

CONTENTS VOLUME III.

Annual Report of Auditor of State on Insurance, 1893.
 Annual Report of Auditor of State on Insurance, 1894.
 Biennial Report of the Board of Health.
 Biennial Report of the Historical Department,
 Biennial Report of the Inspector of Steamboats.
 Biennial Report of the Iowa Soldiers' and Sailors' Monument Commission.
 Annual Report of Board of Dental Examiners, 1892.
 Annual Report of Board of Dental Examiners, 1893.
 Report of Executive Council Improvement of Capitol Grounds.
 Annual Report of State Dairy Commissioner, 1892.
 Annual Report of State Dairy Commissioner, 1893.
 Biennial Report of the Fish Commissioner.
 Annual Report of State Veterinary Surgeon, 1892.
 Annual Report of State Veterinary Surgeon, 1893.

CONTENTS VOLUME IV.

Biennial Report of State Mine Inspectors.
 Biennial Report of the Bureau of Labor Statistics.
 Biennial Report of the Governor on Pardons, Suspensions of Sentence, etc.
 Biennial Report of Secretary of State, Convictions of Criminals.
 Biennial Report of Trustees Iowa Industrial Schools.
 Biennial Report of Warden of the Penitentiary, Ft. Madison.
 Biennial Report of Warden of the Penitentiary, Anamosa.
 Biennial Report of the Commissioners of Pharmacy.
 Biennial Report of the State Inspector of Oils.
 Annual Report of the Iowa State Improved Stock-Breeders' Association, 1892.
 Annual Report of the Iowa State Improved Stock-Breeders' Association, 1893.

CONTENTS VOLUME V.

Annual Report of the Railroad Commissioners, 1892.
 Annual Report of the Railroad Commissioners, 1893.
 Assessed Valuation of Railroad Property, 1893.
 Assessed Valuation of Railroad Property, 1894.

TWENTY-FOURTH ANNUAL REPORT

OF THE

Auditor of State, of the State of Iowa.

ON

INSURANCE.

1893.

C. G. MCCARTHY,

AUDITOR OF STATE.

Compiled from annual statements, for the year ending December 31, 1892.

DES MOINES:
 G. H. RAGSDALE, STATE PRINTER.
 1893.

STATE OF IOWA,
OFFICE OF THE AUDITOR OF STATE,
DES MOINES, May 1, 1893.

To the General Assembly of Iowa:

GENTLEMEN—I herewith submit for your consideration, the twenty-fourth annual insurance report showing the business transacted in Iowa during the year ending December 31, 1892, 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 1892, that have filed annual statements in this department for the year 1893.

Respectfully,

C. G. McCARTHY,

Auditor of State.

IOWA INSURANCE REPORT, 1893.

GENERAL REMARKS.

COMPANIES OTHER THAN LIFE.

One hundred and twenty-one fire insurance companies, one joint stock live stock insurance company, one steam boiler insurance company, four plate glass insurance companies, two fidelity insurance companies, one accident insurance company and four companies doing an employers' liability business, were authorized to do business in the State during the year 1892.

Of the fire insurance companies there were thirteen Iowa joint stock companies and seven Iowa mutual companies, seventy-five joint stock companies, and two mutual companies of other States, and twenty-four United States branches of foreign companies. There were also one hundred and thirty-four 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-third annual report on insurance, the following companies have been authorized to transact their appropriate business in this State, viz:

The Underwriters Mutual Fire Insurance Company, Sioux City, Iowa.

Mutual Fidelity Insurance Company, Des Moines, Iowa, with a paid up capital of \$25,000.

Atlas Assurance Company, United States branch, Chicago, Illinois.

Palatine Insurance Company, United States branch, New York, New York.

Prussian National Insurance Company, United States branch, Chicago, Illinois.

Manufacturers and Merchants Insurance Company, Philadelphia, Pennsylvania, with a paid up capital of \$250,000.

Reliance Insurance Company, Philadelphia, Pennsylvania, with a paid up capital of \$300,000.

New Jersey Plate Glass Insurance Company, Newark, New Jersey, with a paid up capital of \$100,000.

Columbian Fire Insurance Company of America, Louisville, Kentucky, with a paid up capital of \$200,000.

For a full and complete statement of the business transacted by the various fire insurance companies doing business in this State during the year 1892, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables, one to five inclusive, herewith submitted.

The Fidelity Mutual Fire Association, Des Moines, Iowa, has reinsured its entire business in the Fidelity Insurance Company, Des Moines, Iowa. This latter company is under the same management as was the Fidelity Mutual Fire Association, having been organized and promoted by them to reinsure the business of the Association and that the future business might be conducted upon the joint stock plan.

The California Insurance Company, San Francisco, California, Jersey City Fire Insurance Company, Jersey City, New Jersey, Ohio Farmers Insurance Company, Le Roy, Ohio, and Sun Insurance Company, San Francisco, California, have not applied for a renewal of their certificates for the year 1893, having reinsured their business in Iowa, and withdrawn from the State.

All of the Iowa fire insurance companies that had completed their organization in compliance with the insurance laws and that had received a certificate of authority to transact their appropriate business during the year 1892, show by their annual statements, an increased business and increased assets. Two Iowa mutual fire insurance companies—the Safety Mutual Fire Insurance Company, Sioux City, Iowa, and the National Mutual Fire Insurance Company, Council Bluffs, Iowa—that were endeavoring to secure the requisite number of applications for insurance, and the necessary amount of premium notes and cash, as required by the statutes, have decided to give up the fight. These two companies never

received any authority to do a general insurance business and they have therefore never been under the official supervision of this office. Information has been received from the officers of the National Mutual Fire Insurance Company that it has reinsured its business in the Underwriters Mutual Insurance Company, Sioux City, Iowa, and from the officers of the Safety Mutual Insurance Company that it has ceased writing new business and is closing up its affairs. Another mutual company, the Davenport Mutual Fire Insurance Company, Davenport, Iowa, undertook to organize and transact a general fire insurance business without a compliance with the insurance laws of this State. The inevitable result followed. It was only able to operate a few months, did but little business in Iowa and at this writing is abandoned by its officers, one of whom the daily press and dispatches show to be in the custody of the government officials.

LIFE AND ACCIDENT COMPANIES.

During the year 1892 there were thirty-four 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, one to three inclusive, which show the business done, risks written and terminated during the year, and the financial standing of the several companies authorized to do a life business during the year 1892, and that have filed annual statements for a renewal of their certificates of authority for the current year of 1893.

ASSESSMENT INSURANCE.

Forty-eight mutual benefit associations complied with the assessment insurance law of this State in 1892 and were authorized to transact their appropriate business.

Of this number eighteen were Iowa life assessment associations; four, Iowa accident associations, and three, Iowa live stock insurance associations.

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.

Unsatisfactory progress caused the St. Stephen's Brotherhood, Des Moines, Iowa, to determine to go out of business, and it is transferring its membership to the Equitable Mutual Life and Endowment Association, Waterloo, Iowa.

The National Fraternal Association, Council Bluffs, Iowa, at its annual meeting changed its name and is now the Guaranty Fund Life Association.

The Manufacturers Accident Indemnity Company, Geneva, New York, and the New York Accident Insurance Company have not been issued certificates of authority for the current year. The Preferred Mutual Accident Association, New York, is changing its organization to that of a joint stock accident insurance company and as such will apply for admission to this State when its organization is completed.

PART I,

CONTAINING

Annual statements of Iowa Fire and Marine Insurance companies made to and filed with the Auditor of State, 1893.

Statistical tables, exhibiting the condition and business of all Insurance Companies, other than Life, transacting business in Iowa in 1892, and filing Annual Statements in 1893.

ANNUAL STATEMENT

For the year ending December 31, 1892, 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 State of the State of
Iowa, in pursuance of the laws of said State.

President, B. F. HEINLY.

Secretary, GEORGE J. DELMEGE.

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

Principal office, Creston, Iowa.

MUTUAL.

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 encum- brance thereon)	None.
Loans on bond and mortgage (duly recorded and being first liens on the fee sim- ple), upon which not more than one year's interest is due.....	None.
Loans on bond and 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 bond and mortgage loans, \$.....; interest accrued thereon, \$.....; total.....	None.
Account of stocks, bonds, and all other securities (except mortgages), hypothe- cated 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 thereon	None.
Cash in the company's principal office.....	\$ 130.74
Cash belonging to the company deposited in bank:	
Iowa State Savings Bank.....	2,810.01
Premium notes subject to assessment taken for fire, lightning, windstorm and tornado risks	66,417.48
Bills receivable, not more than six months past due.....	250.00
All other property belonging to the company, viz:	
Rents due and accrued.....	None.
Due from agents and other companies.....	1,692.71
The gross amount of all the assets of the company	\$ 71,300.94
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	None.

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.....	\$ 2,500.00
Total gross amount of claims for losses.....	\$ 2,500.00
Deduct re-insurance thereon—Merchants and Bankers Insurance Co.	1,250.00
Net amount of unpaid losses.....	\$ 1,250.00

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.
Guarantee fund actually paid up in cash.....	15,876.15
Due and to become due for borrowed money.....	800.00
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 on premiums paid and in course of collection, \$.....; return premiums, \$.....;	
total.....	417.39
Total amount of all liabilities, except capital stock and net surplus.....	\$ 18,343.54
Joint-stock capital actually paid up in cash.....	Mutual.
Surplus beyond capital and all other liabilities.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 18,343.54

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$1,574.82 premiums of previous years).....	\$ 20,226.88
Deduct only re-insurance, rebate, abatement, and return premiums..	459.16
Net cash actually received for premiums.....	\$ 20,467.72
Income received from all other sources, viz: Guarantee fund assessments, etc., total.....	5,746.00
Aggregate amount of income actually received during the year in cash.....	\$ 26,213.72

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,761.30 losses occurring in previous years).....	\$ 8,153.60
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$57.77; and all amounts actually received for re-insurances in other companies, \$254.22; total deductions.....	311.99
Net amount paid during the year for losses.....	\$ 7,841.61
Paid for commissions and brokerage.....	3,024.90
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	7,261.63
All other payments and expenditures, viz:	
Rents, postage, stationery and printing, road expense, etc., total.....	5,144.80
Aggregate amount of actual expenditures during the year in cash.....	\$ 23,272.97

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$1,021,411.02	\$ 44,319.15
Written or renewed during the year.....	1,548,108.33	61,639.55
Total.....	\$2,369,519.35	\$ 105,958.70
Deduct those expired and marked off as terminated.....	368,317.33	10,779.61
In force at the end of the year.....	\$2,001,202.02	\$ 95,179.09
Deduct amount re-insured.....	125,104.12	2,234.75
Net amount in force.....	\$1,876,097.90	\$ 92,944.34

ANNUAL STATEMENT

For the year ending December 31 1892, of the condition and affairs of the

BURLINGTON INSURANCE COMPANY.

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

President, JOHN G. MILLER.

Secretary, JACOB ALTER.

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

Principal office, Burlington.

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 company (less the amount of incumbrance thereon, none).....	\$ 143,230.00
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.....	74,139.96
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$8,000.00 is in process of foreclosure).....	8,965.82
Interest due on all said bonds and mortgage loans, \$1,516.26; interest accrued thereon, \$1,506.23; total.....	3,022.49
Value of lands mortgaged exclusive of buildings and other perishable improvements.....	\$ 177,675.00
Value of the buildings mortgaged (insured for \$45,500.00 as collateral).....	61,900.00
Total value of said mortgaged premises.....	\$ 239,575.00

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.
Stock, C., B. & Q. R. R. Co., 140 shares.....	\$ 14,000.00	\$ 14,000.00
Bonds, Burlington City Bonds, 5 per cent.....	12,000.00	12,750.00
Bonds, Etowah county, Alabama, 6 per cent.....	5,000.00	5,500.00
Bonds, Albuquerque, New Mexico sewer bonds, 6 per ct.	5,000.00	5,350.00
Total par and market value carried out at market value.....	\$ 36,000.00	\$ 37,600.00

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

	Total par value.	Total market value.	Amount loaned thereon.	
Merchants National Bank stock, Burlington, Iowa, 20 shares.....	\$ 2,000.00	\$ 3,500.00	\$ 1,700.00	
Merchants National Bank stock, Burlington, Iowa, 30 shares.....	3,000.00	5,250.00	2,500.00	
Burlington Lumber Co., capital stock, 20 shares.....	10,000.00	20,000.00	9,000.00	
Total par and market value and amount loaned thereon.....	\$ 15,000.00	\$ 28,750.00	\$ 13,200.00	\$ 13,200.00
Cash in the company's principal office.....				\$ 1,016.84
Cash belonging to the company deposited in bank:				
Merchants National Bank, Burlington, Iowa.....			\$ 19,309.76	
National State Bank, Burlington, Iowa.....			11,224.67	
First National Bank, Chicago, Illinois.....			5,804.15	
Total.....				\$ 36,338.58
Interest due and accrued on stocks and bonds not included in "market value".....				150.0
Interest due and accrued on collateral loans.....				177.73
Net gross premiums in course of collection not more than three months due.....				42,622.21
Net bills receivable, not matured, taken for fire, marine and inland risks.....				32,095.38
Bills receivable, past due (including \$..... interest accrued thereon, \$96,963.01 @ 75 per cent).....				74,497.26
Judgments, \$44,483.03 @ 75 per cent.....				33,362.27
All other property belonging to the company, viz: Rents due and accrued, \$115.50; due from other companies for insurance on losses already paid: German American Ins. Co., N. Y., \$417.57; Sun Fire Office, N. Y., \$49.34; St. Paul F. & M. Ins. Co., St. Paul, \$14.91; Dubuque F. & M. Ins. Co., Dubuque, \$18.92; German Ins. Co., Preport. Ills., \$2.45; total.....				618.69
Aggregate amount of all the assets of the company.....				\$ 501,027.23

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company.....	\$ 23,995.94
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount.....	None.
In addition to the admitted assets this company has \$25,627.48, past due premium notes for which it does not ask credit.	

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 8,400.49
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	6,725.00
Losses resisted, including interest, costs and other expenses thereon.....	6,558.31
Total gross amount of claims for losses.....	\$ 21,683.80
Deduct re-insurance thereon:	
German American Ins. Co., New York.....	\$ 3,529.84
Sun Ins. Office, Ltd., London.....	1,450.00
Net amount of unpaid losses.....	\$ 16,703.96

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, \$111,690.84; unearned premiums (50 per cent).....	55,845.42
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$361,712.88; unearned premiums (pro rata).....	191,056.72
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (.... per cent).....	246,902.14
Less amount re-insured.....	110,669.81
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	\$ 136,232.33
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which has been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessments, none; commissions, brokerage, and other charges due and to become due to agents and brokers, on premiums paid and in course of collection.....	\$ 3,410.73
Return premiums, none; re-insurance.....	16,000.00
Total.....	\$ 19,410.73
Total amount of all liabilities, except capital stock and net surplus.....	\$ 172,347.02
Joint-stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital and all other liabilities.....	128,680.21
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 501,027.23

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes.....	\$ 23,995.94
---	--------------

INCOME DURING THE YEAR.

	From fire risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement.....	\$ 67,002.58
Deduct amount of same not collected.....	5,623.46
Net collected.....	\$ 61,379.12
Gross premiums on risks written and renewed during the year.....	282,045.12
Total.....	\$ 343,424.24
Deduct premiums and bills in course of collection at this date.....	74,717.59
Entire premiums collected during the year.....	\$ 268,706.65
Deduct re-insurance, rebate, abatement, and return premiums.....	10,224.09
Net cash actually received for premiums.....	\$ 258,482.56

Received for interest on mortgages.....	7,804.90
Received for interest and dividends on stock and bonds, collateral loans, and from all other sources.....	1,977.50
Income received from all other sources, viz: Rents, \$3,842.06; judgments, \$1,637.90; total.....	5,480.56
Deposit premiums (less 5 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....	\$ 273,745.52

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$34,350.50, losses occurring in previous years).....	\$ 172,106.51	
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-insurances in other companies, \$17,558.37; total deductions.....	17,558.37	
Net amount paid during the year for losses.....	\$ 154,548.14	\$ 154,548.14
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, and interest paid to scrip holders.....	None.	
Paid for commissions and brokerage.....		54,113.88
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....		28,033.52
Paid for State and local taxes in this and other States.....		8,373.43
All other payments and expenditures, viz: Postage, exchange, advertising, printing and all other expenses.....		24,742.40
Amount of deposit premium returned during the year on perpetual fire risks. None.		
Aggregate amount of actual expenditures during the year in cash.....		\$ 280,471.37

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 35,237,915.00	\$ 534,634.03
Written or renewed during the year.....	20,323,277.00	282,045.12
Total.....	\$ 55,561,192.00	\$ 816,679.15
Deduct those expired and marked off as terminated.....	20,390,784.00	343,275.43
In force at the end of the year.....	\$ 35,170,408.00	\$ 473,403.72
Deduct amount re-insured.....	10,223,831.00	230,853.55
Net amount in force.....	\$ 24,946,577.00	\$ 242,550.17

ANNUAL STATEMENT

For the year ending December 31, 1892, of the conditions 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, W. W. LYONS.

Secretary, J. K. GILCREST.

[Organized or incorporated, January 7, 1884. Commenced business, January 24, 1884.]

Principal office, Des Moines, Iowa.

CAPITAL.

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

ASSETS.

Value of real estate owned by company (less \$....., the amount of encumbrance thereon).....	\$ 19,995.10
Loans and mortgage (duly recorded and being first liens on the fee simple), upon which not more than one year's interest is due.....	18,031.97
Interest due on all said mortgage loans, \$1,098.47; interest accrued thereon, \$456.03; total.....	1,554.50
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 54,875.00
Value of the buildings mortgaged (insured for \$1,000.00 as collateral).....	6,400.00
Total value of said mortgaged premises.....	\$ 61,175.00

Account of stocks, 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.
1 share Begbie-Butler Piano Company.....	\$ 100.00	\$ 100.00
1 share Producers' Building Association.....	50.00	50.00
	\$ 150.00	\$ 150.00

Cash in the company's principal office.....	\$ 749.92
Cash belonging to the company deposited in bank:	
Valley National Bank, Des Moines.....	6,584.56
Interest due and accrued on stocks 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.....	17,619.17
Gross premiums (as written in the policies) in course of collection more than three months due.....	5,508.52
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$1,152.23 interest accrued thereon).....	15,554.94
Bills receivable, not more than six months past due (including \$280.60 interest accrued thereon).....	2,891.36
Bills receivable, more than six months past due (including \$5,793.34 interest accrued thereon).....	21,966.73
All other property belonging to the company, viz: Rents due and accrued, \$390.00; due from other companies for insurance on losses already paid, none; maps, \$1,634.81; office furniture, \$1,260.26; office supplies, \$4,434.69; assessments, \$677.04; Gordon printing press, \$194.82; total.....	8,561.62

The gross amount of all the assets of the company.. \$ 119,168.39

Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,250.25, \$4,434.69, \$1,634.81, \$194.82, \$667.04; total deductions..... \$ 8,201.62

Aggregate amount of all the assets of the company, stated at their actual value..... \$ 110,966.77

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....\$ 3,040.00
Losses resisted, including interest, costs, and other expenses thereon.....2,000.00

Total gross amount of claims for losses.....\$ 5,040.00
Deduct re-insurance thereon.....300.00

Net amount of unpaid losses.....\$ 4,740.00
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, \$48,614.77; unearned premiums (40 per cent).....\$ 19,445.91
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$87,343.66; unearned premiums (pro rata).....34,937.46

Total unearned premiums as computed above.....\$ 54,383.37

Amount reclaimable by the insured on perpetual fire insurance policies, being ..per cent of the premium or deposit received.....None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....None.
Principal unpaid on scrip or certificates of profits which has 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.....7.12
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 in course of collection, none; return premiums, \$.....; total.....None.

Total amount of all liabilities, except capital stock and net surplus.....\$ 59,130.49
Joint-stock capital actually paid up in cash.....25,000.00
Surplus beyond capital and all other liabilities.....26,836.28

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....\$ 110,966.77

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including ..premiums of previous years).....\$ 93,233.56
Deduct only re-insurance, rebate, abatement and return premiums.....18,178.36
Net cash actually received for premiums.....\$ 75,055.20
Received for interest on bonds and mortgages.....1,493.47
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....1,047.07
Income received from all other sources, viz: Rents, \$1,185.00; total.....1,185.00
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... \$ 78,780.74

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$4,601.77; losses occurring in previous years).....\$ 38,650.26
Deduct all amounts actually 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.....5,544.15

Net amount paid during the year for losses.....\$ 33,106.11
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....None.
Scrip or certificates of profits redeemed in cash, and interest paid to scrip-holders.....None.
Paid for commissions or brokerage.....17,793.47
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....8,466.19
All other payments and expenditures, viz: Legal expenses, \$302.61; advertising, \$275.35; compact expenses, \$228.77; agents' expenses, \$85.29; adjusting expenses, \$121.10; traveling expenses, \$2,497.76; postage, \$546.79; all other expenses, \$776.03; total.....4,833.70
Amount of deposit premium returned during the year on perpetual fire risks.....None.

Aggregate amount of actual expenditures during the year in cash.....\$ 64,202.47

MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 5,956,170.00	\$ 137,546.97
Written or renewed during the year.....	4,246,402.00	96,420.21
Total.....	\$ 10,202,572.00	\$ 233,967.18
Deduct those expired and marked off as terminated.....	4,101,428.00	86,437.53
In force at the end of the year.....	\$ 6,101,144.00	\$ 147,529.65
Deduct amount re-insured.....	579,498.00	11,571.22
Net amount in force.....	\$ 5,521,646.00	\$ 135,958.43

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the
COUNCIL BLUFFS INSURANCE COMPANY.

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

President, A. T. FLICKINGER.

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 company (less \$..... the amount of incumbrance thereon).....	\$ 350.00
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	21,270.20
Interest is due on all said bond and mortgage loans, \$.....; interest accrued thereon, \$8,652.07; total.....	8,652.07
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 65,285.00
Value of the buildings mortgaged (insured for \$7,000.00 as collateral).....	11,000.00

Total value of said mortgaged premises..... \$ 76,285.00
 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 thereon:

	Total par value.	Total market value.	Amount loaned thereon.
Stock First National Bank, Shenandoah, Iowa.....	\$ 2,000.00	\$ 3,400.00	\$ 4,750.00
Stock First National Bank, Grand Island, Neb.....	3,000.00	3,750.00	

Total par and market value and amount loaned thereon.....	\$ 5,000.00	\$ 7,150.00	\$ 4,750.00
Cash in company's principal office.....			1,291.13
Cash belonging to the company deposited in bank:			
Citizens State Bank, Council Bluffs, Iowa, \$433.05; First National Bank, Chicago, Ill., \$16.99; total.....			450.04
Interest due and accrued on stocks not included in "market value".....			2,608.94
Gross premiums in course of collection not more than three months due, and some more than three months due.....			8,825.02
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$102.00 interest accrued thereon).....			13,670.63
Bills receivable, not more than six months past due (including \$57.33 interest accrued thereon).....			2,067.23
Bills receivable, not more than six months past due (including \$2,786.69 interest accrued thereon).....			38,436.42
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for insurance on losses already paid, none; due from stockholders' and others' accounts, \$2,524.19; personal property, \$185.11; furniture and fixtures, \$2,031.70; supplies, \$4,358.61; collection accounts, \$1,791.65; books, \$124.00; total.....			11,015.26

The gross amount of all the assets of the company.....	\$ 113,386.94
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$516.80; \$9,609.10; \$8,491.07; total deductions.....	18,516.97

Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 94,769.97
--	--------------

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due...\$	1,371.84
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.....	500.00
Total gross amount of claims for losses.....	\$ 1,871.84
Deduct re-insurance thereon—Dub. F. & M. Ins. Co.....	244.10
Net amount of unpaid losses.....	\$ 1,627.74

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, \$38,841.29; unearned premiums (40 per cent).....	\$ 15,536.51
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$59,554.87; unearned premiums (pro rata).....	23,821.95
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks.....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.

Total unearned premiums as computed above.....	\$ 39,358.46
Amount reclaimable by the insured on perpetual fire insurance policies, being .. per cent of the premium or deposit received, ..	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which has 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.....	528.52
Due and to become due for borrowed money.....	5,800.00
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, \$1,578.02; return premiums, none; total.....	1,578.02

Total amount of all liabilities, except capital stock and net surplus.....	\$ 48,892.74
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	20,877.23
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.....	\$ 94,769.97

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years ..)	\$ 61,378.47
Deduct only re-insurance, rebate, abatement and return premiums...	8,230.46
Net cash actually received for premiums.....	\$ 53,148.01
Received for interest on bonds and mortgages.....	1,459.62
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	390.00
Income received from all other sources, viz: Rents, fees and insurance, total....	58.90
Deposit premiums (less 5 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...	\$ 55,136.53

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$5,721.34 losses occurring in previous years).....	\$ 22,734.48
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$21.63; and all amounts actually received for re-insurances in other companies, \$2,447.05; total deductions.....	2,468.68
Net amount paid during the year for losses.....	\$ 20,265.80

Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	None.
Scrip or certificates of profits redeemed in cash, and interest paid to scrip-holders.....	None.
Paid for commissions or brokerage.....	10,607.51
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	8,477.49
Paid for state and local taxes in this and other states.....	245.41
All other payments and expenditures, viz: Office and traveling expenses, \$6,034.19; loss in courts, \$119.23; rent, \$430.00; total.....	6,583.42
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year in cash.....	\$ 46,179.63

MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$3,883,837.00	\$ 89,250.43
Written or renewed during the year.....	2,388,994.00	61,468.41
Total.....	\$6,272,831.00	\$ 150,718.84
Deduct those expired and marked off as terminated.....	1,771,801.00	49,928.74
In force at the end of the year.....	\$4,501,030.00	\$ 100,790.10
Deduct amount re-insured.....	113,092.00	2,393.94
Net amount in force.....	\$4,387,938.00	\$ 98,396.16

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the
DES MOINES INSURANCE COMPANY.

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

President, J. G. ROUNDS.

Secretary, J. S. CLARK.

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

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock 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 company (less \$5,000.00, the amount of incumbrance thereon).....	\$ 15,000.00
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.....	41,251.00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which none is in process of foreclosure).....	2,297.11
Interest due on all said bonds and mortgage loans, \$761.07; interest accrued thereon, \$831.32; total.....	1,592.39
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 67,133.00
Value of the buildings mortgaged (insured for \$..... as collateral).....	63,666.00
Total value of said mortgaged premises.....	\$ 130,799.00

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

	Total par value.	Total market value.
Bezieberg-Buttel Piano Co., certificate of stock.....	\$ 100.00	\$ 100.00
Des Moines Produce Association, certificate of stock....	100.00	100.00
City of Des Moines, paving certificates.....	11,527.90	11,527.90
Total par and market value carried out at market value.....	\$ 11,727.90	\$ 11,727.90

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:

Cash in the company's principal office.....	5,335.09
Cash belonging to the company deposited in bank:	
Citizens National Bank.....	\$ 17,494.09
Total.....	\$ 17,494.09
Interest due and accrued on stocks not included in "market value".....	133.58
Office furniture and fixtures.....	2,935.04
Gross premiums (as written in the policy) in course of collection not more than three months due.....	10,272.27
Bills receivable, not matured, taken for fire, marine and inland risks (including \$4,125.41 interest accrued thereon).....	133,076.85
Bills receivable, not more than 6 months past due (including \$511.29 interest accrued thereon).....	8,377.35
All other property belonging to the company, viz: Rents due and accrued, \$67.12; due from other companies for re-insurance on losses already paid; maps, \$2,158.63; total.....	2,225.75
Bills receivable, six months and not more than two years past due, including \$588.07 interest.....	7,938.98
Bills receivable, more than two years past due, including judgments, and all interest and costs thereon; total.....	53,561.78
The gross amount of all the assets of the company.....	\$ 313,219.78
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$2,935.04, \$26,780.89, \$2,158.63. Total deductions.....	\$ 31,874.56
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 281,345.22

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.....	\$ 8,850.00
Losses resisted, including interest, costs and other expenses thereon.....	None.
Total gross amount of claims for losses.....	\$ 8,850.00
Deduct re-insurance thereon.....	5,400.00
Net amount of unpaid losses.....	\$ 3,450.00
Gross premiums received and receivable upon all unexpired fire risks, \$472,027.66; unearned premiums (pro rata) 40 per cent.....	188,811.06
	\$ 188,811.06

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Re-insurance, \$3,006.75; state, city, county, or other taxes and assessments, \$32.25; commissions, brokerage, and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$1,342.32; total.....	9,381.32
Total amount of all liabilities, except capital stock and net surplus.....	\$ 201,642.38
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	54,702.84
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 281,345.22

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$78,291.43 premiums of previous years).....	\$ 247,721.52
Deduct only re-insurance, rebate, abatement and return premiums..	33,568.09
Net cash actually received for premiums.....	\$ 214,153.43
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 103,428.02
Received for interest on bonds and mortgages.....	2,727.77
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	4,227.98
Income received from all other sources, viz: Rents, \$792.92; profit and loss, \$120.37; total.....	913.29
Aggregate amount of income actually received during the year in cash...	\$ 222,022.47

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$.....; losses occurring in previous years).....	\$ 83,662.03
Deduct all 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, \$.....; total deductions.....	10,323.49
Net amount paid during the year for losses.....	\$ 73,338.54
Paid for commissions and brokerage.....	63,836.80
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	17,098.25
Paid for State and local taxes in this and other States.....	936.51
All other payments and expenditures, viz: Traveling and adjusting and expenses, \$5,794.84; attorneys' fees, \$201.10; printing, stationery and advertising, \$3,446.65; postage and exchange, \$2,509.85; general expense, \$2,374.42; costs on judgments, \$354.63; interest, \$311.25; building, etc., \$228.63; total.....	15,021.37
Aggregate amount of actual expenditures during the year in cash.....	\$ 170,231.47

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 15,747,891.00	\$ 358,023.66
Written or renewed during the year.....	12,609,021.00	276,173.07
Total.....	\$ 28,356,912.00	\$ 634,196.73
Deduct those expired and marked off as terminated.....	5,667,008.00	132,388.19
In force at the end of the year.....	\$ 22,689,904.00	\$ 501,811.54
Deduct amount re-insured.....	960,431.00	29,783.88
Net amount in force.....	\$ 21,729,473.00	\$ 472,027.66

271568

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the

DUBUQUE FIRE AND MARINE INSURANCE COMPANY.

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

President, THOS. CONNOLLY.

Secretary, N. J. SCHRUP.

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

Principal office, Dubuque, Iowa.

CAPITAL.

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

ASSETS.

Value of real estate owned by company (less none, the amount of encumbrance 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.....	\$ 191,273.95
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	7,500.00
Interest due on all said bond and mortgage loans, \$1,978.44; interest accrued thereon, \$7,739.80; total.....	9,718.24
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 429,850.00
Value of the buildings mortgaged (insured for \$155,000.00 as collateral).....	266,150.00

Total value of said mortgaged premises.....\$ 696,000.00
 Account of stocks, bonds, and treasury notes of the United States, and of this State and of other States; and also of stocks and bonds of incorporated cities in this State, and of all other stocks and bonds owned absolutely by the company:

	Total par value.	Total market value.
5 shares Julien House Co. stock.....	\$ 500.00	\$ 375.00
3 shares Grand Opera House Co. stock.....	300.00	150.00
Bond of Cherokee Congregation.....	1,000.00	1,000.00
Bond of Marcus Congregation.....	2,100.00	2,100.00
Bond of Rock Valley Congregation.....	1,100.00	1,100.00

Total par and market value carried out at market value.....\$ 5,000.00 \$ 4,725.00 \$ 4,725.00
 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 thereon:

	Total par value.	Total market value.	Amount loaned thereon.
14 shares German Bank stock, Dubuque...\$	1,400.00	\$ 1,400.00	\$ 3,000.00
50 shares Dubuque Water Co. stock.....	5,000.00	4,000.00	
23 shares German Trust & Savings Bank stock, Dubuque.....	2,300.00	2,875.00	
5 shares Dubuque National Bank stock, Dubuque.....	500.00	500.00	4,000.00
20 shares Dubuque Building & Loan Asso- ciation, 37th series, Dubuque..	825.00	836.00	
Real estate mortgage.....	725.00	725.00	
100 shares Dubuque Omnibus Co. stock, Dubuque.....	5,000.00	5,000.00	2,000.00
85 shares Jullen House Co. stock, Dubuque	8,000.00	6,000.00	5,000.00
10 shares German State Bank stock, Dyer- ville.....	1,000.00	1,300.00	
65 shares Sheldon Bank stock, Sheldon, Iowa.....	6,500.00	9,750.00	10,000.00
10 shares German Bank stock, Dubuque....	1,000.00	1,000.00	
10 shares Dubuque Stamping and Enamel- ing Works, Dubuque.....	1,000.00	1,000.00	2,000.00
10 shares Citizens' State Bank stock, Du- buque.....	1,000.00	1,100.00	
50 shares Citizens' State Bank stock, Du- buque.....	5,000.00	5,500.00	3,100.00
Total par and market value and amount loaned thereon.....\$	30,250.00	\$ 40,986.00	\$ 29,100.00
Cash in the company's principal office.....			245.50
Cash belonging to the company deposited in bank:			
German Bank.....		\$ 6,717.26	
Dubuque National.....		2,536.42	
Iowa Trust & Savings.....		2,532.27	
Total.....			\$ 11,785.95
Interest due and accrued on stocks not included in "market value".....			243.94
Interest due and accrued on collateral loans.....			908.10
Gross premiums in course of collection not more than three months due.....			5,598.39
Gross premiums in course of collection not more than three months due.....			5,373.70
Bills receivable, not matured, taken for fire, marine, and inland risks (including none figured interest accrued thereon).....			15,511.94
Bills receivable, not more than six months past due (including none figured in- terest accrued thereon).....			586.50
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance on losses already paid, none; office furniture, fixtures and maps, \$1,275.00; total.....			1,275.00
The gross amount of all the assets of the company.....			\$ 283,846.21
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,275.00; total deductions.....			1,275.00
Aggregate amount of all the assets of the company, stated at their actual value.....			\$ 282,571.21

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company.....	\$ 12,834.02
Have any of these notes been hypothecated, sold, or used in any man- ner as security for money loaned within the past year? If so, what amount.....	None.

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,625.00
Losses resisted, including interest, costs, and other expenses thereon.....	\$ 1,500.00
Total gross amount of claims for losses.....	\$ 3,125.00
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses.....	\$ 3,125.00
Gross premiums (including both cash and bills) received and receiv- able upon all unexpired inland navigation risks, \$133,330.07; un- earned premiums (40 per cent).....	\$ 53,332.02
Gross premiums (cash and bills) received and receivable on all unex- pired marine risks.....	None.
Total unearned premiums as computed above.....	\$ 53,332.02
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 insur- ance 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 miscel- laneous 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, brok- erage and other charges due and to become due to agents and brokers on pre- miums paid and in course of collection, none; return premiums, none; total.....	None.
Total amount of all liabilities, except capital stock and net surplus.....	\$ 55,457.02
Joint-stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	126,114.19
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.....	\$ 282,571.21

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$14,745.83 premiums of previous years).....	\$ 79,488.91
Deduct only re-insurance, rebate, abatement, and return premiums....	8,743.25
Net cash actually received for premiums.....	\$ 70,745.66
Bills and notes received during the year for premiums, remaining un- paid.....	\$ 7,862.70
Received for interest on bonds and mortgages.....	10,309.83
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,844.17
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....	\$ 82,809.66

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,655.64 losses occurring in previous years).....	\$ 37,364.24
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-insurances in other companies, \$3,086.60; total deductions.....	3,086.60
Net amount paid during the year for losses.....	\$ 34,177.64
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	\$ 10,000.00
Scrip or certificates of profits redeemed in cash, and interest paid to scrip-holders.....	None.
Paid for commissions or brokerage.....	14,541.07
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	4,559.83
All other payments and expenditures, viz: Office rent, advertising, printing, postage, supplies, traveling expenses and taxes, total.....	3,263.99
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year in cash.....	\$ 66,545.53

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 6,431,282	\$ 123,238.88
Written or renewed during the year.....	4,670,975	84,376.12
Total.....	\$ 11,102,257	\$ 207,615.00
Deduct those expired and marked off as terminated.....	3,679,428	64,628.01
In force at the end of the year.....	\$ 7,422,828	\$ 142,986.99
Deduct amount re-insured.....	501,057	9,656.92
Net amount in force.....	\$ 6,921,771	\$ 133,330.07

ANNUAL STATEMENT

For the year ending December 31, 1892, 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.

Secretary, J. B. HENDERSON.

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

Principal office, Cedar Rapids, Iowa.

CAPITAL.

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

ASSETS.

Value of real estate owned by company (less none, the amount of incumbrance thereon).....	\$ 37,500.00
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).....	219,260.21
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	15,300.00
Interest due on all said bond and mortgage loans, \$5,136.25; interest accrued thereon, \$8,979.24; total.....	14,115.49
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 426,647.00
Value of buildings mortgaged (insured for \$173,425.00 as collateral).....	285,200.00
Total value of said mortgaged premises.....	\$ 711,847.00

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

	Total par value.	Total market value.
Independent school district of Ames, Story county, Iowa..	\$ 4,000.00	\$ 4,940.00
Independent school district of Cedar Rapids, Iowa.....	500.00	503.75
Cedar Rapids Electric Light & Power Co. (bonds).....	5,000.00	5,050.00
Cedar Rapids Electric Light & Power Co. (stock).....	2,000.00	2,000.00
North Angus Town Lot & Coal Company (stock).....	1,000.00	1,000.00

Total par and market value, carried out at market value.....

Cash in company's principal office.....	\$ 12,593.75
Cash belonging to the company deposited in bank: Merchant's National Bank of Cedar Rapids, Iowa, \$7,344.32; City National Bank of Cedar Rapids, Iowa, \$10,649.44; total.....	3,294.46
Gross premiums as written in the policies in course of collection not more than three months due; general agent's per cent.....	17,963.76
Bills receivable, not matured, taken for fire, marine, and inland risks, (including \$1,924.60 interest accrued thereon).....	28,820.27
Bills receivable, not more than six months past due (including \$514.48 interest accrued thereon).....	89,762.70
All other property belonging to the company, viz: rents due and accrued, \$35.00; bills receivable past due taken for premiums, including those in judgements and interest and cost thereon, \$119,267.68—50 per cent carried out.....	7,259.21
	59,633.84

The gross amount of all the assets of the company..... \$ 505,538.69

Aggregate amount of all the assets of the company, stated at their actual value.. 505,538.69

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due... \$	2,967.00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	870.00
Losses resisted, including interest, costs, and other expenses thereon.....	500.00
Total gross amount of claims for losses.....	\$ 4,367.00
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses.....	\$ 4,367.00

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$50,066.82; unearned premiums (40 per cent).....	\$ 20,034.73
Gross premiums received and receivable upon all unexpired fire risks running for more than one year from date of policy, \$740,704.39; unearned premiums (40 per cent).....	296,281.75
Total unearned premiums as computed above.....	\$ 316,316.48

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, \$.....; deferred commissions and fees, 50 per cent carried out; total.....	816.68
Total amount of all liabilities, except capital stock and net surplus.....	\$ 321,800.16
Joint-stock capital actually paid up in cash.....	100,000.0
Surplus beyond capital and all other liabilities.....	84,038.53
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 505,538.69

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$78,518.44 premiums of previous years).....	\$ 201,480.12
Deduct only re-insurance, rebate, abatement and return premiums...	28,960.96
Net cash actually received for premiums.....	\$ 232,519.16
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 77,313.44
Received for interest on bonds and mortgages.....	\$ 13,712.60
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	3,983.22
Income received from all other sources, viz: rents.....	1,594.95
Aggregate amount of income actually received during the year in cash...	\$ 251,809.93

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$7,877.41; losses occurring in previous years).....	\$ 94,382.08
Deduct all 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, \$2,618.04; total deductions.....	2,618.04
Net amount paid during the year for losses.....	\$ 91,764.04
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	10,000.00
Paid for commissions or brokerage.....	59,168.56
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	33,065.06
Paid for State and local taxes in this and other States.....	3,652.96
All other payments and expenditures, viz: Printing, stationery, postage, and all other expenses.....	16,675.94
Aggregate amount of actual expenditures during the year in cash.....	\$ 214,327.56

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 35,972,973.00	\$ 765,794.13
Written or renewed during the year.....	12,778,099.00	259,703.36
Total.....	\$ 48,751,072.00	1,025,497.49
Deduct those expired and marked off as terminated.....	10,176,439.00	221,176.36
In force at the end of the year.....	\$ 38,575,233.00	\$ 804,321.13
Deduct amount re-insured.....	647,872.00	13,529.92
Net amount in force.....	\$ 37,927,361.00	\$ 790,791.21

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the

FIDELITY MUTUAL FIRE ASSOCIATION 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, D. D. FLEMING.

Secretary, S. G. LEE.

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

Principal office, Des Moines, Iowa.

CAPITAL.

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

ASSETS.

Value of real estate owned by 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.
Loans on bond and 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.....	None.
Cash belonging to the company deposited in bank:	
Capital City State Bank.....	\$ 542.06
Premiums in hands of agents.....	597.34
Gross premiums in course of collection not more than three months due.....	1,212.66
Deposit notes (less amount paid on same).....	107,221.31
Bills receivable, not matured, taken for fire, marine, and inland risks.....	3,397.44
Bills receivable, not more than six months past due.....	476.78
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for insurance on losses already paid—Northern Ins. Co., \$508.33; and mortgage assigned by Iowa Savings and Loan Ass'n, \$282.25; total.....	790.58
The gross amount of all the assets of the company.....	\$ 114,238.17
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 114,238.17

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due...\$	860.00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	325.00
Losses resisted, including interest, costs, and other expenses thereon.....	3,244.00
Total gross amount of claims for losses.....	\$ 4,429.00
Deduct re-insurance thereon.....	437.50
Net amount of unpaid losses.....	\$ 3,991.50

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 (<i>pro rata</i>)	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (.....per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being ..per cent of the premium or deposit received.....	None.
Net premium reserve 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 has been authorized or ordered to be redeemed.....	None.
Guarantee fund actually paid up in cash.....	3,857.20
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:	
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, \$.....; return premiums, \$.....; total.....	None.
Total amount of all liabilities, except capital stock and net surplus.....	\$ 11,348.70
Joint-stock capital actually paid up in cash.....	None.

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deductions (including \$....., premiums of previous years).....	33,270.92
Deduct re-insurance, rebate, abatement, and return premiums	850.75
Net cash actually received for premiums.....	\$ 32,420.17
Aggregate amount of income actually received during the year in cash....	\$ 32,420.17

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$5,217.93, losses occurring in previous years)	\$ 15,344.68
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$.....; total deductions.....	490.55
Net amount paid during the year for losses.....	\$ 14,854.13
Paid for commissions and brokerage.....	8,852.70
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	6,150.00
All other payments and expenditures, viz:	
Office expense.....	\$ 921.73
Rent.....	264.00
Traveling expenses.....	1,420.39
Printing	454.53
Postage.....	511.00
Interest	321.47
Total.....	3,893.12
Aggregate amount of actual expenditures during the year in cash	\$ 33,749.95

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 2,787,341	\$ 142,847.93
Written or renewed during the year.....	1,375,576	59,198.27
Total.....	4,162,917	202,046.20
Deduct those expired and marked off as terminated.....	767,911	40,433.13
In force at the end of the year.....	\$ 3,395,006	\$ 161,613.07
Deduct amount re-insured.....	128,095	2,545.50
Net amount in force	\$ 3,266,911	\$ 159,067.57

NOTE—Since filing the annual statement this association has re-insured all its business in the Fidelity Insurance Company of Des Moines, Iowa.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the

GERMAN MUTUAL FIRE INSURANCE COMPANY OF SCOTT COUNTY.

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, FRIED A. ROCHAU.

Secretary, M. J. RHOLFS.

[Organized or incorporated, September 14, 1868. Commenced business December 1, 1868.]

Principal office, Davenport, 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.....	\$ 7,200.00
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 23,400.00
Total value of said mortgaged premises.....	\$ 23,400.00
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 thereon:	
Note of \$112.00 secured by collaterals.....	Total par value. \$ 112.00
Note of \$338.00 secured by collateral.....	\$ 338.00
Cash belonging to the company deposited in bank:	
German Savings Bank, Davenport.....	\$ 818.78
Citizens National Bank, Davenport.....	8.24
Total.....	\$ 827.02

Interest due and accrued on stocks not included in "market value"	None.
Interest due and accrued on collateral loans	None.
Gross premiums in course of collection not more than three months due.....	None.
Bills receivable, not matured, taken for fire premium notes, according to section 1124, Code of 1873, on actual application for insurance.....	29,029.00
Bills receivable not more than six months past due (including \$..... interest accrued thereon).....	None.
The gross amount of all the assets of the company	\$ 37,506.02
Aggregate amount of all the assets of the company, stated at their actual value	\$ 37,06.02

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.
Deduct re-insurance thereon	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, \$.....; 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.
Principal unpaid on scrip or certificates of profits which has been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for	None.
Cash dividends remaining unpaid to members of the company.....	\$ 669.02
Total amount of all liabilities, except capital stock and net surplus.....	\$ 669.02
Capital actually paid up in cash—premium accumulations.....	7,358.00
Premium notes held by the company and to be returned to the assured at the expiration of his policy	29,029.00
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 37,056.02

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$280.35 premiums of previous years).....	\$ 280.35
Deduct only re-insurance, rebate, abatement and return premiums....	52.00
Net cash actually received for premiums.....	\$ 228.35
Bills and notes received during the year for premiums, remaining unpaid.....	484.37
Received for interest on bonds and mortgages.....	
Income received from all other sources, viz: Assessment of premium notes for losses occurring during the year 1892.....	2,387.91
Deposit premiums (less five per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$1,700.00; for increased capital, \$.....; total.....	1,700.00
Aggregate amount of income actually received during the year in cash....	\$ 4,800.62

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 1,730.00
Net amount paid during the year for losses.....	\$ 1,730.00
Certificates of paid up policies redeemed in cash, \$52.00; and interest paid to scrip-holders.....	52.00
Paid for commissions and brokerage.....	23.50
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	338.00
Paid for State and local taxes in this and other states.....	93.00
All other payments and expenditures, viz:	
Office rent, advertisement, stationery, calendars.....	167.25
Miscellaneous.....	27.23
Investment of two mortgages, including commission and accrued interest.....	2,816.60
Aggregate amount of actual expenditures during the year in cash.....	\$ 4,747.58

MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$1,595,105.00	\$ 7,714.37
Written or renewed during the year	55,300.00	280.35
Total ..	\$1,630,405.00	\$ 7,794.72
Deduct those expired and marked off as terminated	10,417.00	
In force at the end of the year.....	\$1,619,988.00	\$ 7,794.72
Net amount in force	\$1,619,988.00	\$ 7,794.72

ANNUAL STATEMENT

For the year ending December 31, 1892, 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.

Secretary, W. D. SKINNER.

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

Principal office, Des Moines, Iowa.

CAPITAL.

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

ASSETS.

Value of real estate owned by company (less no incumbrance thereon).....	\$ 64,220.86
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 ..	202,538.14
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which \$2,078.73 is in process of foreclosure).....	13,228.37
Interest due on all said bond mortgage loans, \$4,060.01; interest accrued thereon, \$3,973.42; total.....	8,033.43
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 434,799.00
Value of the buildings mortgaged (insured for \$83,851.00 as collateral). ..	116,650.00
Total value of said mortgaged premises.....	\$ 551,449.00

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

	Total par value.	Total market value.
Five shares Hurlbut, Hess & Co., Des Moines, Iowa.....	\$ 500.00	\$ 500.00
Twenty shares of capital stock of Polk Co. Savings Bank, Des Moines, Iowa.....	2,000.00	2,000.00
Forty shares of capital stock of Valley Nat'l Bank, Des Moines, Iowa.....	4,000.00	8,000.00
Two shares of capital stock of Des Moines Producers' Building Ass'n, Des Moines, Iowa.....	100.00	100.00
Three bonds Auburn Heights Land Company, Des Moines, Iowa.....	3,000.00	2,500.00
Total par and market value carried out at mar- ket value.....	\$ 9,600.00	\$ 13,100.00

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:

	Total market value.	Amount loaned thereon.
Collateral loans secured by a trust deed on 520 acres of land valued at \$160.00 per acre, or \$83,200.00, and en- cumbered for \$22,000.00.....	\$ 83,200.00	\$ 18,500.00
Collateral loan secured by mortgage on 330 acres of land valued at \$7,500.00, and encumbered for \$1,050.00.....	7,500.00	2,200.00
Collateral loan secured by mortgage on 80 acres of land valued at \$2,000.00, and unencumbered.....	2,000.00	1,000.00
Collateral loan secured by 60 shares of stock College Park Land Co., of Des Moines, valued at \$2,400.00, and unencumbered.....	2,400.00	654.00
Collateral loan secured by 13 bonds of Auburn Heights Land Company, of Des Moines, Iowa.....	13,000.00	6,500.00

Total par and market value and amount loaned thereon.....	\$ 108,100.00	\$ 28,854.00	\$ 28,854.00
Cash in the company's principal office.....			15,957.38
Cash belonging to the company deposited in bank:			
Des Moines Savings Bank, Des Moines, Iowa.....	\$ 8,160.00		
Des Moines Nat'l Bank, Des Moines, Iowa.....	6,737.16		
State Savings Bank, Des Moines, Iowa.....	5,101.50		
Peoples Savings Bank, Des Moines, Iowa.....	4,000.00		
Valley Nat'l Bank, Des Moines, Iowa.....	4,740.00		
Polk Co. Savings Bank, Des Moines, Iowa.....	5,000.00		

Total.....	\$ 33,738.66
Interest due and accrued on stocks not included in "market value".....	1,600.99
Amount of loans on personal and collateral security.....	568.00
Interest due and accrued on collateral loans.....	169.28
Gross premiums as written in the policies in course of collection not more than three months due.....	\$ 15,690.14
Gross premiums as written in the policies in course of collection and over three months due.....	12,921.28

Total.....	\$ 28,611.42
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$2,699.54 interest accrued thereon).....	97,632.60
Bills receivable, not more than six months past due (including \$568.37 interest accrued thereon).....	8,216.52
Bills receivable, over six months past due, including those in judgment and all interest and costs thereon.....	134,570.11

All other property belonging to the company, viz: Rents due and accrued, \$74.50; due from other companies for insurance on losses already paid, none; total..	74.50
Personal property owned by the company, including law library.....	2,338.18
Office effects, including two large fire proof safes and one burglar proof safe.....	5,006.94

The gross amount of all the assets of the company.....	\$ 658,419.83
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$588.00; \$169.28; \$67,285.05; \$2,268.18; \$5,006.94; total deductions.....	75,297.45

Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 583,122.38
---	---------------

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company.....	\$ 11,013.32
---	--------------

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.....	4,315.35
Losses resisted, including interest, costs, and other expenses thereon.....	600.00
Total gross amount of claims for losses.....	\$ 4,915.35
Deduct re-insurance thereon.....	200.00

Net amount of unpaid losses.....	\$ 4,715.35
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$205,803.90; unearned premiums (40 per cent).....	\$ 82,321.56
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, viz: \$603,686.56; unearned premiums (40 per cent).....	277,474.62
Total.....	\$ 359,796.18
Deduct amount paid for re-insurance thereof, viz: \$30,055.40@40 per cent thereof.....	12,022.16

Total unearned premiums as computed above.....	\$ 347,774.02
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 insur- ance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open ma- rine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which has 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 miscel- laneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to be- come 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 in course of collec- tion, none; return premiums, none; total.....	None.

Total amount of all liabilities, except capital stock and net surplus.....	\$ 352,489.37
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	206,633.01
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 583,122.38

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$102,311.79 premiums of previous years).....	\$ 296,462.02
Deduct only re-insurance, rebate, abatement and return premiums ..	27,842.28
Net cash actually received for premiums	\$ 267,619.82
Bills and notes received during the year for premiums, remaining unpaid	\$ 85,073.55
Received for interest on bonds and mortgages.....	12,496.09
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	10,864.99
Income received from all other sources, viz: Rents, \$2,098.00; total.....	2,098.00
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....	\$ 293,078.90

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$18,805.21; losses occurring in previous years).....	\$ 111,479.30
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-insurances in other companies, \$8,517.45; total deductions.....	8,517.45
Net amount paid during the year for losses	\$ 102,961.85
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	30,000.00
Scrip or certificates of profits redeemed in cash, and interest paid to scrip-holders.....	None.
Paid for commissions or brokerage.....	65,282.50
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	39,395.31
Paid for State and local taxes in this and other States.....	2,306.47
All other payments and expenditures, viz: Expressage and telegrams, \$369.39; legal expenses, \$127.66; postage, \$2,743.00; stationery and printing, \$5,629.34; traveling expenses, \$6,211.84; repairs on office, \$438.24; sundries, gas, fuel, etc., 1,933.79; exchange, \$744.07; worthless notes and accounts charged to profit and loss, \$5,010.16; total	23,207.49
Aggregate amount of actual expenditures during the year in cash.....	\$ 263,143.62

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 41,921,861.00	\$ 863,007.54
Written or renewed during the year.....	15,017,211.00	279,252.15
Total	\$ 56,939,072.00	\$1,142,259.69
Deduct those expired and marked off as terminated.....	12,586,830.00	242,769.23
In force at the end of the year.	\$ 44,352,242.00	\$ 899,490.46
Deduct amount re-insured.....	\$ 1,656,787.00	30,055.40
Net amount in force	\$ 42,695,455.00	\$ 869,435.06

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the
INDEMNITY INSURANCE COMPANY OF DAVENPORT, IOWA.

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, SETH P. BRYANT.

Secretary, Wm. F. Ross.

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

Principal office, Davenport, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash,	29,950.00

ASSETS.

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.....	\$ 26,200.00
Interest due on all said bond and mortgage loans, \$.....; interest accrued thereon, \$896.84; total.....	896.84
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 49,360.00
Value of the buildings mortgaged (insured for \$17,200.00 as collateral).....	25,800.00
Total value of said mortgaged premises.....	\$ 75,160.00
Cash in company's principal office.....	209.16
Cash belonging to the company deposited in bank:	
Iowa National Bank.....	\$ 1,631.06
Scott County Savings Bank.....	2,116.01

Total.....	\$ 3,747.07
Gross premiums in course of collection not more than three months due.....	1,743.37
Bills receivable, not matured, taken for fire, marine and inland risks (including \$11.11 interest accrued thereon)	1,257.67
Bills receivable, not more than six months past due (including \$4.73 interest accrued thereon).....	181.30
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for insurance on losses already paid—railroad mileage ticket, \$90.94; office furniture and supplies, \$1,000.00; stockholders' notes, \$70,050.00; total, \$71,140.94.	

The gross amount of all the assets of the company.....	\$ 34,235.41
Aggregate amount of all the assets of the company, stated at their actual value..	34,235.41

LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 90.00
Net amount of unpaid losses.....	\$ 90.00
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, \$10,029.21; unearned premiums (40 per cent).....	\$ 4,011.68
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$13,990.95; unearned premiums (pro rata).....	5,596.38
Total unearned premiums as computed above.....	\$ 9,608.06

Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	274.68
Total amount of all liabilities, except capital stock and net surplus	\$ 9,972.74
Joint-stock capital actually paid up in cash	29,950.00
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 39,922.74

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$... premiums of previous years)	\$ 18,459.47
Deduct only re-insurance, rebate, abatement and return premiums	2,138.40
Net cash actually received for premiums	\$ 16,321.07
Bills and notes received during the year for premiums remaining unpaid	\$ 1,305.33
Received for interest on bonds and mortgages	1,541.50
Received for interest and dividends on stocks and bonds, collateral loans and from all sources	170.64
Aggregate amount of income actually received during the year in cash	\$ 18,033.21

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,454.68; losses occurring in previous years)	\$ 12,884.54
Net amount paid during the year for losses	\$ 12,884.54
Paid for commissions or brokerage	3,358.47
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees	4,037.28
Paid for State and local taxes in this and other States	412.25
All other payments and expenditures, viz.: Office furniture, agency supplies, advertising, traveling expenses, rent, postage, exchange, express; total	2,680.49
Aggregate amount of actual expenditures during the year in cash	\$ 23,373.03

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$1,236,115.00	\$ 17,166.01
Written or renewed during the year	1,281,224.00	19,301.30
Total	\$2,517,339.00	\$ 36,467.31
Deduct those expired and marked off as terminated	843,596.00	11,677.68
In force at the end of the year	\$1,673,744.00	\$ 24,789.63
Deduct amount re-insured	46,206.00	769.47
Net amount in force	\$1,627,538.00	\$ 24,020.16

ANNUAL STATEMENT

For the year ending December 31, 1892, 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, FRANK T. CAMPBELL.

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	\$ 500,000.00
Whole amount of capital actually paid up in cash	26,500.00

ASSETS.

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	\$ 20,003.67
Interest due on all said bond and mortgage loans, \$406.45; interest accrued thereon, \$255.20; total	461.65
Value of lands mortgaged exclusive of buildings and perishable improvements	\$ 47,297.00
Value of the buildings mortgaged (insured for \$8,500.00 as collateral)	12,700.00
Total value of said mortgaged premises	\$ 59,997.00
Cash in the company's principal office	127.35
Cash belonging to the company deposited in bank:	
American Savings Bank, Des Moines, Iowa	7,451.96
Gross premiums in course of collection not more than three months due	2,349.24
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$..... interest accrued thereon)	382.01
Bills receivable, not more than six months past due (including \$..... interest accrued thereon)	
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for insurance on losses already paid, \$.....; furniture and fixtures	136.40
The gross amount of all the assets of the company	\$ 80,812.08
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$136.40; total deductions	136.40
Aggregate amount of all the assets of the company, stated at their actual value	\$ 80,675.68

LIABILITIES.

Gross premiums received and receivable upon all unexpired fire risks, \$9,036.62; unearned premiums (40 per cent)	\$ 3,614.64
Total unearned premiums as computed above	\$ 3,614.64
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, \$450.00; return premiums, \$.....; total	450.00
Total amount of all liabilities, except capital stock and net surplus	\$ 4,064.64

Joint-stock capital actually paid up in cash.....	25,500.00
Surplus beyond capital and all other liabilities.....	111.04
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 30,675.08

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 7,223.59
Deduct only re-insurance, rebate, abatement and return premiums.....	219.91
Net cash actually received for premiums.....	\$ 7,003.68
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 382.01
Received for interest on bonds and mortgages.....	176.52
Income received from all other sources, viz: Rents, \$.....; total.....	65.00
Received for calls on capital, \$25,000.00; for increased capital, \$1,500.00; total.....	\$ 25,500.00
Aggregate amount of income actually received during the year in cash.....	\$ 7,245.20

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 650.80
Net amount paid during the year for losses.....	\$ 650.80
Paid for commissions or brokerage.....	1,536.79
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	1,723.50
All other payments and expenditures, viz: Printing and stationery, \$487.78; traveling expense, \$688.78; postage, express and exchange, \$271.68; rents, \$300.00; total.....	1,788.22
Aggregate amount of actual expenditures during the year in cash.....	\$ 5,699.31

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$.....	\$.....
Written during the year.....	727,594.15	10,910.27
Total.....	\$ 727,594.15	\$ 10,910.27
Deduct those expired and marked off as terminated.....	121,060.00	1,618.09
In force at the end of the year.....	\$ 606,534.15	\$ 9,292.18
Deduct amount re-insured.....	19,958.33	255.56
Net amount in force.....	\$ 586,575.82	\$ 9,036.62

ANNUAL STATEMENT

For the year ending December 31, 1892, of the conditions 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, 1855. Commenced business, July, 1855.]

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 company (less \$....., the amount of encumbrance thereon).....	\$ 125.00
Loans and mortgage (duly recorded and being first liens on the fee simple), upon which not more than one year's interest is due.....	None.
Loans on bond and 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 bond and mortgage loans, \$.....; interest accrued thereon, \$.....; total.....	None.
Cash in the company's principal office.....	793.43
Cash belonging to the company deposited in bank: Keokuk National.....	45,615.86
Gross premiums (as written in the policies) in course of collection not more than three months due.....	12,632.90
Premium notes, \$800,171.80; less assessments paid, \$243,476.37.....	556,695.43
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for insurance on losses already paid, none; total amount of judgments, \$20,125.52; judgments not more than two years old, \$4,318.82; total 24,444.34	

The gross amount of all the assets of the company..... \$ 621,862.62

Aggregate amount of all the assets of the company, stated at their actual value..... \$ 621,862.62

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.....	\$ 1,100.00
Losses resisted, including interest, costs, and other expenses thereon.....	5,850.00
Total gross amount of claims for losses.....	\$ 6,950.00
Net amount of unpaid losses.....	\$ 6,950.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums (..... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums (pro rata).....	None.
Gross premium (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned, premiums (..... per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.

Amount reclaimable by the insured on perpetual fire insurance policies, being per cent of the premium or deposit received..... None.
Net premium reserve 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 has been authorized or ordered to be redeemed..... None.
Interest due and declared remaining unpaid or uncalled for..... None.
Cash dividends to stockholders remaining unpaid..... None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses..... None.
Due and to become due for borrowed money..... None.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessments, none; commissions, brokerage, and other charges due and to become due to agents and brokers, on premiums paid in course of collection, none; return premiums, none; total None.

Total amount of all liabilities, except capital stock and net surplus.. ... \$ 6,950.00

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 90,809.37
Deduct only return premiums.....	228.41
Net cash actually received for premiums.....	\$ 90,580.96
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 207,423.73
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	500.64
Income received from all other sources, viz: rents, discounts, policy and survey fees, etc.; total.....	2,488.12
Aggregate amount of income actually received during the year in cash....	\$ 93,569.72

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$.....; losses occurring in previous years).....	\$ 50,557.68
Net amount paid during the year for losses.....	\$ 50,557.68
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	None.
Scrap or certificates of profits redeemed in cash, and interest paid to scrip-holders.....	None.
Paid for commissions or brokerage.....	21,784.44
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	17,503.89
All other payments and expenditures, viz: Printing, stationery, rents, postage, etc.; total.....	5,241.33
Aggregate amount of actual expenditures during the year in cash.....	\$ 95,087.34

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 16,233,791.63	\$ 759,188.59
Written or renewed during the year.....	3,617,463.00	208,714.98
Total.....	\$ 19,851,254.63	\$ 967,903.57
Deduct those expired and marked off as terminated.....	2,505,307.89	160,812.02
In force at the end of the year.....	\$ 17,345,946.74	\$ 807,091.55
Deduct amount re-insured.....		
Net amount in force.....	\$ 17,345,946.74	\$ 807,091.55

ANNUAL STATEMENT

For the year ending December 31, 1892, 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, C. A. VOELKER.

Secretary, D. H. MCCARTHY.

[Organized or incorporated, November 14, 1891. Commenced business, November 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.

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.....	\$ 53,026.00
Interest due on all said bond and mortgage loans, \$464.00; interest accrued thereon, \$1,077.75; total.....	1,541.76
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 133,500.00
Value of the buildings mortgaged (insured for \$38,025.00 as collateral).....	65,390.00
Total value of said mortgaged premises.....	\$ 198,890.00
Cash in the company's principal office.....	\$ 77.66
Cash belonging to the company deposited in bank:	
Citizens State Bank.....	1,219.66
Gross premiums in course of collection not more than three months due.....	1,863.97
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$..... interest accrued thereon).....	
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....	
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 supplies, \$1,000.00; stock notes, \$150,000.00; total.....	

The gross amount of all the assets of the company.....	\$ 57,729.05
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: None; total deductions.....	None.

Aggregate amount of all the assets of the company, stated at their actual value..... \$ 57,729.05

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.
Deduct re-insurance thereon.....	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, \$5,168.26; unearned premiums (40 per cent).....	\$ 2,067.30
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$5,225.72; unearned premiums (<i>pro rata</i>), 40 per cent.....	2,090.29
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.....	\$ 4,157.59
Amount reclaimable by the insured on perpetual fire insurance policies, being .. per cent of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed	None.
Interest due and declared remaining unpaid or uncalled for	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	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.....	\$ 4,157.59
Joint-stock capital actually paid up in cash	50,000.00
Surplus beyond capital and all other liabilities	3,571.46
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 57,729.05

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$363.75 premiums of previous years).....	\$ 9,839.27
Deduct only re-insurance, rebate, abatement, and return premiums....	1,672.15
Net cash actually received for premiums.....	\$ 8,167.12
Received for interest on bonds and mortgages	1,344.47
Income received from all other sources, viz: Rents, \$.....; local agency commissions.....	1,465.26
Aggregate amount of income actually received during the year in cash....	\$ 10,976.85

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 204.10
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, \$33.17; total deductions.....	33.17
Net amount paid during the year for losses.....	\$ 170.93

Paid for commissions and brokerage.....	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	1,229.57
All other payments and expenditures, viz:	
Office supplies, \$950.89; printing, \$79.59; office furniture, \$206.24; traveling expenses, \$264.64; general expense, \$761.74; total.....	2,672.00
Aggregate amount of actual expenditures during the year in cash.....	\$ 2,263.10
	\$ 6,335.00

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 108,950	\$ 1,527.74
Written or renewed during the year.....	803,034	11,688.85
Total.....	911,984	13,216.59
Deduct those expired and marked off as terminated.....	156,568	2,055.82
In force at the end of the year.....	\$ 755,416	\$ 11,160.77
educt amount re-insured.....	44 673	766.79
Net amount in force.....	\$ 710,743	\$ 10,393.9

ANNUAL STATEMENT

For the year ending December 31, 1892, 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. K. GILCREST.

Secretary, M. H. KIRKHAM.

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

Principal office, Des Moines, Iowa.

CAPITAL.

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

ASSETS.

Cash in company's principal office.....	\$ 224.50
Cash belonging to the company deposited in bank:	
Citizens Bank, Des Moines.....	2,920.64
Premium notes less assessments collected	149,167.96
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$..... interest accrued thereon).....	1,905.45
Bills receivable, not more than six months past due (including \$.. interest accrued thereon).....	150.00
The gross amount of all the assets of the company.....	\$ 154,428.55
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 154,428.55

LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 2,150.00
Losses resisted, including interest, costs, and other expenses thereon	1,900.00
Total gross amount of claims for losses.....	\$ 4,050.00
Deduct re-insurance thereon—Capital Ins. Co., Des Moines,.....	500.00
Net amount of unpaid losses.....	\$ 3,550.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums (... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums (pro rata).....	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks.....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks	None.
Guarantee fund actually paid in cash	14,448.79
Amount reclaimable by the insured on perpetual fire insurance policies, being ... per cent of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which has been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz:	
State, city, county, or other taxes and 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	\$ 17,998.79
Joint-stock capital actually paid up in cash.....	None.
Surplus beyond capital and all other liabilities.....	None.

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years	\$ 37,786.56
Net cash actually received for premiums.....	\$ 37,786.56
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: Total.....	None.
Deposit premiums (less 5 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..	\$ 37,786.56

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$10,648.77, losses occurring in previous years).....	\$ 30,552.65
Net amount paid during the year for losses	\$ 30,552.65

Paid for commissions or brokerage.....	\$ 2,474.07
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	6,750.84
Aggregate amount of actual expenditures during the year in cash	\$ 39,786.56

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$3,104,978.00	\$ 294,647.30
Written or renewed during the year.....	1,054,870.00	90,810.68
Total.....	\$4,159,848.00	\$ 355,457.98
Deduct those expired and marked off as terminated.....	\$75,080.00	41,828.21
In force at the end of the year.....	\$3,784,768.00	\$ 313,629.77
Deduct amount re-insured.....	139,310.00	2,142.33
Net amount in force.....	\$3,645,458.00	\$ 311,487.44

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the
MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY,
OF CLINTON.

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

President, L. B. WADLEIGH.

Secretary, D. L. RYDER.

[Organized or incorporated, October 15, 1891. Commenced business, October 31, 1891.]

Principal office, Clinton, Iowa.

CAPITAL.

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

ASSETS.

Loans on bond and mortgage (duly recorded and being first liens on the fee simple), upon which not more than one year's interest is due).....	12,250.00
Interest due on all said bond and mortgage loans, \$.....; interest accrued thereon, \$123.40; total.....	193.40
Value of lands mortgaged exclusive of buildings and perishable improvements	\$ 20,400.00
Value of buildings mortgaged (insured for \$8,400.00 as collateral).....	11,800.00
Total value of said mortgaged premises.....	\$ 32,200.00
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 thereon:	

	Total par value.	Total market value.	Amount loaned thereon.
Clinton City Paving Bonds.....	\$.....	\$.....	\$ 6,653.28
Total par and market value and amount loaned thereon.....	\$.....	\$.....	\$ 6,653.28
Cash in the company's principal office.....			526.24

Cash belonging to the company deposited in bank:

Merchants National Bank, Clinton, \$4,939.54; City National Bank, Clinton, \$4,092.50; Citizens National Bank, Lyons, Iowa, \$5,215.00; total	\$ 14,247.04
Interest due and accrued on collateral loans	338.85
Gross premiums in course of collection not more than three months due	4,901.54
Bills receivable, not matured, taken for fire, marine, and inland risks, (including \$..... interest accrued thereon)	16,679.36
Bills receivable, not more than six months past due (including \$..... interest accrued thereon)	133.50

The gross amount of all the assets of the company

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

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company	\$ 15,657.79
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount	None.

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 3,221.22
Losses resisted, including interest, costs, and other expenses thereon, from M. & M. Mutual, 1890	2,350.34
Total gross amount of claims for losses	\$ 5,571.56
Deduct re-insurance thereon	None.
Net amount of unpaid losses	\$ 5,571.56
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, \$55,588.81; unearned premiums (40 per cent)	\$ 22,235.52
Total unearned premiums as computed above	\$ 22,235.52
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, \$1,230.65; returned premiums, \$	
re-insurance, \$182.15; total	1,412.80
Total amount of all liabilities, except capital stock and net surplus	\$ 29,219.88
Joint-stock capital actually paid up in cash	25,000.00
Surplus beyond capital and all other liabilities	1,713.33
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	\$ 15,657.79
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 55,933.21

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$19,825.15 premiums of previous years)	\$ 44,047.66
Deduct only re-insurance, rebate, abatement and return premiums	13,732.51
Net cash actually received for premiums	\$ 30,315.15

Bills and notes received during the year for premiums, remaining

unpaid	\$ 2,471.56
Received for interest on bonds and mortgages	\$ 273.00
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	770.56
Deposit premiums (less five per cent) received for perpetual fire risks	None.
Received for calls on capital, \$.....; for increased capital, \$.....; total	None.

Aggregate amount of income actually received during the year in cash

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,931.50; losses occurring in previous years)	\$ 13,455.17
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years) \$514.18; and all amounts actually received, for re-insurances in other companies, \$1,719.06; total deductions	2,253.24
Net amount paid during the year for losses	\$ 11,221.93
Paid for commissions or brokerage	4,186.18
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	5,504.81
Paid for State and local taxes in this and other States	137.50
All other payments and expenditures, viz: General office expenses, including postage and exchange, advertising, telegraph, \$1,750.22; furniture and fixtures, \$117.00; stationery and printing, \$1,063.00; rent, \$288; traveling expenses, \$1,559.08; total	4,808.20
Aggregate amount of actual expenditures during the year in cash	\$ 25,858.62

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 978,192.50	\$ 45,000.77
Written or renewed during the year	1,810,734.56	31,639.43
Total	\$ 2,788,927.06	\$ 76,640.20
Deduct those expired and marked off as terminated	696,774.33	19,200.32
In force at the end of the year	\$ 2,092,152.73	\$ 57,439.88
Deduct amount re-insured	110,115.00	1,911.07
Net amount in force	\$ 1,982,037.73	\$ 55,528.81

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the
MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA.

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, H. C. MURPHY.

Secretary, J. G. SHARP.

[Organized or incorporated, 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 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.
Loans on bond and 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 bonds and 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.
Total value of said mortgaged premises.....	None.
Cash in the company's principal office.....	None.
Cash belonging to the company deposited in bank:	
Iowa National Bank, Des Moines, Iowa.....	\$ 17,893.01
Interest due and accrued on stocks not included in "market value".....	None.
Interest due and accrued on collateral loans.....	None.
Gross premiums in course of collection not more than three months due.....	None.
Bills receivable, not matured, deposit notes representing one annual premium, taken for fire, marine, and inland risks.....	101,212.25
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for insurance on losses already paid, none.	
The gross amount of all the assets of the company.....	\$ 119,105.26
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 119,105.26

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.....	2,000.00
Total gross amount of claims for losses.....	\$ 2,000.00
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses.....	\$ 2,000.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums, (..... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums (pro rata).....	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (..... per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent of the premium or deposit received.....	None.
Net premium reserve 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 has been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.

Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz:	
State, city, county, or other taxes and assessments, \$.....; 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.....	None.

Total amount of all liabilities, except capital stock and net surplus.....	\$ 2,000.00
Joint-stock capital actually paid up in cash.....	None.
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.

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deductions (including \$94.35, premiums of previous years).....	\$ 60,137.68
Net cash actually received for premiums.....	\$ 60,137.68
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,006.83
Income received from all other sources, viz: Rents, \$.....; total.....	12.00
Deposit premiums (less five per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$.....; for increased capital, \$.....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 61,156.51

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$8,998.07, losses occurring in previous years).....	\$ 47,913.47
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$.....; total deductions.....	None.
Net amount paid during the year for losses.....	\$ 47,913.47
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	None.
Scrip or certificates of profits redeemed in cash, and interest paid to scrip-holders.....	None.
Paid for commissions and brokerage.....	None.
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	6,637.23
Paid for State, national and local taxes in this and other States.....	2.36
All other payments and expenditures, viz: Traveling expenses, postage, stationery, telegraphing, legal expenses, office rent and miscellaneous; total.....	3,456.32
Amount of guaranty deposit premium returned during the year on perpetual fire risks.....	\$ 2,304.94
Aggregate amount of actual expenditures during the year in cash.....	\$ 60,314.32

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 2,059,000.00	\$ 90,523.75
Written or renewed during the year.....	383,000.00	17,281.00
Total.....	\$ 2,442,000.00	\$ 107,804.75
Deduct those expired and marked off as terminated.....	133,500.00	6,592.50
In force at the end of the year.....	\$ 2,308,500.00	\$ 101,212.25
Deduct amount re-insured.....		
Net amount in force.....	\$ 2,308,500.00	\$ 101,212.25

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the
NORTHWESTERN LIVE STOCK 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, B. F. KAUFFMAN.

Secretary, E. D. KAUFFMAN.

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

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

ASSETS.

Value of real estate owned by company (less \$....., the amount of incumbrance thereon).....	\$ 2,000.00
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.....	134,490.00
Interest due on all said bond and mortgage loans, \$.....; interest accrued thereon, \$2,674.12; total.....	2,674.12
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 313,230.00
Value of the buildings mortgaged (insured for \$52,260.00 as collateral).....	68,950.00
Total value of said mortgaged premises.....	\$ 412,180.00
Cash in the company's principal office.....	\$ 34.47
Cash belonging to the company deposited in bank:	
Des Moines Savings Bank.....	887.19
Gross premiums in course of collection not more than three months due.....	1,490.25
Bills receivable, not matured, taken for risks (including \$703.04 interest accrued thereon).....	20,789.91
Bills receivable, not more than 6 months past due (including \$197.75 interest accrued thereon).....	6,133.73
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for insurance on losses already paid, \$.....; note given to secure payment for certificate of foreclosure sold, \$550.00; accrued interest, \$12.45. This company has a large amount of past due premium notes, a large portion of which are good, and some are secured by judgment; total.....	562.45
The gross amount of all the assets of the company.....	\$ 169,062.12
Amount of premiums unpaid on policies which have been issued more than three months.....	\$ 356.70
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 169,062.12

LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 7,650.00
Losses resisted, including interest, costs and other expenses thereon.....	1,350.00
Total gross amount of claims for losses.....	\$ 9,000.00
Net amount of unpaid losses.....	\$ 9,000.00
Gross premiums received and receivable upon all unexpired risks running one year or less from date of policy, including interest premiums on perpetual risks, \$86,415.58; unearned premiums (40 per cent).....	\$ 34,566.23
Total unearned premiums as computed above.....	\$ 34,566.23
Principal unpaid on scrip or certificates of profits which has 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.....	\$ 43,566.23
Joint-stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	25,495.89
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 169,062.12

INCOME DURING THE YEAR.

		For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 80,739.95	
Deduct only re-insurance, rebate, abatement and return premiums.....	4,121.65	
Net cash actually received for premiums.....	\$ 82,618.30	\$ 82,618.30
Received for interest on bonds and mortgages.....		7,335.38
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		1,873.40
Income received from all other sources, viz: Rents, \$.....; brokerage, \$273.09; transfer fees, \$4.00; service books, \$41.80; total.....		318.89
Aggregate amount of income actually received during the year in cash.....	\$ 92,145.97	

EXPENDITURES DURING THE YEAR.

		On fire risks.
Gross amount actually paid for losses (including \$6,500.00 losses occurring in previous years).....	\$ 35,591.00	\$ 35,591.00
Net amount paid during the year for losses.....	\$ 35,591.00	\$ 35,591.00
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....		10,000.00
Paid for commissions or brokerage.....		2,276.93
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....		25,854.24
Paid for State and local taxes in this and other States.....		326.59
All other payments and expenditures, viz: Interest, \$105.43; advertising, \$832.60; legal expenses, \$250.33; general expense, \$1,362.39; postage, \$492.88; supplies, \$395.70; service books, \$160.00; veterinary expense, \$132.60; total.....		3,731.93
Aggregate amount of actual expenditures during the year in cash.....	\$ 77,780.69	

MISCELLANEOUS

	Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 812,453.00	\$ 64,071.19
Written or renewed during the year.....	1,234,150.00	96,131.87
Total.....	\$2,046,603.00	\$ 160,203.06
Deduct those expired and marked off as terminated.....	955,391.00	73,787.48
In force at the end of the year	\$1,091,212.00	\$ 86,415.58

ANNUAL STATEMENT

For the year ending December 31, 1892, 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.

Secretary, E. J. BABCOCK.

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

Principal office, Davenport, Iowa.

CAPITAL.

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

ASSETS.

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.....	71,775.00
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which \$1,000.00 is in process of foreclosure).....	1,000.00
Interest due on all said bond and mortgage loans, \$169.25; interest accrued thereon, \$1,588.88; total.....	1,758.13
Account of stocks, bonds, and treasury notes of the United States, and of this State and of other States; and also of stocks and bonds of incorporated cities in this State, and of all other stocks and bonds owned absolutely by the company:	

	Total par value.	Total market value.
Thirty shares First National Bank stock.....	\$ 3,000.00	\$ 5,000.00
Two shares Guarantee Capital Davenport Co-operative Bank.....	2,000.00	2,000.00
Five shares full paid stock Davenport Co-operative Bank..	5,000.00	5,000.00
Total par and market value carried out at market value.....		\$ 12,000.00

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 thereon:

	Total par value.	Total market value.	Amount loaned thereon.
Twenty-nine notes endorsed by parties worth over \$3,000,000.00.....	\$ 22,291.75	\$ 22,291.75	\$ 22,291.75
One note secured by two shares Davenport Co-operative Bank.....	2,000.00	2,000.00	1,200.00
Two notes secured by fifty shares Davenport Mill Company stock.....	5,000.00	5,000.00	3,500.00
One note secured by thirty shares Pierce Mill Company stock.....	3,000.00	3,000.00	2,000.00
One note secured by fourteen shares German Savings Bank stock.....	1,400.00	3,500.00	1,500.00
One note secured by five shares Davenport Building & Loan Association stock.....	800.00	800.00	500.00
One note secured by forty shares Davenport Paint Company.....	4,000.00	4,000.00	2,000.00
One note secured by mortgage on property valued at \$5,000.00, and endorsed by party worth over \$100,000.00			2,000.00
One note secured by twenty-four shares Cable Lumber Company stock	12,000.00	12,000.00	8,000.00
Twenty shares Davenport Building & Loan Association stock.....	380.00	380.00	380.00
Total par and market value and amount loaned thereon.....	\$ 50,871.71	\$ 52,971.75	\$ 43,371.75
Cash in company's principal office.....			659.97
Cash belonging to the company deposited in bank:			
First National Bank.....			\$ 2,600.70
Citizen's National Bank.....			3,421.40
Davenport National Bank			539.83
German Savings Bank.....			929.57
Davenport Savings Bank.....			2,394.58
Scott County Savings Bank			1,154.89
Total.....			\$ 11,130.97
Interest due and accrued on collateral loans.....			1,306.02
Gross premiums in course of collection not more than three months due			7,266.68
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$..... interest accrued thereon).....			11,759.72
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....			755.15
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for insurance on losses already paid			274.90
The gross amount of all the assets of the company.....			\$ 163,068.89
Aggregate amount of all the assets of the company, stated at their actual value.....			\$ 163,068.89
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			\$ 1,883.77
Losses resisted, including interest, costs, and other expenses thereon			None.
Total gross amount of claims for losses			\$ 1,883.77
Net amount of unpaid losses.....			\$ 1,883.77

Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$182,562.80; unearned premiums (40 per cent).....	\$ 73,025.12
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent of the premium or deposit received	\$ 73,025.12
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz:	
Due re-insurance	341.23
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	1,696.99
Total amount of all liabilities, except capital stock and net surplus	\$ 76,947.11
Joint-stock capital actually paid up in cash	25,000.00
Surplus beyond capital and all other liabilities	61,011.78
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 163,058.89

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$16,286.53 premiums of previous year).....	\$ 97,763.18
Deduct only re-insurance, rebate, abatement and return premiums...	16,305.34
Net cash actually received for premiums.....	\$ 81,457.84
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 8,671.31
Received for interest on bonds and mortgages	5,822.00
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	3,280.82
Aggregate amount of income actually received during the year in cash...	\$ 90,560.66

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$5,547.55; losses occurring in previous years)	\$ 42,560.42
Deduct all 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, \$5,942.67; total deductions.....	5,942.67
Net amount paid during the year for losses.....	\$ 36,617.75
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year)	\$ 2,000.00
Scrip or certificates of profits redeemed in cash, and interest paid to scrip-holders.....	None.
Paid for commissions or brokerage.....	18,930.49
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	10,071.47
Paid for state and local taxes in this and other States.....	963.75
All other payments and expenditures, viz: Rent, \$400.00; printing and stationery, \$975.37; all other expenses, \$5,990.47; total.....	7,365.84
Aggregate amount of actual expenditures during the year in cash.....	\$ 75,949.30

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 12,153,343	\$ 182,964.70
Written or renewed during the year	6,436,814	97,061.19
Total.....	\$ 18,590,157	\$ 280,025.89
Deduct those expired and marked off as terminated.	5,500,669	85,105.64
In force at the end of the year.	\$ 13,089,488	194,920.25
Deduct amount re-insured.....	658,475	12,357.45
Net amount in force.....	\$ 12,431,013	\$ 182,562.80

ANNUAL STATEMENT

For the year ending December 31, 1892, 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.

Secretary, W. M. BLACK.

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

Principal office, Des Moines, Iowa.

CAPITAL.

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

ASSETS.

Value of real estate owned by company (less \$3,250.00, the amount of incumbrance thereon).....	\$ 105,225.00
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.	207,155.93
Loans on bond and 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 bond and mortgage loans, \$1,150.10; interest secured thereon, \$4,416.35; total.....	5,566.45
Value of lands mortgaged exclusive of buildings and perishable improvements	\$ 437,800.00
Value of the buildings mortgaged (insured for \$125,175.00 as collateral).	211,250.00

Total value of said mortgaged premises..... \$ 649,050.00

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

	Total par value.	Total market value.
Polk County Savings Bank stock, 45 shares.....	\$ 4,500.00	\$ 4,950.00
Des Moines National Bank stock, 15 shares.....	1,500.00	1,725.00
Commercial National Bank stock, Omaha, 25 shares.....	2,500.00	2,875.00
Security Loan and Trust Company stock, 25 shares.....	2,500.00	2,500.00
National Starch Manufacturing Co. stock, 19 shares.....	1,900.00	1,900.00
National Starch Manufacturing Company bond.....	1,000.00	1,000.00
Beglebing-Buttel Piano Company, 1 share.....	100.00	100.00

Total par and market value carried out at market value..... \$ 14,000.00 \$ 15,050.00 \$ 15,050.00

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 thereon:

	Total par value.	Total market value.	Amount loaned thereon.	
30 shares Polk County Loan and Building Association.....	\$ 6,000.00	\$ 2,900.00	\$ 1,100.00	
50 shares Security Loan and Trust Co. ..	5,000.00	2,750.00	2,500.00	
Total par and market value and amount loaned thereon.....	\$ 11,000.00	\$ 4,950.00	\$ 3,600.00	\$ 3,600.00
Cash in the company's principal office.....				4,986.88
Cash belonging to the company deposited in bank:				
Iowa National Bank.....				40,523.42
Interest due and accrued on stock not included in "market value".....				420.00
Interest due and accrued on collateral loans.....				138.84
Gross premiums in course of collection not more than three months due.....				53,482.27
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....				103,716.65
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....				
All other property belonging to the company, viz: Rents due and accrued, \$977.66; due from other companies for insurance on losses already paid—Syndicate, \$455.89; Security, \$921.15; Capital, \$48.38; Council Bluffs, \$60.83; Rockford, \$297.85; German, \$30.61; Milwaukee Mechanics, \$31.04; Iowa Fire, \$18.25; total.....				2,841.66
The gross amount of all the assets of the company.....				\$ 542,707.10
Aggregate amount of all the assets of the company, stated at their actual value.....				\$ 542,707.10

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due...\$	9,678.33
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	15,116.71
Losses resisted, including interest, costs and other expenses thereon.....	4,493.00
Total gross amount of claims for losses.....\$	29,288.04
Deduct re-insurance thereon.....	1,986.00
Net amount of unpaid losses.....	\$ 27,302.04
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual risks, \$213,430.58; unearned premiums (50 per cent).....	\$ 106,715.29
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$479,316.89; unearned premiums (pro rata).....	270,569.99
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (.... per cent); total.....	377,285.28
Deduct premiums on notes due and unpaid, \$142,604.47 pro rata.....	85,562.68
Total unearned premiums as computed above.....	\$ 291,722.60
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent of the premium or deposit received.....	None.
Checks outstanding not presented for payment.....	4,306.82

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 in course of collection, \$3,280.05; return premiums, none; total.....

Total amount of all liabilities, except capital stock and net surplus...\$	326,511.51
Joint-stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital and all other liabilities.....	16,195.59
Aggregate amount of liabilities, including paid up capital stock and net surplus.....	\$ 542,707.10

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 578,751.10
Deduct only return premiums.....	103,985.94
Net cash actually received for premiums.....	\$ 474,765.24
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 56,057.36
Received for interest on bonds and mortgages.....	15,832.50
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	5,351.03
Income received from all other sources, viz: Rents, \$7,931.42; total.....	7,931.42
Aggregate amount of income actually received during the year in cash...\$	503,880.19

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$21,838.50; losses occurring in previous years).....	\$ 288,650.89
Deduct all 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, \$19,434.84; total deductions.....	19,434.84
Net amount paid during the year for losses.....	\$ 269,216.05
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	15,000.00
Paid for commissions or brokerage.....	124,862.05
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	40,303.29
Paid for State and local taxes in this and other States.....	10,899.89
All other payments and expenditures, viz: Traveling expenses, express, postage, printing, fuel, water, gas repairs, advertising, supplies, etc.; total.....	36,854.80
Aggregate amount of actual expenditures during the year in cash.....	\$ 497,146.08

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 39,976,234.00	\$ 744,510.02
Written or renewed during the year.....	28,788,389.00	585,761.09
Total.....	\$ 68,764,623.00	\$ 1,330,271.11
Deduct those expired and marked off as terminated.....	13,742,908.00	566,529.03
In force at the end of the year.....	\$ 55,021,715.00	\$ 763,742.08
Deduct amount re-insured.....	11,515,670.00	70,994.61
Net amount in force.....	\$ 43,506,045.00	\$ 692,747.47
Perpetual risks (not included above), deduct over-due notes.....		142,094.47
Net.....	\$	\$ 550,143.00

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition and affairs of the
UNDERWRITERS MUTUAL FIRE INSURANCE COMPANY, OF
SIOUX CITY.

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, EDW. F. PHILBROOK.

Secretary, JAMES L. MABIE.

[Organized or incorporated, August 31, 1891. Commenced business, October 8, 1891.]

Principal office, Sioux City, 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..... \$ 5,750.00
 Loans on bond and 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 bond and mortgage loans, \$422.52; interest accrued thereon, \$.....; total..... 422.52
 Value of lands mortgaged exclusive of buildings and perishable improvements..... \$ 12,700.00
 Value of the buildings mortgaged (insured for \$300.00 as collateral).... 500.00

Total value of said mortgaged premises..... \$ 13,200.00
 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 thereon:

	Total par value.	Total market value.	Amount loaned thereon.
30 shares stock Sioux City Rapid Transit Co.....	\$ 2,000.00	\$ 2,000.00	\$ 1,000.00
Total par and market value and amount loaned thereon.....	\$ 2,000.00	\$ 2,000.00	\$ 1,000.00
Cash in the company's principal office.....			175.96
Cash belonging to the company deposited in bank:			
National Bank, Sioux City.....			868.38
Gross premiums in course of collection not more than three months due.....			6,954.82
Bills receivable, not matured, taken for fire, marine, and inland risks, (\$86,002.51 less \$18,418.57 collected on same).....			
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....			67,583.94
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for insurance on losses already paid, none; office furniture and fixtures, library, horses, buggies and harness, maps, charts and supplies; also individual notes of sundry persons for money borrowed of the Northern Fire Ins. Co., and taken with assets of said company; total.....			4,304.46

The gross amount of all the assets of the company..... \$ 87,060.08

Amount which should be deducted from the above assets, \$4,304.46; total deductions..... \$ 4,304.46
 Aggregate amount of all the assets of the company, stated at their actual value..... \$ 82,755.62

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due... \$ 1,750.00
 Gross losses in process of adjustment, or in suspense, including all reported and supposed losses..... 2,300.00
 Losses resisted, including interest, costs, and other expenses thereon... 3,800.00
 Net amount of unpaid losses..... \$ 7,850.00
 Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (... per cent)..... None.
 Gross premiums (cash and bills) received and receivable on all unexpired marine risks..... None.
 Total unearned premiums as computed above..... None.
 Amount reclaimable by the insured on perpetual fire insurance policies, being ... per cent of the premium or deposit received..... None.
 Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses..... 220.00
 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, \$.....; return premiums, \$.....; total..... None.
 Total amount of all liabilities, except capital stock and net surplus..... \$ 8,070.00

INCOME DURING THE YEAR.

For fire risks.
 Gross premiums received in cash, without any deduction (including \$1,018.24 premiums of previous years) .. \$ 66,300.12
 Deduct only re-insurance, rebate, abatement and return premiums... 720.34
 Net cash actually received for premiums..... \$ 65,579.78
 Bills and notes received during the year for premiums remaining unpaid..... \$ 67,583.94
 Aggregate amount of income actually received during the year in cash... \$ 65,579.78

EXPENDITURES DURING THE YEAR.

On fire risks.
 Gross amount actually paid for losses (including \$5,627.42 losses occurring in previous years) .. \$ 12,467.98
 Net amount paid during the year for losses..... \$ 12,467.98
 Paid for commissions or brokerage..... 30,970.98
 Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees .. 14,078.75
 All other payments and expenditures, viz: Furniture, printing, postage, express, traveling expenses, rent, telegraphing and stationery, and legal expenses; total... 7,017.73
 Aggregate amount of actual expenditures during the year in cash..... \$ 64,535.44

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 389,720.00	\$ 14,850.28
Written or renewed during the year.....	2,930,943.00	127,405.00
Total.....	\$3,377,663.00	\$ 142,255.28
Deduct those expired and marked off as terminated.....	1,441,669.00	52,918.69
In force at the end of the year.....	\$1,935,994.00	\$ 89,336.59
Deduct amount re-insured.....	31,012.00	404.51
Net amount in force.....	\$1,904,982.00	\$ 88,932.08

802 72

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 1892, and in addition a column of percentages of cost per \$1,000 of insurance.

TABLE No. II

Is an exhibit of the business transacted in Iowa during the year 1892 by all companies filing statements the present year. The business of Iowa companies is first given and computed separately, and so with other companies. Grand totals show the entire business for the year.

TABLE No. III

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

TABLE No. IV

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

TABLE No. V

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

TABLE

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

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair	Farmers Mutual Fire Ins. Ass'n.	L. M. Kilburn	Fontanelle
2	Adams	Farmers Mut. F. & L. Ass'n.	T. S. H. Daugherty	Cromwell
3	Allamakee	German Farmers Mut. Aid Ass'n.	Conrad Sanderman	Waukon
4	Allamakee	Scandinavian Mut. Pro. Ass'n.	J. O. Prestemoen	Elon
5	Audubon	Greeley Farmers Mutual Fire.	P. C. Schwenneker	Adair
6	Benton	Eden Fire	Samuel Ward	Vinton
7	Benton	Iowa Township Mutual Fire	Fred Kramer	Luzerne
8	Black Hawk	Farmers Mutual F. & L.	W. H. Rownd	Cedar Falls
9	Boone	Farmers Mutual	John G. Ahrens	Mackey
10	Boone	Swede Mutual	Ernest Carlson	Boone
11	Bremer	Farmers Mutual Fire	Jno. Homrighaus	Denver
12	Bremer	First German Mutual F. L. & S.	Henry Rathe	Knittel
13	Bremer	German Farmers Mutual L. & S.	J. W. Matthias	Klinger
14	Buchanan	Farmers Mutual	A. P. Mills	Independence
15	Buchanan	Patrons & Farmers	Lyman J. Curtis	Independence
16	Buena Vista	Farmers Mutual Fire Ins. Ass'n.	A. T. Troeger	Storm Lake
17	Butler	Farmers Mutual	Jos. Linn	Parkersburg
18	Calhoun	Farmers Mutual	T. W. McCrary	Lake City
19	Calhoun	German Mutual F. L. & W. S.	Jno. Heide	Pomeroy
20	Carroll	Farmers Mutual F. & L.	Wm. Sexton	Glidden
21	Carroll	German Mut. F. L. W. C. & T.	Henry Kaspersen	Arcadia
22	Carroll	Hillsdale Mutual	P. Jos. Koenig	Halbur
23	Cass	Farmers Mutual	Henry Bell	Atlantic
24	Cass	Noble Township Protective Ass'n.	Peter Eppelsheimer	Lyman
25	Cedar	Springdale Mutual	J. E. Michener	Springdale
26	Cerro Gordo	Farmers Mutual Insurance Ass'n.	J. G. Brown	Mason City
27	Cherokee	Maple Valley	G. W. Blanch	Aurelia
28	Cherokee	Western Cherokee Mut. F. & L.	A. J. Cushman	Marcus
29	Chickasaw	Farmers Mutual	Jas. F. Babcock	New Hampton
30	Clay	Farmers Mutual	J. P. Mills	Greenville
31	Clayton	Farmers Mutual F. & L.	S. H. F. Schoulte	National
32	Clayton	Farmers Mutual F. & L.	F. W. Hochhaus	Communia
33	Clinton	Farmers Mutual	Michael Sullivan	Welton
34	Clinton	German Farmers	Geo. Riedesel	Wheatland
35	Clinton	German Mutual F. & L.	Jno. Rathje	Grand Mound
36	Clinton	German Mutual F. & L.	Casper Anderson	Lyons
37	Crawford	Farmers Mut. Insurance Society.	Augt. Lundell	Odebolt
38	Crawford	Mut. F. & L. of German Farmers.	August Schultz	Denison
39	Dallas	Patrons Angle	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 Mutual Aid Fire Ass'n.	John Martin Kopp	Dodgeville
44	Des Moines	Swedish Mutual	P. J. Lundgren	Burlington
45	Des Moines	Swedish Lutheran Mutual	Ludwig Holmes	Burlington
46	Dubuque	Farmers Alliance Mutual	N. F. Simpson	Farley
47	Fayette	Mutual Fire	A. Rawson	Brush Creek
48	Fayette	German Mutual Fire	Gustav Blessin	Eldorado
49	Floyd	Farmers Mutual	S. P. Wetherbee	Charles City
50	Franklin	Farmers Insurance Company	D. C. Mallory	Hampton

No. I.

Associations of the State, for the year ending December 31, 1892.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1892.	Risks written and renewed during the year.	Risks cancelled and terminated during the year.
J. E. Brooks	Greenfield	March 1, 1888	\$ 333,428.00	\$ 122,554.00	\$ 84,520.00
C. J. Anderson	Lenox	March 27, 1884	848,492.00	174,450.00	67,955.00
E. Bartheld	Lausing	April 2, 1870	718,083.00	80,646.00	8,815.00
A. A. Grangoard	Elon	March 1, 1869	362,524.00	38,327.00	17,274.00
Fred C. J. Voss	Exira	August 11, 1888	77,597.00	28,080.00	7,508.00
I. N. Chenoweth	Vinton	Jan. —, 1872	824,570.00	125,420.00	30,134.00
Rudolph Schenken	Luzerne	March 4, 1872	827,423.00	95,052.00	52,220.00
D. F. Hoover	Waterloo	May 1, 1876	3,133,652.00	806,308.00	1,010,867.00
Jno. Herron	Boone	Jan. 2, 1877	1,101,432.00	427,626.00	191,056.00
Jno. Anderson	Madrid	April 16, 1884	232,342.00	97,188.00	43,935.00
L. C. Oberdorf	Waverly	March 23, 1875	2,502,068.00	474,719.00	445,692.00
H. Graming	Maxfield	Dec. 14, 1878	935,354.00	302,015.00	145,306.00
Wm. Millus	Denver	Sept. 26, 1875	1,294,814.00	270,012.00	281,515.00
Geo. H. Wilson	Independence	Feb. 1, 1879	1,496,481.00	447,944.00	290,800.00
Thos. S. Cameron	Independence	Feb. 22, 1879	734,089.00	448,872.00	38,005.00
Geo. A. Dalziel	Alta	July 1, 1887	401,018.00	229,057.00	111,197.00
Richard Daniels	Parkersburg	Feb. 18, 1876	1,563,908.00	699,484.00	74,381.00
J. L. Hibbs	Lake City	May 1, 1880	148,885.00	28,365.00	14,530.00
Wm. Baumgart	Pomeroy	April 1, 1887	150,000.00	59,000.00	6,000.00
G. W. Briggs	Glidden	May 3, 1890	139,200.00	44,804.00	6,095.00
Henry Sievers	Manning	Jan. 1, 1886	647,529.00	78,808.00	8,880.00
J. C. Schwaller	Halbur	March 24, 1876	139,075.00	32,725.00	1,500.00
Geo. W. Franklin	Atlantic	Feb. 14, 1889	473,606.00	194,938.00	83,646.00
Henry Muller	Lyman	Jan. 3, 1880	151,165.00	44,795.00	27,120.00
Wm. Mather	Springdale	Jan. 25, 1871	707,616.00	96,525.00	74,141.00
N. Densmore	Mason City	July 21, 1886	476,639.00	157,755.00	77,996.00
J. C. Lockin	Aurelia	May 30, 1883	203,200.00	51,073.00	52,117.00
G. W. Hartley	Marcus	May 4, 1885	640,719.00	246,566.00	122,445.00
C. H. Heath	New Hampton	June 1, 1875	663,242.00	84,265.00	14,936.00
A. W. Greene	Greenville	Feb. 1, 1889	559,493.00	285,670.00	104,668.00
H. Meyer	Elkader	Feb. 15, 1875	1,739,467.00	137,705.00	116,499.00
Chas. Mentzel	Elkader	April 2, 1886	1,913,940.00	330,259.00	118,995.00
J. Alex. Smith	De Witt	Dec. 5, 1874	1,290,443.00	228,200.00	99,143.00
Wm. L. Nickels	Wheatland	Jan. 1, 1892	231,335.00	75,200.00	25,980.00
Henry N. Hahn	Grand Mound	May 27, 1878	257,531.00	24,076.00	8,951.00
Geo. Rix	Lyons	Jan. 1, 1887	504,585.00	24,285.00	4,540.00
A. Norelius	Kiron	March 3, 1879	493,660.75	135,938.50	80,041.75
Aud. B. Lorenzen	Denison	March 1, 1880	1,498,752.00	154,305.00	38,593.00
J. R. Chandler	Dexter	Dec. 20, 1875	452,891.00	199,791.00	132,067.00
Robt. McCaull	Garden Grove	Dec. 4, 1873	217,525.00	47,110.00	79,304.00
C. A. Pierce	Delaware	Oct. 18, 1879	142,224.00	32,963.00	11,810.00
C. M. Garman	Burlington	April —, 1875	416,030.00	36,696.00	33,400.00
Jacob Schmelsner	Burlington	May 25, 1867	457,940.00	20,555.00	5,961.00
Nils Anderson	Burlington	April 12, 1889	170,750.06	110,185.00	53,105.00
A. J. Swanson	Burlington	Jan. 11, 1889	294,389.00	141,555.00	6,172.00
Willis H. Hogan	Farley	June 12, 1891	157,372.00	66,060.00	21,005.00
R. J. Young	Oelwein	Sept. 1, 1875	1,837,700.00	545,102.00	466,949.00
Conrad Ide	Windsor	July 7, 1877	1,381,443.00	194,177.00	57,775.00
P. P. Cole	Charles City	Jan. 1, 1880	1,428,865.00	322,390.00	232,290.00
N. McDonald	Hampton	June 6, 1889	380,210.70	44,310.00	26,680.35

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
51	Greene	Farmers Mutual F. & L.	G. W. Wiant	Rippey
52	Grundy	Farmers Mutual F. & L.	J. S. King	Grundy Center
53	Guthrie	Farmers Mutual Fire Ass'n	W. C. Betts	Casey
54	Hancock	Farmers Mut. Ins. Co., German Society of the M. E. Church	Louis Sampson	Klemme
55	Hancock	Farmers Mutual F. & L.	N. P. Bayer	Ellington
56	Hardin	Farmers Mutual	C. H. Packard	Ellis
57	Hardin	Providence Twp. Mutual	J. C. Williams	New Providence
58	Harrison	Farmers Mutual F. & L.	A. D. Hoyer	Woodbine
59	Henry	Farmers Mutual	H. C. Brown	Mt. Pleasant
60	Henry	Svea Mutual Protective	G. A. Fridolph	Swedesburgh
61	Howard	Farmers Union Mutual F. & L.	S. A. Converse	Cresco
62	Humboldt	Farmers Mutual	J. H. Pritchard	Bode
63	Ida	Blaine Center F. & L.	R. B. Miller	Ida Grove
64	Iowa	Lenox Mutual F. & L.	A. N. Schloeman	Norway
65	Iowa	Patrons Mutual	G. C. House	Williamsburg
66	Jackson	Farmers Mutual Aid Ass'n	Otto Schmidt	Van Buren
67	Jasper	Farmers Mutual	A. L. Harrah	Newton
68	Jefferson	Farmers Ins. Union	J. L. Knight	Fairfield
69	Johnson	Lincoln Mutual	Thos. Birkett	West Liberty
70	Johnson	Northwestern Farmers Mutual F.	Isaac Meyers	North Liberty
71	Johnson	Farmers Mut. of Sharon, Liberty and Washington Twps.	Martin Birrer	Riverside
72	Johnson	Union Farmers Mutual	R. M. Williams	Iowa City
73	Jones	German Mutual Fire	G. H. Balster	Scott Grove
74	Keokuk	Farmers Pioneer Mutual	Jas. Lyle	Keota
75	Keokuk	Prairie Farmers Mutual	L. S. Cory	Cory
76	Kossuth	Mutual Insurance	J. E. Blackford	Algona
77	Linn	Brown Twp. Mutual	Jno. P. Gritman	Springville
78	Linn	Ceska Farmerska	Jiri Chadima	Danforth
79	Linn	Linn Twp. Mutual F. & L.	J. C. Goudy	Mt. Vernon
80	Linn	West Side Mutual	Thos. Delaney	Fairfax
81	Louisa	Farmers Mutual Fire	Jacob Lieberknecht	Letts
82	Lucas	Mutual F. & L.	Jno. A. Robison	Lucas
83	Madison	Farmers Mutual	Geo. Storek	De Soto
84	Marshall	Iowa Valley Mutual	Jno. Rolston	Albion
85	Marshall	Farmers Mutual Fire	B. F. Smith	Marshalltown
86	Mitchell	Farmers Mutual Fire	J. W. Annis	Osage
87	Mitchell	German Farmers Mutual	A. H. Rosenberg	St. Ansgar
88	Montgomery	Villisca Mutual	W. H. Parker	Stanton
89	Muscatine	Farmers Mutual Fire	Jno. W. Miller	Muscatine
90	Muscatine	White Pigeon F. & L.	C. W. Derby	Wilton Junction
91	Osceola	Farmers Mutual F. & L.	G. S. Downend	Sibley
92	O'Brien	Farmers Mut. F. & L. Ins. Ass'n	J. P. Martin	Sutherland
93	Page	Morton Twp. Farmers Mut. F.	C. S. Hart	Coin
94	Palo Alto	Farmers Mutual	J. C. Baker	Emmetsburg
95	Plymouth	Farmers Mutual Ins. Ass'n	Jno. Schneider	Hinton
96	Pocahontas	Farmers Mutual F. & L.	C. M. Saylor	Pomeroy
97	Polk	Farmers Mutual	C. H. Gross	Ankeny
98	Polk	Swedish Mutual	Alfred Holm	Des Moines
99	Pottawattamie	Farmers Mutual Fire	Rasmus Campbell	Keg Creek
100	Poweshiek	Farmers Mutual	A. J. Blakely	Grinnell
101	Ringgold	Farmers Mutual Fire Ins. Ass'n	Wm. S. Shriver	Mt. Ayr
102	Sac	Farmers Mutual	W. D. Forbes	Wall Lake
103	Scott	Farmers Mutual	Jno. E. Dempster	Donahue
104	Scott	Mut. Fire Self Ins. Co. of German Householders	Chr. Pahl	Blue Grass
105	Scott	Walcott Mutual Fire	John Vogt	Stockton

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1892.	Risks written and renewed during the year.	Risks canceled and terminated during the year.
Lee Davis	Jefferson	March 22, 1888	\$ 611,274.00	\$ 93,412.00	\$ 39,654.00
Chas. G. Rogers	Grundy Center	July 25, 1888	483,617.00	221,513.00	49,450.00
F. D. Steen	Menlo	March 24, 1882	189,385.00	122,534.32	61,889.00
Chas. Schuler	Garner	April 7, 1887	493,100.00	211,192.00	129,078.00
G. R. Maben	Forest City	July 1, 1889	75,360.00	27,515.00	2,975.00
Fayette Holmes	Iowa Falls	May 20, 1890	191,818.00	87,381.00	14,385.00
J. J. Wood	New Providence	August 14, 1871	135,955.00	49,632.00	35,528.00
C. N. Cadwell	Logan	June 25, 1887	652,278.00	212,163.00	83,304.00
Ed. N. Kitchen	Mt. Pleasant	June 10, 1873	1,508,520.00	379,185.00	230,859.00
A. F. Langer	Swedesburgh	Jan. 10, 1876	90,750.00	36,819.00	23,885.00
Jno. Steinman	Cresco	July 1, 1890	202,136.00	228,215.00	6,816.00
T. A. Rossing	Bode	Sept. 25, 1886	248,671.00	83,236.00	20,470.00
Alec. Hartley	Ida Grove	March 21, 1887	129,774.00	49,446.00	13,485.00
H. L. Uthoff	Norway	April 14, 1883	320,045.00	32,071.00	2,845.00
Levi Lewis	Victor	Sept. 4, 1875	1,199,778.00	136,324.00	101,841.00
T. F. Elliott	Preston	April 3, 1875	1,115,370.00	486,447.00	293,656.00
W. F. Boyd	Newton	May 10, 1875	565,091.00	182,240.00	97,293.00
W. B. Frame	Glasgow	August 1, 1874	578,462.00	223,864.00	89,535.00
Hiram Heath	Iowa City	Nov. 15, 1873	319,735.00	83,135.00	65,576.00
R. A. Keen	Iowa City	Feb. 11, 1882	588,430.00	158,963.00	7,930.00
Isaac Weeber	Iowa City	July 7, 1866	252,868.00	66,437.00	4,523.00
Edward Tudor	Iowa City	Dec. 6, 1873	236,601.00	50,225.00	38,080.00
Harm Harms	Langworthy	Dec. 1, 1888	263,487.00	73,012.00	8,709.00
H. P. Newton	Keota	June — 1878	590,681.00	156,012.00	92,355.00
F. O. Price	Nassau	Feb. 13, 1880	1,267,836.00	445,397.00	137,394.00
E. Blackford	Algona	April 9, 1887	479,522.00	136,016.00	24,621.00
J. C. Gritman	Springville	Nov. 30, 1867	745,581.00	163,585.00	127,522.00
Jos. Hanzlik	Western	Feb. 10, 1879	772,242.00	254,055.00	148,127.00
Alex. Torrance	Mt. Vernon	August 27, 1870	658,765.00	195,740.00	153,680.00
Jas. Yullis	Cedar Rapids	May 18, 1874	1,266,614.00	309,973.00	201,373.00
Wm. G. Allen	Wapello	Sept. 5, 1874	388,876.00	112,802.00	61,164.00
G. W. Larimer	Chariton	Jan. 10, 1887	670,743.00	243,373.00	186,737.00
H. D. McComb	Van Meter	Jan. — 1880	447,890.00	57,120.00	30,420.00
F. S. Whalen	Albion	Feb. — 1869	831,840.00	128,300.00	45,905.00
A. M. Miller	Marshalltown	Feb. 24, 1872	905,399.95	79,510.75	90,572.50
I. H. Morse	Osage	April 1, 1874	1,647,680.00	291,245.00	178,625.00
A. F. Krause	St. Ansgar	Dec. 12, 1881	236,146.00	48,035.00	3,715.00
P. B. English	Villisca	May 28, 1891	237,299.00	89,377.00	28,307.00
J. H. Jesters	Sweetland	Nov. 8, 1873	712,650.00	34,035.00	53,550.00
J. L. Giesler	Wilton Junction	Dec. — 1872	1,220,107.00	187,939.00	65,815.00
Will Thomas	Sibley	Nov. 5, 1889	120,563.00	61,778.00	10,375.00
L. T. Gates	Gaza	July 19, 1890	139,885.00	57,195.00	9,760.00
Wm. Davison	Coin	Feb. 28, 1887	470,000.00	67,000.00	12,000.00
E. P. McEvoy	Emmetsburg	April 3, 1889	744,428.00	259,324.00	149,317.00
R. Crouch	Merrill	April 26, 1888	145,405.00	39,175.00	19,720.00
J. J. Bruce	Rolfe	Jan. 1, 1891	89,872.00	77,152.00	17,370.00
R. A. Pilmer	Des Moines	April 6, 1874	1,296,988.00	287,315.00	96,050.00
C. A. Ryden	Des Moines	May 1, 1881	71,617.00	18,560.00	5,813.00
E. H. Ohlendorf	Council Bluffs	Dec. 10, 1878	1,887,835.00	566,032.00	410,207.00
L. G. C. Pierce	Grinnell	Jan. 25, 1875	824,873.00	111,307.00	24,808.00
Thos. Wilson	Mt. Ayr	April 9, 1887	221,112.00	68,105.00	79,946.00
W. A. Rutledge	Early	August — 1875	790,800.00	284,555.00	154,318.00
Henry Parmele	Davenport	Jan. 24, 1874	232,735.00	53,117.00	27,690.00
Chr. Pahl	Blue Grass	August 12, 1868	974,960.00	30,500.00	6,050.00
H. H. Sindt	Walcott	May 1, 1883	326,910.00	53,465.00	10,150.00

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
106	Shelby	Danish Mutual Fire	Rasmus Hansen	Elk Horn
107	Shelby	Farmers Mutual	Marselius Larson	Kirkman
108	Shelby	Westphalia Farmers Society	Fred W. Loehr	Westphalia
109	Sioux	Farmers Mutual	Robt. Patterson	Hull
110	Sioux	German Farmers Mutual Fire	Henry F. Backer	Struble
111	Story	Farmers Mutual F. & L.	A. J. Graves	Ames
112	Story	Farmers Mutual	Jno. Evenson	Roland
113	Story	Fieldburg Mutual	J. O. Severeid	Huxley
114	Tama	Farmers Mutual Aid	W. G. Malin	Tama
115	Tama	Mutual Fire Ins. Co. of German Farmers	Henry Voego	Berlin
116	Taylor	Farmers Mut. Ins. Co. of Holt and Nodaway Townships	H. B. Moats	Guss
117	Van Buren	Southern Van Buren Co.	E. B. Kirkendall	Leando
118	Van Buren	Farmers Mut. Protective Ass'n	C. M. Thompson	Birmingham
119	Wapello	Kirkville Mut. F. & L. Ins. Ass'n	Jno. Reed	Kirkville
120	Wapello	Munterville Mut. F. & L. Ass'n	Samuel Johnson	Munterville
121	Warren	Farmers Mutual	Jno. Bauer	Lacona
122	Wayne	Farmers Mutual Fire	H. C. Miller	Ovid
123	Webster	Farmers Mutual Ins. Ass'n	L. S. Coffin	Ft. Dodge
124	Webster	Scandinavian Mutual	Swan Johnson	Dayton
125	Washington	Farmers Mut. Ins. Ass'n	D. A. Boyer	Dublin
126	Winnebago	Farmers Mut. F. & L. Ins. Ass'n	L. O. Dahlen	Lake Mills
127	Winneshiek	Bohemian Mutual	Frank Korb	Conover
128	Winneshiek	Farmers Mutual Fire	C. R. Williams	Wash. Prairie
129	Winneshiek	Norwegian Mut. Protective Ass'n	A. Jacobson	Nordness
130	Woodbury	Mut. F., L. & T. Ins. Co. of German Farmers	Jos. Uhl	Mapleton
131	Woodbury	Woodbury and Plymouth Counties Farmers Mutual	H. S. Eberly	Haskins
132	Worth	Farmers Mutual	E. E. Savre	Northwood
133	Wright	Farmers Mutual Ins. Ass'n	Jno. G. Mechem	Clarion
134		Iowa Mut. Tornado, Cyclone and Windstorm Ins. Ass'n	Miles Bradford	Washington
Total				

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1892.	Risks written and renewed during the year.	Risks cancelled and terminated during the year.
Hans Peterson	Elk Horn	March 1, 1886	373,398.00	323,575.00	154,482.00
A. N. Buckman	Kirkman	Feb. 12, 1887	305,991.00	138,080.00	50,655.00
Jos. Rueschenberg	Westphalia	Jan. 9, 1890	94,902.00	43,710.00	2,290.00
Jno. Cornforth	Hull	Jan. 3, 1886	171,787.00	81,729.00	87,707.00
Hans Moeller	Rock Valley	Oct. 3, 1891	42,010.00	49,775.00	
D. M. Hayden	Ames	July 1, 1887	397,315.00	161,718.00	43,258.00
R. K. Gaard	Roland	Nov. 1, 1885	328,619.00	92,097.00	36,797.00
A. K. Olson	Cambridge	April 11, 1887	65,355.00	55,625.00	41,880.00
Jas. O'Neill	Traer	March 11, 1873	1,159,725.00	126,300.00	20,026.00
Franz Meggers	Dysart		698,737.00	88,898.00	50,000.00
John Carlisle	Villisca	April 4, 1888	106,577.00	16,776.00	9,398.00
Henry J. Warden	Pittsburg	March 2, 1891	145,675.00	71,198.00	
J. S. Hope	Birmingham	Dec. 14, 1871	313,576.00	68,063.00	6,120.00
J. P. Thompson	Kirkville	March 10, 1879	317,546.00	101,228.00	700.00
C. E. Johnson	Munterville	March 10, 1881	49,027.00	20,346.00	10,442.00
H. F. Durham	Milo	June 2, 1888	80,352.00	33,351.00	5,465.00
H. K. Evans	Corydon	April 6, 1872	668,908.00	308,723.00	346,496.00
C. H. Payne	Ft. Dodge	Oct. 14, 1884	877,305.00	160,677.00	105,525.00
C. E. Borg	Pilot Mound	Oct. 24, 1884	441,929.00	145,974.00	67,942.00
Miles Bradford	Washington	June 21, 1874	2,158,635.00	511,048.00	127,435.00
Arne Sogard	Forest City		219,290.00	106,816.00	39,135.00
Ferd Lukes	Proctor	Nov. 14, 1876	237,445.00	38,122.00	
Christian Lower	Decorah	March 24, 1877	345,066.00	41,420.00	12,045.00
J. J. Running	Nordness	March 16, 1872	980,699.00	152,415.00	19,205.00
Wm. Wiese	Danbury	Jan. 14, 1890	91,785.00	28,610.00	5,145.00
M. E. Twitchell	Moyle	Feb. 20, 1889	108,955.00	21,865.00	4,241.00
T. C. Rone	Northwood	March 25, 1882	792,139.00	367,988.00	235,410.00
T. W. Smith	Clarion	June 28, 1890	264,306.00	167,335.00	7,537.00
J. B. Herriman	Des Moines	Jan. 4, 1884	13,314,619.00	6,804,806.00	2,152,016.00
			\$ 94,842,406.40	\$ 27,740,809.57	\$ 12,848,529.60

TABLE No. I—

COUNTY.	NAME OF COMPANY.
1 Adair.....	Farmers Mutual Fire Insurance Association.....
2 Adams.....	Farmers Mutual Fire and Lightning Association.....
3 Allamakee.....	German Farmers Mutual Aid Association.....
4 Allamakee.....	Scandinavian Mutual Protective Association.....
5 Audubon.....	Greeley Farmers Mutual Fire.....
6 Benton.....	Eden Fire.....
7 Benton.....	Iowa Township 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.....
13 Bremer.....	German Farmers Mutual Fire.....
14 Buchanan.....	Farmers Mutual.....
15 Buchanan.....	Patrons and Farmers.....
16 Buena Vista.....	Farmers Mutual Fire Insurance Association.....
17 Butler.....	Farmers Mutual.....
18 Calhoun.....	Farmers Mutual.....
19 Calhoun.....	German Mutual Fire, Lightning and Windstorm.....
20 Carroll.....	Farmers Mutual Fire and Lightning.....
21 Carroll.....	German Mutual Fire and Lightning, Wind, Cyclone and Tornadoes.....
22 Carroll.....	Hillsdale 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.....
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.....

CONTINUED.

Risks in force January 1, 1903.	Losses paid during the year.	Amount paid to officers and employees.	Amount of other expenses.	Total expenses during the year.	Cost of \$1,000.00 of insurance.
371,462.00	343.25	108.16	26.54	474.95	1.28
954,987.00	1,280.35	309.50	142.17	1,732.02	1.81
789,914.00	74.25	88.38	12.40	175.03	.222
883,577.00	169.47	83.30	5.75	258.52	.674
98,169.00	.....	37.50	4.05	41.55	.423
919,856.00	1,096.01	279.43	49.47	1,424.91	1.55
870,255.00	611.51	90.00	22.00	723.51	.831
2,929,093.00	10,441.76	911.10	134.35	11,487.21	3.92
1,338,002.00	1,339.97	180.63	224.21	1,744.81	1.30
285,565.00	197.50	160.60	64.76	422.86	1.48
2,531,095.00	3,487.92	739.88	10.00	4,237.80	1.67
1,092,063.00	3,404.33	244.90	57.17	3,706.40	3.39
1,253,311.00	5,456.00	430.00	30.00	6,916.00	4.72
1,623,625.00	3,060.83	347.14	165.51	3,573.48	2.20
1,144,956.00	3,039.00	513.90	22.00	3,574.99	3.12
518,878.00	108.10	289.50	105.31	563.91	.971
2,189,011.00	3,727.83	954.00	55.25	4,737.08	2.16
162,520.00	1,146.00	74.00	24.00	1,244.00	7.61
203,000.00	130.00	93.41	12.00	235.41	1.16
177,309.00	.....	73.25	.....	73.25	.413
717,457.00	241.10	96.34	7.57	345.01	.482
170,300.00	85.15	37.35	6.05	128.55	.755
584,897.00	803.00	309.00	25.49	1,137.49	1.94
168,840.00	102.50	52.75	3.30	158.55	.939
730,000.00	848.50	110.10	44.60	1,003.20	1.37
550,398.00	788.50	287.25	80.66	1,156.41	2.08
202,156.00	200.00	75.00	37.50	312.50	1.54
757,840.00	314.00	155.70	116.69	586.39	.774
732,571.00	897.00	320.59	41.96	1,259.55	1.72
740,495.00	358.00	415.00	46.20	819.20	1.11
1,760,753.00	3,163.50	356.11	237.71	3,757.32	2.13
2,125,204.00	2,325.08	463.34	41.60	2,830.02	1.33
1,389,500.00	1,972.22	466.00	51.88	2,490.10	1.79
380,555.00	365.50	170.05	12.56	548.11	1.44
272,656.00	.....	76.50	26.16	102.66	.380
524,330.00	.....	110.00	11.75	121.75	.232
549,587.50	305.66	182.15	34.75	522.56	.951
1,616,464.00	465.00	945.64	.....	1,410.64	.873
520,535.00	290.00	381.17	81.92	723.09	1.39
185,331.00	523.00	140.00	30.00	693.00	3.70
163,377.00	210.00	32.50	70.50	313.00	1.92
419,323.00	703.00	131.00	40.00	874.00	2.08
472,564.00	741.00	290.00	11.85	1,042.85	2.21
227,830.00	1.00	130.50	64.80	196.30	.862
429,772.00	5.00	203.17	41.04	249.21	.580
202,427.00	74.00	136.00	11.31	220.31	1.09
1,915,853.00	2,671.75	816.85	78.19	3,566.89	1.81
1,517,845.00	1,341.05	458.75	181.56	1,981.36	1.31
1,518,965.00	1,567.94	223.50	166.00	1,957.44	1.29
397,840.35	485.35	61.50	25.18	572.03	1.44

TABLE No. I—

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

CONTINUED.

Risks in force January 1, 1903.	Losses paid during the year.	Amount paid to officers and employees.	Amount of other expenses.	Total expenses during the year.	Cost of \$1,000.00 of insurance.
\$ 665,032.00	\$ 1,285.55	\$ 268.74	\$ 57.07	\$ 1,611.36	2.42
655,780.00	423.00	152.00	63.16	638.16	.973
247,330.32	895.50	470.94	50.08	1,425.54	5.08
575,214.00	770.06	131.64	251.28	1,152.98	2.00
100,000.00		29.28		29.28	.293
264,814.00	771.25	104.70	30.39	906.34	3.42
150,059.00	6.60	46.50	31.85	85.01	.567
781,237.00	922.40	323.75	132.50	1,378.65	1.76
1,696,846.00	2,321.54	676.00	135.07	3,132.61	1.91
103,664.00	238.50	40.00		278.50	2.69
423,535.00	712.00	426.30	71.77	1,210.07	2.86
311,437.00	261.00	150.00	61.43	412.43	1.32
165,735.00	25.00	108.00	25.76	158.76	.958
349,271.00	1,288.87	45.00	15.00	1,348.87	3.86
1,234,261.00	735.19	374.00	29.04	1,139.03	.923
1,308,161.00	3,394.00	654.00	77.00	4,125.00	3.15
650,128.00	478.89	387.76	37.12	903.68	1.31
712,791.00	546.30	220.25	30.69	797.24	1.12
337,294.00	361.41	112.63	18.17	492.21	1.46
739,463.00	217.00	216.75	28.00	461.75	.624
314,782.00	495.00	179.00	41.85	715.85	2.27
248,746.00	801.96	186.99	28.60	1,017.55	4.09
327,790.00		98.07	19.89	117.96	.36
654,338.00	1,475.50	253.75	50.17	1,779.42	2.72
1,575,839.00	3,502.50	300.00	140.00	3,942.50	2.50
590,917.00	285.00	250.16		535.16	.906
781,644.00	221.65	242.00	28.45	492.10	.630
878,170.00	574.85	441.56	86.50	1,102.91	1.26
700,825.00	2,204.50	253.30	64.48	2,522.28	3.60
1,375,214.00	2,856.00	631.56	70.60	3,558.16	2.59
440,514.00	711.00	110.00	12.00	833.00	1.89
727,379.00	1,099.40	191.65	51.00	1,342.05	1.85
474,560.00	539.45	144.34		683.79	1.02
914,235.00	1,175.00	200.00	70.00	1,445.00	1.58
894,338.26	1,589.00	275.00		1,864.00	2.08
1,760,300.00	4,754.17	684.56	95.98	5,534.71	3.14
280,466.00	446.26	72.25	3.68	522.19	1.86
298,369.00	100.00	112.70	5.75	218.45	.732
693,135.00	2,843.20	265.10	75.15	3,183.45	4.59
1,342,231.00	642.58	247.00	83.42	973.00	.725
171,966.00	91.00	84.50	11.63	187.13	1.09
187,300.00	112.00	165.04	14.54	291.58	1.56
525,000.00	1,095.75	235.00	57.54	1,388.29	2.64
904,435.00	1,727.21	334.49	108.44	2,170.14	2.40
164,860.00	11.10	40.00	6.50	57.60	.35
149,654.00	138.75	150.00	73.25	362.00	2.42
1,488,253.00	5,756.17	718.47	268.01	6,742.65	4.53
84,364.00		43.00	7.50	50.50	.599
2,043,660.00	1,681.78	781.12	179.18	2,542.08	1.54
911,372.00	493.94	659.84	16.50	1,170.28	1.28

TABLE No. I—

COUNTY.	NAME OF COMPANY.
101 Ringgold.....	Farmers Mutual Fire Insurance Association.....
102 Sac.....	Farmers Mutual.....
103 Scott.....	Farmers Mutual.....
104 Scott.....	Mutual Fire Self Insurance Company of German Householders.....
105 Scott.....	Walcott Mutual Fire.....
106 Shelby.....	Danish Mutual Fire.....
107 Shelby.....	Farmers Mutual.....
108 Shelby.....	Westphalia Farmers Society.....
109 Sioux.....	Farmers Mutual.....
110 Sioux.....	German Farmers Mutual Fire.....
111 Story.....	Farmers Mutual Fire and Lightning.....
112 Story.....	Farmers Mutual.....
113 Story.....	Fieldburg Mutual.....
114 Tama.....	Farmers Mutual Aid.....
115 Tama.....	Mutual Fire Insurance Company of German Farmers.....
116 Taylor.....	Farmers Mutual Insurance Company of Holt and Nodaway Townships
117 Van Buren.....	Southern Van Buren Company.....
118 Van Buren.....	Farmers Mutual Protective Association.....
119 Wapello.....	Kirkville Mutual Fire and Lightning Association.....
120 Wapello.....	Munterville Mutual Fire and Lightning Association.....
121 Warren.....	Farmers Mutual.....
122 Wayne.....	Farmers Mutual Fire.....
123 Webster.....	Farmers Mutual Insurance Association.....
124 Webster.....	Scandinavian Mutual.....
125 Washington.....	Farmers Mutual Insurance Association.....
126 Winnebago.....	Farmers Mutual Fire and Lightning Insurance Association.....
127 Winneshiek.....	Bohemian Mutual.....
128 Winneshiek.....	Farmers Mutual Fire.....
129 Winneshiek.....	Norwegian Mutual Protective Association.....
130 Woodbury.....	Mutual Fire, Lightning and Tornado Ins. Co. of German Farmers....
131 Woodbury.....	Woodbury and Plymouth Counties Farmers Mutual.....
132 Worth.....	Farmers Mutual.....
133 Wright.....	Farmers Mutual Insurance Association.....
134.....	Iowa Mutual Tornado, Cyclone and Windstorm Insurance Association
Total.....	

CONTINUED.

Risks in force Jan- uary 1, 1893.	Losses paid during the year.	Amount paid to offi- cers and employees.	Amount of other ex- penses.	Total expenses dur- ing the year.	Cost of \$1,000.00 of insurance.
\$ 209,271.00	\$ 163.55	\$ 109.11	\$ 14.00	\$ 286.66	\$ 1.37
921,037.00	553.00	375.00	139.00	1,067.00	1.16
258,102.00	80.00	130.00	51.84	261.84	1.01
1,000,410.00	.....	204.50	36.30	240.80	.24
370,225.00	216.75	126.00	24.50	377.25	1.02
542,491.00	1,151.15	368.25	53.50	1,572.90	2.90
393,416.00	184.00	175.00	81.38	440.38	1.12
136,322.00	297.00	66.25	61.47	424.72	3.12
165,749.00	3.00	165.28	10.00	178.28	1.08
91,785.00	1,504.00	132.50	194.75	1,831.25	19.95
515,775.00	315.00	450.00	125.00	890.00	1.73
383,919.00	158.75	294.55	31.90	485.20	1.26
79,100.00	336.00	80.23	21.47	437.70	5.53
1,205,969.00	3,389.85	394.61	56.14	3,840.60	3.03
757,635.00	1,835.40	362.12	50.00	2,247.52	2.97
113,945.00	57.00	52.00	7.75	116.75	1.02
216,873.00	25.00	75.00	20.00	120.00	.553
375,519.00	410.00	133.50	27.48	570.98	1.52
417,874.00	992.00	242.00	104.44	1,338.44	3.20
64,931.00	.....	32.50	9.39	41.89	.645
114,238.00	73.00	50.25	4.75	128.00	1.12
631,192.00	1,212.00	260.46	172.80	1,645.26	2.61
932,517.00	903.44	546.05	203.10	1,652.59	1.77
519,961.00	229.66	233.25	51.72	514.63	.99
2,542,248.00	5,711.17	1,380.81	174.88	7,266.86	2.86
286,971.00	424.75	132.44	35.13	592.32	2.06
275,567.00	351.50	96.00	35.00	482.50	1.75
374,441.00	145.60	168.44	.....	314.04	.839
1,113,909.00	188.61	259.20	67.55	515.36	.463
115,250.00	91.75	93.00	23.70	208.45	1.81
126,579.00	45.00	55.79	25.31	126.10	.996
924,717.00	553.15	412.00	41.74	1,006.89	1.08
424,194.00	602.88	586.35	15.99	1,205.02	2.84
17,967,409.00	10,067.57	10,878.37	1,798.95	22,744.89	1.27
\$ 109,734,686.37	\$ 145,922.36	\$ 46,049.01	\$ 9,402.64	\$ 201,374.01	\$ 1.83

TABLE

Showing business transactions in Iowa by all Companies

NAME OF COMPANY.	LOCATION.
IOWA COMPANIES.	
Anchor Mutual, Fire.....	Creston.....
Burlington.....	Burlington.....
Capital.....	Des Moines.....
Council Bluffs.....	Council Bluffs.....
Des Moines.....	Des Moines.....
Dubuque Fire and Marine.....	Dubuque.....
Farmers.....	Cedar Rapids.....
Fidelity Mutual Fire.....	Des Moines.....
German Mutual.....	Davenport.....
Hawkeye.....	Des Moines.....
Indemnity.....	Davenport.....
Iowa Fire.....	Des Moines.....
Iowa State.....	Keokuk.....
Key City.....	Dubuque.....
Merchants & Bankers Mutual.....	Des Moines.....
Merchants and Manufacturers Fire.....	Clinton.....
Mill Owners Mutual.....	Des Moines.....
Security Fire.....	Davenport.....
State.....	Des Moines.....
Underwriters Mutual Fire.....	Sioux City.....
Total Iowa companies and average per cent.....	
OTHER THAN IOWA COMPANIES.	
Aetna.....	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.....
Boylston.....	Boston, Mass.....
British American Assurance.....	Toronto, Can.....
Buffalo German.....	Buffalo, N. Y.....
Caledonian—U. S. Branch.....	Philadelphia, Pa.....
Citizens.....	New York, N. Y.....
Citizens.....	Pittsburg, Pa.....
City of London—U. S. Branch.....	Boston, Mass.....
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.....
Dwelling House.....	Boston, Mass.....

No. II.

doing other than Life Insurance business in the State in 1892.

When organized.	BUSINESS IN IOWA FOR 1892.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1889	\$ 1,348,108	\$ 61,639.55	\$ 8,153.60	\$ 5,392.30	13.2
1890	4,991,056	71,981.51	37,975.78	34,567.39	52.8
1884	4,246,402	96,420.12	38,650.20	36,788.49	40.1
1881	2,388,994	61,468.61	22,734.48	17,013.14	37.0
1881	12,609,021	276,173.07	83,662.03	92,512.03	30.3
1883	4,670,975	84,375.12	37,264.24	38,008.60	44.2
1890	12,778,690	259,703.36	94,382.08	90,871.67	36.1
1887	1,375,576	50,198.27	15,344.60	12,805.75	26.0
1898	35,200	280.35	1,730.00	1,730.00	617.1
1895	15,017,211	279,252.15	102,961.85	88,871.99	37.0
1890	1,281,224	19,301.30	12,884.54	9,519.86	66.8
1892	727,594	10,910.27	650.80	650.80	6.0
1885	3,617,463	90,809.37	50,567.68	53,957.68	55.7
1891	803,034	11,688.85	170.93	170.93	1.5
1885	1,054,870	60,810.68	30,552.65	21,803.88	50.2
1891	1,810,734	31,639.43	11,221.93	11,034.17	35.5
1889	72,500	32,977.82	38,908.10	40,908.10	117.9
1883	6,436,814	97,061.19	42,560.42	38,896.64	43.8
1895	11,441,491	232,262.28	119,513.41	124,183.60	51.4
1891	1,186,851	79,694.69	5,090.25	7,858.89	6.5
	\$ 87,893,817	\$ 1,917,648.99	\$ 754,939.63	\$ 727,545.88	39.4
1812	\$ 4,515,653	\$ 65,458.73	\$ 31,070.90	\$ 32,148.10	47.5
1863	636,050	8,367.00	5,204.14	5,717.00	62.0
1818	989,312	4,049.51	3,247.03	3,397.03	65.6
1846	842,411	9,206.52	2,901.35	3,899.79	31.3
1853	1,073,576	15,436.85	2,968.41	5,577.41	19.2
1857	1,579,599	18,693.33	14,615.47	14,399.18	78.3
1810	1,815,614	29,285.21	10,639.39	10,582.79	45.7
1898	105,590	1,923.30	.....	77.32	.....
1872	167,816	2,524.51	1,271.27	1,523.18	59.4
1833	520,477	7,174.38	1,810.28	6,113.59	25.2
1897	950,767	11,022.44	4,024.39	4,064.40	36.5
1895	602,204	9,064.88	6,858.20	5,402.01	75.7
1836	757,580	11,152.54	6,229.08	4,833.60	55.9
1849	485,453	5,993.78	1,147.15	1,064.05	19.1
1881	.....	.....	469.13	466.13	.....
1891	3,132,194	42,533.84	29,742.68	25,970.75	69.9
1870	1,073,018	12,298.02	4,742.38	4,545.03	38.6
1890	2,985,971	39,978.24	13,206.77	15,538.24	33.0
1892	12,212,770	155,766.33	76,356.59	80,906.89	49.0
1835	283,248	4,637.05	329.86	329.86	7.1
1896	420,709	5,038.07	902.83	898.33	17.9
1872	470,435	4,893.35	4,947.47	4,870.00	101.1

TABLE No. II—

NAME OF COMPANY.	LOCATION.
OTHER THAN IOWA COMPANIES.	
Eagle Fire	New York, N. Y.
Equitable Fire and Marine	Providence, R. I.
Farmers Fire	York, Pa.
Fire Association of Philadelphia	Philadelphia, Pa.
Firemens	Newark, N. J.
Firemens	Chicago, Ill.
Firemans Fund	San Francisco, Cal.
Franklin Fire	Philadelphia, Pa.
German	Freeport, Ill.
German Fire	Peoria, Ill.
Germania Fire	New York, N. Y.
German American	New York, N. Y.
German	Quincy, Ill.
Girard Fire and Marine	Philadelphia, Pa.
Glens Falls	Glens Falls.
Grand Rapids, Fire	Grand Rapids, Mich.
Greenwich	New York, N. Y.
Guardian Fire Assurance—U. S. Branch	New York, N. Y.
Hamburg-Bremen—U. S. Branch	New York, N. Y.
Hanover Fire	New York, N. Y.
Hartford Fire	Hartford, Conn.
Home	New York, N. Y.
Imperial Fire—U. S. Branch	Boston, Mass.
Insurance Company of North America	Philadelphia, Pa.
Insurance Company of State of Pennsylvania	Philadelphia, Pa.
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	Chicago, Ill.
Manchester Fire Association—U. S. Branch	Chicago, Ill.
Manufacturers & Merchants	Pittsburgh, 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.
New York Bowery Fire	New York, N. Y.
Niagara Fire	New York, N. Y.
Northern Assurance—U. S. Branch	New York, N. Y.
North British and Mercantile—U. S. Branch	New York, N. Y.
Northwestern National	Milwaukee, Wis.
Norwich Union Fire—U. S. Branch	New York, N. Y.
Oakland Home	Oakland, Cal.
Orient	Hartford, Conn.

CONTINUED.

When organized.	BUSINESS IN IOWA FOR 1892.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1806	382,080	4,158.60	137.39	132.33	3.3
1859	313,816	4,223.75	758.00	1,591.87	17.9
1853	1,147,808	17,839.40	11,747.39	10,756.71	60.6
1820	3,103,711	47,312.19	22,339.49	24,795.18	47.2
1855	517,907	6,108.08	1,546.16	118.01	25.3
1867	213,435	3,359.53	105.37	105.37	3.1
1863	1,350,465	16,719.97	8,992.52	6,529.08	53.8
1829	917,975	12,122.81	1,540.96	2,358.83	12.7
1865	6,877,107	142,712.95	51,125.88	44,813.72	35.8
1876	711,138	10,205.96	8,651.94	8,651.94	84.3
1859	1,430,041	18,801.03	9,231.87	7,830.52	49.1
1872	3,576,774	47,308.33	12,797.29	12,715.00	27.1
1859	323,684	4,250.94	1,300.41	1,300.41	30.5
1853	1,204,321	14,640.01	3,765.51	4,515.07	25.7
1849	808,818	8,684.45	2,035.07	4,036.72	23.4
1882	588,901	5,533.13	2,046.74	1,220.94	37.0
1834	296,925	3,603.40	1,604.22	1,604.22	44.5
1821	1,023,290	13,632.27	2,493.11	3,934.65	18.3
1854	719,043	11,217.71	9,698.74	8,493.74	86.2
1852	1,515,173	22,305.09	12,458.15	9,667.31	56.0
1810	7,297,388	101,122.21	48,912.50	51,459.00	47.4
1855	11,290,958	137,744.62	47,105.82	54,359.01	34.2
1803	534,967	8,981.69	5,106.75	632.73	56.8
1792	4,808,670	77,250.00	28,558.02	26,465.69	37.0
1794	297,686	3,993.29	2,516.84	2,506.12	63.0
1862	2,117,374	32,907.97	14,067.18	10,953.51	42.7
1879	276,651	3,373.72	2,501.04	291.25	74.1
1839	3,834,886	60,245.56	25,917.91	26,775.91	43.0
1720	972,989	13,243.24	304.05	313.05	2.3
1861	1,134,100	17,352.61	4,940.30	3,440.20	28.4
1824	2,088,108	74,397.91	7,472.50	8,842.02	10.0
1805	153,981	1,542.95	547.36	772.36	35.4
1854	318,856	4,300.73	1,076.33	1,069.33	25.0
1823	481,402	6,020.65	1,278.34	545.54	21.1
1858	939,103	11,443.97	8,370.69	7,049.00	73.1
1851	313,816	4,223.75	758.00	1,591.88	17.9
1881	347,080	5,370.47	3,205.82	3,355.24	60.8
1852	3,226,116	32,100.11	11,382.63	11,532.63	35.5
1871	3,785,093	55,290.16	25,675.03	26,292.22	46.4
1810	146,025	2,050.05	2,598.84	1,210.46	126.8
1869	1,550,218	19,549.23	12,336.00	11,125.24	63.1
1833	378,544	5,085.03	3,186.05	716.03	62.7
1850	1,727,241	24,249.43	16,746.33	24,387.82	70.0
1836	1,014,113	14,977.91	4,392.03	5,146.72	32.3
1869	2,918,676	44,297.99	18,065.98	16,853.90	40.9
1869	3,299,146	37,369.91	18,988.68	20,451.88	50.8
1879	900,244	13,868.80	10,577.77	5,546.82	74.7
1880	1,477,604	19,163.99	13,230.29	11,191.29	68.0
1867	1,603,381	17,791.56	7,019.73	5,950.99	35.5

TABLE No. II—

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

CONTINUED.

When organized.	BUSINESS IN IOWA FOR 1892.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1851	\$ 471,437	\$ 5,972.96	\$ 637.05	\$ 690.70	10.7
1855	1,728,216	27,126.34	6,831.28	9,834.01	25.2
1855	826,505	10,206.46	4,950.31	4,440.09	48.5
1854	4,061,454	64,696.77	35,908.31	38,593.71	55.5
1853	10,512,222	154,224.88	49,532.10	49,099.30	32.1
1782	1,107,796	16,203.43	3,270.29	3,554.00	20.2
1845	155,150	2,196.15	2,153.02	2,095.82	98.0
1799	579,174	7,393.27	1,725.73	1,787.67	23.3
1891	1,598,976	22,208.19	8,160.62	6,757.50	37.0
1872	985,616	9,390.11	4,168.46	3,567.01	44.4
1866	2,992,492	34,359.44	14,781.00	12,953.00	43.0
1845	2,131,332	29,679.52	3,630.79	3,642.05	12.2
1865	2,698,041	34,523.91	22,888.01	19,041.55	66.3
1824	593,667	7,495.80	2,319.35	7,379.87	30.9
1841	1,020,075	12,789.80	6,907.99	1,384.20	54.5
1849	3,555,950	55,761.68	25,882.18	22,362.86	46.4
1871	696,340	9,225.77	7,752.30	5,065.15	84.0
1710	1,524,906	24,064.42	8,187.64	12,030.31	34.0
1886	420,427	4,544.56	597.65	597.65	13.2
1865	1,116,295	16,895.63	3,934.72	3,934.72	23.3
1714	63,500	924.95	153.81	153.81	16.6
1804	673,728	8,076.79	7,136.26	6,479.11	88.4
1850	355,294	3,898.52	2,360.88	2,473.87	60.6
1824	456,497	4,028.65	1,775.35	1,775.35	44.1
1837	2,091,024	28,300.23	8,799.74	9,730.49	31.1
1851	1,473,268	24,562.66	7,946.60	7,375.00	32.4
1853	716,691	9,102.28	2,685.64	2,836.29	29.5
	\$ 165,339,645	\$ 2,351,350.56	\$ 979,372.76	\$ 970,929.06	41.6
	\$ 253,233,462	\$ 4,268,999.55	\$ 1,734,312.39	\$ 1,698,474.94	40.6
1890	\$ 1,103,000	\$ 4,976.16	\$ 990.33	\$ 790.33	19.9
1890	1,601,695	11,238.50	6,010.39	6,010.39	53.5
1884	674,500	2,954.03	227.64	541.05	7.8
1890	2,368,440	13,311.00	2,720.54	3,295.54	20.4
1876	1,278,450	17,800.91	9,730.60	10,865.59	54.7
1851	347,400	1,731.18	1,934.96	1,995.11	111.8
1866	1,196,200	8,985.72	187.63	187.63	2.1
1882	138,429	4,100.36	1,496.00	1,426.65	36.5
1874	53,000	1,343.67	486.82	486.82	36.2
1868	7,387	207.85			
1891	39,407	924.02	354.26	293.22	38.3
1886	604,469	48,808.64	21,941.00	20,191.00	45.0
1884	1,927,750	30,024.40	22,117.96	22,817.96	73.7
	\$ 10,640,514	\$ 146,407.24	\$ 68,198.13	\$ 68,901.30	46.6
	\$ 263,873,976	\$ 4,415,406.79	\$ 1,802,510.52	\$ 1,787,376.24	40.8

TABLE

An exhibit of the condition and business of insurance companies

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER 31, 1892.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid-up capital stock.
IOWA COMPANIES.			
Anchor Mutual Fire, Creston.....	Mutual.	\$ 71,300.94	\$ 18,343.00
Burlington, Burlington.....		501,027.23	372,347.02
Capital, Des Moines.....		25,000.00	110,968.77
Council Bluffs, Council Bluffs.....		25,000.00	94,769.97
Des Moines, Des Moines.....		25,000.00	281,345.22
Dubuque Fire and Marine, Dubuque.....		100,000.00	282,571.21
Farmers, Cedar Rapids.....		100,000.00	505,538.69
Fidelity Mutual Fire Association, Des Moines.....	Mutual.	114,238.17	11,348.70
German Mutual Fire, of Scott county, Davenport.....	Mutual.	37,506.02	37,056.02
Hawkeye, Des Moines.....		25,000.00	583,122.38
Indemnity, Davenport.....		22,950.00	34,235.41
Iowa Fire, Des Moines.....		25,000.00	30,575.68
Iowa State Mutual, Keokuk.....	Mutual.	621,862.62	6,950.00
Key City Fire, Dubuque.....		50,000.00	57,729.05
Merchants and Bankers Mutual, Des Moines.....	Mutual.	154,428.55	17,998.79
Merchants and Manufacturers Fire Ins. Co., Clinton		25,000.00	55,933.21
Mill Owners Mutual Fire, Des Moines.....	Mutual.	119,105.26	2,000.00
Security Fire, Davenport.....		25,000.00	163,058.89
State, Des Moines.....		200,000.00	542,707.10
Underwriters Mutual, Sioux City.....	Mutual.	82,755.62	8,070.00
Total Iowa Companies.....		\$ 856,450.00	\$ 4,444,877.99
OTHER THAN IOWA COMPANIES.			
Aetna, Hartford, Conn.....		\$ 4,000,000.00	\$ 10,915,829.63
Agricultural, Watertown, N. Y.....		500,000.00	2,389,629.50
American, Boston, Mass.....		300,000.00	617,611.80
American, Newark, N. J.....		600,000.00	2,297,474.58
American Central, St. Louis, Mo.....		600,000.00	1,641,100.41
American Fire, New York, N. Y.....		400,000.00	1,697,505.94
American Fire, Philadelphia, Pa.....		500,000.00	3,183,302.47
Atlas Assurance, U. S. Br., Chicago, Ill.....	None in U. S.	713,382.05	249,654.61
Boylston, Boston, Mass.....		557,200.00	959,925.72
British American Assurance, Toronto, Canada.....	None in U. S.	819,092.37	494,733.65
Buffalo German, Buffalo, New York.....		200,000.00	1,547,228.52
Caledonian, U. S. Br., New York, N. Y.....	None in U. S.	1,974,246.35	1,516,849.15
Citizens, New York, N. Y.....		300,000.00	1,028,389.34
Citizens, Pittsburg, Pa.....		500,000.00	792,066.59
City of London Fire, U. S. Br., Boston, Mass.....	None in U. S.	469,391.06	91,648.37
Commercial Union, U. S. Br., New York, N. Y.....	None in U. S.	3,590,990.74	2,703,235.36
Concordia Fire, Milwaukee, Wis.....		200,000.00	706,615.38
Connecticut Fire, Hartford, Conn.....		1,000,000.00	2,809,697.81
Continental, New York, N. Y.....		1,000,000.00	6,380,180.73
Delaware, Philadelphia, Pa.....		702,875.00	1,664,185.67
Detroit Fire and Marine, Detroit, Mich.....		400,000.00	1,140,777.03
Dwelling House, Boston, Mass.....		300,000.00	480,065.90
Eagle Fire, New York, N. Y.....		300,000.00	1,133,166.51
Equitable Fire and Marine, Providence, R. I.....		300,000.00	588,105.22
Farmers Fire, York, Pa.....	Mutual.	628,423.51	378,341.32

No. III.

other than Life operating in Iowa during the year 1892.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1892.				
	Total income.	Total expenditures.	Amount of risks written and renewed during the year 1892.	Premiums received.	Losses paid.
\$ 128,680.21	\$ 26,213.72	\$ 23,272.97	\$ 1,348,108.33	\$ 61,639.55	\$ 7,841.61
273,745.62	280,471.37	30,323,277.00	282,045.12	154,548.14	33,106.11
26,836.28	64,302.47	4,246,402.00	96,420.21	20,365.80	73,338.54
20,877.23	55,136.53	46,179.63	12,669,021.00	276,173.07	84,376.12
54,702.84	222,022.47	170,231.47	4,670,975.00	329,703.36	91,764.04
126,114.19	82,899.66	66,545.53	12,778,690.00	59,198.27	14,854.13
84,038.63	251,809.03	214,327.56	1,375,576.00	280.25	1,730.00
	32,430.17	33,749.95	15,017,211.00	279,252.15	102,961.85
	4,800.63	4,747.58			
206,633.01	293,078.90	263,143.62	1,281,224.00	19,301.30	12,884.54
	18,033.21	23,373.03	727,594.15	10,910.27	650.80
	7,345.20	5,099.31	3,617,463.00	208,714.98	50,657.68
	93,569.72	95,087.34	803,034.00	11,888.85	170.93
3,571.46	10,976.85	6,335.60	1,054,870.00	60,810.68	30,552.05
	27,786.56	39,786.56	1,810,734.56	31,639.43	11,221.03
1,713.33	31,358.71	25,858.62	383,000.00	17,281.00	47,913.47
	61,156.51	60,314.32	6,436,814.00	97,061.19	36,617.75
61,111.78	90,569.66	75,949.30	28,788,389.00	585,761.09	269,216.05
16,195.59	503,880.19	497,146.08	2,990,943.00	127,405.00	12,467.98
65,579.78	64,535.44				
\$ 729,585.49	\$ 2,241,055.66	\$ 2,060,957.75	\$ 122,687,629.04	\$ 2,631,130.40	\$ 1,006,841.64
\$ 3,607,548.18	\$ 4,185,822.01	\$ 3,965,186.11	\$ 407,960,837.00	\$ 4,334,261.26	\$ 2,117,272.04
365,801.27	1,123,185.56	1,043,553.58	127,973,341.00	1,193,574.59	571,718.35
58,621.36	311,778.65	257,977.47	35,505,890.00	398,831.01	207,204.14
1,142,044.66	641,270.96	532,350.84	78,147,754.00	671,310.83	261,912.51
318,413.83	838,515.44	770,486.11	82,739,012.00	967,230.69	429,749.74
308,579.35	1,584,319.39	1,616,964.17	174,051,609.00	1,919,559.51	1,070,302.87
141,428.80	2,668,874.16	2,611,452.39	318,533,005.00	2,947,465.19	1,685,029.27
403,727.44	306,194.22	258,907.40	33,147,116.00	440,257.77	141,830.45
91,379.50	320,687.73	320,687.85	38,694,481.00	599,979.73	180,422.09
324,358.72	621,963.38	602,063.54	64,953,913.00	734,100.62	417,582.65
978,622.86	487,960.41	400,804.96	48,061,573.00	529,672.67	208,974.45
457,397.20	1,920,282.47	1,483,465.66	282,187,583.00	2,365,216.24	710,619.03
171,485.01	733,008.10	797,889.30	90,371,260.00	855,879.52	476,985.65
22,790.60	346,891.19	329,887.35	28,414,434.00	3,230,856.73	218,344.86
377,742.69	116,207.47	229,799.50	4,009,588.00	56,485.23	169,475.71
887,755.38	3,107,812.93	2,989,437.86	373,887,429.00	3,794,660.70	2,060,600.04
84,393.60	465,977.60	415,274.97	45,200,257.00	541,006.68	227,502.56
518,744.24	1,636,459.49	1,506,048.37	145,859,912.00	1,825,400.11	880,466.09
1,765,894.96	2,935,703.01	2,794,362.89	581,271,923.00	3,230,856.73	1,531,242.13
282,188.30	933,375.23	898,676.90	112,207,086.00	1,251,949.11	508,621.44
550,260.60	321,491.26	253,573.02	27,089,266.00	323,460.74	125,231.81
20,853.23	181,256.57	205,724.02	18,511,580.00	192,232.24	95,691.43
640,199.83	222,218.52	238,645.57	34,480,120.00	229,636.31	106,864.09
44,445.29	315,214.88	323,584.82	29,063,222.00	342,278.29	203,605.48
250,082.19	411,750.46	371,205.65	35,062,687.00	432,688.75	236,763.98

TABLE No. III—

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER 31, 1892.		
	Paid up capital stock.	Total gross assets.	Liabilities, including paid-up capital stock.
OTHER THAN IOWA COMPANIES.			
Fire Association of Philadelphia, Philadelphia, Pa.	\$ 500,000.00	\$ 5,226,263.01	\$ 4,349,598.69
Firemen's, Chicago, Ill.	250,000.00	423,387.80	369,328.57
Firemen's, Newark, N. J.	800,000.00	1,917,702.26	968,804.60
Firemen's Fund, San Francisco, Cal.	1,000,000.00	3,037,706.77	2,420,064.33
Franklin Fire, Philadelphia, Pa.	400,000.00	3,198,529.07	2,198,027.47
German, Freeport, Ill.	300,000.00	2,860,658.56	2,162,768.88
German Fire, Peoria, Ill.	200,000.00	400,380.03	359,644.02
Germania Fire, New York, N. Y.	1,000,000.00	3,195,170.90	2,183,521.81
German-American, New York, N. Y.	1,000,000.00	6,202,395.93	3,945,479.94
German, Quincy, Ill.	223,800.00	323,978.90	301,128.33
Girard Fire and Marine, Philadelphia, Pa.	300,000.00	1,681,104.56	1,143,247.14
Glens Falls, Glens Falls, N. Y.	200,000.00	2,155,573.77	935,983.72
Grand Rapids Fire, Grand Rapids, Mich.	200,000.00	359,521.26	316,715.70
Greenwich, New York, N. Y.	200,000.00	1,484,152.69	1,265,085.46
Guardian Assurance, U. S. Br., New York, N. Y.	None in U. S.	1,671,938.79	1,136,949.12
Hamburg-Bremen Fire, U. S. Br., New York, N. Y.	None in U. S.	1,330,492.75	1,015,933.43
Hanover Fire, New York, N. Y.	1,000,000.00	2,300,960.44	2,197,901.37
Hartford Fire, Hartford, Conn.	1,250,000.00	7,109,825.49	4,526,960.95
Home, New York, N. Y.	3,000,000.00	9,328,754.44	5,049,514.62
Imperial Fire, U. S. Br., Boston, Mass.	None in U. S.	1,854,882.18	1,134,457.40
Insurance Co. of North America, Philadelphia, Pa.	3,000,000.00	9,730,689.23	7,305,964.06
Ins. Co. of the State of Penn., Philadelphia, Pa.	200,000.00	763,926.51	701,649.40
Lancashire, U. S. Br., New York, N. Y.	None in U. S.	2,894,752.58	2,082,707.71
Lion, U. S. Br., Hartford, Conn.	None in U. S.	914,333.23	499,693.31
Liverpool and London and Globe, U. S. Br., New York	None in U. S.	8,193,023.89	5,163,827.13
London Assurance Corporation, U. S. Br., New York	None in U. S.	2,402,792.97	1,183,686.53
London and Lancashire, U. S. Br., Chicago, Ill.	None in U. S.	2,639,587.64	1,934,609.57
Manchester Fire, U. S. Br., Chicago, Ill.	None in U. S.	1,782,848.79	1,266,963.29
Manufacturers and Merchants, Pittsburg, Pa.	250,000.00	415,472.62	361,970.25
Mercantile Fire and Marine, Boston, Mass.	400,000.00	645,566.42	573,791.18
Mechanics, Philadelphia, Pa.	250,000.00	741,193.96	614,656.42
Merchants, Newark, N. J.	400,000.00	1,546,547.23	1,341,179.09
Merchants, Providence, R. I.	200,000.00	481,453.53	435,442.46
Michigan Fire and Marine, Detroit, Mich.	400,000.00	856,903.85	756,896.40
Milwaukee Mechanics, Milwaukee, Wis.	200,000.00	1,954,996.35	889,195.80
National Fire, Hartford, Conn.	1,000,000.00	3,183,454.07	2,605,561.33
Newark Fire, Newark, N. J.	250,000.00	657,027.56	428,539.88
New Hampshire Fire, Manchester, New Hampshire	700,000.00	1,985,821.33	1,556,153.58
New York Bowers Fire, New York, N. Y.	200,000.00	520,697.16	471,492.76
Niagara Fire, New York, N. Y.	500,000.00	2,190,192.42	1,777,032.38
Northern Assurance, U. S. Br., New York, N. Y.	None in U. S.	1,652,232.69	1,155,318.27
North British and Mercantile, U. S. Br., New York	None in U. S.	3,453,004.55	2,306,658.84
Northwestern National, Milwaukee, Wis.	600,000.00	1,716,016.01	1,310,461.94
Norwich Union, U. S. Br., New York, N. Y.	None in U. S.	1,857,877.51	1,298,213.81
Oakland Home, Oakland, Cal.	300,000.00	583,390.19	517,537.99
Orient, Hartford, Conn.	1,000,000.00	2,189,981.85	2,141,220.77
Pacific Fire, New York, N. Y.	200,000.00	747,300.84	499,855.26
Palatine, U. S. Br., Chicago, Ill.	None in U. S.	1,296,798.48	711,790.78
Pennsylvania Fire, Philadelphia, Pa.	400,000.00	3,825,160.63	2,405,605.33
Peoples Fire, Manchester, N. H.	500,000.00	1,012,835.28	932,584.14
Phenix, Brooklyn, N. Y.	1,000,000.00	5,794,596.78	5,250,852.24
Phenix, Hartford, Conn.	2,000,000.00	5,820,322.06	4,580,057.92
Phenix Assurance, U. S. Br., New York, N. Y.	None in U. S.	2,492,333.50	1,808,053.74
Providence, Washington, Providence, R. I.	400,000.00	1,418,288.19	1,386,635.67
Prussian National, U. S. Br., Chicago, Ill.	None in U. S.	714,738.48	255,439.91

CONTINUED.

Net surplus.	BUSINESS TRANSACTIONS DURING THE YEAR 1892.				
	Total income.	Total expenditures.	Amount of risks written and renewed during the year 1892.	Premiums received.	Losses paid.
876,664.32	2,293,648.22	2,214,251.50	198,573,047.00	2,520,581.57	1,320,290.58
54,059.23	138,927.96	166,394.50	13,982,244.00	172,013.42	113,457.47
948,897.66	478,311.18	445,146.08	50,804,475.00	440,847.44	243,553.84
617,642.44	1,866,183.62	1,703,340.19	223,560,796.00	2,775,296.59	1,004,780.59
1,000,501.60	663,267.39	600,477.96	54,197,464.00	599,284.44	209,350.54
697,889.68	1,598,336.06	1,408,898.64	102,295,349.00	1,742,773.76	788,892.73
40,736.01	192,124.02	185,279.84	14,473,042.00	233,130.85	118,958.36
1,011,649.09	1,114,806.08	1,064,223.95	182,387,040.00	1,538,082.08	608,953.20
2,256,915.09	3,124,743.67	2,922,923.34	397,321,446.00	3,822,233.71	1,664,359.31
22,850.57	110,496.40	66,443.97	8,661,281.00	108,296.02	30,737.57
537,857.49	528,714.32	468,324.90	51,850,226.00	559,647.17	219,524.65
1,219,389.05	755,347.38	585,804.03	79,090,902.00	808,449.42	313,466.87
42,806.55	190,955.23	173,911.50	16,544,597.00	215,524.38	94,549.64
121,057.23	1,296,659.48	1,412,888.35	238,519,793.00	1,486,231.92	934,911.36
534,989.67	1,152,643.12	1,158,108.87	146,675,780.00	1,386,199.04	709,980.54
314,550.32	1,265,144.48	1,172,105.13	120,937,436.00	1,507,878.24	782,217.60
403,089.07	1,340,681.34	1,344,058.23	147,909,676.00	1,517,363.03	734,891.50
2,582,834.54	3,852,270.43	3,537,935.12	335,153,084.00	4,213,566.36	2,101,666.03
1,279,239.82	5,332,887.74	5,455,567.31	734,896,694.00	6,528,010.57	3,258,273.10
730,424.78	1,294,779.82	1,228,289.41	171,176,587.00	1,632,303.30	783,496.17
2,364,725.17	5,939,930.69	5,687,219.21	977,448,586.00	7,146,160.08	3,682,463.98
62,277.11	355,736.17	365,259.93	42,114,316.00	445,358.27	232,417.26
812,044.87	2,826,297.25	3,500,704.08	321,356,467.00	3,609,707.49	2,495,226.18
414,639.92	612,172.15	540,988.73	89,081,174.00	1,012,460.30	356,585.24
3,029,196.76	5,649,779.19	5,089,156.90	764,371,969.00	6,991,243.39	3,501,484.86
1,219,106.44	1,812,461.79	1,616,877.93	267,813,771.00	2,181,554.98	1,111,305.27
704,078.07	2,223,502.76	2,070,749.79	277,568,505.00	2,560,081.91	1,365,501.23
515,885.50	1,513,351.94	1,277,593.47	154,799,402.00	2,002,658.15	758,101.54
53,502.37	158,972.18	130,239.48	18,372,243.00	203,504.94	64,232.23
71,775.24	245,675.00	233,868.78	26,099,774.00	278,046.17	109,067.37
126,537.54	247,963.87	240,409.23	27,961,882.00	260,147.36	140,117.65
205,368.14	1,036,158.37	1,084,918.54	96,250,782.00	1,123,890.12	700,786.58
46,011.07	314,275.76	332,503.56	30,178,088.00	346,826.65	220,770.53
100,007.45	593,761.71	639,640.23	53,521,453.00	715,061.42	410,613.30
1,065,800.55	857,778.02	799,200.19	65,641,589.00	783,892.84	438,827.51
487,892.74	2,151,067.30	1,911,525.33	231,325,231.00	2,547,311.90	1,074,975.33
228,487.08	233,328.51	272,603.50	25,640,768.00	239,371.27	155,626.50
429,607.75	982,482.29	877,234.06	92,097,829.00	1,092,419.02	523,501.69
49,204.40	370,239.56	474,164.68	36,196,486.00	634,038.81	247,413.18
413,160.04	1,047,439.12	1,642,720.94	218,550,825.00	2,206,153.50	1,187,192.98
497,914.42	1,262,393.21	1,308,837.77	142,933,785.00	1,585,274.23	881,819.21
1,146,345.71	2,501,494.09	2,421,841.57	267,794,703.00	2,958,020.99	1,648,090.97
495,554.07	724,089.25	643,623.19	68,124,175.00	764,325.71	316,404.97
559,663.70	1,031,814.58	1,521,660.91	186,014,300.00	1,935,378.54	1,012,613.65
65,892.20	630,666.60	618,675.61	58,422,402.00	907,092.38	366,448.54
48,751.08	1,552,262.13	1,476,994.73	147,627,676.00	1,960,954.79	935,407.13
247,445.56	342,812.97	292,475.26	45,322,510.00	423,324.54	158,155.26
355,007.70	809,562.53	484,038.10	116,377,502.00	1,159,384.98	282,474.64
1,419,555.30	1,641,568.31	1,524,116.46	159,684,966.00	1,856,240.61	936,547.38
80,251.14	793,775.97	631,174.79	63,295,527.00	801,359.80	390,306.34
543,744.54	4,635,533.42	4,250,932.79	420,689,514.00	4,925,152.71	2,499,840.48
1,240,354.14	3,997,029.70	3,581,214.75	357,149,748.00	3,804,172.82	2,118,956.50
624,279.56	2,033,672.49	2,036,708.71	365,130,225.00	3,210,866.99	1,392,450.55
31,652.52	1,335,980.51	1,392,858.02	237,657,871.00	1,706,546.49	650,458.56
459,298.57	357,499.76	256,761.73	32,371,057.00	412,644.75	115,751.88

TABLE No. III—

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER 31, 1892.		
	Paid-up capital stock.	Total gross assets.	Total liabilities, including paid-up capital stock.
OTHER THAN IOWA COMPANIES.			
Queen Insurance Co. of America, New York, N. Y.	\$ 500,000.00	\$ 3,538,915.65	\$ 2,517,282.89
Reliance, Philadelphia, Pa.	300,000.00	842,861.77	638,801.35
Rochester-German, Rochester, N. Y.	200,000.00	962,137.50	721,308.14
Rockford, Rockford, Ill.	200,000.00	1,007,302.12	901,555.98
Royal, U. S. Br., Chicago, Ill.	None in U. S.	7,180,858.12	5,095,504.45
St. Paul Fire and Marine, St. Paul, Minn.	500,000.00	2,245,386.24	1,572,107.53
Scottish Union and Nat'l, U. S. Br., Hartford, Conn.	None in U. S.	2,258,649.38	802,788.49
Security, New Haven, Conn.	250,000.00	700,153.27	652,649.33
Springfield Fire and Marine, Springfield, Mass.	1,500,000.00	3,751,504.20	3,166,794.12
State Investment and Ins. Co., San Francisco, Cal.	400,000.00	708,631.53	704,780.22
Sun Ins. Office, U. S. Br., New York, N. Y.	None in U. S.	2,671,249.91	2,003,329.70
Syndicate, Minneapolis, Minn.	200,000.00	335,338.41	373,587.15
Traders, Chicago, Ill.	500,000.00	1,703,401.62	999,982.39
Union, Philadelphia, Pa.	250,000.00	530,513.38	519,939.66
Union Assurance Society, U. S. Br., New York, N. Y.	None in U. S.	667,979.45	214,911.72
United Fireworks, Philadelphia, Pa.	300,000.00	1,254,301.24	1,171,664.39
United States Fire, New York, N. Y.	250,000.00	685,807.12	534,894.95
Westchester Fire, New York, N. Y.	300,000.00	1,753,307.23	1,326,577.02
Western Assurance, Toronto, Canada.	None in U. S.	1,617,195.40	1,056,014.07
Williamsburg City Fire, Brooklyn, N. Y.	250,000.00	1,496,364.02	803,222.20
Total non-Iowa companies	\$ 44,333,875.00	\$221,462,606.87	\$161,924,444.54
Total of fire companies	\$ 45,190,325.00	\$225,907,484.86	\$164,545,993.70
COMPANIES OTHER THAN FIRE.			
American Casualty Ins. and Sec. Co., Baltimore, Md.	\$ 1,000,000.00	2,607,675.76	2,467,918.77
American Employers Liability, Jersey City, N. J.	200,000.00	527,472.96	511,903.26
American Surety Company, New York, N. Y.	2,000,000.00	3,204,688.31	2,459,913.62
Employers Liability Assurance Corporation, U. S. Br., Boston, Mass.	None in U. S.	1,091,316.26	626,841.00
Fidelity and Casualty Co., New York, N. Y.	250,000.00	1,812,955.42	1,638,442.47
Guarantee Co. of North America, Montreal, Canada.	None in U. S.	766,502.93	170,892.31
Hartford Steam Boiler Inspection and Insurance Company, Hartford, Conn.	500,000.00	1,625,228.52	1,519,130.81
Lloyd's Plate Glass, New York, N. Y.	250,000.00	577,896.54	488,904.24
Metropolitan Plate Glass, New York, N. Y.	100,000.00	378,262.56	231,189.99
New Jersey Plate Glass, Newark, N. J.	100,000.00	127,041.65	119,232.25
New York Plate Glass, New York, N. Y.	100,000.00	190,264.55	188,626.33
Northwestern Live Stock, Des Moines, Iowa.	100,000.00	109,062.12	143,566.22
*Standard Life and Accident, Detroit, Mich.	200,000.00	672,645.63	628,101.09
Total of companies other than fire	\$ 4,800,000.00	\$ 13,751,013.21	\$ 11,194,662.37
Grand total	\$ 49,990,325.00	\$240,658,498.07	\$175,740,656.07

* Does accident business only.

CONTINUED.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1892.				
	Total income.	Total expenditures.	Amount of risks written and renewed during the year 1892.	Premiums received.	Losses paid.
\$ 1,021,632.96	\$ 2,302,380.39	\$ 2,022,533.08	\$ 228,982,468.00	\$ 2,651,550.91	\$ 1,337,277.55
204,080.42	205,772.48	258,891.73	28,982,713.00	284,404.22	162,307.62
240,820.30	616,781.21	572,223.63	67,458,551.00	800,138.29	336,396.08
105,746.14	508,887.78	417,232.94	100,288,879.00	961,596.57	178,048.90
2,085,353.67	4,972,695.22	4,495,454.48	733,241,130.00	6,292,199.00	2,984,761.01
673,278.71	1,635,785.12	1,433,001.21	135,104,912.00	1,907,153.71	911,010.51
1,455,860.89	974,691.29	750,061.87	180,831,937.00	1,773,728.03	491,372.00
47,503.94	597,532.74	571,645.05	85,477,524.00	778,090.73	378,400.07
584,710.08	1,969,940.94	1,969,852.32	167,952,500.00	2,149,792.76	1,220,735.51
8,851.31	774,282.40	708,731.34	62,025,101.00	960,106.16	455,696.67
667,920.21	2,244,352.79	2,113,456.34	237,664,619.00	2,729,478.62	1,376,272.52
193,861.17	284,558.99	25,468,263.00	353,710.47	194,187.86	
708,419.23	643,377.75	655,481.62	57,225,562.00	400,603.46	
10,675.72	335,934.71	335,046.79	38,950,839.00	401,550.90	222,424.04
453,067.73	304,361.44	192,684.69	35,070,997.00	385,426.95	106,052.15
82,636.85	338,964.22	325,919.84	35,496,817.00	395,375.09	191,616.29
150,913.17	338,716.13	322,301.53	44,223,822.00	402,987.42	161,279.34
426,730.21	1,105,492.10	1,101,871.80	120,346,866.00	1,276,873.83	615,556.89
561,181.33	1,724,523.91	1,539,646.64	198,235,601.00	2,159,714.35	1,004,571.42
603,141.82	616,703.49	611,650.98	77,328,860.00	637,250.04	326,606.56
\$ 59,576,411.07	\$ 131,009,293.46	\$ 124,652,483.20	\$15,473,343,438.00	\$ 157,543,970.91	\$ 76,774,940.83
\$ 60,305,966.56	\$ 133,250,349.12	\$ 126,713,440.95	\$15,596,031,067.04	\$ 160,177,101.31	\$ 77,781,782.47
139,756.99	2,543,039.11	2,422,864.41	418,772,515.00	3,255,501.28	1,103,964.88
15,569.70	490,040.64	406,959.78	130,195,000.00	651,924.47	204,183.11
744,774.69	613,600.03	543,270.10	103,718,010.00	585,632.60	195,026.25
464,475.26	861,753.17	791,424.82	243,748,531.00	1,000,824.42	428,855.07
177,542.95	2,160,773.62	1,979,932.28	296,955,873.00	2,269,542.52	792,737.75
595,610.62	258,722.76	232,504.88	51,400,996.00	249,914.04	77,566.53
106,067.71	785,069.75	708,413.77	83,122,795.00	770,612.45	106,722.89
88,992.30	389,286.73	392,251.20	13,291,982.00	390,908.98	157,438.35
147,072.57	242,013.20	224,392.21	9,419,489.00	257,992.81	94,952.51
7,809.40	31,458.77	31,447.21	871,066.00	28,979.39	8,559.80
1,638.22	142,939.93	134,266.77	7,194,025.00	176,161.42	38,101.43
25,495.89	92,145.97	77,780.69	1,234,150.00	96,131.87	35,591.00
44,544.54	784,366.61	727,550.46	107,449,446.00	914,442.12	361,413.60
\$ 2,556,356.84	\$ 9,395,210.29	\$ 8,673,058.58	\$ 1,467,373,879.00	\$ 10,648,628.46	\$ 3,605,113.29
\$ 62,892,347.40	\$ 142,645,559.41	\$ 135,386,499.53	\$17,063,404,946.04	\$ 170,825,729.77	\$ 81,386,895.76

TABLE

A classified exhibit of gross assets, December 31, 1892,

NAME AND LOCATION 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.....	\$ 143,220.00	\$ 83,105.78	\$	\$ 37,600.00
Burlington.....	19,995.10	18,031.97	.....	150.00
Capital.....	350.00	21,270.20	.....	.....
Council Bluffs.....	15,000.00	43,548.11	.....	11,727.90
Des Moines.....	.....	.....	.....	.....
Dubuque Fire and Marine.....	37,500.00	198,773.95	.....	4,725.00
Farmers.....	.....	234,560.21	.....	12,593.75
Fidelity Mutual Fire Association.....	.....	7,300.00	.....	.....
German Mutual of Scott County.....	64,220.86	215,766.87	.....	13,100.00
Hawkeye.....	.....	26,200.00	.....	.....
Indemnity.....	.....	20,005.67	.....	.....
Iowa Fire.....	125.00	.....	.....	.....
Iowa State Mutual.....	.....	53,026.00	.....	.....
Key City Fire.....	.....	.....	.....	.....
Merchants and Bankers Mutual.....	.....	12,250.00	.....	.....
Merchants and Manufacturers Fire.....	.....	.....	.....	.....
Mill Owners Mutual.....	.....	73,775.00	.....	12,000.00
Security Fire.....	105,225.00	207,155.93	.....	15,050.00
State.....	.....	5,750.00	.....	.....
Underwriters Mutual Fire.....	.....	.....	.....	.....
Total Iowa Companies.....	\$ 385,635.96	\$1,219,417.69	\$	\$ 106,946.65
OTHER THAN IOWA COMPANIES.				
Aetna.....	\$ 250,000.00	\$ 26,000.00	\$ 112,000.00	\$ 9,131,748.50
Agricultural.....	244,442.37	1,270,729.59	.....	351,408.50
American, Massachusetts.....	.....	.....	.....	505,563.80
American, New Jersey.....	263,841.57	1,388,605.75	169,500.00	365,990.00
American, Central.....	500,000.00	53,500.00	.....	714,000.00
American Fire, New York.....	.....	20,500.00	255,375.00	921,952.50
American Fire, Pennsylvania.....	252,296.60	1,234,000.00	33,750.00	1,236,676.61
Atlas—U. S. Branch.....	.....	.....	339,000.00	264,100.00
Boylston.....	.....	194,500.00	.....	547,150.55
British America Assurance.....	.....	.....	345,900.00	260,375.00
Buffalo German.....	300,000.00	536,500.00	.....	355,384.33
Caledonian—U. S. Branch.....	.....	50,000.00	336,750.00	1,050,065.00
Citizens, New York.....	145,700.00	41,300.00	170,625.00	299,875.00
Citizens, Pennsylvania.....	116,000.00	291,050.00	.....	229,414.00
City of London Fire—U. S. Branch.....	.....	.....	229,000.00	222,810.00
Commercial Union—U. S. Branch.....	864,314.96	.....	480,250.00	1,277,377.50
Concordia Fire.....	.....	494,180.00	.....	93,850.00
Connecticut Fire.....	107,300.00	787,400.00	.....	1,589,908.50
Continental.....	189,360.00	138,935.00	574,530.00	4,091,205.00
Delaware.....	160,000.00	154,200.00	.....	1,061,751.25
Detroit Fire and Marine.....	70,017.03	946,830.56	.....	9,000.00
Dwelling House.....	.....	152,950.00	.....	179,793.00
Eagle Fire.....	435,000.00	28,500.00	.....	614,042.50
Equitable Fire and Marine.....	129,900.00	99,300.00	.....	305,540.00
Farmers Fire.....	36,500.00	203,499.88	.....	312,421.00
Fire Association of Philadelphia.....	152,800.00	1,837,658.85	.....	2,404,070.50
Firemens, Illinois.....	115,250.00	135,900.00	.....	71,343.98

No. IV.

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

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$	\$ 3,350.22	\$ 2,940.75	\$	\$ 60,417.48	\$ 1,942.71	\$ 71,300.94	\$
13,300.00	37,355.42	42,622.21	32,095.38	108,478.22	501,027.23	.....	.....
1,554.50	7,334.48	17,619.17	15,554.94	30,726.61	110,906.77	8,201.62	.....
11,261.01	1,741.17	8,825.02	13,670.63	32,901.94	94,769.97	18,616.97	.....
1,725.97	22,829.78	10,272.27	133,076.85	43,164.34	281,345.22	31,874.56	.....
29,100.00	10,870.28	12,031.45	5,598.39	15,511.94	5,960.20	282,571.21	1,275.00
.....	14,115.49	21,258.22	89,762.70	66,928.05	505,538.69	.....	.....
.....	542.06	1,810.00	110,618.75	1,267.36	114,238.17	.....	.....
450.00	827.02	29,029.00	97,662.69	75,406.80	583,122.38	.....	.....
28,854.00	9,803.70	49,696.04	28,611.42	.....	.....	.....	.....
.....	896.84	3,956.23	1,743.37	1,257.67	181.30	34,235.41	1,090.94
.....	461.45	7,579.31	2,249.24	382.01	.....	30,675.68	136.40
.....	46,409.29	12,632.90	562,695.43	.....	621,862.62	24,444.34	.....
.....	1,541.70	1,297.32	1,863.97	.....	57,729.05	1,000.00	.....
.....	3,145.14	.....	151,133.41	150.00	154,428.55	.....	.....
6,653.28	532.25	14,783.28	4,901.54	16,679.36	133.50	55,933.21	.....
.....	.....	17,893.01	.....	101,212.25	.....	119,108.26	.....
43,371.75	3,004.75	11,790.94	7,266.68	11,759.72	1,030.05	163,058.89	.....
3,600.00	6,125.29	45,510.30	53,482.27	103,716.05	2,841.66	542,707.10	.....
1,000.00	422.52	1,044.34	6,954.82	57,583.94	.....	82,755.62	4,304.46
\$ 130,979.03	\$ 65,726.03	\$ 309,965.55	\$ 235,273.54	\$1,619,820.80	\$ 371,112.74	\$ 4,444,877.99	\$ 90,944.29
5,600.00	987.08	728,574.51	650,919.54	.....	.....	10,915,829.63	.....
64,757.95	51,885.08	266,167.54	121,870.70	18,367.77	2,389,629.50	.....	.....
40,000.00	2,302.48	42,289.16	21,747.67	5,532.96	175.73	617,611.80	.....
26,460.29	30,961.26	50,606.96	.....	1,412.75	2,297,474.58	70,721.94	.....
162,000.00	.....	88,213.09	123,387.32	.....	1,641,100.41	.....	.....
38,500.00	15,065.07	116,359.68	322,042.38	.....	7,721.31	1,697,505.94	.....
123,900.00	20,532.50	175,647.53	97,237.68	8,661.55	3,183,302.47	.....	.....
.....	.....	40,295.70	69,986.35	.....	713,382.05	.....	.....
50,000.00	5,000.00	96,495.09	51,155.00	15,625.08	959,925.72	.....	.....
.....	7,716.03	70,061.82	135,040.52	.....	819,092.37	.....	.....
166,400.00	4,421.57	118,169.84	58,171.04	6,719.42	1,547,228.52	.....	.....
.....	6,750.00	254,244.56	209,200.22	4,236.57	1,974,246.35	.....	.....
143,725.00	10,412.95	106,661.63	107,528.17	2,561.59	1,028,389.34	.....	.....
58,290.00	4,559.86	54,333.23	37,948.75	563.75	792,066.59	.....	.....
.....	3,026.60	14,473.65	80.75	.....	469,391.06	.....	.....
.....	25,549.99	425,421.68	487,160.17	16,844.28	14,072.16	3,590,990.74	.....
.....	6,381.03	41,069.62	99,501.10	1,603.63	706,615.38	.....	.....
.....	4,300.00	145,511.93	164,853.69	10,423.69	2,809,697.81	.....	.....
57,000.00	76,387.61	582,480.48	382,560.37	283,796.54	3,925.73	6,380,180.73	.....
.....	1,720.60	79,890.52	177,495.73	16,357.35	12,770.22	1,064,185.67	.....
10,000.00	22,595.11	46,173.32	32,842.08	4,463.57	4,825.96	1,140,777.63	.....
.....	5,645.98	47,161.65	56,764.76	40,750.51	482,065.90	.....	.....
800.00	7,986.58	11,385.30	31,227.11	.....	4,225.02	1,135,166.51	.....
900.00	606.00	14,620.14	36,140.08	.....	1,097.00	588,103.23	.....
1,000.00	3,702.13	43,930.79	27,237.21	.....	132.50	528,423.51	.....
197,400.00	64,447.55	211,129.06	357,599.07	.....	1,157.98	5,226,263.01	.....
68,742.88	200.00	6,480.40	24,720.54	.....	750.00	423,387.80	.....

TABLE No. IV—

NAME AND LOCATION 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.				
Firemen's, New Jersey.....	\$ 122,319.59	\$ 980,907.85	\$ 33,425.00	\$ 688,072.71
Fireman's Fund.....	320,700.00	338,875.00	.....	1,569,826.50
Franklin.....	324,100.00	348,749.67	.....	1,905,060.75
German, Freeport, Ill.....	31,213.25	1,711,412.96	.....	376,513.50
German Fire, Peoria, Ill.....	5,509.56	286,376.74	.....	.....
Germania Fire.....	447,649.19	168,500.00	988,484.25	1,259,272.50
German American.....	.....	.....	349,144.00	4,989,553.00
German, Quincy, Ill.....	39,948.75	185,447.24	.....	35,000.00
Girard Fire and Marine.....	280,100.00	717,350.00	82,080.00	400,785.00
Glens Falls.....	28,950.00	567,937.55	.....	1,395,525.00
Grand Rapids Fire.....	2,450.00	199,095.00	.....	17,950.00
Greenwich.....	170,000.00	4,600.00	27,240.00	1,006,810.91
Guardian Assurance—U. S. Branch.....	.....	359,500.00	480,250.00	579,312.50
Hamburg-Bremen—U. S. Branch.....	.....	9,000.00	113,250.00	935,581.25
Hanover Fire.....	250,000.00	23,000.00	111,025.00	1,886,756.25
Hartford Fire.....	365,575.00	1,231,500.00	.....	4,483,570.00
Home.....	1,554,689.80	611,032.35	314,875.00	5,644,619.74
Imperial Fire—U. S. Branch.....	476,634.70	.....	550,745.00	562,050.00
Insurance Company of North America.....	307,000.00	2,794,580.06	.....	4,535,647.50
Insurance Company of the State of Penn.....	325,121.00	75,000.00	.....	208,933.19
Lancashire—U. S. Branch.....	383,098.85	.....	1,049,835.00	986,625.00
Lion—U. S. Branch.....	.....	217,000.00	169,875.00	248,000.00
Liverpool and London and Globe—U. S. Br.....	1,574,500.00	2,817,537.50	1,811,250.00	270,400.00
London Assurance Corporation—U. S. Br.....	.....	.....	799,750.00	1,120,982.50
London and Lancashire—U. S. Branch.....	298,130.00	.....	395,025.00	1,495,405.00
Manchester Fire Assurance—U. S. Branch.....	.....	50,000.00	450,595.00	935,035.63
Manufacturers and Merchants.....	45,000.00	223,743.65	.....	81,025.00
Mercantile Fire and Marine.....	.....	79,500.00	.....	501,302.00
Mechanics.....	81,000.00	304,135.00	.....	292,890.00
Merchants, New Jersey.....	292,948.25	390,473.00	.....	646,742.50
Merchants, Rhode Island.....	.....	101,700.00	.....	298,647.00
Michigan Fire and Marine.....	29,422.81	612,807.91	.....	64,625.00
Milwaukee Mechanics.....	45,000.00	963,631.48	.....	698,317.00
National Fire.....	113,989.00	640,500.78	.....	1,840,154.00
Newark Fire.....	53,000.00	308,850.00	33,975.00	206,364.25
New Hampshire Fire.....	7,500.00	553,096.86	112,000.00	1,022,656.47
New York Bowery Fire.....	.....	16,200.00	.....	392,452.38
Niagara Fire.....	778,000.00	33,900.00	390,637.50	536,357.50
Northern Assurance—U. S. Branch.....	114,544.44	.....	442,807.50	807,340.62
North British and Mercantile—U. S. Branch.....	465,360.84	.....	475,112.00	1,937,849.00
Northwestern National.....	.....	501,300.00	341,950.00	658,080.00
Norwich Union—U. S. Branch.....	.....	40,000.00	581,660.00	935,670.00
Oakland Home.....	102,424.61	155,235.00	.....	41,000.00
Orient.....	24,354.93	224,769.78	.....	1,515,738.12
Pacific Fire.....	.....	212,400.00	18,360.00	435,240.00
Palatine—U. S. Branch.....	.....	50,000.00	227,000.00	500,238.00
Pennsylvania Fire.....	134,500.00	495,320.00	51,300.00	2,243,700.00
People's Fire.....	.....	300,700.60	35,000.00	245,500.00
Phoenix, New York.....	401,000.00	157,200.00	741,750.00	3,140,359.75
Phoenix, Connecticut.....	336,373.80	462,046.01	.....	4,082,306.25
Phoenix Assurance—U. S. Branch.....	.....	.....	1,362,725.00	406,020.00
Providence-Washington.....	.....	.....	.....	1,076,845.00
Prussian National—U. S. Branch.....	.....	.....	226,500.00	349,882.50
Queen Insurance Company of America.....	.....	.....	475,550.00	2,436,923.50

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$ 154,050.00	19,214.97	\$ 26,682.37	\$ 46,852.40	\$ 227.31	\$ 1,917,702.26	\$ 3,037,706.77	.....
370,000.00	9,605.82	231,001.26	325,855.61	77,631.67	10,160.91	3,198,529.07	.....
59,779.30	10,012.43	171,265.92	68,441.30	.....	.....	2,890,658.56	.....
24,400.00	69,400.28	245,056.25	163,505.93	303,777.09	.....	400,380.03	.....
.....	10,864.39	47,767.83	21,461.51	.....	.....	.....	.....
2,000.00	4,000.00	103,245.10	211,172.94	.....	10,846.92	3,195,170.90	.....
.....	3,411.00	485,183.75	375,103.28	.....	.....	6,202,305.03	.....
24,900.00	9,853.34	12,964.52	15,965.06	.....	.....	223,978.90	.....
9,500.00	14,168.30	72,973.37	78,260.72	30,212.83	5,674.34	1,081,104.56	.....
20,000.00	12,010.66	87,376.46	72,222.90	309.50	1,040.70	2,155,372.77	.....
85,700.00	4,898.44	29,054.22	20,373.60	.....	.....	359,521.25	.....
15,050.00	2,329.14	42,493.23	199,727.21	14,428.25	2,873.95	1,486,152.69	5,000.00
.....	13,002.88	118,524.51	120,932.23	.....	416.67	1,671,938.79	.....
.....	1,168.75	173,952.97	94,065.31	3,474.47	.....	1,330,492.75	.....
51,600.00	11,002.45	95,412.05	172,194.69	.....	.....	2,000,990.44	.....
80,201.57	19,570.87	257,078.16	653,215.16	.....	18,114.13	7,109,825.49	.....
347,300.00	27,527.40	243,279.55	578,079.64	7,550.96	.....	9,328,754.44	.....
.....	2,895.83	44,520.52	210,211.59	.....	6,024.54	1,854,882.18	.....
297,600.00	25,428.45	778,728.40	824,983.49	148,397.09	78,258.24	9,730,680.23	.....
8,000.00	1,388.49	82,418.30	37,752.07	1,963.25	23,350.21	763,926.51	.....
.....	.....	110,195.81	394,997.92	.....	.....	2,894,752.58	.....
26,500.00	10,516.61	162,056.08	79,785.54	.....	.....	914,333.23	.....
9,000.00	37,715.94	785,113.98	855,940.22	.....	31,566.25	8,193,023.89	.....
.....	5,864.59	231,776.89	230,445.30	13,518.85	754.84	2,403,092.97	.....
.....	113,170.87	332,903.89	3,611.80	10,341.08	.....	2,639,587.64	.....
.....	.....	34,527.50	304,697.32	.....	7,993.25	1,782,848.79	.....
9,600.00	3,184.81	22,587.46	22,584.82	.....	1,706.88	415,472.62	.....
.....	3,283.23	31,644.94	27,337.16	2,496.09	.....	645,566.42	.....
34,300.00	4,217.49	22,290.49	32,221.50	.....	269.48	741,193.90	.....
.....	11,043.97	52,362.42	149,988.54	.....	2,988.55	1,546,547.23	.....
.....	7,575.00	1,451.90	31,448.84	19,098.31	21,532.48	481,459.53	.....
.....	20,405.98	32,831.43	86,583.48	9,099.39	1,127.85	853,903.85	.....
.....	24,919.00	175,956.43	77,172.44	.....	.....	1,964,996.35	.....
450.00	14,845.87	304,253.94	339,201.26	.....	.....	3,153,154.07	.....
3,000.00	6,784.11	23,690.22	20,581.56	457.42	325.00	657,027.56	.....
61,400.00	19,275.00	99,046.83	110,896.17	.....	.....	1,985,821.33	.....
3,700.00	2,953.50	14,055.36	117,119.26	.....	4,216.66	520,697.16	.....
3,250.00	5,223.35	170,419.94	254,877.62	.....	17,576.51	2,190,192.42	.....
.....	14,865.83	64,911.79	28,849.32	.....	423.19	1,653,232.69	.....
.....	48,065.00	112,849.73	397,022.36	3,457.67	13,297.95	3,453,004.55	.....
.....	9,383.21	123,939.55	81,393.25	.....	.....	1,716,016.01	.....
.....	150.00	212,905.12	87,408.02	.....	24.37	1,857,877.51	.....
.....	3,372.54	90,351.38	179,954.68	.....	11,052.08	583,390.19	.....
11,940.00	27,306.39	125,520.44	259,778.69	.....	673.50	2,189,981.85	.....
1,500.00	5,350.50	18,749.93	55,655.56	.....	44.85	747,300.84	.....
.....	300.00	124,086.19	365,274.29	.....	.....	1,266,798.48	.....
.....	10,790.03	75,742.68	207,466.26	.....	641.66	3,825,100.63	.....
.....	18,443.55	106,577.82	119,915.18	.....	.....	1,012,835.28	.....
.....	12,583.19	468,570.00	869,490.07	.....	3,643.77	5,794,596.78	.....
61,882.50	58,818.48	348,956.61	468,684.54	.....	1,250.87	5,820,322.06	.....
.....	.....	492,789.75	230,798.55	.....	.....	2,492,333.30	.....
.....	.....	83,779.30	201,754.79	55,909.04	.....	1,418,288.19	.....
.....	6,243.33	49,189.49	82,881.97	.....	41.19	714,738.48	.....
40,439.13	209,911.78	369,570.89	3,990.37	730.07	3,532,915.65	.....	.....

TABLE NO. IV—

NAME AND LOCATION OF COMPANY.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
OTHER THAN IOWA COMPANIES.				
Reliance.....	\$ 119,000.00	\$ 107,900.00	\$ 16,950.00	\$ 544,252.00
Rochester German.....	190,829.84	395,190.00	.....	174,774.74
Rockford.....	54,091.00	344,804.54	.....	53,910.00
Royal—U. S. Branch.....	1,818,200.10	.....	1,070,575.00	3,100,392.50
St. Paul Fire and Marine.....	129,679.24	823,888.43	.....	685,920.53
Scottish Union and National—U. S. Branch.....	.....	1,114,100.00	56,625.00	632,339.12
Security.....	46,000.00	164,850.00	.....	299,857.80
Springfield Fire and Marine.....	109,000.00	332,900.00	110,000.00	2,546,840.00
State Investment and Insurance Co.....	81,000.00	126,000.00	.....	.....
Sun Insurance Office—U. S. Branch.....	180,000.00	514,000.00	578,040.00	744,042.50
Syndicate.....	2,000.00	153,150.00	.....	4,800.00
Traders.....	.....	171,320.00	225,000.00	1,183,400.00
Union, Pennsylvania.....	160,000.00	9,900.00	.....	217,409.50
Union Assurance Society—U. S. Branch.....	.....	.....	226,000.00	361,210.00
United Firemen's.....	119,850.00	647,931.50	.....	307,950.00
United States Fire.....	.....	525,500.00	51,075.00	31,150.00
Westchester Fire.....	207,000.00	291,850.00	85,500.00	867,500.00
Western Assurance.....	.....	.....	273,535.00	810,323.75
Williamsburgh City Fire.....	629,843.90	323,650.00	.....	360,450.00
Total non-Iowa companies.....	18,510,325.58	36,009,271.21	18,986,255.25	106,135,695.73
Total fire companies.....	18,895,961.54	37,828,680.00	18,986,255.25	106,242,642.38
COMPANIES OTHER THAN FIRE.				
American Casualty, Ins. and Security Co.....	\$.....	\$ 12,500.00	\$ 29,500.00	\$ 1,128,525.00
American Employers Liability.....	.....	196,500.00	.....	89,500.00
American Surety Co.....	1,281,508.63	5,000.00	285,000.00	1,366,317.33
Employers Liability Assurance Corporation—U. S. Branch.....	.....	.....	228,000.00	656,768.75
Fidelity and Casualty.....	5,150.00	7,266.66	160,125.00	1,022,965.25
Guarantee Company of North America.....	31,588.85	14,615.80	112,900.00	471,803.16
Hartford Steam Boiler Inspect'n & Ins. Co.....	36,666.53	343,227.85	2,280.00	1,025,852.00
Lloyd's Plate Glass.....	135,000.00	.....	235,460.00	116,605.00
Metropolitan Plate Glass.....	150,000.00	.....	114,000.00	38,335.00
New Jersey Plate Glass.....	.....	102,295.00	.....	.....
New York Plate Glass.....	.....	.....	113,500.00	34,625.00
Northwestern Live Stock.....	2,000.00	134,490.00	.....	.....
Standard Life and Accident.....	.....	302,391.23	.....	148,000.00
Total of companies other than fire.....	1,641,914.01	1,118,287.54	1,289,765.00	6,099,296.49
Grand Total.....	20,537,875.55	38,946,976.54	20,276,020.25	112,341,938.8

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$.....	\$ 1,444.11	\$ 25,395.02	\$ 25,511.64	\$.....	\$ 2,409.00	\$ 842,861.77	.....
.....	6,528.84	107,244.37	87,569.71	.....	.....	902,137.50	.....
170,456.05	13,971.70	123,064.71	85,184.29	113,534.81	48,285.05	1,007,302.12	.....
.....	9,350.00	498,002.66	605,562.59	3,935.90	14,809.37	7,180,858.12	.....
273,100.00	36,765.86	135,613.04	119,166.57	40,917.57	255.00	2,245,386.24	.....
.....	24,263.12	237,667.32	171,072.23	.....	2,582.49	2,258,649.38	.....
.....	2,659.88	77,769.64	78,622.16	5,562.01	1,031.78	700,153.27	.....
57,000.00	32,441.64	321,254.97	239,286.87	.....	2,780.72	3,751,504.20	.....
.....	1,068.39	245,954.48	245,539.43	1,600.00	5,969.23	708,631.53	.....
.....	42,451.96	225,909.20	385,056.25	.....	1,750.00	2,671,249.91	.....
112,000.00	6,702.91	10,654.38	35,452.87	.....	1,578.25	335,338.41	.....
.....	11,243.26	36,779.35	58,645.09	.....	17,013.92	1,703,401.62	.....
30,200.00	1,077.50	32,408.07	77,878.63	60.00	1,580.28	530,513.38	.....
.....	2,280.00	18,599.36	50,804.74	.....	85.35	607,979.45	.....
79,300.00	13,647.92	35,421.97	40,420.97	.....	3,778.88	1,254,301.24	.....
.....	4,700.75	13,250.77	50,638.70	.....	482.90	685,807.12	.....
.....	2,119.25	149,808.57	148,422.65	1,106.76	.....	1,753,307.23	.....
.....	.....	231,339.05	256,032.83	45,973.77	.....	1,617,195.40	.....
6,000.00	4,461.76	93,496.02	70,804.75	.....	7,667.59	1,496,394.02	.....
4,123,588.38	1,296,746.52	14,832,066.01	18,773,994.53	1,323,120.21	451,843.35	221,462,906.87	75,721.94
4,654,507.41	1,302,472.55	15,162,031.56	19,069,268.07	2,942,941.01	822,956.00	225,907,784.80	106,666.23
\$.....	\$ 24,995.65	\$ 264,731.79	\$ 531,895.09	\$ 615,528.23	\$.....	\$ 2,607,675.78	\$.....
.....	3,895.87	53,464.13	183,912.96	200.00	.....	527,472.96	3,500.00
18,557.80	13,076.78	130,346.31	35,123.97	7,240.52	62,516.97	3,304,688.31	.....
.....	12,514.18	7,068.60	186,964.73	.....	.....	1,091,316.26	.....
121,839.00	3,144.59	99,305.20	327,798.66	.....	56,361.06	1,812,955.42	.....
13,500.00	8,361.28	82,755.90	30,976.94	.....	.....	766,502.93	5,803.79
5,000.00	29,140.54	60,799.88	122,261.72	.....	.....	1,625,228.62	.....
.....	4,270.00	24,571.13	60,440.41	.....	1,550.00	577,896.54	.....
.....	.....	39,771.28	29,331.90	.....	6,894.38	378,292.56	.....
.....	1,197.34	19,360.14	3,821.63	349.54	18.00	127,041.69	.....
.....	1,000.00	13,442.89	27,659.42	.....	37.24	190,264.55	.....
.....	2,674.12	921.66	1,490.25	30,789.91	6,606.18	169,082.12	.....
10,000.00	6,854.32	51,960.10	153,729.98	.....	.....	672,645.63	6,699.21
108,896.80	111,124.07	848,199.01	1,605,347.66	644,108.20	134,073.83	13,751,013.21	15,973.00
4,823,464.21	1,473,597.22	16,010,230.57	20,704,615.73	3,587,049.21	957,020.92	230,658,798.07	182,630.23

TABLE

A classified exhibit of the gross liabilities, December 31, 1892,

NAME AND LOCATION OF COMPANY.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
IOWA COMPANIES.		
Anchor Mutual Fire.....	\$ 1,250.00	\$ 1,250.00
Burlington.....	10,145.65	6,558.31
Capital.....	2,740.00	2,000.00
Council Bluffs.....	1,127.74	500.00
Des Moines.....	3,450.00	
Dubuque Fire and Marine.....	1,625.00	1,500.00
Farmers.....	3,867.00	500.00
Fidelity Mutual Fire.....	1,185.00	2,806.50
German Mutual of Scott County.....		
Hawkeye.....	4,115.35	600.00
Indemnity.....	90.00	
Iowa Fire.....		
Iowa State.....	1,100.00	5,850.00
Key City.....		
Merchants and Bankers' Mutual.....	1,650.00	1,900.00
Merchants and Manufacturers' Fire.....	3,221.22	2,350.34
Mill Owners' Mutual.....		2,000.00
Security Fire.....	1,883.77	
State.....	22,809.04	4,493.00
Underwriters' Mutual.....	4,050.00	3,800.00
Total Iowa companies and average per cent.....	\$ 63,059.77	\$ 36,108.15
OTHER THAN IOWA COMPANIES.		
Etna, Connecticut.....	\$ 353,500.78	\$ 43,583.84
Agricultural, New York.....	59,255.39	20,016.00
American, Massachusetts.....	36,881.22	2,587.00
American, New Jersey.....	53,029.82	4,412.43
American Central, Missouri.....	81,536.38	17,233.70
American Fire, New York.....	165,860.18	
American Fire, Pennsylvania.....	446,557.51	20,283.13
Atlas—U. S. Branch, Illinois.....	37,766.31	707.92
Boylston, Massachusetts.....	47,900.00	
British America Assurance—Canada.....	48,240.89	4,881.89
Buffalo German, New York.....	23,705.57	2,841.82
Caledonian—U. S. Branch, Pennsylvania.....	290,839.79	10,338.00
Citizens, New York.....	50,940.63	10,285.84
Citizens, Pennsylvania.....	49,040.33	2,600.00
City of London—U. S. Branch, Massachusetts.....	17,365.08	5,523.93
Commercial Union—U. S. Branch, New York.....	339,861.59	24,280.00
Concordia Fire, Wisconsin.....	31,656.05	2,808.28
Connecticut Fire, Connecticut.....	186,570.67	13,450.40
Continental, New York.....	328,543.00	42,154.00
Delaware, Pennsylvania.....	147,362.83	3,225.00
Detroit Fire and Marine, Michigan.....	26,597.32	294.00
Dwelling House, Massachusetts.....	4,547.00	3,000.00
Eagle Fire, New York.....	15,225.60	1,880.41
Equitable Fire and Marine, Rhode Island.....	40,590.00	2,783.00
Farmers' Fire, Pennsylvania.....	33,273.00	3,000.00

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.
\$ 17,093.54	\$ 18,343.54	\$ 200,000	\$ 128,680.21	\$ 26,838.28
136,232.33	19,410.73	172,347.02	25,000	20,877.74
54,383.37	7.12	50,130.49	25,000	54,702.84
39,358.40	7,906.54	48,892.74	25,000	
188,811.00	9,381.32	201,642.88	25,000	
53,332.02		56,457.02	100,000	126,114.19
316,316.48	816.68	321,500.16	100,000	84,068.53
	7,357.20	11,348.70		
	669.02	669.02		
347,774.02		352,489.37	25,000	205,633.01
9,608.00	274.08	9,972.74	26,950	
3,614.64	450.00	4,064.64	26,900	111.04
		6,950.00		
4,157.50		4,157.50	50,000	3,571.46
	14,448.79	17,998.79		
22,235.52	1,412.80	23,219.88	25,000	1,713.33
		2,000.00		
73,025.12	2,038.22	75,947.11	25,000	61,111.78
291,722.90	7,486.87	329,511.51	200,000	16,195.59
	220.00	8,070.00		
\$ 1,540,571.27	\$ 88,973.51	\$ 1,725,712.70	\$ 856,450	\$ 729,585.49
\$ 2,793,308.23	\$ 117,988.60	\$ 3,308,281.45	\$ 4,000,000	\$ 3,607,548.18
1,416,425.14	28,131.70	1,523,825.23	500,000	365,801.27
207,900.82	11,621.40	258,990.44	300,000	58,621.36
480,187.09	17,800.58	555,429.92	600,000	1,142,044.66
605,508.58	18,407.92	722,686.58	600,000	318,413.83
825,098.00	97,968.41	1,088,926.50	400,000	208,579.35
2,070,471.89	4,561.08	2,541,873.61	500,000	141,428.86
199,390.33	11,784.06	249,654.61		463,727.44
250,054.27	13,391.96	311,346.22	557,200	91,379.50
398,041.36	43,569.51	494,733.65		334,358.72
322,109.19	10,549.08	339,205.66	200,000	978,022.86
1,214,978.65	60,692.71	1,516,849.15		457,397.20
477,438.91	18,238.05	556,904.33	300,000	171,485.01
209,810.87	7,624.79	239,275.99	500,000	22,790.60
65,610.17	149.19	91,648.37		377,742.69
3,259,152.58	79,941.19	2,703,235.36		887,755.38
370,378.67	17,408.77	422,251.78	300,000	84,303.60
1,090,932.50		1,290,963.57	1,000,000	518,744.24
3,008,612.00	215,006.77	3,504,315.77	1,000,000	1,785,864.96
491,667.94	36,166.60	679,122.37	702,875	282,188.30
156,749.70	6,876.01	190,517.03	400,000	550,260.60
148,340.17	3,325.50	159,212.67	300,000	20,853.23
160,643.35	15,217.32	192,963.68	300,000	640,199.83
194,124.05	6,210.88	243,657.93	300,000	44,445.29
338,358.99	3,709.33	378,341.32		250,082.19

TABLE No. V—

NAME AND LOCATION OF COMPANY.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
OTHER THAN IOWA COMPANIES.		
Fire Association of Philadelphia, Pennsylvania.....	259,481.90	43,963.91
Firemen's, New Jersey.....	51,057.79	4,487.40
Firemen's, Illinois.....	28,320.91	13,450.81
Fireman's Fund, California.....	146,600.36	22,338.33
Franklin Fire, Pennsylvania.....	33,776.29	5,724.86
German, Freeport, Illinois.....	89,291.26	23,450.00
German Fire, Peoria, Illinois.....	20,295.41	
Germania Fire, New York.....	78,890.03	11,780.44
German American, New York.....	366,446.56	31,128.68
German, Quincy, Illinois.....	13,075.00	925.00
Girard Fire and Marine, Pennsylvania.....	27,122.23	7,610.66
Glens Falls, New York.....	32,734.56	5,535.00
Grand Rapids Fire, Michigan.....	6,518.00	
Greenwich, New York.....	215,937.61	36,004.42
Guardian Fire Assurance—U. S. Branch, New York.....	137,676.00	28,577.00
Hamburg-Bremen—U. S. Branch, New York.....	96,850.00	19,595.00
Hanover Fire, New York.....	132,461.57	25,157.00
Hartford Fire, Connecticut.....	333,562.78	47,123.64
Home, New York.....	595,038.40	42,216.13
Imperial Fire—U. S. Branch, Massachusetts.....	103,731.43	24,893.81
Insurance Company of North America, Pennsylvania.....	460,593.22	20,737.62
Insurance Co. of the State of Pennsylvania, Pennsylvania.....	39,998.00	
Lancashire—U. S. Branch, New York.....	377,497.58	20,934.49
Lion Fire—U. S. Branch, Connecticut.....	89,885.22	12,482.00
Liverpool and London and Globe—U. S. Branch, New York.....	518,621.50	55,177.00
London Assurance Corporation—U. S. Branch, New York.....	175,608.34	
London and Lancashire—U. S. Branch, Illinois.....	210,059.05	34,503.40
Manchester Fire Association—U. S. Branch, Illinois.....	201,633.86	19,934.14
Manufacturers and Merchants', Pennsylvania.....	16,963.86	1,886.00
Mechanics', Pennsylvania.....	21,464.00	3,039.00
Mercantile Fire and Marine, Massachusetts.....	18,148.00	1,350.00
Merchants', New Jersey.....	172,649.34	17,529.86
Merchants', Rhode Island.....	38,031.66	3,208.13
Michigan Fire and Marine, Michigan.....	33,535.62	1,850.00
Milwaukee Mechanics', Wisconsin.....	57,875.38	5,560.00
National Fire, Connecticut.....	149,713.11	25,657.52
Newark Fire, New Jersey.....	18,068.70	143.82
New Hampshire Fire, New Hampshire.....	117,446.21	
New York Bowery Fire, New York.....	56,455.60	2,089.38
Niagara Fire, New York.....	190,992.01	45,695.91
Northern Assurance—U. S. Branch, New York.....	122,619.01	35,436.47
North British and Mercantile—U. S. Branch, New York.....	285,909.23	54,052.31
Northwestern National, Wisconsin.....	58,913.93	1,200.00
Norwich Union Fire—U. S. Branch, New York.....	163,897.39	
Oakland Home, California.....	41,391.44	2,174.00
Orient, Connecticut.....	197,344.90	18,580.14
Pacific Fire, New York.....	59,401.57	750.00
Palatine—U. S. Branch, Illinois.....	50,742.14	4,790.00
Pennsylvania Fire, Pennsylvania.....	175,823.21	7,890.00
People's Fire, New Hampshire.....	43,657.24	2,000.00
Phoenix, Connecticut.....	448,439.30	18,786.91
Phenix, New York.....	282,126.42	46,713.64
Phoenix Assurance—U. S. Branch, New York.....	235,620.00	35,784.00
Providence-Washington, Rhode Island.....	112,091.03	19,495.62
Prussian National—U. S. Branch, Illinois.....	39,927.76	2,070.00

CONTINUED.

Unearned premiums.	All other claims.	Total liabilities except capital.	Capital stock paid up.	Net surplus over capital and all other liabilities.
3,425,123.01	121,029.87	3,849,598.69	500,000	876,664.32
296,475.68	16,785.73	308,804.60	600,000	948,897.60
71,678.12	5,878.73	119,328.57	250,000	54,059.23
1,204,806.37	46,319.27	1,420,064.33	1,000,000	617,642.44
1,747,712.63	10,813.69	1,798,027.47	400,000	1,000,501.80
1,818,375.92	31,651.70	1,962,768.88	200,000	697,889.68
137,014.98	2,333.63	159,644.02	200,000	40,736.01
1,001,580.90	31,254.54	1,183,521.81	1,000,000	1,011,649.09
2,473,884.04	75,030.66	2,945,479.94	1,000,000	2,256,915.09
59,658.48	3,659.85	77,528.33	223,800	22,850.57
751,634.14	46,880.11	844,247.14	300,000	537,857.42
682,405.68	15,308.48	735,983.72	200,000	1,219,389.05
106,802.10	3,395.60	110,715.70	200,000	42,805.56
821,563.39	91,590.04	1,165,095.46	200,000	121,057.23
951,868.01	18,828.11	1,130,949.12		524,982.67
886,994.57	13,493.86	1,015,933.43		314,559.32
1,009,240.75	31,042.05	1,197,901.37	1,000,000	403,089.07
2,843,804.53	82,500.00	3,276,990.95	1,250,000	2,582,834.54
4,225,113.00	187,147.09	5,049,514.62	3,000,000	1,279,239.82
964,696.27	41,165.89	1,134,457.40		720,424.78
3,808,925.90	75,707.23	4,385,964.05	3,000,000	2,384,725.17
431,757.22	29,924.18	501,649.40	200,000	62,277.11
1,644,275.64	40,000.00	2,082,707.71		812,044.87
376,570.56	20,755.53	499,693.31		414,639.92
4,372,413.66	217,614.97	5,163,827.13		3,089,196.76
967,334.18	40,744.01	1,183,085.53		1,219,106.44
1,607,182.45	82,864.07	1,934,609.57		704,978.07
987,134.10	58,291.19	1,236,963.29		515,885.50
39,761.58	3,358.81	111,970.25	250,000	53,502.57
328,043.42	12,113.00	364,656.42	250,000	126,537.54
145,193.90	9,069.28	173,791.18	400,000	71,775.24
702,267.48	48,732.41	941,179.69	400,000	205,368.14
190,383.07	3,819.60	235,442.46	200,000	46,011.07
294,713.44	26,797.34	356,598.40	400,000	100,007.45
610,335.93	15,434.49	689,195.80	200,000	1,065,806.55
1,406,936.11	83,254.59	1,665,561.33	1,000,000	487,892.74
147,907.61	12,389.75	178,599.88	250,000	229,487.68
716,534.14	22,173.29	856,153.58	700,000	429,667.75
165,708.10	46,639.68	271,492.79	200,000	49,204.40
973,123.62	67,230.84	1,277,032.38	500,000	413,160.04
954,894.73	42,398.06	1,155,818.27		497,914.42
1,878,055.70	88,641.60	2,306,658.84		1,146,345.71
634,613.43	25,734.58	710,461.94	600,000	405,554.07
1,115,762.95	18,553.47	1,298,213.81		559,683.70
264,016.39	9,955.19	317,637.99	200,000	65,862.30
925,299.73		1,141,230.77	1,000,000	48,751.08
228,365.01	21,338.70	299,855.28	200,000	247,445.56
574,782.69	81,595.04	711,700.78		655,007.70
1,817,922.12	4,000.00	2,005,605.33	400,000	1,419,555.30
363,777.87	23,740.03	432,584.14	500,000	80,251.14
2,112,831.71		2,580,057.92	2,000,000	1,240,264.14
3,710,914.21	211,097.97	4,250,852.24	1,000,000	543,744.54
1,531,423.84	65,226.46	1,898,053.74		624,229.56
813,259.98	41,789.04	986,635.67	400,000	31,682.52
183,604.50	29,837.65	255,439.91		459,298.57

TABLE No. V—

NAME AND LOCATION OF COMPANY.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
OTHER THAN IOWA COMPANIES.		
Queen Insurance Company of America, New York.....	232,209.00	8,814.84
Rochester-German, New York.....	58,125.75	2,265.00
Rockford, Illinois.....	43,181.84	6,770.00
Reliance, Pennsylvania.....	59,655.90	1,647.00
Royal—U. S. Branch, Illinois.....	541,394.10	81,919.94
St. Paul Fire and Marine, Minnesota.....	151,196.93	11,463.15
Scottish Union and National.....	132,547.77	6,550.00
Security, Connecticut.....	41,318.85	1,150.00
Springfield Fire and Marine, Massachusetts.....	258,960.80	26,453.73
State Investment and Insurance Company, California.....	11,990.94	3,300.00
Sun Insurance Office—U. S. Branch, New York.....	280,877.69	32,223.33
Syndicate, Minnesota.....	49,622.08	.....
Traders, Illinois.....	51,011.15	9,290.67
Union Assurance—U. S. Branch, New York.....	29,052.87	5,250.00
Union, Pennsylvania.....	49,401.36	1,787.41
United Firemen's, Pennsylvania.....	35,571.82	7,894.82
United States Fire, New York.....	34,700.00	1,440.00
Westchester Fire, New York.....	99,885.80	4,250.00
Western Assurance, Toronto, Canada.....	178,496.57	5,000.00
Williamsburg City Fire, New York.....	57,528.97	5,269.79
Non-Iowa companies, total and average per cent.	\$ 13,284,780.06	\$ 1,384,592.72
Aggregate and average per cent of fire companies.....	\$ 13,347,820.43	\$ 1,420,700.87
COMPANIES OTHER THAN FIRE.		
American Casualty Insurance and Security Co., Maryland.....	159,365.18	30,425.00
American Employers' Liability, New Jersey.....	955.07	11,750.00
American Surety, New York.....	155,982.77	23,407.99
Employers' Liability Assurance Corporation—U. S. Br., Mass.....	239,155.00	.....
Fidelity and Casualty, New York.....	86,737.74	119,810.47
Guarantee Company of North America, Montreal, Canada.....	33,961.37	18,500.00
Hartford Steam Boiler Inspection and Insurance Co., Conn.....	17,657.95	.....
Lloyd's Plate Glass, New York.....	3,057.24	.....
Metropolitan Plate Glass, New York.....	3,000.00	.....
New Jersey Plate Glass, New Jersey.....	62.37	.....
New York Plate Glass, New York.....	3,878.75	.....
Northwestern Live Stock, Iowa.....	7,650.00	1,350.00
Standard Life and Accident, Michigan.....	750.00	37,142.02
Total of companies other than fire.....	\$ 712,813.44	\$ 242,385.48
Grand total.....	\$ 14,060,633.78	\$ 1,663,086.35

CONTINUED.

Unearned premiums.	All other claims.	Total liabilities except capital.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 1,647,943.78	\$ 128,315.07	\$ 2,017,282.69	\$ 500,000	\$ 1,021,632.96
450,032.88	1,884.51	521,398.14	200,000	240,829.36
601,807.99	49,796.15	701,555.98	200,000	105,746.14
274,980.83	2,517.62	338,801.35	300,000	204,060.42
4,100,457.91	371,732.50	5,095,504.45	.....	2,085,353.67
891,569.47	17,877.98	1,072,107.53	500,000	673,278.71
908,545.75	55,144.97	802,788.49	.....	1,455,890.89
339,238.59	20,941.89	402,649.33	250,000	47,503.94
1,345,486.57	35,893.02	1,696,794.12	1,500,000	584,710.08
288,662.78	20,826.50	304,780.22	400,000	3,851.31
1,633,619.35	56,609.33	2,003,329.70	.....	667,920.21
66,151.30	57,813.77	173,587.15	200,000	.....
431,962.92	17,717.65	499,982.39	500,000	703,419.23
173,707.44	6,901.41	214,911.72	.....	453,097.73
200,505.80	18,245.09	269,939.66	250,000	10,573.73
803,805.29	24,392.46	871,554.39	300,000	82,636.85
224,633.14	24,121.81	284,894.95	250,000	150,912.17
894,312.07	28,129.15	1,026,577.02	300,000	426,730.21
828,753.82	43,763.68	1,066,014.07	.....	561,181.33
474,468.88	15,954.56	553,222.20	250,000	693,141.82
\$ 98,649,242.92	\$ 4,271,973.24	\$ 117,560,569.54	\$ 44,333,875	\$ 59,576,411.07
\$ 100,189,814.19	\$ 4,360,946.75	\$ 119,319,282.24	\$ 45,190,325	\$ 60,305,996.50
\$ 1,186,531.49	\$ 91,597.10	\$ 1,497,918.77	\$ 1,000,000	\$ 139,756.99
274,223.53	24,974.68	311,903.26	200,000	15,569.70
279,167.74	1,355.12	459,913.62	2,000,000	744,774.69
395,196.00	22,496.00	625,841.00	.....	464,475.26
1,075,726.03	106,168.23	1,388,442.47	250,000	174,512.95
108,627.34	9,803.60	170,892.31	.....	595,610.62
995,850.30	5,622.56	1,019,130.81	500,000	106,097.71
187,240.24	48,006.76	238,904.24	250,000	88,992.30
115,685.82	12,504.17	131,189.99	100,000	147,072.57
18,062.75	1,107.13	19,232.25	100,000	7,809.40
76,619.38	8,128.20	88,826.33	100,000	1,638.22
34,566.23	.....	43,566.23	100,000	25,495.89
350,236.68	59,972.39	428,101.00	200,000	44,544.54
\$ 5,067,733.53	\$ 371,729.92	\$ 6,394,682.37	\$ 4,800,000	\$ 2,556,350.84
\$ 105,257,547.72	\$ 4,732,676.67	\$ 125,713,944.61	\$ 49,990,325	\$ 62,862,347.40

PART II.

LIFE AND ACCIDENT INSURANCE,

CONTAINING

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

Statistical Tables exhibiting the condition and business of all Life and Accident Insurance Companies transacting business in Iowa in 1892, and filing annual statements in 1893.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the
EQUITABLE LIFE INSURANCE COMPANY.

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

President, F. M. HURRELL.

Secretary, J. C. CUMMINS.

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

Principal office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 100,000.00	
Amount of capital subscribed, but unpaid.....	None.	
Amount of net or ledger assets December 31st of previous year.....	\$ 797,569.49	
Extended at		\$ 797,569.49

INCOME DURING YEAR 1892.

Cash received for premiums without deductions for com- mission or other expenses	\$ 146,393.72	
Premium notes, loans or liens taken in part payment for premiums	None.	
Premiums paid by dividends, including re-converted ad- ditions, \$3,743.39; by surrendered policies, \$3,535.00...	7,278.29	
Cash received for annuities	None.	
Total	\$ 153,672.01	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less \$.....		
dividends thereon.....	None.	
Total premium income.....		\$ 153,672.01
Cash received for interest upon mortgage loans.....	50,240.25	
Cash received for interest on bonds owned, and dividends on stock.	6,055.19	
Cash received for interest on premium notes, loans or liens.....	2,004.34	
Cash received for interest on other debts due the company.....	1,541.23	
Cash received as discount on claims paid in advance.....	None.	
Cash received for rents for use of company's property.....	None.	
Cash received for profits on bonds, stocks, or gold actually sold.....	None.	
Cash, \$..... and notes, \$..... other than premiums received from other companies for assuming or re-insuring their risks.....	None.	
Total income.....		\$ 214,173.07
Total		\$1,011,742.56

DISBURSEMENTS DURING YEAR 1892.

Cash paid for losses and additions.....	\$ 31,122.00	
Premium notes, loans or liens used in payment of the same.....	None.	
Cash paid for matured endowments and additions.....	12,105.53	
Premium notes, loans or liens used in payment of same.....	None.	
Total	\$ 43,227.53	

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 amount actually paid for losses and matured endowments.....	\$ 43,227.53
Cash paid to annuitants.....	None.
Cash paid for surrendered policies.....	10,774.51
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	172.55
Cash surrender values, including re-converted additions applied in payment of premiums.....	3,929.76
Cash dividends paid to policy-holders, \$450.15; same applied in payment of premiums, \$13,530.99.....	13,981.14
Premium notes, loans or liens used in payment of dividends to policy-holders.....	None.
(Total paid policy-holders, \$72,085.49.)	
Cash paid stockholders for interest or dividends.....	7,000.00
Cash paid for commissions to agents.....	23,387.35
Cash paid for salaries and travelling expenses of managers of agencies and general, special and local agents.....	16,542.87
Cash paid for medical examiners' fees.....	2,773.53
Cash paid for salaries and other compensation of officers, and other office employees.....	10,631.98
Cash paid for United States taxes and revenue stamps, \$.....; State and local taxes in State where organized, \$1,435.83; taxes, licenses, fines and fees in other States, \$1,794.02.....	3,229.35
Cash paid for rent, less \$600.00 received under sub-lease.....	1,392.92
Cash paid for commuting commissions.....	None.
Cash advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
Cash paid for furniture and fixtures, and safes for home and agency office.....	654.90
Cash paid for advertising	1,590.18
Cash paid for the following items, viz:	
Printing and stationery, \$1,526.27; postage, 574.65; expenses, \$1,139.87; legal expenses, \$315.25.....	3,556.04
Total disbursements.....	\$ 142,851.61
Balance.....	\$ 868,890.95

ASSETS.

As per Ledger Accounts.

Cost value of real estate, exclusive of all incumbrances.....	\$ 3,736.20
Loans on bond and mortgage (first liens) on real estate.....	615,460.0
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	67,775.00
Loans made in cash to policy-holders on this company's policies assigned as collateral.....	30,011.0
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	5,134.83
Cost value of bonds and stocks owned absolutely.....	107,820.68
Cash in company's office.....	600.00
Cash deposited in banks.....	24,828.95
Bills receivable.....	1,340.50
Agents' ledger balances.....	11,601.75
Tax certificates on real estate loans.....	207.02
Judgments.....	375.00
Total net or ledger assets.....	\$ 868,890.95
Deduct depreciation from cost of assets, to bring same to market value.....	None.
Total net or ledger assets, less depreciation.....	\$ 868,890.9

OTHER ASSETS.

Interest due, \$3,963.34; and accrued, \$10,803.00, on bonds and mortgages.....	\$ 14,766.34
Interest due, \$.....; and accrued, \$7,364.00, on bonds and stocks.....	7,364.00
Interest due, \$.....; and accrued, \$712.00, on collateral loans.....	712.00
Interest due, \$383.21; and accrued, \$657.75, on premium notes, loans or liens.....	1,040.96
Rents due, \$.....; and accrued, \$..... on company's property, or lease.....	None.
Market value of real estate over cost.....	4,183.80
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.
Gross premiums due and unreported on policies in force December 31, 1892.....	\$ 9,805.00
Gross deferred premiums on policies in force December 31, 1892.....	19,430.00
Total.....	\$ 29,235.00
Deduct the loading on above gross amount, 20 per cent.....	5,847.00
Net amount of uncollected and deferred premiums.....	\$ 23,388.00
Total assets as per the books of the company.....	\$ 920,346.65

ITEMS NOT ADMITTED.

Loans on company's own stock.....	None.
Company's own stock.....	None.
Judgments, \$375.00; furniture, fixtures, and safes, \$.....;	\$ 375.00
Commuted commissions.....	None.
Cash advanced to, or in the hands of, officers or agents.....	None.
Agents' balances.....	11,601.75
Loans on personal security, indorsed or not.....	None.
Bills receivable.....	1,340.50
Supplies, printed matter and stationery.....	None.
Total.....	\$ 13,317.25
Total assets (less items not admitted).....	\$ 907,029.40

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1892, computed according to the actuarial table of mortality, with 4 per cent interest.....	\$ 661,199.47
Net re-insurance reserve.....	\$ 661,199.47
Premium obligations in excess of the net value of their policies.....	None.
Claims for death losses due and unpaid.....	None.
Claims for matured endowments due and unpaid.....	None.
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$ 1,000.00
Claims for death losses, and other policy claims, resisted by the company.....	None.
Amounts due and unpaid on annuity claims.....	None.
Liability on policy holders' account.....	662,199.47
Gross surplus on policy holders' account.....	244,829.93
Total liabilities.....	\$ 907,029.40
Estimated surplus accrued on tontine and other policies, the profits upon which are especially reserved for that class of policies.....	\$ 8,516.63
Estimated surplus accrued on all other policies, E. L.	11,246.72

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 4,251.48
Premium notes, loans or liens received during the year.....	8,990.12
Total	\$ 13,241.60
Deductions during the year as follows:	
Amount of notes, loans or liens used in payment of losses and claims	None.
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	\$ 172.55
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	7,934.22
Total reduction of premium note account.....	\$ 8,106.77
Balance, note assets at end of the year.....	\$ 5,134.83

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.		REVERSION-ARY ADDITIONS.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	2186	\$ 3,229,931	370	\$ 481,195	130	\$ 131,900.00		\$ 27,856.68	2676	\$3,870,942.68
New policies issued.....	909	1,466,473	73	90,200		1,002.32			982	1,557,675.32
Old policies revived.....	1	2,000							1	2,000.00
Old policies increased.....		1,000								1,000.00
Additions by dividends.....							6,719.95			6,719.95
Totals.....	3096	\$ 4,699,404	443	\$ 571,395	130	\$ 132,902.32		\$ 34,576.63	3659	\$5,438,337.95
Deduct policies ceased to be in force:										
By death.....	11	\$ 25,622	4	\$ 5,500					15	\$ 31,122.00
By expiry and matured.....	2	1,030	15	10,939.00			136.53		17	12,105.53
By surrender and paid-up.....	13	17,157	6	4,105	5	6,000.00	611.99		24	27,883.99
By lapse.....	215	377,000	21	35,500					236	412,500.00
By change and decrease.....		5,500								5,500.00
By transfer.....										
Not taken.....	41	65,500	3	3,000					44	68,500.00
Total term'd.....	282	\$ 491,819	49	\$ 59,044	5	\$ 6,000.00	\$ 748.52		336	\$ 557,611.52
Net numbers and amounts in force at the end of the year.....	2814	\$ 4,207,585	394	\$ 512,351	115	\$ 126,902.32	\$ 33,828.11		3323	\$4,880,726.43
Policies re-insur'd.....										

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) of each class of policies insured 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. None. Notes are taken for renewal premiums when the reserve is in excess of note.

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

Answer. No.

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

Answer. No.

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

Answer. The statute of Iowa requires home companies to deposit with the State Auditor securities equal to the full reserve on all policies in force. Amount of such deposit December 31, 1892, \$721,039.91.

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

Answer. None, only in Iowa.

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

Answer. Yes.

BUSINESS IN IOWA DURING 1892.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	1,697	\$2,150,475.00
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	342	498,423.00
Total.....	2,039	\$2,648,898.00
Deduct number and amount which have ceased to be in force during the year.....	61	71,215.00
Total number and amount of policies in force in Iowa December 31, 1892.....	1,978	\$2,577,685.00
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.....	11	\$ 20,622.00
Total.....	11	\$ 20,622.00
Amount of losses and claims on policies in Iowa paid during the year.....	11	20,622.00
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, \$95,659.17; notes or credits, \$.....; totals, \$95,659.17.		

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

LIFE INDEMNITY AND INVESTMENT 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, E. H. STONE.

[Incorporated, October 10, 1881. Commenced business, November 1881.]

Principal office, Sioux City, Iowa.

CAPITAL STOCK.

(Mutual.)

Amount of net or ledger assets December 31st of previous year..... \$ 216,560.35

INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses.....	\$ 161,819.49
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less \$..... dividends thereon.....	727.30
Total premium income.....	\$ 161,092.19
Cash received for interest upon mortgage loans.....	11,855.18
Cash received for interest on bonds owned, and dividends on stock..	300.00
Total income.....	\$ 173,247.37
Total.....	\$ 389,807.72

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$ 38,179.39
Cash paid for matured and surrendered policies.....	33,234.82
Total.....	\$ 71,404.21
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	3,587.27
(Total paid policy-holders, \$74,991.48).	
Cash paid for commissions to agents, including renewal commissions.....	39,500.73
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents.....	14,465.95
Cash paid for medical examiners' fees.....	4,821.93
Cash paid for salaries and other compensation of officers, and other office employees.....	16,874.02
Cash paid for United States taxes and revenue stamps, \$.....	
State and local taxes in State where organized, \$100.16; taxes, licenses, fines and fees in other States, \$1,914.61.....	2,014.77
Cash paid for rent, less, \$..... received under sublease.....	3,297.92
Cash paid for furniture and fixtures, and safes for home and agency office.....	420.28
Cash paid for advertising.....	1,693.54

Cash paid for the following items, viz:

Printing and stationery, \$3,226.21; exchange and collection, \$1,221.29	\$ 4,447.50
Incidentals, \$461.31; postage, express, telegrams, telephone, miscellaneous expenses and fire insurance.....	1,915.67
Premiums on loans, \$58.17; profit and loss, \$2,459.04; legal fees, \$1,966.02.....	4,483.23
Total disbursements.....	\$ 108,927.02
Balance.....	\$ 230,880.70

ASSETS.

As per Ledger Accounts.

Cost value of real estate, exclusive of all incumbrances.....	\$ 1,890.97
Loans on bond and mortgage (first liens) on real estate.....	143,957.60
Loans secured by pledge of bonds, stocks, or other marketable collateral.....	1,000.00
Premium notes, loans or liens on policies.....	24,243.29
Cost value of bonds and stocks owned absolutely.....	5,175.00
Cash in company's office.....	8,488.59
Cash deposited in banks.....	10,623.00
Collateral loans.....	1,282.56
Agents' ledger balances.....	18,824.72
Commuted commissions.....	5,395.07
Total net or ledger assets.....	\$ 230,880.70
Total net or ledger assets, less depreciation.....	\$ 230,880.70

OTHER ASSETS.

Interest due, \$..... and accrued, \$2,098.71 on bonds and mortgages.....	\$ 2,098.71
Interest due, \$..... and accrued, \$75.00 on bonds and stocks.....	75.00
Total.....	\$ 2,173.71
Market value of bonds and stocks over cost.....	325.00
Gross premiums due and unreported on policies in force December 31, 1892.....	\$ 46,123.50
Gross deferred premiums on policies in force December 31 1892.....	
Total.....	\$ 46,123.50
Deduct the loading on above gross amount.....	9,224.70
Net amount of uncollected and deferred premiums.....	\$ 36,898.80
Furniture, fixtures, and safes, \$3,634.44; commuted commissions.....	3,634.44
Total assets as per books of the company.....	\$ 263,912.05

ITEMS NOT ADMITTED.

Judgments, \$.....; furniture, fixtures, and safes, \$3,634.44.....	\$ 3,634.44
Commuted commissions.....	5,395.07
Agents' balances.....	18,824.72
Total.....	\$ 27,854.23
Total assets (less items not admitted).....	\$ 236,057.82

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1892, computed according to the actuaries' table of mortality, with 4 per cent interest.....	\$ 123,905.00
Special reserve, cost of term insurance.....	22,726.00
Claims for matured endowments due and unpaid, awaiting presentation of policies.....	\$ 2,599.02
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	22,000.00
Total policy claims.....	\$ 24,599.02

Liability on policy-holders' account.....	\$ 171,320.02
Gross surplus on policy-holders' account.....	64,738.40
Total liabilities.....	\$ 236,058.42

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 13,855.09
Premium notes, loans or liens received during the year.....	33,940.55
Total.....	\$ 47,795.64
Deductions during the year as follows:	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	\$ 3,587.27
Amount of notes, loans or liens redeemed by maker in cash.....	19,965.08
Total reduction of premium note account.....	\$ 23,552.35
Balance, note assets at end of the year.....	\$ 24,243.29

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.		OLD NATURAL PREMIUM.		TOTAL NUMBERS AND AMOUNT.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	1005	\$1,942,500	284	\$371,496.26	208	\$ 559,000	882	\$2,156,250	2370	\$5,029,246.26
New policies issued.....	980	1,828,500	95	160,344.21	813	2,132,000	1888	4,120,844.21	3676	8,081,694.68
Old policies revived.....	15	20,600	3	3,456.00	.....	.....	18	45,000	36	60,056.60
Total.....	2000	\$3,791,600	382	\$535,297.07	1021	\$2,691,000	900	\$2,201,250	4303	\$9,219,147.07
Deduct policies ceased to be in force:										
By death.....	5	11,500	2	2,429.59	3	7,000	10	23,750	20	44,679.39
By expiry.....	26	48,500	15	16,177.58	36	108,500	499	1,243,750	535	1,352,250.00
By surrender.....	404	789,054	101	118,941.14	24	83,500	.....	.....	50	91,677.58
By change and decrease.....	.....	.....	3	.....	3	6,000	.....	.....	1	59.10
Not taken.....	70	152,000	14	27,000.00	43	162,000	.....	.....	127	341,000.00
Total terminated.....	505	\$1,001,034	135	\$164,548.11	118	\$ 394,000	509	\$1,267,500	1262	\$2,821,141.21
Gained by change.....	5	5,000	.....	940.90	.....	.....	.....	.....	.....	.....
Total.....	500	\$ 996,034	135	\$163,607.21	.....	.....	.....	.....	.....	.....
Net Nos. and amounts in force at the end of the year.....	1500	\$2,795,566	247	\$371,689.86	903	\$2,297,000	391	\$ 933,750	3041	\$6,398,005.86
Policies re-insured.....	.....	.....	.....	.....	6	30,000	.....	.....	6	30,000.00

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

Answer. Actuaries four (4) per cent.

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

Answer. 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. No provision in policy with reference to taking notes.

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

Answer. None, only where first premium exceeds the net premium.

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

Answer. Yes. See list.

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. With Auditor of State of Iowa, \$144,877.50.

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

Answer. None.

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

Answer. Mutual.

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

Answer. Yes.

BUSINESS IN IOWA DURING 1892.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	1,246	\$2,815,887.26
Number and amount of policies on the lives of citizens of Iowa issued and restored during the year.....	375	726,477.49
Total.....	1,621	\$3,542,364.75
Deduct number and amount which have ceased to be in force during the year.....	673	1,587,191.66
Total number and amount of policies in force in Iowa December 31, 1892.....	948	\$1,955,173.09
Amount of losses and claims on policies in force in Iowa unpaid December 31st of previous year.....	7	\$ 18,000.00
Amount of losses and claims on policies in Iowa incurred during the year.....	15	36,036.08
Total.....	22	\$ 52,036.08
Amount of losses and claims on policies in Iowa paid during the year.....	15	\$ 32,036.08
What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$.....; notes or credits \$..... totals, \$55,303.53.		

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

REGISTER LIFE AND ANNUITY 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, M. L. MARKS.

Secretary, P. W. McMANUS.

[Incorporated, April 17, 1889. 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 previous year.....	\$	15,612.71
Extended at.....		15,612.71

INCOME DURING YEAR 1892.

Cash received for premiums without deductions for commission or other expenses.....	\$	8,118.68
Premium notes, loans or liens taken in part payment for premiums.....	1,882.51	
Premiums paid by dividends, including re-converted additions, \$22.25 by surrendered policies.....	22.25	
Total.....	\$	9,523.44
Total premium income.....	\$	9,523.44
Cash received for interest upon mortgage loans.....	515.99	
Cash and notes other than premiums received from other companies for assuming or re-insuring their risks, miscellaneous receipts.....	111.97	
Total income.....	\$	10,150.50
Total.....	\$	25,783.21

DISBURSEMENTS DURING YEAR 1892.

Cash paid for losses and additions.....	\$	1,000.00
Total.....	\$	1,000.00
Cash paid for surrendered policies.....	621.03	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	728.73	
Cash dividends paid to policy holders, \$.....; same applied in payment of premiums.....	22.25	
(Total paid policy-holders, \$2,372.01)		
Cash paid for commissions to agents.....	57.03	
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents.....	1,267.59	
Cash paid for medical examiners' fees.....	115.19	
Cash paid for salaries and other compensation of officers, and other office employees.....	1,982.11	
Cash paid for rent, less \$..... received under sublease.....	430.00	

Cash paid for advertising, books and stationery.....	\$	570.50
Cash paid for the following items, viz: Postage, janitor and exchange.....	231.35	
Profit and loss.....	64.14	
Total disbursements.....	\$	7,062.92
Balance.....	\$	18,680.29

ASSETS.

As per Ledger Accounts.

Loans on bond and mortgage (first liens) on real estate.....	\$	12,300.00
Cash in company's office.....	524.96	
Cash deposited in banks.....	3,002.23	
Bills receivable.....	2,471.28	
Agents' ledger balances.....	481.82	
Total net or ledger assets, less depreciation.....	\$	18,680.29

OTHER ASSETS.

Interest due, \$....., and accrued, \$318.35 on bonds and mortgages.....	\$	318.26
Gross premiums due and unreported on policies in force Dec. 31, 1892.....	77.23	
Gross deferred premiums on policies in force December 31, 1892.....	278.96	
Total.....	\$	356.19
Deduct the loading on above gross amount.....	89.05	
Net amount of uncollected and deferred premiums.....	\$	267.14
Furniture, fixtures and safes, \$382.69; commuted commissions, \$.....	382.69	
Total assets as per the books of the company.....	\$	19,618.38

ITEMS NOT ADMITTED.

Judgements, \$.....; furniture, fixtures and safes, \$382.69.....	\$	382.69
Agents' balances.....	481.82	
Total.....	\$	864.51
Total assets (less items not admitted).....	\$	18,753.87

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1892, computed according to the American table of mortality, with 4 per cent interest.....	\$	5,408.45
Net re-insurance reserve.....	\$	5,408.45
Liability on policy-holders' account.....	\$	5,408.45
Gross surplus on policy-holders' account.....	13,375.42	
Total liabilities.....	\$	18,783.87
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$	11,217.58
Special surplus.....	3,022.84	

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st, of previous year.....	\$	3,301.50
Premium notes, loans or liens received during the year	1,382.51	
Total.....	\$	4,684.01
Deductions during the year as follows:		
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	\$	728.73
Amount of notes, loans or liens redeemed by maker in cash.....	1,484.00	
Total reduction of premium note account.....	\$	2,212.73
Balance note assets at end of the year.....	\$	2,471.28

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.		REVERSIONARY ADDITIONS.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	400	\$ 598,000	5	\$ 5,500			405	\$ 603,500
New policies issued.....	51	88,000					51	88,000
Additions by dividends.....						7,700		7,700
Totals.....	451	\$ 686,000	5	\$ 5,500		\$ 7,700	456	\$ 679,200
Deduct policies ceased to be in force:								
By death.....	1	1,000					1	1,000
By surrender.....	60	70,000	2	2,000			62	72,000
By lapse.....	94	138,000					94	138,000
Total terminated.....	155	\$ 209,000	2	\$ 2,000			157	\$ 211,000
Net numbers and amounts in force at the end of the year.....	296	\$ 457,000	3	\$ 3,500		\$ 7,700	299	\$ 468,200

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

Answer. American, 4 per cent.

What loading, for margin or expenses, is cast upon the net premium of each class of policies insured 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 re-instatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

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

Answer. \$11,300, mortgages with Auditor of State of Iowa.

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

Answer. State of Iowa, \$11,300. Net value policies, \$5,408.45.

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

Answer. Mutual.

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

Answer. None.

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

Answer. Yes.

BUSINESS IN IOWA DURING 1892.

	Number.	Amount
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	405	\$ 603,500
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	51	75,700
Total.....	456	\$ 679,200
Deduct number and amount which have ceased to be in force during the year.....	157	211,000
Total number and amount of policies in force in Iowa December 31, 1892.....	299	\$ 468,200
Amount of losses and claims on policies in Iowa unpaid December 31, of previous year.....	None	
Amount of losses and claims on policies in Iowa incurred during the year.....	1	\$ 1,000
Total.....	1	\$ 1,000
Amount of losses and claims on policies in Iowa paid during the year.....	1	1,000

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, \$8,140.92; notes or credits, \$1,382.51; totals, \$9,523.44.

ANNUAL STATEMENT

For the year ending December 31, 1892, 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.

Incorporated, March 15, 1888. Commenced business, March 18, 1886.]

Principal office, Des Moines, Iowa.

CAPITAL STOCK.

(Mutual.)

Amount of net or ledger assets December 31st of previous year.....	\$ 67,014.92
Extended at.....	\$ 67,014.92

INCOME DURING YEAR 1892.

Cash received for premiums without deductions for commission or other expenses.....	\$ 33,985.22
Premium notes, loans or liens taken in part payment for premiums.....	888.67
Premiums paid by dividends, including re-converted additions, \$780.91; by surrendered policies.....	780.91
Total.....	\$ 35,654.80
Total premium income.....	\$ 35,654.80
Cash received for interest upon mortgage loans.....	4,650.46
Cash received for interest on premium notes, loans or liens.....	51.38
Total income.....	\$ 40,356.64
Total.....	\$ 107,371.56

DISBURSEMENTS DURING YEAR 1892.

Cash paid for losses and additions,	\$ 2,000.00
Total.....	\$ 2,000.00
Cash paid for surrendered policies.....	1,126.45
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	87.20
Cash dividends paid to policy holders, \$58.19: same applied in payment of premiums, \$789.91.....	834.10
(Total paid policy holders \$4,047.75).....	
Cash paid for commissions to agents.....	3,703.29
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents.....	2,319.42
Cash paid for medical examiners' fees.....	601.00
Cash paid for salaries and other compensation of officers and other office employees.....	7,904.99
Cash paid for rent, less \$10.00 received under sublease.....	843.20
Cash paid for furniture and fixtures, and safes for home and agency office.....	162.87
Cash paid for advertising.....	750.98
Cash paid for the following items, viz.....	1,029.54
Total disbursements.....	\$ 21,402.04
Balance.....	\$ 85,909.52

ASSETS.

As per Ledger Accounts.

Loans on bond and mortgage (first liens) on real estate	\$ 80,800.00
Loans made in cash to policy holders on this company's policies assigned as collateral.....	954.46
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	1,831.27
Cost value of bonds and stocks owned absolutely.....	422.91
Cash in company's office	436.24
Cash deposited in banks and with treasurer.....	1,231.84
Bills receivable.....	302.80
Total net or ledger assets.....	\$ 85,909.52
Total net or ledger assets, less depreciation.....	\$ 85,909.5

OTHER ASSETS.

Interest due, \$, and accrued, \$1,561.06 on bonds and mortgages.....	\$ 1,561.06
Interest due, \$, and accrued, \$178.89 on premium notes, loans or liens.....	178.89
Gross deferred premiums on policies in force December 31, 1892.....	\$ 3,590.05
Total.....	\$ 3,590.05
Deduct the loading on above gross amount.....	647.82
Net amount of uncollected and deferred premiums.....	\$ 2,951.23
Furniture, fixtures and safes, \$837.40; commuted commissions.....	837.40
Total assets as per the books of the company.....	\$ 91,498.10

ITEMS NOT ADMITTED.

Judgments, \$.....: furniture, fixtures, and safes, \$837.40.....	\$ 837.40
Agents' balances.....	302.80
Bills receivable.....	1,231.84
Total.....	\$ 2,372.04
Total assets (less items not admitted).....	\$ 89,126.06

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1892, computed according to the Actuaries Ordinary Life American, with four and one-half per cent, all others, with four per cent interest.....	\$ 82,884.90
Net re-insurance reserve.....	\$ 82,884.90
Amount of all unpaid dividends of surplus, or other description of profits due policy holders.....	78.81
Liability on policy holders' account.....	\$ 82,963.71
Gross surplus on policy holders' account.....	6,162.35
Total liabilities.....	\$ 89,126.06

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 548.93
Premium notes, loans or liens received during the year.....	1,163.20
Total.....	\$ 1,712.13
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	\$ 823.45
Total reduction of premium note account.....	\$ 823.46
Balance, note assets at end of the year.....	\$ 888.67

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.....	82	\$ 107,700.00	191	\$ 302,500.00	446	\$ 562,500.00	719	\$1,002,700.00
New policies issued.....	23	6,075.00	29	63,000.00	147	225,500.00	209	304,575.00
Old policies revived.....					5	5,000.00	5	5,000.00
Old policies increased.....						4,000.00		4,000.00
Totals.....	105	\$ 113,775.00	220	\$ 365,500.00	598	\$ 837,000.00	923	\$1,316,275.00
Deduct policies ceased to be in force:								
By death.....		\$.....		\$.....	1	2,000.00	1	2,000.00
By surrender.....			3	4,000.00	14	21,100.00	17	25,100.00
By lapse.....	5	8,400.00	15	23,000.00	66	79,000.00	86	110,400.00
By change and decrease.....						1,000.00		1,000.00
Not taken.....			6	7,000.00	15	21,000.00	21	28,000.00
Total terminated.....	5	\$ 8,400.00	24	\$ 34,000.00	96	\$ 124,100.00	125	\$ 166,500.00
Net numbers and amounts in force at the end of the year.....	100	\$ 105,375.00	206	\$ 331,500.00	502	\$ 712,900.00	808	\$1,149,775.00

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

Answer. Ordinary Life American and four and one-half per cent; all others, Actuaries and four per cent.

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

Answer. From seven 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. 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 re-instatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

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

Answer. Eighty thousand eight hundred dollars with State Auditor.

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

Answer. None, except as above.

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

Answer. Mutual.

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

Answer. None.

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

Answer. Yes.

BUSINESS IN IOWA DURING 1892.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	670	\$ 937,000
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	181	292,200
Total.....	851	\$ 1,229,200
Deduct number and amount which have ceased to be in force during the year.....	123	161,500
Total number and amount of policies in force in Iowa December 31, 1892.....	728	\$ 1,067,700
Amount of losses and claims on policies in Iowa incurred during the year..	1	\$ 2,000
Total.....	1	\$ 2,000
Amount of losses and claims on policies in Iowa paid during the year.....	1	2,000

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, \$33,808.62; notes or credits, \$823.46; totals, \$34,632.08.

LIFE INSURANCE TABLES.

TABLE No. I

Shows the life insurance business transacted in Iowa during the year 1892. 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 1892 and the manner of termination.

TABLE

Showing business done in Iowa in the year 1892.

NAME OF COMPANY.	LOCATION.	NUMBER OF POLICIES.			
		In force Decem- ber 31, 1891.	Written during 1892.	Terminated dur- ing 1892.	In force Decem- ber 31, 1892.
Aetna.....	Hartford, Conn. } Life	1,648	247	211	1,682
	} Ac't	85	207	132	160
Commercial Alliance Life.....	New York, N. Y.	18	.....	6	12
Connecticut General.....	Hartford, Conn.	123	1	8	116
Connecticut Mutual.....	Hartford, Conn.	1,903	119	80	1,942
Equitable.....	Des Moines, Iowa.....	1,697	342	61	1,978
Equitable.....	New York, N. Y.	4,059	1,672	1,156	4,575
Germania.....	New York, N. Y.	156	21	36	141
Home.....	Brooklyn, N. Y.	48	42	23	67
Life Indemnity and Investment Co.....	Sioux City, Iowa.....	1,346	375	673	948
Manhattan.....	New York, N. Y.	248	39	23	264
Massachusetts Mutual.....	Springfield, Mass.	131	37	27	141
Metropolitan Life.....	New York, N. Y.	14	1	.....	15
Michigan Mutual.....	Detroit, Mich.	697	321	147	871
Mutual.....	New York, N. Y.	4,244	753	571	4,426
Mutual Benefit.....	Newark, N. J.	2,263	523	258	2,528
National.....	Montpelier, Vt.	124	128	39	213
New York.....	New York, N. Y.	5,586	2,849	1,299	7,136
Northwestern Mutual.....	Milwaukee, Wis.	8,345	2,387	1,197	9,535
Pacific Mutual.....	S. Francisco, Cal. } Life	49	3	5	47
	} Ac't	.....	.....	.....	.....
Penn Mutual.....	Philadelphia, Pa.	405	211	82	534
Phoenix Mutual.....	Hartford, Conn.	222	36	21	237
Provident Life and Trust.....	Philadelphia, Pa.	145	46	21	170
Provident Savings Life.....	New York, N. Y.	269	73	43	299
Register Life and Annuity.....	Davenport, Iowa	405	51	157	299
Royal Union Mutual.....	Des Moines, Iowa.....	670	181	123	728
Travelers.....	Hartford, Conn. } Life	214	49	30	233
	} Ac't	1,710	1,572	2,073	1,309
Union.....	Omaha, Neb.	15	66	7	74
Union Central.....	Cincinnati, Ohio	315	123	58	378
Union Mutual.....	Portland, Me.	105	17	19	103
United States.....	New York, N. Y.	608	222	228	592
United States Industrial Life.....	New York, N. Y.	.....	2,638	510	2,178
Washington.....	New York, N. Y.	722	194	160	756
Total.....		38,485	15,596	9,494	44,587

No. I.

Compiled from Companies' Annual Statements.

AMOUNT OF INSURANCE.				PREMIUMS RECEIVED.			Losses Incurred.	Losses paid.	Percentage of losses incurred to premiums received.
In force Decem- ber 31, 1891.	Written during 1892.	Terminated dur- ing 1892.	In force Decem- ber 31, 1892.	Cash.	Notes.	Total.			
\$2,896,514	\$71,271	\$272,988	\$2,944,797	\$49,854.59	\$538.50	\$50,393.09	\$53,289.00	\$54,303.00	\$105.7
182,200	450,000	282,700	349,500	1,925.84	.....	1,925.84	859.64	359.04	18.1
31,000	.....	6,000	25,000	895.54	.....	895.54	1,000.00	1,000.00	111.7
153,496	1,000	10,500	143,996	3,734.87	.....	3,734.87	1,104.46	1,104.46	29.6
3,912,828	204,578	169,092	3,947,714	74,995.04	.....	74,995.04	76,152.00	65,840.00	101.5
2,150,475	498,423	71,213	2,577,685	95,659.17	.....	95,659.17	20,622.00	20,622.00	21.6
9,700,711	3,479,112	2,688,828	10,490,995	318,589.01	.....	318,589.01	51,450.00	43,950.00	16.1
232,245	62,500	71,000	223,745	3,792.87	.....	3,792.87	3,690.07	3,690.07	81.5
29,808	88,015	31,831	86,992	9,594.68	1,347.78	10,942.46	3,081.00	3,081.00	27.7
2,815,887	726,477	1,587,191	1,955,173	55,308.53	.....	55,308.53	36,036.08	32,036.08	65.2
374,095	48,255	45,000	377,351	12,419.96	.....	12,419.96	.....	.....	.....
389,409	79,000	139,090	329,713	6,077.20	884.60	6,961.70	.....	.....	.....
16,079	1,000	.....	17,079	305.11	.....	305.11	400.00	400.00	131.1
1,091,349	513,648	214,340	1,390,657	45,164.42	.....	45,164.42	1,000.00	1,000.00	2.2
9,496,684	1,675,675	1,137,848	10,034,511	328,320.94	.....	328,320.94	68,485.00	68,485.00	20.9
4,160,408	1,003,734	510,618	4,653,544	114,011.97	.....	114,011.97	99,038.00	97,700.00	86.9
338,250	238,500	99,000	477,750	16,370.83	.....	16,370.83	2,000.00	2,000.00	12.2
13,695,480	6,772,729	3,396,939	17,071,270	491,013.63	.....	491,013.63	102,388.82	105,638.82	20.8
14,579,769	4,357,805	2,629,935	16,307,729	588,535.64	1,623.02	590,158.66	114,878.24	110,307.24	19.5
50,544	6,500	8,500	48,544	1,031.33	.....	1,031.33	.....	.....	.....
890,950	473,700	109,950	1,194,700	37,358.41	1,834.73	39,793.14	2,000.00	2,000.00	5.0
258,789	56,350	32,729	292,410	4,970.49	1,081.08	6,051.54	9,531.00	7,531.00	157.5
347,288	175,526	61,000	461,814	11,106.55	.....	11,106.55	1,000.00	.....	9.0
860,000	191,000	126,000	925,000	17,043.45	.....	17,043.45	22,000.00	22,000.00	129.1
603,500	75,700	211,000	468,200	8,140.93	1,282.51	9,523.44	1,000.00	1,000.00	10.5
937,000	292,260	161,500	1,067,760	33,808.62	823.46	34,632.08	2,000.00	2,000.00	5.8
469,400	139,937	83,700	525,637	11,110.16	.....	11,110.16	3,258.00	2,258.00	20.0
5,939,490	4,513,800	5,761,688	3,791,502	38,012.33	.....	38,012.33	22,580.17	22,580.17	59.4
23,500	93,500	9,000	108,000	1,486.22	.....	1,486.22	.....	.....	.....
468,082	191,968	135,500	524,550	18,297.57	.....	18,297.57	4,184.97	4,184.97	22.7
147,828	28,846	21,304	155,370	2,858.07	252.00	3,110.07	516.00	110.00	16.6
1,288,070	542,600	600,000	1,210,670	26,756.64	.....	26,756.64	5,000.00	3,000.00	18.7
.....	279,884	53,988	225,896	1,591.00	.....	1,591.00	.....	.....	.....
968,078	305,653	256,818	1,016,913	35,947.01	.....	35,947.01	8,813.30	8,813.30	24.3
78,577,197	27,938,987	21,066,987	86,449,197	2,490,788.89	9,767.58	2,476,556.17	716,307.75	686,444.75	28.9

TABLE

The condition of and general business transacted by Life and Accident Insurer 31, 1892, compiled from

NAME AND LOCATION OF COMPANIES.	Paid up capital.	Assets.	Liabilities, including capital and re-insurance reserve.	Net surplus.
Etna, Connecticut Life	\$1,500,000	\$38,558,176.21	\$32,191,470.10	\$6,466,706.11
Commercial Alliance Life, New York	300,000	332,155.35	444,337.00	.....
Connecticut General, Connecticut	150,000	2,315,006.61	1,947,208.95	367,797.6
Connecticut Mutual, Connecticut	Mutual.	60,781,549.89	54,334,630.01	6,436,929.88
Equitable, Iowa	100,000	907,029.40	762,199.47	144,829.93
Equitable Life Assurance Society, New York	100,000	150,594,675.47	121,970,236.52	28,624,438.95
Germania, New York	200,000	17,744,262.80	15,903,047.71	1,841,214.89
Home, New York	125,000	8,059,860.68	6,328,106.72	1,731,753.96
Life Indemnity and Investment Co., Iowa	Mutual.	236,058.42	171,330.02	64,728.40
Manhattan, New York	100,000	13,286,907.63	11,644,410.06	1,642,497.57
Massachusetts Mutual, Massachusetts	Mutual.	13,433,608.21	12,342,809.38	1,090,858.83
Metropolitan Life, New York	2,000,000	16,506,282.22	14,831,511.73	1,674,670.49
Michigan Mutual Life, Michigan	350,000	4,002,815.63	3,800,276.73	202,538.90
Mutual Life, New York	Mutual.	173,193,263.04	149,299,406.67	23,893,856.37
Mutual Benefit Life, New Jersey	Mutual.	51,386,072.30	45,046,469.58	6,339,602.72
National Life, Vermont	Mutual.	8,762,430.53	7,760,880.69	1,001,549.84
New York Life, New York	Mutual.	137,499,198.90	120,694,250.89	16,804,948.10
Northwestern Mutual, Wisconsin	Mutual.	56,225,024.70	46,768,704.58	9,456,320.12
Pacific Mutual Life, Cal. Life	Mutual.	2,588,781.77	2,370,931.00	217,850.77
Penn. Mutual, Pennsylvania	Mutual.	20,725,746.74	18,204,840.48	2,520,906.26
Phoenix Mutual, Connecticut	Mutual.	10,047,248.93	8,931,724.29	1,115,524.64
Provident Life and Trust Co., Penn.	1,000,000	23,029,737.10	20,907,631.11	2,122,105.99
Provident Savings Life, New York	100,000	1,225,277.99	705,215.00	520,062.99
Prudential Life Ins. Co. of Am., New Jersey	837,200	8,840,853.32	6,754,664.69	2,086,188.70
Register Life and Annuity Co., Iowa	Mutual.	18,789.87	5,408.45	13,371.42
Royal Union Mutual Life, Iowa	Mutual.	89,120.06	82,963.71	6,156.35
Travelers, Connecticut Life	1,000,000	15,029,921.09	13,492,261.85	1,537,659.24
Union Central, Ohio	100,000	9,345,832.08	8,024,282.53	1,321,549.55
Union Mutual Life, Nebraska	125,000	148,614.83	142,480.87	6,133.96
Union Mutual Life, Maine	Mutual.	6,428,894.50	5,769,237.34	659,657.16
United States Life, New York	440,000	6,889,212.12	6,206,116.19	683,095.93
United States Industrial Life, New York	280,000	345,980.14	309,789.00	36,191.14
Washington Life, New York	125,000	12,012,809.21	11,059,484.96	953,324.25
Total	8,732,300	870,688,257.70	749,306,308.28	121,437,939.93

No. II.

Insurance Companies which did business in Iowa during the year ending December 31, 1892, compiled from their annual statement.

Income.	Expenditures.	Risks written during the year.	PREMIUMS RECEIVED.			Losses paid.	Per cent of losses paid to premiums received.
			In cash.	In notes.	Total less amount paid for re-insurance.		
\$6,552,958.84	\$5,391,917.89	\$5,471,104	\$4,614,757.73	\$45,782.16	\$4,660,539.89	\$3,188,549.97	68.4
19,290,750	431,122.36	7,527,120	430,985.27	.....	425,094.15	275,046.96	64.7
438,125.93	311,481.51	2,106,438	314,012.78	3,270.94	317,283.72	146,068.27	46.5
7,884,916.73	7,055,516.87	12,291,824	4,621,824.33	379.00	4,622,203.33	4,168,182.75	90.2
214,173.07	142,851.61	1,867,395	153,672.01	.....	153,672.01	43,227.53	28.1
40,386,237.49	24,161,947.34	200,490,516	34,046,568.39	.....	34,046,568.39	11,180,812.04	32.8
3,009,813.05	2,569,014.61	12,685,479	2,801,833.48	.....	2,793,551.72	1,208,763.34	45.4
1,755,204.44	1,450,976.87	12,784,402	1,192,192.06	147,913.04	1,310,105.10	710,547.88	54.2
173,247.37	108,927.02	4,189,900	161,819.49	.....	161,092.19	71,404.21	44.3
2,731,763.38	2,342,465.84	14,184,550	2,061,657.13	44,517.37	2,101,276.35	1,257,058.58	59.8
3,406,803.43	2,295,617.43	20,462,188	2,822,828.31	136,417.21	2,723,572.79	931,444.00	34.2
13,307,811.45	10,496,183.07	2,009,641	12,510,083.39	3,994.68	12,514,078.07	4,900,981.86	39.2
1,218,217.69	756,612.41	8,617,600	1,039,814.45	.....	1,028,321.51	291,024.96	28.3
40,238,665.24	26,806,143.54	162,929,748	32,047,795.34	.....	32,047,795.34	12,078,615.59	37.7
9,586,043.75	7,225,067.00	30,623,721	6,541,854.63	410,978.39	6,952,833.02	3,421,892.59	49.2
2,497,779.73	1,557,415.89	15,477,172	2,004,231.98	84,015.82	2,088,247.80	592,849.36	28.4
30,906,560.83	21,054,250.76	173,005,070	25,089,508.76	.....	25,040,113.93	9,010,891.28	35.1
14,557,554.22	7,415,324.11	70,743,889	11,745,398.05	68,617.71	11,804,015.76	3,321,157.62	28.1
1,035,862.59	849,037.27	3,379,615	863,627.20	25,289.42	888,913.62	385,413.91	43.4
5,746,757.55	3,578,092.81	29,261,258	1,585,226.84	171,945.57	4,757,172.41	1,343,876.00	28.2
1,517,569.56	1,495,666.03	7,976,246	925,735.30	.....	920,024.63	905,742.92	98.4
4,664,718.82	2,415,229.45	15,786,248	3,630,839.87	2,398.87	3,633,238.74	1,066,030.00	29.3
1,882,841.18	1,620,258.49	19,517,516	1,851,299.47	.....	1,839,918.26	829,902.97	44.9
7,888,877.55	5,906,438.98	5,080,097	7,530,412.93	.....	7,525,843.62	2,518,566.09	33.5
10,150.50	7,082.92	75,700	8,140.93	1,382.51	9,523.44	1,000.00	10.5
40,356.64	21,402.04	313,575	24,766.13	888.67	25,654.80	2,000.00	5.6
4,940,779.90	3,455,605.33	22,748,854	4,236,605.39	.....	4,165,384.00	1,556,673.31	37.8
3,078,031.64	1,582,246.14	21,341,626	1,677,138.44	893,385.17	2,570,523.61	411,645.37	16.0
63,315.45	61,840.73	1,145,500	56,396.64	.....	56,396.64	25,568.11	45.3
1,181,274.78	1,099,094.15	7,830,622	899,016.95	.....	894,004.03	598,659.74	66.9
1,495,629.25	1,241,310.99	14,518,745	1,180,031.92	.....	1,178,869.97	717,146.39	60.8
414,612.16	399,242.99	9,304,909	306,188.86	.....	306,188.86	119,100.54	38.8
2,750,933.48	2,144,608.81	11,355,553	2,226,730.32	.....	2,226,730.32	1,021,967.79	45.9
216,538,630.07	148,234,113.35	1,399,235,233	173,963,034.77	2,031,179.53	175,790,610.08	68,458,843.86	38.

TABLE

Showing the number and amount of policies in force December 31, 1891, terminated during 1892 and manner of

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1891.	
	Number.	Amount.
Etua, Connecticut..... { Life.....	77,796	\$ 124,907,217
..... { Accident.....	2,555	4,578
Commercial Alliance Life, New York.....	6,137	19,872,900
Connecticut General, Connecticut.....	7,302	9,333,410
Connecticut Mutual, Connecticut.....	64,794	155,043,055
Equitable, Iowa.....	2,676	3,870,942
Equitable Life Assurance Society, New York.....	230,424	804,894,557
Germania, New York.....	34,413	60,904,913
Home, New York.....	16,198	32,161,776
Life Indemnity & Investment Company, Iowa.....	2,379	5,029,246
Manhattan, New York.....	21,718	59,077,628
Massachusetts Mutual, Massachusetts.....	25,010	69,527,665
Metropolitan Life, New York.....	3,153	3,767,882
Michigan Mutual Life, Michigan.....	13,985	26,282,347
Mutual Life, New York.....	224,815	695,484,158
Mutual Benefit Life, New Jersey.....	69,350	183,171,333
National Life, Vermont.....	23,303	51,399,348
New York Life, New York.....	193,452	629,083,178
Northwestern Mutual, Wisconsin.....	113,528	275,674,753
Pacific Mutual, California.....	4,834	12,589,840
.....	15,585	39,239,050
Penn Mutual, Pennsylvania.....	39,723	103,753,521
Phoenix Mutual, Connecticut.....	18,369	27,102,425
Provident Life and Trust Company, Pennsylvania.....	27,571	85,851,372
Provident Savings Life, New York.....	18,992	69,676,446
Prudential Life Insurance Company of America, New Jersey.....	5,677	6,891,435
Register Life and Annuity Company, Iowa.....	405	603,500
Royal Union Mutual Life, Iowa.....	719	1,002,700
Travelers, Connecticut..... { Life.....	26,392	61,809,064
..... { Accident.....	69,312	239,049,038
Union Central, Ohio.....	34,478	57,256,171
Union Mutual Life, Nebraska.....	1,068	1,943,500
Union Mutual Life, Main.....	16,412	39,649,490
United States Life, New York.....	17,064	41,164,116
United States Industrial Life, New York.....	56,047	5,539,168
Washington Life, New York.....	23,609	50,589,622
Total.....	1,509,155	\$ 4,052,291,566

No. III.

and December 31, 1892, the number and amount of policies issued and termination—Continued on next page.

POLICIES IN FORCE DECEMBER 31, 1892.		POLICIES ISSUED DURING 1892.		POLICIES TERMINATED DURING 1892.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
81,289	\$ 132,778,465	12,878	\$ 25,471,104	9,355	\$ 17,569,856
4,578	15,589,250	5,778	19,290,750	3,755	10,919,300
6,533	20,833,320	2,620	7,527,129	2,224	6,593,700
7,857	10,133,357	1,575	2,105,438	1,020	1,305,491
65,557	157,737,902	4,418	12,291,824	3,655	9,597,577
3,323	4,880,725	983	1,567,395	336	357,611
251,999	850,963,245	62,940	200,490,316	41,365	154,422,628
36,908	65,218,835	6,444	12,685,479	3,859	8,371,497
18,390	38,008,378	5,170	12,784,402	2,978	6,937,800
3,041	6,398,005	1,924	4,189,900	1,262	2,821,141
22,595	61,271,530	5,061	14,184,559	4,184	11,990,658
28,767	78,467,497	7,438	20,462,188	3,081	11,522,356
4,446	5,316,300	1,704	2,002,641	411	454,223
16,392	31,104,323	4,195	8,617,600	1,978	3,795,624
246,650	745,780,083	57,186	162,929,748	35,351	112,633,823
74,346	195,698,088	12,002	30,623,721	7,006	18,066,066
26,678	58,678,353	6,989	15,477,172	3,905	8,168,167
224,008	689,248,629	66,259	173,605,070	35,703	113,439,619
128,349	312,512,603	27,008	70,743,889	12,247	32,306,039
5,202	13,250,509	1,301	3,376,615	933	2,709,947
19,575	46,881,700	28,904	72,428,413	24,914	64,785,763
44,614	117,925,418	10,057	29,251,258	5,166	15,089,361
19,788	39,549,306	3,876	7,976,246	2,467	4,529,365
29,896	94,729,533	4,508	15,796,348	2,183	6,911,187
22,061	76,843,241	6,734	19,517,516	3,665	12,350,721
8,120	9,531,076	4,503	5,080,097	2,060	2,350,456
299	468,200	51	75,700	157	211,000
808	1,149,775	214	313,575	125	169,500
28,781	73,804,133	5,711	22,748,854	3,322	10,753,785
68,707	239,091,112	96,665	300,129,346	97,270	278,487,296
39,286	64,843,548	12,154	21,341,626	7,346	13,754,249
1,213	2,379,500	564	1,145,500	259	709,500
17,816	33,293,484	3,899	7,826,622	2,495	5,182,630
17,939	43,728,300	4,338	14,515,745	3,663	11,951,561
74,955	8,389,535	89,312	9,304,909	70,494	7,437,552
24,718	51,561,922	5,703	11,355,533	4,594	10,380,243
1,675,384	\$ 4,410,637,640	571,317	\$ 1,339,235,233	405,088	\$ 980,889,162

TABLE No. III—

NAME OF COMPANY.	BY DEATH.		BY MATURITY.	
	Number.	Amount.	Number.	Amount.
Aetna, Connecticut (Life)	1,240	\$ 2,171,996	895	\$ 1,031,913
Aetna, Connecticut (Accident)	2	2,830	3,753	10,916,500
Commercial Alliance Life, New York	76	265,900		
Connecticut General, Connecticut	55	88,549	142	202,416
Connecticut Mutual, Connecticut	1,618	3,846,323	220	418,541
Equitable, Iowa	15	31,122	17	12,105
Equitable Life Assurance Society, New York	2,097	11,125,172	201	716,872
Germania, New York	526	995,670		
Home, New York	273	580,765	77	123,782
Life Indemnity and Investment Company, Iowa	20	44,679		
Manhattan, New York	410	1,198,517	24	58,541
Massachusetts Mutual, Massachusetts	313	819,990	68	108,427
Metropolitan Life, New York	88	94,054	6	2,600
Michigan Mutual Life, Michigan	113	179,799		
Mutual Life, New York	3,141	10,892,646	541	1,396,412
Mutual Benefit Life, New Jersey	1,153	3,279,121	98	188,100
National Life, Vermont	219	527,047	54	65,035
New York Life, New York	2,240	8,125,105	468	1,541,435
Northwestern Mutual, Wisconsin	1,108	2,962,599	283	473,968
Pacific Mutual, California (Life)	70	194,010		
Pacific Mutual, California (Accident)	45	58,750		
Penn Mutual, Pennsylvania	440	1,194,020	88	187,013
Phoenix Mutual, Connecticut	466	708,095	211	195,080
Provident Life and Trust Company, Pennsylvania	218	714,311	142	348,917
Provident Savings Life, New York	207	911,000		
Prudential Life Insurance Co. of America, N. Jersey	49	60,063		
Register Life and Annuity Company, Iowa	1	1,000		
Royal Union Mutual Life, Iowa	1	2,000		
Travelers, Connecticut (Life)	304	624,202	99	138,484
Travelers, Connecticut (Accident)	231	540,753		
Union Central, Ohio	258	406,419	26	43,750
Union Mutual Life, Nebraska	10	19,000		
Union Mutual Life, Maine	258	516,557	112	125,655
United States Life, New York	302	727,258	39	49,040
United States Industrial Life, New York	1,398	141,195		
Washington Life, New York	327	865,220	88	112,032
Total	19,895	\$ 54,863,307	7,654	\$ 18,456,618

CONTINUED.

MANNER OF TERMINATION.									
BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
707	\$ 1,568,575	1,461	\$ 1,848,070	2,516	\$ 5,624,010	71	\$ 259,591	2,450	\$ 5,096,608
		78	316,500	1,871	5,448,050			199	535,250
1	1,000	95	112,834	403	434,673	15	64,019	309	403,000
		496	1,144,489	1,057	2,707,677	2	796,547	262	684,000
		24	27,883	236	412,500		5,500	44	68,500
246	848,750	5,095	24,138,117	24,015	78,341,549			8,511	39,252,168
240	335,414	655	1,087,029	1,485	2,940,871	218	792,840	735	1,619,673
		690	1,744,360	1,114	2,210,027		108,865	854	2,164,000
535	1,352,250	50	91,677	529	991,475	1	56	127	341,000
		336	922,975	1,962	5,063,567	129	748,000	1,321	3,999,056
49	124,500	706	1,976,238	1,408	4,283,189		1,040,912	1,137	3,169,100
		63	75,423	227	238,813	9	11,500	14	26,000
15	31,850	337	525,556	1,047	1,842,430	173	596,546	293	619,440
20	59,300	5,416	19,221,306	15,534	44,138,940	116	2,641,941	10,583	34,283,278
631	1,744,375	2,128	5,829,720	1,648	3,893,767			1,248	3,161,883
11	34,000	920	1,874,902	1,439	3,240,100	66	339,700	896	2,087,683
388	136,850	4,464	17,694,610	16,245	45,799,142		5,837,285	11,898	34,305,202
441	3,722,653	956	2,378,052	6,602	14,730,658		1,654,397	2,860	8,043,712
14	26,717	139	416,320	520	1,436,200		40,500	190	596,200
20,851	52,844,900	313	1,148,000					3,705	10,734,113
150	405,000	663	1,577,814	2,228	6,083,393	38	698,221	1,550	4,943,900
1	2,000	83	165,254	669	1,243,833	194	329,025	833	1,880,078
1	20,000	458	1,375,329	1,147	3,380,173	119	735,957	98	336,500
2,787	9,364,821	9	22,250	100	170,050	1	170,000	561	1,712,000
8	8,000	42	44,340	1,673	1,802,256		75,297	288	390,500
		62	72,000	94	138,000				
		17	25,100	86	110,400		1,000	21	28,000
53	157,100	296	602,934	1,262	4,040,611	583	1,882,211	755	3,308,243
97,039	277,946,513								
145	223,200	315	699,684	4,102	7,141,280	408	835,632	2,092	4,404,284
				241	494,000	75	110,000	23	77,500
333	649,600	82	213,168	1,084	2,201,450	33	293,298	593	1,182,900
56	133,000	145	392,730	2,407	8,139,933	57	451,000	657	2,068,600
				69,006	7,316,357				
19	29,752	785	2,074,123	2,462	5,210,576			913	2,088,540
124,754	\$ 351,775,950	27,919	\$ 90,438,496	166,419	\$ 271,240,940	2,308	\$ 20,528,843	56,139	\$ 175,575,998

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

AMERICAN MASONIC ACCIDENT ASSOCIATION.

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

President, JAMES SMITH.

Secretary, E. B. TRUBBY.

[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. \$ 10,538.76

INCOME DURING YEAR 1892.

Gross amount paid by members to the Association or its agents with-
out deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by appli-
cation, without deductions.....\$ 10,760.00

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

Assessments: Mortuary, \$10,659.28; expense, \$9,779.64..... 29,338.92

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

Total paid by members.....\$ 40,098.92

Interest, \$100.00; rent, none..... 100.00

Advances to agents repaid..... None.

Cash received from all other sources, viz:..... None.

Total income..... \$ 40,198.92

Total net resources..... \$ 50,737.68

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)\$ 12,545.13

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

Total paid to members.....\$ 12,545.13

Commissions and fees retained by or paid or allowed to agents on ac-
count of fees and dues..... 11,429.49

Commissions paid or allowed for collecting assessments..... 640.01

Salaries of managers and agents not paid by commissions..... 1,534.00

Salaries of officers, \$1,650.00; other compensation of officers, none.... 1,650.00

Salaries and other compensation of office employees 1,007.16

Medical examiner's fees, whether paid direct by members or otherwise, .. 78.30

Rent, \$522.44; taxes, \$1.46; advertising and printing, \$1,357.38..... 1,884.28

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

All other items, viz: Insurance department fees, \$572.63; legal fees,
\$57.50; furniture and fixtures, \$129.85; postage, \$571.96; traveling

expenses, \$534.98..... 1,806.92

(Advanced assessments applied..... None.)

(Total expense footing \$20,099.16)

Total disbursements..... \$ 32,644.29

Balance. \$ 18,093.39

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. government bonds, 4 per cents, held as an emergency fund).....	\$ 5,814.16
Agents' ledger balances.....	None.
Cash in office.....	383.32
Cash deposits in banks on emergency or reserve fund account:	
With Robt. T. Lang, Tr., cashier Farmers and Merchants Bank, Minneapolis, Minn.....	11,895.91
Total net or invested assets.....	\$ 18,093.39
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 18,093.39

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.
Gross assets.....	\$ 18,093.39

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz:.....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 18,093.39

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 10,224.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported, \$10,000.00.....	10,000.00
Total due from members.....	\$ 20,224.00
Deduct estimated cost of collection.....	350.00
Net amount due from members.....	\$ 19,874.00

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, 2).....	\$ 10,000.00
Losses resisted, (number of claims,)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 10,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	2,004	\$ 8,350,700.00	None.	None.
Policies or certificates written during the year 1892.....	2,152	8,070,000.00	577	\$ 2,192,600.00
Total.....	4,156	16,420,700.00	577	\$ 2,192,600.00
Deduct number and amount which have ceased to be in force during 1892.....	748	\$ 2,805,000.00	117	\$ 438,750.00
Total policies or certificates in force December 31, 1892.....	3,408	13,615,700.00	460	\$ 1,753,850.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	3	\$ 353.71	None.	None.
Losses and claims on policies or certificates incurred during the year 1892.....	253	12,191.42	25	\$ 1,000.45
Total.....	256	\$ 12,545.13	25	\$ 1,000.45
Losses and claims on policies or certificates paid during the year 1892.....	256	\$ 12,545.13	25	\$ 1,000.45
Policies or certificates terminated by death during 1892.....	None.	None.	None.	None.
Policies or certificates terminated by lapse during 1892.....	748	\$ 2,805,000.00	117	\$ 438,750.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$5,000.

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

Answer. Do not.

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

Answer. No.

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

Answer. No.

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

Answer. No. Depends on avocation.

Has the society an emergency or reserve fund?

Answer. Yes. Emergency.

What is the amount thereof?

Answer. \$5,814.16.

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

Answer. To secure the payment of all claims in full. From surplus of assessments invested in United States 4 per cent bonds in name of association.

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

Answer. Yes.

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

Answer. No.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?
 Answer. For the purpose of paying death and disability claims caused by accident. By 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. \$8,742.82

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

AMERICAN MUTUAL ACCIDENT ASSOCIATION.

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

President, J. D. CAMPBELL.

Secretary, W. P. HOBART.

[Incorporated, May, 1888. Commenced business, March 1889.]

Principal office, Oshkosh, Wisconsin.

Attorney for service of process in Iowa, E. C. Barber, Cedar Rapids, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 7,519.94

INCOME DURING YEAR 1892.

Gross amount of membership fees required or represented by application, without deduction.	\$ 19,775.00
Assessments: Mortuary, \$25,459.61; expense, \$15,512.64.	40,972.25
Interest, \$261.01; rent.	None, 261.01
Cash received from all other sources, viz:	
Profit and loss on sub-agents account.	4.65
Total income.	\$ 61,012.91
Total net resources.	\$ 68,532.85

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.	\$ 21,530.51
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.	19,775.00
Commissions paid or allowed for collecting assessments.	64.67
Salaries of managers and agents not paid by commissions.	2,738.42
Salaries and other compensation of officers.	5,121.50
Rent, \$400.00; taxes, \$385.18; advertising and printing, \$1,198.28.	1,983.46
All other items, viz:	
Postage, express, investigating claims, legal expenses.	1,537.55
Traveling and all other expense items.	4,066.79
Total expenses.	\$35,287.39
Total disbursements.	\$ 56,817.90
Balance.	\$ 11,714.95

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.	\$ 6,050.00
Agents' ledger balances.	182.55
Cash in office.	154.59
Cash deposits in banks on emergency or reserve fund account:	
German National Bank.	3,388.15
Bills receivable (accepted orders).	1,839.66
Total net or invested assets, less depreciation.	\$ 11,714.95

NON-INVESTED ASSETS.

Interest due, \$; accrued, \$138.87.	\$ 138.87
Rents due, \$; accrued, office furniture.	276.02
Total non-invested assets.	\$ 414.89
Gross assets.	\$ 12,129.84
Balance net assets.	\$ 12,129.84

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due, (estimated).	\$ 2,827.00
Net amount due from members.	\$ 2,827.00

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, 65) estimated.	\$ 2,322.00
Losses resisted, (number of claims, 2) indemnities.	505.00
Total contingent mortuary liabilities.	\$ 2,827.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.	2,411	\$2,846,300.00		
Policies or certificates written during the year 1892.	3,787	4,507,400.00	52	70,500.00
Total.	6,198	\$7,443,700.00		
Deduct number and amount which have ceased to be in force during 1892.	2,243	2,642,850.00	21	29,500.00
Total policies or certificates in force December 31, 1892.	3,955	\$4,800,850.00	31	\$ 41,006.00
Losses and claims on policies or certificates unpaid December 31, 1891.	1	500.00		
Losses and claims on policies or certificates incurred during year 1892.	594	21,030.51	5	58.87
Total.	595	\$ 21,530.51	5	\$ 58.87
Losses and claims on policies or certificates paid during the year 1892.	595	21,530.51	5	58.87
Policies or certificates terminated by death during 1892.	9	3,900.00		
Policies or certificates terminated by lapse during 1892.	2,234	2,262,850.00	21	29,500.00

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. Amount to be paid contingent upon the 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 not to exceed 40 per cent of 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 paid 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? 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. Six thousand and fifty dollars.

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

Answer. As shown above.

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 annually 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. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Yes; however, our certificate provides that all claims are subject to insurable interest.

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

Answer. For payment of losses and expenses. By-laws provide for assessment payments. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One payment of total membership would be \$8,437.75.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

BANKERS' LIFE ASSOCIATION.

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, EDWARD A. TEMPLE.

Secretary, A. C. STILSON.

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

Principal office, Marquardt block, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 866,733.63

INCOME DURING YEAR 1892.

Gross amount of membership fees required or represented by application, without deductions.....\$ 64,248.13
Annual dues as per contract, without any deduction whatever..... 56,171.85
Assessments: Mortuary, \$190,291.53; expense, (see item No. 2)..... 190,291.53
Guarantee Deposits..... 165,453.75
Medical examiner's fees paid by applicant, (not reported to this office)

Total paid by members.....\$ 476,165.26
Interest, \$45,771.14; rent, (nothing)..... 45,771.14
Advances to agents repaid..... 767.30
Cash received from all other sources, viz:

Individual deposit, income of which is applied to pay calls on member..... 700.00
Assessments paid in advance.....\$908.75

Total income.....\$ 523,403.70

Total net resources.....\$1,390,137.33

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.....\$ 215,300.53
Guarantee deposits returned to beneficiaries of deceased members..... 4,288.00
Payments returned to rejected applicants and to members for cancelled certificates..... 1,512.20

Total paid to members.....\$ 221,100.73

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 62,675.07
Commissions paid or allowed for collecting assessments..... 3,184.38
Salaries of managers and agents not paid by commissions..... 4,123.37
Salaries of officers, \$15,513.16; other compensation of officers, nothing..... 15,513.16
Salaries and other compensation of office employees..... 7,250.65
Medical examiners fees, whether paid direct by members or otherwise..... 1,044.00
Rent, \$1,298.30; taxes, \$524.02; advertising and printing, \$3,846.29..... 5,668.61
Advanced to agents to be repaid out of future commissions..... 1,060.00
All other items, viz:

State fees, \$735.50; postage, \$3,291.38; furniture and fixtures, \$2,066.21; legal expense, \$2,057.34; telegrams, \$40.23; traveling expenses, \$521.75; express, \$80.08; miscellaneous, \$426.89..... 9,219.39
(Advanced assessments applied, included above,\$ 797.82)

(Total expense footings..... 110,338.63)

Total disbursements.....\$ 331,439.36

Balance.....\$1,058,697.97

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..(Nothing)
Loans on mortgages (first liens) on real estate.....\$ 629,210.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....(Nothing)
Cost of value of bonds and stocks owned absolutely..... 83,800.00
Guarantee notes on members in good standing..... 307,296.00
Agents' ledger balances.....(Nothing)
Cash in office.....(Nothing)

Cash deposits in banks on emergency or reserve fund account—	
With Lyman Cook, treasurer in First National Bank, Burlington, Iowa	\$ 9,202.83
With P. M. Cassidy, assistant treasurer, Des Moines Savings bank, Des Moines, Iowa.....	21,830.97
With Depository banks.....	6,358.17
With Insurance department of Missouri, St. Louis, Missouri.....	1,000.00
All other deposits.....(Nothing)	
Total net or invested assets.....	\$1,058,697.97
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....(Nothing)	
Total net or invested assets, less depreciation.....	\$1,058,697.97
NON-INVESTED ASSETS.	
Interest due, nothing; accrued, \$14,967.56	\$ 14,967.56
Rents due, nothing; accrued.....(Nothing)	
Market value of real estate over cost and incommensurables... (Nothing)	
Market value of bonds and stocks over cost.....(Nothing)	
Total non-invested assets.....	\$ 14,967.56
Gross Assets.....	\$1,073,665.53
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims...).....	None.
Taxes due and accrued	Nothing.
Salaries, rents and office expenses due and accrued	Nothing.
Borrowed money, nothing; interest accrued on same.	Nothing.
Advance assessments, \$643.00; Bonus or dividend obligations, nothing;	643.00
All other (not including contingent mortuary).....	700.00
Total actual liabilities.....	\$ 1,343.00
Balance, net assets.....	\$1,072,321.93
CONTINGENT MORTUARY ASSETS (OR RESOURCES.)	
Mortuary Assessments, called and not yet due.....	\$ 43,000.00
Mortuary assessments, due and unpaid.....	Nothing.
Mortuary assessments, not yet called for losses unadjusted, nothing; resisted, nothing; reported.....	Nothing.
Total called but not yet due from members.....	\$ 43,000.00
Deduct estimated cost of collection	430.00
Net amount due from members.....	\$ 42,570.00
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, eight)	\$ 18,000.00
Losses resisted, (number of claims, three).....	6,000.00
All other contingent liabilities.....	None
Total contingent mortuary liabilities.....	\$ 24,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	17,434	\$ 34,868,000	5,270	\$ 10,540,000
Restored to membership during 1892.....	30	60,000	6	12,000
Policies or certificates written during the year 1892.....	5,109	10,218,000	981	1,962,000
Total.....	22,573	\$ 45,146,000	6,257	\$ 12,514,000
Deduct number and amount which have ceased to be in force during 1892.....	1,051	2,102,000	210	420,000
Total policies or certificates in force December 31, 1892.....	21,522	\$ 43,044,000	6,047	\$ 12,094,000
Losses and claims on policies or certificates unpaid December 31, 1891.....	11	\$ 22,000	5	\$ 10,000
Losses and claims on policies or certificates incurred during year 1892.....	107	214,000	36	72,000
Total.....	118	\$ 236,000	41	\$ 82,000
Losses and claims on policies or certificates paid during the year 1892.....	106	212,000	34	68,000
Policies or certificates terminated by death during 1892.....	107	214,000	36	72,000
Certificates terminated by cancellation during 1892.....	35	70,000	12	24,000
Policies or certificates terminated by lapse during 1892.....	900	1,818,000	162	324,000

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 of \$2,000.00 each; on ages 35 to 50, two certificates of \$2,000.00 each, and on ages 51 to 55, one certificate of \$2,000.00).

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

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

Answer. Assessments are made at the rate of two per cent on the amount of the guarantee deposit, which is \$1.00 for each year of age at entrance, for each certificate terminated by death, unless the claim is paid from former assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, thirty-nine thousand, two hundred and nine dollars and seventy cents.

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

Answer. The association has a guarantee fund of \$793,728.00, created by deposit at entrance for the purpose of securing persistent membership, and a surplus fund of \$245,481.70, created by interest collected and forfeiture of guarantee deposits of lapsed members, for the purpose of paying death losses incurred in excess of a rate of ten deaths per annum per thousand members: \$713,010.00 is deposited with the Auditor of the State of Iowa, the balance being in process of collection and investment.

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

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

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

Answer. Yes.

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

Answer. No; except as stated below.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Benefit is made payable to the "wife, relative, legal representative, heir or legatee" of the member, as authorized by the laws of the State of Iowa.

For what 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. Fifteen thousand dollars. Only one class.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

BANKERS' ALLIANCE OF CALIFORNIA,

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

President, E. P. JOHNSON.

Secretary, J. N. RUSSELL, JR.

[Organized or incorporated, August 15, 1888. Commenced business, October 1, 1888.

Principal office, Los Angeles, Cal.

Attorney for service of process in Iowa, C. W. Stone.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 13,878.1

INCOME DURING YEAR 1892.

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..... \$ 17,750.00
Paid by members to the reserve fund..... 20,312.03
Assessments: Mortuary..... 22,918.2
Medical examiner's fees paid by applicant (none paid to office)..... 2,670.00

Total paid by members..... \$ 73,650.24

Interest..... 745.36

Advances to agents repaid..... 149.75

Total income..... \$ 74,545.35

Total net resources..... \$ 88,423.49

DISBURSEMENTS DURING YEAR 1892.

Losses and claims..... \$ 29,360.00
Advances to agents, \$314.35; bills payable, \$2,000.00; advanced payments returned to rejected applicants, accounts payable, \$3.00..... 2,317.35

Total paid to members..... \$ 31,677.35

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 3,580.85

Commissions paid or allowed for collecting assessments, and reserve fund notes..... 750.36

Admission fees retained by agents..... 17,702.50

Salaries of officers..... 5,845.00

Salaries and other compensation of office employees..... 765.75

Medical examiner's fees, paid direct by members..... { By association, 738.00

{ To examiners.. 2,670.00

Rent, \$375.00; interest, \$230.32; advertising and printing, \$1,440.25.. 2,045.57

All other items, viz: Traveling expenses, postage, office expenses, stationery, licenses, etc..... 1,303.40

Office furniture and fixtures..... 505.85

Total disbursements..... \$ 67,584.63

Balance..... \$ 20,838.86

NET OR INVESTED ASSETS.

Cash in office..... \$ 343.57

Cash deposits in banks on emergency or reserve fund account..... 15,495.29

Cash deposited with State Treasurer, for protection of certificate holders..... 5,000.00

Total net or invested assets, less depreciation..... \$ 20,838.86

NON-INVESTED ASSETS.

Reserve fund notes..... \$ 53,233.85

Bills receivable..... 380.55

Office furniture and fixtures..... 1,069.07

Total non-invested assets..... \$ 54,683.47

Gross assets..... \$ 75,522.33

LIABILITIES.

Total actual liabilities..... None.

Balance, net assets..... \$ 75,522.33

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for losses unadjusted..... \$ 11,125.00

Net due from members..... \$ 11,125.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 3)..... \$ 7,500.00

Total contingent mortuary liabilities..... \$ 7,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.	
	Number.	Amount.
Policies or certificates in force December 31, 1891	1,517	\$ 3,792,500
Policies or certificates written during the year 1892	1,337	3,342,500
Total	2,854	\$ 7,135,000
Deduct number and amount which have ceased to be in force during 1892 ..	436	1,090,000
Total policies or certificates in force December 31, 1892	2,418	\$ 6,045,000
Losses and claims on policies or certificates unpaid December 31, 1891	1	2,500
Losses and claims on policies or certificates incurred during year 1892, including 88 accident claims	97	23,500
Losses and claims on policies or certificates paid during the year 1892	98	23,000
Policies or certificates terminated by death during 1892	9	22,500
Policies or certificates terminated by lapse during 1892	427	1,067,500

MISCELLANEOUS QUESTIONS.

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

Answer. \$5,000.00

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

Answer. Yes. Policies are paid in full. Guaranteed by the reserve fund. No dividend or endowment return.

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, if required. 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. The assessment rate is fixed at five per cent of member's contribution to reserve fund, for each claim assessed for.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$74,072.71.

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

Answer. To guarantee payment of policies in full. Each member contributed \$1.00 for each year of his age on a \$2,500.00 policy.

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. To persons showing an insurable interest only.

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

Answer. For the payment of all good and valid claims, and under the authority of the board of trustees.

What sum of money would an ordinary assessment for the payment of a single certificate of \$2,500.00 produce in each class?

Answer. \$3,700.00.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

BUSINESS MENS' ACCIDENT ASSOCIATION.

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, J. M. CHRISTY.

Secretary, M. V. BLACKBURN.

[Commenced business, March 17, 1892.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. None.

INCOME DURING YEAR 1892.

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	\$ 485,000
Annual dues as per contract, without any deduction whatever	155.00
Assessments: Mortuary, \$618.00; expense, none	618.00

Total paid by members

Interest, none; rent

Cash received from all other sources, viz: Advanced by incorporators

(Assessments paid in advance, \$618.00)

Total income

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)	\$ 432.13
Advanced payments returned to rejected applicants	9.00

Total paid to members

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

Commissions paid or allowed for collecting assessments

Salaries of managers and agents not paid by commissions

Salaries of officers, none; other compensation of officers

Salaries and other compensation of office employees

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

Rent, \$100.00; taxes, none; advertising and printing, \$165.24

Advanced to officers and agents to be repaid out of future salaries or commissions

None.

IOWA INSURANCE REPORT.

All other items, viz: General certificates, \$10.00; postage, \$16.50; books and stationery, \$46.54; office furniture, \$77.40	\$ 150.44
(Total expense footings. \$740.28)	
Total disbursements.....	\$ 1,181.41
Balance.....	\$ 287.59

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 deposits in banks on emergency or reserve fund account.....	None.
All other deposits: Iowa National Bank.....	\$ 287.59
Total net or invested assets.....	\$ 287.59

NON-INVESTED ASSETS.

Annual dues due and not called.....	\$ 151.00
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.....	\$ 438.59

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 1).....	\$ 50.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued, rent.....	18.75
Borrowed money \$.....; interest accrued on same.....	None.
All other (not including contingent mortuary) viz: Advanced by incorporators, \$210.00; stamps, \$5.00; commissions, \$2.00; printing, \$34.25.....	\$ 251.25
Total actual liabilities.....	\$ 320.00
Balance net assets.....	\$ 118.59

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	\$ 50.00
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

IOWA INSURANCE REPORT.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....		\$		\$
Policies or certificates written during the year 1892.....	320	1,600,000.00		
Total.....	320	\$1,600,000.00		
Deduct number and amount which have ceased to be in force during 1892.....	14	70,000.00		
Total policies or certificates in force December 31, 1892.....	306	\$1,530,000.00		
Losses and claims on policies or certificates unpaid December 31, 1891.....		\$		\$
Losses and claims on policies or certificates incurred during the year 1892.....	12	482.13	12	482.13
Total.....	12	\$ 482.13	12	\$ 482.13
Losses and claims on policies or certificates paid during the year 1892.....	11	432.13	11	432.11
Policies or certificates terminated by death during 1892.....				
Policies or certificates terminated by lapse during 1892.....	14		14	

MISCELLANEOUS QUESTIONS.

Give amount of annual dues.

Answer. *Three dollars for \$5,000.00.

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.

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 elected?

Answer. Directors are. Officers by directors.

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

Answer. No.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

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

Answer. Articles of incorporation. To pay death losses by accident and indemnity in case of accident.

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

Answer. Six hundred and twelve dollars.

* Policy issued calls for two dollars from every policy-holder in case of accidental death, and the amount received, not to exceed \$5,000.00, is paid beneficiary.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

CITIZENS' LIFE ASSOCIATION.

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, E. A. KREGER.

Secretary, H. REDDIS.

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

Principal office, Cherokee, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 574.96

INCOME DURING YEAR 1892.

Gross amount of membership fees required or represented by application, without deductions.....	\$ 5,298.00
Annual dues as per contract, without any deduction whatever.....	1,251.14
Assessments: Mortuary, \$4,654.90; expense, \$617.21.	5,172.11
Medical examiners' fees paid by applicant (Not reported to this office)	
Total paid by members.....	\$ 11,731.25
Interest, \$53.84; rent, none.....	53.84
Recording fees.....	518.95
Cash received from all other sources, viz:	
Discounts.....	900.00
Bills receivable.....	2,892.61
Collections in process of settlement at last report.	775.00
Total income.....	\$ 16,871.65
Total net resources.....	\$ 17,446.61

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.....	\$ 5,833.15
Advanced payments returned to rejected applicants.....	223.00
Total paid to members.....	\$ 6,056.45
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	4,315.00
Commissions paid or allowed for collecting assessments.....	11.26
Salaries of managers and agents not paid by commissions.....	1,249.21
Salaries of officers, \$2,455.51; other compensation of officers, none....	2,455.51
Salaries and other compensation of office employees.....	316.00
Medical examiner's fees, whether paid direct by members or otherwise	284.50
Rent, \$200.00; taxes, none; advertising and printing, \$283.72.....	483.72
All other items, viz: Agents expense accounts, postage, deferred salaries, officers' travelling expenses, and general expenses.....	1,815.80
Total expenses.....	\$10,931.00
Total disbursements.....	\$ 16,987.45
Balance.....	\$ 459.16

NET OR INVESTED ASSETS.

Cash in office.....	\$ 211.09
Cash deposits in First National Bank, Cherokee.....	247.47
Total net or invested assets.....	\$ 459.16
Total net or invested assets, less depreciation.....	\$ 459.16

NON-INVESTED ASSETS.

Bills and notes.....	\$ 8,922.30
Ledger balances.....	203.23
Office furniture.....	150.00
Total non-assets.....	\$ 9,275.53
Gross assets.....	\$ 9,734.69

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$ 1,014.27
Borrowed money, \$900.00; interest accrued on same.....	None, 900.00
Advance assessments, none; Bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz: Accounts.....	356.88
Total actual liabilities.....	\$ 2,271.15
Balance, net assets.....	\$ 7,463.54

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and yet not due.....	\$ 500.00
Total due from members.....	\$ 500.00
Net amount due from members.....	\$ 500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims 1).....	\$ 500.00
Total contingent mortuary liabilities.....	\$ 500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	575	\$1,087,500.00	510	\$1,275,000.00
Policies or certificates written or re-instated during the year 1892.....	528	1,320,000.00	528	1,320,000.00
Total.....	1,103	\$3,007,500.00	1,038	\$2,595,000.00
Deduct number and amount which have ceased to be in force during 1892.....	398	995,000.00	377	942,500.00
Total policies or certificates in force December 31, 1892.....	805	\$2,012,500.00	661	\$1,652,500.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	4	10,000.00	3	7,500.00
Losses and claims on policies or certificates incurred during year 1892.....	9	22,500.00	4	10,000.00
Total.....	13	\$32,500.00	7	\$17,500.00
Losses and claims on policies or certificates paid during the year 1892.....	12	\$30,000.00	7	\$17,500.00
Policies or certificates terminated by death during 1892.....	9	22,500.00	4	10,000.00
Policies or certificates terminated by lapse and surrender during 1892.....	386	972,500.00	373	932,500.00

MISCELLANEOUS QUESTIONS.

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

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

Answer. Certificates specify a benefit not to exceed \$2,500.00, the amount being dependent upon the amount collected from an assessment, less 10 per cent.

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, to defray the 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.
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. Assessment tables are graded according to age at entry, upon the American Table of Mortality.

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 elected every five years by the members. The officers are chosen by the directors 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. No.
Are assignments of certificates to other than such persons allowed?

Answer. No.
For what purposes are assessments made, and under what authority?

Answer. Assessments are levied for the payment of death claims, and by the 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. Seven hundred and forty dollars.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, of the condition of the

CONNECTICUT INDEMNITY ASSOCIATION.

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

President, V. L. SAWYER.

Secretary, E. A. WRIGHT.

[Chartered, April 7, 1887. Commenced business, November 30, 1888.]

Principal office, No. 43 East Main Street, Waterbury, Conn.

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

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 79,820.42

INCOME DURING YEAR 1892.

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..... \$ 33,468.70
Assessments: Mortuary, \$50,809.12; expense, \$27,748.13..... 78,057.25
Medical examiner's fees paid by applicant, none; dividend deductions 3,649.00

Total paid by members \$ 115,174.95

Interest, \$3,237.47; rent, \$644.75 3,882.22
Cash received from all other sources, viz: Policy fees, \$14.26; claim expense returned, \$187.78; advance benefits, \$90.00; personal accounts, \$991.65; sale of office furniture, \$100.00; agent's balances, \$2,531.72; premium notes, \$2,345.53; sale of mortgage, \$5,000.00; commission contracts, \$10,000.00; expenses returned, \$35.45..... 21,296.39

Total income \$ 140,353.56

Total net resources \$ 219,973.98

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed), death and disability..... \$ 55,538.27
Advanced payments returned to members 312.50

Total paid to members \$ 55,850.77

Commissions and fees retained by or paid or allowed to agents on account of fees and dues 22,630.69

Commissions paid or allowed for collecting assessments 1,536.42

Salaries of managers and agents not paid by commissions 11,522.25

Salaries of officers \$5,660.63; other compensation of officers, \$6,346.11.. 12,006.74

Salaries and other compensation of office employees 5,965.79

Medical examiner's fees, whether paid direct by members or otherwise Rent, \$2,448.15; taxes, \$1,327.90; advertising, \$1,029.94; printing, \$2,036.89 6,842.88

All other items, viz: Claim expense, \$909.54; legal expense, \$778.50; postage, \$1,052.88; re-insurance, \$572.18; agent's expense, \$3,572.31; office furniture, \$491.94; agent's balances, \$5,235.91; premium notes, \$1,553.18; miscellaneous, \$5,592.58 19,559.02

(Total expense footings, \$83,963.57.)

Total disbursements \$ 139,814.34

Balance 80,159.64

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate..... \$ 51,525.04

Loans secured by pledge of bonds, stocks or other marketable collaterals 4,076.08

Cost value of bonds and stocks owned absolutely 5,351.00

Agents' ledger balances, \$6,530.86; premium notes, \$3,918.39 10,449.25

Cash in office and in transit since received on December 31st account: Cash deposits in banks on emergency or reserve fund account: Manufacturers Bank, \$4,403.75; Dime Savings Bank, \$151.93; Waterbury National Bank, \$2.60 4,558.28

Total net or invested assets, less depreciation \$ 80,159.64

NON-INVESTED ASSETS.

Interest due, \$455.39; accrued, \$416.45.....	\$ 872.84
Rents due, \$38.00; accrued, \$.....	38.00
Loans on renewal interest.....	8,673.60
Market value of bonds and stocks over cost.....	429.00
Capital stock due on demand.....	85,875.00
Total non-invested assets.....	\$ 95,888.44
Gross assets.....	\$ 176,046.08

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$ 1,585.92
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
Total actual liabilities.....	\$ 1,585.92
Balance, net assets.....	\$ 174,460.16

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 7,808.21
Mortuary assessments, due and unpaid.....	6,506.91
Total due from members.....	\$ 14,315.12
Deduct estimated cost of collection.....	286.30
Net amount due from members.....	\$ 14,028.82

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 9*).....	\$ 9,650.00
Losses in process of adjustment (number of claims, 1), †3 claimants..	11,000.00
Losses reported (number of claims, 1).....	500.00
Losses resisted (number of claims, 7).....	7,619.34
Total contingent mortuary liabilities.....	\$ 28,769.34

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	3,870	\$5,031,475.00	4	\$ 9,000.00
Policies or certificates written during the year 1892.....	1,723	2,306,725.00	None.	None.
Total.....	5,593	\$7,338,200.00	4	\$ 9,000.00
Deduct number and amount which have ceased to be in force during 1892.....	1,092	1,464,675.00	None.	None.
Total policies or certificates in force December 31, 1892.....	4,501	\$5,873,525.00	4	\$ 9,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	15	\$ 23,500.00	1	\$ 2,000.00
Losses and claims on policies or certificates incurred during year 1892.....	44	60,094.34		
Total.....	59	\$ 83,594.34	1	\$ 2,000.00
Losses and claims on policies or certificates paid during the year 1892.....	41	\$ 54,825.00	1	\$ 2,000.00
Policies or certificates terminated by death during 1892....	42	\$6,575.00		
Policies or certificates terminated by lapse during 1892....	1,050	1,408,100.00		

* Since paid 5 for \$4,150.00.

† Since paid 3 claimants \$11,000.00.

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. By \$50,000.00 of its working capital or guarantee fund held intact, solely for that purpose, and by its dividend fund and all assets and property of the association; and shareholders are liable to the full amount of capital unpaid. After ten years, interest earned by the dividend fund will be paid to members as a dividend to reduce 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. All over \$5,000.00 are re-insured. Yes, for the benefit of policy holders only for legal mortuary 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. Not in Iowa?

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. American experience tables.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Seventy-five thousand one hundred and thirteen dollars and fifty-three cents, of which \$50,000.00 is capital stock held intact.

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

Answer. For the payment of policy claims. The interest earned by the dividend fund will be paid to members whose policies have been in force ten years. Holds intact \$50,000.00 of its working capital, and also creates a dividend fund (that may be drawn upon for the payment of claims) by a charge of \$2.10 on each \$1,000.00 of insurance for ten years, and a required contribution from beneficiaries of deceased members of from two per cent to ten per cent of face of policy if death occurs within ten years from its date. After policy has been in force ten years no contribution is required. Deposited with Treasurers A. M. Blakesley, cashier Waterbury National Bank, and H. W. Lake.

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

Answer. Yes.

If not, how are they elected?

Answer. By members and shareholders?

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. There must be an insurable interest.

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

Answer. For payment of death losses and disability claims, and under the authority named in contract of insurance.

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

Answer. No classes; \$37,393.78 per quarterly assessment

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

COVENANT MUTUAL BENEFIT ASSOCIATION.

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

President, A. W. BERGGREN

Secretary, W. H. SMOLLINGER.

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

Principal office, Galesburg, Ill.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 641,557.19

INCOME DURING YEAR 1892.

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..... \$ 194,662.00
Annual dues as per contract, without any deduction whatever, None.
Assessments: Mortuary, \$1,031,290.08; expenses, \$136,051.13; advance deposits, \$36,562.50..... 1,203,843.71
Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$1,398,505.71

Interest, \$17,173.76; Rent, none..... 17,173.76
Advances to agents repaid..... None.
Cash received from all other sources..... None.
(Assessments paid in advance..... \$36,787.12)

Total income..... \$1,415,679.47

Total net resources..... \$2,057,236.66

DISBURSEMENTS DURING YEAR 1892.

Losses and claims..... \$ 992,283.36
Advance payments returned to rejected applicants, \$16,192.00; advance deposits, \$36,787.12; surrendered certificates, \$1,882.14..... 54,861.26
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 218,742.23
Commissions paid or allowed for collecting assessments..... None.
Salaries of managers and agents not paid by commissions..... 16,930.70
Salaries of officers, \$22,170.82; other compensation of officers, none.... 22,170.82
Salaries and other compensation of office employees..... 21,711.18
Medical examiners' fees, whether paid direct by members or otherwise..... 29,521.00
Rent, \$5,302.71; Taxes, fees, etc., \$3,124.65; advertising and printing, \$9,292.07..... 17,719.43
Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: Contingent expenses, \$1,694.80; postage, express and exchange, \$9,465.38; traveling expenses, \$8,703.44; directors' and managers' expenses, \$4,255.76; legal expenses, \$3,244.94; furniture and fixtures, \$1,659.14; type and printing material, \$1,357.84; sundry expenses, \$515.50..... 30,896.80
Accrued interest on fraternity hall association bonds..... 25.00
(Advance assessments, included above..... \$36,787.12)
(Total expenses..... \$357,692.16)

Total disbursements..... \$1,404,861.78

Balance..... \$ 652,374.88

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 collateral..... None.
Cost value of bonds and stocks and stocks owned absolutely..... 551,019.43
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..... 101,355.45

Total net or invested assets..... \$ 652,374.88

Deduct depreciation of assets to bring same to market value,* and agents balances unsecured..... 37,544.62

Total net or invested assets, less depreciation..... \$ 614,830.26

NON-INVESTED ASSETS.

Interest due and accrued on stocks and bonds owned..... \$ 4,796.15
Postage stamps, \$733.85; furniture and fixtures, \$5,341.95; books, blanks and stationery, \$750.00..... 6,825.80
Mailing machine, type, galleys, etc., \$6,077.15; medical, law and insurance books, \$429.38..... 6,506.53
Market value of bonds and stocks over cost..... 2,940.75

Total non-invested assets..... \$ 21,069.23

Gross assets..... \$ 635,899.49

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, \$14,068.88; bonus, or dividend obligations, none.. \$ 14,068.88
All other (not including contingent mortuary)..... None.

Total actual liabilities..... \$ 14,068.88

Balance, net assets..... \$ 621,830.61

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, for losses paid prior to December 31, 1892..... \$ 152,329.30
Mortuary assessments, due and unpaid..... None.
Mortuary assessments, not yet called for losses adjusted and undeducted, \$307,770.80; reslated, \$16,000.00; reported, \$105,500..... 329,270.80

Total due from members..... \$ 481,600.00

Deduct estimated cost of collection..... None.

Net amount due from members..... \$ 481,600.00

* U. S. four per cent bonds, \$37,544.62.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3)	\$ 6,770.80
Losses in process of adjustment, (number of claims, 77)	201,000.00
Losses reported (number of claims, 41)	\$ 105,500.00
Losses resisted, (number of claims, 9)	16,000.00
All other contingent liabilities,	None.
Total contingent mortuary liabilities	\$ 329,270.80
Balance contingent mortuary assets (or resources)	\$ 152,320.20

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN STATE OF IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891	35,042	\$ 87,200,625.00	2,549	\$ 6,315,125.
Policies or certificates written during the year 1892	13,876	25,688,625.00	856	1,411,500.
Additions by removals				
Total	48,918	\$112,889,250.00	3,404	\$ 7,726,625.
Deduct number and amount which have ceased to be in force during 1892	6,601	14,262,875.00	456	958,500.
Total policies or certificates in force December 31, 1892	42,317	\$ 98,626,375.00	2,948	\$ 6,768,125.
Losses and claims on policies or certificates unpaid December 31, 1891	94	\$ 224,375.00	7	\$ 17,500.
Losses and claims on policies or certificates incurred during the year 1892	433	1,122,250.00	28	78,500.
Total	527	\$ 1,346,625.00	35	\$ 96,000.
Losses and claims on policies or certificates paid during the year 1892	397	\$ 1,017,354.20	27	\$ 78,756.
Policies or certificates terminated by death during 1892	433	1,122,250.00	28	78,500.
Policies or certificates terminated by surrender during 1892	70	135,375.00	9	12,625.
Policies or certificates reduced in amount during 1892		290,000.00		17,500.
Policies or certificates terminated by lapse during 1892	6,068	12,715,250.00	388	750,250.
Deductions by removals			31	99,625.

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. 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, and deposited in the Galesburg National Bank.

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

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

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

Answer. No classes.

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

Answer. No classes.

In what States is the association doing business?

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

Is a medical examination required?

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 31st, 1892—43 years, 3 months, 26 days.

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

Answer. No classes; \$24,416.00.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

COLUMBIAN ACCIDENT COMPANY.

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

President, CHAS. P. SWIGERT.

Secretary, CHAS. S. CLARK.

[Incorporated, January 10, 1887. Commenced business, January 15, 1887.]

Principal office, 84 and 86 La Salle St., Chicago, Illinois.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 5,916.10

INCOME DURING YEAR 1892.

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

Gross amount of membership fees required or represented by application, without deductions

Annual dues as per contract, without any deductions whatever

Assessments: Indemnity, \$10,623.99; expense, \$7,082.66; advance, \$1,116.50

Total paid by members

Cash received from all other sources, viz: From officers

(Assessments paid in advance

Total income

Total net resources

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed), indemnity.....	\$ 7,084.24
Advanced payments returned to rejected applicants.....	53.43
Total paid to members	\$ 7,087.67
Commissions or fees retained by or paid or allowed to agents on account of fees and dues.....	8,775.00
Commissions paid or allowed for collecting assessments.....	496.21
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers.....	3,332.00
Salaries of office employees.....	4,524.30
Medical examiner's fees, whether paid direct by members or otherwise	263.17
Rent, \$780.00; taxes, \$; advertising and printing, \$2,036.88.	2,806.88
Advanced to officers and agents to be repaid out of future salaries or commissions	2,382.04
In hands of collectors.....	251.10
All other items, viz: Postage, \$1,512.64; legal fees, \$171.00; insurance departments, \$159.75; traveling expenses, \$425.00; sundry expenses, \$385.53.....	2,653.92
(Total expense footings..... \$25,484.62)	
Total disbursements.....	\$ 32,572.36
Balance.....	\$ 6,745.96

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, 50 shares bank stock	\$ 5,000.00
Cash in office.....	101.47
All other deposits: Globe National Bank, Chicago, Illinois	1,644.49
Total net or invested assets.....	\$ 6,745.96
Total net or invested assets, less depreciation.....	\$ 6,745.96

NON-INVESTED ASSETS.

Cash in hands of agents and collectors.....	\$ 2,633.14
Total non-invested assets.....	\$ 2,633.14
Gross assets.....	\$ 9,379.10

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....).....	None.
Advance assessments.....	\$ 1,116.50
Total actual liabilities.....	\$ 1,116.50
Balance, net assets.....	\$ 8,262.60

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due, none; indemnity.....	\$ 4,235.00
Mortuary assessments, due and unpaid, none; indemnity.....	820.00
Mortuary assessments, not yet called for losses unadjusted, none; resisted, \$5,000.00; reported, none; indemnity, \$435.70.....	5,435.70
Total due from members.....	\$ 10,490.70
Net amount due from members.....	\$ 10,490.70

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, none); indemnity.....	None.
Losses in process of adjustment, (number of claims, none); indemnity	None.

Losses reported, (number of claims, one); indemnity.....	\$ 435.70
Losses resisted, (number of claims, one) \$5,000.00; indemnity, none...	5,000.00
Total contingent mortuary liabilities	\$ 5,435.70

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	3,370	\$15,750,000.00		
Policies or certificates written during the year 1892.....	5,094	22,163,500.00	599	2,386,000.00
Total	8,464	\$37,913,500.00	599	\$ 2,386,000.00
Deduct number and amount which have ceased to be in force during 1892.....	4,912	23,153,000.00	272	1,021,000.00
Total policies or certificates in force December 31, 1892	3,552	\$14,760,500.00	327	\$ 1,365,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	11	\$ 292.86		
Losses and claims on policies or certificates incurred during year 1892.....	193	12,177.08	10	302.91
Total.....	204	\$ 12,469.94	10	\$ 302.91
Losses and claims on policies or certificates paid during the year 1892.....	195	\$ 7,084.24	10	\$ 302.91
Policies or certificates terminated by death during 1892	1	5,000.00		
Policies or certificates terminated by lapse during 1892	4,911	23,148,000.00	272	1,021,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. \$5,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessment 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 sum 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, independent of age.

Has the society an emergency or reserve fund?

Answer. No.

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

Answer. Yes.

If not, how are they selected?

Answer. Directors are elected at annual meeting by the members, and officers 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 members?
 Answer. No.
 For what purposes are assessments made, and under what authority?
 Answer. For payment of mortuary and indemnity claims, and expense of conducting the business. By authority of the board of directors, according to the by-laws.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. An ordinary assessment on all the members would produce about \$7,000.00. Do not assess by classes.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

DES MOINES LIFE ASSOCIATION.

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, L. S. COFFIN.

Secretary, L. C. RAWSON.

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

Principal office, Des Moines, Iowa, corner Eighth and Walnut.
 Attorney for service of process in Iowa, Cummins & Wright.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 73,680.25

INCOME DURING YEAR 1892.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:
 Assessments: Mortuary, \$35,749.03; reserve, \$8,412.85; expense, \$30,447.31..... \$ 74,609.19
 Interest on guarantee notes..... 754.50
 Total paid by members..... \$ 75,363.69
 Interest, \$1,512.53; rent, none..... 1,512.53
 Advances to agents repaid..... Nothing.
 Cash received from all other sources, viz: Guarantee notes taken..... \$ 27,183.00
 Total income..... \$ 104,059.22
 Total net resources..... \$ 177,739.47

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (twenty-seven)..... \$ 40,924.00
 Guarantee notes returned to beneficiaries..... 188.00
 Total paid to members..... \$ 41,112.00
 Guarantee notes cancelled..... 48.00
 Commissions paid to agents..... 17,510.40
 Salaries of managers and agents not paid by commissions..... 537.80
 Salaries of officers, \$5,758.26; other compensation of officers, none..... 5,758.26
 Salaries and other compensation of office employees..... 2,019.87
 Medical directors and examiner's fees paid by home office..... 536.00
 Rent, \$639.25; taxes, \$29.68; advertising and printing, \$1,437.93..... 2,097.88

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.
 All other items, viz: Court fees, \$166.00; express, \$39.84; postage, \$900.50; State licenses, \$382.26; books, \$59.65; telegrams, \$8.30; fixtures, \$149.58; traveling expenses, \$851.87; miscellaneous, \$453.61..... 3,011.51

Total disbursements..... \$ 72,631.72
 Balance..... \$ 105,107.75

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.
 Loans on mortgages (first liens) on real estate..... \$ 34,060.00
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.
 Cost value of bonds and stocks owned absolutely..... None.
 Agent's ledger balances..... None.
 Cash in office..... None.
 Cash deposited in banks: Citizens National..... 4,156.81
 All other deposits: Guarantee notes on hand..... 66,900.94
 Total net or invested assets, less depreciation..... \$ 105,107.75

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, none)..... None.
 Losses in process of adjustment, (number of claims, one)..... \$ 2,000.00
 Losses reported, (number of claims, one)..... 2,000.00
 Losses resisted, (number of claims, none)..... None.
 All other contingent liabilities..... None.
 Total contingent mortuary liabilities..... \$ 4,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	4,124	\$ 4,503,000.00	4,124	\$ 4,503,000.00
Certificates renewed during 1892.....	29	34,000.00	29	34,000.00
Policies or certificates written during the year 1892.....	2,088	2,638,000.00	1,715	2,131,000.00
Total.....	6,241	\$ 7,175,000.00	5,868	\$ 6,668,000.00
Deduct number and amount which have ceased to be in force during 1892.....	811	955,500.00	763	892,500.00
Total policies or certificates in force December 31, 1892.....	5,430	\$ 6,219,500.00	5,105	\$ 5,775,500.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	0	\$	0	\$
Losses and claims on policies or certificates incurred during year 1892.....	29	44,500.00	28	43,500.00
Total.....	29	\$ 44,500.00	28	\$ 43,500.00
Losses and claims on policies or certificates paid during the year 1892.....	27	40,500.00	27	40,500.00
Certificates terminated by cancellation.....	28	17,000.00	26	15,000.00
Policies or certificates terminated by death during 1892.....	29	44,500.00	28	42,000.00
Policies or certificates terminated by lapse during 1892.....	751	894,000.00	709	835,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. \$3,000.00.

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

Answer. Only so far as the 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. 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?

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 and emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$31,050.00.

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

Answer. To pay death losses in excess of schedule of rates and is created from 20 per cent of the mortuary collections and accumulations or guarantee.

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 purposes are assessments made, and under what authority?

Answer. Quarterly semi-annual and annual calls are made which include mortuary and expense moneys.

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

Answer. \$4,842.88.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, of the condition of the

ECONOMIC GUARANTY LIFE ASSOCIATION.

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, GEO. HAYWOOD.

Secretary, MURRAY HAYWOOD.

[Incorporated, October, 1891. Commenced business, November 2, 1891.]

Principal office, Clinton, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 12,394.00

INCOME DURING YEAR 1892.

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.....	\$ 4,355.00
Annual dues as per contract, without any deduction whatever. None.	
Assessments: Mortuary, \$253.00; expense, none;	253.00
Medical examiner's fees paid by applicant.....	None.
Total paid by members	\$ 4,608.00
Interest, \$898.89; rent, none;	898.89
Advances to agents repaid	None.
Cash received from all other sources, viz:	
Cash on account of guaranty deposit.....	753.00
Notes on account of guaranty deposit.....	19,615.00
(Assessments paid in advance, none.)	

Total income.....	\$ 25,874.89
Total net resources	\$ 38,268.89

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....	None.
Advanced payments returned to rejected applicants	None.
Total paid to members	None.
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 2,639.14
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	950.00
Salaries of officers, none; other compensation of officers.	None.
Salaries and other compensation of office employees.....	480.00
Medical examiner's fees, whether paid direct by members or otherwise.....	647.00
Rent, none; taxes, none; advertising and printing, \$237.75.....	237.75

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.
 All other items.....None.
 (Advanced assessments applied, included above, none.)
 (Total expense footings, \$5,253.89.)

Total disbursements.....\$ 5,253.8
 Balance.....\$ 33,015.0

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 deposits in banks on emergency or reserve fund account:
 Haywood & Son guaranty deposit fund account.....2,318.84
 All other deposits:
 Guaranty deposit notes held in office.....30,696.16
 Total net or invested assets.....\$ 33,015.00

Total net or invested assets, less depreciation.....\$ 33,015.00

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.....\$ 33,015.00

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.....\$ 33,015.00

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

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

CONTINGENT MORTUARY LIABILITIES.

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

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	382	\$ 382,000.00	347	\$ 347,000.00
Policies or certificates written during the year 1892.....	681	681,000.00	681	681,000.00
Total.....	1,063	\$ 1,063,000.00	1,028	\$ 1,028,000.00
Deduct number and amount which have ceased to be in force during 1892.....	47	\$ 47,000.00	18	\$ 18,000.00
Total policies or certificates in force December 31, 1892.....	1,016	\$ 1,016,000.00	1,010	\$ 1,010,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....				
Losses and claims on policies or certificates incurred during year 1892.....				
Total.....				
Losses and claims on policies or certificates paid during the year 1892.....				
Policies or certificates terminated by death during 1892.....				
Policies or certificates terminated by lapse during 1892.....	47	\$ 47,000.00	18	\$ 18,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. Five certificates of \$1,000.00 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. Our certificate specifies three per cent of the aggregate guaranty deposit fund not exceeding \$1,000.00.

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 of the mortuary assessment is retained as a reserve.

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. American table at age of entry.

Has the society an emergency or reserve fund?

Answer. Not as yet.

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

Answer. Yes.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?
 Answer. For death losses; by authority of the board of directors.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. Nine hundred and ninety-nine dollars and forty-five cents on each one thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the
EQUITABLE MUTUAL LIFE AND ENDOWMENT ASSOCIATION.

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

President, EMMONS JOHNSON.

Secretary, GEO. W. HARBIN.

[Incorporated, November 17, 1881. Commenced business, March 14, 1882.]

Principal office, Waterloo, Iowa.

Attorney for service of process in Iowa, J. J. Tolerton, Cedar Falls, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 62,465.74

INCOME DURING YEAR 1892.

Gross amount paid by members to the association or its agents with-
 out deductions for commissions or other expenses as follows:
 Gross amount of membership fees required or represented by appli-
 cation, without deductions..... \$ 6,862.00
 Annual dues as per contract, without any deduction whatever..... 13,583.62
 Assessments: Mortuary, \$75,583.03; expense, none..... 75,583.03
 Medical examiner's fees..... 1,388.00

Total paid by members..... \$ 97,416.65
 Interest, \$2,180.39; rent, \$109.00..... 3,270.39
 Advances to agents repaid..... None.
 Cash received from all other sources, viz: Assignments..... 15.50
 (Assessments paid in advance..... \$575.25).

Total income..... \$ 100,702.54

Total net resources..... \$ 163,168.28

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)..... \$ 60,000.00
 Surrender value..... 13,668.39

Total paid to members..... \$73,668.39
 Commissions and fees retained by or paid or allowed to agents on ac-
 count of fees and dues..... 6,735.25
 Commissions paid or allowed for collecting dues..... 454.31
 Salaries of managers and agents not paid by commissions..... None.
 Salaries of officers, \$5,489.69; other compensation of officers, none..... 5,489.69
 Salaries and other compensation of office employees..... 2,568.11
 Medical examiner's fees, whether paid direct by members or other-
 wise..... 874.14
 Rent, \$.....; taxes, \$130.40; advertising and printing, \$1,354.77..... 1,485.17

Advanced to officers and agents to be repaid out of future salaries or
 commissions..... None.
 All other items, viz: Travelling expenses, \$856.49; furniture, \$236.98;
 legal fees, \$625.75; fuel and lights, \$93.17; express, \$55.60; station-
 ery, \$232.30; insurance, \$59.95; office expenses, \$252.62; telegrams,
 \$20.19; postage, \$1,055.29..... \$ 3,488.24
 (Advanced assessments applied, included above..... \$275.25).
 (Total expense footing..... \$20,594.91).

Total disbursements..... \$ 94,563.30
 Balance..... \$ 68,604.98

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... \$ 10,822.56
 Loans on mortgages (first liens) on real estate..... 46,050.00
 Loans secured by pledge of bonds, stocks or other marketable collat-
 erals..... None.
 Cost value of bonds and stocks owned absolutely..... None.
 Agents' ledger balances and premium notes..... 7,546.00
 Cash in office..... 1,010.00
 Cash deposits in banks on emergency or reserve fund account: Com-
 mercial National Bank..... 3,176.42

Total net or invested assets..... \$ 68,604.98
 Deduct depreciation of assets to bring same to market value,* and
 agents' balances unsecured..... 1,500.00

Total net or invested assets, less depreciation..... \$ 67,104.98

NON-INVESTED ASSETS.

Interest due and accrued..... \$ 1,200.95
 Market value of real estate over cost and incumbrances..... 3,500.00

Total non-invested assets..... \$ 4,700.95
 Gross assets..... \$ 71,805.93

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,)..... None.
 Taxes due and accrued..... None.
 Salaries, rents and office expenses due and accrued..... \$ 637.30
 Borrowed money, none; interest accrued on same..... None.
 Advance assessments, \$275.25; bonus or dividend obligations, \$1,239.30..... 1,514.55
 All other (not including contingent mortuary), viz: Examiners'..... 402.95

Total actual liabilities..... \$ 2,554.80
 Balance, net assets..... \$ 69,251.13

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for losses unadjusted, \$27,000.00;
 resisted, none..... \$ 27,000.00
 Total due from members..... \$ 27,000.00
 Net amount due from members..... \$ 27,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported, (number of claims, 12)..... \$ 24,500.00
 Total contingent mortuary liabilities..... \$ 24,500.00

* Agents' ledger balances and premium notes.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	3,518	\$ 7,256,250	2,611	\$ 5,310,000
Policies or certificates written during the year 1892.....	1,117	1,967,875	609	920,375
Total.....	4,635	\$ 9,224,125	3,220	\$ 6,230,375
Deduct number and amount which have ceased to be in force during 1892.....	790	1,660,500	578	1,146,375
Total policies or certificates in force December 31, 1892.....	2,845	\$ 7,563,625	2,642	\$ 5,084,000
Losses and claims on policies or certificates unpaid December 31, 1891.....	11	\$ 21,500	8	\$ 14,000
Losses and claims on policies or certificates incurred during year 1892.....	30	62,000	19	37,500
Total.....	41	\$ 83,500	27	\$ 51,500
Losses and claims on policies or certificates paid during the year 1892.....	29	\$ 60,000	16	\$ 30,000
Policies or certificates terminated by death during 1892.....	30	62,000	19	37,000
Matured.....	210	525,000	162	405,000
Policies or certificates terminated by lapse during 1892.....	550	1,075,500	397	704,375

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. Surplus for surrender value or endowment fund.

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

Answer. Yes. Surplus of assessments and dues.

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

Answer. Graded according to age at entrance.

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

Answer. On basis of \$2,500.00, 15 to 30, \$1.00; 31 to 40, \$1.25; 41 to 50, \$1.50; 51 to 55, \$1.75; 56 to 60, \$2.00.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Forty-six thousand and fifty dollars.

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

Answer. Surrender value or endowment fund. Surplus of assessments and dues. Loaned on real estate securities. Deposited with Auditor of State.

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

Answer. Directors are.

If not, how are they selected?

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

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

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

Answer. Five thousand eight hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

FARMER'S MUTUAL LIVE STOCK INSURANCE ASSOCIATION.

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, W. J. BEAMAN.

Secretary, S. W. JOHNSON.

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

Principal office, Des Moines, Iowa, 308 Youngerman Block.

Attorney for service of process in Iowa, S. W. JOHNSON, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 1,300.88

INCOME DURING YEAR 1892.

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.....\$ 4,735.00
 Annual dues as per contract, without any deduction whatever..... 4,956.97
 Assessments: Mortuary, \$2,914.16; expense, none..... 2,914.16
 Medical examiner's fees paid by applicant..... None.

Total paid by members.....\$ 12,606.13

Interest, none; rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources, viz: Borrowed money..... 796.50

Total income.....\$ 13,402.63

Total net resources.....\$ 14,712.51

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.....\$ 3,113.74

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

Total paid to members.....\$ 3,113.74

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 1,293.24

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions..... 3,702.47

Salaries of officers, \$900.00; other compensation of officers, none..... 900.00

Salaries and other compensation of office employees.....	\$ 300.00
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$270.00; taxes, none; advertising and printing, \$232.71.....	502.71
Advanced to officers and agents to be repaid out of future salaries or commissions.....	427.43
All other items, viz: Postage, books, office and incidental expenses..	681.79
Traveling expenses (including expenses of organization, incurred in 1891 and paid in 1892), \$1,227.82; furniture, \$38.35; State fees, \$55.00..	1,321.17
Borrowed money repaid.....	840.53
(Advanced assessments applied, included above,..... None.)	
(Total expenses..... \$9,963.34)	
Total disbursements.....	\$ 13,083.08
Balance.....	\$ 1,629.43
NET OR INVESTED ASSETS.	
Agents' ledger balances.....	\$ 427.43
Cash in office.....	131.34
Accounts and notes taken for membership fees and annual dues.....	1,070.66
Total net or invested assets.....	\$ 1,629.43
Total net or invested assets, less depreciation.....	\$ 1,629.43
NON-INVESTED ASSETS.	
Gross assets.....	\$ 1,629.43
LIABILITIES.	
Salaries, rents and office expenses due and accrued.....	\$ 416.40
Borrowed money, \$796.50; interest accrued on same, none.....	796.50
Total actual liabilities.....	\$ 1,212.90
Balance, net assets.....	\$ 416.53

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid.....	\$ 1,816.45
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported.....	None.
Net amount due from members.....	\$ 1,816.45

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, none).....	
Losses in process of adjustment, (number of claims, 16).....	\$ 897.33
Losses resisted, (number of claims, none)	
Total contingent mortuary liabilities	\$ 897.33

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891	(348 anim'ls) 82	\$ 29,165.00	(348 anim'ls) 82	\$ 29,165.00
Policies or certificates written during the year 1892.....	944	338,025.00	944	338,025.00
Total	1,026	\$367,190.00	1,026	\$367,190.00
Deduct number and amount which have ceased to be in force during 1892	181	78,545.00	181	78,545.00
Total policies or certificates in force December 31, 1892.....	845	\$288,645.00	845	\$288,645.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	None.		None.	
Losses and claims on policies or certificates incurred during year 1892.....	70 animals.	4,011.07	70 animals.	4,011.07
Total.....		\$ 4,011.07		\$ 4,011.07
Losses and claims on policies or certificates paid during the year 1892.....	54 animals.	\$ 3,113.74	54 animals.	\$ 3,113.74
Policies or certificates terminated by death during 1892	70 animals.	4,011.07	70 animals.	4,011.07
Policies or certificates terminated by lapse during 1892	181	74,533.93	181	74,533.93

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one animal?
 Answer. Eight hundred dollars.

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 of assessments may be used to pay expenses, if necessary. In levying mortuary assessment are they graded on any table of mortality, or are fixed sums charged without regard to age?
 Answer. No tables used. Assessments levied pro rata, on insurance carried.

Has the society an emergency or reserve fund?
 Answer. No.

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

If not, how are they selected?
 Answer. Directors are elected at annual meeting of members. Officers elected by directors on same day.

Is a medical examination required before issuing a certificate to applicants?
 Answer. Examination by agents.

For what purposes are assessments made, and under what authority?
 Answer. To pay losses, 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. Losses are grouped. Ordinary assessment of one per cent would produce \$2,886.45

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

FEDERAL LIFE ASSOCIATION.

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, HENRY EGBERT.

Secretary, E. H. WHITCOMB.

(Incorporated March, 1882. Commenced business May 1, 1882.)

Principal office, Davenport, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 40,786.0

INCOME DURING YEAR 1892.

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.....	\$ 5,605.57
Annual dues as per contract, without any deduction whatever.....	7,016.17
Assessments: Mortuary, \$25,273.71; expense, \$2,000.00.....	28,273.71
Medical examiner's fees paid by applicant..... Paid by company.	
Total paid by members.....	\$ 40,895.45
Net interest, \$1,832.14; rent, none.....	1,832.14
Advances to agents repaid.....	None.
Cash received from all other sources, viz:	
Surety and savings funds.....	3,063.89
Advance fund.....	526.96
Expense fund.....	400.00
(Assessments paid in advance.....)	None)
Total income.....	\$ 46,718.44
Total net resources.....	\$ 87,504.47

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....	\$ 24,000.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 24,000.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	3,505.00
Commissions paid or allowed for collecting assessments.....	57.05
Salaries of managers and agents not paid by commissions.....	5,091.59
Salaries of officers, \$2,700.00; other compensation of officers, none.....	2,700.00

Salaries and other compensation of office employees.....	\$ 961.50
Medical examiner's fees, whether paid direct by members or otherwise.....	994.09
Rent, \$316.00; taxes, none; advertising and printing, \$507.76.....	823.76
Advanced to officers and agents to be re-paid out of future salaries or commissions.....	None.
All other items, viz:	
Insurance commissioners, \$208.38; attorney's fees, \$140.00; postage, \$290.77; telephones, \$54.00.....	783.15
Safety deposit Company, \$20.00; contingent expense, \$517.68.....	537.68
From advance, \$365.82; interest discounts, \$53.00; furniture, \$35.00.....	454.42
(Advanced assessments applied.....)	None)
(Total expense footing.....)	\$15,454.42)
Total disbursements.....	\$ 39,008.84
Balance.....	\$ 47,595.63

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 41,525.00
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.....	2,537.10
Cash deposits in banks on emergency or reserve fund account:	
First National Bank, Davenport, Iowa.....	3,513.53
All other deposits.....	None.
Total net or invested assets.....	\$ 47,595.63
Total net or invested assets, less depreciation.....	\$ 47,595.63

NON-INVESTED ASSETS.

Interest due, none; accrued.....	\$ 500.25
Surety fund pledges not yet due, estimated.....	3,000.00
Rents due, none; accrued, none; due from members, fees, etc.....	925.00
Market value of real estate over cost and incumbrances.....	None.
Office furniture, fixtures, etc.....	914.24
Market value of bonds and stocks over costs.....	None.
Total non-invested assets.....	\$ 5,339.49
Gross assets.....	\$ 52,935.12

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, none; interest due and accrued on same.....	None.
Advance assessments, \$736.92; bonus or dividend obligations, none.....	736.92
All other (not including contingent mortuary) viz:.....	None.
Total actual liabilities.....	\$ 736.92
Balance, net assets.....	\$ 52,258.20

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 407.71
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported.....	1,000.00
Total due from members.....	\$ 1,407.71
Deduct estimated cost of collection.....	50.00
Net amount due from members.....	\$ 1,357.7

CONTINGENT MORTUARY LIABILITIES

Losses adjusted, not yet due, (number of claims.....)	None.
Losses in process of adjustment, (number of claims.....)	None.
Losses reported, (number of claims, one)	\$ 1,000.00
Losses resisted, (number of claims,	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 1,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	2,266	\$ 2,266,000.00	1,638	\$ 1,638,000.00
Policies or certificates written during the year 1892.....	141	441,000.00	306	306,000.00
Total.....	2,707	\$ 2,707,000.00	1,944	\$ 1,944,000.00
Deduct number and amount which have ceased to be in force during 1892.....	336	\$ 336,000.00	172	\$ 172,000.00
Total policies or certificates in force December 31, 1892.....	2,371	\$ 2,371,000.00	1,772	\$ 1,772,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	2	\$ 3,000.00	1	\$ 2,000.00
Losses and claims on policies or certificates incurred during year 1892.....	13	22,000.00	8	14,000.00
Total.....	15	\$ 25,000.00	9	\$ 16,000.00
Losses and claims on policies or certificates paid dur- ing the year 1892.....	14	\$ 24,000.00	9	\$ 16,000.00
Policies or certificates terminated by death during 1892.	25	25,000.00	16	16,000.00
Policies or certificates terminated by cancellation dur- ing 1892.....	12	12,000.00		
Policies or certificates terminated by lapse during 1892.	290	290,000.00	156	156,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. \$1,000.00. Two certificates on any one life present limit.

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

Answer. Yes. When there are 5,000 certificates in force, \$50,000.00 surety fund, from excess in said fund over \$50,000.00.

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

Answer. Ten cents per member. Collection fee, and its own 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 money or thing of value? If so, how are these payments and promises provided for?

Answer. No. We issue life and savings policies as defined in section 20, chapter 65, acts 21st 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. Upon a mortality between experience of English and American companies. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$42,400.18.

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

To secure policy contracts. By payment of one per cent of amount insured. Deposited with Auditor of State, \$41,525.00. First National Bank, Davenport, Iowa, \$875.18.

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. Ordinary life, no. Life and savings, yes.

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

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

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

Answer. \$2,000.00.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, of the condition of the

FIDELITY MUTUAL LIFE ASSOCIATION.

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

President, L. G. FOUSE.

Secretary, W. S. CAMPBELL.

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

Principal office, 914 Walnut Street, Philadelphia, Pennsylvania
Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 482,631.71

INCOME DURING YEAR 1892.

Gross amount paid by members to the association or its agents with- out deductions for commissions or other expenses as follows:	
Gross amount of membership fees required or represented by appli- cation, without deductions.....	\$ 47,769.75
Annual dues as per contract, without any deduction whatever, in- cluding contingent expense dues.....	239,460.35
Assessments: Mortuary, \$480,897.74; expense, \$9,148.19	490,045.93
Medical examiner's fees paid by applicant.....	2,423.00
Total paid by members.....	\$ 779,699.03
Interest, \$22,162.33; rent, \$2,877.65	25,039.98
Advances to agents repaid, \$86,391.67.	

Cash received from all other sources, viz:	
Fees for changing policies.....	\$ 99.00
(Assessments paid in advance, \$1,659.98.)	
Total income.....	\$ 804,808.01
Total net resources.....	\$1,287,439.72

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....	\$ 359,165.56
Advanced payments returned to rejected applicants.....	11,539.39
Total paid to members.....	\$ 370,704.95
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	104,743.96
Commissions paid or allowed for collecting assessments.....	9,148.19
Salaries of managers and agents not paid by commissions.....	21,278.63
Salaries of officers, 16,509.00; other compensation of officers, \$.....	16,509.00
Salaries and other compensation of office employees.....	42,461.88
Medical examiner's fees, whether paid direct by members or otherwise.....	27,116.80
Rent, \$8,121.69; taxes, \$900.00; advertising and printing, \$27,913.20 ..	36,643.89
Advanced to officers and agents to be repaid out of future salaries or commissions.....	\$150,839.16
All other items, viz:	
State licenses, legal expenses, etc.....	10,152.59
Furniture, fixtures, etc.....	3,781.02
Janitor, fuel, expressage, telegrams, etc.....	4,729.27
Traveling expenses, postage, etc.....	13,073.79
(Advanced assessments applied, included above, \$133.70.)	
(Total expense footings, \$289,639.02.)	
Total disbursements.....	\$ 660,343.97
Balance.....	\$ 627,095.75

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 57,553.11
Loans on mortgages (first liens) on real estate.....	225,900.00
Loans secured by pledge of bonds, stocks or other marketable collateral.....	4,497.51
Interest bearing notes secured by liens on policies.....	27,792.66
Cost value of bonds and stocks owned absolutely.....	30,649.51
Agents' ledger balances.....	39,483.80
Cash in office.....	580.81
Printing machinery.....	1,767.28
Cash deposits in banks on emergency fund account: Union Trust Company, Philadelphia, \$25,194.85; Seventh National Bank, Philadelphia, \$13,817.12; Third National Bank, Philadelphia, \$12,067.73; Nassau Bank, New York, \$1,441.79.....	52,521.49
All other deposits: Loans on renewal interest of \$323,522.45, probable decrement having been deducted.....	196,349.58
Total net or invested assets.....	\$ 627,095.75

NON-INVESTED ASSETS.

Interest due, \$235.50; accrued, \$3,739.56.....	\$ 3,965.06
Market value of real estate over cost and incumbrances.....	22,246.89
Total non-invested assets.....	\$ 26,212.95
Gross assets.....	\$ 653,308.70

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$ 133.94
Advance assessments, \$13,205.50; bonus or dividend obligations, \$.....	13,205.50
Total actual liabilities.....	\$ 13,339.44
Balance, net assets.....	\$ 639,969.26

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity reserve, or amount pledged for losses.....	\$1,148,753.00	\$1,148,753.00
--	----------------	----------------

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 2).....	\$ 12,000.00
Losses in process of adjustment (number of claims, 5).....	24,000.00
Losses reported (number of claims, 26).....	51,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

Twenty limited policies, \$4,700.00.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	15,005	\$31,579,750.00	185	\$ 439,000.00
Policies or certificates written during the year 1892.....	6,018	15,903,750.00	45	114,750.00
Total.....	21,023	\$47,483,500.00	230	\$ 553,750.00
Deduct number and amount which have ceased to be in force during 1892.....	3,513	8,052,550.00	42	141,000.00
Total policies or certificates in force December 31, 1892.....	17,510	\$41,430,950.00	188	\$ 412,750.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	22	\$ 50,750.00		
Losses and claims on policies or certificates incurred during year 1892.....	170	395,415.56	1	2,000.00
Total.....	192	\$ 446,165.56	1	\$ 2,000.00
Losses and claims on policies or certificates paid during the year 1892.....	159	\$ 359,165.56	1	\$ 2,000.00
Policies or certificates terminated by death during 1892.....	170	395,415.56	1	2,000.00
Policies or certificates terminated by lapse during 1892.....	3,343	7,657,134.44	41	139,000.00

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

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

Answer. From two to ten per cent was paid the trustees to cover cost of collection.

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

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

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

Answer. Yes.

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

Answer. 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. Six hundred and thirteen thousand seven hundred and fifty-six dollars and thirty-one cents.

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

Answer. To guarantee full payment of policies and reduce insurance liability of association, created by loading mortuary calls or collecting stipulated 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 creditors or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

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

Answer. For the purpose of paying death losses and creating a contingent account.

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

Answer. It will produce \$382,917.66.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

FIDELITY PROTECTIVE UNION.

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, Jas. McNaughton.

Secretary, L. C. Huff.

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

Principal office, Council Bluffs, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 4,959.56

INCOME DURING YEAR 1892.

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. \$ 6,799.00

Assessments: Mortuary, \$5,539.73; expense, \$1,846.57. 7,386.30

Medical examiner's fees paid by applicants. 730.00

Total paid by members. \$ 14,915.30

Interest, \$191.35; rent, 191.35

Advances to agents repaid 64.82

Cash received from all other sources, viz:

Guaranty reserve fund, \$2,912.75; expense, \$969.65. \$ 3,882.40

Received from fines, \$93.75; cash received from local agents, \$65.50. 159.25

Charged for certificate changes 3.25

Total income. \$ 19,219.37

Total net resources. \$ 24,178.73

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed). \$ 5,542.00

Advanced payments returned to rejected applicants. 84.35

Total paid to members. \$ 5,626.35

Commissions and fees retained by or paid or allowed to agents on account of fees. 6,714.65

Commissions paid or allowed for collecting assessments. 18.88

Salaries of agents not paid by commissions. 520.00

Salaries and other compensation of office employees. 600.00

Medical examiner's fees, whether paid direct by members or otherwise. 730.00

Rent, \$296.00; taxes, \$ advertising and printing, \$359.20. 645.20

Advanced to agents to be repaid out of future salaries or commissions

All other items, viz: Books and stationery, \$27.95; office furniture,

\$65.60; certificates and permits, \$89.45; traveling expenses, \$63.29;

postage, \$316.07; light, telephone, ice, \$72.75; sundries, \$119.49. 754.90

Total disbursements. \$ 15,717.93

Balance \$ 8,460.80

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely. \$ 2,100.00

Cash in office 67.03

Cash deposits in banks on emergency or reserve fund account:

Citizens State Bank, Council Bluffs, Iowa. 6,293.77

Total net or invested assets. \$ 8,460.80

Deduct depreciation of assets to bring same to market value and

agents' balance unsecured None.

Total net or invested assets, less depreciation. \$ 8,460.80

NON-INVESTED ASSETS.

Interest due,; accrued, \$115.00. \$ 115.00

Total non-invested assets. \$ 115.00

LIABILITIES.

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

Taxes due and accrued. None.

Salaries, rents and office expenses due and accrued. None.

Borrowed money, none; interest accrued on same None.

Advance assessments, none; bonus or dividend obligations. None.

All other (not including contingent mortuary), viz: None.

Total actual liabilities. None.

Balance, net assets. \$ 8,575.80

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due. None.

Mortuary assessments due and unpaid. None.

Mortuary assessments not yet called for losses unadjusted, none; re-

sisted, none; reported. None.

Total due from members. None.

Deduct estimated cost of collection. None.

Net amount due from members. None.

IOWA INSURANCE REPORT.

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 liabilitiesNone.

Total contingent mortuary liabilities.....None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892—ALL IN IOWA.	
	Number.	Amount.
Policies or certificates in force December 31, 1891.....	967	\$ 1,934,000.00
Policies or certificates written during the year 1892.....	730	1,293,000.00
Total.....	1,697	\$ 3,227,000.00
Deduct number and amount which have ceased to be in force during 1892.....	530	1,007,000.00
Total policies or certificates in force December 31, 1892.....	1,161	\$ 2,220,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	0	\$ 12,000.00
Losses and claims on policies or certificates incurred during year 1892.....	0	12,000.00
Total.....	0	\$ 12,000.00
Losses and claims on policies or certificates paid during the year 1892.....	0	\$ 12,000.00
Policies or certificates terminated by death during 1892.....	0	12,000.00
Policies or certificates terminated by lapse during 1892.....	530	995,000.00

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 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?

Answer. Age at entry.

Has the society an emergency or reserve fund?

Answer. No.

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

Answer. Yes.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

IOWA INSURANCE REPORT.

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

Answer. To pay death losses and expenses.

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

Answer. One thousand three hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

GERMAN-AMERICAN MUTUAL LIFE ASSOCIATION.

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, PHILIP BENNER.

Secretary, F. H. A. KOCH.

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

Principal office, Nassau Block, Burlington, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 7,703.03

INCOME DURING YEAR 1892.

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

Annual dues as per contract, without any deduction whatever.....\$ 4,936.99
 Assessments: Mortuary, \$.....; expense, \$..... 15,377.79

Total paid by members.....\$ 20,314.78
 Interest, \$139.05; rent..... 139.05

Total income.....\$ 20,453.83

Total net resources.....\$ 28,156.86

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.....\$ 15,650.00

Total paid to members.....\$ 15,650.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 1,160.48

Commissions paid or allowed for collecting assessments..... 1,268.32

Salaries of officers \$1,574.57; other compensation of officers..... 1,574.57

Medical examiner's fees, whether paid direct by members or otherwise..... 125.00

Rent, \$306.15; taxes and legal expenses, \$474.96; advertising and printing, \$424.65..... 1,204.76

All other items, viz: Postage, exchanges, etc..... 308.58

Sundries, miscellaneous..... 34.95

Paid premiums on investment bonds..... 14.30

Traveling expenses..... 177.84

Total disbursements.....\$ 21,518.80

Balance.....\$ 6,638.06

NET OR INVESTED ASSETS.	
Loans on mortgages (first liens) on real estate.....	\$ 2,000.00
Cost value of bonds and stocks owned absolutely.....	2,185.16
Cash deposits in banks on emergency or reserve fund account:	
State of Missouri insurance department.....	1,000.00
All other deposits: German-American Saving, Burlington.....	1,000.00
First National of Burlington, Iowa.....	451.90
Total net or invested assets.....	6,638.06
Total net or invested assets, less depreciation.....	\$ 6,638.06
NON-INVESTED ASSETS.	
Gross assets.....	\$ 6,638.06
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
All other (not including contingent mortuary), viz: Due to incorporators, agents and committees.....	\$ 5,672.75
Total actual liabilities.....	\$ 5,672.75
Balance, net assets.....	\$ 965.31
CONTINGENT MORTUARY ASSETS (OR RESOURCES.)	
Mortuary assessments, called and not yet due, notes not yet due (estimated).....	\$ 20,314.78
Mortuary assessments due and unpaid.....	500.00
Total due from members.....	20,814.78
Deduct estimated cost of collection.....	1,468.32
Net amount due from members.....	\$ 19,346.46
CONTINGENT MORTUARY LIABILITIES.	
Losses in process of adjustment, (number of claims, two).....	\$ 2,000.00
Total contingent mortuary liabilities.....	\$ 2,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	1,598	\$1,311,000.00	348	\$ 407,500.00
Policies or certificates written during the year 1892.....	510	489,000.00	209	223,500.00
Total.....	2,108	\$1,800,000.00	557	\$ 631,000.00
Deduct number and amount which have ceased to be in force during 1892.....	365	328,500.00	51	61,000.00
Total policies or certificates in force December 31, 1892.....	1,743	\$1,471,500.00	506	\$ 570,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	3	\$ 5,000.00	1	\$ 2,000.00
Losses and claims on policies or certificates incurred during year 1892.....	17	19,000.00	5	4,000.00
Total.....	20	\$ 24,000.00	6	\$ 6,000.00
Losses and claims on policies or certificates paid during the year 1892.....	18	15,650.00	6	5,150.00
Policies or certificates terminated by death during 1892.....	17	19,000.00	5	4,000.00
Policies or certificates terminated by lapse during 1892.....	348	369,500.00	51	61,000.00

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 endowment return.

Answer. No. Amount specified in policy and guaranteed by accumulation of mortuary reserve fund.

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

Answer. No, except percentage for collections. One quarter set aside for 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? 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' and American Tables combined.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Six thousand two hundred and sixteen dollars and seventy-eight cents.

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

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

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

Answer. Yes, directors.

If not, how are they selected?

Answer. Officers 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 and reserve fund for payment of death claims. Under authority of articles of incorporation and to collect the expense dues as provided for in policy.

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, 1892, 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 the State of Iowa pursuant to the laws of said State.

President, H. A. WHITMAN.

Secretary, STEPHEN BALL.

[Incorporated, May, 1866. Commenced business of assessment insurance, January, 1880.]

Principal office, 230 Asylum Street, Hartford, Connecticut.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$1,111,410.55

INCOME DURING YEAR 1892.

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.....	\$ 67,967.26
Annual dues as per contract, without any deduction whatever.....	240,918.88
Assessments: Mortuary, \$1,143,949.77; expense, \$52,785.91.....	1,196,735.68
Interest, \$46,283.36; rent,	46,283.36
Cash received from all other sources, viz: From members for accumulated safety funds.....	95,262.63
(Assessments paid in advance.....)	(\$12,144.75.)
Total income.....	\$1,647,167.81
Total net resources.....	\$2,758,578.36

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)	\$1,091,914.88
Advanced payments applied to members' payments.....	15,747.29
Dividends from accumulated safety fund.....	29,402.17
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	139,443.77
Salaries of managers and agents not paid by commissions.....	22,362.62
Salaries of officers, \$12,000.00; other compensation of officers, none.....	12,000.00
Salaries and other compensation of office employees	47,860.61
Medical examiner's fees, whether paid direct by members or otherwise.....	24,188.96
Rent, \$5,595.04; taxes, \$13,387.66; advertising and printing, \$10,348.73.....	29,331.43
All other items, viz: Miscellaneous office expenses, \$9,169.55; traveling expenses, \$14,407.41; postage, \$10,879.02; law expenses, \$2,313.12.....	36,769.10
Stockholders' dividends.....	20,000.00
(Advanced assessments applied.....)	(\$15,747.29.)
(Total expense footing	(\$311,956.49.)
Total disbursements.....	\$1,469,020.83
Balance.....	\$1,289,557.53

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 3,600.00
Cost value of bonds and stocks owned absolutely.....	83,333.50
Cash in office.....	1,319.85
Cash deposits in banks on emergency or reserve fund account:	
Deposited in Security Co., of Hartford, Conn., trustee of company's accumulated safety funds.....	1,056,527.60
All other deposits:	
First National, \$89,621.62; Farmers and Mechanics National, \$31,556.30; United States, \$23,598.66.....	144,776.58
Total net or invested assets	\$1,289,557.53
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	13,876.50
Total net or invested assets, less depreciation.....	\$1,275,681.03

NON-INVESTED ASSETS.

Interest due, \$.....; accrued.....	\$ 323.66
Total non-invested assets.....	\$ 323.66
Gross assets.....	\$1,276,004.69

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,,) adverse contesting claimants.....	\$ 13,000.00
Taxes due and accrued	13,685.31
Advance assessments, \$10,120.34; bonus or dividend obligations, 411.13.....	10,531.47
All other (not including contingent mortuary), viz:	51,627.04
Total actual liabilities.....	\$ 88,843.82
Balance, net assets.....	\$1,187,160.87

(CONTINGENT MORTUARY ASSETS OR RESOURCES).

Mortuary assessments due and unpaid.....	\$ 200,300.29
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$23,000.00; reported, \$83,000.00.....	106,000.60
Total due from members.....	\$ 306,300.29
Deduct estimated cost of collection	2,756.54
Net amount due from members	\$ 363,543.75

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 83).....	\$ 253,500.00
Losses reported, (number of claims, 23)	83,000.00
Losses resisted, (number of claims, 4).....	23,000.00
All other contingent liabilities.....	1,066,611.54
Net valuation (at actuaries' 4 per cent tables) of policies.....	6,249.00
Total contingent mortuary liabilities.....	\$1,422,360.54

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	36,324	\$ 83,105,500	1,038	\$ 2,115,500
Policies or certificates written and revived during the year 1892.....	6,717	12,970,000	95	162,500
Total.....	43,041	\$ 96,075,500	1,133	\$ 2,278,000
Deduct number and amount which have ceased to be in force during 1892.....	4,651	9,820,500	156	296,000
Total policies or certificates in force December 31, 1892.....	38,390	\$ 86,255,000	977	\$ 1,982,000
Losses and claims on policies or certificates unpaid December 31, 1891.....	111	\$ 348,000	3	\$ 4,000
Losses and claims on policies or certificates incurred during year 1892.....	420	1,126,500	10	26,000
Total.....	531	\$ 1,474,500	13	\$ 30,000
Losses and claims on policies or certificates paid during the year 1892.....	418	\$ 1,102,000	11	\$ 26,000
Policies or certificates terminated by death during 1892.....	462	1,126,500	10	26,000
Policies or certificates terminated by lapse during 1892.....	2,927	6,261,500		

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 that some policies are written where the first seven years' mortality payments are fixed by a quarterly advance charge based on 10 per cent loaded actuaries' net term rates.

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

Answer. None, other than as provided by contract with members.

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

Answer. None, other than dividends from the reserve funds.

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

Answer. Graded.

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

Answer. According to age, by a table deduced from the American and actuaries' tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, fifty-six thousand six hundred and eleven dollars and fifty-four cents.

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

Answer. For division whenever by deficient membership full claims cannot be met from mortality fund. Created by a payment of \$10.00 on each \$1,000.00 of benefit once only. With the Security Company, of Hartford, Conn., trustee.

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

Answer. No.

If not, how are they selected?

Answer. 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; but much care is taken to exclude speculative cases.

Are assignments of certificates to other than such persons allowed?

Answer. Yes, if company is satisfied that the assignee is a creditor, partner, or one having an insurable interest.

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

Answer. For mortality fund, safety fund deposit, expense dues, taxes, and collection expenses, by authority of the contract in accordance with which such levies are made.

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

Answer. Sufficient to pay the certificate in full. Fifteen thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

ILLINOIS MASONIC AND PYTHIAN BENEVOLENT SOCIETY.

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

President, Wm. L. DISTIN.

Secretary, D. J. FOSTER.

[Incorporated March 9, 1871. Commenced business, March 21, 1871.]

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

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

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 14,641.5

INCOME DURING YEAR 1892.

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

Gross amount of membership fees required or represented by application, without deductions.....	\$ 3,556.52
Assessments: Mortuary, \$157,677.27; expense, \$32,959.78.....	190,637.05
Medical examiner's fees paid by applicant. Restoration.....	799.23

Total paid by members.....	\$ 194,992.80
Interest, \$400.00; rent, none.....	400.00
Cash received from all other sources, viz: Advance remittance.....	181.19
(Assessments paid in advance.....)	\$1,045.24

Total income..... \$ 195,573.99

Total net resources..... \$ 210,215.51

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....	\$ 166,000.00
Advanced payments returned to rejected applicants.....	8.88

Total paid to members..... \$ 166,008.88

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	2,746.50
Commissions paid or allowed for collecting assessments.....	5,551.63
Salaries of managers and agents not paid by commissions.....	5,952.79

Salaries of officers, \$5,000.00; other compensation of officers, \$884.36...	5,884.36
Salaries and other compensation of office employees.....	2,535.55

Medical examiner's fees, whether paid direct by members or otherwise.....	863.55
Rent, \$1,200.00; taxes, none; advertising and printing, \$640.10.....	1,840.10

Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	

Postage, attorney's fees and miscellaneous expense.....	1,904.68
Agents expenses, travelling, etc.....	3,629.90,

(Total expenses footings.....)	\$30,909.06)
--------------------------------	--------------

Total disbursements..... \$ 195,917.94

Balance..... \$ 13,297.57

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$ 10,000.00
Agents' ledger balances.....	250.02

Cash deposits in banks on emergency or reserve fund account:	
Bank of Commerce.....	3,047.55

Total net or invested assets..... \$ 13,297.57

Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	250.02
--	--------

Total net or invested assets, less depreciation..... \$ 13,047.55

NON-INVESTED ASSETS.

Market value of real estate over cost and incumbrances: Furniture and fixtures.....	600.00
Market value of bonds and stocks over cost.....	\$ 1,400.00

Total non-invested assets..... \$ 2,000.00

Gross assets..... \$ 15,047.55

LIABILITIES.

Advance assessments.....	\$ 916.60
All other (not including contingent mortuary) viz: Paid on assessment number 212.....	1,045.24
Total actual liabilities.....	\$ 1,961.84
Balance net assets.....	\$ 13,085.71

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 22,000.00
Mortuary assessments, not yet called for losses unadjusted.....	13,000.00
Mortuary assessments resisted, none; reported.....	24,000.00
Net amount due from members.....	\$ 59,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 9).....	\$ 22,000.00
Losses in process of adjustment, (number of claims, 5).....	13,000.00
Losses reported, (number of claims, 8).....	24,000.00
Total contingent mortuary liabilities.....	\$ 59,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	2,486	\$6,089,000.00	64	\$ 142,000.00
Policies or certificates written during the year 1892.....	577	880,000.00		
Total.....	3,063	\$6,969,000.00	64	\$ 142,000.00
Deduct number and amount which have ceased to be in force during 1892.....	663	1,372,000.00	6	15,000.00
Total policies or certificates in force December 31, 1892.....	2,400	\$5,597,000.00	58	\$ 127,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	15	\$ 43,000.00		
Losses and claims on policies or certificates incurred during year 1892.....	68	182,000.00	1	3,000.00
Total.....	83	\$ 225,000.00	1	\$ 3,000.00
Losses and claims on policies or certificates paid during the year 1892.....	61	\$ 166,000.00	1	\$ 3,000.00
Policies or certificates terminated by death during 1892.....	68	182,000.00	1	3,000.00
Policies or certificates terminated by lapse during 1892.....	505	1,190,000.00	5	12,500.00

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. Yes, plan guarantees maximum amount of certificate as long as there is \$1,000,000.00 insurance in force. No dividend or endowment allowed.

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

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

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. Five classes, 21, 27, 39, 46, 46, 52, 52, 55. Assessed at age of entering.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand dollars.

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

Answer. To maintain solvency. From that portion of expense element not used for expenses, membership fees and interest. Bank of Commerce.

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

Answer. Directors elected by members, and 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. No.

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

Answer. To pay death losses and current expenses, by order of the directors.

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

Answer. Five thousand five hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, of the condition of the

IMPORTERS AND BREEDERS MUTUAL LIVE STOCK INSURANCE ASSOCIATION.

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

President, C. L. JOY.

Secretary, J. BALLACHEY.

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

Principal office, Sioux City, Woodbury county, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 3,478.70

INCOME DURING YEAR 1892.

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.....	\$ 12,195.00
Annual dues as per contract, without any deduction whatever, certificate fees.....	5,968.00

Assessments: Mortuary, \$21,975.18; expense, \$.....	\$ 21,975.18
Interest, \$42.40; rent,	42.40
Cash received from all other sources, viz:	
Re-instatement fees.....	3,122.78
Total income.....	\$ 43,303.36
Total net resources.....	\$ 46,782.06

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.....	\$ 24,370.28
Total paid to members.....	\$ 24,370.28
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	2,965.59
Salaries of managers and agents not paid by commissions.....	2,910.27
Salaries of officers, \$1,500.00; other compensation of officers, \$.....	1,500.00
Salaries and other compensation of office employees.....	2,750.98
Rent, \$510.73; taxes, \$.....; advertising, stationery and printing, \$890.72.....	1,401.45
All other items, viz: Collection expenses, \$64.90; postage, telegrams and express, \$498.59; supplies, \$74.50; exchange, \$29.21; office expenses, \$167.40; furniture, \$127.50; traveling expenses, \$52.50; agents' expenses, \$2,198.48; expenses adjusting losses, \$167.20; discount on bills payable, \$321.84.....	3,702.21
(Total expense footings, \$15,230.50.)	
Total disbursements.....	\$ 39,600.78
Balance.....	\$ 7,181.28

NET OR INVESTED ASSETS.

Accounts and notes taken for membership and certificate fees.....	\$ 5,796.07
Cash deposits in banks on emergency or reserve fund account:	
Deposit in Sioux National Bank, of Sioux City.....	1 111.50
Certificates of Deposit, Sioux National Bank.....	273.71
Total net or invested assets.....	\$ 7,181.28
Doubtful notes and accounts.....	943.12
Total net or invested assets, less depreciation.....	\$ 6,238.16

LIABILITIES.

All other (not including contingent mortuary), viz: Bills payable.....	\$ 3,340.14
Total actual liabilities.....	\$ 3,340.14
Balance, net assets.....	\$ 2,898.02

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, due and unpaid.....	\$ 2,395.10
Mortuary assessments, not yet called for losses adjusted, \$1,600.00; resisted, 1,800.00; reported, \$.....	3,400.00
Net amount due from members.....	\$ 5,795.10

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 2).....	\$ 1,600.00
Losses resisted, (number of claims, 2).....	1,800.00
Total contingent mortuary liabilities.....	\$ 3,400.00

EXHIBIT OF CERTIFICATES OR POLICIES (NUMBER AND AMOUNT).

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	2,401	\$ 717,025.00	1,884	\$ 821,220.00
Policies or certificates written during the year 1892.....	2,753	844,541.33	2,638	772,515.33
Total.....	5,154	\$1,561,566.33	4,522	\$1,393,735.33
Deduct number and amount which have ceased to be in force during 1892.....	2,677	837,440.00	2,133	729,125.00
Total policies or certificates in force December 31, 1892.....	2,477	\$ 724,126.33	2,389	\$ 664,610.33
Losses and claims on policies or certificates unpaid December 31, 1891, includes F. M. Cook and Albin Nelson not reported December 31, 1891, because company had no reason to believe a claim would be made. Were afterwards compromised at slight expense.....	23	\$ 7,635.00	19	\$ 6,570.00
Losses and claims on policies or certificates incurred during year 1892.....	63	25,122.00	60	24,097.00
Total.....	86	\$ 32,757.00	79	\$ 30,667.00
Losses and claims on policies or certificates paid during the year 1892.....	82	\$ 24,370.28	75	\$ 23,476.42
Policies or certificates terminated by death during 1892.....	63	25,122.00	60	24,097.00
Policies or certificates terminated by lapse during 1892.....	2,614	812,318.00	2,073	705,028.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one animal?	Answer. One thousand dollars in "A" or registered class, and \$250.00 in "B" or common class.
Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?	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 may be used for expenses, but none has been used.
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. 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.
For what purposes are assessments made, and under what authority?	Answer. For losses; under authority of by-laws.
What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?	Answer. An assessment of 1 per cent in class "A" will produce \$5,661.61; in "B" class, \$1,579.65.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

IOWA LIFE AND ENDOWMENT ASSOCIATION.

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, C. P. SEARLE.

Secretary, JOHN M. HERBON.

[Incorporated, March 3d, 1883. Commenced business, March 3d, 1883.]

Principal office, Oskaloosa, Iowa.

Attorney for service of process in Iowa, C. P. Searle.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 21,097.40

INCOME DURING YEAR 1892.

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	\$ 464.00
Annual dues as per contract, without any deduction whatever	1,914.00
Assessments: Mortuary, \$7,156.70; expenses	7,156.70
Medical examiner's fees paid by applicant	58.00

Total paid by members	\$ 9,592.70
Interest, \$.....; Rent, \$895	895.00
Cash received from all other sources, viz: Re-instatements, \$459.50 endowment assessments, \$272.25; bills receivable, \$56.80.....	788.55

Total income..... \$ 11,276.25

Total net resources..... \$ 32,373.65

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)	\$ 5,476.64
Matured endowments	2,005.73

Total paid to members..... \$ 7,482.37

Commissions and fees retained by or paid or allowed to agents on account of fees and dues	464.00
Commissions paid or allowed for collecting assessments	50.00
Salaries of managers and agents not paid by commissions	2,200.00
Salaries and other compensation of officers	2,175.42
Salaries and other compensation of office employees	343.91
Medical examiner's fees, whether paid direct by members or otherwise	97.50
Rent, \$.....; taxes, \$136.45, advertising and printing, \$185.80	322.25
All other items, viz: Insurance, \$85.85; traveling expenses, \$162.13; attorney's fees, \$85.00; repairs, \$60.27; bills payable, \$60.27; money refunded, \$21.70.....	475.22
Total expenses.....	\$6,128.30

Total disbursements..... \$ 13,610.67

Balance..... 18,762.98

NET OR INVESTED ASSETS.

Cost value of real estate in cash, fixtures inclusive, exclusive of incumbrances	\$ 10,639.19
Loans on mortgages (first liens) on real estate	300.00
Agents' ledger balances, bills receivable	151.95
Cash in office	55.76
Cash deposits in banks on emergency or reserve fund account:	
Mahaska County State bank	3,586.08
All other deposits:	
State Auditor's hands, certificates of Mahaska County State bank	4,030.00
Total net or invested assets, less depreciation	\$ 18,762.98

NON-INVESTED ASSETS.

Interest due, \$150.00; accrued, none	\$ 150.00
Rents due, \$40.00; accrued, none	40.00
Market value of real estate over cost and incumbrances	1,367.66
Total non-invested assets	\$ 1,557.66
Gross assets	\$ 20,320.64

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, matured endowments)	\$ 3,171.78
Salaries, rents and office expenses due and accrued	41.25
Advance assessments, \$616.50; bonus or dividend obligations, none	616.50
All other (not including contingent mortuary), viz: Bills payable and additional reserve	375.33
Total actual liabilities	\$ 4,204.86
Balance, net assets	\$ 16,115.78

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, two	\$ 1,260.00
Mortuary assessments not yet called for losses unadjusted, \$..... resisted, \$.....; one reported, \$630.00	630.00
Total due from members	\$ 1,890.00
Net amount due from members	\$ 1,890.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, two)	\$ 1,260.00
Losses reported, (number of claims, one)	630.00
Total contingent mortuary liabilities	\$ 1,890.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	766	\$ 2,659,750.00	766	\$ 2,659,750.00
Policies or certificates written during the year 1892.....	58	221,500.00	58	221,500.00
Total.....	824	\$ 2,881,250.00	824	\$ 2,881,250.00
Deduct number and amount which have ceased to be in force during 1892.....	194	641,750.00	194	641,750.00
Total policies or certificates in force December 31 1892.....	630	\$ 2,239,500.00	630	\$ 2,239,500.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	6	\$ 2,716.86	6	\$ 2,716.86
Losses and claims on policies or certificates incurred during year 1892.....	10	3,665.38	10	3,665.38
Total.....	16	\$ 6,382.24	16	\$ 6,382.24
Losses and claims on policies or certificates paid dur- ing the year 1892.....	13	\$ 5,476.24	13	\$ 5,476.24
Policies or certificates terminated by death during 1892.....	10	19,000.00	10	19,000.00
Policies or certificates terminated by lapse and matured endowments during 1892.....	184	548,000.00	184	548,000.00

MISCELLANEOUS QUESTIONS.

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

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

Answer. No.

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

Answer. Yes, from ten to forty per cent according to age goes into 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. Policies provide for payment of pro rata share of the endowment fund 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. Fixed sum.

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 sum without regard to age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirteen thousand nine hundred and forty-six dollars and eight cents.

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

For members who elect to withdraw from the association at certain periods, or to be used for payment of dues and assessments until exhausted, continuing as life member. It consists of real estate mortgages, cash on deposit, and securities with State Auditor.

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

Answer. Directors are.

If not, how are they elected?

Answer. Other officers appointed 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. Families, heirs and legatees.

Are assignments of certificates to other than such persons allowed?

Answer. Only when the assignee can be shown to have an insurable interest.

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

Answer. For paying death losses by authority of articles of incorporation and by-laws of the association.

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

Answer. Six hundred and thirty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892., of the condition of the

IOWA MASONS' BENEVOLENT SOCIETY.

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, 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 or invested assets December 31st of previous year..... \$ 27,045.14

INCOME DURING YEAR 1892.

Gross amount paid by members to the association or its agents with-
out deductions for commissions or other expenses as follows:
Gross amount of membership fees required or represented by applica-
tion, without deductions..... \$ 1,650.00
Annual dues as per contract, without any deduction, whatever.....
Assessments: Mortuary, \$.....; expense, none..... 107,940.64
Medical examiner's fees paid by applicant..... 276.00
Total paid by members..... \$ 109,866.64
Interest, none; rent..... 1,481.33
Advances to agents repaid..... None.
Cash received from all other sources, viz: Re-issue certificates..... 15.50
Collections on bills receivable..... 5.00
Decrease in ledger debits..... .08

Total income..... \$ 111,368.55
Total net resources..... \$ 138,413.69

DISBURSEMENTS DURING YEAR 1892.

Losses and claims..... \$ 98,000.00
Advanced payments returned to rejected applicants..... 42.90
Total paid to members..... \$ 98,042.90
Commissions and fees retained by or paid or allowed to agents on ac-
count of fees..... 680.28

Commissions paid or allowed for collecting assessments.....	\$ 4,813.68
Salaries of managers and agents not paid by commissions: Salaries, \$4,839.00; expenses, \$3,091.19.....	7,930.19
Salaries of officers, \$1,550.00; other compensation of officers, \$59.25....	1,609.25
Salaries and other compensation of office employees.....	753.50
Medical examiner's fees, whether paid direct by members or otherwise.....	276.00
Rent, none; taxes, \$260.40; advertising and printing, \$611.39.....	871.79
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Insurance.....	\$ 82.70
Interest.....	20.89
Fuel.....	208.29
Janitor.....	27.10
Repairs.....	94.55
Electric light.....	37.00
Telephone.....	36.00
Water tax.....	21.00
Books.....	22.50
Postage.....	548.11
Examining books.....	15.00
Exchange.....	2.05
Express.....	7.09
Telegrams.....	3.10
Underwriter's Convention.....	52.03
Auditor's fees.....	165.67
Attorney fees.....	25.00
Returned to members.....	32.18
Traveling expenses.....	51.29
Miscellaneous.....	5.25
Total.....	\$ 1,457.70
Decrease in ledger credits.....	150.45
Total disbursements.....	\$ 116,585.74
Balance.....	\$ 21,827.95

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 20,877.07
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances, \$584.92; bills receivable, \$387.45.....	972.37
Cash in office.....	162.32
Cash deposits in banks on emergency or reserve fund account: In hands of treasurer.....	102.41
Total net or invested assets, less depreciation.....	\$ 22,114.17

LIABILITIES.

Ledger accounts.....	\$ 286.22
Balance net assets.....	\$ 21,827.95

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 12,000.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, \$16,000.00; resisted, none.....	16,000.00
Reported.....	4,000.00
Total due from members.....	\$ 32,000.00
Deduct estimated cost of collection.....	3,200.00
Net amount due from members.....	\$ 28,800.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 5).....	\$ 10,000.00
Losses in process of adjustment (number of claims, 7).....	14,000.00
Losses reported, (number of claims, 2).....	4,000.00
Losses resisted (number of claims, none).....	None.
Total contingent mortuary liabilities.....	\$ 28,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	4,034	\$8,007,000.00	2,637	\$5,246,000.00
Re-instated during the year 1892.....	10	20,000.00	8	16,000.00
Policies or certificates written during the year 1892.....	270	484,000.00	174	312,000.00
Transferred during the year 1892.....	3	6,000.00	1	2,000.00
Total.....	4,317	\$8,497,000.00	2,820	\$5,576,000.00
Deduct number and amount which have ceased to be in force during 1892.....	242	469,000.00	129	250,000.00
Total policies or certificates in force December 31, 1892.....	4,075	\$8,028,000.00	2,691	\$5,326,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	9	\$ 18,000.00	3	\$ 6,000.00
Losses incurred in 1891 not reported until 1892.....	2	4,000.00	1	2,000.00
Losses and claims on policies or certificates incurred during the year 1892.....	52	104,000.00	31	62,000.00
Total.....	63	\$ 126,000.00	35	\$ 70,000.00
Losses and claims on policies or certificates paid during the year 1892.....	49	98,000.00	27	54,000.00
Policies or certificates terminated by death during 1892.....	52	104,000.00	31	62,000.00
Policies or certificates terminated by lapse during 1892.....	193	371,000.00	102	196,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. Two certificates of \$2,000 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. A certain amount on each member in good standing at time of death, not to exceed amount named in certificate. Guaranteed by permanent fund invested in real estate.

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.

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

Has the society an emergency or reserve fund?

Answer. Yes. Called permanent fund.

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

Answer. Art. XI.—Permanent fund. Sec. 1. A permanent fund shall be raised in the following manner: First, from admission fees; second, from that portion of the assessments not used for the payment of benefits. Which fund shall be securely invested by the board of directors, and shall be for the following purposes: First. To insure stability and perpetuity; to make up the deficit caused by those who fail to pay assessments and for whom benefits have been paid; and to provide for other contingencies that may arise. Second. To pay for medical examinations, printing, and all other necessary expenses of management. Third. To pay benefits without an assessment whenever the board of directors may determine that the same can be done consistently with the interests of the society: *provided*, that in case of such payment the secretary shall notify all the members of the division where the same has been paid, of the decease of the member, and the manner in which the benefit has been paid.

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

Answer. There are nine directors, three of whom are elected annually by the members at annual meeting, for a term of three years. All 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?

Are assignments of certificates to other than such persons allowed?

Answer. We conform to the law of Iowa, in regard to this.

For what purposes 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 assessed on same death. About \$4,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

IOWA MUTUAL BENEFIT ASSOCIATION.

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, G. R. STRUBLE.

Secretary, L. E. BAKER.

[Incorporated January 17, 1882. Commenced business April 8, 1882.]

[Re-organized November 19, 1886.]

Principal office, Toledo, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 30,690.96

INCOME DURING YEAR 1892.

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..... \$ 4,228.00

Annual dues as per contract, without any deduction whatever..... 6,827.00

Assessments: Mortuary..... 32,578.05

Re-instatements..... 2,459.82

Medical examiners' fees paid by applicant. No means of knowing.

Total paid by members..... \$ 46,092.87

IOWA INSURANCE REPORT.

Interest, \$989.50; rent, \$455.00.....	\$ 1,444.50
Cash received from all other sources, viz: Rent, \$150.00; note, \$870.00; shop and membership, \$98.00.....	1,088.00
Total income.....	\$ 48,623.37
Total net resources.....	\$ 79,286.33

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (Detailed schedule filed).....	\$ 32,436.70.
Total paid to members.....	\$ 32,436.70
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	4,804.19
Commissions paid or allowed for collecting assessments.....	915.95
Salaries of managers and agents not paid by commissions.....	2,003.06
Salaries of officers.....	5,228.30
Salaries and other compensation of office employees.....	985.00
Rent, \$.....: taxes, \$89.00; advertising and printing, \$490.12.....	579.72
All other items, viz: Attorney's fees, adjusting losses, postage, sundries, telegrams, freight, traveling expenses, State authorities, repairs, insurance, library, fuel and lights.....	2,535.45
(Total expense footings..... \$17,051.67)	
Total disbursements.....	\$ 49,488.37
Balance.....	\$ 29,797.96

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.....	15,550.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	1,976.55
Total net or invested assets.....	\$ 29,797.96
Deduct depreciation of assets to bring same to market value and agents balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 29,797.96

NON-INVESTED ASSETS.

Interest due, \$.....; accrued.....	\$ 461.51
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.....	\$ 461.51
Gross assets.....	\$ 30,259.47

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 1).....	\$ 2,000.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	3,270.53
Borrowed money \$870.00; interest accrued on same, none.....	870.00
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz.....	None.
Total actual liabilities.....	\$ 6,140.53
Balance net assets.....	\$ 24,118.94

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called	\$ 2,000.00
Mortuary assessments, due and unpaid	None.
Mortuary assessments, not yet called for losses unadjusted, \$6,500.00; resisted, none; reported, none	6,500.00
Total due from members.....	\$ 8,500.00
Deduct estimated cost of collection.....	850.00
Net amount due from members.	\$ 7,650.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None
Losses in process of adjustment, (number of claims, 1).....	\$ 2,000.00
Losses reported (number of claims, 6).....	6,500.00
Total contingent mortuary liabilities.....	\$ 8,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN STATE OF IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	1,964	\$ 3,819,000.00	1,046	\$ 1,840,000.00
Policies or certificates written during the year 1892.....	344	712,000.00	70	96,000.00
Total	2,308	\$ 4,531,000.00	1,116	\$ 1,936,000.00
Deduct number and amount which have ceased to be in force during 1892.....	325	662,000.00	64	84,000.00
Total policies or certificates in force December 31, 1892.....	1,983	\$ 3,869,000.00	1,052	\$ 1,852,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	10	\$ 16,000.00	4	\$ 6,500.00
Losses and claims on policies or certificates incurred during the year 1892.....	20	35,000.00	15	28,000.00
Total	30	\$ 49,500.00	19	\$ 34,500.00
Losses and claims on policies or certificates paid during the year 1892.....	23	32,436.70	14	18,508.01
Policies or certificates terminated by death during 1892.....	17	28,000.00	12	23,000.00
Endowment	8	7,000.00	3	7,000.00
Death	9	21,000.00	9	16,000.00
Policies or certificates terminated by lapse during 1882.....	305	627,000.00	49	54,000.00

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 actuaries tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-eight thousand one hundred and thirty-two dollars and thirty-nine cents. For what purpose, how is it created and where deposited?

Answer. Invested in building, \$12,271.41; real estate loans deposited with State Auditor \$15,550.00; cash in hands of treasurer, \$310.98

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

Answer. Directors are.

If not, how are they selected?

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

Answer. By authority of the board of directors, and for the purposes expressed in 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 seventy-two dollars and three cents.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, of the condition of the

MASSACHUSETTS BENEFIT ASSOCIATION.

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

President, GEORGE A. LITCHFIELD.

Secretary, EVERETT S. LITCHFIELD.

[Incorporated, February 8, 1878. Commenced business, October 13, 1879.]

Principal office, 53 State Street, Boston, Mass.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 843,663.53

INCOME DURING YEAR 1892.

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..... \$ 175,948.1

Annual dues as per contract, without any deduction whatever..... 239,848.

Assessments: Mortuary, reserve and expense..... 1,540,860.2

Total paid by members..... \$1,957,656.

Interest, \$.....; rent, none.....	\$ 29,662.03
Advances for claims not due.....	99,345.90
Cash received from all other sources.....	81,023.59
Total income.....	\$2,167,688.51
Total net resources	\$3,011,352.04

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....	\$1,525,258.35
Total paid to members.....	\$1,525,258.35
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	308,262.44
Commissions paid or allowed for collecting assessments	3,566.57
Salaries of officers, \$.....; other compensation of officers,	31,500.00
Salaries and other compensation of office employees.....	16,794.18
Medical examiner's fees, whether paid direct by members or otherwise.....	17,958.95
Rent, \$3,370.00; taxes, \$5,801.40; advertising and printing, \$23,626.22..	32,797.62
All other items, viz: Legal expenses, \$15,934.11; postage, \$8,385.21; agency expenses, \$28,558.96; traveling expenses, \$8,648.60; sundries, \$5,679.50.....	67,206.38
Total disbursements.....	\$2,003,344.49
Balance.....	\$1,008,007.55

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 331,882.71
Cost value of bonds and stocks owned absolutely.....	258,401.45
Agents' ledger balances.....	21,738.01
Cash in office.....	14,613.01
Cash deposits in banks on emergency or reserve fund account:	
Lincoln National, \$260,037.15; First Ward National, \$5,000.00; Win-	
nismmet National \$5,000.00; Manufacturers National, \$5,000.00;	
State of Missouri, \$1,000.00; Treasurer of Commonwealth, \$300.00.	276,337.15
Loaned to death fund for advance payments.....	99,345.90
All other deposits:	
International Trust Co., \$4,463.40; Lincoln National, \$1,225.92	\$ 5,689.32
Total net or invested assets.....	\$1,008,007.55
Total net or invested assets, less depreciation.....	\$1,008,007.55

NON-INVESTD ASSETS.

Interest due, \$.....; accrued, \$7,166.49.....	\$ 7,166.49
Market value of bonds and stocks over cost.....	933.55
Total non-invested assets.	\$ 8,100.04
Gross assets.....	\$1,016,107.59

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.	\$ 540,000.00
Mortuary assessments, due and unpaid.....	
Mortuary assessments, not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....;	
Net amount due from members.....	\$ 540,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of policies, 60)	\$ 185,550.00
Losses in process of adjustment, (number of policies, 27)	73,950.00
Losses reported, (number of policies, 36).....	115,650.00
Losses resisted, (number of policies, 5).....	20,000.00
Total contingent mortuary liabilities	\$ 395,150.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	28,081	\$ 94,067,750	28	\$ 88,000
Policies or certificates written during the year 1892.....	10,399	24,888,080	12	26,900
Total.....	38,480	\$ 118,955,830	50	\$ 114,900
Deduct number and amount which have ceased to be in force during 1892.....	4,137	13,777,800	16	34,000
Total policies or certificates in force December 31, 1892.....	34,343	\$ 105,178,030	34	\$ 80,900
Losses and claims on policies or certificates unpaid December 31, 1891.....	125	\$ 399,500	1	\$ 5,000
Losses and claims on policies or certificates incurred during year 1892 by disability.....	32	108,000		
Losses and claims on policies or certificates incurred during year 1892 by death.....	488	1,551,750		
Total.....	645	\$ 2,059,250	1	\$ 5,000
Losses and claims on policies or certificates paid during the year 1892.....	517	1,664,100	1	5,000
Policies or certificates terminated by death and disability during 1892	520	1,659,750		
Policies or certificates terminated by lapse during 1892.....	3,617	12,118,060	16	34,000

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. Yes. 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 over-payment 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 and emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Nine hundred and sixty-five thousand, nine hundred and sixty-seven dollars and twenty-one cents.

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

Answer. To guarantee payment of policies in full; created by loading mortuary rates; 33½ per cent deposited with State Treasurer and authorized banks of deposit and investments; authorized by law.

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

Answer. Bi-annually by active members.

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

Answer. Yes.

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

Answer. No; only those having an insurable interest.

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

Answer. For mortuary and reserve purposes and expenses. By 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. Two hundred thousand dollars. No classes.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

MASONIC AID ASSOCIATION OF DAKOTA.

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

President, LEVI B. FRENCH.

Secretary, GILBERT F. STEVENSON.

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

Principal office, Yankton, South Dakota.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 3,343.18

INCOME DURING YEAR 1892.

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..... \$ 4,063.00

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

Assessments: Mortuary, \$.....; expense..... 41,883.12

Total paid by members..... \$ 45,946.12

Interest, \$.....; rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz..... None.

(Assessments paid in advance..... \$559.65.)

Total income..... \$ 45,946.12

Total net resources..... \$ 49,289.30

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)..... \$ 29,000.00

Advanced payments returned to rejected applicants (fees returned without being included in income).

Total paid to members..... \$ 29,000.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 4,063.00

Commissions paid or allowed for collecting assessments..... None.

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

Salaries of officers, \$1,377.00; other compensation of officers, \$145.65... 1,522.65

Salaries and other compensation of office employees..... 1,250.00

Medical examiner's fees, whether paid direct by members or otherwise (included in salaries of officers).

Rent, \$338.00; taxes, \$392.52; stationery and printing, \$359.40..... 1,089.92

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

All other items, viz: Postage, \$802.30; express, \$14.18; office furniture, \$36.00; sundries, \$37.39..... 889.87

(Advanced assessments, included above..... \$559.65.)

(Total expense footing..... \$8,815.44.)

Total disbursements..... \$ 37,815.44

Balance..... \$ 11,473.86

NET OR INVESTED ASSETS.

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

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks, or other marketable collateral..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... None.

Cash deposits in banks on emergency or reserve fund account:

In hands of treasurer..... \$ 7,473.86

In First National Bank..... 4,000.00

Total net or invested assets..... \$ 11,473.86

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.

Total non-invested assets..... None.

Gross assets..... \$ 11,473.86

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, \$559.65; bonus, or dividend obligations, \$..... \$ 559.65

Total actual liabilities..... \$ 559.65

Balance, net assets..... \$ 10,914.21

COTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and yet not due..... None.

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

Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported..... None.

Total due from members..... None.

Deduct estimated cost of collection..... None.

Net amount due from members..... None.

CONTINGENT MORTUARY LIABILITIES.

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

Total contingent mortuary liabilities.....None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		*BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	3,350	\$ 5,768,000.00		
Policies or certificates written during the year 1892.....	846	1,413,000.00		
Total.....	4,196	\$7,091,000.00		
Deduct number and amount which have ceased to be in force during 1892.....	570	936,000.00		
Total policies or certificates in force December 31, 1892.....	3,626	\$ 6,155,000.00		
Losses and claims on policies or certificates unpaid December 31, 1892.....	None	\$.....		
Losses and claims on policies or certificates incurred during October, November, December, 1891, and year 1892.....	18	29,000.00		
Total.....	18	\$ 29,000.00		
Losses and claims on policies or certificates paid dur- ing the year 1892.....	18	\$ 29,000.00		
Policies or certificates terminated by death during 1892.....				
Policies or certificates terminated by lapse during 1892.....				

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 assessment 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 association agrees to pay as many dollars as there are members, not exceeding the limit of the certificate.

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

Answer. A sum equal to about 20 per cent of the whole assessment 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 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.

*About six or eight volunteer applications came in from Iowa in 1892. No separate record kept.

Answer. Graded at entry and raised every ten years.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand nine hundred and fourteen dollars and twenty-one cents.

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

Answer. This amount is to be invested in first-class securities and deposited with Auditor of State as soon as the right class of securities can be found.

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

Answer. Yes.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes 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 in each class?

Answer. \$2,000 class about \$2,600; \$1,000 class about \$1,200.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, of the condition of the
METROPOLITAN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor 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, Royal Insurance Building, Chicago, Ills.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 5,666.32

INCOME DURING YEAR 1892.

Gross amount paid by members to the association or its agents with-
out deductions for commissions or other expenses as follows:
Gross amount of membership fees required or represented by appli-
cation, without deductions.....\$ 32,115.00
Assessments: Mortuary indemnity, \$25,255.26; expense, \$30,867.52.. 56,122.78

Total paid by members..... \$ 88,237.78

Total net resources..... \$ 93,904.10

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....\$ 17,570.46
Advanced payments returned to rejected applicants..... 392.15
Total paid to members..... 17,962.61
Commissions and fees retained by or paid or allowed to agents on ac-
count of fees and dues..... 36,198.58
Commissions paid or allowed for collecting assessments..... 904.86

Salaries of managers and agents not paid by commissions.....	\$ 2,300.00
Salaries of officers \$4,166.65.....	4,166.65
Salaries and other compensation of office employees.....	5,447.81
Medical examiner's fees, whether paid direct by members or otherwise.....	610.15
Rent, \$1,007.00; taxes, \$228.82; advertising, and printing, \$4,671.83.....	5,917.65
All other items, viz: Postage, \$3,006.31; traveling expense, \$1,833.78; miscellaneous expenses, \$882.17; legal services, \$514.50; director, \$66.50; forfeitures, \$95.06.....	6,398.32
Ledger balance of December 31st, 1891, paid.....	650.88
Furniture and fixtures.....	384.77
(Total expense footings, \$62,879.67.)	
Total disbursements.....	\$ 80,842.28
Balance.....	\$ 13,061.82
NET OR INVESTED ASSETS.	
Agents' ledger balances.....	\$ 1,055.79
Cash in office.....	1,263.90
Cash deposited in banks on emergency or reserve fund accounts (list enclosed).....	10,742.13
Total net or invested assets.....	\$ 13,061.82
Total net or invested assets, less depreciation.....	\$ 13,061.82
Gross assets.....	\$ 13,061.82
LIABILITIES.	
Total actual liabilities.....	None
Balance, net assets.....	\$ 13,061.82
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments, called and not yet due, indemnity, 45 per cent of \$11,148.52.....	\$ 5,016.83
Net amount due from members.....	\$ 5,016.83
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, 36) estimated.....	\$ 1,200.00
Losses resisted (number of claims,.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 1,200.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	4,013	\$10,846,150.00	57	\$ 139,000.00
Policies or certificates written during the year 1892.....	6,423	11,452,350.00	732	1,178,350.00
Total.....	10,436	\$22,298,500.00	789	\$1,317,350.00
Deduct number and amount which have ceased to be in force during 1892.....	5,695	12,498,250.00	321	506,350.00
Total policies or certificates in force December 31, 1892.....	4,741	\$ 9,800,250.00	468	\$ 811,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	5	\$ 193.15		
Losses and claims on policies or certificates incurred during year 1892.....	768	18,577.31	58	1,296.53
Total.....	773	\$ 18,770.46	58	\$ 1,296.53
Losses and claims on policies or certificates paid during the year 1892.....	737	\$ 17,570.46	50	\$ 1,151.38
Policies or certificates terminated by death during 1892.....	2	6,500.00		
Policies or certificates terminated by lapse during 1892.....	5,693	12,491,750.00	321	506,350.00

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. 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. Three dollars each.

Has the society an emergency or reserve fund?

Answer. No.

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

Answer. Yes.

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

Answer. No.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

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

Answer. Mortuary, indemnity and expenses; by board of directors.

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

Answer. Thirteen thousand two hundred and twenty-three dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION.

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

President, HON. PETER NELSON.

Secretary, A. G. ROSING.

[Incorporated, February 14, 1879. Commenced business, February 17, 1879.

Principal office, Red Wing, Minnesota, 409 Main street.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 18,211.82

INCOME DURING YEAR 1892.

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.....	\$ 7,460.00
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$66,275.00; expenses, \$6,143.00; reserve fund, \$5,450.80.....	77,868.80
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 85,328.80
Interest, \$605.00; Rent, none.....	605.00
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Over payments on assessments, \$437.20; fees for reductions of policies and changes of beneficiaries, \$79.00; exchange, \$43.71; on dues on assessments, \$116.34; returned admission fees, \$14.18.....	690.33
Members' ledger balances.....	15.17
Total income.....	\$ 86,639.30
Total net resources.....	\$ 104,851.12

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.....	\$ 68,132.16
Advance payments returned to rejected applicants, \$27.83; members' ledger balances, \$14.05.....	41.88
Total paid to members.....	\$ 68,174.04
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	5,460.00
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	2,009.81
Salaries of officers, \$1,183.33 (Secretary); other compensation of officers, \$378.35 (Medical Director).....	1,561.68
Salaries and other compensation of office employees.....	1,301.00
Medical examiners' fees, whether paid direct by members or otherwise.....	2,002.05

Rent, fuel and gas, \$401.51; taxes, \$8.01; advertising and printing, \$693.46.....	\$ 1,102.98
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	
State fees, \$92.90; publishing annual statement, \$75.05; agents' licenses, \$40.60; Exam., \$50.00—\$258.55; envelopes, \$137.79; postage stamps and stationery, \$10.10—\$147.89.....	406.44
Traveling expenses, \$123.13; new books, \$49.75; box rent and exchange, \$6.75; sprinkling street and expressage, \$29.40.....	209.03
Attorney's fees, \$184.25; committee on by-laws, \$24.22; diverse inventory, \$18.25.....	226.72
Amortizement on premium of bonds (two Red Wing City), \$20.00; applied of over payments on assessments, \$397.09.....	417.09
Collection of checks, \$43.50; dues on assessments charged, \$117.77.....	161.27
(Total expense footings.....	\$14,918.07)

Total disbursements.....	\$ 83,092.11
Balance.....	\$ 21,759.01

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	\$ 13,280.00
Members' ledges balances.....	15.17
Cash in office of Treasurer, in First National Bank of Red Wing, Minn.....	2,963.84
Cash deposits in banks on emergency or reserve fund account: \$134.44, included in cash in office of Treasurer, in First National Bank of Red Wing, Minn.	
All other deposits: Swedish American Bank of Minneapolis, Minn., on two certificates at interest.....	5,500.00
Total net or invested assets.....	\$ 21,759.01
Total net or invested assets, less depreciation.....	\$ 21,759.01

NON-INVESTED ASSETS.

Interest due, none; accrued.....	\$ 301.25
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 301.25
Gross assets.....	\$ 22,060.26

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2).....	\$ 2,400.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz: Members' ledger balances.....	181.83
Total actual liabilities.....	\$ 2,581.83
Balance, net assets.....	\$ 19,478.43

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, not called and not yet due.....	\$ 9,500.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported.....	None.
Total due from members.....	\$ 9,500.00
Net amount due from members.....	\$ 9,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6).....	\$ 7,500.00
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.....	\$ 7,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	3,751	\$ 5,193,500.00	308	\$ 211,000.00
Policies or certificates written during the year 1892.....	1,023	936,500.00	191	166,000.00
Total.....	4,774	\$ 6,130,000.00	399	\$ 377,000.00
Deduct number and amount which have ceased to be in force during 1892.....	719	820,000.00	111	110,000.00
Total policies or certificates in force December 31, 1892.....	4,055	\$ 5,310,000.00	288	\$ 266,500.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	22	\$ 31,257.16	2	\$ 2,500.00
Losses and claims on policies or certificates incurred during year 1892.....	35	46,775.00	3	4,000.00
Total.....	57	78,032.16	5	\$ 6,500.00
Losses and claims on policies or certificates paid during the year 1892.....	50	68,132.16	3	3,500.00
Policies or certificates terminated by death during 1892.....	35	48,500.00	3	4,000.00
Policies or certificates terminated by lapse during 1892.....	684	771,500.00	108	106,500.00

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 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 all assessments collected are set aside as a reserve; 80 per cent of the balance as a mortuary or benefit fund; the remainder as a contingent or 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 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. Assessments are graded according to the American mortality tables, on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eighteen thousand nine hundred and fourteen dollars and forty-four cents.

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

Answer. Purposes: First, to pay for death losses exceeding the rate of the American table of mortality; second, to form a guaranty for the payment of future death losses; created by setting aside seven per cent of all assessments collected. Invested as stated in schedule "D," table iv.

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

Answer. Partly.

If not, how are they selected?

Answer. The president, vice-president, directors and examining committee are elected by the members at the annual meeting; but the board of managers (consisting of the president, or, in his absence, the vice-president, three directors and the secretary), the secretary, treasurer and medical directors and the finance committee (consisting of three members) are elected by the directors at their annual meeting.

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

Answer. Yes.

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

Answer. Not generally.

Are assignments of certificates to other than such persons allowed?

Answer. Where a member has been unable to pay the assessments he has been allowed, upon application, to transfer so much of his insurance as would cover the future assessments, with interest.

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

Answer. The purposes are: First, to pay death losses; second, to pay running expenses, and third, to set aside a certain amount to the reserve fund. The authority, are, the articles of incorporation, the by-laws, and orders of the board of managers.

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

Answer. Three thousand three hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

MODERN WOODMEN ACCIDENT ASSOCIATION.

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

President, A. O. FAULKNER.

Secretary, A. D. HICKS.

[Incorporated, July 8, 1890. Commenced business, August 11, 1890.]

Principal office, Lincoln, Neb., Rooms 4 and 5 Lansing Opera House.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,243.25

INCOME DURING YEAR 1892.

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.....	\$ 4,028.00
Annual dues as per contract, without any deduction whatever.....	6,027.95
Assessments: Indemnity, expense.....	9,442.75

Total paid by members.....	\$ 19,498.70
(Assessments paid in advance, .....\$89.00)	

Total income.....	\$ 19,498.70
Total net resources.....	\$ 20,741.95

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.....	\$ 8,230.60
------------------------	-------------

Total paid to members.....	\$ 8,230.60
----------------------------	-------------

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	4,028.00
Commissions paid or allowed for collecting assessments.....	944.25
Salaries of officers and clerk hire; other compensation of officers, none.....	3,093.55
Rent, \$477.50; taxes,; advertising and printing, \$1,522.30.....	1,999.80
All other items, viz: Office furniture.....	344.55
Repaid to incorporators for advances.....	650.00
(Advanced assessments applied.....\$89.00)	
(Total expenses.....\$10,065.65)	

Total disbursements.....	\$ 19,290.75
--------------------------	--------------

Balance.....	\$ 1,451.20
--------------	-------------

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account: Columbia National Bank, Lincoln, Neb.....	\$ 1,451.20
--	-------------

Total net or invested assets.....	\$ 1,451.20
-----------------------------------	-------------

Total net or invested assets, less depreciation.....	\$ 1,451.20
--	-------------

NON-INVESTED ASSETS.

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

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$89.00: bonus or dividend obligations, none....	\$ 89.00

Total actual liabilities.....	\$ 89.00
-------------------------------	----------

Balance, net assets.....	\$ 1,362.20
--------------------------	-------------

CONTINGENT INDEMNITY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 6,326.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses adjusted and unadjusted, none; resisted, none; reported.....	None.

Total due from members.....	\$ 6,326.00
-----------------------------	-------------

Deduct estimated cost of collection.....	632.60
--	--------

Net amount due from members.....	\$ 5,693.40
----------------------------------	-------------

CONTINGENT INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims,)	None.
Losses in process of adjustment (number of claims,)	None.
Losses reported (number of claims, 17 for weekly indemnity).....	\$ 476.00
Losses resisted (number of claims,)	None.
All other contingent liabilities.....	None.

Total contingent mortuary liabilities.....	\$ 476.00
--	-----------

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	1,745	\$4,109,800.00		
Policies or certificates written during the year 1892.....	2,967	5,098,700.00	278	\$ 629,550.00
Total.....	4,412	\$9,778,500.00	278	\$ 629,550.00
Deduct number and amount which have ceased to be in force during 1892.....	992	2,222,400.00	93	207,600.00
Total policies or certificates in force December 31, 1892.....	3,420	\$7,556,100.00	185	\$ 421,950.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	None	\$.....		
Losses and claims on policies or certificates incurred during the year 1892.....	302	8,706.60		
Total.....	302	8,706.60	16	\$ 422.80
Losses and claims on policies or certificates paid during the year 1892.....	285	8,230.60		
Policies or certificates terminated by death during 1892.....	None			
Policies or certificates terminated by lapse during 1892.....	992	2,222,400.00	93	207,600.00

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 assessment used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent used for collecting same.

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. Two dollars each regardless of 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. Regardless of age.

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 assignments of certificates to other than such persons allowed?

Answer. Certificates issued to relatives or own estate.

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

Answer. To pay losses. They are made four times a year, January, April, July and October 1st each year.

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

Answer. Last assessment realized, \$5,091.25.

ANNUAL STATEMENT

For the year ending December 31, 1892, 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 the State of Iowa, pursuant to the laws of said State.

President, EDWARD B. HARPER.

Secretary, FREDERIC T. BRAMAN.

[Incorporated under Chapter 267, Laws of 1875. Commenced business, February 9, 1881.]

[Re-incorporated under Chapter 175, Laws of 1883.]

Principal office, Potter Building, 38 Park Row, New York City.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$3,384,437.05

INCOME DURING YEAR 1892.

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.....\$ 288,787.00

(Cash received by office, \$3,651.62; by agents, \$285,135.38.)

Annual and expense dues as per contract, without any deduction whatever..... 572,319.85

Assessments: Mortuary..... 3,041,740.93

Medical examiners' fees paid by applicants. 46,284.00

Total paid by members.....\$3,949,131.78

Interest, \$115,118.57; rent, \$425.00..... 115,543.57

Advances to agents repaid..... None.

Cash received from all other sources, viz: Fees for alterations in policies, etc..... 1,799.49

Special deposits received during 1892, \$237,509.97, applied on assessments and included in mortuary assessments, \$206,741.72..... 30,768.25

Total income.....\$4,007,243.09

Total net resources.....\$7,481,680.14

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....\$2,702,337.04

Advanced payments returned to rejected applicants..... 529.49

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 345,139.26

Commissions or exchange paid banks and collectors for collecting \$3,041,740.93 in assessments, including cost of levying same..... 186,957.55

Salaries of managers and agents not paid by commissions.....\$ 66,192.42

Salaries of officers, \$72,767.15; other compensation of officers, none... 72,767.15

Salaries and other compensation of office employees..... 68,506.67

Medical examiners' fees paid by office, \$11,688.27; paid by members, \$46,284.00 57,972.27

Rent, \$42,822.81; taxes, \$14,889.68; advertising and printing, \$93,948.96. 151,661.45

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

Other items, viz:

Legal expenses.....\$ 4,432.99

Traveling expenses..... 16,476.72

Actuarial expenses... 2,735.00

Postage..... 12,370.00

Agency expenses 11,540.97

General office expenses..... 32,057.02

Furniture and fixtures..... 3,333.16— 82,946.46

Expenses investigating and adjusting \$2,702,337.04 of death claims.... 56,077.71

(Advance assessments applied, included above.....\$206,741.72.)

(Total expense footing.....\$1,088,220.94.)

Total disbursements.....

Balance.....\$3,791,087.38

.....\$3,690,592.76

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....\$ 41,531.67

Loans on mortgages (first liens) on real estate..... 2,310,000.00

Loans secured by pledge of bonds, stocks or other marketable collateral..... None.

Par value of bonds and stocks owned absolutely..... 250,893.32

Agents' ledger balances secured, and amounts reported by banks and collectors, but not paid on December 31st, 1892..... 185,783.01

Furniture and fixtures..... 19,407.06

Cash in office..... 2,892.49

Cash deposits in banks on emergency or reserve fund account:

Chemical National Bank, New York.....\$100,000.00

First National Bank, New York..... 100,000.00

Fourth National Bank, New York..... 129,137.73

Central Trust Company of New York..... 130,660.97

Garfield National Bank, New York..... 76,468.33

Merchants' Exchange National Bank, New York..... 25,000.00

Chatham National Bank, New York..... 25,000.00

Mercantile National Bank, New York..... 20,000.00

National Provincial Bank, London, England..... 36,050.74

Stockholms Enskilda Bank, Stockholm, Sweden..... 34,443.61

Credit Foncier, Paris, France..... 42,912.64

Credit Lyonnais, Paris, France..... 20,000.00

Comptoir National d'Escompte, Paris, France..... 9,811.53

Third National Bank, Boston, Mass..... 10,890.90

First National Bank, Milwaukee, Wis..... 3,523.15

Washington Loan and Trust Co., Washington, D. C..... 5,000.00— 768,878.60

All other deposits:

National Park Bank, New York.....\$ 66,327.77

Mercantile National Bank, New York..... 39,597.70

Fourth National Bank, New York..... 4,325.95

Sundry other banks..... 955.19— 111,206.61

Total net or invested assets as per balance.....\$3,690,592.76

Total net or invested assets.....\$3,690,592.76

NON-INVESTED ASSETS.

Interest due, \$5,185.00; accrued on bonds and mortgages, \$20,270.12;	
on other investments, \$2,649.54.....	\$ 28,104.66
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	2,000.00
Market value of bonds and stocks over par value.....	8,870.25
Total non-invested assets.....	\$ 38,974.91
Gross assets.....	\$3,729,567.67

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.....	\$ 71,840.29
Outstanding bond obligations.....	341,574.08
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 413,414.37
Balance, net assets.....	\$3,316,153.30

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$1,041,971.54
Annual and expense dues in process of collection.....	107,699.40
Total due from members.....	\$1,149,670.94
Deduct estimated cost of collection.....	93,952.55
Net amount due from members.....	\$1,055,718.39

CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due, (number of claims, 48).....	\$ 205,400.00
Losses reported and in process of adjustment, (number of claims, 116).....	420,788.00
Losses resisted, (number of claims, 13).....	64,900.00
All other contingent liabilities, viz: Net present value of all policies in force December 31st, 1892, computed as renewable term insurance for 60 days, actuaries' 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.....	632,581.00
Total contingent mortuary liabilities.....	\$1,323,669.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	64,679	\$ 215,307,910.00	476	\$ 1,394,100.00
Policies or certificates written during the year 1892.....	15,314	48,646,650.00	57	177,500.00
Total.....	79,993	\$ 263,954,560.00	533	\$ 1,481,600.00
Deduct number and amount which have ceased to be in force during 1892.....	7,651	27,432,770.00	62	196,500.00
Total policies or certificates in force December 31, 1892.....	72,342	236,521,790.00	471	1,285,100.00
Losses and claims on policies or certificates unpaid, December 31, 1891.....	134	526,063.00	.....	None.
Losses and claims on policies or certificates incurred during the year 1892.....	818	2,808,200.00	4	12,000.00
Total.....	952	\$ 3,424,263.00	4	\$ 12,000.00
Losses and claims on policies or certificates paid during the year 1892.....	773	2,702,337.04	1	1,000.00
Policies or certificates terminated by death during 1892.....	818	2,898,200.00	4	12,000.00
Policies or certificates not taken during 1892.....	2,720	10,620,195.00	12	57,000.00
Policies terminated by expiry during 1892.....	4,113	13,914,375.00	46	127,500.00

MISCELLANEOUS QUESTIONS.

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

Answer. Maximum certificate or policy, \$30,000.00.

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

Answer. No; except that the accumulated reserve or emergency fund, now exceeding three millions three hundred and seventy-one thousand dollars, 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 as provided and allowed by the constitution and by-laws of the association.

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

Answer. No endowment policies issued. From any surplus fund, if any existing at the end of ten and fifteen years from date of policy, the association may apportion certain sums to the members to pay future assessments or dues or otherwise.

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

Answer. Graded rates.

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

Answer. American experience tables. At present on the former.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three million three hundred and seventy-one thousand, three hundred and three dollars and fifty-nine cents.

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

Answer. The surplus assets of the association, not exceeding twenty-five 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 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 or resisted, and brief statement of reason?

Answer. Eighteen claims compromised on account of suicide, intemperance and misrepresentation in securing policies, amounting to \$28,637.00; and \$2,200.96 exchange saved in the purchase of drafts to pay foreign claims.

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

Answer. Yes.

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

Answer. Certificates are issued or assigned only to the families or heirs of members, or to such as have an insurable interest.

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

Answer. To pay death claims and to provide for the reserve or emergency fund, by order of the executive committee.

What sum of money would an ordinary assessment produce?

Answer. About \$520,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

NATIONAL ACCIDENT SOCIETY.

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

President, CHAS. H. WEBB.

Secretary, JOSEPH L. BARNUM.

[Incorporated, November 2, 1885. Commenced business, December 15, 1885.]

Principal office, 280 Broadway, New York city, N. Y.

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..... \$ 8,860.70

INCOME DURING YEAR 1892.

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.....	\$ 18,205.00
Annual dues as per contract, without any deduction whatever.....	17,227.03
Assessments: Mortuary, \$.....; expense, \$.....	27,633.70
Medical examiner's fees paid by applicant.....	None.

Total paid by members..... \$ 63,065.73

Interest, \$.....; rent, \$..... None.
Advances to agents repaid..... None.
Cash received from all other sources, viz:

Emergency fund deposited in the Central National Bank, New York city.....	\$ 10,000.00
(Assessments paid in advance, \$3,546.43.)	

Total income.....	\$ 73,065.73
-------------------	--------------

Total net resources.....	\$ 81,926.43
--------------------------	--------------

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....	\$ 15,919.33
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 15,919.33
----------------------------	--------------

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 18,205.00
--	--------------

Commissions paid or allowed for collecting assessments.....	5,210.86
---	----------

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.....	6,046.50
---	----------

Medical examiner's fees, whether paid direct by members or otherwise.....	428.00
---	--------

*Rent, \$1,400.04; taxes, \$.....; advertising and printing, \$3,524.69; ..	4,924.73
---	----------

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

*All other items.....	4,264.40
-----------------------	----------

Total disbursements.....	\$ 54,998.82
--------------------------	--------------

Balance.....	\$ 26,927.61
--------------	--------------

NET OR INVESTED ASSETS.

Cash in office.....	\$ 662.84
---------------------	-----------

Cash deposits in banks on emergency or reserve fund account:	
--	--

National Park Bank	4,613.92
--------------------------	----------

Farmers Loan and Trust Company.....	5,601.74
-------------------------------------	----------

All other deposits:	
---------------------	--

Emergency fund, Central National Bank.....	10,000.00
--	-----------

Irving National Bank, to credit of expense account.....	6,049.11
---	----------

Total net or invested assets.....	\$ 26,927.61
-----------------------------------	--------------

Total net or invested assets, less depreciation.....	\$ 26,927.61
--	--------------

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, \$3,546.43; bonus or dividend obligations, \$.....	\$ 3,546.43
---	-------------

All other (not including contingent mortuary).....	500.00
--	--------

Total actual liabilities.....	\$ 4,046.43
-------------------------------	-------------

Balance, net assets	\$ 22,881.18
---------------------------	--------------

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Assessments, called and not yet due.....	\$ 14,380.00
--	--------------

Assessments, due and unpaid.....	3,500.00
----------------------------------	----------

Assessments, not yet called for losses unadjusted, \$11,194.00; resisted, \$600.00; reported, \$1,615.00	13,409.00
--	-----------

Total due from members.....	\$ 31,289.00
-----------------------------	--------------

Deduct estimated cost of collection.....	4,000.00
--	----------

Net amount due from members.....	\$ 27,289.00
----------------------------------	--------------

* Paid by the Guarantee Agency Company under contract.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 2).....	\$ 3,500.00
Losses in process of adjustment (number of claims, 20).....	11,194.00
Losses reported (number of claims, 19).....	1,615.00
Losses resisted (number of claims, 2).....	600.00
Total contingent mortuary liabilities.....	\$ 16,909.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	3,742	\$ 21,977,000.00		
Policies or certificates written during the year 1892.....	3,633	34,858,000.00	157	1,454,000.00
Total.....	7,375	\$ 56,835,000.00	157	\$ 1,454,000.00
Deduct number and amount which have ceased to be in force during 1892.....	3,481	\$ 31,569,500.00	65	\$ 607,000.00
Total policies or certificates in force December 31, 1892.....	3,894	\$ 25,265,500.00	92	\$ 847,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	40	\$ 18,648.25		
Losses and claims on policies or certificates incurred during year 1892.....	203	7,759.54	2	75.00
Total.....	243	\$ 26,407.79	2	\$ 75.00
Losses and claims on policies or certificates paid during the year 1892.....	223	15,919.33	2	75.00
Policies or certificates terminated by death during 1892.....	3,481	31,569,500.00	65	607,000.00
Policies or certificates terminated by lapse during 1892.....				

MISCELLANEOUS QUESTIONS.

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

Answer. Ten thousand dollars (\$10,000.00).

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

Answer. 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. 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.

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

Answer. Fix sums.

Has the society an emergency or reserve fund?

Answer. It has.

What is the amount thereof?

Answer. Ten thousand dollars.

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

Deposited in the Central National Bank of New York City to meet emergencies for paying claims.

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 members?

Answer. They are not.

Are assignments of certificates to other than such persons allowed?

Answer. They are not.

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

Answer. By authority of the by-laws.

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

Answer. Fourteen thousand three hundred and eighty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

NATIONAL BENEVOLENT ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor 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, Minn.

Attorney for service of process in Iowa, J. A. Lyons.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 157,327.00

INCOME DURING YEAR 1892.

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

Gross amount of membership fees required or represented by application, without deductions..... \$ 20,256.19

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

Assessments: Mortuary, \$107,212.64; expense, \$35,693.83; adv. ass't, \$477.87..... 143,384.34

Medical examiner's fees paid by applicant, estimated..... 1,827.00

Total paid by members..... \$ 165,467.53

Interest, \$5,005.88; rent, none..... 5,005.88

Advances to agents repaid..... None.

Cash received from all other sources, viz: Guarantee fund (cash and notes)..... 12,472.29

(Assessments paid in advance \$2,467.69)

Total income..... \$ 182,945.70

Total net resources..... \$ 340,272.79

DISBURSEMENTS DURING YEAR 1892.

Losses and claims..... \$ 125,250.00

Advanced payments returned to rejected applicants..... 991.00

Total paid to members..... \$ 126,241.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 18,692.75
Commissions paid or allowed for collecting assessments.....	1,853.46
Salaries of agents not paid by commissions.....	7,507.41
Salaries of officers, other compensation of officers.....	5,942.50
Salaries and other compensation of office employees.....	3,606.61
Medical examiner's fees, whether paid direct by members or otherwise, estimated.....	3,163.50
Rent, \$512.00; taxes, none; advertising and printing, \$1,316.47.....	1,828.47
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Advanced on death claims.....	810.25
Postage, \$2,195.88; furniture, \$15.30.....	2,211.18
Travelling, legal and all expense account.....	2,618.25
Guarantee returned to beneficiaries.....	662.50
Total disbursements.....	\$ 175,197.88
Balance.....	\$ 165,074.91

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$ 4,715.65
Cash in office.....	602.22
Cash deposits in banks on emergency or reserve fund account: Chippewa Co. Bank, \$6,000.00; Citizens State Bank, Princeton, Minn., \$2,500.00; Irish American Bank, Minneapolis, Minn., \$2,655.39; Security Bank, Minneapolis, \$4,047.65.....	15,208.04
Guarantee fund notes.....	144,554.00
Total net or invested assets.....	\$ 165,074.91
Deduct depreciation of assets.....	7,574.91
Total net or invested assets, less depreciation.....	\$ 157,500.0

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$2,500.00.....	\$ 2,500.00
Total non-invested assets.....	\$ 2,500.00

LIABILITIES.

Losses Adjusted, due and unpaid, held for proper receipt.....	\$ 6,000.00
Advance assessments, \$477.87; bonus or dividend obligations, \$.....	477.87
Total actual liabilities.....	\$ 6,477.87

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 21,500.00
Mortuary assessments, not yet called for losses unadjusted, \$21,500.00; resisted, \$7,500.00; reported, none.....	29,000.00
Net amount due from members.....	\$ 50,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 8).....	\$ 17,500.00
Losses in process of adjustment, (number of claims, 8).....	20,000.00
Losses resisted, (number of claims, 2) ..	7,500.00
Total contingent mortuary liabilities.....	\$ 45,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	7,015	\$ 16,620,000	722	\$ 1,590,000
Policies or certificates written during the year 1892.....	1,829	3,766,250	266	622,500
Total.....	8,844	\$ 20,386,250	988	\$ 2,212,500
Deduct number and amount which have ceased to be in force during 1892.....	1,620	3,652,750	205	346,250
Total policies or certificates in force December 31, 1892.....	7,224	\$ 16,733,500	783	\$ 1,766,250
Losses and claims on policies or certificates unpaid December 31, 1891.....	18	\$ 42,500	1	\$ 2,500
Losses and claims on policies or certificates incurred during year 1892.....	51	122,500	8	20,000
Total.....	69	\$ 165,000	9	\$ 22,500
Losses and claims on policies or certificates paid during the year 1892.....	52	125,250	5	12,500
Policies or certificates terminated by death during 1892.....	51	122,500	8	20,000
Policies or certificates terminated by lapse during 1892.....	1,569	3,830,250	197	326,250

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. No. Pays the net proceeds of one assessment. Not to exceed the face of certificate.

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

Answer. May set aside 25 per cent to credit of general fund from which expenses are paid. Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments 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?

Answer. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and forty-six thousand two hundred and seventy-one dollars.

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

Each member places \$12.00 on each \$2,500.00 insurance as follows: \$4.00 in thirty days from date of certificate; \$4.00 in three months and \$4.00 in five months. On \$1,250.00 certificate his payments are \$3.00 each as above.

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

Answer. Yes.

If not, how are they selected?

Answer. Officers elected by the board of directors.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?
 Answer. Not without written consent of the secretary.
 For what purposes are assessments made, and under what authority?
 Answer. To pay losses and expenses. Under the authority of by-laws and certificate.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. Between \$6,000.00 and 7,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

NATIONAL FRATERNAL ASSOCIATION.

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, JOSEPH R. REED.

Secretary, WILLIAM J. JAMISON.

[Incorporated, October 28, 1889. Commenced business, January 1, 1890.]

Principal office, Masonic Temple, Council Bluffs, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 4,575.54

INCOME DURING YEAR 1892.

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 whatever..... \$ 4,522.00
 Assessments: Mortuary, \$1,458.40; expense, \$247.92;..... 1,706.32
 Medical examiner's fees..... 900.00
 Interest, \$256.92; rent, none;..... 256.92
 Advances to agents repaid..... None.
 Cash received from all other sources, viz: General fund..... 27.20
 Advance assessment..... 72.00
 Guarantee fund..... 13,468.08
 Total income..... \$ 20,952.52
 Total net resources..... \$ 25,528.06

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)..... \$ 1,884.40
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 4,522.00
 Commissions paid or allowed for collecting assessments..... 20.65
 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 employes..... None.
 Medical examiner's fees, whether paid direct by members or otherwise..... 900.00
 Rent, none; taxes, none; advertising and printing..... 514.00
 Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz:

Postage.....	\$ 111.87
Expense.....	911.04
Paid assessments from advance assessments.....	25.00
Total disbursements.....	\$ 8,872.96
Balance.....	\$ 16,655.10

NET OR INVESTED ASSETS.

Guarantee notes.....	\$ 9,880.50
Loans on mortgages (first liens) on real estate.....	4,660.00
Cash in Citizens' State Bank.....	2,134.60
Total net or invested assets, less depreciation.....	\$ 16,655.10

NON-INVESTED ASSETS.

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

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,)..... None.
 Taxes due and accrued..... None.
 Salaries, rents and office expenses due and accrued..... None.
 Borrowed money, none; interest accrued on same..... None.
 Advance assessments, \$47.00; bonus or dividend obligations, none..... 47.00
 All other (not including contingent mortuary), viz:..... None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

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

CONTINGENT MORTUARY LIABILITIES.

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

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	470	\$ 470,000.00	173	\$ 173,000.00
Policies or certificates written during the year 1892.....	959	959,000.00	376	376,000.00
Total.....	1,429	\$ 1,429,000.00	549	\$ 549,000.00
Deduct number and amount which have ceased to be in force during 1892.....	217	217,000.00	53	53,000.00
Total policies or certificates in force December 31, 1892.....	1,212	\$ 1,212,000.00	496	\$ 496,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	4	\$ 4,000.00	2	\$ 424.15
Losses and claims on policies or certificates incurred during year 1892.....	1	1,000.00		
Total.....	5	\$ 1,000.00	2	\$ 424.15
Losses and claims on policies or certificates paid during the year 1892.....	5	1,888.40		
Policies or certificates terminated by death during 1892.....	1	1,000.00		
Policies or certificates terminated by lapse during 1892.....	216	216,000.00	53	53,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. Two thousand dollars—two certificates of \$1,000.00 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. Articles of Incorporation permit 25 per cent to be deducted for expenses.

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

Answer. No.

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

Answer. On age at entry.

Has the society an emergency or reserve fund?

Answer. No.

What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. Has guaranty fund cash, \$4,660.00; invested and deposited with State Auditor; and \$9,860.50 guaranty fund notes.

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

Answer. Yes.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

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

Answer. For the purpose of paying death losses and current 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. One thousand, five hundred and seventy-five dollars and sixty cents.

Since filing the above statement the association has changed its name and is now the Guaranty Fund Life Association.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, 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 the State of Iowa, in pursuance of the laws of said State.

President, HORATIO BROWNING.

Secretary, GEO. D. ELDRIDGE.

[Incorporated, February 24, 1884. Commenced business, May 3d, 1883.]

Principal office, Central National Bank Building, Washington, D. C.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 189,315.35

INCOME DURING YEAR 1892.

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... \$ 72,916.04
Assessments: Mortuary, \$278,102.54; expense, \$17,252.11..... 295,354.65
Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 368,270.69
Interest..... 12,312.98
Advances to agents repaid..... 11,000.50
Total income..... \$ 392,190.26
Total net resources..... \$ 581,505.61

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)..... \$ 118,027.15
Disability..... 4,700.00
Maturity values..... 5,500.00
Surrender values..... 68,807.53
Advanced payments returned to rejected applicants..... 1,330.95
Total paid to policy-holders..... \$ 198,371.63
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 25,833.42
Cost of levying and collecting assessments..... 3,525.18
Salaries of managers and agents not paid by commissions..... 8,640.23
Salaries of officers, \$16,473.81; other compensation of officers, \$1,069.00..... 18,142.81
Salaries and other compensation of office employees..... 8,794.49

Medical examiner's fees, whether paid direct by members or otherwise.....	\$ 4,861.50
Rent, \$3,085.00; taxes, \$1,330.92; advertising and printing, \$4,099.05....	8,514.97
All other items, viz:	
Legal expenses.....	\$ 1,281.50
Profit and loss.....	11.20
Cost of adjusting and settling claims.....	5,912.97
Office expenses, postage, telegrams, etc.....	3,966.38
Total.....	\$ 11,171.35
Advanced to officers and agents to be repaid out of future salaries or commissions.....	18,984.87
Accrued interest on real estate notes purchased.....	438.90
(Total expense footings, \$89,483.95.)	
Total disbursements.....	\$ 307,279.35
Balance.....	\$ 274,226.26

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances....	None.
Loans on mortgages (first liens) on real estate.....	\$ 170,100.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	34,931.45
Cost value of bonds and stocks owned absolutely.....	44,171.43
Agents' ledger balances secured.....	17,295.48
Cash in office.....	1,326.34
Cash deposits in banks on emergency or reserve fund account:	
Central National Bank.....	\$ 381.95
National Capital Bank.....	2,000.00
Washington Loan and Trust Company.....	3,000.00
Total.....	\$ 5,381.95
Personal property.....	1,019.61
Total net or invested assets.....	\$ 274,226.26
Deduct depreciation of assets to bring same to market value....	None.
Total net or invested assets, less depreciation.....	\$ 274,226.26

NON-INVESTED ASSETS.

Interest due, \$852.91; accrued, \$1,555.40.....	\$ 2,408.31
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	480.00
Paid for accrued interest on real estate notes purchased.....	438.90
Total non-invested assets.....	\$ 3,327.21
Gratuity assets.....	\$ 277,553.47

LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 1,000.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz.....	None.
Total actual liabilities.....	\$ 1,000.00
Balance, net assets.....	\$ 276,553.47

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 68,066.03
Mortuary assessments due and unpaid.....	12,092.78
Mortuary assessments not yet called for losses unadjusted, \$14,000; resisted, \$10,500; reported, \$18,500.....	43,000.00
Payments per tabular rate for expected losses and claims for year.....	234,336.81
Total due from members.....	\$ 357,485.62
Deduct estimated cost of collection.....	17,874.28
Net amount due from members.....	\$ 339,611.34
Total invested, non-invested and contingent assets.....	\$ 617,164.81

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 11).....	\$ 18,350.00
Losses in process of adjustment (number of claims, 8).....	14,000.00
Losses reported (number of claims, 12).....	18,500.00
Losses resisted, (number of claims, 5).....	10,500.00
All other contingent liabilities, viz: Expected losses and claims for year.....	216,442.74
Total contingent mortuary liabilities.....	\$ 277,792.74
Total actual and contingent mortuary liabilities.....	\$ 278,792.74
Total surplus resources.....	\$ 338,372.07

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891	11,910	\$ 12,452,845.00	242	\$ 251,800.00
Policies or certificates written during the year 1892.....	3,150	2,764,200.00	12	11,300.00
Total.....	15,060	\$ 15,217,045.00	254	\$ 263,000.00
Deduct number and amount which have ceased to be in force during 1892.....	2,280	1,910,600.00	49	35,750.00
Total policies or certificates in force December 31, 1892.....	12,780	\$ 13,306,305.00	305	\$ 227,250.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	22	\$ 41,250.00	1	\$ 2,000.00
Losses and claims on policies or certificates incurred during year 1892.....	79	153,250.00	1	1,000.00
Total.....	101	\$ 194,500.00	2	\$ 3,000.00
Losses and claims on policies or certificates paid during the year 1892.....	64	131,250.00	1	2,000.00
Policies or certificates terminated by death during 1892.....	79	153,250.00	1	1,000.00
Policies or certificates terminated by lapse during 1892.....	2,210	1,787,400.00	48	34,750.00

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 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 three thousand, one hundred and thirty-six dollars and fifty-eight 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.

In what States is the company doing business?

Answer. Massachusetts, Virginia, North Carolina, South Carolina, Georgia, West Virginia, Kentucky, Tennessee, Indiana, Iowa, Minnesota, District of Columbia and Ohio.

Give maximum, minimum, and average age of members received during the year.

Answer. Maximum, 60; minimum, 15; average, 33.61.

Give maximum, minimum, and average age of membership.

Answer. Maximum, 69; minimum, 15; average, 36.39.

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. Seventy-six thousand, two hundred and fifty-three dollars and thirty-one cents.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

NATIONAL MASONIC ACCIDENT ASSOCIATION.

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, CLARK VARNUM.

Secretary, ALF. WINGATE.

[Incorporated, July 12, 1889. Commenced business July 30, 1889.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 3,236.35

INCOME DURING YEAR 1892.

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..... \$ 9,880.00
Assessments: Mortuary, \$18,050.29; expense, \$9,288.39..... 27,938.68

Total paid by members..... \$ 37,818.68
(Assessments paid in advance..... \$520.05)

Total income..... \$ 37,818.68

Total net resources..... \$ 41,055.03

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)..... \$ 15,843.97

Total paid to members..... \$ 15,843.97

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 9,880.00

Commissions paid or allowed for collecting assessments..... 1,945.96

Salaries of managers and agents not paid by commissions..... 2,166.55

Salaries of officers, \$1,550.00; other compensation of officers, \$500.00... 2,050.00

Salaries and other compensation of office employees..... 1,140.00

Medical examiner's fees, whether paid direct by members or otherwise..... 9.00

Rent, \$50.00; stationery, advertising and printing, \$339.00..... 689.00

Advanced to officers and agents to be re-paid out of future salaries or commissions..... 50.00

All other items, viz: Office furniture, \$77.89; exchange, \$5.09; postage, \$566.40; type-writer supplies, \$3.25; filing reports, \$173.20; express charges, \$3.68; telegrams, \$1.98; court expenses, \$183.50; officers' traveling expenses, \$98.90..... 1,113.89

(Advanced assessments applied..... \$520.05.)

(Total expense footing..... \$19,044.40.)

Total disbursements..... \$ 34,888.37

Balance..... \$ 6,166.66

NET OR INVESTED ASSETS.

All other deposits:	
Des Moines National Bank.....	\$ 6,166.66
Total net or invested assets, less depreciation.....	\$ 6,166.66
LIABILITIES.	
Advance assessments.....	\$ 520.05
Total actual liabilities.....	\$ 520.05
Balance, net assets	\$ 5,646.61

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	2,296	\$10,325,250.00	1,268	\$5,713,800.00
Policies or certificates written during the year 1892.....	1,976	7,903,000.00	1,037	4,150,000.00
Total.....	4,272	\$18,228,250.00	2,305	\$9,863,800.00
Deduct number and amount which have ceased to be in force during 1892.....	1,347	5,387,250.00	707	2,827,600.00
Total policies or certificates in force December 31, 1892.....	2,925	\$12,841,000.00	1,598	\$7,036,200.00
Losses and claims on policies or certificates unpaid December 31, 1891.....		\$.....		\$.....
Losses and claims on policies or certificates incurred during year 1892.....	264	15,843.97		
Total.....	264	\$ 15,843.97		\$.....
Losses and claims on policies or certificates paid during the year 1892.....	264	15,843.97		
Policies or certificates terminated by death during 1892.....	1	1,000.00	1	1,000.00
Policies or certificates terminated by lapse during 1892.....	1,346	5,386,250.00	706	2,826,600.00

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. No.

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

Answer. No.

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

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.

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

Answer. To pay losses and expenses. Under 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 thousand eight hundred and fifty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the
NORTHERN FRATERNAL INSURANCE ASSOCIATION.

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, BYRON A. BEESON.

Secretary, E. H. HARBEN.

[Incorporated, May 20, 1882. Commenced business May 20, 1882.]

Principal office, Marshalltown, Iowa.

Attorney for service of process in Iowa, W. W. Miller.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 33,896.38

INCOME DURING YEAR 1892.

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 \$ 2,460.00
Annual dues and fees as per contract, without any deduction whatever..... 13,521.51
Assessments: Mortuary, \$38,798.38; expense, \$..... 38,798.38
Total paid by members \$ 54,779.89
Interest, \$1,974.05; rent, 1,974.05
Cash received from all other sources, viz: Advanced assessments, 15.80
(Assessments paid in advance, \$664.84).

Total income..... \$ 56,760.74
Total net resources \$ 90,656.12

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed) \$ 29,000.00
Advanced payments returned to rejected applicants, membership fees returned to members..... 2,300.05
Total paid to members \$ 31,300.05
Commissions paid or allowed for collecting assessments..... 1,763.29
Salaries and traveling expenses of agents not paid by commissions... 3,579.19
Salaries of officers, \$2,500.00; other compensation of officers, \$940.00... 3,440.00
Salaries and other compensation of office employees, traveling and general office expenses..... 4,806.61
Medical director's fees, whether paid direct by members or otherwise... 151.25
Rent, \$.....; taxes, \$.....; advertising and printing..... 579.61

All other items, viz:

Postage.....	\$ 278.14
Advanced assessments.....	306.94
(Advanced assessments applied..... \$500.70)	
(Total expense footing..... \$14,598.09.)	
Total disbursements.....	\$ 46,105.08
Balance.....	\$ 44,561.04

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 40,714.00
Cash deposits in banks on emergency or reserve fund account:	
Marshalltown State Bank, beneficiary fund.....	1,176.36
Marshalltown State Bank, reserve fund.....	1,538.62
All other deposits:	
First National Bank, general fund.....	1,132.66
Total net or invested assets.....	\$ 44,561.04
Total net or invested assets, less depreciation.....	\$ 44,561.04

NON-INVESTED ASSETS.

Interest due, none; accrued.....	\$ 653.02
Rent due, none; accrued.....	None.
Total non-invested assets.....	\$ 653.02
Gross assets.....	\$ 45,214.06

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$104.14; bonus or dividend obligations, none.....	\$ 104.14
All other (not including contingent mortuary), viz:.....	None.
Total actual liabilities.....	\$ 104.14
Balance, net assets.....	\$ 45,109.92

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported,.....	None.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims.....)	None
Losses in process of adjustment, (number of claims,)	None
Losses reported, (number of claims,.....)	None
Losses resisted, (number of claims,.....)	None

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	2,606	\$ 5,130,000.00	2,606	\$ 5,130,000.00
Policies or certificates written during the year 1892.....	669	978,000.00	669	978,000.00
Total.....	3,275	\$ 6,108,000.00	3,275	\$ 6,108,000.00
Deduct number and amount which have ceased to be in force during 1892.....	208	536,000.00	208	536,000.00
Total policies or certificates in force December 31 1892.....	2,977	\$ 5,572,000.00	2,977	\$ 5,572,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	None.	\$.....	None.	\$.....
Losses and claims on policies or certificates incurred during year 1892.....	15	29,000.00	15	29,000.00
Total.....	15	\$ 29,000.00	15	\$ 29,000.00
Losses and claims on policies or certificates paid during the year 1892.....	15	\$ 29,000.00	15	\$ 29,000.00
Policies or certificates terminated by death during 1892.....	15	29,000.00	15	29,000.00
Policies or certificates terminated by lapse during 1892.....	283	507,000.00	283	507,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. Two thousand dollars, or one 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. Seventy-five per cent of one assessment, not to exceed amount named in certificate.

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

Answer. Yes. Twenty-five per cent of all assessments placed in a 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? 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. Forty-two thousand two hundred and fifty-two dollars and two cents.

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

Answer. First—To meet increasing liabilities of the association. Second—By deducting 25 per cent from all assessments. Third—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 three 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 purposes are assessments made, and under what authority?

Answer. First—To pay death claims. Second—By order from the board of directors.

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

Answer. Three thousand, four hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

NORTHWESTERN LIFE ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor 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 31st of previous year..... \$ 95,419.73

INCOME DURING YEAR 1892.

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..... \$ 10,896.00

Annual dues as per contract, without any deduction whatever..... 38,171.15

Assessments: Mortuary, \$105,090.97; expenses, \$11,672.32..... 116,723.25

Medical examiner's fees paid by applicant (all paid direct to examiners).

Total paid by members..... \$ 165,590.40

Interest, \$2,704.55..... 2,704.55

Total income..... \$ 168,294.95

Total net resources..... \$ 263,714.68

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)..... \$ 71,000.00

Total paid to members..... \$ 71,000.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 11,539.36

Commissions paid or allowed for collecting assessments..... 5,349.46

Salaries of managers and agents not paid by commissions..... 16,250.57

Salaries of officers, \$9,826.97; other compensation of officers, traveling expenses, \$1,605.88..... 11,432.85

Salaries and other compensation of office employees..... \$ 3,203.84

Medical examiner's fees, whether paid direct by members or otherwise, paid at central office..... 1,011.00

Rent, \$2,423.20; taxes, \$1,242.08, advertising and printing, \$4,363.18..... 8,028.46

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

All other items, viz: Miscellaneous expenses, \$1,493.22; postage, \$2,139.75; legal fees, \$480.00; insurance department, \$520.03; expenses national convention, \$65.01; fire insurance, \$18.00..... 4,716.01

(Total expense footings, \$61,531.55.)

Total disbursements..... \$ 132,531.55

Balance..... \$ 131,183.13

Furniture and printing outfit entered as non-invested assets..... 5,228.46

Balance..... \$ 125,954.67

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... \$ 13,729.42

Loans on mortgages (first liens) on real estate..... 16,600.00

Loans secured by pledge of bonds, stocks or other marketable collateral..... 8,725.00

Cost value of bonds and stocks owned absolutely..... 21,243.00

Agents' ledger balances..... 578.38

Cash in office..... 1,278.48

Cash deposits in banks on emergency or reserve fund account: Security Bank, \$2,713.77; Metropolitan, \$16,462.74; Bank of New England, \$1,500.00; Citizens, \$3,404.16; Scandia, \$500.00; Washington, \$2,503.09; certificates of deposit, \$36,000.00..... 63,083.76

All other deposits: Bills receivable..... 716.63

Total net or invested assets..... \$ 125,954.67

Total net or invested assets, less depreciation..... \$ 125,954.67

NON-INVESTED ASSETS.

Interest due, \$400.75; accrued, \$867.24..... \$ 1,267.99

Office furniture and printing outfit..... 5,228.46

Total non-invested assets..... \$ 6,496.45

Gross assets..... \$ 132,451.12

LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None reported.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, \$.....: interest accrued on same..... None.

Advance assessments, none; bonus or dividend obligations..... None.

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

Balance, net assets..... \$ 132,451.12

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, \$56,000.00; resisted, none; reported, none..... \$ 56,000.00

Total due from members..... \$ 56,000.00

Deduct estimated cost of collection..... 2,800.00

Net amount due from members..... \$ 53,200.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....None.
 Losses in process of adjustment.....None.
 Losses reported.....None.
 Losses resisted.....None.
 All other contingent liabilities.....None.

Total contingent mortuary liabilities.....None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	6,473	\$ 10,003,500	381	\$ 801,000
Policies or certificates written during the year 1892....	3,950	5,253,750	146	223,000
Total.....	10,423	15,257,250	527	1,024,000
Deduct number and amount which have ceased to be in force during 1892.....	2,213	2,894,500	35	68,000
Total policies or certificates in force December 31, 1892.....	8,210	12,362,750	492	956,000
Losses and claims on policies or certificates unpaid December 31, 1891.....	2	3,000	1	2,000
Losses and claims on policies or certificates incurred during year 1892.....	49	68,000	6	8,000
Total.....	51	71,000	7	10,000
Losses and claims on policies or certificates paid during the year 1892.....	51	71,000	7	10,000
Policies or certificates terminated by death during 1892....	36	51,500	1	1,000
Policies or certificates terminated by surrender during 1892	13	16,500	5	7,000
Policies or certificates terminated by lapse during 1892....	2,164	2,826,500	29	60,000

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. All policies issued since April, 1889, specify amount to be paid. Guaranteed by the total assets of the company.

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 taxes on the same and expenses (should there be any) in protecting the 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; under articles of incorporation endowment policies cannot be issued. A pro rata return to persistent members after fifteen years of such reserve fund as shall not have been appropriated under emergency in payment of death claims.

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 actuaries' tables. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eighty-four thousand, two hundred and six dollars and eighty-seven cents. For what purpose, how is it created and where deposited?

Answer. To prevent increase in cost by any unforeseen emergency. Created by an equitable loading of mortuary rates and mortuary surplus. Deposited in banks; loaned on securities with St. Paul and Minnesota Trust Company.

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

Answer. Directors are.

If not, how are they selected?

Answer. Officers elected by directors.

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

Answer. Yes.

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

Answer. Only to persons having an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. No.

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

Answer. To provide for mortuary expense and emergency fund. 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. The last quarterly assessment produced \$31,475.09. Have no classes.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

NORTHWESTERN MASONIC AID ASSOCIATION.

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

President, DANIEL J. AVERY.

Secretary, C. A. CAPWELL.

[Incorporated, June 27, 1874. Commenced business, July, 1874.]

Principal office, Home Insurance Building, Chicago, Ills.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 585,748.61

INCOME DURING YEAR 1892.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:
 Gross amount of membership fees required or represented by application, without deductions.....\$ 80,038.50
 Annual dues as per contract, without any deduction whatever.....None.
 Assessments: Mortuary, \$1,883,458.80; expense, \$365,650.17..... 2,249,108.97
 Medical examiner's fees paid by applicant.....None.
 Total paid by members.....\$2,329,147.47

Interest, \$15,922.37; rent,.....	None.	15,922.37
Advanced to agents.....	None.	
Cash received from all other sources, viz: Delinquent charges, \$4,227.25; re-instatements, \$4,682.71; sundry accounts, \$1,388.14; bad debts, \$10.00; suspense account, \$63.54.....		10,371.04
Total income.....		\$2,355,441.48
Total net resources.....		\$2,941,190.09

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.....	\$1,822,985.72
Advanced payments returned to rejected applicants.....	9,937.95
Total paid to members.....	\$1,832,923.67
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	96,161.11
Commissions paid or allowed for collecting assessments.....	13,865.75
Salaries of managers and agents not paid by commissions.....	37,371.69
Salaries of officers \$46,703.91; other compensation of officers.....	46,703.91
Salaries and other compensation of office employees.....	44,085.12
Medical examiner's fees, whether paid direct by members or otherwise.....	15,876.55
Rent, \$12,214.78; advertising and printing and stationery \$10,837.30.....	23,052.08
Advanced to officers and agents to be repaid out of future salaries and commissions.....	None.
All other items, viz: Sundry accounts from last year, \$1,453.20 advance assessment account, \$4,694.67; bonds redeemed, 1,757.25; filing State reports and taxes, \$4,645.15; postage, \$13,707.64; traveling expenses, \$4,617.23; furniture, \$281.95; refitting office, \$502.58; legal expenses, \$1,233.05; incidental expenses, \$5,636.72; writing, tucking, folding, etc., \$1,496.84.....	41,026.28
Total disbursements.....	\$2,151,066.12
Balance.....	\$ 790,123.95

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.....	\$ 379,623.64
Agents' ledger balances.....	1,834.65
Cash in office.....	100.00
Cash deposits in hands of treasurer.....	408,565.64
All other deposits.....	None.
Total net or invested assets.....	\$ 790,123.93
Deduct depreciation of assets to bring same to market value and agents' balance unsecured*.....	6,592.29
Total net or invested assets, less depreciation.....	\$ 783,531.54

NON-INVESTED ASSETS.

Interest due \$.....; accrued.....	\$ 2,126.63
Rents due, none; accrued.....	
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 2,126.63
Gross assets.....	\$ 785,658.17

*Bonds.

LIABILITIES.

Losses adjusted, due and unpaid (number of claims 1).....	\$ 6,014.28
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advanced assessments, \$29,889.60; bonds or dividend obligations.....	29,889.60
All other (not including contingent mortuary), viz: Suspense account, \$297.26; sundry account, \$1,388.14.....	1,685.40
Total actual liabilities.....	\$ 37,589.28
Balance, net assets.....	\$ 748,068.89

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments due and unpaid (estimated).....	\$ 35,000.00
Mortuary assessments, not yet called for losses unadjusted, \$9,500.00; resisted, \$1,000.00.....	10,500.00
Reported, \$181,500.00; adjusted not due, \$325,000.00.....	506,500.00
Net amount due from members.....	\$ 552,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 95).....	\$ 325,000.00
Losses in process of adjustment, (number of claims, 4).....	9,500.00
Losses reported, (number of claims, 59).....	181,500.00
Losses resisted, (number of claims, 1).....	1,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 517,000.00

EXHIBIT OF CERTIFICATES OR POLICIES (NUMBER AND AMOUNT).

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	58,290	\$ 155,378,500	1,636	\$ 3,397,500
Policies or certificates written during the year 1892.....	4,806	14,948,500	210	537,500
Total.....	63,096	\$ 170,327,000	1,846	\$ 3,935,000
Deduct number and amount which have ceased to be in force during 1892.....	13,679	14,419,000	468	556,000
Total policies or certificates in force December 31, 1892.....	49,417	\$ 155,908,000	1,378	\$ 3,379,000
Losses and claims on policies or certificates unpaid December 31, 1891.....	134	\$ 375,250	1	\$ 2,500
Losses and claims on policies or certificates incurred during year 1892.....	661	1,977,000	23	74,000
Total.....	795	\$ 2,352,250	24	\$ 76,500
Losses and claims on policies or certificates paid during the year 1892.....	635	1,822,985.72	21	66,000
Surrendered.....		6,250.00		
Policies or certificates terminated by death during 1892.....	961	1,977,000.00	23	74,000
Consolidation.....	8,603	854,500.00	280	53,500
Policies or certificates terminated by lapse during 1892.....	4,415	11,587,500.00	185	428,500

MISCELLANEOUS QUESTIONS.

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

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

Answer. Guaranteed by faith of the members and 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. No.

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

Answer. Yes; we grade assessments according to age of members. American experience tables. Assessments are levied on age at date of assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. It has a surplus general fund created by saving from the funds set apart for defraying the expenses, of which \$379,623.64 has been invested in first-class interest-bearing bonds.

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

Answer. There are nine trustees, three of whom are elected each year for a term of three years. Officers are elected by board of trustees immediately after annual meeting each year. Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

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

Answer. To those having an insurable interest. Our certificates are not assignable.

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

Answer. To raise money for the payment of death benefits; 20 per cent of the assessment on each death for the expense or general funds, the balance for the mortuary fund. All assessments are made under authority and by direction of the board of trustees.

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

Answer. One assessment would produce \$58,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

ODD FELLOWS' ANNUITY ASSOCIATION.

* 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, WILLIAM MUSSON.

Secretary, CHARLES H. BAKER.

[Incorporated January 19, 1890. Commenced business, January 19, 1890.]

Principal office, Des Moines, Polk County, State of Iowa.

Attorney for service of process in Iowa, C. L. Nourse, Des Moines, Iowa.

IOWA INSURANCE REPORT.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 4,993.19

INCOME DURING YEAR 1892.

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.....	\$ 5,436.00
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$11,882.04; expense, \$8,620.90.....	20,502.94
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 25,938.94
Interest and discount, \$525.00; rent, none.....	525.00
Advances to agents repaid.....	629.75
Cash received from all other sources, viz: Advanced by the officers of the association.....	1,284.93
Accident department.....	152.35
(Assessments paid in advance.....)	None.)
Total income.....	\$ 28,530.97
Total net resources.....	\$ 33,524.16

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....	\$ 5,550.00
Advanced payments returned to rejected applicants.....	246.00
Total paid to members.....	\$ 5,796.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	7,930.86
Commissions paid or allowed for collecting assessments.....	946.46
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$3,057.06; other compensation of officers, \$459.40.....	3,517.06
Salaries and other compensation of office employees.....	90.00
Medical examiner's fees, whether paid direct by members or otherwise.....	865.00
Rent, \$180.00; taxes, none; advertising and printing, \$358.85.....	538.85
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	
Postage, \$277.00; contingent, \$256.52; accident, \$672.75; legal expenses, \$165.00; traveling expenses, \$643.91.....	2,015.18
(Advanced assessments applied.....)	None.)
(Total expense footings.....)	\$15,908.91
Total disbursements.....	\$ 21,704.91
Balance.....	\$ 11,819.25

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.....	\$ 1,028.13

Cash deposits in banks on emergency or reserve fund account:	
State Savings Bank, \$9,000.00 time checks.....	\$ 9,000.00
State Savings Bank, subject to checks.....	1,791.12
Total net or invested assets.....	\$ 11,819.25
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 11,819.25

NON-INVESTED ASSETS.

Interest due, none; accrued, \$185.00.....	\$ 185.00
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.....	\$ 185.00
Gross assets.....	\$ 12,004.25

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, \$1,284.93; interest accrued on same, none.....	\$ 1,284.93
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 1,284.93
Balance net assets.....	\$ 10,719.32

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

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

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 10).....	\$ 12,800.00
Losses in process of adjustment, (number of claims, ...)	None.
Losses reported, (number of claims, 1).....	None.
Losses resisted, (number of claims, ...)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 12,800.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	1,358	\$2,416,400.00	1,286	\$2,293,800.00
Policies or certificates written during the year 1892.....	865	1,297,200.00	865	1,297,200.00
Total.....	2,223	\$3,713,600.00	2,151	\$3,591,000.00
Deduct number and amount which have ceased to be in force during 1892.....	340	569,000.00	340	569,000.00
Total policies or certificates in force December 31, 1892.....	1,883	\$3,144,600.00	1,811	\$3,022,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	3	4,950.00	3	4,950.00
Losses and claims on policies or certificates incurred during year 1892.....	7	12,400.00	6	12,400.00
Total.....	10	\$ 18,350.00	9	\$ 17,350.00
Losses and claims on policies or certificates paid during the year 1892.....	10	5,550.00	9	4,950.00
Policies or certificates terminated by death during 1892.....	7	12,400.00	6	12,400.00
Policies or certificates terminated by lapse during 1892.....	333	555,600.00	333	555,600.00

MISCELLANEOUS QUESTIONS.

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

Answer. Class A, \$4,400.00, and class B, \$2,000.00.

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

Answer. No.

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. "Class A," fixed amounts without regard to age, amounts of benefit graded according to age, and "Class B" graded assessment at approximately twenty per cent less than the actuaries table of mortality, and both classes A and B are subject to increase, annual cost not exceeding the natural annual life rate based on the actuaries table of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eleven thousand eight hundred and nineteen dollars and twenty-five cents.

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

Answer. To pay death losses created by annual assessment, deposited with State Savings Bank, Des Moines, Iowa; \$9,000.00 time deposit checks, and \$1,791.12 subject to check, and \$1,028.13 cash in office and treasury. From filing third annual report under the amended and substituted articles of incorporation "adopted" at the third annual meeting held January 9th, 2 o'clock p. m., 1893, (\$10,000.00), deposited with the State of Iowa, and \$1,829.25 deposited subject to check with German Savings Bank, Des Moines, Iowa.

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

Answer. Directors.

If not, how are they selected?

Answer. Officers by board of directors

Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.
 Are certificates issued to persons other than the families or heirs of the member?
 Answer. No.
 Are assignments of certificates to other than such persons allowed?
 Answer. No.
 For what purposes are assessments made, and under what authority?
 Answer. To pay mortuary claims and expenses under amended and substituted articles of incorporation and by-laws of the association.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. Five thousand (\$5,000.00) dollars in Class A, Class B adopted January 9, 1893, with no members.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, 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 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 23, 1882.]

Principal office, Piqua, Ohio.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 25,535.59

INCOME DURING YEAR 1892.

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.....\$ 15,414.60
 Annual dues as per contract, without any deduction whatever..... 19,313.81
 Assessments: Mortuary, \$.....; interest on bonds included in this account..... 201,158.61
 Total income..... \$ 235,887.02
 Total net resources..... \$ 262,422.61

DISBURSEMENTS DURING YEAR 1892.

Losses and claims:
 92 death losses.....\$ 167,500.00
 825 accident losses..... 28,790.00
 Total paid to members.....\$ 196,290.00
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 2,111.27
 Commissions paid or allowed for collecting assessments..... 5,655.24
 Salaries of managers and agents not paid by commissions..... 14,402.95
 Salaries of officers, \$.....; other compensation of officers, \$..... 5,100.00

Salaries and other compensation of office employees.....\$ 2,200.00
 Rent, \$300.00; postage, \$352.50; advertising and printing, \$946.09 1,618.59
 All other items, viz:
 Office expenses..... 566.73
 Traveling expenses 8,677.88
 (Total expense footings, \$40,530.66.)
 Total disbursements..... \$ 236,820.66
 Balance..... \$ 25,801.95

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....\$ 8,231.50
 All other deposits: Piqua National Bank..... 17,540.45
 Total net or invested assets, less depreciation..... \$ 25,801.95

NON-INVESTED ASSETS.

Interest due, \$294.00; accrued, \$ 294.00
 Total non-invested assets..... \$ 294.00
 Gross assets..... \$ 26,095.95

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid..... \$ 8,117.15
 Mortuary assessments, not yet called for losses unadjusted, \$54,000.00; resisted, \$.....; reported, \$..... 54,000.00
 Total due from members \$ 62,117.15
 Deduct estimated cost of collection 4,500.00
 Net amount due from members..... \$ 57,617.15

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 16)..... \$ 25,000.00
 Losses in process of adjustment (number of claims, 10)..... 16,000.00
 Losses reported (number of claims, 5)..... 12,000.00
 Total contingent mortuary liabilities..... \$ 53,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	12,304	\$ 19,555,000	191	\$ 313,000
Policies re-instated 1892.....	148	218,000	1	1,000
Policies or certificates written during the year 1892.....	3,328	4,899,000	100	132,000
Total.....	15,780	\$ 24,672,000	292	\$ 446,000
Deduct number and amount which have ceased to be in force during 1892.....	2,044	3,034,000	89	140,000
Total policies or certificates in force December 31, 1892.....	13,736	\$ 21,638,000	203	\$ 306,000
Losses and claims on policies or certificates unpaid December 31, 1891.....	29	\$ 57,000		
Losses and claims on policies or certificates incurred during year 1892.....	94	164,000		
Total.....	123	\$ 221,000		
Losses and claims on policies or certificates paid during the year 1892.....	92	167,500		
Policies or certificates terminated by death during 1892.....	94	164,000		
Policies or certificates terminated by lapse during 1892.....	1,950	2,870,000	89	140,000

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. Only in cases of total disability by accident. From mortuary funds.

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

Answer. Graded.

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

Answer. On age and occupation at entry.

Has the society and emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight thousand, two hundred and sixty-one dollars and fifty cents.

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

Answer. By percentage from mortuary funds 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. Yes.

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

Answer. No.

Are assignments or certificates to other than such persons allowed?

Answer. No.

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

Answer. For the purpose of paying death and accident losses.

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

Answer. Thirteen thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, 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 the State of Iowa, pursuant to the laws of said State.

President, CHALMERS BROWN.

Secretary, W. 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 31st of previous year..... \$ 24,387.26

INCOME DURING YEAR 1892.

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

Assessments: Indemnity, \$248,859.08; expense, \$172,590.56..... \$ 421,449.64

Total paid by members..... \$ 421,449.64

Interest..... 180.00

Total income..... \$ 421,629.64

Total net resources..... \$ 446,016.90

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)..... \$ 248,435.20

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 96,666.43

Commissions paid or allowed for collecting assessments and exchange..... 17,222.79

Salaries of managers and agents not paid by commissions..... 3,300.01

Salaries of officers..... 5,720.71

Salaries and other compensation of office employees..... 15,307.04

Medical examiner's fees, whether paid direct by members or otherwise..... 2,795.25

Rent, \$2,100.00; taxes, insurance department, \$2,351.74; advertising and printing, \$8,473.62..... 12,925.36

All other items, viz: Office furniture, etc., \$342.85; postage, \$3,645.23; traveling expenses, \$5,738.45; attorneys' and courts', \$1,987.00; general expenses, \$1,467.80..... 13,181.93

(Total expense footings, \$166,919.52.)

Total disbursements..... \$ 415,354.72

Balance..... \$ 30,662.18

NET OR INVESTED ASSETS.

Agents' ledger balances: N. P. Ry. Exchange on Merchants' National Bank, St. Paul, \$.....	N. P. Ry. Exchange on Chicago National Bank, Chicago, \$.....	C. & O. Exchange on Phoenix National Bank, Lexington, Ky., \$.....	total.....	\$ 3,229.99
Cash in office including small drafts, etc., for balance.....				5,213.81
Cash deposits in banks on emergency or reserve fund account:				
Fletcher's Bank, Indianapolis, certificates of deposit Nos. 101,918, 101,919, \$5,150.00; cash, \$5,000.00.....				10,150.00
All other deposits:				
Insurance Department of Missouri.....				1,000.00
Fletcher's Bank, Indianapolis.....				11,068.38
Total net or invested assets.....				\$ 30,662.18
Total net or invested assets, less depreciation.....				\$ 30,662.18

NON-INVESTED ASSETS.

Accepted cash orders on railway paymasters and others.....	\$ 193,991.31
Market value of bonds and stocks over cost, office fixtures, furniture and supplies.....	3,500.00
Total non-invested assets.....	\$ 200,491.31
Gross assets.....	\$ 231,153.49

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,)	None.
Balance net assets.....	\$ 231,153.49

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 8).....	\$ 11,850.00
Losses resisted, (number of claims, 2).....	3,500.00
Total contingent mortuary liabilities.....	\$ 15,350.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	22,281	\$ 43,784,595.00	857	\$ 1,486,500.00
Policies or certificates written during the year 1892.....	21,354	37,296,400.00	1,608	2,322,450.00
Total.....	43,635	\$ 81,080,995.00	2,525	\$ 3,808,950.00
Deduct number and amount which have ceased to be in force during 1892.....	23,249	47,298,810.00	1,017	1,661,150.00
Total policies or certificates in force December 31, 1892.....	20,386	\$ 33,812,185.00	1,508	\$ 2,147,800.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	None	\$.....	None	\$.....
Losses and claims on policies or certificates incurred during year 1892.....	4,128	261,285.20	314	16,070.28
Total.....	4,128	\$ 261,285.20	314	\$ 16,070.28
Losses and claims on policies or certificates paid during the year 1892.....	4,118	248,435.20	314	16,070.28
Policies or certificates terminated by death and disability during 1892.....	88	93,800.00	*8	6,200.00
Policies or certificates terminated by lapse during 1892.....	23,161	47,175,010.00	1,009	1,654,950.00

Death, 7; lost limb, 1.

MISCELLANEOUS QUESTIONS.

- What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. Ten thousand dollars at death, with \$50.00 weekly indemnity.
- Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.
 Answer. No.
- Is any part of the indemnity assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?
 Answer. No.
- Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
 Answer. No.
- Has the society an emergency or reserve fund?
 Answer. Yes.
- What is the amount thereof?
 Answer. Ten thousand, one hundred and fifty dollars.
- For what purpose, how is it created and where deposited?
 Answer. For protection of policy holders. From surplus after paying claims and expenses.
- Are the officers and directors elected at annual meeting of members?
 Answer. Yes.
- If not, how are they selected?
 Answer. Members elect directors; directors elect officers.
- Is a medical examination required before issuing a certificate to applicants?
 Answer. No.
- Are certificates issued to persons other than the families or heirs of the member?
 Answer. No.
- Are assignments of certificates to other than such persons allowed?
 Answer. No.
- For what purposes are assessments made, and under what authority?
 Answer. 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. Ninety-eight thousand dollars; only one class (railway employees).

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

SCANDINAVIAN MUTUAL AID ASSOCIATION.

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

President, S. P. A. LINDAHL.

Secretary, NELS NELSON.

[Incorporated, September 12, 1883. Commenced business, October 26, 1883.]

Principal office, Galesburg, Illinois.

Attorney for service of process in Iowa, C. A. Ryden, Des Moines, Iowa

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year... \$ 37,982.63

INCOME DURING YEAR 1892.

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... \$ 7,589.00
 Annual dues as per contract, without any deduction whatever. No annual dues...
 Assessments: Mortuary, \$129,896.94; expense, \$8,920.36; additional assessments, \$126.29... 138,943.59
 Medical examiners' fees paid by applicant. Members pay direct to examiner. Estimated amount... 1,800.00
 Total paid by members... \$ 148,332.59
 Interest, \$840.00; rent, none... 840.00
 Advances to agents repaid... None.
 Cash received from all other sources, viz: Re-instatements, \$300.20; previous shortage, \$156.37; fines, \$7.00... 523.57
 (Assessments paid in advance, \$4,179.65.)
 Total income... \$ 149,696.16
 Total net resources... \$ 187,678.79

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (Detailed schedule filed)... \$ 123,050.00
 Advanced payments returned to rejected applicants... 12.00
 Total paid to members... \$ 123,062.00
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues... 6,326.50
 Commissions paid or allowed for collecting assessments... None.
 Salaries of managers and agents not paid by commissions... 742.11
 Salaries of officers, \$3,066.75; other compensation of officers, \$340.03... 3,406.78
 Salaries and other compensation of office employees... 3,579.91
 Medical examiner's fees, whether paid direct by members or otherwise... 1,815.00
 Rent, \$163.00; taxes, none; advertising and printing, \$955.81... 1,118.81
 Advanced to officers and agents to be repaid out of future salaries or commissions... None.
 All other items, viz: Postage, 2,358.92; traveling expenses, \$64.60; office fixtures, \$70.75; conference and insurance department fees, \$366.32; fuel and light, \$61.32; legal services, \$30.00; miscellaneous, \$26.28... 2,978.19
 (Advanced assessments applied, included above, \$4,053.36.)
 (Total expense footings, \$19,967.30.)
 Total disbursements... 143,029.30
 Balance... \$ 44,649.49

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. United States registered bonds for emergency fund... \$ 38,382.50
 Agents' ledger balances... 88.35
 Cash in office... 605.50

Cash deposits in banks on emergency or reserve fund account:

Galesburg National Bank for emergency fund... \$ 4,389.30

All other deposits:

Galesburg National Bank... 283.84

Total net or invested assets... \$ 44,649.49

Deduct depreciation of assets to bring same to market value* and agents' balance unsecured... 927.50

Total net or invested assets, less depreciation... \$ 43,721.99

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... \$ 43,721.99

LIABILITIES.

Losses adjusted, due and unpaid... \$ 473.15

Taxes due and accrued... None.

Salaries, rents and office expenses due and accrued... 1,276.58

Borrowed money, none; interest accrued on same... None.

Advance assessments, \$407.40; bonus or dividend obligations, none... 407.40

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

Total actual liabilities... \$ 2,157.13

Balance net assets... \$ 41,564.86

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due... \$ 7,386.85

Mortuary assessments, due and unpaid... None.

Mortuary assessments, not yet called for losses unadjusted, \$7,500.00; resisted, none... 7,500.00

Mortuary assessments, reported... 20,500.00

Total due from members... \$ 35,386.85

Deduct estimated cost of collection. Cost of collection paid by expense assessments.

Net amount due from members... \$ 35,386.85

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6)... \$ 6,550.00

Losses in process of adjustment... None.

Losses reported (number of claims, 19)... 26,800.00

Losses resisted... None.

All other contingent liabilities... None.

Total contingent mortuary liabilities... \$ 33,350.00

United States bonds.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891	8,200	\$11,331,000.00	926	\$1,115,000.00
Policies or certificates written during the year 1892.	1,210	1,413,000.00	43	51,000.00
Total.....	9,410	\$12,744,000.00	969	\$1,166,000.00
Deduct number and amount which have ceased to be in force during 1892.....	507	661,500.00	62	69,000.00
Total policies or certificates in force December 31, 1892	8,903	\$12,082,500.00	907	\$1,097,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	29	\$ 38,400.00	1	800.00
Losses and claims on policies or certificates incurred during year 1892.....	84	120,000.00	10	16,500.00
Total.....	113	\$ 158,400.00	11	\$ 17,300.00
Losses and claims on policies or certificates paid during the year 1892.....	88	\$ 123,050.00	7	\$ 7,000.00
Policies or certificates terminated by death during 1892..	84	120,000.00	10	16,500.00
Policies or certificates terminated by lapse during 1892..	423	541,500.00	52	58,500.00

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. 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. Forty-one thousand eight hundred and forty-four dollars and thirty 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 U. S. registered 4 per cent bonds and in the Galesburg National Bank.

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

Answer. Directors are elected by the members at each annual meeting. The board of directors elect all officers.

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

Answer. Yes.

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

Answer. Also devisees.

Are assignments of certificates to other than such persons allowed?

Answer. No.

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

Answer. Assessments are issued by order of the board of managers, for the purpose of paying death losses when such occur. The charter and by-laws of the association provide that the board of managers shall order such assessments.

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

Answer. Have no classes. But one ordinary assessment upon the whole membership December 31, 1892, will produce \$8,226.25.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, of the condition of the

SOUTHWESTERN MUTUAL LIFE ASSOCIATION.

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, 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..... \$35,184.39

INCOME DURING YEAR 1892.

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..... \$ 42.40

Annual dues and fees as per contract, without any deduction, whatever..... 7,729.13

Assessments: Mortuary, \$50,258.30; expense..... 50,258.30

Medical examiner's fees paid by applicant...Not reported to this office

Total paid by members..... \$ 62,629.83

Interest, \$1,993.70 rent, none;..... 1,993.70

Cash received from all other sources, viz: Collections, \$516.58; investment account, \$798.96..... 1,315.54

(Assessments paid in advance, \$792.80.)

Total income..... \$ 71,939.07

Total net resources..... \$ 107,123.46

DISBURSEMENTS DURING YEAR 1892.

Options paid to members..... \$ 1,255.59

Losses and claims (detailed schedule filed)..... 50,200.25

Advanced payments returned to rejected applicants..... 44.49

Total paid to members..... \$ 51,500.33

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 895.47
Commissions paid or allowed for collecting assessments.....	2,154.91
Salaries of managers and agents not paid by commissions.....	1,421.06
Salaries and expenses of officers \$5,180.05; other compensation of officers, none.....	5,180.05
Salaries and other compensation of office employees.....	2,245.00
Medical examiner's fees, whether paid direct by members or otherwise.....	556.00
Rent, \$187.50; taxes, \$172.30; advertising, and printing, \$908.75.....	1,268.55
Advanced to officer and agents to be repaid out of future salaries and commissions.....	421.79
All other items, viz: Postage, express and telegrams \$662.22; legal services, \$677.52; stationery, \$81.82; general office expenses, \$859.73.....	2,281.29
(Advanced assessments applied, included above, \$792.80.)	
(Total expense footings, \$16,424.77.)	

Total disbursements	\$ 67,933.45
Balance	\$ 39,190.01

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate	\$ 37,200.00
Loans secured by pledge of bonds, stocks, or other marketable collateral.....	None.
Cost value of bonds and stocks owned absolutely	None.
Agents' ledger balances.....	652.99
Cash in office.....	333.23
Cash deposited in banks on emergency or reserve fund accounts: Marshalltown State Bank, \$951.84; Insurance department of Missouri, \$1,000.00.....	\$ 1,951.84
All other deposits: First National Bank, overdrafts.....	295.00— 1,356.78
Total net or invested assets.....	\$ 39,843.00
Deduct agents' balance unsecured.....	652.99
Total net or invested assets, less depreciation	\$ 39,190.01

NON-INVESTED ASSETS.

Interest due, \$175.12; accrued, \$625.49.....	\$ 800.61
Rents due, none; accrued.....	None.
Total non-invested assets	\$ 800.61
Gross assets.....	\$ 39,990.62

LIABILITIES.

Advance assessments, \$792.80; bonus or divided obligations, \$.....	\$ 792.80
Total actual liabilities	\$ 792.80
Balance, net assets.....	\$ 39,197.82

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 15,000.00
Total due from members.....	\$ 15,000.00
Net amount due from members.....	\$ 15,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 5).....	\$ 8,000.00
Losses resisted (number of claims, 1).....	2,000.00
Total contingent mortuary liabilities.....	\$ 10,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		*BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	4,050	\$ 5,851,500.00	3,600	\$ 5,259,500.00
Policies or certificates written during the year 1892.....	969	1,331,500.00	777	1,069,500.00
Total	5,019	\$ 7,203,000.00	4,377	\$ 6,359,000.00
Deduct number and amount which have ceased to be in force during 1892.....	552	820,000.00	438	674,500.00
Total policies or certificates in force December 31, 1892.....	4,464	\$ 6,383,000.00	3,939	\$ 5,684,500.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	9	\$ 15,500.00	8	\$ 14,500.00
Losses and claims on policies or certificates incurred during year 1892.....	28	43,500.00	25	39,000.00
Total.....	37	\$ 59,000.00	33	\$ 53,500.00
Losses and claims on policies or certificates paid during the year 1892.....	32	\$ 51,000.00	28	\$ 45,500.00
Policies or certificates terminated by death during 1892.....	28	43,500.00	25	39,000.00
Policies or certificates terminated by lapse during 1892.....	524	776,500.00	413	635,500.00

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 assessment to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. All policies now written are paid in full regardless of the amount received from quarterly premiums. Deficiency, if any, made up from reserve fund.

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

Answer. Twenty-five per cent to reserve fund, to meet increasing liabilities of the association.

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

Answer. Members may surrender policy after ten years and receive from reserve fund their twenty-five per cent, or such a portion as may not have been used for meeting increase of age. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

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

Answer. Actuaries tables loaded 25 per cent. Fixed rate at age of entrance; 25 per cent accumulations to meet increase of age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty-nine thousand, one hundred and fifty-eight dollars and seventy three cents. For what purpose, how is it created and where deposited?

Answer. First, to meet increasing liabilities of the association. Second, by laying aside twenty-five per cent of all mortuary collections. Third, Auditor of State.

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

Answer. Yes.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

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

Answer. To pay death losses, and accumulate reserve fund to meet increasing liabilities of the association. Articles of incorporation.

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

Answer. Five thousands dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

STATE MUTUAL LIVE STOCK INSURANCE ASSOCIATION.

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, E. L. CROW.

Secretary, B. D. BUTLER.

[Incorporated, July 13, 1892. Commenced business, August 11, 1892.]

Principal office, Sioux City, Iowa, 315 United Bank Building.

Attorney for service of process in Iowa, T. B. Lutz, Mapleton, Monona Co.

INCOME DURING YEAR 1892.

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.....	\$ 835.00
Annual dues as per contract, without any deduction whatever	661.75
Assessments: Mortuary, none; expense.....	None.

Total paid by members.....	\$ 1,496.75
Interest, none; rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Cash advanced by directors.	1,082.57
(Assessments paid in advance.)	None.)

Total income.....	\$ 2,579.32
-------------------	-------------

Total net resources	\$ 2,579.32
---------------------------	-------------

DISBURSEMENTS DURING YEAR 1892.

Losses and claims	\$ 110.00
Total paid to members.....	\$ 110.00

Commissions and fees retained by or paid or allowed to agents on account of fees.....	1,022.60
Salaries of managers and agents not paid by commissions.....	125.00
Salaries of officers, none; other compensation of officers	None.
Salaries and other compensation of office employes.....	90.00
Rent, \$64.00; taxes, none; advertising and printing, \$167.95.....	231.95

All other items, viz: Attorneys' fees.....	\$ 29.50
Postage.....	43.30
Traveling expenses.....	100.57
Miscellaneous expenses.....	75.67
Amount returned to directors	400.00
(Advanced assessments applied.....)	None.)
(Total expense footings.)	\$2,118.50.)

Total disbursements.....	\$ 2,228.59
Balance.....	\$ 350.73

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account:

Mapleton Bank.....	\$ 350.73
--------------------	-----------

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.

LIABILITIES.

Borrowed money, \$682.57; interest accrued on same, none.....	\$ 682.57
Advance assessments, none; bonus or dividend obligations.....	None.

Total actual liabilities.....	\$ 682.57
-------------------------------	-----------

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, not yet called for losses unadjusted, none; resisted	None.
Reported.....	None.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)	None.
Losses in process of adjustment (number of claims,)	None.
Losses reported, (number of claims, 2).....	\$ 75.00
Losses resisted (number of claims, none)	None.
All other contingent liabilities.....	None.

Total contingent mortuary liabilities.....	\$ 75.00
--	----------

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	439	\$ 120,968	439	\$ 120,968
Policies or certificates written during the year 1892.....				
Total.....	439	\$ 120,968	439	\$ 120,968
Deduct number and amount which have ceased to be in force during 1892.....	None			
Total policies or certificates in force December 31, 1892.....	439	\$ 120,968	439	\$ 120,968
Losses and claims on policies or certificates unpaid December 31, 1891.....				
Losses and claims on policies or certificates incurred during the year 1892.....	4	185	4	185
Total.....	4	\$ 185	4	\$ 185
Losses and claims on policies or certificates paid during the year 1892.....	2	110	2	110
Policies or certificates terminated by death during 1892.....	None			
Policies or certificates terminated by lapse during 1892.....	None			

MISCELLANEOUS QUESTIONS.

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

Answer. Two hundred dollars (\$200.00).

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed.

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 of assessments may be used to pay expenses if necessary.

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. 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.

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

Answer. Under articles of incorporation, when ordered by the directors, to pay losses and expenses of association when membership fees and dues are insufficient.

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

Answer. Class "A" not used. Class "B," \$1,200.68.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

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, HON. JOSEPH R. REED.

Secretary, WILLIAM J. JAMESON.

[Incorporated, February 5, 1884. Commenced business, February, 1886.]

Principal office, Masonic Temple, Council Bluffs, Iowa.

Attorney for service of process in Iowa, John Y. Stone, Council Bluffs, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 155,788.29

INCOME DURING YEAR 1892.

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..... \$ 18,650.00
 Annual dues as per contract, without any deduction whatever..... None.
 Assessments: Mortuary, \$156,582.55; expenses, \$52,192.45..... 208,775.00
 Medical examiner's fees paid by applicant..... None.
 Interest, \$8,174.02; rent..... \$ 8,174.02
 Advances to agents repaid..... None.
 Cash received from all other sources, viz: Guarantee fund..... 17,147.20
 Advance assessment..... 8,312.96

Total income..... \$ 231,059.18

Total net resources..... \$ 416,847.47

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)..... \$ 143,100.00
 Advance payments returned to rejected applicants..... None.

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 18,650.00
 Commissions paid or allowed for collecting assessments..... 5,126.26
 Salaries of managers and agents not paid by commissions..... 12,384.00
 Salaries of officers and clerk hire; other compensation of officers none. 20,955.70
 Salaries and other compensation of office employees..... None.
 Medical examiners' fees, whether paid direct by members or otherwise..... 2,908.50
 Rent, included in expense; tax, included in expense; advertising and printing, \$1,238.30..... 1,238.30
 Advanced to officers and agents to be repaid out of future salaries and commissions..... None.

All other items: viz.: Postage.....	\$ 1,898.54
Travelling expense.....	3,232.38
Expense.....	6,813.78
Assessments paid from advanced assessments.....	8,418.75
General fund.....	391.61
Total disbursements.....	\$ 225,117.82
Balance.....	\$ 191,729.65

NET OR INVESTED ASSETS.

Guaranty notes.....	\$ 118,479.00
Loans on mortgages (first liens) on real estate.....	52,800.00
Agents' ledger balances.....	6,759.42
Cash, Citizens' State Bank.....	12,691.23
Cash deposits in banks on emergency or reserve fund account:	
Guaranty Cash Deposited State of Missouri.....	1,000.00
Total net or invested assets.....	\$ 191,729.65
Total net or invested assets, less depreciation.....	\$ 191,297.65

NON-INVESTED ASSETS.

Interest due, \$4,545.00; accrued, \$4,629.02.....	\$ 9,174.02
Rents due, none; accrued.....	None.
Total non-invested assets.....	\$ 9,174.02
Gross assets.....	\$ 200,903.67

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 assessment, \$498.10; bonus or dividend obligations.....	498.10
All other (not including contingent mortuary), viz:.....	None.
Total actual liabilities.....	\$ 498.10
Balance, net assets.....	\$ 200,405.57

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments reported, \$54,400.00.....	\$ 54,400.00
Net amount due from members.....	\$ 54,400.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported, (number of claims, 22).....	\$ 54,400.00
Total contingent mortuary liabilities.....	\$ 54,400.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	8,086	\$ 20,067,500.00	1,115	\$ 3,022,500.00
Policies or certificates written during the year 1892.....	2,643	6,191,350.00	269	628,750.00
Total.....	10,729	\$ 26,258,750.00	1,384	\$ 3,651,250.00
Deduct number and amount which have ceased to be in force during 1892.....	1,885	4,552,500.00	248	605,000.00
Total policies or certificates in force December 31, 1892.....	8,844	\$ 21,706,250.00	1,136	\$ 3,046,250.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	8	\$ 20,000.00		
Losses and claims on policies or certificates incurred during the year 1892.....	71	177,500.00	7	17,500.00
Total.....	79	\$ 197,500.00	7	\$ 17,500.00
Losses and claims on policies or certificates paid during the year 1892.....	57	142,500.00	7	17,500.00
Policies or certificates terminated by death during 1892.....	71	177,500.00	7	17,500.00
Policies or certificates terminated by lapse during 1892.....	1,814	4,375,000.00	241	587,500.00

MISCELLANEOUS QUESTIONS.

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

Answer. Sixty-two hundred and fifty-dollars. Two certificates of twenty-five hundred dollars each, and one twelve hundred and fifty 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. We have a surplus of members, which insures the payment of certificates in full. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. We deduct 25 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 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. On age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and sixty-one thousand, eight hundred and eight dollars and twenty cents.

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

Answer. Each member joining gives a guaranty of \$12.00 in cash or note, payable in six, twelve, eighteen and twenty-four months for each certificate as a guaranty fund. It is loaned out according to the laws of Iowa governing this kind of insurance.

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

Answer. Yes.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed.

Answer. No.

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

Answer. For the purpose of paying death losses and current 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. Nine thousand five hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

UNION FRATERNAL ACCIDENT ASSOCIATION.

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, F. R. CROCKER.

Secretary, C. H. THORPE.

[Incorporated, October 25, 1890. Commenced business, January 2, 1891.]

Principal office, Council Bluffs, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 100.86

INCOME DURING YEAR 1892.

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

Gross amount of membership fees required or represented by application, without deductions..... \$ 3,216.00
Assessments: Mortuary, \$2,644.88; expense, \$1,622.66..... 4,267.54

Total paid by members..... \$ 7,483.54
(Assessments paid in advance..... \$29.05.)

Total income..... \$ 7,483.54

Total net resources..... \$ 7,584.34

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed)..... \$ 2,102.99

Total paid to members..... \$ 2,102.99

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 3,216.00

Commissions paid or allowed for collecting assessments..... 293.83

Salaries of officers, \$150.00; other compensation of officers, none..... 150.00

Salaries and other compensation of office employees..... 462.75

Rent, \$180.00; taxes, none; advertising and printing, \$188.75..... 368.75

Advanced to officers and agents to be repaid out of future salaries or commissions..... 114.23

All other items, viz: Postage, \$304.78; telegrams and express, \$21.09; traveling expenses, agents, \$68.77; attorneys' fees, \$15.00; stationery, \$29.40; janitor, \$30.25; furniture and fixtures, \$38.25; agents' certificates, \$12.10; publishing and filing articles and report, \$29.75; medical examinations, \$6.00; general office expense, \$54.46..... \$ 600.85
(Advanced assessments, included above..... \$29.05.)
(Total expense footing..... \$5,206.41.)

Total disbursements..... \$ 7,309.40

Balance..... \$ 274.94

NET OR INVESTED ASSETS.

Cash in office..... \$ 274.94

Total net or invested assets..... \$ 274.94

Total net or invested assets, less depreciation..... \$ 274.94

NON-INVESTED ASSETS.

Gross assets..... \$ 274.94

LIABILITIES.

Advance assessments, \$29.05; bonus, or dividend obligations, none..... \$ 29.05

Total actual liabilities..... \$ 29.05

Balance, net assets..... \$ 245.89

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 1)..... \$ 300.00

Losses in process of adjustment, (number of claims, 2) estimated..... 125.00

Losses reported, (number of claims, 5) estimated..... 255.00

Total contingent mortuary liabilities..... \$ 680.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.
Policies or certificates in force December 31, 1891.....	778	\$ 1,767,000.00
Policies or certificates written during the year 1892.....	656	1,890,000.00
Total.....	1,434	\$ 3,657,000.00
Deduct number and amount which have ceased to be in force during 1892.....	1,154	2,785,750.00
Total policies or certificates in force December 31, 1892.....	280	\$ 881,250.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	7	\$ 445.70
Losses and claims on policies or certificates incurred during year 1892.....	50	2,062.29
Total.....	57	\$ 2,507.99
Losses and claims on policies or certificates paid during the year 1892.....	57	\$ 2,102.99
Policies or certificates terminated by death during 1892.....	1	1,250.00
Policies or certificates terminated by lapse during 1892.....	1,153	2,784,500.00

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. No table used.
Has the society an emergency or reserve fund?
Answer. No.
Are the officers and directors elected at annual meeting of members?
Answer. Yes.
Is a medical examination required before issuing a certificate to applicants?
Answer. No.
Are certificates issued to persons other than the families or heirs of the member?
Answer. No.
Are assignments of certificates to other than such persons allowed?
Answer. No.
For what purposes are assessments made, and under what authority?
Answer. To pay losses and expenses. Under authority board of directors.
What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
Answer. Five thousand and forty-one dollars.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1892, 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 the State of Iowa, pursuant to the laws of said State.

President, CHARLES B. PEET.

Secretary, JAMES R. PITCHER.

[Incorporated under Chap. 319, Laws of 1848. Commenced business, November 3, 1877.]

[Re-incorporated under Chap. 175, Laws of 1883.]

Principal office, 320, 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..... \$ 167,735.83

INCOME DURING YEAR 1892.

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..... \$ 50,424.00

Annual dues None.

Assessments: Mortuary, none; expense, \$590,958.21; indemnity, \$330,966.00 \$ 921,924.21
Total paid by members..... \$ 971,448.21
Interest 7,019.40
Advances to agents repaid..... None.
Cash received from all other sources None.
(Assessments paid in advance, included in above, \$57,893.30.)
Total income..... \$ 978,467.61
Total net resources \$1,146,308.44

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed): Mortuary, \$172,850.00; indemnity, \$271,889.24 \$ 444,739.24
Advanced payments returned to members 912.32
Commissions and fees retained by or paid or allowed to agents on account of fees and dues 133,618.63
Commissions paid or allowed for collecting assessments 30,204.52
Salaries of managers and agents not paid by commissions 97,478.01
Salaries of officers, \$30,722.20; other compensation of officers, none ... 30,722.20
Salaries and other compensation of office employees..... 92,427.65
Medical examiner's fees paid by office..... 21,600.98
Rent, \$19,864.63; taxes, \$5,524.22; advertising and printing, \$35,617.87, 61,006.72
Advanced to officers and agents to be repaid out of future salaries and commissions None.
All other items, viz: Legal expenses, \$14,056.77; traveling expenses, \$11,168.61; books and stationery, \$8,647.93; postage and exchange, \$18,894.04; miscellaneous charges, \$14,398.59; furniture and fixtures, \$534.14 67,700.08
(Advance assessments applied, included above, \$58,623.60.)
(Total expense footings, \$534,758.79.)
Total disbursements..... \$ 980,410.35
Balance..... \$ 165,793.09

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.... None.
Loans on mortgages (first liens) on real estate.... \$ 92,500.00
Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.
Cost value of bonds and stocks owned absolutely ... \$ 11,837.47
Agents' ledger balances secured..... 15,488.35
Cash in office..... 9,639.75
Cash deposits in banks on emergency or reserve fund account:
Atlantic Trust Co. (New York), \$9,578.04; Tradesmen's National Bank (New York), \$20,153.48 29,731.52
All other deposits:
Central National Bank (New York), \$3,086.28; Tradesmen's National Bank (New York), \$3,509.71. 6,595.99
Total net or invested assets..... \$ 165,793.09
Total net or invested assets \$ 165,793.09

NON-INVESTED ASSETS.

Interest due and accrued \$ 866.49
Market value of bonds and stocks, over par value..... None.
Total non-invested assets..... \$ 866.49
Furniture, fixtures and supplies, not included, \$22,000.00.
Gross assets..... \$ 166,659.58

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.....	\$ 10,102.55
Outstanding bond obligations.....	None.
All other (not including contingent mortuary), unpaid accounts, estimated	6,000.00
Total actual liabilities.....	\$ 16,102.55
Balance, net assets	\$ 150,557.03

CONTINGENT, MORTUARY AND INDEMNITY ASSETS.

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, \$33,250.00; resisted, \$13,000.00; reported, \$15,000.00.....	\$ 61,250.00
Total mortuary assessments due	\$ 61,250.00
Indemnity assessments, called and not yet due.....	\$ 14,619.57
Indemnity assessments, due and unpaid.....	None.
Indemnity assessments, not yet called for indemnity claims unadjusted, \$14,303.74; resisted, \$797.71; reported, \$6,599.39.....	21,700.84
Total indemnity assessments due	\$ 36,320.41
Total due from members.....	\$ 97,570.41
Deduct estimated cost of collection	4,147.00
Net amount due from members.....	\$ 93,423.41

CONTINGENT, MORTUARY AND INDEMNITY LIABILITIES.

Mortuary claims adjusted, not yet due (number of claims, none).None	
Mortuary claims in process of adjustment, (number of claims, 7)	\$ 33,250.00
Mortuary claims reported, \$15,000.00; resisted, \$13,000.00.....	28,000.00
Total contingent mortuary claims.....	\$ 61,250.00
Indemnity claims adjusted, not yet due, (number of claims, none).None	
Indemnity claims in process of adjustment, (number of claims, 217) ..	\$ 14,303.74
Indemnity claims reported and probable liability thereon, (number of claims, 109).....	6,599.39
Indemnity claims resisted, (number of claims, 3)	797.71
Total contingent indemnity claims.....	\$ 21,700.84
Total contingent liabilities.....	\$ 82,950.84

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891....	58,518	\$ 285,362,150.00	1,140	\$ 5,355,160.00
Policies or certificates written during the year 1892..	25,212	121,663,500.00	830	3,373,600.00
Number and amount re-instated during 1892.....	285	1,389,800.00	5	19,500.00
Total.....	84,015	\$ 408,415,450.00	1,975	\$ 8,758,260.00
Deduct number and amount which have ceased to be in force during 1892.....	24,082	115,150,300.00	865	3,671,100.00
Policies or certificates in force December 31, 1892. ..	59,933	\$ 293,265,150.00	1,110	\$ 5,087,160.00
Losses and claims on policies or certificates unpaid, December 31, 1891.....	211	\$ 82,526.08	9	\$ 348.21
Losses and claims on policies or certificates incurred during the year 1892.....	3,502	445,164.00	78	10,665.19
Total.....	3,713	\$ 527,690.08	87	\$ 11,013.40
Losses and claims on policies or certificates paid during the year 1892.....	3,371	444,739.24	79	7,696.27
Policies or certificates terminated by death during 1892 by accident.....	29	127,150.00	1	5,000.00
Policies or certificates terminated by lapse during 1892.....	24,053	115,023,150.00	864	3,668,100.00

MISCELLANEOUS QUESTIONS.

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

Answer. Maximum certificates or policies, \$15,000.00.

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

Answer. No.

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

Answer. 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. One hundred and thirty-four thousand and sixty-eight dollars and ninety-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. In mortgages, \$92,500.00; cash, \$9,578.04; deposited with Atlantic Trust Company, New York; St. Louis, Mo., city bonds cost \$1,000; ten thousand dollars Saratoga Company, New York; bonds cost \$10,827.47; deposited with Mercantile Trust Company, New York; cash, \$20,153.48 deposited with Tradesmen's National Bank, New York.

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

Answer. Yes, except treasurer, who is not a member of the board, and is appointed by board of directors. Secretary holds office during good behavior.

Number of death claims compromised or resisted?

Answer. Eight claims compromised.

Number of classes of members?

Answer. Twenty-three. Average age of members, 34; maximum, 65; minimum, 18.

Maximum amount of certificate in each class?

Answer. A, AA, AAA, A.S., T.F., E.F., L.F., S. T., D.O., L., \$5,000; D.F., D.L., S.F., A.F., C.L., L.A., \$10,000; I.O., \$1,300; H.L., L.H., \$2,500; B, \$4,000; C, \$3,000 and \$2,000; D, \$2,000 and \$1,000; E, \$350.

Amount of assessment in each class per capita?

Answer. Half indemnity, \$1.00; double full, \$4.00, double limited, \$6.00; limited, \$3.00; death only, \$4.00; indemnity only, \$5.00; S.T., \$2.50 and \$4.00; all others, \$2.00 each.

When, and how often are assessments levied?

Answer. First assessment with certificate, and thereafter as losses and expenses require.

In what States is the association doing business?

Answer. Alabama, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Number of each class who died during the year by accident?

Answer. Division A, 9; AA, 6; AAA, 4; D.F., 2; half indemnity, 1; B, 3; D, 2; C, 1; E, 1.

What is the aggregate amount of one assessment upon all members of the corporation?

Answer. One hundred and thirty-two thousand and fifty-four dollars.

Are the applicants for membership subjected to a thorough medical examination, and found to be good risks before being received?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

V. A. S. SECURITY LIFE ASSOCIATION.

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, L. P. ALLEN.

Secretary, C. H. WILSON.

[Incorporated, September 8, 1891. Commenced business, June 16, 1892.]

Principal office, Washington, Iowa.

INCOME DURING YEAR 1892.

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.....	\$ 1,150.06
Annual dues as per contract, without any deduction whatever.....	766.38
Assessments: Mortuary, \$10,453.27; expense, answered above.....	10,453.27
Guarantee deposits.....	18,548.50
Medical examiner's fees paid by applicant, not reported to this office.....	

Total paid by members.....\$ 30,913.21

Interest, \$30.25 rent, none.....39.25

Advances to agents repaid.....None.

Cash received from all other sources, viz:

Advanced by officers.....576.80

(Assessments paid in advance\$38.12)

Total income.....\$ 31,529.26

Total net resources.....\$ 31,529.26

DISBURSEMENTS DURING YEAR 1892.

Losses and claims.....	\$ 5,039.08
Guaranty deposits returned to beneficiaries.....	179.50
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....\$ 5,218.58

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....1,146.75

Commissions paid or allowed for collecting assessments.....2.70

Salaries of managers and agents not paid by commissions.....967.12

Salaries of officers, \$300.00; other compensation of officers, none.....300.00

Salaries and other compensation of office employees.....8.00

Rent, none; taxes, none; advertising and printing, \$24.00.....24.00

All other items, viz: State fees.....10.00

Postage.....131.36

(Advanced assessments applied.....None.)

(Total expense footings.....\$2,489.93.)

Total disbursements.....\$ 7,708.51

Balance.....\$ 23,820.75

NET OR INVESTED ASSETS.

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

Loans on mortgages (first liens) on real estate.....\$ 3,000.00

Guaranty notes on members in good standing.....14,082.91

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 (drafts, orders, etc., in course of collection and transit to treasurer's office).....1,215.16

Cash deposits in banks on emergency or reserve fund account:

With Washington National Bank, Washington, Iowa.....138.49

With R. F. Gibson, treasurer, in First National Bank, Decorah, Iowa.....2,083.02

All other deposits:

With R. F. Gibson, treasurer, in First National Bank Decorah, Iowa.....3,331.17

Total net or invested assets.....\$ 23,820.75

Deduct depreciation of assets.....None.

Total net or invested assets, less depreciation.....\$ 23,820.75

NON-INVESTED ASSETS.

Interest due, none; accrued, \$502.54.....\$ 502.54

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

Total non-invested assets.....\$ 502.54

Gross assets.....\$ 24,323.29

LIABILITIES.

Losses adjusted, due and unpaid, (number of claims, 1).....\$ 595.00

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

Borrowed money, none; interest accrued on same.....None.

Advance assessments, \$38.12; bonus or dividend obligations, none.....38.12

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

Total actual liabilities.....\$ 633.12

Balance, net assets.....\$ 23,690.17

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, \$7,950.00;	
resisted, none; reported, none.....	\$ 7,950.00
Total due from members.....	\$ 7,950.00
Net amount due from members.....	\$ 7,950.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3), estimated.....	\$ 2,023.50
Losses reported, (number of claims, 1), estimated.....	674.50
Losses resisted, (number of claims,)	None.
All other contingent liabilities: Contributions to 6 death losses reported in V. A. S. Fraternity, estimated.....	4,047.00
Total contingent mortuary liabilities.....	\$ 6,745.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	1,003	\$ 1,976,950.00	877	\$ 1,727,300.00
Policies or certificates written during the year 1892.....				
Total.....	1,003	\$ 1,976,950.00	877	\$ 1,727,300.00
Deduct number and amount which have ceased to be in force during 1892.....	87	170,500.00	80	156,500.00
Total policies or certificates in force December 31, 1892.....	916	\$ 1,806,450.00	797	\$ 1,570,800.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	None	\$.....		\$.....
Losses and claims on policies or certificates incurred during the year 1892.....	7	4,425.36	7	4,425.36
Total.....	7	\$ 4,425.36	7	\$ 4,425.36
Losses and claims on policies or certificates paid during the year 1892.....	2	1,132.36	2	1,132.36
Policies or certificates terminated by death during 1892.....	7	14,000.00	7	14,000.00
Policies or certificates terminated by lapse during 1892.....	80	156,500.00	73	142,500.00

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 endowment return.
 Answer. No.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims?
 If so, what amount and for what purpose?
 Answer. Twenty per cent of mortuary assessments are 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?

Answer. American mortality tables.

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

Answer. Assessments are levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty thousand, four hundred and forty-seven dollars and two cents.

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

Answer. A guaranty fund of \$18,364.00, created by deposit at entry, for the purpose of securing persistent membership. A surplus fund of \$2,083.02, created from twenty per cent of mortuary assessments and lapses from guaranty fund, for the purpose of paying losses in excess of a rate of ten deaths per annum per 1,000 members.

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 purposes are assessments made, and under what authority?

Answer. For mortuary and contingent expense funds; by board of managers.

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

Answer. Eleven hundred and one dollars and eighty-four cents (\$1,101.84). Only one class.

ANNUAL STATEMENT

For the year ending December 31, 1892, of the condition of the

WESTERN ACCIDENT ASSOCIATION.

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, A. F. HARADON.

Secretary, J. G. VAN ORMAN.

Incorporated, September 7, 1891. Commenced business, September 8, 1891.]

Principal office, Marshalltown, Marshall County, Iowa.

BALANCE SHEET

Amount of net or invested assets December 31st of previous year..... \$ 301.97

INCOME DURING YEAR 1892.

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.....

Assessments: Indemnity \$2,985.37; expense, \$995.12.....

Total paid by members.....

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

Paymaster's orders.....

Total income.....

Total net resources.....

DISBURSEMENTS DURING YEAR 1892.

Losses and claims (detailed schedule filed).....	\$ 2,261.41
Total paid to members.....	\$ 2,261.41
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	556.87
Commissions paid or allowed for collecting assessments.....	80.86
Salaries and other compensation of office employees.....	544.48
Rent, \$120.00; taxes,; printing, \$37.75.....	57.75
All other items viz: Auditor of State, \$14.00; postage, \$50.50; traveling expenses, \$21.75; medical examinations, \$7.00; agents' certificates, \$4.00.....	97.25
(Advanced assessments applied.....)	\$684.25
(Total expense footing.....)	\$1,437.21
Total disbursements.....	3,698.62
Balance.....	5,002.69

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account:	
Marshalltown State Bank.....	\$ 1,230.71
Paymaster's orders.....	3,097.73
Notes.....	684.25
Total net or invested assets.....	\$ 5,002.69
Total net or invested assets, less depreciation.....	\$ 5,002.69

LIABILITIES.

Advance assessments, \$684.25; bonus or dividend obligations, \$.....	\$ 684.25
Total actual liabilities.....	84.25
Balance, net assets.....	318.44

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892.		BUSINESS IN IOWA DURING 1892	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	283	\$ 516,525.00		\$.....
Policies or certificates written during the year 1892.....	656	735,425.00		
Total.....	939	\$ 1,251,950.00		\$.....
Deduct number and amount which have ceased to be in force during 1892.....	537	807,277.00		
Total policies or certificates in force December 31, 1892.....	402	\$ 444,673.00		\$.....
Losses and claims on policies or certificates unpaid December 31, 1891.....	None.	\$.....		\$.....
Losses and claims on policies or certificates incurred during year 1892.....	75	2,261.41		
Total.....		\$.....		\$.....
Losses and claims on policies or certificates paid during the year 1892.....	75	2,261.41		
Policies or certificates terminated by death during 1892.....	None.			
Policies or certificates terminated by lapse during 1892.....	537	807,277.00		

MISCELLANEOUS QUESTIONS.

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

Answer. Five thousand dollars for accidental death, \$25.00 weekly indemnity.

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

Answer. No.

Is any part of the 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 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.

Not applicable to accident insurance.

Has the society an emergency or reserve fund?

Answer. No.

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

Answer. Yes.

If not, how are they selected?

Answer. Members elect directors, and directors elect officers.

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

Answer. No.

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

Answer. No.

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

Answer. For the purpose of paying deaths, claims and necessary expenses and weekly indemnity.

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

Answer. One thousand one hundred and four dollars and fifty cents.

NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

FIRE.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
IOWA COMPANIES.		
Anchor Mutual Fire	Creston	Iowa.
Burlington	Burlington	Iowa.
Capital	Des Moines	Iowa.
Council Bluffs	Council Bluffs	Iowa.
Des Moines	Des Moines	Iowa.
Dubuque Fire and Marine	Dubuque	Iowa.
Farmers	Cedar Rapids	Iowa.
Fidelity	Des Moines	Iowa.
German Mutual Fire	Davenport	Iowa.
Hawkeye	Des Moines	Iowa.
Indemnity	Davenport	Iowa.
Iowa Fire Insurance Company	Des Moines	Iowa.
Iowa State Mutual	Keokuk	Iowa.
Key City	Duquque	Iowa.
Merchants and Bankers Mutual	Des Moines	Iowa.
Merchants and Manufacturers Fire	Clinton	Iowa.
Mill Owners Mutual Fire	Des Moines	Iowa.
Security Fire	Davenport	Iowa.
State	Des Moines	Iowa.
Underwriters Mutual	Sioux City	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.
American Fire	Philadelphia	Pennsylvania.
Atlas Assurance—U. S. Branch	Chicago	Illinois.
Boylston	Boston	Massachusetts.
British America Assurance	Toronto	Canada.
Buffalo German	Buffalo	New York.
Caledonian—U. S. Branch	Philadelphia	Pennsylvania.
Citizens	New York	New York.
Citizens	Pittsburg	Pennsylvania.
City of London Fire—U. S. Branch	Boston	Massachusetts.
Columbian Fire Insurance Company of Kentucky	Louisville	Kentucky.
Commercial Union—U. S. Branch	New York	New York.
Concordia Fire	Milwaukee	Wisconsin.
Connecticut Fire	Hartford	Connecticut.
Continental	New York	New York.
Delaware	Philadelphia	Pennsylvania.
Detroit Fire and Marine	Detroit	Michigan.
Dwelling House	Boston	Massachusetts.
Eagle Fire	New York	New York.
Equitable Fire and Marine	Providence	Rhode Island.

NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Farmers Fire	York	Pennsylvania.
Fire Association of Philadelphia	Philadelphia	Pennsylvania.
Firemen's	Chicago	Illinois.
Firemen's	Newark	New Jersey.
Firemen's Fund	San Francisco	California.
Franklin	Philadelphia	Pennsylvania.
German	Freeport	Illinois.
German	Quincy	Illinois.
German Fire	Peoria	Illinois.
Germania Fire	New York	New York.
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.
Insurance Company of the State of Pennsylvania	Philadelphia	Pennsylvania.
Lancashire—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.
Merchants	Providence	Rhode Island.
Michigan Fire and Marine	Detroit	Michigan.
Milwaukee Mechanics	Milwaukee	Wisconsin.
National Fire	Hartford	Connecticut.
Newark Fire	Newark	New Jersey.
New Hampshire Fire	Manchester	New Hampshire.
Niagara Fire	New York	New York.
Northern Assurance—U. S. Branch	New York	New York.
North British and Mercantile—U. S. Branch	New York	New York.
Northwestern National	Milwaukee	Wisconsin.
Norwich Union—U. S. Branch	New York	New York.
Oakland Home	Oakland	California.
Orient	Hartford	Connecticut.
Pacific Fire	New York	New York.
Palatine—U. S. Branch	New York	New York.
Pennsylvania Fire	Philadelphia	Pennsylvania.
People's Fire	Manchester	New Hampshire.
Phoenix	Brooklyn	New York.
Phoenix	Hartford	Connecticut.
Phoenix Assurance—U. S. Branch	New York	New York.
Providence Washington	Providence	Rhode Island.
Prussian National—U. S. Branch	Chicago	Illinois.
Queen Insurance Company of America	New York	New York.
Reliance	Philadelphia	Pennsylvania.
Rochester German	Rochester	New York.
Rockford	Rockford	Illinois.
Royal—U. S. Branch	Chicago	Illinois.

NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Saint Paul Fire and Marine.....	St. Paul.....	Minnesota.
Scottish Union and National—U. S. Branch.....	Hartford.....	Connecticut.
Security.....	New Haven.....	Connecticut.
Springfield Fire and Marine.....	Springfield.....	Massachusetts.
Sun Insurance Office—U. S. Branch.....	New York.....	New York.
Syndicate.....	Minneapolis.....	Minnesota.
Traders.....	Chicago.....	Illinois.
Union.....	Philadelphia.....	Pennsylvania.
Union Assurance Society—U. S. Branch.....	New York.....	New York.
United Firemen's.....	Philadelphia.....	Pennsylvania.
United States Fire.....	New York.....	New York.
Westchester Fire.....	New York.....	New York.
Western Assurance.....	Toronto.....	Canada.
Williamsburg City Fire.....	Brooklyn.....	New York.

LIFE.

Ætna.....	Hartford.....	Connecticut.
Commercial Alliance Life.....	New York.....	New York.
Connecticut General.....	Hartford.....	Connecticut.
Connecticut Mutual.....	Hartford.....	Connecticut.
Equitable.....	Des Moines.....	Iowa.
Equitable.....	New York.....	New York.
Germania.....	New York.....	New York.
Home.....	Brooklyn.....	New York.
Life Indemnity and Investment Company.....	Sioux City.....	Iowa.
Manhattan.....	New York.....	New York.
Massachusetts Mutual.....	Springfield.....	Massachusetts.
Metropolitan Life.....	New York.....	New York.
Michigan Mutual.....	Detroit.....	Michigan.
Mutual.....	New York.....	New York.
Mutual Benefit.....	Newark.....	New Jersey.
National.....	Montpelier.....	Vermont.
New York.....	New York.....	New York.
Northwestern Mutual.....	Milwaukee.....	Wisconsin.
Pacific Mutual.....	San Francisco.....	California.
Penn Mutual.....	Philadelphia.....	Pennsylvania.
Phoenix Mutual.....	Hartford.....	Connecticut.
Provident Life and Trust.....	Philadelphia.....	Pennsylvania.
Provident Savings Life.....	New York.....	New York.
Prudential Insurance Company of America.....	Newark.....	New Jersey.
Register Life and Annuity.....	Davenport.....	Iowa.
Royal Union Mutual.....	Des Moines.....	Iowa.
Travelers.....	Hartford.....	Connecticut.
Union Central.....	Cincinnati.....	Ohio.
Union Mutual.....	Portland.....	Maine.
United States.....	New York.....	New York.
United States Industrial.....	Newark.....	New Jersey.
Washington.....	New York.....	New York.

ACCIDENT.

Standard Life and Accident.....	Detroit.....	Michigan.
Travelers Life and Accident.....	Hartford.....	Connecticut.

NAME AND LOCATION OF COMPANIES—CONTINUED.

CASUALTY.

American Casualty Insurance and Security Company.....	Baltimore.....	Maryland.
American Employers Liability Insurance Company.....	Jersey City.....	New Jersey.
Employers Liability Assur. Corp.—U. S. Branch.....	Boston.....	Massachusetts.
Fidelity and Casualty Company.....	New York.....	New York.
Hartford Steam Boiler Inspection and Insurance Co.....	Hartford.....	Connecticut.
Lloyd's Plate Glass.....	New York.....	New York.
Metropolitan Plate Glass.....	New York.....	New York.
New Jersey Plate Glass.....	Newark.....	New Jersey.
New York Plate Glass.....	New York.....	New York.

FIDELITY.

American Surety.....	New York.....	New York.
Guarantee Company of North America.....	Montreal.....	Canada.
National Surety Company.....	Kansas City.....	Missouri.

LIVE STOCK.

Northwestern Live Stock.....	Des Moines.....	Iowa.
------------------------------	-----------------	-------

LIFE ASSESSMENT ASSOCIATIONS.

Bankers Life Association.....	Des Moines.....	Iowa.
Bankers Alliance of California.....	Los Angeles.....	California.
Citizens Life Association.....	Cherokee.....	Iowa.
Connecticut Indemnity Association.....	Waterbury.....	Connecticut.
Covenant Mutual Benefit Association.....	Galesburg.....	Illinois.
Des Moines Life Association.....	Des Moines.....	Iowa.
Economic Guaranty Life Association.....	Clinton.....	Iowa.
Equitable Mutual Life and Endowment Association.....	Waterloo.....	Iowa.
Federal Life Association.....	Davenport.....	Iowa.
Fidelity Mutual Life Association.....	Philadelphia.....	Pennsylvania.
Fidelity Protective Union.....	Council Bluffs.....	Iowa.
German-American Mutual Life Association.....	Burlington.....	Iowa.
Guaranty Fund Life Association.....	Council Bluffs.....	Iowa.
Hartford Life and Annuity.....	Hartford.....	Connecticut.
Illinois Masonic and Pythian Benevolent Society.....	Chicago.....	Illinois.
Iowa Life and Endowment Association.....	Oskaloosa.....	Iowa.
Iowa Masons Benevolent Association.....	Oskaloosa.....	Iowa.
Iowa Mutual Benefit Association.....	Toledo.....	Iowa.
Masonic Aid Association of Dakota.....	Yankton.....	South Dakota.
Massachusetts Benefit Association.....	Boston.....	Massachusetts.
Minnesota Scandinavian Relief association.....	Red Wing.....	Minnesota.
Mutual Reserve Fund Life Association.....	New York.....	New York.
National Benevolent Association.....	Minneapolis.....	Minnesota.
National Life Maturity Association.....	Washington.....	Dist. of 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 Association.....	Piqua.....	Ohio.
Scandinavian Mutual Aid Association.....	Galesburg.....	Illinois.
Security Life Association.....	Clinton.....	Iowa.
Southwestern Mutual Life Association.....	Marshalltown.....	Iowa.
United States Masonic Benevolent Association.....	Council Bluffs.....	Iowa.

NAME AND LOCATION OF COMPANIES—CONTINUED.

ACCIDENT ASSESSMENT ASSOCIATION.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
American Masonic Accident Association.....	Minneapolis.....	Minnesota.
American Mutual Accident Association.....	Oshkosh.....	Wisconsin.
Business Men's Accident Association.....	Des Moines.....	Iowa.
Columbian Accident Company.....	Chicago.....	Illinois.
Metropolitan Accident Association.....	Chicago.....	Illinois.
Modern Woodmen Accident Association ..	Lincoln.....	Nebraska.
National Accident Society.....	New York.....	New York.
National Masonic Accident Association.....	Des Moines.....	Iowa.
Railway Officials and Employees Accident Association.	Indianapolis.....	Indiana.
Union Fraternal Accident Association.....	Council Bluffs.....	Iowa.
U. S. Mutual Accident Association.....	New York.....	New York.
Western Accident Association.....	Marshalltown.....	Iowa.

LIVE STOCK ASSESSMENT ASSOCIATIONS.

Farmers Mutual Live Stock Insurance Association...	Des Moines.....	Iowa.
Importers and Breeders Mutual Live Stock Insurance Association.....	Sioux City.....	Iowa.
State Mutual Live Stock Insurance Association.....	Sioux City.....	Iowa.

INDEX.

	PAGE.
LETTER OF TRANSMITTAL.....	3
GENERAL REMARKS.....	5-8
ABSTRACTS FROM IOWA FIRE COMPANIES' ANNUAL REPORTS.....	9-63
Anchor Mutual.....	11
Burlington.....	13
Capital.....	17
Council Bluffs.....	19
Des Moines.....	22
Dubuque Fire and Marine.....	25
Farmers.....	28
Fidelity Mutual.....	31
German Mutual.....	33
Hawkeye.....	35
Indemnity.....	39
Iowa Fire.....	41
Iowa State.....	42
Key City.....	45
Merchants and Bankers.....	47
Merchants and Manufacturers.....	49
Mill Owners Mutual.....	51
Northwestern Live Stock.....	54
Security Fire.....	56
State.....	59
Underwriters Mutual.....	62
STATISTICAL TABLES—FIRE.....	66-101
Table No. I—Business of Iowa co-operative companies for 1892.....	66
Table No. II—Business done in Iowa (other than life).....	78
Table No. III—Condition and business of companies operating in Iowa (other than life).....	84
Table No. IV—Classification of gross assets of companies operating in Iowa (other than life).....	90
Table No. V—Classification of gross liabilities of companies operating in Iowa (other than life).....	96
ABSTRACTS FROM IOWA LIFE COMPANIES' ANNUAL REPORTS.....	105-120
Equitable.....	105
Life Indemnity and Investment.....	110
Register Life and Annuity.....	114
Royal Union Mutual.....	117
STATISTICAL TABLES—LIFE.....	123-129
Table No. I—Iowa business for 1892.....	122
Table No. II—Condition and business of all companies operating in Iowa.....	124
Table No. III—Policies issued and terminated in 1892, etc.....	126

ABSTRACTS FROM MUTUAL BENEFIT ASSOCIATION ANNUAL STATEMENTS.....	131-
American Masonic Accident Association.....	113
American Mutual Accident Association.....	134
Bankers Life Association.....	138
Bankers Alliance of California.....	140
Business Mens Accident Association.....	143
Citizens Life Association.....	146
Connecticut Indemnity Association.....	148
Covenant Mutual Benefit Association.....	152
Columbian Accident Company.....	155
Des Moines Life Association.....	158
Economic Guarantee Life Association.....	161
Equitable Mutual Life and Endowment Association.....	164
Farmers Mutual Live Stock Insurance Association.....	167
Federal Life Association.....	170
Fidelity Mutual Life Association.....	173
Fidelity Protective Union.....	176
German-American Mutual Life.....	179
Hartford Life and Annuity Insurance Company.....	181
Illinois Masonic and Pythian Benevolent Society.....	184
Importers and Breeders Mutual Live Stock Insurance Association.....	187
Iowa Life and Endowment Association.....	190
Iowa Masons Benevolent Association.....	193
Iowa Mutual Benefit Association.....	196
Massachusetts Benefit Association.....	199
Masonic Aid Association of Dakota.....	202
Metropolitan Accident Association.....	205
Minnesota Scandinavian Relief Association.....	208
Modern Woodmen Accident Association.....	211
Mutual Reserve Fund Life Association.....	214
National Accident Society.....	218
National Benevolent Association.....	221
National Fraternal Association.....	224
National Life Maturity Insurance Company.....	227
National Masonic Accident Association.....	231
Northern Fraternal Insurance Company.....	233
Northwestern Life Association.....	236
Northwestern Masonic Aid Association.....	239
Odd Fellows Annuity Association.....	242
Odd Fellows Mutual Aid and Accident Association.....	246
Railway Officials and Employees Accident Association.....	249
Scandinavian Mutual Aid Association.....	251
Southwestern Mutual Life Association.....	255
State Mutual Live-Stock Insurance Association.....	258
United States Masonic Benevolent Association.....	261
Union Fraternal Accident Association.....	264
United States Mutual Accident Association.....	266
V. S. A. Security Life Association.....	270
Western Accident Association.....	273
COMPANIES AUTHORIZED FOR CURRENT YEAR.....	276