
Rent, \$2,913.89; taxes, license and fees, \$1,921.38; advertising and printing, \$3,233.72.....	10,088.93
Travelling expenses, \$8,790.49; legal expenses, \$4,223.40; dividends, \$3,000.....	16,024.89
All other items, including incidental expenses, furniture and fixtures, postage and exchange, real estate expenses, etc.....	5,897.30
(Total management expenses, \$90,909.)	

Total disbursements.....	\$ 505,547.36
Balance.....	\$ 252,369.93

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 2,361.62
Loans on mortgages (first liens) on real estate.....	64,647.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	4,221.64
Other loans secured by bonds and other collateral.....	45,638.51
Cost value of bonds and stocks owned absolutely.....	165,148.25
Agents' ledger balances.....	3,367.56
Cash in office, \$3,888.13; on deposit in bank, \$6,328.05.....	13,116.15
Premium notes.....	8,436.15
Bills receivable.....	200.00
Total net or invested assets.....	\$ 252,369.93

Total net or invested assets, less depreciation.....	\$ 252,369.93
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NON-INVESTED ASSETS.

Interest due, \$422; accrued, \$818.76.....	\$ 1,240.76
Furniture in home office and agency offices (net cash value).....	1,340.00
Total non-invested assets.....	\$ 2,580.76
Total.....	\$ 254,950.69

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
All other (not including contingent mortuary), viz.: Special reserve funds, made a liability under Connecticut statute.....	\$ 113,718.81
Total actual liabilities.....	\$ 113,718.81
Balance.....	\$ 141,231.88

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary calls, called and not yet due (less cost of collection and decrement by lapse).....	\$ 42,110.30
Mortuary calls, or deferred premiums in process of collection (less cost of collection and decrement by lapse).....	53,101.32
Deferred premiums on matured claims.....	11,264.72
Liens or deferred premiums on policies in force.....	5,751,699.15
Total contingent assets.....	\$5,859,147.49

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims).....	None.
Losses in process of adjustment (number of claims, 20).....	\$ 31,000.00
Losses resisted (number of claims, 10).....	21,000.00
All other contingent liabilities, viz.: Mortuary liability on all outstanding policies, computed by association's actuary.....	4,886,737.38
Total contingent mortuary liabilities.....	\$4,941,737.38
Balance of contingent assets over liabilities.....	\$ 97,410.11

EXHIBIT OF CERTIFICATES OR POLICIES (NUMBER AND AMOUNT).

	TOTAL BUSINESS OF 1894.	
	Number.	Amount.
Policies or certificates in force December 31, 1893.....	12,088	\$ 18,015,871
Policies or certificates written during the year 1894.....	5,594	12,339,190
Total.....	17,482	\$ 30,355,067
Deduct number and amount which have ceased to be in force during 1894.....	3,137	5,577,963
Total policies or certificates in force December 31, 1894.....	14,345	\$ 24,847,194
Losses and claims on policies or certificates unpaid December 31, 1893.....	23	47,000
Losses and claims on policies or certificates incurred during the year 1894.....	180	284,320
Total.....	203	\$ 331,320
Losses and claims on policies or certificates paid during the year 1894.....	174	276,500
Policies or certificates terminated by death during 1894.....	180	284,320
Policies or certificates terminated by lapse during 1894.....	2,907	5,269,013

MISCELLANEOUS QUESTIONS.

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

Answer. Twenty thousand dollars.

Is the association paying the maximum amount specified in the certificate or policy, except where same have been avoided by fraud or breach of their conditions?

Answer. Yes.

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 or premiums used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. No.

Does the association 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 any value. If so, how are these payments or promises provided for?

Answer. The association does not issue endowment policies.

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. Actuaries' combined experience table of mortality. Levied at age of entry, with right to advance age or increase the premium call, at the option of the association.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and thirteen thousand, seven hundred and eighteen dollars and eighty-one cents.

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

Answer. To provide for the increasing cost due to advancing age, for which purpose premiums are loaded over current mortality. Invested in interest-bearing securities.

Are the officers and directors elected at annual meeting of members; or, how selected?

Answer. Directors are elected by stockholders; officers are elected by directors.

If the association agrees not to assess for a death loss beyond a certain sum, give all the facts in relation thereto.

Answer. The association has the right to make premium calls sufficient to meet all liabilities.

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

Answer. Have no classes. Issue different forms of policies.

Does the association restrict its certificate or policy issue to a certain age? If so, what?

Answer. Yes; between eighteen and sixty years of age.

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

Answer. Yes.

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

Answer. Yes; to any one having a legal insurable interest.

Are assignments of certificates to other than such persons allowed? If so, state governing rule.

Answer. Only to persons having a legal insurable interest.

Number of death claims compromised or resisted, and brief statement of reason?

Answer. Nineteen. Cause, fraudulent and untrue statements in application, or in health certificates for reinstatement.

Has the association paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

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

Answer. Over \$30,000.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, in pursuance of the laws of said State.

President, HORATIO BROWNELL.

Secretary, HENRY K. RECK.

[Incorporated, February 2, 1884. COMMENCED BUSINESS, May 2, 1885.]

Principal office, Central National Bank Building, Washington, D. C.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 348,983.44

INCOME DURING THE YEAR 1894.

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

Gross amount of membership fees required or represented by application, without deductions..... None.

Annual dues as per contract, without any deduction whatever, \$ 69,307.54

Assessments: Mortuary, \$29,522.11; expense, \$11,506.71..... 251,278.82

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 311,746.66

Interest..... \$ 16,083.29
(Advances to agents repaid, \$5,086.64.)
Fees for transfer of policies or certificates..... 135.95
Miscellaneous, viz: Bills payable..... 10,000.00

Total income..... \$ 327,965.90
Total net resources..... \$ 686,949.74

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims..... \$ 142,545.39
Disability..... 9,305.00
Surrender values..... 97,443.35
Mortuary assessments paid by application of reserve..... 23,569.57
Advanced payments returned to applicants..... 2,055.09

Total paid to policy holders..... \$ 271,713.80

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 12,909.19

Cost of levying and collecting assessments..... 3,090.91

Salaries and expenses of managers and agents not paid by commissions..... 4,890.70

Salaries of officers, \$36,729.22; other compensation of officers, \$98.97..... 37,828.19

Salaries and other compensation of office employees..... 5,735.98

Medical examiners' fees, whether paid direct by members or otherwise..... 5,179.75

Rents, \$2,594.45; taxes, \$1,313.84; advertising and printing, \$2,300.49..... 3,908.81

All other items, viz: Legal expenses, \$2,769.82; profit and loss, \$28.49; cost of adjusting and investigating claims, \$4,512.22; office expenses, postage, telegrams, etc., \$1,024.55..... 16,463.46

Paid for re-insurance..... 677.31

Advanced to officers and agents to be repaid out of future salaries or commissions..... 12,345.07

Accrued interest on real estate notes purchased..... 63.77

(Total expenses, \$27,699.15.)

Total disbursements..... \$ 271,713.80

Balance..... \$ 229,364.14

Total net resources..... \$ 327,965.90

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 180,043.35

Loans secured by pledge of bonds, stocks or other marketable collaterals (reserve fund, \$45,307.69)..... 28,755.55

Cost value of bonds and stocks owned absolutely..... 69,850.00

Agents' ledger balances secured..... 29,512.30

Cash in office..... 1,280.84

Cash deposits in banks on emergency or reserve fund account: Central National Bank, \$5,514.81; National Capital Bank, \$4,990; Washington Loan and Trust Company, \$1,000..... 9,415.14

Sundry other banks, \$901.35..... 1,317.49

Personal property..... \$ 287,245.69

Total net or invested assets..... \$ 327,245.69

Deduct depreciation of assets to bring same to market value..... None.

Total net or invested assets, less depreciation..... \$ 327,245.69

NON-INVESTED ASSETS.

Interest due, \$4,032.22; accrued, \$3,101.64	
Rents due, \$....; accrued, \$....	\$ 7,133.95
Market value of real estate over cost and incumbrances	None.
Market value of bonds and stocks over cost	None.
Bills receivable	None.

Total non-invested assets	
Gross assets	\$ 7,133.95
	\$ 364,432.56

LIABILITIES.

Losses adjusted, due and unpaid	None.
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued	None.
Borrowed money, \$....; interest accrued on same, \$....	None.
Advanced assessments, \$....; bonus or dividend obligations, \$....	None.
All other (not including contingent mortuary) viz: bills payable	None.
Total actual liabilities	\$ 10,000.00
Balance net assets	\$ 354,432.56

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	\$ 33,500.88
Mortuary assessments due and unpaid	9,076.78
Mortuary assessments not yet called for, losses unadjusted, \$33,500; resisted \$9,300; reported, \$28,750	73,430.00
Payments per tabular rate for expected losses and claims for year	246,331.72
Total due from members	\$384,439.38
Deduct estimated cost of collection	19,231.47
Net amount due from members	\$ 365,207.91

Total invested, non-invested and contingent assets	\$ 729,679.47
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 11)	\$ 21,750.00
Losses in process of adjustment (number of claims, 16)	33,500.00
Losses reported (number of claims, 29)	28,750.00
Losses resisted, number of claims, 6	\$ 9,300.00
All other contingent liabilities, viz: expected losses and claims for year	215,709.32
Total contingent mortuary liabilities	\$ 310,969.32
Total actual and contingent mortuary liabilities	\$ 330,969.32
Total surplus resources	\$ 406,721.25

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893	12,549	\$ 13,466,737	185	\$ 203,850
Policies or certificates written during the year 1894	1,290	1,662,485	8	11,000
Total	13,839	\$ 15,069,222	193	\$ 214,850
Deduct number and amount which have ceased to be in force during 1894	1,150	1,378,400	22	12,500
Total policies or certificates in force December 31, 1894	12,789	\$ 13,690,822	171	\$ 202,350
Losses and claims on policies or certificates unpaid December 31, 1893	39	\$ 75,700	None	
Losses and claims on policies or certificates incurred during year 1894	81	168,000	None	
Total	121	\$ 243,700	None	
Losses and claims on policies or certificates paid during the year 1894	68	160,100	None	
Policies or certificates terminated by death during 1894	82	168,000		
Policies or certificates terminated by lapse during 1894	1,077	1,399,500	22	\$ 12,500

MISCELLANEOUS QUESTIONS.

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

Answer: Ten thousand dollars.

Are the certificates or policies issued by the company 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 the 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 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 the money paid by them, with accretions 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 company an emergency or reserve fund?

Answer: Yes.

What is the amount thereof?

Answer: Two hundred and sixty-one thousand, six hundred and eighty-two dollars and eighty-three cents.

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?
 Answer. Directors by stockholders; officers by directors.
 Are the applicants for membership subjected to a thorough medical examination and found to be good risks before being received?
 Answer. Yes.
 What sum of money would an ordinary assessment for the payment of a single certificate produce?
 Answer. Sixty-two thousand, eight hundred and eighty nine dollars and seventy-eight cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, O. B. AYRES.

Secretary, J. A. DOVERMAN.

[Incorporated July 12 1889. Commenced business July 31, 1889.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 10,145.15

INCOME DURING THE YEAR 1894.

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.....\$ 17,820.00

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$20,732.00; expense, \$13,966.43.....40,698.43

Total paid by members.....\$ 57,918.35

Interest.....49.16

Cash received from all other sources, viz.:

Exchange.....3.90

Agents.....1,537.33

(Assessments paid in advance, \$354.00).

Total income.....\$ 59,509.74

Total net resources.....\$ 69,654.89

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 25,391.13

Advanced payments returned to rejected applicants.....57.92

Total paid to members.....\$ 25,449.05

Commission and fees retained by or paid or allowed to agents account of fees and dues.....17,820.00

Commissions paid or allowed for collecting assessments.....2,676.91
 Salaries of managers and agents not paid by commissions.....2,255.73
 Salaries of officers, \$4,500; other compensation of officers, \$689.46.....5,189.46
 Salaries and other compensation of office employees.....2,180.35
 Rent, \$187.50; advertising and printing, \$699.27.....1,187.77
 Advanced to officers and agents to be repaid out of future salaries or commissions.....3.00
 All other items, viz.: Office furniture and supplies, \$327.98; postage, \$883.17; filing annual statements, \$243.33; typewriter and supplies, \$129.90; express and telegrams, \$11.33; officers' travelling expenses, \$382.50; legal expenses, \$565.73.....2,943.93
 (Advanced assessments applied, included above, \$354.00).
 (Total expenses, \$33,697.15).

Total disbursements.....\$ 55,146.50

Balance.....\$ 10,508.69

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.

Loans on mortgages (first lien) on real estate.....None.

Loans secured by pledge of bonds, stocks or other marketable collateral.....None.

Cost value of bonds and stocks owned absolutely.....None.

Cash in office.....\$ 200.00

Cash deposits in banks on emergency or reserve fund account:

State Savings Bank, Des Moines.....\$ 7,702.00

All other deposits: State Savings Bank.....540.00

Total net or invested assets, less depreciation.....\$ 10,508.69

NON-INVESTED ASSETS.

Interest due and accrued.....None.

Rent due and accrued.....None.

Market value of real estate over cost and incumbrances.....None.

Market value of bonds and stocks over cost.....None.

Gross assets.....\$ 10,508.69

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 and interest accrued on same.....None.

Advance assessments.....\$ 354.00

Total actual liabilities.....\$ 354.00

Balance, net assets.....10,154.69

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.	4,010	\$17,498,000.00	1,930	\$ 8,771,750.00
Policies or certificates written during the year 1894.	3,564	14,222,750.00	1,320	5,305,750.00
Total.	7,574	\$31,720,750.00	3,250	\$14,077,500.00
Deduct number and amount which have ceased to be in force during 1894.	2,603	10,894,250.00	1,126	4,736,000.00
Total policies or certificates in force December 31, 1894.	4,971	\$20,826,500.00	2,124	\$ 9,341,500.00
Losses and claims on policies or certificates unpaid December 31, 1893.				
Losses and claims on policies or certificates incurred during year 1894.	343	25,391.13	144	12,091.75
Total.	343	\$ 25,391.13	144	\$ 12,091.75
Losses and claims on policies or certificates paid during the year 1894.	343	25,391.13	144	12,091.75
Policies or certificates terminated by death during 1894.				
Policies or certificates terminated by lapse during 1894.	2,603	10,894,250.00	1,126	4,736,000.00

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? 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.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Nine thousand, seven hundred and sixty-two dollars.

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

Answer. For payment of benefits; by assessments; deposited in the State Savings Bank of Des Moines, Iowa.

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

Answer. Directors elected by the members at annual meeting of members; officers elected by board of 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 purpose are assessments made, and under what authority?

Answer. To pay benefits 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. Nine thousand, seven hundred and sixty-two dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

NORTH AMERICAN ACCIDENT 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, FRANK N. GAGE.

Secretary, A. E. FORTNEY.

[Incorporated May 13, 1886. Commenced business June 15, 1886.]

Principal office, 217 La Salle street, Chicago, Illinois.

Attorney for service of process in Iowa, O. B. Ayres, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 13,374.37

INCOME DURING THE YEAR 1894.

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.....\$ 17,610.00

Assessments: indemnity, \$8,539.75; reserve fund and expense, \$37,164.72.....46,675.50

Total paid by members.....\$ 64,285.50

Interest.....576.44
(Assessments paid in advance, \$4,882.25.)

Total income.....\$ 64,861.94

Total net resources.....\$ 84,236.31

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 13,631.14

Membership fees, rebated and returned to members.....15,703.00

Advanced payments returned to rejected applicants.....269.02

Total paid to members.....\$ 29,603.16

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....1,900.00

Commissions paid or allowed for collecting assessments.....3,378.43

Salaries of managers and agents not paid by commissions.....4,050.00

Salaries of officers, \$4,299.59; other compensation of officers, none.....4,299.59

Salaries and other compensation of office employees.....	2,665.87
Rent, \$1,974.49; taxes, \$302.48; advertising and printing, \$3,370.01..	5,645.98
All other items, viz.: Postage, \$3,711.39; furniture and fixtures, \$69.50; adjusters' expense, \$250.00; physicians' fees, \$521.00; traveling expenses, \$1,462.53; legal expenses, \$815.07.....	6,859.42
(Total expenses, \$29,579.64)	

Total disbursements..... \$ 58,982.80

Balance..... \$ 25,533.51

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.....	\$ 10,128.30
Agents' ledger balances.....	157.00
Cash in office.....	436.99
All other deposits: Northwestern National Bank, Chicago.....	14,531.22
Total net or invested assets.....	\$ 25,253.51

Total net or invested assets, less depreciation..... \$ 25,253.51

NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Office furniture and fixtures.....	\$ 1,250.00
Market value of bonds and stocks over cost.....	281.70
Total non-invested assets.....	\$ 1,531.70

Gross assets..... \$ 26,785.21

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 831.07
Advance assessments, \$3,832.25; bonus or dividend obligations, none.....	\$ 3,832.25
Total actual liabilities.....	\$ 4,663.32
Balance net assets.....	\$ 22,121.89

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 15,901.00
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$5,360.00; reported, \$....	5,300.00
Total due from members.....	\$ 18,901.00
Deduct estimated cost of collection.....	150.00
Net amount due from members.....	\$ 18,751.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment.....	None.
Losses reported (number of claims 2) estimated.....	\$ 470.00
Losses resisted (number of claims 2).....	5,300.00
Total contingent mortuary liabilities.....	\$ 5,770.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	5,837	\$21,698,000.00		
Policies or certificates written during the year 1894.....	3,322	16,181,000.00	159	\$ 603,000.00
Total.....	9,159	\$37,879,000.00	159	\$ 603,000.00
Deduct number and amount which have ceased to be in force during 1894.....	3,346	15,831,000.00	7	29,000.00
Total policies or certificates in force December 31, 1894.....	5,813	\$24,048,000.00	143	\$ 574,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....				
Losses and claims on policies or certificates incurred during the year 1894.....	239	13,631.14	8	268.85
Total.....	239	13,631.14	8	268.85
Losses and claims on policies or certificates paid during the year 1894.....	239	13,631.14	8	268.85
Policies or certificates terminated by death during 1894.....	1	3,000.00		
Policies or certificates terminated by lapse during 1894.....	3,347	15,828,000.00	7	29,000.00

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. 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.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand, four hundred and ten dollars.

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

Answer. For payment of claims. From assessments on members. Held in bonds. 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 purpose are assessments made, and under what authority?

Answer. For payment of death and indemnity claims, expenses, and to accumulate reserve fund. Board of directors.

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

Answer. Twenty thousand, three hundred and thirty-eight dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

NORTHERN FRATERNAL 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, W. W. DOOLITTLE.

Secretary, E. H. HIBBEN.

[Incorporated May 30, 1882. Commenced business May 30, 1882.]

Principal office, Marshalltown, Iowa.

Attorney for service of process in Iowa, J. L. Carney.

BALANCE SHEET.

Amount of net or invested assets December 31st of the previous year..... \$ 51,608.68

INCOME DURING THE YEAR 1894.

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..... \$ 889.49

Annual dues and fees as per contract, without any deduction whatever..... 15,823.75

Assessments: Mortuary, \$45,145.42; expense, \$..... 45,145.42

Total paid by members..... 61,888.66

Interest 2,685.45

(Assessments paid in advance, \$386.30)

Total income..... \$ 64,574.11

Total net resources..... \$ 116,182.79

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$ 37,500.00

Total paid to members..... \$ 37,500.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 889.49

Commissions paid or allowed for collecting assessments..... 1,951.86

Salaries and expenses of agents not paid by commissions..... 4,602.78

Salaries of officers..... 3,500.00

Salaries and other compensation of office employees, traveling and general office expenses..... 4,578.43

Medical director's fees, whether paid direct by members or otherwise..... 112.73

Rent, \$250.00; taxes, \$..... postage and printing, \$797.95..... 1,007.95

All other items, viz.: attorney's fees..... 182.50

(Advanced assessments applied, included above, \$167.16.)

(Total expenses, \$16,823.74)

Total disbursements..... \$ 54,325.74

Balance..... \$ 61,857.05

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances None

Loans on mortgages (first liens) on real estate..... \$ 50,064.00

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..... None

Cash deposits in banks on emergency or reserve fund account:

Marshalltown State bank, beneficiary fund..... 3,969.87

Marshalltown State Bank, reserve fund..... 7,823.18

Total net or invested assets..... \$ 61,857.05

Total net or invested assets, less depreciation..... \$ 61,857.05

NON-INVESTED ASSETS.

Interest due, \$19.92; accrued, \$948.32..... \$ 968.44

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..... \$ 968.44

Gross assets..... \$ 62,825.49

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, \$168.17; bonus or dividend obligations, none..... \$ 168.17

All other (not including contingent mortuary)..... None

Total actual liabilities..... \$ 168.17

Balance, net assets..... \$ 62,657.32

CONTINGENT MORTUARY ASSETS OR RESOURCES.

Mortuary assessments, called and not yet due, Jan. 1/4 call, 1895..... \$ 2,451.80

Mortuary assessments, due and unpaid..... None

Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported..... None

Total due from members..... \$ 2,451.80

Deduct estimated cost of collection..... 179.00

Net amount due from members..... \$ 2,272.80

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893	2,997	\$ 5,472,000	2,997	\$ 5,472,000
Policies or certificates written during the year 1894	486	637,000	486	637,000
Total	3,483	\$ 6,109,000	3,483	\$ 6,109,000
Deduct number and amount which have ceased to be in force during 1894	290	492,000	290	492,000
Total policies or certificates in force December 31, 1894	3,193	\$ 5,617,000	3,193	\$ 5,617,000
Losses and claims on policies or certificates unpaid December 31, 1893	None		None	
Losses and claims on policies or certificates incurred during year 1894	21	39,000	21	39,000
Total	21	\$ 39,000	21	\$ 39,000
Losses and claims on policies or certificates paid during the year 1894	21	39,000	21	39,000
Policies or certificates terminated by death during 1894	21	39,000	21	39,000
Policies or certificates terminated by lapse during 1894	299	492,000	299	492,000

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. All surplus from assessments above the amount required to pay current death claims and all interest collected is transferred to mortuary and reserve funds and can be used only to pay excess of death claims and the amount of all policies 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 in case of total disability.

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. Actuaries' tables; fixed rate at age of entrance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty-seven thousand, eight hundred and eighty-seven dollars and eighteen cents.

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

Answer. To meet increasing mortuary liabilities of the association and to guarantee the payments of all policies in full; by laying aside all surplus after payment of current death claims, also all interest collected on mortgage loans; deposited with auditor of state.

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

Answer. Yes.

If not, how are they selected?

Answer. President, vice-president and four directors are elected at the annual meeting; all other officers 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. No.

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

Answer. To pay death claims; as provided by the laws of the association.

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, 1894, of the condition of the

NORTHWESTERN LIFE 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, DAVID W. EDWARDS.

Secretary, DR. J. F. FORCE.

[Incorporated September 15, 1885. Commenced business September 15, 1885.]

Principal office, Minneapolis, Minnesota.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 149,314.55

INCOME DURING THE YEAR 1894.

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, \$ 50,373.97

and expense assessments.....\$ 119,358.21

Assessments: Mortuary.....

Medical examiners' fees paid by applicant: All paid direct to examiner.....\$ 158,732.44

Total paid by members.....\$ 158,732.44

Interest, \$1,582.21; rent, \$....\$ 2,892.55

Total income.....\$ 162,613.71

Total net resources.....\$ 311,928.26

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 102,550.00

Payments returned to applicants.....\$ 212.19

Total paid to members.....\$ 102,762.19

Office furniture.....	278.02
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	12,807.84
Commissions paid or allowed for collecting assessments.....	5,198.71
Salaries of managers and agents not paid by commissions.....	11,891.78
Salaries of officers, \$10,000; other compensation of officers, \$1,767.80.....	11,767.83
Salaries and other compensation of office employees.....	4,961.47
Medical examiners' fees, whether paid direct by members or otherwise; Paid at central office.....	843.25
Rent, \$2,602.57; taxes, \$1,463.54; advertising and printing, \$5,693.91. Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.	7,762.01
All other items, viz.: Miscellaneous expenses, \$2,201.36; postage, \$3,427.38; legal fees, \$3,224.32; insurance department, \$450.34.....	8,389.19
(Total) expenses, \$63,153.69.....	
Total disbursements.....	\$ 163,913.19
Balance.....	\$ 137,601.87

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 15,405.47
Loans on mortgages (first liens) on real estate.....	22,768.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	3,590.00
Cost value of bonds and stocks owned absolutely.....	15,240.50
Agents' ledger balances.....	1,947.31
Cash in office.....	3,506.97
Cash deposits in banks on emergency or reserve fund account: Security, \$16,801.42; Metropolitan, \$46,971.66; Scandia, \$400; New England, \$1,330; Washington, \$1,342.50; Minneapolis Savings, \$3,064.50.....	\$7,861.59
All other deposits:	
Deposited with Missouri department.....	1,000.00
Certificates of deposit bearing interest.....	31,791.80
Total net or invested assets.....	\$ 157,601.87
Deduct depreciation of assets to bring same to market value.....	2,000.00
Total net or invested assets, less depreciation.....	\$ 155,601.87

NON-INVESTED ASSETS.

Interest due, \$300.50; accrued, \$194.25; mortgage; \$1,430 certificate deposited and bills receivable.....	\$ 2,034.75
Furniture, fixtures and printing outfit.....	\$ 5,881.61
Total non-invested assets.....	\$ 7,916.36
Gross assets.....	\$ 163,518.23

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, \$.....Interest accrued on same, \$.....None.	
Advanced assessments, \$.....house or dividend obligations, \$.....None.	
All other (not including contingent mortuary).....None.	
Balance, net assets.....	\$ 162,917.93

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, \$.....	05,900.00
relisted, \$.....; reported, \$30,900.....	60,000.00
Total due from members.....	\$ 3,600.00
Deduct estimated cost of collection.....	\$ 37,000.00
Net amount due from members.....	\$ 37,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....).....	\$ 17,000.00
Losses in process of adjustment (number of claims.....).....None.	
Losses reported (number of claims.....).....	8,000.00
Losses relisted (number of claims.....).....None.	
Total contingent mortuary liabilities.....	\$ 25,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1904.		BUSINESS IN IOWA DURING 1904.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1904.....	9,819	\$ 14,470,790	634	\$ 1,090,150
Policies or certificates written during the year 1904.....	3,321	4,476,730	131	180,750
Total.....	13,140	\$ 18,947,520	765	\$ 1,270,900
Deduct number and amount which have ceased to be in force during 1904.....	2,468	4,711,540	69	112,000
Total policies or certificates in force December 31, 1904.....	10,672	\$ 14,235,980	696	\$ 1,158,900
Losses and claims on policies or certificates unpaid December 31, 1904.....	13	\$2,000	2	6,000
Losses and claims on policies or certificates incurred during the year 1904.....	65	194,350	4	11,000
Total.....	78	196,350	6	17,000
Losses and claims on policies or certificates paid during the year 1904.....	64	102,250	5	10,000
Policies or certificates terminated by death during 1904.....	63	164,250	4	11,000
Policies or certificates terminated by lapse during 1904.....	2,043	4,137,730	95	1,668,000

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; policies are guaranteed by mortuary surplus, reserve fund and assessments.

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 special expense (should there be any) as provided by the 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. Do not write endowment policies. Payment by members to reserve fund, not appropriated under emergency in payment of death claims, if any, is credited back to them, with accretions thereon, after policy has been in force 15 years continuously.

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. Graded. American life tables (Meech's). Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

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

Answer. To prevent increase in future cost, and provide for any unforeseen emergency. Created by an equitable loading of mortuary rates and by mortuary surplus. In banks and loaned on securities.

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

Answer. Directors are. 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. 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. To provide for mortuary, expense and emergency funds. By virtue of the articles of incorporation and by-laws, and under authority of contract issued to members.

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

Answer. Forty-five thousand, one hundred and forty dollars and fourteen cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, CHAS. A. CAPWELL.

(Incorporated June 27, 1874. Commenced business July, 1874.)

Principal office, Home Insurance Building, Chicago, Illinois.

BALANCE SHEET.

Amount of net or invested assets December 31st of the previous year..... \$ 744,235.05

INCOME DURING THE YEAR 1894.

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..... None.

Annual dues as per contract, without any deduction whatever,..... None.

Assessments:

Mortuary, \$1,000,961.01; expense, \$416,532.53..... \$ 2,683,793.54

First year's premiums..... 228,451.76

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 2,912,245.70

Interest, \$18,706.18; rent, \$..... 18,706.18

Cash received from all other sources, viz: Reserve fund,

\$2,512.69; delinquent charges, \$4,309.97; reinstatement, \$6,552-

53; sixty day payments, \$102; guarantee fund, \$7,028.99; sus-

pense, \$47.57; sundry accounts, \$719.04..... 24,552.70

(Assessments paid in advance, none.)

Total income..... \$2,955,505.58

Total net resources..... \$3,099,731.64

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$1,884,657.14

Advanced payments returned to rejected applicants..... None.

Commission and fees retained by or paid or allowed to agents

on account of fees and dues..... 186,621.90

Commissions paid or allowed for collecting assessments..... 13,977.31

Board of trustees, expense account..... 2,070.61

Salaries of managers and agents not paid by commissions..... 18,383.88

Salaries of officers, \$46,209.25; other compensation of officers,

\$..... 46,209.25

Salaries and other compensation of office employees..... 67,781.36

Advance assessments..... 2,000.56

Medical examiners' fees, whether paid direct by members or

otherwise..... 35,489.31

Rent, \$17,732.87; taxes, \$..... advertising, stationery and print-

ing, \$13,464.13..... 31,197.00

Filing State reports, and taxes..... 5,211.56

All other items, viz: Traveling expenses, \$4,942.44; postage,

\$12,845.58; reitting office, \$83.61; incidental and miscellane-

ous expenses, \$7,087.41; furniture, \$1,635.39; legislative

committee expenses, \$1,668.31; surrendered policies, \$6,874.91;

legal expenses, \$1,528.38; bonds exchanged, \$1,602.45; expense

eastern department, \$1,847.93..... 42,984.26

(Advanced assessments applied, included above, \$2,000.56.)

(Total expenses, \$422,651.41.)

Total disbursements..... \$2,357,311.55

Balance..... \$ 762,420.09

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances

..... None.

Loans and mortgages (first liens) on real estate..... \$ 4,500.00

Loans secured by pledge of bonds, stocks or other marketable

collaterals..... None.

Cost value of bonds and stocks owned absolutely..... 418,233.60

Agents' ledger balances..... 51,711.21

Cash in office..... 109.00

Cash deposits in hands of treasurer..... 287,885.14

Total net or invested assets..... \$ 762,430.09

Deduct depreciation of assets to bring same to market value..... 1,325.39

Total net or invested assets, less depreciation..... \$ 761,004.70

NON-INVESTED ASSETS.

Interest due, none; accrued, \$2,122.05	\$ 2,122.05
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	\$ 2,122.05
Gross assets	\$ 761,216.75

LIABILITIES.

Losses adjusted, due and unpaid (number of claims \$)	\$ 18,000.00
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued	None.
Borrowed money, none; interest accrued on same	None.
Advanced assessments, \$25,000.12; loans or dividend obligations	\$ 25,000.12
All other (not including contingent mortuary), viz: suspense account, \$180.32; sundry account, \$2,777.81	2,958.13
Total actual liabilities	\$ 43,000.16
Balance, net assets	\$ 718,216.59

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due	None.
Mortuary assessments due and unpaid, (estimated)	\$ 45,000.00
Mortuary assessments not yet called for losses unadjusted, \$12,000; resisted, \$15,000; reported, \$182,000; adjusted not due, \$210,700	420,000.00
Net amount due from members	\$ 465,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (number of claims \$)	\$ 216,700.00
Losses in process of adjustment (number of claims \$)	12,000.00
Losses reported (number of claims \$)	182,000.00
Losses resisted (number of claims \$)	15,000.00
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 425,700.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893	45,773	\$142,548,500.00	1,164	\$ 2,714,000
Policies or certificates written during the year 1894	11,547	25,364,500.00	225	367,000
Total	57,320	\$167,913,000.00	1,389	\$ 3,081,000
Deduct number and amount which have ceased to be in force during 1894	9,230	25,739,500.00	213	706,500
Total policies or certificates in force December 31, 1894	48,090	\$142,173,500.00	1,076	\$ 2,374,500
Losses and claims on policies or certificates unpaid December 31, 1893	145	498,807.14	2	2,000
Losses and claims on policies or certificates incurred during the year 1894	507	1,808,500.00	21	65,000
Total	652	\$ 2,307,307.14	23	\$ 67,000
Losses and claims on policies or certificates paid during the year 1894	554	1,864,687.14	17	45,000
Losses and claims on policies or certificates surrendered during the year 1894	507	6,200.00		
Policies or certificates terminated by death during 1894	507	1,808,500.00	21	65,000
Policies or certificates terminated by consolidation and reduction during 1894			1	15,500
Policies or certificates terminated by lapse during 1894	8,726	21,870,000.00	791	628,000

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. Yes. Guaranteed by the funds of the association. No endowment returns.

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. On surrender of policy after being in force five continuous years, 80 per cent of any excess paid by the member over cost of carrying the risk may be returned, same paid from moneys advanced by such member.

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. Actuaries; 4 per cent both.

Has the society an emergency or reserve fund and 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 expense, of which \$418,221.69 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. Three out of nine trustees are elected annually by the 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 where there is 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 payment of mortuary claims and for the expenses of the association in accordance with the contracts of the certificates or policies; by authority and under 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. Fifty-one thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, WM. MUSSOS.

Secretary, C. H. BAKER.

[Incorporated January 19, 1896. Commenced business January 19, 1896.]

Principal office, Des Moines, Iowa.

Attorneys for service of process in Iowa, C. C. and C. L. Nourse,

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$ 18,022.07
INCOME DURING THE YEAR 1894.	
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.....	16,881.00
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$23,415.21; expense, \$16,359.64.....	39,774.85
Medical examiners' fees are paid by association.....	
Total paid by members.....	56,655.85
Interest, \$982.54; rent, \$.....	982.54
Cash received from all other sources, viz: Sundry receipts, \$318.75; advanced by officers, \$963.93; judgments paid (also included in net assets) \$431.90.....	1,415.83
(Assessments paid in advance, none.)	
Total income.....	\$ 58,070.97
Total net resources.....	\$ 76,093.04

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 15,450.00
Advanced payments returned to rejected applicants.....	870.00
Total paid to members.....	\$ 16,320.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	19,502.36
Commissions paid or allowed for collecting assessments.....	1,850.83
Salaries of managers and agents not paid by commission. None.	
Salaries of officers, \$6,000; other compensation of officers, \$.....	6,000.00
Salaries and other compensation of office employees.....	527.90
Medical examiners' fees, whether paid direct by members or otherwise.....	1,669.00
Rent, \$180.00; advertising and printing, \$963.02.....	1,083.02
Medical director.....	487.25
Advanced to officers and agents to be repaid out of future salaries or commissions.....	106.37
All other items, viz: Contingent, \$754.47; traveling, \$427.94; postage, \$419.75; furniture and fixtures, \$39.25; legal, \$230; check unpaid, \$3.50; adv. refunded, \$1,545.19; judgment paid (accounted in assets and receipts), \$431.90.....	3,871.00
(Total expenses, \$35,066.83.)	
Total disbursements.....	\$ 51,416.83
Balance.....	\$ 25,616.21
NET OR INVESTED ASSETS.	
Cost value of real estate in cash, exclusive of incumbrances	None.
Loans on mortgages (first liens) on real estate.....	22,650.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account: German Savings Bank (emergency).....	3,965.21
Total net or invested assets, less depreciation.....	\$ 29,616.21
NON-INVESTED ASSETS.	
Interest due, \$.....; accrued, \$285.00.....	285.00
Rents due, \$.....; 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.....	\$ 285.00
Gross assets.....	\$ 29,901.21
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims, none).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	963.93
Borrowed money, \$.....; interest accrued on same.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 963.93
Balance, net assets.....	\$ 29,937.28
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
(None.)	

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 38).....	\$ 35,050.00
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..... \$ 35,050.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	2,538	\$ 4,050,500	2,074	\$ 3,322,000
Policies or certificates written during the year 1894.....	1,562	2,220,400	988	1,116,400
Total.....	4,100	\$ 6,270,900	3,062	\$ 4,438,400
Deduct number and amount which have ceased to be in force during 1894.....	687	1,045,800	512	777,000
Total policies or certificates in force December 31, 1894.....	3,413	\$ 5,225,100	2,550	\$ 3,661,400
Losses and claims on policies or certificates unpaid December 31, 1894.....	16	17,100	15	15,800
Losses and claims on policies or certificates incurred during the year 1894.....	23	33,400	18	25,400
Total.....	39	\$ 50,500	33	\$ 41,200
Losses and claims on policies or certificates paid during the year 1894.....	38	15,450	35	14,150
Policies or certificates terminated by death during 1894.....	23	35,400	18	25,400
Policies or certificates terminated by lapse during 1894.....	664	1,012,400	494	750,000

MISCELLANEOUS QUESTIONS.

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

Answer. Four thousand dollars. Division A, \$2,000; division B, \$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. 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 assessment, 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. Class A—fixed amounts without regard to age, amount of benefits graded according to age. Class B—Graded assessments at approximately the actuarial tables of mortality; and both classes A and B are subject to increased annual cost.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-six thousand, six hundred and sixteen dollars and twenty-one cents.

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

Answer. To pay death losses; by quarterly, semi-annual or annual assessments; excess of amount received above that necessary to pay death claims goes to this fund; with auditor of Iowa, \$18,350; with treasurer, \$8,296 21.

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

Answer. Directors by members at annual meeting; 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. To pay mortuary claims and expenses; provided by amended and substituted articles of incorporation and by-laws.

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

Answer. Five thousand dollars in class A; \$2,000 in class B.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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 10, 1882. Commenced business July 21, 1882.]

Principal office, Piqua, Ohio.

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

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 28,001.18

INCOME DURING THE YEAR 1894.

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.....\$ 9,842.45

Annual dues as per contract, without any deduction whatever.....18,379.10

Assessments: Mortuary, \$.....; expense, \$.....201,035.60

Total paid by members.....\$ 229,257.15

Interest, \$.....; rent, \$.....85.00

Cash received from all other sources.....None.

Total income.....\$ 230,062.15

Total net resources.....\$ 238,063.33

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed):	
One hundred death losses.....	\$ 162,000.00
Seven hundred and twenty accidents.....	28,280.00
Total paid to members.....	\$ 190,280.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	745.55
Commissions paid or allowed for collecting assessments.....	6,053.25
Salaries of managers and agents not paid by commissions.....	12,791.43
Salaries of officers, \$.....; other compensation of officers, \$.....	5,100.00
Salaries and other compensation of office employees.....	3,900.00
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Rent, \$300; taxes, \$1,373.98; advertising and printing, \$694.02.....	2,967.10
All other items, viz.: Office expense.....	638.00
Postage.....	435.10
Traveling expense.....	6,984.01
(Total expenses, \$38,612.84.)	
Total disbursements.....	\$ 228,992.84
Balance.....	\$ 20,170.49

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans or 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.....	\$ 17,019.01
Agents' ledger balances.....	None.
Cash in office.....	None.
All other deposits: Piqua National Bank.....	12,151.48
Total net or invested assets, less depreciation.....	\$ 29,170.49

NON-INVESTED ASSETS.

Interest due and accrued.....	\$ 340.00
Total non-invested assets.....	\$ 340.00
Gross assets.....	\$ 29,510.49

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....	None.
All other (not including contingent mortuary).....	None.
Balance, net assets.....	\$ 29,510.49

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid.....	\$ 4,322.80
Mortuary assessments not yet called for losses unadjusted, related and reported.....	41,500.00
Total due from members.....	\$ 45,822.80
Deduct estimated cost of collection.....	3,775.00
Net amount due from members.....	\$ 42,157.80

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 13).....	\$ 22,000.00
Losses in process of adjustment (number of claims 3).....	7,000.00
Losses reported (number of claims 9).....	\$ 14,000.00
Losses resisted.....	None.

Total contingent mortuary liabilities..... \$ 43,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	12,674	\$ 19,707,000	195	\$ 306,000
Reinstated, 1894.....	345	51,200	2	4,000
Policies or certificates written during the year 1894.....	1,985	2,327,000	51	94,000
Total.....	14,604	\$ 22,746,000	248	\$ 404,000
Deduct number and amount which have ceased to be in force during 1894.....	1,960	3,333,000	99	147,000
Total policies or certificates in force December 31, 1894.....	12,674	\$ 19,213,000	149	\$ 257,000
Losses and claims on policies or certificates unpaid December 31, 1893.....	27	44,000	2	5,000
Losses and claims on policies or certificates incurred during the year 1894.....	98	161,000	4	10,000
Total.....	125	\$ 205,000	6	\$ 15,000
Losses and claims on policies or certificates paid during the year 1894.....	100	162,000	5	10,000
Policies or certificates terminated by death during 1894.....	98	161,000	4	10,000
Policies or certificates terminated by lapse during 1894.....	1,862	3,372,000	95	137,000

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 per week for each \$1,000 insurance for total disability for a period not exceeding 26 weeks; from mortuary account.

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 and occupation at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?
 Answer. Seventeen thousand and nineteen dollars and one cent.
 For what purpose; how is it created; and where deposited?
 Answer. By percentage from mortuary accounts; to guarantee the payment of claims in the event of extraordinary losses.
 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 purpose are assessments made, and under what authority?
 Answer. For the purpose of paying death and accident losses.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. Eleven thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

RAILWAY OFFICIALS AND EMPLOYEES 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, CHALMERS BROWN.

Secretary, WM. K. BELLIS.

[Incorporated June 14, 1889. Commenced business June, 1889.]

Principal office, 25 to 32 Ingalls block, Indianapolis, Ind.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year..... \$ 30,458.98

INCOME DURING THE YEAR 1894.

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..... None.
 Assessments: Indemnity, \$120,377.32; expense, \$121,204.21..... \$ 247,581.53

Total paid by members..... \$ 247,581.53
 Interest..... 334.58
 Advances to agents repaid..... None.
 Cash received from all other sources..... None.
 (Assessments paid in advance, none.)

Total income..... \$ 247,916.11
 Total net resources..... \$ 281,375.09

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$ 126,210.91
 Total paid to members..... \$ 126,210.91
 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 67,540.41
 Commissions paid or allowed for collecting assessments and exchange..... 10,138.04
 Salaries of managers and agents not paid by commissions..... 2,668.14
 Salaries of officers, \$6,636.90; other compensation of officers, \$..... 6,020.90
 Salaries and other compensation of office employees..... 11,069.88
 Medical examiners' fees, whether paid direct by members or otherwise..... 1,072.90
 Rent, \$2,251.96; taxes and insurance department, \$2,304.97; advertising and printing, \$3,620.04..... 8,478.69
 All other items, viz.: Office furniture, \$69.50; postage, \$2,597.58; travelling, \$5,466.37; expense, \$1,200.31; legal, \$3,176.40..... 12,515.96
 (Total expenses, \$121,019.92.)
 Total disbursements..... \$ 247,230.89
 Balance..... \$ 34,135.20

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..... \$ 3,454.10
 Cash in office..... 1,411.13
 Cash deposits in banks on emergency or reserve fund account:
 Fletcher's Bank, Indianapolis, Ind., certificates of deposit Nos. 103,639 and 103,649..... \$10,000.00
 Fletcher's Bank, Indianapolis, Ind., reserve..... 2,000.00
 All other deposits: Insurance department of Missouri.. 1,000.00
 Fletcher's Bank, Indianapolis, Ind., current deposit. 15,370.03
 Total net or invested assets..... \$ 34,135.20
 Total net or invested assets, less depreciation..... \$ 34,135.20

NON-INVESTED ASSETS.

Accepted cash orders on railway paymaster and others..... \$ 166,352.22
 Furniture, fixtures and supplies..... 3,590.00
 Total non-invested assets..... \$ 169,942.22
 Gross assets..... \$ 203,987.42

LIABILITIES.

Losses adjusted due and unpaid..... None.
 Taxes due and accrued..... None.
 Salaries, rents and office expense 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..... \$ 203,987.42

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3).....	\$ 5,300.00
Losses in process of adjustment.....	None.
Losses reported.....	None.
Losses resisted (number of claims, 2).....	3,000.00
Total contingent indemnity liabilities.....	\$ 8,300.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893	16,397	\$28,717,350.00	1,221	\$ 1,723,750.00
Policies or certificates written during the year 1894.....	14,025	25,687,705.00	871	\$ 1,230,900.00
Total.....	30,422	\$54,405,055.00	2,092	\$ 2,954,650.00
Deduct number and amount which have ceased to be in force during 1894.....	16,940	31,014,675.00	1,308	1,855,750.00
Total policies or certificates in force December 31, 1894.....	14,025	\$23,390,380.00	784	\$ 1,188,900.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	5	13,500.00		
Losses and claims on policies or certificates incurred during the year 1894.....	2,166	125,219.91	210	7,404.62
Total.....	2,171	\$ 138,719.91	210	7,404.62
Losses and claims on policies or certificates paid during the year 1894.....	2,164	136,219.91	210	7,404.62
Policies or certificates terminated by death during 1894, and loss of limb.....	41	73,125.00		
Policies or certificates terminated by lapse during 1894.....	16,800	\$8,941,550.00	1,308	1,855,750.00

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. No; but all claims are paid in full.

Is any part of the indemnity assessments used for any purpose except to pay indemnity 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. Twelve thousand dollars.

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

Answer. For protection of members. From cash surplus after paying claims and expenses. Fletcher's Bank, Indianapolis, Ind.

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 other persons than the families or heirs of the member?

Answer. No.

Are assignment of certificates to other than such persons allowed?

Answer. No.

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

Answer. To meet expenses and claims; when ordered by board of directors.

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

Answer. Sixty thousand, eight hundred and ninety-five dollars. Only one class.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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. LINDAHL.

Secretary, NELS NELSON.

[Incorporated September 12, 1881. Commenced business October 26, 1883.]

Principal office, Galesburg, Illinois.

BALANCE SHEET.

Amount of net or invested assets December 31st of the previous year..... \$ 58,412.33

INCOME DURING THE YEAR 1894.

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.....	\$ 5,781.00
Annual dues as per contract, without any deductions whatever.....	None.
Assessments: Mortuary, \$141,110.69; expense, \$14,650.26; advance assessments, \$139.50.....	155,900.54
Medical examiners' fees paid by applicant (members pay direct to examiner—estimated).....	1,500.00
Total paid by members.....	\$ 163,161.54
Interest, \$1,800; rent, none.....	1,800.00
Cash received from all other sources, viz: Reinstatements, \$660.37; previous shortage, \$192.12; fines, \$4; overpayment on certificate No. 52 refunded, \$50.....	906.39
(Assessments paid in advance, \$5,160.54.)	

Total income..... \$ 165,867.93

Total net resources..... \$ 224,280.26

DISBURSEMENTS DURING THE YEAR 1894.	
Losses and claims.....	\$ 196,890.09
Advanced payments returned to rejected applicants.....	82.00
Total paid to members.....	\$ 196,890.09
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	5,160.00
Commissions paid or allowed for collecting assessments. None.	
Salaries of managers and agents not paid by commissions.....	1,444.03
Salaries of officers, \$3,275; other compensation of officers, \$677.64.....	3,632.04
Salaries and other compensation of office employees.....	4,358.09
Medical examiners' fees, whether paid direct by members or otherwise.....	1,504.00
Rent, \$113.00; taxes, none; advertising and printing, \$107.88.....	1,850.88
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Postage, \$2,688.95; traveling expenses, \$12.50; office fixtures, \$141.37; conference and insurance department fees, \$200.51; fuel and light, \$93.69; legal services, \$45; miscellaneous, \$50.85.....	3,331.00
(Advanced assessments, included above, \$5,029.95.)	
(Total expenses, \$29,862.13.)	

Total disbursements.....	\$ 147,684.13
Balance.....	\$ 76,596.13

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, emergency fund.....	\$ 67,690.00
Agents' ledger balances.....	1,320.85
Cash in office.....	602.67
Cash deposits in banks on emergency or reserve fund account:	
Galesburg National Bank, for emergency fund.....	4,113.61
All other deposits: Galesburg National Bank.....	2,908.80
Total net or invested assets.....	\$ 76,596.13
Deduct depreciation of assets to bring same to market value—U. S. bonds.....	150.00
Total net or invested assets, less depreciation.....	\$ 76,446.13

NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Bonds due and accrued.....	None.
Market value of real estate over cost and incumbrances. None.	
Market value of bonds and stocks over cost.....	None.
Gross assets.....	\$ 76,446.13

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ...).....	\$ 577.90
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	1,394.37
Borrowed money and interest accrued on same.....	None.
Advance assessments, \$461.11; bonus or other dividend obligations, none.....	461.11
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 2,433.38
Balance net assets.....	\$ 74,012.75

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 11,488.53
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$9,000; resisted, none; reported, \$9,000.....	18,000.00
Total due from members.....	\$ 29,488.53
Net amount due from members.....	\$ 29,488.53

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 7).....	\$ 10,300.00
Losses in process of adjustment.....	None.
Losses reported (number of claims 12).....	18,000.00
Losses resisted.....	None.
All other contingent mortuary liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 28,300.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	9,501	\$ 12,553,000	946	\$ 1,129,500
Policies or certificates written during the year 1894.....	654	1,090,500	181	341,000
Total.....	10,155	\$ 13,643,500	1,077	1,270,500
Deduct number and amount which have ceased to be in force during 1894.....	784	933,500	61	74,000
Total policies or certificates in force December 31, 1894.....	9,421	\$ 12,970,000	1,016	1,196,500
Losses and claims on policies or certificates unpaid December 31, 1894.....	21	83,150	2	1,800
Losses and claims on policies or certificates incurred during the year 1894.....	85	122,000	9	9,500
Total.....	109	155,150	11	11,300
Losses and claims on policies or certificates paid during the year 1894.....	90	126,850	8	8,500
Policies or certificates terminated by death during 1894.....	85	122,000	9	9,500
Policies or certificates terminated by lapse during 1894.....	630	811,500	52	64,500

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. Seventy-one thousand, six hundred thirteen dollars and sixty-two cents.

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

Answer. For use in cases of excessive mortality. By setting aside 10 per cent of all mortuary assessments. In United States registered 4 per cent bonds, and in the Galesburg National Bank.

Are the officers and 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 purpose 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. Have no classes; \$12,359.79.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

SECURITY 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. P. ALLEN.

Secretary, O. G. WILSON.

[Incorporated September 8, 1891. Commenced business June 15, 1892.]

Principal office, Clinton, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 25,708.94

INCOME DURING THE YEAR 1894.

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..... \$ 1,054.13

Annual dues as per contract, without any deduction whatever.. 5,219.23
Assessments: Mortuary, \$29,548.88; expense, \$... 29,548.88
Guarantee deposits..... 929.91
Medical examiner's fees paid by applicant, not reported.

Total paid by members..... 36,708.14
Interest, \$1,097.32; rent, \$... 1,097.32
Advances to agents repaid..... None.
Cash received from all other sources..... None.
(Assessments paid in advance, \$148.78)

Total income..... \$ 37,840.46

Total net resources..... \$ 63,548.40

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims..... \$ 28,651.80
Guarantee deposits returned to beneficiaries..... 969.23
Advanced payments returned to rejected applicants..... None.
Returned to members..... 19.40

Total paid to members..... \$ 29,640.45
Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 1,054.12
Commissions paid or allowed for collecting assessments..... 1,469.79
Salaries of managers and agents not paid by commissions..... 1,887.31
Salaries of officers, \$1,735; other compensation of officers, \$... 1,725.00
Salaries and other compensation of office employees..... 165.55
Medical examiners' fees, whether paid direct by members or otherwise..... 265.00
Rent, \$180; taxes, none; advertising and printing, \$631.70..... 831.70
Advanced to officers and agents to be repaid out of future salaries or commissions..... None.
All other items, viz.: Office expenses and furniture, \$62.15; traveling expenses, \$962.12; postage, \$129; state and other fees, \$30.70; telegrams, \$4.06; express, \$3.72; attorneys' fees, \$62..... 583.75
(Advanced assessments applied, included above, \$104.43.)
(Total expenses, \$6,281.13.)

Total disbursements..... \$ 37,321.56

Balance..... \$ 26,226.83

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances,..... None.
Loans on mortgages (first liens) on real estate, guaranty fund, \$ 8,000.00
Guarantee notes on members in good standing..... 13,044.18
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..... 173.65
Cash deposits in banks on emergency or reserve fund account: With L. Lamb, Treas., in Merchants National Bank, Clinton, Iowa..... 4,350.17
All other deposits: with L. Lamb, Treas., in Merchants National Bank, Clinton, Iowa..... 668.82

Total net or invested assets..... \$ 26,226.83

Total net or invested assets, less depreciation..... \$ 26,226.83

NON-INVESTED ASSETS.

Interest due, \$180; accrued, \$952.54.....	\$ 1,132.54
Rents due, none; accrued.....	None.
Market value of real estate over cost of incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 1,132.54
Gross assets.....	\$ 27,909.35

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, \$44.35; bonus or dividend obligations, \$.....	\$ 44.35
Total actual liabilities.....	\$ 44.35
Balance, net assets.....	\$ 27,925.01

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, \$6,000; resisted, none; reported, \$2,000.....	\$ 8,000.00
Total due from members.....	\$ 8,000.00
Deduct estimated cost of collection.....	400.00
Net amount due from members.....	\$ 7,600.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None.
Losses in process of adjustment (number of claims, D.....)	\$ 6,000.00
Losses reported (number of claims, D.....)	2,000.00
Losses resisted (number of claims, D.....)	2,000.00
Total contingent mortuary liabilities.....	\$ 10,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	1,396	\$2,737,800.00	1,163	\$ 2,372,800.00
Policies or certificates written during the year 1894.....	136	223,500.00	135	227,500.00
Policies or certificates reinstated during the year 1894.....	2	4,000.00	2	4,000.00
Total.....	1,534	\$2,965,300.00	1,300	\$ 2,604,300.00
Deduct number and amount which have ceased to be in force during 1894.....	173	331,400.00	149	283,400.00
Total policies or certificates in force December 31, 1894.....	1,361	\$2,633,900.00	1,151	\$ 2,320,900.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	3	5,000.00	3	5,000.00
Losses and claims on policies or certificates incurred during year 1894.....	17	34,000.00	14	28,000.00
Total.....	20	\$ 39,000.00	17	\$ 33,000.00
Losses and claims on policies or certificates paid during the year 1894.....	16	25,631.50	14	24,631.50
Policies or certificates terminated by death during 1894.....	17	34,000.00	14	28,000.00
Policies or certificates terminated by lapse during 1894.....	155	296,400.00	134	254,400.00
Policies or certificates terminated by cancellation.....	1	1,000.00	1	1,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. Five thousand dollars on ages up to 35; \$4,000 on ages up to 45; \$3,000 on ages up to 50.

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. Twenty per cent of mortuary assessments is placed in the surplus 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? 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 mortality tables; assessments are levied at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two hundred and eighteen dollars and ten cents.

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

Answer. A guaranty fund is created by deposit at entry for the purpose of securing persistent membership; a surplus fund, \$215.16, created from 20 per cent of mortuary assessments, lapses from guaranty fund and interest earnings, for the purpose of paying losses in excess of a rate of 1 per cent of the insurance in force.

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; benefit is made payable as authorized by the laws of the state of Iowa.

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

Answer. For mortuary and contingent funds; by the board of managers.

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

Answer. One thousand, six hundred and thirteen dollars and forty cents on each \$1,000 of loss assessed for; only one class.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

SECURITY MUTUAL 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, HENRY J. REISMUND.

Secretary, CHARLES M. TURNER.

[Incorporated under chapter 175, laws of 1889. Commenced business January 3, 1887.]

Attorney for service of process, W. A. Park, Des Moines.

Principal office, Phelps bank building, corner Court and Chenango streets, Binghamton, New York.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 213,538.88

INCOME DURING THE YEAR 1894.

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.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$112,184.16; expense, \$115,725.49.....\$ 227,909.65

Medical examiners' fees paid by applicant.....1,644.00

Total paid by members.....\$ 229,553.65

Interest, \$6,284.40; rent, \$623.00.....8,907.40

Advances to agents repaid.....None.

Cash received from all other sources, viz.: Exchange, \$28.83;

income from agency investments, \$11,500.00; all other items,

\$142.06.....11,670.89

(Assessments paid in advance, none.)

Total income.....\$ 250,121.94

Total net resources.....\$ 463,660.82

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 61,593.82

Payments returned to members.....2,607.36

Commission and fees retained by or paid or allowed to agents

on account of fees and dues.....81,104.08

Commissions paid or allowed for collecting assessments.....4,428.30

Salaries of managers and agents not paid by commissions.....3,000.00

Salaries of officers, \$5,222.75; other compensation of officers, \$.....5,222.75

Salaries and other compensation of office employees.....4,991.76

Medical examiners' fees, whether paid direct by members or

otherwise.....6,970.00

Rent, \$3,754.70; taxes, \$886.74; advertising and printing,

\$5,007.00.....9,660.50

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.

All other items, viz.:

Traveling expenses.....\$ 1,770.82

General office expenses.....1,033.47

Postage.....1,187.84

Borrowed money repaid.....3,000.00

Legal expense investigating death claims.....657.27

Furniture and fixtures.....507.53

\$ 8,907.00

(Advance assessments applied, included above, none.)

(Total expenses, \$125,254.42.)

Total disbursements.....\$ 187,285.60

Balance.....\$ 276,375.22

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances

.....None.

Loans on mortgages (first liens) on real estate: Reserve, \$112,184.16; mortuary, \$28,000.00.....\$ 151,500.00

Loans secured by pledge of bonds, stocks or other marketable

collateral (reserve).....658.00

Par value of bonds and stocks owned absolutely (reserve).....1,000.00

Agents' ledger balances, secured by bonds, future renewal com-

missions.....30,137.68

Cash in office.....6,887.60

Cash deposits in banks on mortuary and reserve fund account:

Susquehanna Valley Bank, Binghamton, N. Y. (mortuary).....\$ 44,317.63

First National Bank, Binghamton, N. Y. (mortuary).....5,000.00

City National Bank, Binghamton, N. Y. (mortuary).....3,000.00

Merchants Bank, Binghamton, N. Y. (mortuary).....2,000.00

Union National Bank, Grand Forks, N. D. (mortuary).....5,000.00

First National Bank, Chicago, Ill. (mortuary).....3,000.00

Second National Bank, Cortland, N. Y. (mortuary).....3,000.00

State Bank, Elmira, N. Y. (mortuary).....2,000.00

\$ 67,317.63

All other deposits:

Susquehanna Valley Bank, Binghamton, N. Y. (reserve).....9,851.49

Susquehanna Valley Bank, Binghamton, N. Y. (expense).....9,244.22

Total net or invested assets.....\$ 276,506.22

Deduct depreciation of assets to bring same to market value.....2,471.15

Total net or invested assets, less depreciation.....\$ 274,035.07

NON-INVESTED ASSETS.

Interest due, \$342.50; accrued, \$1,136.18; on bank deposits, etc., \$178.49.....	\$ 1,557.17
Rents due and accrued.....	None.
Market value of real estate over cost and incumbrances.....	5,408.15
Furniture and fixtures.....	23.85
Market value of bonds and stock over par.....	
Total non-invested assets.....	\$ 6,991.17
Gross assets.....	\$ 281,116.24

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 803.67
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary) viz: Accrued commissions, medical examinations, printing, advertising, etc.....	2,217.76
Total actual liabilities.....	\$ 3,021.43
Balance, net assets.....	\$ 278,094.81

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary and expense assessments, called and not yet due.....	\$ 51,350.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, resisted and reported.....	None.
Total due from members.....	\$ 51,350.00
Deduct estimated cost of collection.....	1,797.00
Net amount due from members.....	\$ 49,553.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 10): Annuity or installment claims in process of payment.....	\$ 15,462.50
Losses in process of adjustment (number of claims 3).....	11,000.00
Losses reported.....	None.
Losses resisted (number of claims 1).....	2,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 28,462.50

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	5,178	\$10,745,300.00		
Policies or certificates written and revived during the year 1894.....	2,342	5,830,000.00	7	\$ 21,500
Total.....	7,415	\$15,585,300.00	7	\$ 21,500
Deduct number and amount which have ceased to be in force during 1894.....	1,781	2,820,000.00		
Total policies or certificates in force December 31, 1894.....	6,134	\$12,765,300.00	7	\$ 21,500
Losses and claims on policies or certificates unpaid December 31, 1894.....	4	11,550.00		
Losses and claims on policies or certificates incurred during the year 1894.....	33	81,843.75		
Total.....	36	\$ 93,393.75		
Losses and claims on policies or certificates paid during the year 1894.....	32	\$1,831.25		
Policies or certificates terminated by death during 1894.....	33	81,560.00		
Policies or certificates not taken during 1894.....	169	495,000.00		
Policies or certificates terminated by lapse during 1894.....	1,055	2,281,500.00		

MISCELLANEOUS QUESTIONS.

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

Answer. Twelve thousand dollars.

Is the association paying the maximum amount specified in the certificates, except where same have been avoided by fraud or by breach of their conditions?

Answer. Yes.

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 surplus mortuary fund, and the reserve fund, are 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. No; except \$67.27 expenses in adjusting death claims, and expense of making loans from the reserve fund, as provided 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 existing after five and fifteen years from date of policy in the reserve fund, apportionment will be made to the persistent members to pay future premiums or otherwise. (No fixed sums.)

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 age of entry, increased by an adjusted loading.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and twenty-four thousand, nine hundred and nine dollars and nine cents.

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

Answer. To meet mortuary claims should they exceed the amount provided by the mortuary fund; created by loading the mortuary payments; deposited in Susquehanna Valley Bank, and invested in bonds and mortgages.

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

Answer. The directors are elected at such a meeting, and they in turn select the officers.

Are the applicants for membership subjected to a thorough medical examination, and found to be good risks before being received?

Answer. Yes.

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

Answer. Twenty-eight thousand and forty-six dollars and four cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

SOUTH-WESTERN 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, A. B. COOPER.

Secretary, H. S. HALBERT.

[Incorporated August 2, 1882. Commenced business August 2, 1882.]

Principal office, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 46,708.67

INCOME DURING THE YEAR 1894.

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..... \$ 25,421.78

Assessments: Mortuary, \$50,723.08; expense, \$23,491.74;..... 83,214.82

Total paid by members..... \$ 108,636.60

Interest, \$2,038.81; rent, \$..... 2,058.81

Advances to agents repaid..... 492.06

Cash received from all other sources, viz: Special deposit fund..... 1,615.61

Total income..... \$ 112,813.06

Total net resources..... \$ 159,612.53

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)..... \$ 55,200.00

Returned to members under options in policy contracts..... 2,167.35

Total paid to members..... \$ 57,367.35

Commission and fees retained by or paid or allowed to agents on

account of fees and dues..... 28,058.40

Commissions paid or allowed for collecting assessments..... 2,585.32

Salaries of managers and agents not paid by commissions..... 5,906.09

Salaries and expenses of officers, \$7,294.38; other compensation of

officers, \$..... 7,294.38

Salaries and other compensation of office employees..... 2,914.50

Medical examiners' fees, whether paid direct by members or

otherwise..... 718.50

Rent, \$150; taxes, \$941; advertising and printing, \$1,322.13..... 2,313.13

Advanced to officers and agents to be repaid out of future salaries or commissions..... 1,297.43

All other items, viz: Postage, express and telegrams, \$775.01;

general office expenses, \$448.34; legal services, \$110.15; interest and exchange, \$34.75..... 1,367.75

(Total expenses, \$32,141.50.)

Total disbursements..... \$ 110,451.85

Balance..... \$ 49,160.68

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances

..... None.

Loans on mortgages (first liens) on real estate..... \$ 42,225.00

Loans secured by pledge of bonds, stocks or other marketable

collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... 1,297.43

Cash in office..... \$ 4,526.21

All other deposits: Marshalltown State Bank..... 2,079.24

Total net or invested assets..... \$ 50,457.92

Deduct depreciation of assets to bring same to market value..... 1,297.43

Total net or invested assets, less depreciation..... \$ 49,160.49

NON-INVESTED ASSETS.

Interest due, \$58.55; accrued, \$597.46;..... \$ 1,121.01

Rents due, \$.....; accrued, \$.....; None.

Market value of real estate over cost of incumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 1,121.01

Gross assets..... \$ 50,281.40

LIABILITIES.

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

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, \$.....; interest accrued on same, \$.....; None.

Advance assessments, \$.....; bonus or dividend obligations, \$.....; None.

All other (not including contingent mortuary), viz: Outstanding

certificates of deposits..... \$ 2,643.95

Total actual liabilities..... \$ 3,643.95

Balance, net assets..... \$ 46,637.51

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid..... \$ 10,000.00

Mortuary assessments, not yet called for losses unadjusted,

\$5,000; resided, \$4,000..... 7,000.00

Net amount due from members..... \$ 17,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 21,000,000).....	None.	
Losses in process of adjustment (number of claims, 21,000,000).....	5,000.00	
Losses reported (number of claims, 21,000,000).....	None.	
Losses resisted (number of claims, 11,000,000).....	2,000.00	
Total contingent mortuary liabilities.....		\$ 7,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893.....	4,698	\$ 6,989,000	3,235	\$ 4,542,000
Policies or certificates written during the year 1894.....	2,370	3,646,000	1,474	2,066,500
Total.....	6,968	\$ 10,635,000	4,709	\$ 6,608,500
Deduct number and amount which have ceased to be in force during 1894.....	1,148	1,631,500	569	789,000
Total policies or certificates in force December 31, 1894.....	5,820	\$ 8,603,500	4,140	\$ 5,819,500
Losses and claims on policies or certificates unpaid December 31, 1893.....	2	2,000		
Losses and claims on policies or certificates incurred during year 1894.....	34	58,000	29	45,000
Total.....	36	\$ 61,000	29	\$ 45,000
Losses and claims on policies or certificates paid during the year 1894.....	34	53,000	29	45,000
Policies or certificates terminated by death during 1894.....	31	58,000	29	45,000
Policies or certificates terminated by lapse during 1894.....	1,114	1,573,500	540	744,000

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. Deficiency, if any, made up from reserve or emergency 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. Surplus, after paying all losses, is placed in the reserve or emergency fund, for the purpose of paying losses in excess of the actuaries' table of mortality, and to guarantee the payment of all policies in full.

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. Actuaries' table.

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 rate at date of entrance. Mortality table loaded 25 per cent to meet advancing age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Forty-three thousand, three hundred and ninety-seven dollars and ninety-one cents.

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

Answer. To pay losses in excess of actuaries' table of mortality. To guarantee the payment of all policies in full. Deposited with auditor of state. Created by laying aside all mortuary premiums and interest thereon after paying all losses, and from payments made to special deposit fund.

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 purpose are assessments made, and under what authority?

Answer. To pay death losses. Articles of incorporation.

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

Answer. Five thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

TRAVELERS PREFERRED ACCIDENT 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, EUGENE W. LOWELL.

Secretary, WALLACE A. LOWELL.

[Incorporated May 14, 1887. Commenced business May 14, 1887.]

Principal office, 605 and 606 Chamber of Commerce building, Chicago, Ill.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 5,721.33

INCOME DURING THE YEAR 1894.

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.....	1,834.90
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, none; expense, \$18,206.78; indemnity, \$9,500.18.....	\$ 27,706.96
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 29,537.96

Interest, none; rent.....None.	
Advances to agents repaid.....None.	
Cash received from all other sources, viz: Donations.....	3,996.91
Total income.....	\$ 30,519.87
Total net resources.....	\$ 26,341.39

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 9,671.34
Advanced payments returned to rejected applicants.....	285.40
Total paid to members.....	\$ 9,356.74
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	1,818.00
Commissions paid or allowed for collecting assessments.....	5,100.88
Salaries of managers and agents not paid by commissions.....	1,398.12
Salaries of officers, \$1,619.54; other compensation of officers, none.....	4,619.54
Salaries and other compensation of office employees.....	1,445.50
Medical examiners' fees, whether paid direct by members or otherwise.....	84.50
Rent, \$1,453.34; taxes, \$41.89; advertising and printing, \$1,632.53.....	3,149.69
Advanced to officers and agents to be repaid out of future salaries or commissions.....None.	
All other items, viz: Postage, \$617.12; miscellaneous expenses, \$709.95; traveling expenses, \$1,174.35; exchange, \$86.35; attorneys' fees, \$866.10; auditor's fees, \$256.77; office furniture, \$22.28.....	3,749.83
Total disbursements.....	\$ 30,677.80
Balance.....	\$ 5,663.40

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.	
Loans on mortgages (first liens) on real estate.....	2,500.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.	
Cost value of stocks and bonds owned absolutely.....None.	
Agents' ledger balances.....None.	
Cash in office.....	516.01
Cash deposits in banks on emergency or reserve fund account.....None.	
All other deposits: Commercial Loan and Trust Company.....	2,647.39
Total net or invested assets.....	\$ 5,663.40
Office furniture and fixtures.....	836.02
Total net or invested assets, less depreciation.....	\$ 6,501.42

NON-INVESTED ASSETS.

(None.)

Gross assets.....	\$ 6,501.42
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LIABILITIES.

(None.)

Balance, net assets.....	\$ 6,501.42
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CONTINGENT INDEMNITY AND MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 34,333.50
Mortuary assessments, due and unpaid.....None.	
Mortuary assessments, not yet called for losses unadjusted, \$1,858.50; resisted, \$14,394.45.....	16,252.95
Mortuary assessments not yet called for losses reported.....	850.00
Total due from members.....	\$ 51,436.45
Deduct estimated cost of collection.....	3,433.35
Net amount due from members.....	\$ 48,003.10

CONTINGENT INDEMNITY AND MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,) None.	
Losses in process of adjustment (number of claims, 31).....	1,528.50
Losses reported (number of claims, 34).....	850.00
Losses resisted (number of claims,).....	\$ 14,394.45
Total contingent mortuary liabilities.....	\$ 17,102.95

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.	
	Number.	Amount.
Policies or certificates in force December 31, 1893.....	2,321	\$10,252,000.00
Policies or certificates written during the year 1894.....	1,834	5,925,150.00
Total.....	4,155	\$16,177,150.00
Deduct number and amount which have ceased to be in force during 1894.....	1,563	5,397,800.00
Total policies or certificates in force December 31, 1894.....	2,592	\$10,779,350.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	None	
Losses and claims on policies or certificates incurred during the year 1894.....	312	11,779.54
Total.....	312	\$ 11,779.54
Losses and claims on policies or certificates paid during the year 1894.....	245	9,071.34
Policies or certificates terminated by death during 1894.....	1	5,405.00
Policies or certificates terminated by lapse during 1894.....	1,563	5,397,800.00

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? 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 members are assessed alike.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand dollars.

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

Answer. For paying losses if needed.

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 purpose are assessments made, and under what authority?

Answer. For payment of losses and expenses; under authority of board of directors.

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

Answer. Eight thousand, five hundred eighty-three dollars and thirty-seven cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, WM. J. JAMESON.

[Incorporated February 5, 1864. Commenced business February, 1866.]

Principal office, Masonic Temple, Council Bluffs, Iowa.

Attorney for service of process in Iowa, Hon. John Y. Stone.

BALANCE SHEET.

Amount of net or invested assets December 31st of the previous year.... \$ 197,505.73

INCOME DURING THE YEAR 1894.

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..... \$ 16,704.00
Annual dues as per contract, without any deduction whatever..... 497.63
Assessments: Mortuary, \$173,618.48; expense, \$51,337.79..... 224,956.27
Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 244,055.81
Interest, \$6,501.87; rent, none..... 6,501.87
Advances to agents repaid..... None.

Cash received from all other sources, viz:

Guaranty fund	4,079.07
Advanced assessment.....	5,793.51
Total income.....	\$ 290,431.26
Total net resources.....	\$ 438,026.99

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed)	\$ 193,730.00
Advanced payments returned to rejected applicants.....	None.
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	10,703.00
Commissions paid or allowed for collecting assessments.....	5,325.37
Salaries of managers and agents not paid by commissions.....	17,700.00
Salaries of officers, clerk hire, and other compensation of officers	13,915.88
Salaries and other compensation of office employees.....	None.
Medical examiner's fees, whether paid direct by members or otherwise.....	4,947.00
Advertising and printing.....	2,804.64
Advanced to officers and agents to be repaid out of future salaries or commissions.....	177.65
All other items, viz:	
Traveling expense	2,066.50
Postage.....	1,954.97
Expense (including rent and taxes).....	11,874.74
Advance assessments applied.....	5,650.15
General fund.....	2,944.81
Total disbursements.....	\$ 273,837.61
Balance	\$ 184,189.08

NET OR INVESTED ASSETS.

Guarantee notes.....	\$ 06,834.63
Loans on mortgages (first liens) on real estate.....	71,622.82
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	7,647.40
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
State of Missouri.....	1,000.00
All other deposits:	
Citizens State Bank	6,065.13
First National Bank	1,000.00
Total net or invested assets.....	\$ 184,189.08
Deduct depreciation of assets.....	4,663.94
Total net or invested assets, less depreciation.....	\$ 179,525.04

NON-INVESTED ASSETS.

Interest due, \$9,083.46; accrued, \$4,717.32.....	\$ 14,400.78
Total non-invested assets.....	\$ 14,400.78
Gross assets.....	\$ 193,925.82

LIABILITIES.

Losses adjusted, due and unpaid	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments, \$984.78; bonus or dividend obligations, none.....	\$ 984.78
Total actual liabilities.....	\$ 984.78
Balance, net assets.....	\$ 193,242.04

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted.....	\$ 29,500.00
Net amount due from members.....	\$ 29,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment (number of claims, 13).....	\$ 29,500.00
Losses reported.....	None.
Losses resisted.....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 29,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1890.....	8,000	\$ 19,510,000	941	\$ 2,306,250
Policies or certificates written during the year 1894.....	3,720	6,655,500	190	465,750
Total.....	11,720	\$ 26,165,500	1,131	\$ 2,772,000
Defunct number and amount which have ceased to be in force during 1894.....	4,120	9,161,500	283	673,500
Total policies or certificates in force December 31, 1894.....	7,581	\$ 17,004,000	848	\$ 2,098,500
Losses and claims on policies or certificates unpaid December 31, 1893.....	17	41,250	2	5,000
Losses and claims on policies or certificates incurred during 1894.....	75	182,000	1	2,500
Total.....	92	\$ 223,250	3	\$ 7,500
Losses and claims on policies or certificates paid during the year 1894.....	79	180,750	2	5,000
Policies or certificates terminated by death during the year 1894.....	75	182,000	1	2,500
Policies or certificates terminated by lapse during 1894.....	4,064	8,970,500	282	671,000

MISCELLANEOUS QUESTIONS.

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

Answer. Six thousand dollars. Based on certificates of \$1,000 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. 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. The expense of defending unjust or unlawful death claims may be paid out of mortuary fund. All other expenses are paid out of the expense 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. On 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. Mortuary premiums are graded on American experience and combined actuary tables.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight thousand, seven hundred twenty-five dollars and eighty-seven cents.

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

Answer. It is created to enable the association to meet extraordinary death losses, and is made up from surplus of mortuary fund; is in the hands of the treasurer, and may be loaned out on real estate security as provided by the laws 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 purpose are assessments made, and under what authority?

Answer. To pay death losses, for guarantee fund and for expense fund. Under articles of incorporation, and laws of Iowa.

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

Answer. Nine thousand, ninety-seven dollars and twenty cents.

ANNUAL STATEMENT

For the year ending December 31, 1894, 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, WILLIAM BRO. SMITH.

[Incorporated under chap. 519, laws of 1848. Commenced business November 3, 1877.]
[Reincorporated under chap. 173, laws of 1883.]

Principal office, 330, 322 and 324 Broadway, New York City.

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..... \$ 135,628.38

INCOME DURING THE YEAR 1894.

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..... \$ 11,844.00

Annual dues as per contract, without any deduction whatever

Assessments: Mortuary, \$.....; expense, \$430,827.28; Indemnity,

\$334,697.39

Medical examiners' fees paid by applicant.....None.

Total paid by members.....\$ 777,468.67

Interest, \$4,714.94; rent, \$..... 4,374.94

Cash received from all other sources, viz: Charged to Invest-

ment Company of New Jersey, adjustment January 1, 1894, 60,482.11

Balance of loans, repayments, etc., liability increased..... 8,494.41

(Assessments paid in advance, \$5,815.81.)

Total income.....\$ 850,760.13

Total net resources.....\$1,005,388.51

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed), mortuary, \$128,750;

Indemnity, \$217,616.46.....\$ 376,366.46

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 376,366.46

Commission and fees retained by or paid or allowed to agents on

account of fees and dues.....\$ 94,312.92

Commissions paid or allowed for collecting assessments..... 54,286.51

Salaries of managers and agents not paid by commissions..... 33,291.08

Salaries of officers, \$53,055.09; other compensation of officers, \$..... 33,055.09

Salaries and other compensation of office employees..... 81,996.50

Medical examiners' fees, whether paid direct by members or

otherwise..... 9,198.62

Rent, \$21,548.41; taxes, \$4,699.46; advertising and printing, \$44,674.88

Advanced to officers and agents to be repaid out of future sal-

aries or commissions.....None.

All other items, viz: Travelling expenses, \$17,454.42; legal ex-

penses, \$15,634.03; books and stationery, \$4,181.35; postage and

exchange, \$15,961.97; miscellaneous charges, \$19,186.63; furni-

ture and fixtures, \$1,247.02..... 75,655.42

(Advanced assessments applied, included above, \$4,693.71.)

(Total expenses, \$475,769.29.)

Total disbursements.....\$ 897,075.66

Balance.....\$ 154,312.85

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances

.....None.

Loans on mortgages (first liens) on real estate, emergency fund, \$ 32,500.00

Loans secured by pledge of bonds, stocks or other marketable

collaterals.....None.

Cost value of bonds and stocks owned absolutely..... 12,641.85

Agents' ledger balances..... 19,643.37

Accounts receivable..... 9,534.85

Cash in office..... 2,614.92

Cash deposits in banks on emergency or reserve fund account:

Atlantic Trust Company cash, \$2,671.74; certificate of deposit,

American Surety Company, \$13,000.00..... 15,971.74

All other deposits: Central National Bank, \$2,797.67; Trade-

men's National Bank, \$14,511..... 2,802.18

Investment Company of New Jersey..... 59,455.04

Total net or invested assets, less depreciation.....\$ 154,312.85

NON-INVESTED ASSETS.

(Furniture, fixtures and supplies not included, \$91,305.85.)

LIABILITIES.

Borrowed money, \$45,000; interest accrued on same, \$.....\$ 45,000.00

Special deposits and advance assessments, \$18,194.42; bonus or

dividend obligations, \$..... 18,194.42

All other (not including contingent mortuary), viz: Unpaid ac-

counts (estimated)..... 10,000.00

Total actual liabilities.....\$ 73,194.42

Balance, net assets.....\$ 81,118.43

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....\$ 16,435.00

Indemnity assessments, due and unpaid.....None.

Indemnity assessments, not yet called for losses unadjusted,

\$59,395.19; resisted, \$90,000; reported, \$46,119.82..... 165,428.01

Total due from members.....\$ 181,863.01

Deduct estimated cost of collection..... 8,621.00

Net amount due from members.....\$ 173,242.01

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims, 61).....\$ 96,250.00

Losses in process of adjustment (number of claims, 225)..... 55,038.19

Losses reported (number of claims, 89)..... 14,119.82

Losses resisted (number of claims, 12)..... 60,000.00

Total contingent mortuary liabilities.....\$ 165,428.01

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893.....	50,877	\$267,967,800.00	926	\$ 4,447,840.00
Number and amount reinstated during the year 1894.....	1,125	5,564,000.00	23	111,900.00
Policies or certificates written during the year 1894.....	32,811	167,225,000.00	736	3,496,300.00
Total.....	84,813	\$440,747,800.00	1,705	\$ 8,055,840.00
Deduct number and amount which have ceased to be in force during 1894.....	30,192	165,548,500.00	706	3,354,510.00
Total policies or certificates in force December 31, 1894.....	54,621	\$275,199,300.00	999	\$ 4,701,330.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	276	106,529.10	13	10,717.45
Losses and claims on policies or certificates incurred during year 1894.....	3,113	435.2 5.37	98	2,088.50
Total.....	3,389	\$ 541,794.47	111	\$ 12,805.95
Losses and claims on policies or certificates paid during the year 1894.....	3,054	376,366.46	100	8,027.93
Policies or certificates terminated by death by accident during 1894.....	21	110,250.00		
Policies or certificates terminated by lapse during 1894.....	30,171	165,438,350.00	1,705	\$ 8,055,840.00

MISCELLANEOUS QUESTIONS.

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

Answer. Maximum certificates or policies, \$15,000; at present, \$10,000.

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. No.

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. Sixty thousand, two hundred and thirteen dollars and fifty-nine cents.

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

Answer. For paying excessive losses by accident; created by surplus from assessment funds; \$25,000 of the emergency fund of the association was used for the payment of death and indemnity claims after January 1, 1894, and a part is held for special cases on appeals and as security for money used in payment of claims.

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 purpose 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. One hundred and ten thousand, eight hundred and sixty-seven dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

UNDERWRITERS' MUTUAL 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, W. M. BLACK.

Secretary, GEO. C. NEWMAN.

[Incorporated January 30, 1894. Commenced business January 30, 1894.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....None.

INCOME DURING THE YEAR 1894.

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.....	\$ 2,504.00
Annual dues as per contract, without any deduction whatever.....	2,997.25
Assessments: Mortuary, \$431.60; expense, \$.....	431.00
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 5,932.25
Interest, none; rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: Advanced by directors.....	17.13
(Assessments paid in advance, \$25.)	
Total income.....	\$ 5,969.40
Total net resources.....	\$ 5,969.40

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 379.02
Advanced payments returned to rejected applicants and certificates not taken and canceled.....	140.00
Total paid to members.....	\$ 419.02
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	2,456.36
Commissions paid or allowed for collecting assessments.....	42.40
Salaries of managers and agents not paid by commissions.....	392.47
Salaries and other compensation of office employees.....	554.18
Medical examiners' fees, whether paid direct by members or otherwise.....	97.42
	None.

Rent, \$103.00 taxes, \$....; advertising and printing, \$380.92.....	492.92
Advanced to officers and agents to be paid out of future salaries or commissions.....	None.
All other items, viz.:	
General expense.....	90.86
Postage.....	146.32
Office furniture.....	32.50
Total disbursements.....	\$ 4,794.97
Balance.....	\$ 314.43

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.....	\$ 106.80
Cash in office.....	98.65
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits: Deposited with treasurer.....	128.68
Total net or invested assets.....	\$ 334.43
Total net or invested assets, less depreciation.....	\$ 334.43

NON-INVESTED ASSETS.

(None.)

Gross assets.....	\$ 334.43
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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 and interest accrued on same.....	None.
Advance assessments, \$27; bonus on dividend obligations.....	\$ 27.00
All other (not including contingent mortuary), viz.: Personal accounts, \$31.85; advanced by directors, \$17.15.....	69.00
Total actual liabilities.....	\$ 96.00
Balance, net assets.....	\$ 238.43

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	\$ 53.79
Losses in process of adjustment (number of claims, 2).....	131.40
Losses reported (number of claims 6)..... Claims not received.....	None.
Losses resisted.....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 185.19

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.	
	Number.	Amount.
Policies or certificates in force December 31, 1893.....	None	
Policies or certificates written during the year 1894.....	138	\$ 3,930,000.00
Total.....	138	\$ 3,930,000.00
Deduct number and amount which have ceased to be in force during 1894.....	128	\$ 320,000.00
Total policies and certificates in force December 31, 1894.....	10	\$ 2,700,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1894.....	1,080	\$ 2,700,000.00
Losses and claims on policies or certificates incurred during 1894.....	19	436.72
Total.....	19	\$ 436.72
Losses and claims on policies or certificates paid during year 1894.....	16	279.02
Policies or certificates terminated by death during 1894.....	None	
Policies or certificates terminated by lapse and cancellation during 1894.....	124	\$ 229,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. Two thousand, 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. Ten per cent may be used for expense of collecting, protecting and maintaining indemnity 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? 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. Each member pays the same assessment.

Has the society an emergency or reserve fund?

Answer. No.

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. No.

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

Answer. No provision on this point.

Are assignments of certificates to other than such persons allowed?

Answer. No provision on this point.

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

Answer. To place funds in indemnity fund for payment of claims. Under authority of the 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, one hundred and sixty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

WESTERN 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, WM. FISHER.

Secretary, J. G. VAN ORMAN.

(Incorporated September 7, 1891. Commenced business September 8, 1891.)

Principal office, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 1,607.09

INCOME DURING THE YEAR 1894.

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.....\$ 1,222.96
 Annual dues as per contract, without any deduction whatever.....None.
 Assessments: Mortuary, \$1,000.00; expense, \$14.35.....2,620.37
 Total paid by members.....\$ 3,843.33
 Cash received from all other sources, viz: Notes.....151.30
 Paymaster's orders.....2,790.40
 Total income.....\$ 6,835.12
 Total net resources.....\$ 8,440.21

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....\$ 2,223.55
 Advanced payments returned to rejected applicants.....None.
 Total paid to members.....\$ 2,223.55
 Commission and fees retained by or paid or allowed to agents on account of fees and dues.....None.
 Commissions paid or allowed for collecting assessments.....None.
 Salaries of agents not paid by commissions.....None.
 Salaries of officers, \$.....; other compensation of office employees.....750.00
 Salaries and other compensation of office employees.....750.00
 Medical examiners' fees, whether paid direct by members or otherwise.....7.00
 Rent, \$114.00; taxes, \$.....; advertising and printing, \$43.30.....157.30
 Advanced to officers and agents to be repaid out of future salaries or commissions.....20.10
 All other items, viz:.....12.00
 Auditor of state.....

Fuel and lights.....12.00
 Postage.....21.00
 Total disbursements.....\$ 4,102.42
 Balance.....\$ 4,337.78

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.....50.00
 Cash deposits in banks on emergency or reserve fund account:
 Marshalltown State Bank.....1,222.96
 Paymaster's orders.....2,790.40
 All other deposits: Notes.....181.30
 Total net or invested assets.....\$ 4,337.78

Total net or invested assets, less depreciation.....\$ 4,337.78

NON-INVESTED ASSETS.

(None.)

Gross assets.....\$ 4,337.78

LIABILITIES.

(None.)

Balance, net assets.....\$ 4,337.78

CONTINGENT MORTUARY ASSETS FOR RESOURCES.

(None.)

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.	
	Number.	Amount.
Policies or certificates in force December 31, 1893.....	425	\$ 408,375.00
Policies or certificates written during the year 1894.....	415	278,000.00
Total.....	840	\$ 686,375.00
Deduct number and amount which have ceased to be in force during 1894.....	432	405,925.00
Total policies or certificates in force December 31, 1894.....	348	\$ 278,950.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	None	
Losses and claims on policies or certificates incurred during the year 1894.....	42	2,108.55
Total.....	42	\$ 2,108.55
Losses and claims on policies or certificates paid during the year 1894.....	83	\$ 2,223.55
Policies or certificates terminated by death during 1894.....	1	2,000.00
Policies or certificates terminated by lapse during 1894.....	410	\$ 406,925.00

MISCELLANEOUS QUESTIONS.

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

Answer. Five thousand dollars for accidental death, and \$25 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 mortality assessments used for any purpose except to pay mortality 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 mortality assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

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. 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 purpose are assessments made, and under what authority?

Answer. For paying death claims, weekly indemnities and necessary expenses.

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

Answer. Twelve hundred and eighty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

WOODMEN ACCIDENT ASSOCIATION,

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

President, A. O. FAULKNER.

Secretary, C. E. SPANGLER.

[Incorporated July 8, 1893. Commenced business August 11, 1893.]

Principal office, Montgomery Block, Lincoln, Nebraska.

Attorney for service of process in Iowa, Perry Perkins.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 5,696.61

INCOME DURING THE YEAR 1894.

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.....	\$ 8,874.00
Annual dues as per contract, without any deduction whatever.....	9,869.05
Assessments: Benefit indemnity.....	22,540.33
Total paid by members.....	\$ 41,283.38
Interest and rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.
(Assessments paid in advance, \$40.)	

Total income..... \$ 41,283.38

Total net resources..... \$ 46,139.49

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed).....	\$ 19,432.64
Advanced payments returned to rejected applicants.....	None.

Total paid to members..... \$ 19,432.64

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 8,874.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, clerk hire, and other compensation of officers..... 6,827.34

Salaries and other compensation of office employees..... None.

Medical examiners' fees, whether paid direct by members or otherwise..... None.

Rent, \$280; taxes, \$.....; advertising and printing, \$532.75..... 817.75

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz:

Stamps..... 987.00

Fundries, adjusting claims, traveling expenses, etc..... 939.41

(Advanced assessments applied, included above, \$40)

(Total expenses, \$18,445.40.)

Total disbursements..... \$ 37,879.94

Balance..... \$ 8,961.45

NET OR INVESTED ASSETS.

Gross 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.

Gross value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... None.

Cash deposits in banks on emergency or reserve fund account:

Columbus National Bank, J. H. McClay, treasurer..... 5,696.61

All other deposits: Columbus National Bank, J. H. McClay, treasurer..... 3,244.81

TRANSFERS.....

Total net or invested assets..... \$ 8,961.45

Total net or invested assets, less depreciation..... \$ 8,961.45

NON-INVESTED ASSETS.

(None.)

LIABILITIES.

Losses adjusted, due and unpaid	None.
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued	None.
Borrowed money and interest accrued on same	None.
Advance assessments	\$ 40.00
All other (not including contingent mortuary)	None.
Total actual liabilities	\$ 40.00
Balance, net assets	\$ 8,241.45

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Total due from members	\$ 10,672.00
Deduct estimated cost of collection	1,067.50
Net amount due from members	\$ 9,604.50

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	None.
Losses in process of adjustment	None.
Losses reported (number of claims, 25)	\$ 1,750.00
Losses resisted	None.
Total contingent mortuary liabilities	\$ 1,750.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894		BUSINESS IN IOWA DURING 1894.	
	Number	Amount	Number	Amount
Policies or certificates in force December 31, 1893	4,683	\$ 9,866,350.00	578	\$ 798,150.00
Policies or certificates written during the year 1894	2,958	5,265,500.00	389	568,350.00
Total	7,641	\$ 15,131,850.00	698	\$ 1,366,500.00
Deduct number and amount which have ceased to be in force during 1894	2,285	4,108,700.00	203	376,350.00
Total policies or certificates in force December 31, 1894	5,356	\$ 11,133,150.00	495	\$ 990,150.00
Losses and claims on policies or certificates unpaid, December 31, 1893	30	740.00		
Losses and claims on policies or certificates incurred during the year 1894	553	21,182.64	43	1,270.27
Total	583	\$ 21,922.64	43	\$ 1,270.27
Losses and claims on policies or certificates paid during the year 1894	558	19,432.64	43	1,270.27
Policies or certificates terminated by death during 1894	1	3,000.00		
Policies or certificates terminated by lapse or cancellation during 1894	2,284	4,109,700.00	203	376,350.00

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. Ten per cent for collecting.

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

Answer. Two dollars each for all classes of \$3,000 and under, and \$3 each for \$5,000. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand, thirty-six dollars and sixty-one cents.

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

Answer. Guarantee of payment of losses; saved from assessments; deposited in Columbia 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. No.

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

Answer. To relatives or estate.

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

Answer. For paying losses and running expenses, and are made every three months.

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

Answer. Ten thousand, six hundred and seventy-two dollars.

ANNUAL STATEMENT

For the year ending December 31, 1894, of the condition of the

EQUITABLE 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, GEO. W. HARRIS.

Secretary, JOHN B. CREASBRO.

[Incorporated November 17, 1881. Commenced business March 14, 1882.]

Principal office, Waterloo, Iowa.

Attorney for service of process in Iowa, Carl F. Couch, Waterloo, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 22,094.67

INCOME DURING THE YEAR 1894.

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.....\$ 12,556.00

Annual dues as per contract, without any deduction whatever.....11,657.61

Assessments and premiums: Mortuary, \$76,643.39; expense, \$.....	76,643.39
Medical examiner's fees paid by applicant.....	1,757.00
Total paid by members.....	102,613.40
Interest, \$1,519.74; rent, \$1,157.30.....	2,668.24
Advances to agents repaid.....	30.25
Cash received from all other sources, viz: Assignments, \$5.50; bonds, \$6,106.58.....	6,112.08
Total income.....	\$ 111,423.97
Total net resources.....	\$ 163,488.64

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims (detailed schedule filed), life, \$58,108.21; accident, \$3,204.88.....	\$ 61,313.09
Paid in surrendered values.....	14,968.30
Advanced payments returned to rejected applicants.....	29.67
Total paid to members.....	76,311.15
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	12,586.59
Commissions paid or allowed for collecting assessments.....	544.72
Salaries of managers and agents not paid by dues.....	496.97
Salaries of officers, \$4,600.35; other compensation of officers, \$.....	4,900.35
Salaries and other compensation of office employees.....	2,496.87
Medical examiner's fees, whether paid direct by members or otherwise.....	1,151.77
Rent, \$.....; taxes, \$165; advertising and printing, \$899.77.....	1,094.77
All other items, viz: Fuel and lights, \$47.19; traveling expenses, \$4,288.20; express, \$67.84; building expense, \$83; furniture and fixtures, \$49.26; stationery, \$67.94; postage, \$890.65; office expenses, \$262.05; telegrams, \$33.97; legal fees, \$382.37; interest, \$621.83; insurance, \$56.80.....	3,882.90
(Advanced assessments applied, included above, \$1,332.43.) (Total expenses, \$26,764.31.)	
Total disbursements.....	\$ 102,975.39
Balance.....	\$ 60,513.25

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 11,341.95
Loans on mortgages (first liens) on real estate.....	17,500.00
Cost value of bonds and stocks owned absolutely.....	6,106.58
Agents' ledger balances.....	7,458.46
Cash in office.....	1,919.48
Cash deposits in banks on emergency or reserve fund account: First National Bank, Waterloo.....	13,586.80
With county clerk.....	2,500.00
Total net or invested assets.....	\$ 60,513.25
Deduct depreciation of assets to bring same to market value.....	2,500.00
Total net or invested assets, less depreciation.....	\$ 58,013.25

NON-INVESTED ASSETS.

Interest due and accrued.....	\$ 692.75
Market value of real estate over cost and incumbrances.....	3,520.00
Note and judgment.....	600.00
Total non-invested assets.....	\$ 4,792.75
Gross assets.....	\$ 62,806.00

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2*).....	\$ 2,500.00
Salaries, rents and office expenses due and accrued.....	700.00
Advance assessments, \$1,180.70; bonus or dividend obligations, \$5,118.00.....	6,298.70
All other (not including contingent mortuary).....	619.87
Total actual liabilities.....	\$ 10,208.68
Balance net assets.....	\$ 62,597.32

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid.....	\$ 9,690.00
Mortuary assessments, not yet called for losses unadjusted.....	19,500.00
Net amount due from members.....	\$ 29,190.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 7½).....	\$ 9,900.00
Losses in process of adjustment (number of claims, 2).....	3,875.00
Losses reported (number of claims, 12).....	19,500.00
Total contingent mortuary liabilities.....	\$ 32,565.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1894.		BUSINESS IN IOWA DURING 1894.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1893, life, 3,500; accident, 925.....	4,425	\$ 7,054,824.00	2,831	\$ 4,373,125.00
Policies or certificates written during the year 1894, life, 4,318; accident, 478.....	4,796	3,830,740.00	2,344	2,025,690.00
Total.....	9,221	\$10,885,568.00	5,075	\$ 6,402,755.00
Deduct number and amount which have ceased to be in force during 1894.....	3,650	3,588,763.00	1,400	1,940,045.00
Total policies or certificates in force December 31, 1894, life, 3,751; accident, 480.....	6,231	\$ 7,296,805.00	3,666	\$ 4,462,710.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	12	25,750.00	9	18,250.00
Losses and claims on policies or certificates incurred during year 1894.....	30	63,088.00	19	30,550.00
Total.....	51	\$ 88,838.00	28	\$ 48,750.00
Losses and claims on policies or certificates paid during the year 1894.....	31	58,108.21	20	24,458.21
Policies or certificates terminated by death during 1894.....	39	72,588.00	19	30,650.00
Policies or certificates terminated by lapse during 1894, life, 1,828; accident, 925.....	2,751	2,855,800.00	1,333	1,317,045.00

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.

* Payment withheld awaiting qualification of administrator, as required by statute.

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; on some certificates. Surplus for 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. Yes. Surplus for mortality fund.

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; 15 to 30, \$1; 31 to 40, \$1.25; 41 to 50, \$1.50; 51 to 55, \$1.75; 56 to 60, \$2.

Has the company an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty-seven thousand, seven hundred and six dollars and fifty-eight cents.

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

Answer. Thirty-one thousand, six hundred dollars surrender value fund; \$6,106.58 reserve fund; surplus mortality funds, dues and reserve.

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. No.

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

Answer. For death claims. Balance for surrender value and reserve fund.

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

Answer. Five thousand dollars.

NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
IOWA COMPANIES.		
Anchor Mutual Fire.....	Creston.....	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.....	Des Moines.....	Iowa.
Hawkeye.....	Des Moines.....	Iowa.
Iowa Fire Insurance Company.....	Des Moines.....	Iowa.
Iowa State Mutual.....	Keokuk.....	Iowa.
Key City.....	Dubuque.....	Iowa.
Merchants and Bankers Mutual.....	Des Moines.....	Iowa.
Mill Owners Mutual Fire.....	Des Moines.....	Iowa.
Security Fire.....	Davenport.....	Iowa.
State.....	Des Moines.....	Iowa.
OTHER THAN IOWA COMPANIES.		
Etna.....	Hartford.....	Connecticut.
Agricultural.....	Watertown.....	New York.
American.....	Boston.....	Massachusetts.
American.....	Newark.....	New Jersey.
American Central.....	St. Louis.....	Missouri.
American Fire.....	New York.....	New York.
Atlas Assurance—U. S. Branch.....	Philadelphia.....	Pennsylvania.
British America Assurance.....	Chicago.....	Illinois.
Buffalo German.....	Toronto.....	Canada.
.....	Buffalo.....	New York.
Caledonian—U. S. Branch.....	New York.....	New York.
Citizens.....	New York.....	New York.
Citizens.....	Pittsburg.....	New York.
Commercial Union—U. S. Branch.....	New York.....	Pennsylvania.
Concordia Fire.....	Milwaukee.....	Wisconsin.
Connecticut Fire.....	Hartford.....	Connecticut.
Continental.....	New York.....	New York.
Delaware.....	Philadelphia.....	Pennsylvania.
Detroit Fire and Marine.....	Detroit.....	Michigan.
Eagle Fire.....	New York.....	New York.
Equitable Fire and Marine.....	Providence.....	Rhode Island.
Farmers Fire.....	York.....	Pennsylvania.
Fire Association of Philadelphia.....	Philadelphia.....	Pennsylvania.
Firemen's.....	Newark.....	New Jersey.
Fireman's Fund.....	San Francisco.....	California.
Franklin.....	Philadelphia.....	Pennsylvania.
German.....	Freeport.....	Illinois.
German Fire.....	Peoria.....	Illinois.
Germania Fire.....	New York.....	New York.

NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
German American.....	New York.....	New York.
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.
Home.....	New York.....	New York.
Imperial Fire—U. S. Branch.....	Boston.....	Massachusetts.
Insurance Company of North America.....	Philadelphia.....	Pennsylvania.
Laurel—U. S. Branch.....	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 Assurance—U. S. Branch.....	Chicago.....	Illinois.
Manufacturers and Merchants.....	Pittsburg.....	Pennsylvania.
Mechanics.....	Philadelphia.....	Pennsylvania.
Mercantile Fire and Marine.....	Boston.....	Massachusetts.
Merchants.....	Newark.....	New Jersey.
Michigan Fire and Marine.....	Providence.....	Rhode Island.
Milwaukee Mechanics.....	Detroit.....	Michigan.
National Fire.....	Milwaukee.....	Wisconsin.
Newark Fire.....	Hartford.....	Connecticut.
New Hampshire Fire.....	Newark.....	New Jersey.
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.
Orient.....	Hartford.....	Connecticut.
Pacific Fire.....	New York.....	New York.
Palatine—U. S. Branch.....	New York.....	New York.
Pennsylvania Fire.....	Philadelphia.....	Pennsylvania.
Phoenix.....	Brockton.....	New York.
Phoenix Assurance—U. S. Branch.....	Hartford.....	Connecticut.
Phoenix Assurance—U. S. Branch.....	New York.....	New York.
Providence Washington.....	New York.....	New York.
Prussian National—U. S. Branch.....	Providence.....	Rhode Island.
Queen Insurance Company of America.....	Chicago.....	Illinois.
Reliance.....	New York.....	New York.
Rochester German.....	Philadelphia.....	Pennsylvania.
Rockford.....	Rochester.....	New York.
Royal—U. S. Branch.....	Rockford.....	Illinois.
Saint Paul Fire and Marine.....	Chicago.....	Illinois.
Scottish Union and National—U. S. Branch.....	St. Paul.....	Minnesota.
Security.....	Hartford.....	Connecticut.
Springfield Fire and Marine.....	New Haven.....	Connecticut.
Sun Insurance Office—U. S. Branch.....	Springfield.....	Massachusetts.
Traders.....	New York.....	New York.
Union.....	Chicago.....	Illinois.
Union Assurance Society—U. S. Branch.....	Philadelphia.....	Pennsylvania.
United States Fire.....	New York.....	New York.
Westchester Fire.....	New York.....	New York.
Western Assurance.....	Toronto.....	Canada.
Williamsburg City Fire.....	Brockton.....	New York.

NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
American Union.....	Hartford.....	Connecticut.
Connecticut General.....	New York.....	New York.
Connecticut Mutual.....	Hartford.....	Connecticut.
Equitable.....	Des Moines.....	Iowa.
Equitable.....	New York.....	New York.
Germania.....	New York.....	New York.
Iowa Life.....	Brooklyn.....	New York.
Manhattan.....	Sions City.....	Iowa.
Massachusetts Mutual.....	New York.....	New York.
Metropolitan Life.....	Springfield.....	Massachusetts.
Michigan Mutual.....	New York.....	New York.
Mutual.....	Detroit.....	Michigan.
Mutual Benefit.....	Newark.....	New Jersey.
National.....	Newark.....	New Jersey.
Nederland—U. S. Branch.....	Montpelier.....	Vermont.
Nordwestern Mutual.....	New York.....	New York.
Pacific Mutual.....	New York.....	New York.
Penn Mutual.....	Milwaukee.....	Wisconsin.
Phoenix Mutual.....	San Francisco.....	California.
Provident Life and Trust.....	Philadelphia.....	Pennsylvania.
Provident Savings Life.....	Philadelphia.....	Pennsylvania.
Prudential Insurance Company of America.....	New York.....	New York.
Register Life and Annuity.....	Newark.....	New Jersey.
Royal Union Mutual.....	Davenport.....	Iowa.
Travelers.....	New York.....	New York.
Union Central.....	Hartford.....	Connecticut.
Union Mutual.....	Cincinnati.....	Ohio.
United States.....	Portland.....	Maine.
United States Industrial.....	New York.....	New York.
Washington.....	Newark.....	New Jersey.
Washington.....	New York.....	New York.
ACCIDENT.		
Standard Life and Accident.....	Detroit.....	Michigan.
Travelers Life and Accident.....	Hartford.....	Connecticut.
National Benefit and Casualty Company.....	Milwaukee.....	Wisconsin.
HAIL.		
Alliance Hail and Cyclone Mutual.....	Austin.....	Minnesota.
Farmers Co-operative Hail and Cyclone Association.....	Montevideo.....	Minnesota.
Minnesota Farmers Hail.....	Montevideo.....	Minnesota.
CASUALTY.		
Employers Liability Assur. Corp. U. S. Branch.....	Boston.....	Massachusetts.
Fidelity and Casualty Company.....	New York.....	New York.
London Guarantee and Accident—U. S. Branch.....	New York.....	New York.
Hartford Steam Boiler Inspection and Ins. Co.....	Chicago.....	Illinois.
Lloyd's Plate Glass.....	Hartford.....	Connecticut.
Metropolitan Plate Glass.....	New York.....	New York.
New Jersey Plate Glass.....	New York.....	New York.
New York Plate Glass.....	Newark.....	New Jersey.
Union Casualty and Surety Company.....	New York.....	New York.
Union Casualty and Surety Company.....	St. Louis.....	Missouri.
FIDELITY.		
American Surety.....	New York.....	New York.
Fidelity and Deposit Company of Maryland.....	Baltimore.....	Maryland.
Guarantee Company of North America.....	Montreal.....	Canada.
National Surety Company.....	Kansas City.....	Missouri.

NAME AND LOCATION OF COMPANIES—CONTINUED.
LIFE ASSESSMENT ASSOCIATIONS.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Acme Life.....	Marshalltown.....	Iowa.
American Protective Beneficent Association.....	Council Bluffs.....	Iowa.
Bankers Life Association.....	Des Moines.....	Iowa.
Bankers Alliance of California.....	Los Angeles.....	California.
Bankers and Merchants Life Association.....	Chicago.....	Illinois.
Citizens Life Association.....	Cherokee.....	Iowa.
Covenant Mutual Benefit Association.....	Galesburg.....	Illinois.
Des Moines Life Association.....	Des Moines.....	Iowa.
Economic Life Association.....	Clinton.....	Iowa.
Equitable Mutual Life Association.....	Waterloo.....	Iowa.
Federal Life Association.....	Davenport.....	Iowa.
Fidelity Mutual Life Association.....	Philadelphia.....	Pennsylvania.
German American Mutual Life Association.....	Baltimore.....	Iowa.
Guaranty Fund Life Association.....	Council Bluffs.....	Iowa.
Grand Lodge A. O. U. W. of Iowa.....	Waterloo.....	Iowa.
Hartford Life and Annuity.....	Hartford.....	Connecticut.
Iowa Deposit Life Association.....	Des Moines.....	Iowa.
Iowa Life and Endowment Association.....	Des Moines.....	Iowa.
Iowa Masons Benevolent Association.....	Chicago.....	Illinois.
Knights Templars and Masons Life Indemnity Co.....	Chicago.....	Illinois.
Masonic Aid Association of Dakota.....	Yankton.....	South Dakota.
Masons and Odd Fellows Union Aid Association.....	Manchester.....	Iowa.
Massachusetts Benefit Association.....	Boston.....	Massachusetts.
Merchants Life Association.....	Burlington.....	Iowa.
Minnesota Scandinavian Relief Association.....	Red Wing.....	Minnesota.
Mutual Benefit Association.....	Toledo.....	Iowa.
Mutual Reserve Fund Life Association.....	New York.....	New York.
National Mutual Life Association.....	Minneapolis.....	Minnesota.
National Life Association.....	Hartford.....	Connecticut.
National Reserve Life Association.....	Des Moines.....	Iowa.
National Life Maturity Association.....	Washington.....	Dist. Columbia.
Northern Fraternal Insurance Association.....	Marshalltown.....	Iowa.
Northwestern Life Association.....	Minneapolis.....	Minnesota.
Northwestern Masonic Aid Association.....	Chicago.....	Illinois.
Odd Fellows Annuity Association.....	Des Moines.....	Iowa.
Odd Fellows Mutual Aid and Accident Ass'n.....	Piquette.....	Ohio.
Scandinavian Mutual Aid Association.....	Galesburg.....	Illinois.
Security Life Association.....	Clinton.....	Iowa.
Security Mutual Life Association.....	Binghamton.....	New York.
Southwestern Mutual Life Association.....	Marshalltown.....	Iowa.
United States Masonic Benevolent Association.....	Council Bluffs.....	Iowa.

ACCIDENT ASSESSMENT ASSOCIATIONS.

American Masonic Accident Association.....	Minneapolis.....	Minnesota.
American Mutual Accident Association.....	Madison.....	Wisconsin.
Bankers Accident Insurance Company.....	Des Moines.....	Iowa.
Farmers and Mechanics Mutual Accident.....	Des Moines.....	Iowa.
Fraternal Accident Association of America.....	Westfield.....	Massachusetts.
Imperial Accident Association.....	Des Moines.....	Iowa.
Iowa Mutual Accident Insurance Company.....	Nora Springs.....	Iowa.
Metropolitan Accident Association.....	Chicago.....	Illinois.
Midland Mutual Accident Association.....	Des Moines.....	Iowa.
National Accident Society.....	New York.....	New York.
National Masonic Accident Association.....	Des Moines.....	Iowa.
North American Accident Association.....	Chicago.....	Illinois.
People's Accident Association.....	Des Moines.....	Iowa.
Railway Officials and Employees Accident Ass'n.....	Indianapolis.....	Indiana.
Travelers Preferred Accident Association.....	Chicago.....	Illinois.

NAME AND LOCATION OF COMPANIES—CONTINUED.
ACCIDENT ASSESSMENT ASSOCIATIONS—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Underwriters Mutual Accident Association.....	Des Moines.....	Iowa.
United States Mutual Accident Association.....	New York.....	New York.
Western Accident Association.....	Marshalltown.....	Iowa.
Woodmen Accident Association.....	Lincoln.....	Nebraska.
LIVE STOCK ASSESSMENT ASSOCIATIONS.		
Farmers Mutual Live Stock Insurance Ass'n.....	Des Moines.....	Iowa.

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