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COMPLIMENTS OF

JOHN F. VIVIAN,

DEPUTY SUPERINTENDENT OF INSURANCE.



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SIXTEENTH ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE
OF THE
STATE OF COLORADO

MADE FROM ANNUAL STATEMENTS
FOR THE YEAR ENDING DECEMBER 31, 1897



DENVER, COLO.:
THE SMITH-BROOKS PRINTING CO.
1898

State of Colorado,
Office of Auditor of State,
Denver, May 1, 1898.

TO HIS EXCELLENCY,

ALVA ADAMS,

GOVERNOR OF COLORADO:

Sir—In compliance with the insurance laws of Colorado, I have the honor to transmit herewith the sixteenth annual report of the Insurance Department, showing the business transacted by all insurance companies authorized to do business within the state during the year 1897.

JOHN W. LOWELL,
Auditor of State, Superintendent *Ex Officio*.

REPORT

OF

DEPUTY SUPERINTENDENT OF INSURANCE

State of Colorado,
Insurance Department,
Denver, May 1, 1898.

HON. JOHN W. LOWELL,
STATE AUDITOR AND EX OFFICIO SUPERINTENDENT OF
INSURANCE:

Sir—I have the honor to transmit herewith a detailed statement of the business transacted in the Insurance Department for the year ending December 31, 1897, as shown by the records of this office.

Included in this report will be found a synopsis of the reports of the various insurance companies doing business in this state, showing the financial condition of each on December 31, 1897.

FIRE INSURANCE.

The following named companies were authorized to do a fire insurance business, all, except The Baloise Fire Insurance Company, for the first time:

Name of Company and Location.	Date of Authority.
Armenia Insurance Co., Pittsburgh, Pa.....	August 17, 1897
Boston Marine Insurance Co., Boston, Mass.....	March 1, 1897
Baloise Fire Insurance Co., Basle, Switzerland.....	November 15, 1897
Firemens Insurance Co., Newark, N. J.....	February 8, 1897
German Alliance Insurance Co., New York, N. Y.....	May 13, 1897
Globe Fire Insurance Co., New York, N. Y.....	August 3, 1897
Home Mutual Fire Insurance Co., Denver, Colo.....	May 10, 1897
Law Union and Crown Fire and Life Insurance Co., London, England.....	July 22, 1897
Norwalk Fire Insurance Co., Norwalk, Con.....	March 1, 1897
Rockford Insurance Co., Rockford, Ill.....	August 9, 1897
Security Insurance Co., New Haven, Conn.....	October 16, 1897
Victoria Fire Insurance Co., New York, N. Y.....	March 1, 1897

The only withdrawal during the same period was The Broadway Insurance Company, New York, N. Y., the date of withdrawal being December 22, 1897.

The Home Mutual Fire Insurance Company, of Denver, which was licensed to do business during the past year, did not file a report for the year ending December 31, 1897, but notified this department that it had either returned to its policy holders the unearned portion of premiums collected, or had reinsured its risks, and had wound up the affairs of the company.

The Manhattan Fire Insurance Company, of New York, has notified us that it will not ask for a license for the ensuing year.

The number of fire insurance companies doing business in this state on December 31, 1897, was 111, including four mutual fire insurance companies, organized under the laws of Colorado. The following are the names of said mutual companies:

The Farmers Alliance Mutual Fire Insurance Company.

The German Mutual Fire Insurance Company.

The Grange Mutual Fire Insurance Company.

The Western Mutual Fire Insurance Company.

The amount of risks written in the state during the past year was \$99,811,036.53 as compared with \$97,033,595.06 in 1896, an increase of almost \$3,000,000.00

The premium receipts for the year were \$1,536,209.97 as compared with \$1,562,758.57 the previous year. Average premium rate, 1.53, as compared with 1.60 in 1896.

The year just past has been the most profitable one to the various fire insurance companies doing business in this state of any year since the organization of this department in 1883, the losses paid amounting to \$376,799.27, or a ratio of 24.66 per cent. to the premium receipts.

The following table shows the business in this state by years since the organization of the department:

Year. Written.	Risks written during the year.	Premiums Received.	Average rate of premi- ums.	Losses Paid.	Per cent. of Losses to premiums received.	Losses Incurred.
1882.....	\$ 32,817,015 92	\$ 600,919 41	1.83	\$ 300,679 85	50.03	\$311,281 24
1883.....	42,760,817 76	769,777 10	1.80	357,217 86	46.27	390,876 40
1884.....	40,151,636 10	756,068 42	1.88	316,340 22	41.84	342,902 07
1885.....	42,137,800 60	819,885 75	1.95	274,710 48	33.50	242,762 51
1886.....	45,532,753 42	861,850 97	1.89	412,554 82	46.71	404,916 78
1887.....	50,617,776 15	950,292 38	1.88	390,226 12	41.06	400,156 33
1888.....	61,598,993 20	1,121,077 87	1.82	389,168 02	34.72	398,158 13
1889.....	75,992,207 15	1,324,265 73	1.74	550,264 50	41.55	571,428 33
1890.....	91,941,829 16	1,555,417 15	1.69	519,549 30	33.50	565,541 40
1891.....	93,519,766 16	1,569,723 26	1.68	573,139 42	36.50	511,663 78
1892.....	103,168,403 69	1,721,483 74	1.67	806,481 04	46.85	799,970 35
1893.....	89,146,710 16	1,495,885 22	1.70	871,562 49	58.26	915,711 50
1894.....	86,931,558 44	1,466,933 22	1.68	810,568 87	55.25	812,972 89
1895.....	90,841,948 31	1,499,017 34	1.65	520,096 96	34.68	635,554 68
1896.....	97,033,595 06	1,562,758 57	1.60	1,156,375 77	74.10	914,071 11
1897.....	99,811,036 53	1,536,209 97	1.53	376,799 27	24.66	355,244 46

FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

On December 31, 1897, there were twenty-seven companies doing a business of fidelity, casualty or accident insurance.

During the year The Guarantors Liability Indemnity Company changed its name to The Guarantors Finance Company, but not paying the fees due this department for the year ending December 31, 1897, has not been licensed for the ensuing year.

The United Bicyclists Protective Association reincorporated and was licensed August 3, 1897, under the name of The Mutual Bicyclists Protective Association.

The following companies were licensed for the first time during the year:

National Surety Company, of New York, successor to The National Surety Company, of Missouri, was licensed September 6, 1897.

United States Fidelity and Guaranty Company, of Baltimore, Md., was licensed May 3, 1897.

The amount of risks written was \$62,297,064.95, an increase of about \$2,150,000.00 over the previous year; the premium receipts being \$333,069.73, as compared with \$308,346.77 in 1896; losses paid, \$185,143.99; losses incurred, \$165,940.80; as against losses paid, \$165,882.52, and losses incurred, \$179,891.46, in 1896. Total expense, \$45,236.46, or about \$5,000 more than 1896.

The following companies complied with the new surety act:

American Surety Company, of New York.

American Bonding and Trust Company, of Baltimore.

Fidelity and Deposit Company, of Maryland.

Fidelity and Casualty Company, of New York.

International Trust Company, of Denver.

National Surety Company, of New York.

United States Fidelity and Guaranty Company, of New York.

Union Casualty and Surety Company, of St. Louis.

LIFE INSURANCE.

The following life insurance companies were licensed for the first time during the year 1897:

Bankers Life Insurance Co. of Nebraska.....	September 7, 1897
Kansas Mutual Life Insurance Co., Topeka, Kan.....	June 11, 1897
State Mutual Life Assurance Co., Worcester, Mass.....	September 20, 1897

The Provident Life and Trust Company, of Philadelphia, withdrew on March 1, 1897.

There were twenty-eight life insurance companies doing business in the state on December 31, 1897.

The reports of the life companies for the year ending December 31, 1897, show, amongst other things, the following:

	No.	Amount.
Policies in force December 31, 1896.....	22,315	\$48,690,332 59
Policies issued during 1897.....	6,328	9,629,726 41
Total	28,643	\$58,320,059 00
Policies terminated in 1897.....	4,843	7,066,946 25
In force December 31, 1897.....	23,800	\$51,253,112 75

These figures show an increase of \$2,562,780.16 insurance in force over that of the year previous. Premium receipts, \$1,600,064.75, an increase of over \$62,000 over the previous year. Losses incurred during the year, \$471,151.92; losses paid, \$438,778.50.

ASSESSMENT LIFE AND ACCIDENT.

On December 31, 1897, there were thirty-six companies doing a life or accident business on the assessment plan in this state. The following companies were licensed during the year for the first time:

Name.	Date of Authority.
National Protective Society, Bay City, Mich.....	March 1, 1897
Select Life and Accident Co., Denver, Colo.....	August 6, 1897
Traders and Travelers Accident Co., New York, N. Y....	March 1, 1897
Universal Mutual Accident Ins. Co., Duluth, Minn..	November 29, 1897
Bankers Reserve Life Association, Omaha, Neb.....	July 9, 1897
Boston Mutual Life Association, Boston, Mass.....	October 5, 1897
Chicago Guaranty Fund Life Society, Chicago, Ill....	September 21, 1897

The following assessment companies went into the hands of receivers on the dates named, and by so doing ceased doing business in Colorado:

Bankers Alliance, Los Angeles, Cal.....	January 29, 1898
Bay State Beneficiary Association, Westfield, Mass..	November 9, 1897
Continental Masonic Accident Association, Chicago, Ill..	October, 1897
Guaranty Fund Life Association, Iowa.....	February 27, 1897
Massachusetts Benefit Life Association, Massachusetts..	August 18, 1897

The following assessment companies withdrew during the year:

Big Four Fraternal Life Association, Denver, Colo.....	March 1, 1897
Masons Fraternal Accident Association, Minnesota.....	March 1, 1897
Masonic Aid Association of Dakota, Yankton, S. D.....	March 1, 1897
Mutual Benefit Association, Toledo, Iowa.....	March 1, 1897

The following is the business done during the year by those companies reporting to the department on December 31, 1897:

Risks written, \$12,646,596.75; premiums received, \$234,419.59; losses paid, \$167,307.12; losses incurred, \$169,384.61.

During the year the application of The Railway Employes Accident Association, of Newton, Kan., for admission to this state was refused, for the reason that the association's financial statement was not satisfactory, and because it could not, in other ways, comply with the laws of the state.

RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

Fire companies.....	\$1,536,209 97
Fidelity, casualty and accident companies.....	333,069 73
Life companies.....	1,589,498 61
Assessment companies.....	234,419 59
Total premiums received in 1897.....	\$3,693,197 90
Total premiums received in 1896.....	3,664,746 33
Increase premiums 1897 over 1896.....	\$ 28,451 52

The following is a list of new companies authorized to do business in the state, between December 31, 1897, and the date of this report:

FIRE.

Western Underwriters Association, Incorporated, Chicago, Ill.....	March 17, 1898
Fort Wayne Insurance Co., Fort Wayne, Ind.....	March 25, 1898
The Buffalo German Insurance Co., Buffalo, N. Y.....	April 11, 1898

ASSESSMENT.

The Ministerial Life Insurance Co., Los Angeles, Cal.....	April 11, 1898
Colorado Mutual Assessment Accident Ins. Co., Denver, Colo....	February 2, 1898
Preferred Masonic Mutual Accident Association of America, Michigan.....	April 11, 1898
The United States Life Association, Davenport, Iowa.....	April 11, 1898

CASUALTY.

American Bonding and Trust Co., Baltimore, Md.....	March 11, 1898
--	----------------

The following are the withdrawals during the same period:

FIRE.

Home Mutual Fire Insurance Co.....	Dissolved January 20, 1898
Manhattan Fire Insurance Co., New York, N. Y.....	March 1, 1898

LIFE.

Life Insurance Clearing Co., St. Paul, Minn.....	March 1, 1898
--	---------------

CASUALTY.

Guarantors Finance Co., Philadelphia, Pa.....	March 1, 1898
Lawyers Surety Co., New York, N. Y.....	March 1, 1898

ASSESSMENT.

American Temperance Life Insurance Association, New York, N. Y..	March 1, 1898
Hartford Life Insurance Co., Hartford, Conn.....	March 1, 1898
National Protective Society, Bay City, Mich.....	March 1, 1898
Northwestern Guaranty Life & Casualty Ass'n, Denver, Colo.....	March 1, 1898

THE INSURANCE DEPARTMENT AND NEEDED LEGISLATION.

Section No. 2209 of Mills' Annotated Statutes makes it the duty of the superintendent of insurance to make such recommendations as he may deem proper concerning the subject of insurance.

Almost annually for the past ten years, the various superintendents of insurance have made recommendations, which, had they been merged into laws, would have greatly benefited the insuring public. The main difficulty in getting good insurance laws passed is because of a change in this office every two years at the time the legislature convenes. The retiring superintendent, from his two years' experience in the department, is aware of the needed legislation, but, upon retiring, has neither the time nor disposition to urge such legislation. The incoming superintendent does not become familiar with the duties of his office

until the legislature has adjourned, and therefore nothing is accomplished.

Insurance in its various forms is a subject with which the general public is little acquainted, although almost every household in the land is more or less interested in the subject. Therefore, it is very essential that our laws should be so framed as to give the people the protection it was intended to give them by the creation of the department.

Through a desire to increase the state's revenues, our legislators have made the department a great revenue producer, but have overlooked the interests of the policy holders.

Our insurance laws need a thorough revision; in fact, they need patching up in so many ways that it is a question if it would not be wise to repeal the existing laws and enact laws that are modern and up to date. Following are a few things in the law which especially need reforming:

The act providing for the appointment of the deputy superintendent of insurance provides that he shall give a bond in the sum of \$20,000. This act was passed in 1883, when the receipts of the office amounted to about \$15,000 annually. The receipts for 1897 exceeded \$92,000 and will increase from year to year. About \$70,000 of this amount is collected during the month of February and is in the hands of the deputy superintendent at one time. The law should be amended, making the bond of the deputy \$100,000.

The law providing for the transfer of the insurance fund to the general fund on November 30 should be so amended that the state treasurer could use the insurance fund towards redeeming state warrants as soon as it is turned over to him, thus reducing the interest on warrants \$3,000 or \$4,000 annually.

The insurance law does not provide for, nor has the superintendent of insurance any authority to examine into, the condition of any insurance company organized under the laws of this state. The law originally provided for the examination of local insurance companies, but did not go far enough into the matter of examining foreign companies. When amended to cover foreign companies, it became inoperative towards Colorado companies.

The department having recently had occasion to examine the affairs of a certain local fire insurance company, was obliged to threaten a revocation of its license before its officials would allow the examination. The law should not only be amended to cover companies organized under the laws of Colorado, but should provide for an examination by the department of such companies at least once a year.

At the present time there is no penalty for the failure of a company doing business in this state to file its annual report at the close of the year, except a revocation of its license. Recently a well known assessment life insurance company concluded to withdraw from the state, and so notified the department. The company was advised that its statement for the year ending December 31, 1897, must be filed, and that 2 per cent. tax on gross premiums received during the year must be paid to the state. After more or less correspondence, which culminated in our threatening to bring suit on behalf of the state, the company filed its statement and paid the tax, which amounted to \$850. However, it is doubtful whether, under our law, we could have enforced the filing of statement and the payment of the tax, and I would suggest that the law be amended making every company doing business in the state put up a bond guaranteeing payment of all fees and taxes due the state in case of withdrawal.

The laws governing the organization of insurance companies are entirely too lenient. A mutual fire insurance company can organize under our laws and proceed to do business without a dollar more in the treasury than is required to pay the fees due the insurance department. The law applying to mutual fire insurance companies occupies seventeen lines of our insurance law. It can readily be seen that very few safeguards can be thrown around the people's interests in that amount of space.

The Colorado law applying to life and casualty insurance on the assessment plan is out of date and should be repealed and a new law enacted.

The section applying to organization of corporations under this act is ambiguous and difficult of construction. It provides that such corporations can begin to do business when two hundred

persons have subscribed in writing to be insured therein and have each paid in one full mortuary assessment. It fails to state what constitutes a full mortuary assessment, and companies have been allowed to commence business upon the payment of \$1 from each member, or a total of \$200, which has been held a compliance with the law. A law should be enacted making it more difficult for such companies to begin business. An assessment company should not be allowed to organize in this state with less than five hundred members, each of whom should pay in, on an average, \$10, which should be held in trust by the Insurance Department for the benefit of the beneficiaries of the policies.

The law admitting foreign assessment companies to this state should be more stringent. Some standard of solvency should be set up for the guidance of the department in admitting this class of companies. The law should also provide that no assessment life insurance company should begin business in this state unless its rates are based upon mortality tables.

FRATERNAL BENEFICIARY SOCIETIES.

The state is overrun with fraternal societies doing an insurance business. Our present law does not bring these under the jurisdiction of the department. There is no reason why these societies should not be subject to supervision, and I would recommend that a law to this effect be enacted.

The foregoing are the principal defects which require remedy in our insurance laws. A great many others are referred to in the reports of ex-Superintendents of Insurance Kingsley, Henderson, Goodykoontz and Parks.

I hope to see these matters taken up by our next legislature, and laws passed which will protect the vast army of policy holders in the state.

DEPARTMENT FINANCES.

Following this will be found a statement of the receipts and expenditures of the department for the year 1897. On November 30, the end of the fiscal year, there was turned over from the insurance fund to the general fund \$83,980.55, an increase of \$5,-

208.28 over the previous year. The expenses of the department for the year were \$8,817.65 as compared with \$9,975.46 for 1896, a decrease of \$1,157.81.

Respectfully submitted,

JOHN F. VIVIAN,
Deputy Superintendent of Insurance.

STATEMENT SHOWING RECEIPTS AND DISBURSEMENTS OF INSURANCE DEPARTMENT FOR YEAR ENDING DECEMBER 31, 1897.

1897.

RECEIPTS.

January 1. To balance to credit of fund with state treasurer.....	\$ 433 17
January 1. To balance to credit of fund with deputy superintendent of insurance	218 50
Fees received by deputy superintendent of insurance from January 1 to December 31.....	92,649 03
Total	\$93,300 70

DISBURSEMENTS.

By expenditures on account of salaries and expenses of department during 1897.....	\$ 8,817 65
November 30. By transfer to general fund as provided by law.....	83,980 55
December 31. By balance with state treasurer.....	272 00
December 31. By balance with deputy superintendent of insurance.....	230 50
Total	\$93,300 70

EXPENSE.

Salary N. S. Walpole, deputy superintendent of insurance, January 1 to 12.....	\$ 96 78
Salary John F. Vivian, deputy superintendent of insurance, January 13 to December 31.....	2,903 22
Salary R. M. Morison, chief clerk.....	2,141 66
Salary M. Kennedy, clerk.....	1,475 00
Printing, binding and lithographing (including annual report).....	1,619 80
Stationery	161 30
Postage	227 00
Miscellaneous	192 89
Total	\$ 8,817 65

STATE OF COLORADO, }
 County of Jefferson, } ss.

I, John F. Vivian, Deputy Superintendent of Insurance for the state of Colorado, make oath and say that the foregoing is a true and correct statement of the receipts and expenditures of the Insurance Department for the year ending December 31, 1897, as shown by the records of this office.

JOHN F. VIVIAN,
 Deputy Superintendent of Insurance.

Sworn and subscribed to before me this 4th day of May, 1898.

J. C. WELLS, (Seal)
 County Clerk.

I certify the above to be correct.

JOHN W. LOWELL,
 Auditor.

FIRE AND FIRE AND MARINE
INSURANCE COMPANIES
1897

Abstracts Compiled from the General Statements of the
Fire and Fire and Marine Insurance Companies Authorized
to Do Business in the State of Colorado, Showing Their
Condition on the Thirty-First Day of December, 1897

UNITED STATES BRANCH
OF THE
AACHEN AND MUNICH FIRE INSURANCE
COMPANY.

Principal Office.....Chicago, Ill.

(Organized in United States in 1895.)

JOSEPH A. KELSEY, MANAGER WESTERN DEPARTMENT.

Amount of net ledger assets December 31 of previous year.....\$ 642,809 70

I. INCOME.

Net cash received for premiums.....	\$ 425,487 26
Received from interest and dividends.....	20,103 61
Total income.....	\$ 445,590 87
Total footings.....	\$ 1,088,400 57

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 110,751 70
Remitted to home office.....	13,358 08
Commissions or brokerage.....	86,213 53
Rents	2,858 00
Salaries to officers and employees.....	58,750 12
Taxes	7,049 51
All other disbursements.....	32,262 25
Total expenditures.....	\$ 311,243 19
Balance	\$ 777,157 38

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 610,500 00
Cash in company's office.....	604 93
Cash in bank.....	145,429 67
Agents' debit balances.....	20,985 84
Total	\$ 777,520 44
Deduct ledger liabilities.....	363 06
Total net ledger assets.....	\$ 777,157 38

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	1,375	00
Market value of bonds and stocks over book value.....		16,500	00
Net amount of uncollected premiums not more than three months due		29,521	96
		<hr/>	
Gross assets.....	\$	824,554	34
Deduct assets not admitted.....		270	52
		<hr/>	
Total admitted assets.....	\$	824,283	82

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	30,218	04
Total unearned premiums.....		236,682	91
All other liabilities.....		854	28
		<hr/>	
Total amount of all liabilities.....	\$	267,755	23
Divisible surplus.....		556,528	59
		<hr/>	
Total	\$	824,283	82

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	15,545,792	00
Fire risks written in 1897.....		41,914,462	00
Premiums thereon.....		529,717	45
Net amount fire risks in force December 31, 1897.....		35,295,399	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	320,135	00
Premiums received.....		6,377	09
Losses paid.....		1,996	56
Losses incurred.....		2,559	06
Amount at risk.....		428,588	00
Expense		2,232	00
Tax		127	54

AETNA INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1819.)

WILLIAM. B. CLARK, PRESIDENT. WILLIAM H. KING, SECRETARY.
CASH CAPITAL, \$4,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 9,851,221 36

I. INCOME.

Net cash received for premiums other than perpetuals.....	\$	3,825,553	44
Received from interest and dividends.....		509,835	38
Received from rents.....		4,999	71
Deposit premiums received for perpetual fire risks.....		3,230	50
		<hr/>	
Total income.....	\$	4,343,619	03
		<hr/>	
Total footings.....	\$	14,194,840	39

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,926,642	12
Deposit premiums returned.....		469	00
Paid for interest or dividends.....		720,000	00
Commissions or brokerage.....		624,648	13
Salaries to officers and employees.....		273,216	65
Taxes		92,379	36
All other disbursements.....		316,248	87
Total expenditures.....	\$	3,953,604	13
Balance	\$	10,241,236	26

III. LEDGER ASSETS.

Book value of real estate.....	\$	292,720	35
Mortgage loans on real estate.....		36,000	00
Collateral loans.....		3,600	00
Book value of bonds and stocks.....		8,909,470	99
Cash in company's office.....		1,887	82
Cash in bank.....		782,923	54
Agents' debit balances.....		344,926	51
Total	\$	10,371,529	21
Deduct ledger liabilities.....		130,292	95
Total net ledger assets.....	\$	10,241,236	26

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	301	12
Interest accrued on collateral loans.....		90	00
Interest accrued on other assets.....		375	00
Market value of bonds and stocks over book value.....		1,506,658	71
Gross premiums in course of collection not more than three months due		421,532	79
Gross assets.....	\$	12,170,193	83
Deduct assets not admitted.....		81,103	90
Total admitted assets.....	\$	12,089,089	93

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	369,590	17
Total unearned premiums.....		3,062,429	55
Amount reclaimable on perpetual policies.....		54,737	79
All other liabilities.....		168,613	11
Total amount of all liabilities.....	\$	3,655,370	62
Joint stock capital paid up in cash.....		4,000,000	00
Divisible surplus.....		4,433,719	36
Total	\$	12,089,089	93

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	522,911,981	00
Marine and inland risks in force December 31, previous year.....		3,933,556	00
Fire risks written in 1897.....		368,672,392	00
Premiums thereon.....		4,406,941	15

Marine and inland risks written in 1897.....	100,951,985 00
Premiums received thereon.....	305,861 45
Net amount fire risks in force December 31, 1897.....	490,826,927 00
Net amount marine and inland risks in force December 31, 1897....	6,554,120 00
Perpetual risks (not included above).....	2,418,528 00
Premiums on same.....	57,618 72

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,601,066 00
Premiums received.....	30,035 28
Losses paid.....	6,484 39
Losses incurred.....	6,635 32
Amount at risk.....	2,077,664 00
Expense	10,212 49
Tax	600 70

AGRICULTURAL INSURANCE COMPANY.

Principal Office.....Watertown, N. Y.

(Organized in 1853.)

JEAN R. STEBBINS, PRESIDENT. W. H. STEVENS, SECRETARY.
CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,019,016 05

I. INCOME.

Net cash received for premiums.....	\$ 869,714 30
Received from interest and dividends.....	89,039 87
Received from rents and all other sources.....	2,495 50
Total income.....	\$ 961,249 67
Total footings.....	\$ 2,980,265 72

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 489,384 21
Paid for interest or dividends.....	49,945 00
Commissions or brokerage.....	168,560 09
Salaries and allowances to agents.....	18,405 47
Salaries to officers and employees.....	91,114 10
Taxes	34,709 85
All other disbursements.....	113,368 48
Total expenditures.....	\$ 965,487 20
Balance	\$ 2,014,778 52

III. LEDGER ASSETS.

Book value of real estate.....	\$ 214,114 96
Mortgage loans on real estate.....	1,052,549 19
Collateral loans.....	259,098 32

Book value of bonds and stocks.....	309,307 25
Cash in company's office.....	37,655 47
Cash in bank.....	142,053 33
Total net ledger assets.....	\$ 2,014,778 52

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 22,960 10
Interest due and accrued on bonds and stocks.....	3,084 58
Interest due and accrued on collateral loans.....	4,653 95
Interest accrued on other assets.....	1,609 89
Rent accrued on company's property or lease.....	2,050 00
Market value of real estate over book value.....	48,440 04
Market value of bonds and stocks over book value.....	20,752 75
Net amount of uncollected premiums not more than three months due	154,356 23
All other assets.....	5,655 00
Gross assets.....	\$ 2,278,341 11
Deduct assets not admitted.....	34,500 00
Total admitted assets.....	\$ 2,243,841 11

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 83,179 31
Total unearned premiums.....	1,190,016 63
All other liabilities.....	34,909 00
Total amount of all liabilities.....	\$ 1,308,104 94
Joint stock capital paid up in cash.....	500,000 00
Divisible surplus.....	485,736 17
Total	\$ 2,243,841 11

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 312,482,356 00
Fire risks written in 1897.....	182,813,100 00
Premiums thereon.....	1,504,725 25
Net amount fire risks in force December 31, 1897.....	275,980,800 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,219,800 00
Premiums received.....	14,360 00
Losses paid.....	2,048 00
Losses incurred.....	2,336 00
Amount at risk.....	2,675,000 00
Expense	3,364 54
Tax	287 20

UNITED STATES BRANCH
OF THE
ALLIANCE ASSURANCE COMPANY.

Principal Office.....San Francisco, Cal.

(Organized in United States in 1892.)

C. F. MULLINS, MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 704,143 78

I. INCOME.

Net cash received for premiums.....	\$ 159,006 84
Received from interest and dividends.....	9,953 88
Received from rents.....	1,552 65
All other sources.....	113 00
Received from home office.....	325,429 11
Total income.....	\$ 496,055 48
Total footings.....	\$ 1,200,199 26

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 43,268 27
Remitted to home office.....	221,920 42
Commissions or brokerage.....	38,951 69
Salaries and allowances to agents.....	1,295 09
Rents	912 55
Salaries to officers and employees.....	11,264 36
Taxes	4,290 26
All other disbursements.....	54,139 56
Total expenditures.....	\$ 376,042 20
Balance	\$ 824,157 06

III. LEDGER ASSETS.

Book value of real estate.....	\$ 173,425 96
Book value of bonds and stocks.....	587,629 11
Cash in company's office and cash in bank.....	63,101 99
Total net ledger assets.....	\$ 824,157 06

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 1,750 00
Rent accrued on company's property or lease.....	100 00
Market value of bonds and stocks over book value.....	2,770 89
Net amount of uncollected premiums not more than three months due	25,169 23
Gross assets.....	\$ 853,947 18
Deduct assets not admitted.....	21,251 70
Total admitted assets.....	\$ 832,695 48

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	9,561 04
Total unearned premiums.....		91,426 82
All other liabilities.....		2,235 30
		<hr/>
Total amount of all liabilities.....	\$	103,223 16
Reserve or guaranty fund.....		200,000 00
Divisible surplus.....		529,472 32
		<hr/>
Total	\$	832,695 48

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	14,456,985 00
Fire risks written in 1897.....		16,196,702 00
Premiums thereon.....		209,192 45
Net amount fire risks in force December 31, 1897.....		17,096,832 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	634,144 00
Premiums received.....		10,205 28
Losses paid.....		3,908 03
Losses incurred.....		4,634 43
Expense		2,549 93
Tax		204 10

AMERICAN INSURANCE COMPANY.

Principal Office.....Boston, Mass.

(Organized in 1818.)

FRANCIS PEABODY, PRESIDENT. HENRY S. BEAN, SECRETARY.
CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 472,020 37

I. INCOME.

Net cash received for premiums.....	\$	184,972 40
Received from interest and dividends.....		22,748 00
		<hr/>
Total income.....	\$	207,720 40
		<hr/>
Total footings.....	\$	679,740 77

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	89,984 01
Paid for interest or dividends.....		18,000 00
Commissions or brokerage.....		38,633 92
Salaries and allowances to agents.....		2,477 65
Rents		2,152 45
Salaries to officers and employees.....		18,023 10
Taxes		6,822 81
All other disbursements.....		11,293 28
		<hr/>
Balance	\$	492,353 55

III. LEDGER ASSETS.

Collateral loans.....	15,000 00
Book value of bonds and stocks.....	429,313 50
Cash in company's office.....	2,222 82
Cash in bank.....	37,471 56
Agents' debit balances.....	8,345 67
Total net ledger assets.....	\$ 492,353 55

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 2,277 85
Interest accrued on collateral loans.....	90 00
Market value of bonds and stocks over book value.....	95,918 00
Net amount of uncollected premiums not more than three months due	17,067 79
Total admitted assets.....	\$ 607,707 19

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 28,391 05
Total unearned premiums.....	121,391 31
All other liabilities.....	6,313 02
Total amount of all liabilities.....	\$ 156,095 38
Joint stock capital paid up in cash.....	300,000 00
Divisible surplus.....	151,611 81
Total	\$ 607,707 19

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 29,824,862 00
Fire risks written in 1897.....	22,071,177 00
Premiums thereon.....	236,609 60
Net amount fire risks in force December 31, 1897.....	22,522,311 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 212,602 00
Premiums received.....	2,129 80
Losses paid.....	1,210 42
Losses incurred.....	1,010 42
Amount at risk.....	349,575 00
Expense	136 34
Tax	42 59

AMERICAN INSURANCE COMPANY.

Principal Office.....Newark, N. J.

(Organized in 1846.)

F. H. HARRIS, PRESIDENT.

J. H. WORDEN, SECRETARY.

CASH CAPITAL, \$600,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,701,375 45

I. INCOME.

Net cash received for premiums.....	\$ 535,150 04
Received from interest and dividends.....	126,507 87
Received from rents.....	5,590 86
Profit on sale of real estate.....	1,364 29
Total income.....	\$ 668,613 06
Total footings.....	\$ 3,369,988 51

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 222,026 65
Paid for interest or dividends.....	61,470 80
Commissions or brokerage.....	104,166 62
Salaries to officers and employees.....	49,921 32
Taxes	22,732 76
All other disbursements.....	26,628 90
Reduction in value of real estate.....	25,000 00
Total expenditures.....	\$ 511,947 05
Balance	\$ 2,858,041 46

III. LEDGER ASSETS.

Book value of real estate.....	\$ 228,834 80
Mortgage loans on real estate.....	1,604,520 75
Book value of bonds and stocks.....	981,755 65
Cash in company's office.....	2,973 21
Cash in bank.....	39,957 05
Total net ledger assets.....	\$ 2,858,041 46

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 25,243 20
Interest due and accrued on bonds and stocks.....	10,535 41
Rent due and accrued on company's property or lease.....	2,459 27
Market value of bonds and stocks over book value.....	31,106 85
Net amount of uncollected premiums not more than three months due	43,433 13
Gross assets.....	\$ 2,970,819 32
Deduct assets not admitted.....	70,000 00
Total admitted assets.....	\$ 2,900,819 32

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	51,836 62
Total unearned premiums.....		524,636 12
All other liabilities.....		6,117 60
<hr/>		
Total amount of all liabilities.....	\$	582,590 34
Joint stock capital paid up in cash.....		600,000 00
Divisible surplus.....		1,718,228 98
<hr/>		
Total	\$	2,900,819 32

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	108,075,707 00
Fire risks written in 1897.....		77,670,872 00
Premiums thereon.....		717,697 92
Net amount fire risks in force December 31, 1897.....		111,480,215 00

BUSINESS IN COLORADO IN 1897.

Risks written	\$	479,787 00
Premiums received.....		5,757 33
Losses paid.....		467 87
Losses incurred.....		455 37
Amount at risk.....		729,336 00
Expense		1,785 69
Tax		115 14

AMERICAN CENTRAL INSURANCE COMPANY.

Principal Office.....St. Louis, Mo.

(Organized in 1853.)

GEORGE T. CRAM, PRESIDENT. JOHN H. ADAMS, SECRETARY.
CASH CAPITAL, \$600,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,669,244 03

I. INCOME.

Net cash received for premiums.....	\$	762,789 37
Received from interest and dividends.....		52,530 40
Received from rents.....		21,631 36
All other sources.....		11,833 26
<hr/>		
Total income.....	\$	848,784 39
<hr/>		
Total footings.....	\$	2,518,028 42

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	411,297 62
Paid for interest or dividends.....		60,000 00
Commissions or brokerage.....		122,053 34

Rents	5,000 00
Salaries to officers and employees.....	71,339 66
Taxes	18,745 94
All other disbursements.....	91,329 96
Total expenditures.....	\$ 779,766 52
Balance	\$ 1,738,261 90

III. LEDGER ASSETS.

Book value of real estate.....	\$ 500,000 00
Mortgage loans on real estate.....	37,117 20
Collateral loans.....	94,000 00
Book value of bonds and stocks.....	917,200 00
Cash in company's office.....	20,055 10
Cash in bank.....	88,248 05
Agents' debit balances.....	81,641 55
Total admitted assets.....	\$ 1,738,261 90

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 83,076 09
Total unearned premiums.....	641,361 42
All other liabilities.....	12,246 23
Total amount of all liabilities.....	\$ 736,683 74
Joint stock capital paid up in cash.....	600,000 00
Divisible surplus.....	401,578 16
Total	\$ 1,738,261 90

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 111,347,268 00
Fire risks written in 1897.....	75,371,350 00
Premiums thereon.....	945,653 42
Net amount fire risks in force December 31, 1897.....	105,788,190 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 496,399 00
Premiums received.....	9,666 65
Losses paid.....	3,738 08
Losses incurred.....	4,194 33
Amount at risk.....	958,050 00
Expense	3,562 71
Tax	192 33

AMERICAN FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1857.)

GEORGE W. WENSLEY, PRESIDENT. WALTER S. ALLEY, SECRETARY.
CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 866,701 03

I. INCOME.

Net cash received for premiums.....	\$	505,998 64
Received from interest and dividends.....		34,510 04
Received from all other sources.....		21,439 84
Total income.....		\$ 561,948 52
Total footings.....		\$ 1,428,649 55

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	232,465 93
Paid for interest or dividends.....		16,000 00
Commissions or brokerage.....		89,932 47
Salaries and allowances to agents.....		63,248 98
Rents		8,192 86
Taxes		15,464 55
All other disbursements.....		40,086 18
Total expenditures.....		\$ 465,391 02
Balance		\$ 963,258 53

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	14,500 00
Collateral loans.....		35,000 00
Book value of bonds and stocks.....		882,355 25
Cash in company's office.....		730 84
Cash in bank.....		33,532 68
Bills receivable.....		106 22
Total		\$ 966,224 99
Deduct ledger liabilities.....		2,966 46
Total net ledger assets.....		\$ 963,258 53

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	120 84
Interest accrued on bonds and stocks.....		5,608 33
Interest accrued on collateral loans.....		329 00
Market value of bonds and stocks over book value.....		33,600 75
Net amount of uncollected premiums not more than three months due		99,098 88
Total admitted assets.....		\$ 1,102,016 33

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	43,184 99
Total unearned premiums.....		335,149 48
All other liabilities.....		31,187 32
<hr/>		
Total amount of all liabilities.....	\$	386,137 99
Joint stock capital paid up in cash.....		400,000 00
Divisible surplus.....		315,878 34
<hr/>		
Total	\$	1,102,016 33

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	92,813,039 00
Fire risks written in 1897.....		89,776,420 00
Premiums thereon.....		674,321 08
Net amount fire risks in force December 31, 1897.....		86,005,924 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	189,038 00
Premiums received.....		2,655 07
Losses paid.....		91 20
Expense		1,014 33
Tax		53 10

ARMENIA INSURANCE COMPANY.

Principal Office.....Pittsburg, Pa.

(Organized 1872.)

ALBERT PITCAIRN, PRESIDENT. W. D. M'GILL, SECRETARY.
CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 363,255 24

I. INCOME.

Net cash received for premiums.....	\$	186,611 31
Received from interest and dividends.....		16,413 21
Received from rents.....		2,435 79
<hr/>		
Total income.....	\$	205,460 31
<hr/>		
Total footings.....	\$	568,715 55

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	105,064 09
Paid for interest or dividends.....		9,634 00
Commissions or brokerage.....		50,885 53
Rents		1,800 00
Salaries to officers and employees.....		6,459 94
Taxes		2,979 47
All other disbursements.....		9,274 50
<hr/>		
Total expenditures.....	\$	180,097 53
<hr/>		
Balance	\$	382,618 02

III. LEDGER ASSETS.

Book value of real estate.....	\$	47,580 96
Mortgage loans on real estate.....		263,780 00
Collateral loans.....		22,590 00
Book value of bonds and stocks.....		35,606 50
Cash in company's office.....		1,589 86
Cash in bank.....		11,488 45
<hr/>		
Total	\$	382,635 77
Deduct ledger liabilities.....		17 75
<hr/>		
Total net ledger assets.....	\$	382,618 02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	6,861 51
Interest accrued on bonds and stocks.....		350 00
Interest due and accrued on collateral loans.....		46 25
Rent due on company's property or lease.....		461 99
Market value of real estate over book value.....		1,415 71
Market value of bonds and stocks over book value.....		537 50
Net amount of uncollected premiums not more than three months due		25,356 51
<hr/>		
Gross assets.....	\$	417,647 29
Deduct assets not admitted.....		5,000 00
<hr/>		
Total admitted assets.....	\$	412,647 29

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	21,341 12
Total unearned premiums.....		126,646 98
All other liabilities.....		366 00
<hr/>		
Total amount of all liabilities.....	\$	148,354 10
Joint stock capital paid up in cash.....		250,000 00
Divisible surplus.....		14,293 19
<hr/>		
Total	\$	412,647 29

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	14,338,976 00
Fire risks written in 1897.....		15,995,233 00
Premiums thereon.....		211,927 00
Net amount fire risks in force December 31, 1897.....		17,769,156 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	184,606 91
Premiums received.....		1,878 35
Losses paid.....		1,473 13
Losses incurred.....		1,361 25
Amount at risk.....		161,616 91
Expense		619 85
Tax		37 56

UNITED STATES BRANCH
OF THE
ATLAS ASSURANCE COMPANY.

Principal Office.....Chicago, Ill.

(Organized in United States in 1886.)

J. M. NEWBERGER, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 841,536 31

I. INCOME.

Net cash received for premiums.....	\$ 571,871 19
Received from interest and dividends.....	30,699 42
Received from all other sources.....	9,677 73
Received from home office.....	143,430 39
Total income.....	\$ 755,678 73
Total footings.....	\$ 1,597,215 04

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 294,359 34
Commissions or brokerage.....	108,815 97
Salaries to officers and employees.....	41,259 35
Taxes	14,678 48
All other disbursements.....	50,414 60
Remitted to home office.....	239,980 00
Total expenditures.....	\$ 749,507 74
Balance	\$ 847,707 30

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 765,000 00
Cash in company's office.....	257 88
Cash in bank.....	82,449 42
Total net ledger assets.....	\$ 847,707 30

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 8,447 50
Market value of bonds and stocks over book value.....	82,212 50
Net amount of uncollected premiums not more than three months due	72,662 53
Total admitted assets.....	\$ 1,012,029 83

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 35,864 93
Total unearned premiums.....	404,758 03
Amount reclaimable on perpetual policies.....	1,068 69
All other liabilities.....	5,621 58
Total amount of all liabilities.....	\$ 447,313 23

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 73,636,781 00
Fire risks written in 1897.....	63,900,042 00
Premiums thereon.....	707,669 34
Net amount fire risks in force December 31, 1897.....	71,926,498 00
Perpetual risks (not included above).....	32,456 00
Premiums on same.....	1,068 69

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,395,078 34
Premiums received.....	24,600 21
Losses paid.....	2,751 41
Losses incurred.....	4,809 83
Expense	7,290 94
Tax	492 00

UNITED STATES BRANCH
OF THE
BALOISE FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in United States in 1891.)

WEED & KENNEDY, UNITED STATES MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 970 35

I. INCOME.

Net cash received for premiums.....	\$ 117,997 25
Received from interest and dividends.....	7,880 05
Received from home office.....	576,374 45
Total income.....	\$ 702,251 75
Total footings.....	\$ 703,222 14

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 4,379 59
Remitted to home office.....	2,768 33
Commissions or brokerage.....	38,132 15
Taxes	237 36
All other disbursements.....	1,061 71
Total expenditures.....	\$ 46,579 14
Balance	\$ 656,643 00

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	572,055 56
Cash in company's office.....		580 31
Cash in bank.....		84,007 13
Total net ledger assets.....	\$	656,643 00

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	1,750 00
Market value of bonds and stocks over book value.....		4,944 44
Net amount of uncollected premiums not more than three months due		45,152 25
Total admitted assets.....	\$	708,489 69

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	2,968 41
Total unearned premiums.....		86,392 36
All other liabilities.....		11,624 42
Total amount of all liabilities.....	\$	100,985 19
Divisible surplus.....		607,504 50
Total	\$	708,489 69

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	856,343 00
Fire risks written in 1897.....		18,831,487 00
Premiums thereon.....		206,703 66
Net amount fire risks in force December 31, 1897.....		14,178,536 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	4,700 00
Premiums received.....		58 25
Amount at risk.....		4,700 00
Tax		1 16

BOSTON MARINE INSURANCE COMPANY.

Principal Office.....Boston, Mass.

(Organized in 1874.)

RANSOM B. FULLER, PRESIDENT. THOS. H. LORD, SECRETARY.
CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,710,519 46

I. INCOME.

Net cash received for premiums.....	\$	1,021,945 27
Received from interest and dividends.....		102,348 91
Received from rents.....		3,910 38
All other sources.....		6,951 80
Total income.....	\$	1,135,156 36
Total footings.....	\$	3,845,675 82

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	608,536	52
Paid for interest or dividends.....		100,000	00
Commissions or brokerage.....		88,030	14
Salaries to officers and employees.....		97,759	33
Taxes		19,188	33
All other disbursements.....		61,206	57
Total expenditures.....	\$	974,720	89
Balance	\$	2,870,954	93

III. LEDGER ASSETS.

Book value of real estate.....	\$	21,200	00
Mortgage loans on real estate.....		950,350	00
Collateral loans.....		2,150	00
Book value of bonds and stocks.....		1,294,625	25
Cash in company's office.....		5,383	98
Cash in bank.....		284,165	65
Bills receivable.....		156,247	31
Agents' debit balances.....		161,882	14
Total	\$	2,876,004	33
Deduct ledger liabilities.....		5,049	40
Total net ledger assets.....	\$	2,870,954	93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	4,933	53
Interest due and accrued on bonds and stocks.....		4,294	16
Interest due and accrued on collateral loans.....		39	22
Interest due and accrued on other assets.....		447	67
Gross assets.....	\$	2,880,669	51
Deduct assets not admitted.....		65,274	23
Total admitted assets.....	\$	2,815,395	28

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	156,025	00
Total unearned premiums.....		362,574	99
All other liabilities.....		17,035	90
Total amount of all liabilities.....	\$	535,635	89
Joint stock capital paid up in cash.....		1,000,000	00
Divisible surplus.....		1,279,759	39
Total	\$	2,815,395	28

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	10,512,540	00
Marine and inland risks in force December 31, previous year.....		7,162,827	00
Fire risks written in 1897.....		38,165,350	00
Premiums thereon.....		361,376	45
Marine and inland risks written in 1897.....		61,993,829	00
Premiums received thereon.....		855,739	20
Net amount fire risks in force December 31, 1897.....		25,705,230	00
Net amount marine and inland risks in force December 31, 1897....		6,475,216	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 66,283 00
Premiums received.....	1,218 27
Tax	24 37

UNITED STATES BRANCH
OF THE
BRITISH AMERICA ASSURANCE COMPANY.

Principal Office.....Toronto, Canada

(Organized in 1833.)

HON. GEORGE A. COX, PRESIDENT. P. H. SIMS, SECRETARY.

Amount of net ledger assets December 31 of previous year.....\$ 1,128,096 14

I. INCOME.

Net cash received for premiums.....	\$ 1,065,516 43
Received from interest and dividends.....	34,561 41
Total income.....	\$ 1,100,077 84
Total footings.....	\$ 2,228,173 98

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 602,587 38
Commissions or brokerage.....	218,730 47
Salaries to officers and employees.....	41,193 66
Taxes	29,732 13
All other disbursements.....	72,390 21
To home office.....	96,457 81
Total expenditures.....	\$ 1,061,091 66
Balance	\$ 1,167,082 32

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 979,336 00
Cash in bank.....	41,652 69
Bills receivable.....	12,123 91
Agents' debit balances.....	133,969 72
Total net ledger assets.....	\$ 1,167,082 32

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 14,627 59
Market value of bonds and stocks over book value.....	16,467 00
Total admitted assets.....	\$ 1,198,176 91

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	118,292 75
Total unearned premiums.....		594,984 06
Total amount of all liabilities.....	\$	713,276 81
Divisible surplus.....		484,900 10
Total	\$	1,198,176 91

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	86,550,906 00
Marine and inland risks in force December 31, previous year.....		2,473,279 00
Fire risks written in 1897.....		95,100,144 00
Premiums thereon.....		1,154,275 47
Marine and inland risks written in 1897.....		24,097,788 00
Premiums received thereon.....		205,590 35
Net amount fire risks in force December 31, 1897.....		94,343,145 00
Net amount marine and inland risks in force December 31, 1897.....		2,111,053 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	929,435 00
Premiums received.....		17,937 31
Losses paid.....		3,502 97
Losses incurred.....		3,090 12
Amount at risk.....		1,318,838 00
Expense		8,138 43
Tax		358 75

UNITED STATES BRANCH
OF THE
CALEDONIAN INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in United States in 1890.)

CHAS. H. POST, U. S. MANAGER. N. A. M'NIEL, ASST. MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 1,928,025 13

I. INCOME.

Net cash received for premiums.....	\$	1,331,080 25
Received from interest and dividends.....		71,502 52
Total income.....	\$	1,402,582 77
Total footings.....	\$	3,330,557 90

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	699,022 44
Remitted to home office.....		122,100 83
Commissions or brokerage.....		270,742 54
Salaries and allowances to agents.....		34,238 13
Rents		9,103 02
Salaries to officers and employees.....		71,404 31
Taxes		37,911 83
All other disbursements.....		42,878 37
<hr/>		
Total expenditures.....	\$	1,287,401 47
<hr/>		
Balance	\$	2,043,156 43

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	1,963,264 39
Cash in company's office.....		1,979 53
Cash in bank.....		92,537 45
Bills receivable.....		404 05
Agents' debit balances.....		805 43
All other assets.....		3,841 17
<hr/>		
Total	\$	2,062,832 02
Deduct ledger liabilities.....		19,725 59
<hr/>		
Total net ledger assets.....	\$	2,043,156 43

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	23,734 13
Net amount of uncollected premiums not more than three months due		132,005 11
<hr/>		
Gross assets.....	\$	2,198,895 67
Deduct assets not admitted.....		35,838 86
<hr/>		
Total admitted assets.....	\$	2,163,056 81

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	175,065 00
Total unearned premiums.....		945,233 04
All other liabilities.....		10,000 00
<hr/>		
Total amount of all liabilities.....	\$	1,130,298 04
Divisible surplus.....		1,032,758 77
<hr/>		
Total	\$	2,163,056 81

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	190,682,369 00
Fire risks written in 1897.....		150,689,290 00
Premiums thereon.....		1,688,873 41
Net amount fire risks in force December 31, 1897.....		170,019,667 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	865,852 00
Premiums received.....		14,019 30
Losses paid.....		1,835 97

Losses incurred.....	1,588 44
Amount at risk.....	577,234 00
Expense	4,126 21
Tax	280 38

CITIZENS INSURANCE COMPANY.

Principal Office.....Pittsburgh, Pa.

(Organized in 1850.)

J. R. SNIVELY, PRESIDENT. HOWARD WELCH, SECRETARY.
CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 706,678 54

I. INCOME.

Net cash received for premiums.....	\$ 212,635 09
Received from interest and dividends.....	30,274 65
Received from rents and all other sources.....	8,703 88
Total income.....	\$ 251,613 62
Total footings.....	\$ 958,292 16

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 113,243 67
Paid for interest or dividends.....	30,000 00
Commissions or brokerage.....	48,465 63
Rents	2,000 00
Salaries to officers and employees.....	13,560 00
Taxes	9,155 08
All other disbursements.....	11,063 96
Total expenditures.....	\$ 227,488 34
Balance	\$ 730,803 82

III. LEDGER ASSETS.

Book value of real estate.....	\$ 81,708 90
Mortgage loans on real estate.....	338,509 70
Collateral loans.....	47,150 00
Book value of bonds and stocks.....	228,559 77
Cash in company's office.....	3,406 25
Cash in bank.....	31,469 20
Total net ledger assets.....	\$ 730,803 82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 5,522 90
Interest due and accrued on collateral loans.....	296 92
Rent due on company's property or lease.....	1,057 23
Market value of real estate over book value.....	38,291 10

Market value of bonds and stocks over book value.....	9,463 73
Net amount of uncollected premiums not more than three months due	22,521 52
Total admitted assets.....	\$ 807,957 22

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 26,676 67
Total unearned premiums.....	158,455 69
All other liabilities.....	4,278 93
Total amount of all liabilities.....	\$ 189,411 29
Joint stock capital paid up in cash.....	500,000 00
Divisible surplus.....	118,545 93
Total	\$ 807,957 22

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 25,054,753 00
Fire risks written in 1897.....	22,656,487 00
Premiums thereon.....	266,224 19
Net amount fire risks in force December 31, 1897.....	25,790,472 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 367,212 00
Premiums received.....	4,413 12
Losses paid.....	721 97
Losses incurred.....	550 62
Expense	1,456 33
Tax	88 26

UNITED STATES BRANCH

OF THE

COMMERCIAL UNION ASSURANCE COMPANY,
LTD.

Principal Office.....New York City

(Organized in United States in 1871.)

CHARLES SEWALL, MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,974,355 83

I. INCOME.

Net cash received for premiums.....	\$ 2,307,122 78
Received from interest and dividends.....	72,089 22
Received from rents and all other sources.....	60,083 33
Total income.....	\$ 2,439,295 33
Total footings.....	\$ 5,413,651 16

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,179,480	09
Remitted to home office.....		193,521	28
Commissions or brokerage.....	\$	426,941	47
Rents		22,985	39
Salaries to officers and employees.....		147,770	05
Taxes		74,509	40
All other disbursements.....		227,371	86
Total expenditures.....	\$	2,272,579	54
Balance	\$	3,141,071	62

III. LEDGER ASSETS.

Book value of real estate.....	\$	888,148	69
Mortgage loans on real estate.....		24,000	00
Book value of bonds and stocks.....		1,714,725	68
Cash in company's office.....		466	62
Cash in bank.....		500,097	59
Bills receivable.....		1,766	19
Agents' debit balances.....		5,104	50
All other assets.....		7,039	04
Total	\$	3,141,348	31
Deduct ledger liabilities.....		276	69
Total net ledger assets.....	\$	3,141,071	62

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	180	00
Interest accrued on bonds and stocks.....		23,949	97
Rent accrued on company's property or lease.....		5,964	53
Market value of real estate over book value.....		118,619	32
Net amount of uncollected premiums not more than three months due		347,157	01
Gross assets.....	\$	3,636,942	45
Deduct assets not admitted.....		8,645	32
Total admitted assets.....	\$	3,628,297	13

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	199,784	32
Total unearned premiums.....		1,829,188	81
Amount reclaimable on perpetual policies.....		87,740	37
All other liabilities.....		24,677	06
Total amount of all liabilities.....	\$	2,141,390	56

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	368,841,876	00
Marine and inland risks in force December 31, previous year.....		475,300	00
Fire risks written in 1897.....		283,102,380	00
Premiums thereon.....		2,863,183	56
Marine and inland risks written in 1897.....		31,177,653	00
Premiums received thereon.....		57,074	20
Net amount fire risks in force December 31, 1897.....		357,015,720	00

Net amount fire and marine risks in force December 31, 1897.....	88,600 00
Perpetual risks (not included above).....	4,669,933 00
Premiums on same.....	97,489 30

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 2,386,406 95
Premiums received.....	35,528 06
Losses paid.....	8,548 38
Losses incurred.....	8,668 38
Amount at risk.....	3,777,456 00
Tax	710 56

COMMERCIAL UNION FIRE INSURANCE COMPANY.

Principal Office.....New York City

(Organized in 1890.)

CHARLES SEWELL, PRESIDENT. A. H. WRAY, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 246,343 18

I. INCOME.

Net cash received for premiums.....	\$ 57,770 91
Received from interest and dividends.....	7,211 49
Total income.....	\$ 64,982 40
Total footings.....	\$ 811,325 58

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 34,854 11
Paid for interest or dividends.....	6,000 00
Commissions or brokerage.....	12,821 36
Salaries to officers and employees.....	1,164 96
Taxes	2,040 10
All other disbursements.....	1,183 51
Total expenditures.....	\$ 58,014 04
Balance	\$ 253,311 54

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 243,356 25
Cash in company's office.....	5 68
Cash in bank.....	9,949 61
Total net ledger assets.....	\$ 253,311 54

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	1,247 08
Net amount of uncollected premiums not more than three months due		15,527 47
		<hr/>
Gross assets.....	\$	270,086 09
Deduct assets not admitted.....		3,811 25
		<hr/>
Total admitted assets.....	\$	266,274 84

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	2,783 05
Total unearned premiums.....		30,092 83
All other liabilities.....		3,152 75
		<hr/>
Total amount of all liabilities.....	\$	36,028 63
Joint stock capital paid up in cash.....		200,000 00
		<hr/>
Total	\$	236,028 63

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	5,602,478 00
Fire risks written in 1897.....		11,965,801 00
Premiums thereon.....		110,627 55
Net amount fire risks in force December 31, 1897.....		6,438,913 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	92,500 00
Premiums received.....		1,220 63
Losses paid.....		787 88
Losses incurred.....		787 88
Amount at risk.....		87,500 00
Tax		24 41

CONCORDIA FIRE INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1870.)

GEORGE BEUMDER, PRESIDENT. GUSTAVE WOLLAGER, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 812,213 28

I. INCOME.

Net cash received for premiums.....	\$	414,238 52
Received from interest and dividends.....		36,343 97
		<hr/>
Total income.....	\$	450,582 49
		<hr/>
Total footings.....	\$	1,262,795 77

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	184,115 71
Paid for interest or dividends.....		18,000 00
Commissions or brokerage.....		95,866 63
Salaries and allowances to agents.....		17,494 74
Rents		1,900 00
Salaries to officers and employees.....		18,795 00
Taxes		17,104 87
All other disbursements.....		31,597 94
		<hr/>
Total expenditures.....	\$	384,874 89
		<hr/>
Balance	\$	877,920 88

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	499,705 00
Book value of bonds.....		243,565 04
Cash in company's office.....		6,943 53
Cash in bank.....		36,975 79
Agents' debit balances.....		90,731 52
		<hr/>
Total net ledger assets.....	\$	877,920 88

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	6,717 58
Interest due and accrued on bonds and stocks.....		4,723 75
Net amount of uncollected premiums not more than three months due		62,524 78
		<hr/>
Gross assets.....	\$	951,886 99
Deduct assets not admitted.....		92,085 06
		<hr/>
Total admitted assets.....	\$	859,801 93

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	32,262 88
Total unearned premiums.....		407,186 35
		<hr/>
Total amount of all liabilities.....	\$	439,449 23
Joint stock capital paid up in cash.....		200,000 00
Reserve or guaranty fund.....		220,352 70
		<hr/>
Total	\$	859,801 93

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	72,580,438 00
Fire risks written in 1897.....		46,294,786 00
Premiums thereon.....		554,892 47
Net amount fire risks in force December 31, 1897.....		67,502,085 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	439,890 00
Premiums received.....		6,032 01
Losses paid.....		1,402 84
Losses incurred.....		2,303 88
Expense		2,714 40
Tax		120 64

CONTINENTAL INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1853.)

F. C. MOORE, PRESIDENT. EDWARD LANNING, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 7,197,315 86

I. INCOME.

Net cash received for premiums.....	\$ 3,648,055 13
Received from interest and dividends.....	293,005 42
Received from rents.....	63,461 52
All other sources.....	45,559 37
Total income.....	\$ 4,050,111 44
Total footings.....	\$ 11,247,427 30

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,714,641 47
Paid for interest or dividends.....	198,800 00
Commissions or brokerage.....	740,256 06
Rents	8,459 99
Salaries to officers and employees.....	325,594 37
Taxes	82,154 06
All other disbursements.....	232,716 94
Total expenditures.....	\$ 3,302,622 89
Balance	\$ 7,944,804 41

III. LEDGER ASSETS.

Book value of real estate.....	\$ 1,111,250 00
Mortgage loans on real estate.....	85,860 00
Book value of bonds and stocks.....	6,520,422 00
Cash in company's office.....	38,688 54
Cash in bank.....	188,583 87
Total net ledger assets.....	\$ 7,944,804 41

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,816 25
Interest accrued on bonds and stocks.....	66,881 03
Interest accrued on other assets.....	210 54
Rent accrued on company's property or lease.....	1,230 84
Market value of real estate over book value.....	13,809 00
Net amount of uncollected premiums not more than three months due	558,455 61
Gross assets.....	\$ 8,587,207 68
Deduct assets not admitted.....	5,000 00
Total admitted assets.....	\$ 8,582,207 68

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 316,585 74
Total unearned premiums.....	3,666,749 49
All other liabilities.....	336,616 68
Commissions due to agents and brokers on premiums paid.....	129,260 29
Salaries, rents, etc.....	15,000 00
<hr/>	
Total amount of all liabilities.....	\$ 4,464,212 20
Joint stock capital paid up in cash.....	1,000,000 00
Reserve or guaranty fund.....	600,000 00
Divisible surplus.....	2,517,995 48
<hr/>	
Total	\$ 8,582,207 68

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 698,309,163 00
Fire risks written in 1897.....	463,225,461 00
Premiums thereon.....	4,150,221 02
Net amount fire risks in force December 31, 1897.....	740,913,265 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 3,592,460 00
Premiums received.....	43,914 74
Losses paid.....	14,815 88
Losses incurred.....	14,683 72
Amount at risk.....	4,733,402 00
Tax	878 29

CONNECTICUT FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1850.)

J. D. BROWNE, PRESIDENT. CHARLES R. BURT, SECRETARY.
CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,171,487 09

I. INCOME.

Net cash received for premiums.....	\$ 1,674,232 64
Received from interest and dividends.....	140,553 82
<hr/>	
Total income.....	\$ 1,814,791 46
<hr/>	
Total footings.....	\$ 4,986,278 55

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 802,786 09
Paid for interest or dividends.....	100,000 00
Commissions or brokerage.....	305,790 43

Rents	7,917 23
Salaries to officers and employees.....	134,700 76
Taxes	41,991 30
All other disbursements.....	179,586 34
Total expenditures.....	\$ 1,572,832 15
Balance	\$ 3,413,446 40

III. LEDGER ASSETS.

Book value of real estate.....	\$ 209,325 00
Mortgage loans on real estate.....	1,090,659 00
Collateral loans.....	2,000 00
Book value of bonds and stocks.....	1,897,875 22
Cash in company's office.....	645 04
Cash in bank.....	127,660 69
Bills receivable.....	2,125 75
Agents' debit balances.....	33,155 70
Total net ledger assets.....	\$ 3,413,446 40

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 67,880 78
Net amount of uncollected premiums not more than three months due	78,000 00
Total admitted assets.....	\$ 3,559,327 18

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 140,579 90
Total unearned premiums.....	1,434,729 63
Total amount of all liabilities.....	\$ 1,575,309 53
Joint stock capital paid up in cash.....	1,000,000 00
Divisible surplus.....	984,017 65
Total	\$ 3,559,327 18

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 227,280,789 00
Fire risks written in 1897.....	155,122,989 00
Premiums thereon.....	1,913,533 42
Net amount fire risks in force December 31, 1897.....	228,665,049 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,578,840 00
Premiums received.....	25,051 67
Losses paid.....	8,710 01
Losses incurred.....	9,701 70
Expense	4,804 10
Tax	501 03

DELAWARE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1835.)

TATTNALL PAULDING, PRESIDENT. HENRY LYLURN, SECRETARY.
CASH CAPITAL, \$702,875.

Amount of net ledger assets December 31 of previous year.....\$ 1,450,331 09

I. INCOME.

Net cash received for premiums.....	\$	727,688 16
Received from interest and dividends.....		47,491 02
Received from rents.....		10,121 83
All other sources.....		1,652 92
Total income.....	\$	786,953 93
Total footings.....	\$	2,237,285 02

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	356,493 36
Deposit premiums returned.....		2,594 20
Paid for interest or dividends.....		42,172 50
Commissions or brokerage.....		154,266 82
Rents		8,379 10
Salaries to officers and employees.....		76,331 59
Taxes		25,212 06
All other disbursements.....		64,827 71
Total expenditures.....	\$	730,277 34
Balance	\$	1,507,007 68

III. LEDGER ASSETS.

Book value of real estate.....	\$	155,264 50
Mortgage loans on real estate.....		131,200 00
Collateral loans		55,000 00
Book value of bonds and stocks.....		1,028,732 55
Cash in company's office.....		298 44
Cash in bank.....		100,984 14
Bills receivable		1,569 27
Agents' debit balances.....		39,035 39
Sundry book accounts.....		2,846 31
Total	\$	1,514,930 60
Deduct ledger liabilities.....		7,922 92
Total net ledger assets.....	\$	1,507,007 68

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	1,932 64
Interest due and accrued on bonds and stocks.....		13,471 99
Premiums on perpetual policies in course of collection.....		423 44

Rent due and accrued on company's property or lease.....	729 18
Market value of real estate over book value.....	4,735 00
Net amount of uncollected premiums not more than three months due	102,375 45
Furniture and supplies.....	22,500 00
Gross assets.....	\$ 1,653,175 88
Deduct assets not admitted.....	37,192 79
Total admitted assets.....	\$ 1,615,983 09

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 74,255 00
Total unearned premiums.....	580,280 45
Amount reclaimable on perpetual policies.....	94,866 88
All other liabilities.....	97 00
Total amount of all liabilities.....	\$ 749,499 33
Joint stock capital paid up in cash.....	702,875 00
Divisible surplus.....	163,608 76
Total	\$ 1,615,983 09

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 101,213,976 00
Fire risks written in 1897.....	80,787,561 00
Premiums thereon.....	936,824 23
Net amount fire risks in force December 31, 1897.....	98,812,561 00
Perpetual risks (not included above).....	3,839,650 00
Premiums on same.....	103,455 68

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 319,550 00
Premiums received	4,247 00
Losses paid	1,368 00
Losses incurred	1,298 00
Amount at risk.....	544,193 00
Expense	1,508 68
Tax	84 94

EAGLE FIRE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1806.)

A. J. CLINTON, PRESIDENT.

T. J. GAINES, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,066,666 42

I. INCOME.

Net cash received for premiums.....	\$ 239,597 60
Received from interest and dividends.....	34,181 19

Received from rents.....	18,026 69
All other sources.....	15,530 42
Total income	\$ 307,335 90
Total footings	\$ 1,374,002 32

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 91,465 08
Paid for interest or dividends.....	45,126 00
Commissions or brokerage.....	57,943 22
Salaries to officers and employees.....	34,630 04
Taxes	10,467 91
All other disbursements.....	16,036 75
Total expenditures.....	\$ 255,669 00
Balance	\$ 1,118,333 32

III. LEDGER ASSETS.

Book value of real estate.....	\$ 403,474 99
Mortgage loans on real estate.....	23,000 00
Book value of bonds and stocks.....	659,885 43
Cash in company's office.....	5,401 09
Cash in bank.....	26,571 81
Total net ledger assets.....	\$ 1,118,333 32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 957 50
Interest due and accrued on bonds and stocks.....	5,202 00
Interest due and accrued on other assets.....	56 00
Rent due and accrued on company's property or lease.....	3,963 34
Market value of real estate over book value.....	21,525 01
Market value of bonds and stocks over book value.....	116,316 57
Net amount of uncollected premiums not more than three months due	27,647 19
Total admitted assets.....	\$ 1,294,000 93

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 13,387 43
Total unearned premiums.....	219,416 00
All other liabilities.....	6,313 82
Total amount of all liabilities.....	\$ 239,117 25
Joint stock capital paid up in cash.....	300,000 00
Divisible surplus	754,883 68
Total	\$ 1,294,000 93

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 64,634,544 00
Fire risks written in 1897.....	43,939,958 00
Premiums thereon	298,782 07
Net amount fire risks in force December 31, 1897.....	59,616,611 00

BUSINESS IN COLORADO IN 1897.

Risks written	\$	477,950 00
Premiums received		4,441 61
Losses paid		44 13
Losses incurred		67 63
Amount at risk.....		886,985 00
Expense		1,579 74
Tax		88 83

FARMERS ALLIANCE MUTUAL FIRE INSURANCE
COMPANY.

Principal Office.....Denver, Colo.

(Organized in 1895.)

E. E. CADWELL, PRESIDENT.

R. A. SOUTHWORTH, SECRETARY.

I. INCOME.

Net cash and notes received for premiums.....	\$	11,054 41
Total income.....	\$	11,054 41

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	4,086 98
Deposit premiums returned.....		82 15
Commissions or brokerage.....		4,572 77
Rents		84 00
Salaries to officers and employes.....		858 06
Taxes		119 68
All other disbursements.....		924 72
Total expenditures.....	\$	10,728 36

III. LEDGER ASSETS.

Cash in bank.....	\$	326 05
Bills receivable.....		12,693 00
Agents' debit balances.....		1,442 36
Total	\$	14,461 41
Deduct ledger liabilities.....		175 00
Total net ledger assets.....	\$	14,286 41

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	2,353 00
Total unearned premiums.....		9,226 88
Total amount of all liabilities.....	\$	11,579 88

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	294,620 00
Fire risks written in 1897.....		650,300 00
Cash premiums thereon.....		10,960 27
Net amount fire risks in force December 31, 1897.....		804,160 00
Premiums received.....		11,675 02
Losses paid.....		4,086 98
Losses incurred.....		7,203 98
Expense		6,559 53
Tax		233 50

FARRAGUT FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1872.)

JOHN E. LEFFINGWELL, PRESIDENT. SAMUEL DARBEE, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 301,105 38

I. INCOME.

Net cash received for premiums.....	\$	117,192 66
Received from interest and dividends.....		9,953 18
Received from rents and all other sources.....		230 52
Total income.....	\$	127,376 36
Total footings.....	\$	428,481 74

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	55,147 74
Paid for interest or dividends.....		12,000 00
Commissions or brokerage.....		20,330 43
Rents		5,013 30
Salaries to officers and employees.....		17,482 00
Taxes		2,864 58
All other disbursements.....		6,457 39
Total expenditures.....	\$	119,295 44
Balance	\$	309,186 30

III. LEDGER ASSETS.

Book value of real estate.....	\$	1,848 49
Mortgage loans on real estate.....		15,150 00
Book value of bonds and stocks.....		234,211 88
Cash in company's office.....		1,271 19
Cash in bank.....		13,047 40
Agents' debit balances.....		6,564 33
Total	\$	272,093 29
Total net ledger assets.....	\$	272,093 29

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	229	18
Rent due on company's property or lease.....		297	42
Market value of real estate over book value.....		3,151	51
Market value of bonds and stocks over book value.....		43,728	12
Net amount of uncollected premiums not more than three months due		14,282	42
		<hr/>	
Gross assets.....	\$	333,781	94
Deduct assets not admitted.....		441	70
		<hr/>	
Total admitted assets.....	\$	333,340	24

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	13,001	80
Total unearned premiums.....		60,602	39
All other liabilities.....		1,089	40
		<hr/>	
Total amount of all liabilities.....	\$	74,693	59
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus.....		58,646	65
		<hr/>	
Total	\$	333,340	24

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	15,215,707	00
Fire risks written in 1897.....		15,676,331	00
Premiums thereon.....		170,954	23
Net amount fire risks in force December 31, 1897.....		10,188,878	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	520,655	00
Premiums received.....		5,894	62
Losses paid.....		3,756	91
Losses incurred.....		3,756	91
Amount at risk.....		1,033,685	00
Expense		1,588	36
Tax		117	89

FIRE ASSOCIATION OF PHILADELPHIA.

Principal Office.....Philadelphia, Pa.

(Organized in 1820.)

E. C. IRVIN, PRESIDENT. BENJAMIN T. HERKNES, SECRETARY.
CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,928,741 99

I. INCOME.

Net cash received for premiums.....	\$	2,704,627	63
Received from interest and dividends.....		254,913	68

Received from rents.....	5,065 10
All other sources.....	11,169 00
Total income.....	\$ 2,975,775 41
Total footings.....	\$ 7,904,517 40

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,351,057 41
Deposit premiums returned.....	52,147 98
Paid for interest or dividends.....	200,000 00
Commissions or brokerage.....	580,931 73
Insurance department fees and licenses.....	12,571 79
Salaries to officers and employees.....	159,739 93
Taxes	62,960 79
All other disbursements.....	176,921 37
Total expenditures.....	\$ 2,596,331 00
Balance	\$ 5,308,186 40

III. LEDGER ASSETS.

Book value of real estate.....	\$ 271,624 17
Mortgage loans on real estate.....	2,108,135 51
Collateral loans.....	188,750 00
Book value of bonds and stocks.....	2,423,249 95
Cash in company's office.....	60,713 57
Cash in bank.....	255,713 20
Total	\$ 5,308,186 40

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 51,105 66
Interest due and accrued on bonds and stocks.....	22,675 98
Interest due and accrued on collateral loans.....	640 70
Rent due and accrued on company's property or lease.....	1,801 50
Market value of real estate over book value.....	5,175 83
Market value of bonds and stocks over book value.....	222,863 17
Net amount of uncollected premiums not more than three months due	511,304 44
Due for reinsurance and rebates.....	3,296 94
Gross assets.....	\$ 6,127,050 62
Deduct assets not admitted.....	81,750 00
Total admitted assets.....	\$ 6,045,300 62

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 247,574 27
Total unearned premiums.....	1,990,541 95
Amount reclaimable on perpetual policies.....	1,950,807 57
All other liabilities.....	126,179 67
Total amount of all liabilities.....	\$ 4,315,103 46
Joint stock capital paid up in cash.....	500,000 00
Divisible surplus.....	1,311,947 16
Total	\$ 6,127,050 62

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 372,924,828 00
Fire risks written in 1897.....	296,184,339 00
Premiums thereon.....	3,317,857 37
Net amount fire risks in force December 31, 1897.....	383,652,382 00
Perpetual risks (not included above).....	88,592,244 00
Premiums on same.....	2,117,576 55

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,136,854 00
Premiums received.....	32,385 14
Losses paid.....	4,496 12
Losses incurred.....	4,396 99
Expense	3,482 64
Tax	647 70

FIREMANS FUND INSURANCE COMPANY OF CALIFORNIA.

Principal Office.....San Francisco, Cal.

(Organized in 1863.)

DAVID J. STAPLES, PRESIDENT. BERNARD FAYMONVILLE, SECRETARY.
CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,100,337 43

I. INCOME.

Net cash received for premiums.....	\$ 1,746,754 41
Received from interest and dividends.....	140,267 75
Received from rents.....	25,107 50
Total income.....	\$ 1,912,129 66
Total footings.....	\$ 5,012,467 09

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 923,274 31
Paid for interest or dividends.....	120,000 00
Commissions or brokerage.....	232,150 53
Rents	8,400 00
Salaries to officers and employees.....	209,712 05
Taxes	41,294 48
All other disbursements.....	165,721 19
Total expenditures.....	\$ 1,700,552 56
Balance	\$ 3,311,914 53

III. LEDGER ASSETS.

Book value of real estate.....	\$	431,146	10
Mortgage loans on real estate.....		463,484	85
Collateral loans.....		160,689	34
Book value of bonds and stocks.....		1,905,976	25
Cash in company's office.....		5,929	40
Cash in bank.....		353,906	61
Bills receivable, etc.....		21,519	76
Total	\$	3,342,652	81
Deduct ledger liabilities.....		33,246	89
Total net ledger assets	\$	3,309,405	42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	9,322	69
Interest due and accrued on collateral loans.....		540	51
Market value of bonds and stocks over book value.....		7,503	75
Net amount of uncollected premiums not more than three months due		375,324	68
Gross assets	\$	3,702,097	05
Deduct assets not admitted.....		51,946	10
Total admitted assets	\$	3,650,150	95

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	135,344	71
Total unearned premiums.....		1,232,756	51
All other liabilities.....		25,000	00
Total amount of all liabilities	\$	1,393,101	22
Joint stock capital paid up in cash.....		1,000,000	00
Divisible surplus.....		1,257,049	73
Total	\$	3,650,150	95

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	211,065,199	00
Marine and inland risks in force December 31, previous year.....		5,969,185	00
Fire risks written in 1897.....		167,381,860	00
Premiums thereon.....		2,050,058	39
Marine and inland risks written in 1897.....		65,031,020	00
Premiums received thereon.....		514,678	62
Net amount fire risks in force December 31, 1897.....		195,556,640	00
Net amount fire and marine risks in force December 31, 1897.....		6,227,774	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	2,692,973	00
Premiums received.....		51,273	98
Losses paid.....		10,766	07
Losses incurred.....		11,454	07
Amount at risk.....		3,150,777	00
Expense		15,112	20
Tax		1,025	48

FIREMENS INSURANCE COMPANY.

Principal Office.....Baltimore, Md.

(Organized in 1825.)

F. E. S. WOLFE, PRESIDENT. HARRY L. RIALI, SECRETARY.
CASH CAPITAL, \$378,000.

Amount of net ledger assets December 31 of previous year.....\$ 651,684 23

I. INCOME.

Net cash received for premiums.....	\$ 267,311 71
Received from interest and dividends.....	19,026 18
Received from rents.....	6,331 32
All other sources.....	777 94
<hr/>	
Total income.....	\$ 293,447 15
<hr/>	
Total footings.....	\$ 945,131 38

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 124,961 84
Paid for interest or dividends.....	30,929 94
Commissions or brokerage.....	63,856 09
Rents	2,500 00
Salaries to officers and employees.....	16,229 00
Taxes	16,796 80
All other disbursements.....	11,928 39
<hr/>	
Total expenditures.....	\$ 267,202 06
<hr/>	
Balance	\$ 677,929 32

III. LEDGER ASSETS.

Book value of real estate.....	\$ 146,875 00
Book value of bonds and stocks.....	493,814 91
Cash in company's office.....	4,172 62
Cash in bank.....	31,689 21
Agents' debit balances.....	1,377 58
<hr/>	
Total net ledger assets.....	\$ 677,929 32

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 6,397 08
Rent due and accrued on company's property or lease.....	786 81
Market value of bonds and stocks over book value.....	27,120 09
Net amount of uncollected premiums not more than three months due	25,474 22
All other assets.....	\$ 8,262 30
<hr/>	
Gross assets.....	\$ 745,969 82
Deduct assets not admitted.....	13,450 94
<hr/>	
Total admitted assets.....	\$ 732,518 88

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	24,379 17
Total unearned premiums.....		195,429 30
All other liabilities.....		9,868 03
		<hr/>
Total amount of all liabilities.....	\$	229,676 50
Joint stock capital paid up in cash.....		378,000 00
Divisible surplus.....		124,842 38
		<hr/>
Total	\$	732,518 88

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	39,981,481 00
Fire risks written in 1897.....		43,192,901 00
Premiums thereon.....		388,028 06
Net amount fire risks in force December 31, 1897.....		41,734,582 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	194,118 00
Premiums received.....		2,321 13
Losses paid.....		832 09
Losses incurred.....		1,330 18
Amount at risk.....		265,353 00
Expense		780 84
Tax		46 42

FIREMENS INSURANCE COMPANY.

Principal Office.....Newark, N. J.

(Organized in 1855.)

DANIEL H. DUNHAM, PRESIDENT. A. H. HASSINGER, SECRETARY.
CASH CAPITAL, \$600,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,831,985 11

I. INCOME.

Net cash received for premiums.....	\$	349,070 48
Received from interest and dividends.....		102,041 00
Received from rents.....		10,248 85
All other sources.....		9,375 00
		<hr/>
Total income.....	\$	470,735 33
		<hr/>
Total footings.....	\$	2,302,720 44

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	149,628 98
Paid for interest or dividends.....		72,000 00
Commissions or brokerage.....		67,131 60

Salaries to officers and employees.....	25,679 02
Taxes	15,127 73
All other disbursements.....	44,631 30
Total expenditures.....	\$ 374,198 63
Balance	\$ 1,928,521 81

III. LEDGER ASSETS.

Book value of real estate.....	\$ 130,203 62
Mortgage loans on real estate.....	1,127,700 00
Book value of bonds and stocks.....	637,050 00
Cash in company's office.....	1,393 78
Cash in bank.....	32,174 41
Total net ledger assets.....	\$ 1,928,521 81

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 16,850 59
Interest due and accrued on bonds and stocks.....	7,625 00
Rent due.....	167 00
Market value of real estate over book value.....	289,715 00
Due from other companies for reinsurance.....	28 21
Net amount of uncollected premiums not more than three months due	39,217 33
Total admitted assets.....	\$ 2,282,124 94

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 32,281 16
Total unearned premiums.....	296,958 43
All other liabilities.....	9,371 11
Total amount of all liabilities.....	\$ 338,610 70
Joint stock capital paid up in cash.....	600,000 00
Divisible surplus.....	1,343,514 24
Total	\$ 2,282,124 94

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 56,475,379 00
Fire risks written in 1897.....	38,925,963 00
Premiums thereon.....	409,118 62
Net amount fire risks in force December 31, 1897.....	61,801,209 00

BUSINESS IN COLORADO IN 1897.

Risks written	\$ 150,500 00
Premiums received	1,682 09
Amount at risk.....	137,300 00
Expense	279 29
Tax	33 64

FRANKLIN FIRE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1829.)

JAMES W. M'ALLISTER, PRESIDENT. EZRA T. CRESSON, SECRETARY.
CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,030,612 17

I. INCOME.

Net cash received for premiums.....	\$ 454,016 72
Received from interest and dividends.....	143,532 39
Total income.....	\$ 597,549 11
Total footings.....	\$ 3,628,161 28

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 188,669 95
Deposit premiums returned.....	39,059 56
Paid for interest or dividends.....	99,902 50
Commissions or brokerage.....	85,579 30
Salaries to officers and employees.....	41,714 16
Taxes	20,712 77
All other disbursements.....	134,223 66
Total expenditures.....	\$ 609,861 90
Balance	\$ 3,018,299 38

III. LEDGER ASSETS.

Book value of real estate.....	\$ 226,972 12
Mortgage loans on real estate.....	204,558 00
Collateral loans.....	61,500 00
Book value of bonds and stocks.....	2,419,263 51
Cash in company's office.....	3,429 62
Cash in bank.....	102,576 13
Total net ledger assets.....	\$ 3,018,299 38

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 3,173 37
Interest due and accrued on collateral loans.....	554 43
Market value of real estate over book value.....	20,027 88
Market value of bonds and stocks over book value.....	15,682 49
Net amount of uncollected premiums not more than three months due	57,957 79
Total admitted assets.....	\$ 3,115,695 34

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 41,694 62
Total unearned premiums.....	431,669 99

Amount reclaimable on perpetual policies.....	1,134,277 51
All other liabilities.....	317 50
<hr/>	
Total amount of all liabilities.....	\$ 1,607,959 62
Joint stock capital paid up in cash.....	400,000 00
Divisible surplus.....	1,107,735 72
<hr/>	
Total	\$ 3,115,695 34

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 78,737,220 00
Fire risks written in 1897.....	49,191,904 00
Premiums thereon.....	538,860 03
Net amount fire risks in force December 31, 1897.....	76,223,428 00
Perpetual risks (not included above).....	55,629,175 00
Premiums on same.....	1,232,280 94

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 432,111 52
Premiums received.....	5,549 19
Losses paid.....	2,300 31
Losses incurred.....	2,320 06
Expense	1,256 72
Tax	110 98

GERMAN INSURANCE COMPANY.

Principal Office.....Freeport, Ill.

(Organized in 1865.)

C. O. COLLMANN, PRESIDENT. WILLIAM TREMBOR, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,587,062 34

I. INCOME.

Net cash received for premiums.....	\$ 1,321,783 00
Received from interest and dividends.....	144,481 32
Received from rents.....	5,231 82
All other sources.....	3,864 29
<hr/>	
Total income.....	\$ 1,475,360 43
<hr/>	
Total footings.....	\$ 4,062,422 77

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 672,626 10
Paid for interest or dividends.....	60,000 00
Commissions or brokerage.....	308,769 25
Salaries and allowances to agents.....	18,499 88

Salaries to officers and employees.....	73,936 08
Taxes	35,166 47
All other disbursements.....	128,697 80
Total expenditures.....	\$ 1,297,696 18
Balance	\$ 2,764,726 59

III. LEDGER ASSETS.

Book value of real estate.....	\$ 131,979 23
Mortgage loans on real estate.....	1,806,171 50
Collateral loans.....	36,888 16
Book value of bonds and stocks.....	633,340 00
Cash in company's office and in bank.....	201,459 75
Total	\$ 2,809,838 64
Deduct ledger liabilities.....	45,112 05
Total net ledger assets.....	\$ 2,764,726 59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 80,720 44
Interest due and accrued on bonds and stocks.....	14,344 29
Interest due and accrued on collateral loans.....	1,840 23
Interest due on certificate of deposit.....	32 00
Net amount of uncollected premiums not more than three months due	324,375 05
Total admitted assets.....	\$ 3,186,038 60

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 95,062 43
Total unearned premiums.....	1,870,099 12
Total amount of all liabilities.....	\$ 1,965,161 55
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	1,020,877 05
Total	\$ 3,186,038 60

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 226,850,689 00
Fire risks written in 1897.....	111,972,836 00
Premiums thereon.....	1,607,958 77
Net amount fire risks in force December 31, 1897.....	233,409,396 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 987,363 00
Premiums received.....	15,331 00
Losses paid.....	2,884 77
Losses incurred.....	1,349 49
Amount at risk.....	2,416,652 00
Expense	5,050 08
Tax	306 62

GERMAN ALLIANCE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1897.)

ADOLPH A. STROHN, PRESIDENT. WM. N. KREMER, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 200,000 00

I. INCOME.

Net cash received for premiums.....	\$	175,137 09
Received from interest and dividends.....		8,438 17
Surplus subscribed by stockholders.....		100,000 00

Total income.....	\$	283,575 26

Total footings.....	\$	483,575 26

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	23,668 67
Commissions or brokerage.....		45,296 97
Salaries to officers and employees.....		895 80
Taxes		4,717 01
All other disbursements.....		800 41

Total expenditures.....	\$	75,378 86

Balance	\$	408,196 40

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	373,117 61
Cash in bank.....		35,078 79

Total net ledger assets.....	\$	408,196 40

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	17,982 39
Net amount of uncollected premiums not more than three months due		14,057 11

Total admitted assets.....	\$	440,235 90

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	7,755 87
Total unearned premiums.....		102,024 08
All other liabilities.....		174 17

Total amount of all liabilities.....	\$	109,954 12
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		130,281 78

Total	\$	440,235 90

V. MISCELLANEOUS.

Fire risks written in 1897.....	\$ 24,567,407 00
Premiums thereon.....	231,371 42
Net amount fire risks in force December 31, 1897.....	18,069,402 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 156,125 00
Premiums received.....	2,447 70
Losses paid.....	369 25
Losses incurred.....	356 75
Amount at risk.....	156,125 00
Expense	702 22
Tax	48 95

GERMAN AMERICAN INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1872.)

ERNEST L. ALLEN, PRESIDENT. WM. N. KRAMER, SECRETARY.
CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 6,610,055 05

I. INCOME.

Net cash received for premiums.....	\$ 2,720,969 24
Received from interest and dividends.....	278,838 41
Received from rents.....	2,215 00
All other sources.....	22,661 88
Total income.....	\$ 3,024,684 53
Total footings.....	\$ 9,634,739 58

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,239,306 63
Paid for interest or dividends.....	250,000 00
Commissions or brokerage.....	456,719 68
Rents	28,540 07
Salaries to officers and employees.....	183,277 31
Taxes	84,440 44
All other disbursements.....	240,596 26
Total expenditures.....	\$ 2,482,880 39
Balance	\$ 7,151,859 19

III. LEDGER ASSETS.

Book value of real estate.....	\$	15,000 00
Mortgage loans on real estate.....		58,000 00
Book value of bonds and stocks.....		6,792,725 23
Cash in company's office and in bank.....		286,133 96
Total net ledger assets.....	\$	7,151,859 19

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	844 89
Interest accrued on bonds and stocks.....		10,136 17
Market value of bonds and stocks over book value.....		176,877 77
Net amount of uncollected premiums not more than three months due		399,021 21
Total admitted assets.....	\$	7,738,739 23

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	302,614 43
Total unearned premiums.....		2,601,689 81
All other liabilities.....		155,435 61
Total amount of all liabilities.....	\$	3,059,739 85
Joint stock capital paid up in cash.....		1,000,000 00
Divisible surplus.....		3,678,999 38
Total	\$	7,738,739 23

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	550,078,010 00
Fire risks written in 1897.....		415,515,753 00
Premiums thereon.....		3,927,062 25
Net amount fire risks in force December 31, 1897.....		551,153,913 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,584,579 58
Premiums received.....		28,250 26
Losses paid.....		5,067 22
Losses incurred.....		3,773 97
Amount at risk.....		2,582,756 50
Expense		8,923 89
Tax		565 00

GERMAN FIRE INSURANCE COMPANY.

Principal Office.....Peoria, Ill.

(Organized in 1876.)

BERNARD CREMER, PRESIDENT. CHARLES CREMER, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 408,176 59

I. INCOME.

Net cash received for premiums.....	\$	108,128 98
Received from interest.....		21,366 82
Received from rents and all other sources.....		205 51
Total income.....	\$	129,701 31
Total footings.....	\$	537,877 90

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	48,913 63
Paid for interest or dividends.....		18,000 00
Commissions or brokerage.....		24,869 70
Rents		650 00
Salaries to officers and employees.....		5,395 00
Taxes		2,626 95
All other disbursements.....		7,245 67
Total expenditures.....	\$	107,700 95
Balance	\$	430,176 95

III. LEDGER ASSETS.

Book value of real estate.....	\$	10,000 00
Mortgage loans on real estate.....		269,604 83
Collateral loans.....		42,750 00
Cash in company's office.....		1,893 37
Cash in bank.....		77,241 68
Agents' debit balances.....		19,012 07
All other assets.....		9,675 00
Total net ledger assets.....	\$	430,176 95

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	15,145 55
Interest accrued on collateral loans.....		1,279 99
Net amount of uncollected premiums not more than three months due		14,259.06
Total admitted assets.....	\$	446,602 49

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	6,490 74
Total unearned premiums.....		102,248 82
All other.....		4,753 01
<hr/>		
Total amount of all liabilities.....	\$	113,492 57
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		133,109 92
<hr/>		
Total	\$	446,602 49

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	14,772,596 00
Fire risks written in 1897.....		8,215,865 00
Premiums thereon.....		127,329 11
Net amount fire risks in force December 31, 1897.....		15,498,982 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	460,240 00
Premiums received.....		5,375 17
Losses paid.....		461 90
Losses incurred.....		461 90
Amount at risk.....		920,480 00
Expense		1,905 69
Tax		107 50

GERMAN FIRE INSURANCE COMPANY.

Principal Office.....Pittsburg, Pa.

(Organized in 1862.)

A. E. SUCCOP, PRESIDENT.

A. H. ECKERT, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 446,293 73

I. INCOME.

Net cash received for premiums.....	\$	207,161 56
Received from interest and dividends.....		23,579 69
Received from rents		407 98
All other sources.....		7,000 00
<hr/>		
Total income.....	\$	238,149 23
<hr/>		
Total footings.....	\$	684,442 96

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	101,201 31
Paid for interest or dividends.....		20,000 00
Commissions or brokerage.....		51,649 19
Rents		1,675 00

Salaries to officers and employees.....	9,519 96
Taxes	5,632 02
All other disbursements.....	12,614 00
Total expenditures.....	\$ 202,291 48
Balance	\$ 482,151 48

III. LEDGER ASSETS.

Book value of real estate.....	\$ 1,500 00
Mortgage loans on real estate.....	282,155 00
Collateral loans.....	18,300 00
Book value of bonds and stocks.....	156,049 15
Cash in bank.....	26,147 33
Total net ledger assets.....	\$ 482,151 48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 4,482 24
Interest due and accrued on bonds and stocks.....	742 83
Interest due and accrued on collateral loans.....	22 23
Market value of real estate over book value.....	700 00
Market value of bonds and stocks over book value.....	13,542 35
Net amount of uncollected premiums not more than three months due	28,155 96
Total admitted assets.....	\$ 529,797 09

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 21,387 41
Total unearned premiums.....	165,979 87
All other liabilities.....	5,912 40
Total amount of all liabilities.....	\$ 193,279 68
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	136,517 41
Total	\$ 529,797 09

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 26,009,703 00
Fire risks written in 1897.....	17,728,726 00
Premiums thereon.....	261,464 78
Net amount fire risks in force December 31, 1897.....	23,305,932 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 249,397 00
Premiums received.....	2,839 99
Losses paid.....	3,002 98
Losses incurred.....	1,372 67
Expense	733 70
Tax	56 80

GERMAN MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....Denver, Colo.

CONRAD WALBRACH, PRESIDENT. CHAS. J. KNOCH, SECRETARY.

I. INCOME.

Net cash received for premiums and assessments.....	\$	2,166 55
Total income.....		2,166 55

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	47 75
Commissions or brokerage.....		378 50
Salaries to officers and employees.....		270 00
Taxes		70 44
All other disbursements.....		144 43
Total expenditures.....		911 12

III. ASSETS.

Cash in bank.....	\$	2,280 31
Mutual premium notes for policies in force.....		6,972 23
Cash premiums in course of transmission.....		142 10
Total		9,394 64
Deduct unadmitted assets.....		135 00
Total assets.....		9,259 64

IV. LIABILITIES.

Total unearned premiums.....	\$	1,589 70
Unearned premium notes.....		2,963 75
Total liabilities.....		4,553 45

V. MISCELLANEOUS (MUTUAL BUSINESS).

Fire risks in force December 31, previous year.....	\$	476,000 00
Fire risks written in 1897.....		311,375 00
Premium notes.....		3,575 70
Net amount fire risks in force December 31, 1897.....		432,405 00
Premium notes in force.....		6,972 23

CASH BUSINESS.

Risks written.....	\$	3,600 00
Premiums received.....		21 15
Losses paid.....		47 75
Losses incurred.....		47 75
Expense		863 37
Tax		42 24

GERMANIA FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1859.)

HUGO SCHUMANN, PRESIDENT. CHARLES RUYKHAVER, SECRETARY.
CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,893,240 74

I. INCOME.

Net cash received for premiums.....	\$ 1,187,812 14
Received from interest and dividends.....	141,277 63
Received from rents and all other sources.....	46,328 30
Total income.....	\$ 1,374,918 07
Total footings.....	\$ 5,268,158 81

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 431,815 80
Paid for interest or dividends.....	120,000 00
Commissions or brokerage.....	195,696 98
Rents	41,311 89
Salaries to officers and employees.....	125,714 14
Taxes	25,147 50
All other disbursements.....	109,926 82
Total expenditures.....	\$ 1,049,613 13
Balance	\$ 4,218,545 68

III. LEDGER ASSETS.

Book value of real estate.....	\$ 655,000 00
Mortgage loans on real estate.....	299,100 00
Book value of bonds and stocks.....	3,014,734 64
Cash in company's office.....	3,294 66
Cash in bank.....	101,238 36
Cash in hands of department managers.....	16,415 93
Agents' debit balances.....	168,762 09
Total	\$ 4,258,545 68
Deduct ledger liabilities.....	40,000 00
Total net ledger assets.....	\$ 4,218,545 68

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 6,956 25
Interest accrued on bonds and stocks.....	2,500 00
Rent due and accrued on company's property or lease.....	3,268 09
Market value of bonds and stocks over book value.....	60,740 36
Net amount of uncollected premiums not more than three months due	24,993 85
Total admitted assets.....	\$ 4,317,004 23

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	61,253 30
Total unearned premiums.....		1,411,908 64
All other liabilities.....		1,075 00
<hr/>		
Total amount of all liabilities.....	\$	1,474,236 94
Joint stock capital paid up in cash.....		1,000,000 00
Divisible surplus.....		1,842,767 29
<hr/>		
Total	\$	4,317,004 23

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	317,571,740 00
Fire risks written in 1897.....		206,187,985 00
Premiums thereon.....		1,622,051 87
Net amount fire risks in force December 31, 1897.....		321,083,766 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	186,025 00
Premiums received.....		2,142 33
Losses paid.....		23 56
Losses incurred.....		23 56
Amount at risk.....		193,925 00
Expense		596 39
Tax		42 85

**GIRARD FIRE AND MARINE INSURANCE
COMPANY.**

Principal Office.....Philadelphia, Pa.

(Organized in 1853.)

ALFRED S. GILLETT, PRESIDENT. EDWIN F. MERRILL, SECRETARY.
CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,777,321 56

I. INCOME.

Net cash received for premiums.....	\$	450,117 96
Received from interest and dividends.....		77,481 17
Received from rents.....		20,707 56
All other sources.....		2,867 99
<hr/>		
Total income.....	\$	551,174 68
<hr/>		
Total footings.....	\$	2,328,496 24

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	176,542 92
Deposit premiums returned.....		31,008 50

Paid for interest or dividends.....	69,000 00
Commissions or brokerage.....	90,443 21
Salaries and allowances to agents.....	16,328 81
Rents	5,000 00
Salaries to officers and employees.....	43,173 96
Taxes	18,504 60
All other disbursements.....	36,175 24
Total expenditures.....	\$ 486,177 24
Balance	\$ 1,842,319 00

III. LEDGER ASSETS.

Book value of real estate.....	\$ 281,930 10
Mortgage loans on real estate.....	795,910 00
Collateral loans.....	83,550 00
Book value of bonds and stocks.....	509,373 86
Cash in company's office.....	10,214 91
Cash in bank.....	127,460 90
Bills receivable.....	24,105 78
All other assets.....	10,566 90
Total	\$ 1,843,112 45
Deduct ledger liabilities.....	793 45
Total net ledger assets.....	\$ 1,842,319 00

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 14,333 24
Interest accrued on bonds and stocks.....	3,155 84
Interest accrued on collateral loans.....	354 05
Rent accrued on company's property or lease.....	532 23
Market value of real estate over book value.....	84,269 90
Market value of bonds and stocks over book value.....	13,257 77
Net amount of uncollected premiums not more than three months due	78,407 53
Total admitted assets.....	\$ 2,036,629 56

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 33,871 01
Total unearned premiums.....	379,997 37
Amount reclaimable on perpetual policies.....	601,688 69
All other liabilities.....	21,306 66
Total amount of all liabilities.....	\$ 1,036,863 73
Joint stock capital paid up in cash.....	300,000 00
Divisible surplus.....	699,765 83
Total	\$ 2,036,629 56

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 75,851,852 00
Fire risks written in 1897.....	47,162,560 00
Premiums thereon.....	463,836 04
Net amount fire risks in force December 31, 1897.....	73,616,751 00
Perpetual risks (not included above).....	30,897,991 00
Premiums on same.....	668,542 99

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	488,425 00
Premiums received.....		5,310 88
Losses paid.....		726 29
Losses incurred.....		771 19
Expense		1,364 32
Tax		106 22

GLENS FALLS INSURANCE COMPANY.

Principal Office.....Glens Falls, N. Y.

(Organized in 1849.)

J. L. CUNNINGHAM, PRESIDENT. R. A. LITTLE, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,689,411 92

I. INCOME.

Net cash received for premiums.....	\$	811,383 58
Received from interest and dividends.....		167,621 31
Received from rents.....		2,181 51
All other sources.....		421 71
Total income.....	\$	981,608 11
Total footings.....	\$	3,671,020 03

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	399,239 93
Deposit premiums returned.....		40,000 00
Commissions or brokerage.....		168,107 21
Salaries to officers and employees.....		67,054 85
Taxes		42,013 74
All other disbursements.....		58,415 59
Total expenditures.....	\$	774,831 32
Balance	\$	2,896,188 71

III. LEDGER ASSETS.

Book value of real estate.....	\$	58,750 00
Montgage loans on real estate.....		1,144,366 18
Collateral loans.....		4,000 00
Book value of bonds and stocks.....		1,430,587 87
Cash in company's office.....		4,353 82
Cash in bank.....		252,817 67
Bills receivable.....		1,313 17
Total net ledger assets.....	\$	2,896,188 71

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	5,819 11
Interest due and accrued on bonds and stocks.....		9,339 44
Market value of bonds and stocks over book value.....		87,190 00
Net amount of uncollected premiums not more than three months due		75,622 21
		<hr/>
Gross assets.....	\$	3,074,159 47
Deduct assets not admitted.....		20,000 00
		<hr/>
Total admitted assets.....	\$	3,054,159 47

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	49,805 51
Total unearned premiums.....		917,763 17
All other liabilities.....		10,000 00
		<hr/>
Total amount of all liabilities.....	\$	977,568 68
Joint stock capital paid up in cash.....		200,000 00
		<hr/>
Total	\$	1,177,568 68

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	170,758,630 00
Fire risks written in 1897.....		91,636,886 00
Premiums thereon.....		987,144 59
Net amount fire risks in force December 31, 1897.....		167,852,505 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	401,125 00
Premiums received.....		4,389 21
Losses paid.....		544 19
Losses incurred.....		544 19
Expense		1,242 28
Tax		87 78

GLOBE FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1863.)

E. C. JAMESON, PRESIDENT. WM. VALENTINE, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 508,612 95

I. INCOME.

Net cash received for premiums.....	\$	657,277 00
Received from interest and dividends.....		21,811 88
Received from all other sources.....		25 00
		<hr/>
Total income.....	\$	679,113 88

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	425,418 03
Paid for interest or dividends.....		12,000 00
Commissions or brokerage.....		188,316 41
Rents		1,000 00
Salaries to officers and employees.....		4,930 00
Taxes		12,422 42
All other disbursements.....		1,618 82
		<hr/>
Total expenditures.....	\$	645,705 68
		<hr/>
Balance	\$	33,408 20

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	64,500 00
Book value of bonds and stocks.....		433,996 11
Cash in company's office and in bank.....		43,525 04
		<hr/>
Total net ledger assets.....	\$	542,021 15

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	916 54
Interest due and accrued on bonds and stocks.....		3,350 00
Market value of bonds and stocks over book value.....		21,640 14
Net amount of uncollected premiums not more than three months due		116,341 94
		<hr/>
Total admitted assets.....	\$	684,269 77

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	122,501 10
Total unearned premiums.....		202,524 74
All other liabilities.....		34,057 50
		<hr/>
Total amount of all liabilities.....	\$	359,083 14
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		125,186 63
		<hr/>
Total	\$	684,269 77

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	54,739,312 00
Fire risks written in 1897.....		94,605,480 00
Premiums thereon.....		941,183 27
Marine and inland risks written in 1897.....		1,705,700 00
Premiums received thereon.....		56,844 21
Net amount fire risks in force December 31, 1897.....		39,818,253 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	53,162 00
Premiums received.....		480 77
Tax		9 61

**GRANGE MUTUAL FIRE INSURANCE
COMPANY.**

Principal Office.....Denver, Colo.

E. PORTER SMITH, PRESIDENT. JAS. F. HENDERSON, SECRETARY.

I. INCOME.

Net cash received for assessments.....\$ 384 90

II. DISBURSEMENTS.

Net amount paid for losses.....\$ 307 38
Salaries to officers and employees..... 115 45
Taxes 64 60

Total expenditures.....\$ 487 43

III. ASSETS.

Cash in bank.....\$ 17 22
Premiums in course of collection..... 68 95

Total\$ 86 17

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....\$ 93,592 00
Fire risks written in 1897..... 34,640 00
Net amount fire risks in force December 31, 1897..... 123,907 00
Premiums received..... 384 90
Losses paid..... 307 38
Losses incurred..... 307 38
Expense 232 37
Tax 7 70

GREENWICH INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1835.)

MASON A. STONE, PRESIDENT. WALTER B. WARD, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,097,268 38

I. INCOME.

Net cash received for premiums.....\$ 882,915 99
Received from interest and dividends..... 40,854 17

Received from rents.....		16,937 52
All other sources.....		4,765 44
Total income.....	\$	945,473 12
Total footings.....	\$	2,042,741 50

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	473,406 03
Paid for interest or dividends.....		20,000 00
Commissions or brokerage.....		167,334 54
Rents		12,000 00
Salaries to officers and employees.....		105,821 39
Taxes		23,005 45
All other disbursements.....		87,586 60
Total expenditures.....	\$	889,154 01
Balance	\$	1,153,587 49

III. LEDGER ASSETS.

Book value of real estate.....	\$	127,500 00
Collateral loans.....		5,000 00
Book value of bonds and stocks.....		928,392 43
Cash in company's office.....		5,187 46
Cash in bank.....		61,874 28
Bills receivable.....		22,015 54
Agents' debit balances.....		5,371 18
Total	\$	1,155,340 89
Deduct ledger liabilities.....		1,753 40
Total net ledger assets.....	\$	1,153,587 49

NON-LEDGER ASSETS.

Interest due on bonds and stocks.....	\$	437 50
Market value of real estate over book value.....		72,500 00
Market value of bonds and stocks over book value.....		115,502 57
Net amount of uncollected premiums not more than three months due		118,404 55
Gross assets.....	\$	1,460,432 11
Deduct assets not admitted.....		5,000 00
Total admitted assets.....	\$	1,455,432 11

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	155,640 33
Total unearned premiums.....		643,147 91
Amount reclaimable on perpetual policies.....		931 50
All other liabilities.....		19,583 50
Total amount of all liabilities.....	\$	819,303 24
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		436,128 87
Total	\$	1,455,432 11

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 234,560,433 00
Marine and inland risks in force December 31, previous year.....	1,998,488 00
Fire risks written in 1897.....	127,628,414 00
Premiums thereon.....	964,565 83
Marine and inland risks written in 1897.....	44,503,809 00
Premiums received thereon.....	154,696 80
Net amount fire risks in force December 31, 1897.....	203,370,666 00
Net amount marine and inland risks in force December 31, 1897....	2,758,211 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 487,088 00
Premiums received.....	6,087 52
Losses paid.....	2,000 94
Losses incurred.....	2,959 18
Amount at risk.....	544,228 00
Expense	1,193 89
Tax	121 75

UNITED STATES BRANCH
OF THE
HAMBURG BREMEN FIRE INSURANCE
COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1854.)

F. O. AFFELD, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 1,322,667 06

I. INCOME.

Net cash received for premiums.....	\$ 1,093,564 28
Received from interest and dividends.....	56,231 64
All other sources.....	1,469 76
Total income.....	\$ 1,151,265 68
Total footings.....	\$ 2,473,932 74

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 531,982 29
Paid for interest or dividends.....	123,311 74
Commissions or brokerage.....	211,502 71
Salaries and allowances to agents.....	51,561 90
Rents	13,286 48
Salaries to officers and employees.....	44,498 51

Taxes	28,982 28
All other disbursements.....	62,832 89
Total expenditures.....	\$ 1,067,958 80
Balance	1,405,973 94

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,340,319 84
Cash in bank.....	62,370 01
Agents' debit balances.....	3,284 09
Total net ledger assets.....	\$ 1,405,973 94

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 19,029 16
Market value of bonds and stocks over book value....	54,692 25
Net amount of uncollected premiums not more than three months due	113,069 42
Gross assets.....	\$ 1,592,764 77
Deduct assets not admitted.....	3,284 09
Total admitted assets.....	\$ 1,589,480 68

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 80,660 00
Total unearned premiums.....	806,642 70
Total	\$ 887,302 70
Divisible surplus.....	702,177 98
Total	\$ 1,589,480 68

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 131,124,118 00
Fire risks written in 1897.....	111,693,598 00
Premiums thereon.....	1,359,027 85
Net amount fire risks in force December 31, 1897.....	129,068,022 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 553,781 00
Premiums received.....	7,891 78
Losses paid.....	5,559 21
Losses incurred.....	5,559 21
Amount at risk.....	984,600 00
Expense	1,978 34
Tax	157 84

HANOVER FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1852.)

I. REMSEN LANE, PRESIDENT. CHARLES L. ROE, SECRETARY.
CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,401,039 64

I. INCOME.

Net cash received for premiums.....	\$ 1,422,325 31
Received from interest and dividends.....	84,369 31
Received from rents.....	28,400 82
Other sources.....	69,587 50
Total income.....	\$ 1,604,682 94
Total footings.....	\$ 4,005,722 58

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 721,778 60
Paid for interest or dividends.....	80,000 00
Commissions or brokerage.....	259,557 94
Rents	16,660 00
Salaries to officers and employees.....	149,112 23
Taxes	36,814 41
All other disbursements.....	119,432 13
Total expenditures.....	\$ 1,383,355 31
Balance	\$ 2,622,367 27

III. LEDGER ASSETS.

Book value of real estate.....	\$ 420,368 75
Mortgage loans on real estate.....	7,000 00
Collateral loans.....	5,500 00
Book value of bonds and stocks.....	2,090,051 80
Cash in company's office.....	16,189 80
Cash in bank.....	83,256 92
Total net ledger assets.....	\$ 2,622,367 27

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 29 16
Interest accrued on bonds and stocks.....	17,592 50
Interest accrued on collateral loans.....	13 75
Rent due on company's property or lease.....	871 12
Market value of real estate over book value.....	29,031 25
Market value of bonds and stocks over book value.....	77,996 20
Net amount of uncollected premiums not more than three months due	203,894 37
Total admitted assets.....	\$ 2,952,395 62

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	210,506 08
Total unearned premiums.....		1,157,019 26
<hr/>		
Total amount of all liabilities.....	\$	1,367,525 34
Joint stock capital paid up in cash.....		1,000,000 00
Divisible surplus.....		584,870 28
<hr/>		
Total	\$	2,952,395 62

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	204,753,127 87
Fire risks written in 1897.....		157,078,711 95
Premiums thereon.....		1,796,592 61
Net amount fire risks in force December 31, 1897.....		198,808,238 22

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	438,146 00
Premiums received.....		6,186 75
Losses paid.....		656 02
Losses incurred.....		712 47
Amount at risk.....		770,521 00
Expense		1,425 45
Tax		123 73

HARTFORD FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1810.)

GEORGE L. CHASE, PRESIDENT.

P. C. ROYCE, SECRETARY.

CASH CAPITAL, \$1,250,000.

I. INCOME.

Net cash received for premiums.....	\$	5,742,564 74
Received from interest and dividends.....		390,105 80
Received from rents.....		6,735 35
All other sources.....		150 04
<hr/>		
Total	\$	6,139,555 93

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	3,212,619 45
Paid for interest or dividends.....		375,000 00
Commissions or brokerage.....		908,621 37
Salaries to officers and employees.....		434,730 37
Taxes		127,663 34
All other disbursements.....		506,383 49
<hr/>		
Total expenditures.....	\$	5,560,018 02
<hr/>		
Balance	\$	579,537 91

III. LEDGER ASSETS.

Book value of real estate.....	\$ 562,221 18
Mortgage loans on real estate.....	1,554,590 00
Collateral loans.....	14,800 00
Book value of bonds and stocks.....	6,256,230 39
Cash in company's office and in bank.....	815,769 49
Agents' debit balances.....	607,871 37
Total net ledger assets.....	\$ 9,811,482 43

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 28,938 49
Interest due and accrued on collateral loans.....	56 75
Rent due and accrued on company's property or lease.....	1,034 44
Market value of real estate over book value.....	84,778 82
Market value of bonds and stocks over book value.....	468,338 36
Net amount of uncollected premiums not more than three months due	425,000 00
Total admitted assets.....	\$ 10,819,629 29

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 510,749 39
Total unearned premiums.....	4,809,083 79
Total amount of all liabilities.....	\$ 5,319,833 18
Joint stock capital paid up in cash.....	1,250,000 00
Divisible surplus.....	4,249,796 11
Total	\$ 10,819,629 29

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 788,511,325 00
Fire risks written in 1897.....	591,318,441 00
Premiums thereon.....	7,286,258 32
Net amount fire risks in force December 31, 1897.....	784,594,406 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 3,427,311 00
Premiums received.....	56,094 20
Losses paid.....	13,350 74
Losses incurred.....	15,237 73
Expense	16,231 34
Tax	1,121 88

UNITED STATES BRANCH
OF THE
HELVETIA SWISS FIRE INSURANCE
COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1876.)

WEED & KENNEDY, UNITED STATES MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 658,374 96

I. INCOME.

Net cash received for premiums.....	\$ 346,046 96
Received from interest and dividends.....	22,736 83
Received from rents and all other sources.....	654 45
	<hr/>
Total income.....	\$ 368,274 04
	<hr/>
Total footings.....	\$ 1,027,813 20

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 99,622 58
Remitted to home office.....	71,287 77
Commissions or brokerage.....	82,397 10
Salaries to officers and employees.....	2,625 00
Taxes	6,345 02
All other disbursements.....	12,574 41
	<hr/>
Total expenditures.....	\$ 274,851 88
	<hr/>
Balance	\$ 752,961 32

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 635,302 36
Cash in company's office.....	42 65
Cash in bank.....	117,616 31
	<hr/>
Total net ledger assets.....	\$ 752,961 32

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 3,516 66
Market value of bonds and stocks over book value.....	14,060 14
Net amount of uncollected premiums not more than three months due	58,974 85
	<hr/>
Total admitted assets.....	\$ 829,512 97

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	38,044 49
Total unearned premiums.....		183,438 88
All other liabilities.....		15,882 74
<hr/>		
Total amount of all liabilities.....	\$	237,366 11
Divisible surplus.....		592,146 86
<hr/>		
Total	\$	829,512 97

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	21,082,129 00
Fire risks written in 1897.....		46,867,203 00
Premiums thereon.....		456,581 15
Net amount fire risks in force December 31, 1897.....		36,055,649 00

BUSINESS IN COLORADO IN 1897.

Risks written	\$	429,589 00
Premiums received.....		5,863 00
Losses paid.....		306 07
Losses incurred.....		400 57
Amount at risk.....		503,014 00
Tax		117 26

HOME INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1853.)

DANIEL A. HEALD, PRESIDENT.

WILLIAM L. BIGELOW AND THOMAS B. GREENE, SECRETARIES.

CASH CAPITAL, \$3,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 9,565,996 59

I. INCOME.

Net cash received for premiums.....	\$	4,514,411 66
Received from interest and dividends.....		376,143 90
Received from rents.....		163,927 34
All other sources.....		51,451 25
<hr/>		
Total income.....	\$	5,105,934 15
<hr/>		
Total footings.....	\$	14,671,930 74

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	2,203,396 53
Paid for interest or dividends.....		300,000 00
Commissions or brokerage.....		829,582 36
Rents		49,820 47

Salaries to officers and employees.....	405,028 30
Taxes	103,363 51
All other disbursements.....	412,478 39
Total expenditures.....	\$ 4,303,669 56
Balance	\$ 10,368,261 18

III. LEDGER ASSETS.

Book value of real estate.....	\$ 1,744,014 55
Mortgage loans on real estate.....	325,612 33
Collateral loans.....	136,725 00
Book value of bonds and stocks.....	7,325,200 68
Cash in bank.....	554,222 51
Bills receivable.....	2,807 62
Agents' debit balances.....	281,152 98
Total	\$ 10,369,735 67
Deduct ledger liabilities.....	1,474 49
Total net ledger assets.....	\$ 10,368,261 18

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 7,766 00
Interest due and accrued on bonds and stocks.....	47,021 00
Interest due and accrued on collateral loans.....	878 73
Interest due and accrued on other assets.....	1,189 61
Market value of bonds and stocks over book value.....	763,162 03
Net amount of uncollected premiums not more than three months due	180,777 53
Gross assets.....	\$ 11,369,056 08
Deduct assets not admitted.....	72,552 93
Total admitted assets.....	\$ 11,296,503 15

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 420,751 05
Total unearned premiums.....	4,155,150 00
All other liabilities.....	150,333 63
Total amount of all liabilities.....	\$ 4,726,234 68
Joint stock capital paid up in cash.....	3,000,000 00
Divisible surplus.....	3,570,268 47
Total	\$ 11,296,503 15

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 933,147,095 00
Marine and inland risks in force December 31, previous year.....	9,981,334 00
Fire risks written in 1897.....	646,877,844 00
Premiums thereon.....	5,680,204 37
Marine and inland risks written in 1897.....	74,065,847 00
Premiums received thereon.....	310,590 45
Net amount fire risks in force December 31, 1897.....	830,848,929 00
Net amount marine and inland risks in force December 31, 1897....	8,266,824 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	3,844,245 00
Premiums received.....		40,893 47
Losses paid.....		5,614 74
Losses incurred.....		5,726 29
Amount at risk.....		4,937,548 00
Expense		8,178 69
Tax		817 87

HOME MUTUAL INSURANCE COMPANY.

Principal Office.....San Francisco, Cal.

(Organized in 1864.)

WM. J. DUTTON, PRESIDENT. STEPHEN D. IVES, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 794,025 78

I. INCOME.

Net cash received for premiums.....	\$	357,645 53
Received from interest and dividends.....		37,344 70
Received from rents.....		11,861 90
All other sources.....		11,950 17
Total income.....		\$ 418,802 30
Total footings.....		\$ 1,212,828 03

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	168,942 04
Paid for interest or dividends.....		36,000 00
Commissions or brokerage.....		63,811 55
Salaries and allowances to agents.....		8,982 19
Rents		5,280 00
Salaries to officers and employees.....		49,801 49
Taxes		12,331 20
All other disbursements.....		18,163 09
Total expenditures.....		\$ 363,311 66
Balance	\$	849,516 42

III. LEDGER ASSETS.

Book value of real estate.....	\$	306,200 00
Mortgage loans on real estate.....		269,266 00
Collateral loans.....		36,500 00
Book value of bonds and stocks.....		163,425 00
Cash in company's office.....		6,363 92
Cash in bank.....		69,144 53
Total		\$ 850,899 45
Deduct ledger liabilities.....		1,383 03
Total net ledger assets.....		\$ 849,516 42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	3,276 20
Interest due and accrued on collateral loans.....		166 60
Net amount of uncollected premiums not more than three months due		59,682 36
Total admitted assets.....	\$	912,641 58

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	14,124 63
Total unearned premiums.....		246,689 90
Total amount of all liabilities.....	\$	260,814 53
Joint stock capital paid up in cash.....		300,000 00
Divisible surplus.....		351,827 05
Total	\$	912,641 58

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	32,812,380 00
Marine and inland risks in force December 31, previous year.....		721,724 00
Fire risks written in 1897.....		32,141,771 00
Premiums thereon.....		439,525 01
Marine and inland risks written in 1897.....		1,882,424 00
Premiums received thereon.....		50,292 03
Net amount fire risks in force December 31, 1897.....		35,610,645 00
Net amount marine and inland risks in force December 31, 1897....		508,519 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	670,742 00
Premiums received.....		13,516 04
Losses paid.....		4,148 85
Losses incurred.....		4,429 60
Expense		4,744 81
Tax		270 32

UNITED STATES BRANCH
OF THE
IMPERIAL INSURANCE COMPANY, LTD.

Principal Office.....New York, N. Y.

(Organized in 1803.)

J. J. COURTNEY, GENERAL ATTORNEY.

I. INCOME.

Net cash received for premiums.....	\$	1,127,312 49
Received from interest and dividends.....		40,082 78
Received from all other sources.....		11,325 79
Total income.....	\$	1,178,721 06

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	579,334	07
Commissions or brokerage.....		217,262	01
Salaries to officers and employees.....		97,501	11
Taxes		30,341	35
All other disbursements.....		80,982	23
Total expenditures.....	\$	1,005,420	77

III. LEDGER ASSETS.

Value of real estate.....	\$	476,634	70
Book value of bonds and stocks.....		1,111,807	50
Cash in bank.....		138,590	85
Bills receivable.....		954	81
Interest due and accrued on bonds and stocks not included in market value.....		5,091	66
Gross premiums in course of collection.....		173,090	56
All other.....		3,996	80
Gross assets.....	\$	1,910,166	88

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	100,313	13
Total unearned premiums.....		807,906	48
All other liabilities.....		12,032	81
Total amount of all liabilities.....	\$	920,252	42
Divisible surplus.....		989,914	46
Total	\$	1,910,166	88

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	159,290,319	00
Fire risks written in 1897.....		122,287,580	00
Premiums thereon.....		1,443,262	22
Net amount fire risks in force December 31, 1897.....		150,639,940	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,191,242	39
Premiums received.....		21,878	40
Losses paid.....		6,835	54
Losses incurred.....		7,442	16
Expense		4,813	24
Tax		437	56

INSURANCE COMPANY OF NORTH AMERICA.

Principal Office.....Philadelphia, Pa.

(Organized in 1792.)

CHARLES PLATT, PRESIDENT. GREVILLE E. FRYER, SECRETARY.

CASH CAPITAL, \$3,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 8,395,564 70

I. INCOME.

Net cash received for premiums.....	\$ 5,467,902 03
Received from interest and dividends.....	330,627 61
Received from rents.....	8,500 84
All other sources.....	2,626 36
Total income.....	\$ 5,809,656 84
Total footings.....	\$ 14,205,221 54

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,418,436 36
Deposit premiums returned.....	18,816 60
Paid for interest or dividends.....	360,000 00
Commissions or brokerage.....	982,776 94
Salaries to officers and employees.....	286,750 51
Taxes	137,198 58
All other disbursements.....	387,485 49
Total expenditures.....	\$ 5,591,464 48
Balance	\$ 8,613,757 06

III. LEDGER ASSETS.

Book value of real estate.....	\$ 540,936 99
Mortgage loans on real estate.....	2,386,743 49
Collateral loans.....	35,000 00
Book value of bonds and stocks.....	4,806,530 00
Cash in company's office and in bank.....	779,947 15
Bills receivable.....	62,350 08
Agents' debit balances.....	802,034 80
Book accounts.....	63,924 82
Reinsurance	43,566 70
Total	\$ 8,656,649 15
Deduct ledger liabilities.....	42,892 09
Total net ledger assets.....	\$ 8,613,757 06

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 51,526 90
Market value of bonds and stocks over book value.....	450,660 00
Net amount of uncollected premiums not more than three months due	864,384 88
Gross assets.....	\$ 9,980,328 84
Deduct assets not admitted.....	39,260 67
Total admitted assets.....	\$ 9,941,068 17

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	422,935 00
Total unearned premiums.....		3,174,237 19
Amount reclaimable on perpetual policies.....		780,559 51
<hr/>		
Total amount of all liabilities.....	\$	4,377,731 70
Joint stock capital paid up in cash.....		3,000,000 00
Divisible surplus.....		2,602,597 14
<hr/>		
Total	\$	9,980,328 84

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	609,153,802 00
Marine and inland risks in force December 31, previous year.....		41,898,256 00
Fire risks written in 1897.....		617,245,193 00
Premiums thereon.....		4,690,674 52
Marine and inland risks written in 1897.....		379,029,726 00
Premiums received thereon.....		2,206,837 68
Net amount fire risks in force December 31, 1897.....		606,452,740 00
Net amount fire and marine risks in force December 31, 1897.....		5,268,877 00
Perpetual risks (not included above).....		34,049,227 26
Premiums on same.....		857,723 22

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	2,767,204 00
Premiums received.....		51,351 72
Losses paid.....		7,271 60
Losses incurred.....		6,057 66
Expense		15,074 53
Tax		1,027 03

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Principal Office.....Philadelphia, Pa.

(Organized in 1794.)

GEORGE G. CROWELL, PRESIDENT. A. B. EARLE, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 767,100 72

I. INCOME.

Net cash received for premiums.....	\$	276,605 39
Received from interest and dividends.....		9,844 35
Received from rents.....		21,924 33
Other sources.....		521 64
<hr/>		
Total income.....	\$	308,895 71
<hr/>		
Total footings.....	\$	1,075,996 43

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	127,614	62
Deposit premiums returned.....		9,379	72
Paid for interest or dividends.....		10,000	00
Commissions or brokerage.....		65,325	84
Salaries and allowances to agents.....		7,600	00
Rents		5,000	00
Salaries to officers and employees.....		16,175	00
Taxes		11,290	51
All other disbursements.....		37,925	85
		<hr/>	
Total expenditures.....	\$	290,311	54
		<hr/>	
Balance	\$	785,684	89

III. LEDGER ASSETS.

Book value of real estate.....	\$	311,388	45
Mortgage loans on real estate.....		47,600	00
Book value of bonds and stocks.....		186,893	01
Cash in company's office and bank.....		29,350	89
Cash in hands of managers and agents.....		65,952	63
Bills receivable.....		1,963	25
Other assets.....		19,574	69
		<hr/>	
Total net ledger assets.....	\$	662,722	92

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	1,015	81
Interest due and accrued on bonds and stocks.....		120	00
Rent due and accrued on company's property or lease.....		4,632	67
Market value of real estate over book value.....		37,630	92
Market value of bonds and stocks over book value.....		5,451	99
Net amount of uncollected premiums not more than three months due		42,907	08
		<hr/>	
Total admitted assets.....	\$	754,481	39

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	28,243	00
Total unearned premiums.....		172,861	95
Amount reclaimable on perpetual policies.....		215,859	92
		<hr/>	
Total amount of all liabilities.....	\$	416,964	87
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus.....		137,516	52
		<hr/>	
Total	\$	754,481	39

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	33,155,136	00
Fire risks written in 1897.....		28,533,272	00
Premiums thereon.....		356,504	77
Net amount fire risks in force December 31, 1897.....		26,294,649	00
Perpetual risks (not included above).....		7,178,167	00
Premiums on same.....		239,844	36

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 428,883 00
Premiums received.....	7,258 27
Losses paid.....	1,567 34
Losses incurred.....	1,237 39
Amount at risk.....	523,676 00
Expense	2,874 26
Tax	145 06

UNITED STATES BRANCH
OF THE
LANCASHIRE INSURANCE COMPANY.

Principal Office.....Chicago, Ill.

(Organized in 1852.)

C. B. GILBERT, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,038,744 10

I. INCOME.

Net cash received for premiums.....	\$ 1,979,785 23
Received from interest and dividends.....	50,869 43
Received from rents.....	8,292 11
All other sources.....	53,994 52
Total income.....	\$ 2,092,941 29
Total footings.....	\$ 4,131,685 39

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 965,907 75
Deposit premiums returned.....	14 40
Commissions or brokerage.....	376,648 66
Rents	7,778 04
Salaries to officers and employees.....	164,728 48
Taxes	48,176 91
All other disbursements.....	130,146 17
Remitted to home office.....	296,093 63
Total expenditures.....	\$ 1,989,494 04
Balance	\$ 2,142,191 35

III. LEDGER ASSETS.

Book value of real estate.....	\$ 385,585 72
Book value of bonds and stocks.....	1,554,570 77
Cash in company's office.....	996 99
Cash in bank.....	200,383 97
Agents' debit balances.....	653 90
Total	\$ 2,142,191 35

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NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	12,086 73
Net amount of uncollected premiums not more than three months due		248,630 01
Total admitted assets.....	\$	2,402,908 09

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	228,583 29
Total unearned premiums.....		1,450,770 02
Amount reclaimable on perpetual policies.....		4,002 75
All other liabilities.....		5,000 00
Total amount of all liabilities.....	\$	1,688,356 06
Divisible surplus.....		714,552 03
Total	\$	2,402,908 09

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	240,152,793 00
Fire risks written in 1897.....		234,202,375 00
Premiums thereon.....		2,526,303 51
Net amount fire risks in force December 31, 1897.....		242,250,573 00
Perpetual risks (not included above).....		140,700 00
Premiums on same.....		4,447 50

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	993,692 00
Premiums received.....		18,139 48
Losses paid.....		2,404 08
Losses incurred.....		1,707 08
Amount at risk.....		1,435,935 00
Expense		4,010 37
Tax		352 79

UNITED STATES BRANCH
OF THE
LAW UNION AND CROWN FIRE AND LIFE
INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in United States in 1897.)

HALL & HENSHAW, UNITED STATES MANAGERS.

I. INCOME.

Net cash received for premiums.....	\$	173,531 31
Received from interest and dividends.....		7,275 00
Received from home office.....		606,447 50
Total income.....	\$	787,253 81

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	10,654 92
Commissions or brokerage.....		52,130 16
Salaries to officers and employees.....		1,050 00
Taxes		1,787 88
All other disbursements.....		369 58
Remitted to home office.....		58,275 00
		<hr/>
Total expenditures.....	\$	124,267 54
		<hr/>
Balance	\$	662,986 27

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	601,447 50
Cash in bank.....		54,984 17
Agents' debit balances.....		21,081 11
		<hr/>
Total	\$	677,462 78
Deduct ledger liabilities.....		14,476 51
		<hr/>
Total net ledger assets.....	\$	662,986 27

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	375 00
Net amount of uncollected premiums not more than three months due		4,766 82
		<hr/>
Total admitted assets.....	\$	668,128 09

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	14,810 64
Total unearned premiums.....		132,162 17
		<hr/>
Total amount of all liabilities.....	\$	146,972 81
Reserve or guaranty fund.....		200,000 00
Divisible surplus.....		321,155 28
		<hr/>
Total	\$	668,128 09

V. MISCELLANEOUS.

Fire risks written in 1897.....	\$	24,451,616 00
Premiums thereon.....		214,906 47
Net amount fire risks in force December 31, 1897.....		19,438,430 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	40,500 00
Premiums received.....		640 86
Amount at risk.....		40,500 00
Expense		167 92
Tax		12 82

UNITED STATES BRANCH
OF THE
LION FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1879.)

MARTIN BENNETT, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 840,196 56

I. INCOME.

Net cash received for premiums.....	\$ 586,500 62
Received from interest and dividends.....	27,902 70
Received from rents.....	284 00
Total income.....	\$ 614,687 32
Total footings.....	\$ 1,454,883 88

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 303,353 83
Remitted to home office.....	45,433 11
Commissions or brokerage.....	125,045 37
Rents	983 61
Salaries to officers and employees.....	40,695 18
Taxes	16,127 17
All other disbursements.....	40,401 60
Total expenditures.....	\$ 572,039 87
Balance	\$ 882,844 01

III. LEDGER ASSETS.

Book value of real estate.....	\$ 4,500 00
Mortgage loans on real estate.....	239,637 50
Book value of bonds and stocks.....	482,287 50
Cash in company's office.....	317 66
Cash in bank.....	130,793 53
Agents' debit balances.....	25,561 40
Total	\$ 883,097 59
Deduct ledger liabilities.....	253 58
Total net ledger assets.....	\$ 882,844 01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 4,653 57
Interest due and accrued on bonds and stocks.....	6,227 08
Market value of bonds and stocks over book value.....	5,152 50
Net amount of uncollected premiums not more than three months due	36,991 09
Gross assets.....	\$ 935,868 25
Deduct assets not admitted.....	9,762 50
Total admitted assets.....	\$ 926,105 75

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	52,754 76
Total unearned premiums.....		407,994 96
<hr/>		
Total amount of all liabilities.....	\$	460,749 72
Reserve or guaranty fund.....		210,000 00
Divisible surplus.....		255,356 03
<hr/>		
Total	\$	926,105 75

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	67,372,109 00
Fire risks written in 1897.....		71,008,492 00
Premiums thereon.....		807,242 11
Net amount fire risks in force December 31, 1897.....		67,643,717 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	850,417 89
Premiums received.....		16,461 09
Losses paid.....		10,347 66
Losses incurred.....		9,094 51
Expense		2,798 37
Tax		329 22

UNITED STATES BRANCH
OF THE
LIVERPOOL AND LONDON AND GLOBE
INSURANCE COMPANY.

Principal Office.....New York City.

(Organized in United States in 1848.)

Amount of net ledger assets December 31 of previous year.....\$ 8,163,054 55

I. INCOME.

Net cash received for premiums.....	\$	5,201,483 46
Received from interest and dividends.....		229,776 94
Received from rents.....		89,161 17
All other sources.....		2,639 66
<hr/>		
Total income.....	\$	5,523,061 23
<hr/>		
Total footings.....	\$	13,686,115 78

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	2,645,435 43
Deposit premiums returned.....		12,041 69
Remitted to home office.....		864,270 68

Life expenditures.....	15,355 28
Commission or brokerage to agents.....	906,281 15
Rents	54,382 38
Salaries to officers and employees.....	323,986 45
Taxes	143,365 15
All other disbursements.....	269,768 64
Total expenditures.....	\$ 5,234,886 85
Balance	\$ 8,451,228 93

III. LEDGER ASSETS.

Book value of real estate.....	\$ 1,730,287 63
Mortgage loans on real estate.....	3,674 371 14
Collateral loans.....	1,700 00
Book value of bonds and stocks.....	2,366,824 86
Cash in company's office.....	2,342 39
Cash in bank.....	675,289 71
Bills receivable.....	413 20
Total net ledger assets.....	\$ 8,451,228 93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 45,843 17
Interest due and accrued on bonds and stocks.....	6,050 00
Interest due and accrued on collateral loans.....	201 28
Rent due and accrued on company's property or lease.....	13,470 44
Market value of real estate over book value.....	14,712 37
Market value of bonds and stocks over book value.....	209,425 14
Net amount of uncollected premiums not more than three months due	827,754 28
All other assets.....	790 84
Total admitted assets.....	\$ 9,569,476 55

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 556,098 00
Total unearned premiums.....	3,889,687 28
Amount reclaimable on perpetual policies.....	325,150 73
All other liabilities.....	312,443 49
Total amount of all liabilities.....	\$ 5,083,379 50
Divisible surplus.....	4,486,097 05
Total	\$ 9,569,476 55

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 915,606,889 00
Fire risks written in 1897.....	748,562,122 00
Premiums thereon.....	7,083,753 21
Net amount fire risks in force December 31, 1897.....	869,435,527 00
Perpetual risks (not included above).....	10,155,541 00
Premiums on same.....	342,263 93

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 3,763,343 00
Premiums received.....	61,584 86
Losses paid.....	12,509 35

Losses incurred.....	9,425 35
Amount at risk.....	6,608,404 00
Expense	14,098 38
Tax	1,231 70

UNITED STATES BRANCH
OF THE
LONDON ASSURANCE CORPORATION.

Principal Office.....New York, N. Y.

(Organized in United States in 1872.)

CHARLES L. CASE, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,116,405 82

I. INCOME.

Net cash received for premiums.....	\$ 1,254,279 01
Received from interest and dividends.....	77,454 22
All other sources.....	48,177 06
Total income.....	\$ 1,379,910 29
Total footings.....	\$ 3,496,316 11

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 641,700 43
Deposit returned to head office.....	290,958 54
Commissions or brokerage.....	190,669 51
Rents	15,465 00
Salaries to officers and employees.....	101,538 14
Taxes	31,735 17
All other disbursements.....	82,226 36
Total expenditures.....	\$ 1,354,293 15
Balance	\$ 2,142,022 96

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 28,000 00
Book value of bonds and stocks.....	1,964,765 00
Cash in company's office.....	2,546 93
Cash in bank.....	131,299 55
Bills receivable.....	15,327 68
Agents' debit balances.....	83 80
Total net ledger assets.....	\$ 2,142,022 96

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 5,889 59
Reinsurance due by other companies.....	224 01
Net amount of uncollected premiums not more than three months due	187,441 23
Total admitted assets.....	\$ 2,335,577 79

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	168,804 66
Total unearned premiums.....		795,618 03
Amount reclaimable on perpetual policies.....		174 80
All other liabilities.....		24,986 29
<hr/>		
Total amount of all liabilities.....	\$	989,583 78
Divisible surplus.....		1,345,994 01
<hr/>		
Total	\$	2,335,577 79

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	182,750,788 00
Marine and inland risks in force December 31, previous year.....		3,213,519 00
Fire risks written in 1897.....		128,779,063 00
Premiums thereon.....		1,091,890 90
Marine and inland risks written in 1897.....		105,060,639 00
Premiums received thereon.....		436,169 48
Net amount risks in force December 31, 1897.....		167,763,205 00
Net amount marine and inland risks in force December 31, 1897....		3,243,457 00

BUSINESS IN COLORADO IN 1897.

Risks written	\$	698,795 00
Premiums received.....		9,905 63
Losses paid.....		1,155 26
Losses incurred.....		1,156 26
Amount at risk.....		1,864,798 00
Expense		2,011 36
Tax		198 11

UNITED STATES BRANCH
OF THE
LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY.

Principal Office.....New York, N. Y.

(Organized in United States in 1879.)

ARCHIBALD G. M'ILWAINE, JR., MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,392,111 61

I. INCOME.

Net cash received for premiums.....	\$	1,770,441 90
Received from interest and dividends.....		84,517 97
Received from rents.....		26,053 23
All other sources.....		36,272 39
<hr/>		
Total income.....	\$	1,917,285 49
<hr/>		
Total footings.....	\$	4,309,397 10

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	759,348	60
Commissions or brokerage.....		342,320	67
Rents		18,257	75
Salaries to officers and employees.....		140,200	69
Taxes		51,412	97
All other disbursements.....		114,851	50
Remittance to home office.....		394,197	39
		<hr/>	
Total expenditures.....	\$	1,820,619	57
		<hr/>	
Balance	\$	2,488,777	53

III. LEDGER ASSETS.

Book value of real estate.....	\$	299,125	00
Book value of bonds and stocks.....		2,018,011	85
Cash in company's office.		21,013	15
Cash in bank.....		150,932	09
Other assets.....		74	00
		<hr/>	
Total	\$	2,489,155	59
Deduct ledger liabilities.....		378	06
		<hr/>	
Total net ledger assets.....	\$	2,488,777	53

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	26,266	65
Rent due and accrued on company's property or lease.....		1,249	74
Reinsurance due from other companies.....		14,966	72
Net amount of uncollected premiums not more than three months due		261,836	73
		<hr/>	
Gross assets.....	\$	2,793,097	37
Deduct assets not admitted.....		282	33
		<hr/>	
Total admitted assets.....	\$	2,792,815	04

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	154,261	88
Total unearned premiums.....		1,520,310	26
All other liabilities.....		37,858	31
		<hr/>	
Total amount of all liabilities.....	\$	1,712,430	45
Divisible surplus.....		1,080,384	59
		<hr/>	
Total	\$	2,792,815	04

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	392,142,789	00
Fire risks written in 1897.....		301,365,972	00
Premiums thereon.....		2,533,037	40
Net amount fire risks in force December 31, 1897.....		391,049,888	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,529,527	00
Premiums received.....		28,534	87
Losses paid.....		9,420	71

Losses incurred.....	9,289 97
Amount at risk.....	2,147,980 00
Expense	7,888 16
Tax	570 69

LUMBERMENS INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1873.)

LEWIS DAVIS, PRESIDENT.

OLIVER H. HILL, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,111,211 20

I. INCOME.

Net cash received for premiums.....	\$ 179,876 50
Received from interest and dividends.....	50,047 69
Received from rents.....	4,167 71
Other sources.....	558 77
Total income.....	\$ 234,650 67
Total footings.....	\$ 1,309,137 41

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 73,600 37
Deposit premiums returned.....	7,183 35
Paid for interest or dividends.....	25,000 00
Commissions or brokerage.....	32,601 95
Rents	1,750 00
Salaries to officers and employees.....	12,937 00
Taxes	6,915 42
All other disbursements.....	6,690 55
Total expenditures.....	\$ 166,678 64
Balance	\$ 1,142,458 77

III. LEDGER ASSETS.

Book value of real estate.....	\$ 127,332 64
Mortgage loans on real estate.....	433,968 97
Collateral loans.....	27,300 00
Book value of bonds and stocks.....	525,573 10
Cash in company's office and in bank.....	27,284 06
Ground rent.....	1,000 00
Agents' debit balances.....	37,845 05
Total net ledger assets.....	\$ 1,142,458 77

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	8,745	56
Interest accrued on collateral loans.....		327	41
Rent due and accrued on company's property or lease.....		797	25
Market value of bonds and stocks over book value.....		23,176	90
Net amount of uncollected premiums not more than three months due		37,845	05
		<hr/>	
Gross assets.....	\$	1,213,350	94
Deduct assets not admitted.....		19,832	64
		<hr/>	
Total admitted assets.....	\$	1,193,518	30

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	26,337	23
Total unearned premiums.....		134,770	06
Amount reclaimable on perpetual policies.....		232,894	49
All other liabilities.....		19,005	25
		<hr/>	
Total amount of all liabilities.....	\$	413,007	03
Joint stock capital paid up in cash.....		250,000	00
Divisible surplus.....		530,511	27
		<hr/>	
Total	\$	1,193,518	30

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	26,701,383	00
Fire risks written in 1897.....		23,594,583	00
Premiums thereon.....		214,026	25
Net amount fire risks in force December 31, 1897.....		26,572,520	00
Perpetual risks (not included above).....		9,482,769	00
Premiums on same.....		258,771	65

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	469,855	00
Premiums received.....		4,075	30
Losses paid.....		276	16
Losses incurred.....		276	16
Amount at risk.....		651,845	00
Expense		1,168	73
Tax		81	50

UNITED STATES BRANCH
OF THE
MAGDEBURG FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in United States in 1896.)

P. E. RASOR, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 644,467 17

I. INCOME.

Net cash received for premiums.....	\$ 509,939 23
Received from interest and dividends.....	17,431 45
Total income.....	\$ 527,370 68
Total footings.....	\$ 1,171,837 85

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 140,459 38
Commissions or brokerage.....	105,710 07
Rents	4,039 48
Salaries to officers and employees.....	42,171 32
Taxes	8,643 62
All other disbursements.....	53,753 99
Remitted to home office.....	18,474 99
Total expenditures.....	\$ 373,252 85
Balance	\$ 798,585 00

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 727,500 00
Cash in company's office.....	690 81
Cash in bank.....	527 04
Cash in hands of trustees.....	69,867 15
Total net ledger assets.....	\$ 798,585 00

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 6,275 00
Market value of bonds and stocks over book value.....	12,343 75
Net amount of uncollected premiums not more than three months due	51,077 65
Total admitted assets.....	\$ 868,281 40

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 45,225 45
Total unearned premiums.....	290,554 37
Total amount of all liabilities.....	\$ 335,779 82
Divisible surplus.....	532,501 58
Total	\$ 868,281 40

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 12,520,985 00
Fire risks written in 1897.....	52,599,579 00
Premiums thereon.....	634,313 23
Net amount fire risks in force December 31, 1897.....	42,481,490 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 424,025 00
Premiums received.....	6,217 48
Losses paid.....	389 26
Losses incurred.....	389 26
Amount at risk.....	424,025 00
Expense	1,279 03
Tax	124 35

UNITED STATES BRANCH

OF THE

MANCHESTER FIRE ASSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1890.)

G. W. WENSLEY, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 1,895,134 23

I. INCOME.

Net cash received for premiums.....	\$ 1,341,585 85
Received from interest and dividends.....	69,606 50
Received from rents and all other sources.....	1,262 59
Total income.....	\$ 1,412,454 94
Total footings.....	\$ 3,307,589 17

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 650,482 85
Commissions or brokerage.....	269,483 67
Salaries and allowances to agents.....	110,011 35
Rents	10,976 01
Taxes	57,257 67
All other disbursements.....	75,467 95
Total expenditures.....	\$ 1,173,679 50
Balance	\$ 2,133,909 67
Remitted to home office.....	290,461 69

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	350 00
Book value of bonds and stocks.....		1,524,344 00
Cash in company's office.....		406 79
Cash in bank.....		316,861 89
All other assets.....		2,952 25
<hr/>		
Total	\$	1,844,914 93
Deduct ledger liabilities.....		1,466 95
<hr/>		
Total net ledger assets.....	\$	1,843,447 98

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	8 20
Interest accrued on bonds and stocks.....		7,937 50
Market value of real estate over book value.....		22,173 50
Net amount of uncollected premiums not more than three months due		194,789 46
All other assets.....		3,763 28
<hr/>		
Total admitted assets.....	\$	2,072,119 92

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	203,230 65
Total unearned premiums.....		1,052,313 55
All other liabilities.....		19,245 95
<hr/>		
Total amount of all liabilities.....	\$	1,274,790 15
Divisible surplus.....		797,329 77
<hr/>		
Total	\$	2,072,119 92

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	191,035,950 00
Fire risks written in 1897.....		154,134,320 00
Premiums thereon.....		1,786,946 56
Net amount fire risks in force December 31, 1897.....		185,644,763 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,502,725 50
Premiums received.....		27,157 00
Losses paid.....		5,405 00
Losses incurred.....		9,399 64
Expense		6,757 70
Tax		543 14

MANUFACTURERS AND MERCHANTS INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1865.)

JOHN W. CHALFANT, PRESIDENT. WM. T. ADAIR, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 519,460 74

I. INCOME.

Net cash received for premiums.....	\$	222,888 25
Received from interest and dividends.....		27,477 64
Received from rents.....		4,362 52
All other sources.....		10,032 41
Total income.....		\$ 264,760 82
Total footings.....		\$ 784,221 56

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	103,904 32
Paid for interest or dividends.....		15,000 00
Commissions or brokerage.....		63,815 88
Rents		2,500 00
Salaries to officers and employees.....		9,513 37
Taxes		7,452 54
All other disbursements.....		9,607 61
Total expenditures.....		\$ 211,793 72
Balance		\$ 572,427 84

III. LEDGER ASSETS.

Book value of real estate.....	\$	38,574 64
Mortgage loans on real estate.....		281,381 67
Collateral loans.....		5,400 00
Book value of bonds and stocks.....		183,396 60
Cash in company's office.....		1,089 71
Cash in bank.....		30,273 41
Agents' debit balances.....		32,471 81
Total		\$ 572,577 84
Deduct ledger liabilities.....		150 00
Total net ledger assets.....		\$ 572,427 84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	4,899 52
Interest due and accrued on collateral loans.....		6 56
Rent due and accrued on company's property or lease.....		220 85
Market value of real estate over book value.....		6,425 36
Market value of bonds and stocks over book value.....		5,408 40
Total admitted assets.....		\$ 589,383 53

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	23,962 55
Total unearned premiums.....		174,768 67
All other liabilities.....		1,289 22
<hr/>		
Total amount of all liabilities.....	\$	200,020 44
Joint stock capital paid up in cash.....		250,000 00
Divisible surplus.....		139,368 09
<hr/>		
Total	\$	589,388 53

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	25,216,819 02
Fire risks written in 1897.....		25,181,245 97
Premiums thereon.....		298,051 44
Net amount fire risks in force December 31, 1897.....		28,295,486 48

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	248,317 00
Premiums received.....		2,664 24
Losses paid.....		137 47
Losses incurred.....		55 60
Expense		879 20
Tax		53 28

MECHANICS INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1854.)

SIMON J. MARTIN, PRESIDENT. JOHN A. SNYDER, SECRETARY.
CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 827,653 87

I. INCOME.

Net cash received for premiums.....	\$	235,556 34
Received from interest and dividends.....		34,967 19
Received from rents.....		5,360 32
All other sources.....		281 40
<hr/>		
Total income.....	\$	276,165 25
<hr/>		
Total footings.....	\$	1,103,819 12

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	110,119 00
Deposit premiums returned.....		7,304 75
Paid for interest or dividends.....		20,052 00
Commissions or brokerage.....		55,924 79

Rents	2,500 00
Salaries to officers and employees.....	13,944 84
Taxes	7,948 72
All other disbursements.....	16,009 53
Total expenditures.....	\$ 233,803 63
Balance	\$ 870,015 49

III. LEDGER ASSETS.

Book value of real estate.....	\$ 82,967 33
Mortgage loans on real estate.....	348,085 00
Collateral loans.....	15,500 00
Book value of bonds and stocks.....	391,950 51
Cash in company's office.....	409 74
Cash in bank.....	31,102 91
Total net ledger assets.....	\$ 870,015 49

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 5,604 49
Interest due and accrued on bonds and stocks.....	3,580 81
Market value of real estate over book value.....	14,824 99
Net amount of uncollected premiums not more than three months due	41,891 40
Perpetual premiums in course of collection.....	4,818 75
Gross assets.....	\$ 940,735 93
Deduct assets not admitted.....	2,967 33
Total admitted assets.....	\$ 937,768 60

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 28,315 84
Total unearned premiums.....	131,438 02
Amount reclaimable on perpetual policies.....	241,355 08
All other liabilities.....	18,721 66
Total amount of all liabilities.....	\$ 419,860 60
Joint stock capital paid up in cash.....	250,000 00
Divisible surplus.....	267,908 00
Total	\$ 937,768 60

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 26,419,036 00
Fire risks written in 1897.....	28,202,915 00
Premiums thereon.....	266,484 68
Net amount fire risks in force December 31, 1897.....	25,665,415 00
Perpetual risks (not included above).....	11,963,831 00
Premiums on same.....	265,701 44

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 482,930 43
Premiums received.....	5,717 64
Losses paid.....	1,924 07
Losses incurred.....	1,756 22
Expense	1,905 88
Tax	114 35

MERCHANTS INSURANCE COMPANY.

Principal Office.....Newark, N. J.

(Organized in 1858.)

G. LEE STOUT, PRESIDENT. J. R. MULLIKIN, SECRETARY.

CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,248,056 82

I. INCOME.

Net cash received for premiums.....	\$ 936,715 93
Received from interest and dividends.....	48,782 48
Received from rents.....	17,164 83
All other sources.....	1,364 30
Total income.....	\$ 1,004,027 54
Total footings.....	\$ 2,252,084 36

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 463,519 78
Paid for interest or dividends.....	32,000 00
Commissions or brokerage.....	185,108 95
Salaries and allowances to agents.....	114,494 08
Salaries to officers and employees.....	48,512 76
Taxes	35,365 09
All other disbursements.....	43,602 68
Total expenditures.....	\$ 922,603 34
Balance	\$ 1,329,481 02

III. LEDGER ASSETS.

Book value of real estate.....	\$ 331,664 14
Mortgage loans on real estate.....	295,600 00
Collateral loans.....	5,000 00
Book value of bonds and stocks.....	647,862 50
Cash in company's office.....	19,967 51
Cash in bank.....	29,386 87
Total net ledger assets.....	\$ 1,329,481 02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 4,653 92
Interest due and accrued on bonds and stocks.....	5,167 69
Interest due and accrued on collateral loans.....	68 61
Rent due and accrued on company's property or lease.....	465 00
Market value of real estate over book value.....	24,435 29
Market value of bonds and stocks over book value.....	140,012 00
Net amount of uncollected premiums not more than three months due	115,772 75
Reinsurance due from companies.....	94 68
Gross assets.....	\$ 1,620,150 96
Deduct assets not admitted.....	1,028 74
Total admitted assets.....	\$ 1,619,122 22

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	77,145 41
Total unearned premiums.....		722,875 69
All other liabilities.....		27,849 59
<hr/>		
Total amount of all liabilities.....	\$	827,870 69
Joint stock capital paid up in cash.....		400,000 00
Divisible surplus.....		391,251 53
<hr/>		
Total	\$	1,619,122 22

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	132,143,874 00
Fire risks written in 1897.....		107,898,761 00
Premiums thereon.....		1,140,586 50
Net amount fire risks in force December 31, 1897.....		132,867,670 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	541,996 00
Premiums received.....		8,734 92
Losses paid.....		2,982 02
Losses incurred.....		1,008 34
Amount at risk.....		501,890 00
Expense		1,889 80
Tax		174 70

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Boston, Mass.

(Organized in 1823.)

GEORGE R. ROGERS, PRESIDENT. JAMES SIMPSON, SECRETARY.
CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 562,298 54

I. INCOME.

Net cash received for premiums.....	\$	171,530 82
Received from interest and dividends.....		23,834 33
<hr/>		
Total income.....	\$	195,365 15
<hr/>		
Total footings.....	\$	757,663 69

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	60,201 84
Paid for interest or dividends.....		24,000 00
Commissions or brokerage.....		39,509 99

Salaries to officers and employees.....	21,496 25
Taxes	4,543 30
All other disbursements.....	26,460 01
	<hr/>
Total expenditures.....\$	176,211 39
	<hr/>
Balance	\$ 581,452 30

III. LEDGER ASSETS.

Mortgage loans on real estate.....\$	135,600 00
Book value of bonds and stocks.....	404,942 97
Cash in company's office.....	1,070 77
Cash in bank.....	37,833 35
Agents' debit balances.....	3,581 72
	<hr/>
Total	\$ 583,028 81
Deduct ledger liabilities.....	1,576 51
	<hr/>
Total net ledger assets.....\$	581,452 30

NON-LEDGER ASSETS.

Interest accrued on mortgages.....\$	1,220 45
Interest accrued on bonds and stocks.....	1,553 29
Market value of bonds and stocks over book value.....	33,712 03
Net amount of uncollected premiums not more than three months due	17,831 72
	<hr/>
Total admitted assets.....\$	635,769 79

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....\$	8,999 28
Total unearned premiums.....	148,777 79
All other liabilities.....	2,810 22
	<hr/>
Total amount of all liabilities.....\$	160,587 29
Joint stock capital paid up in cash.....	400,000 00
Divisible surplus.....	75,182 50
	<hr/>
Total	\$ 635,769 79

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....\$	30,253,267 00
Fire risks written in 1897.....	21,165,675 00
Premiums thereon.....	221,613 93
Net amount fire risks in force December 31, 1897.....	26,763,173 00

BUSINESS IN COLORADO IN 1897.

Risks written.....\$	248,200 00
Premiums received.....	2,239 76
Losses paid.....	34 42
Losses incurred.....	34 42
Amount at risk.....	450,575 00
Tax	44 79

MILWAUKEE MECHANICS INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1852.)

CHRISTIAN PREUSSER, PRESIDENT. ADOLF J. CRAMER, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,195,478 84

I. INCOME.

Net cash received for premiums.....	\$ 988,011 15
Received from interest and dividends.....	114,265 54
Received from rents.....	2,900 00
All other sources.....	1,218 58

Total income.....	\$ 1,106,395 27

Total footings.....	\$ 3,301,874 11

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 392,032 18
Paid for interest or dividends.....	80,000 00
Commissions or brokerage.....	250,679 40
Rents	4,619 60
Salaries to officers and employees.....	64,538 63
Taxes	41,346 47
All other disbursements.....	69,061 31

Total expenditures.....	\$ 902,277 59

Balance	\$ 2,399,596 52

III. LEDGER ASSETS.

Book value of real estate.....	\$ 45,000 00
Mortgage loans on real estate.....	1,267,171 78
Book value of bonds and stocks.....	893,268 20
Cash in company's office.....	69,332 73
Cash in bank.....	124,253 81
Bills receivable.....	570 00

Total net ledger assets.....	\$ 2,399,596 52

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 30,389 05
Interest due and accrued on bonds and stocks.....	5,481 58
Net amount of uncollected premiums not more than three months due	109,615 05
Total admitted assets.....	\$ 2,545,082 20

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	70,927 88
Total unearned premiums.....		856,669 59
All other liabilities.....		52,650 39
<hr/>		
Total amount of all liabilities.....	\$	980,247 86
Joint stock capital paid up in cash.....		200,000 00
<hr/>		
Total	\$	1,180,247 86

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	124,676,697 00
Fire risks written in 1897.....		92,207,175 00
Premiums thereon.....		1,206,138 50
Net amount fire risks in force December 31, 1897.....		124,826,550 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	968,001 00
Premiums received.....		11,920 57
Losses paid.....		3,451 75
Losses incurred.....		3,358 64
Amount at risk.....		1,452,001 00
Expense		4,832 82
Tax		238 41

NATIONAL FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1871.)

JAMES NICHOLS, PRESIDENT. E. G. RICHARDS, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,740,656 74

I. INCOME.

Net cash received for premiums.....	\$	2,103,019 03
Received from interest and dividends.....		173,195 29
Received from rents.....		187 10
<hr/>		
Total income.....	\$	2,276,401 42
<hr/>		
Total footings.....	\$	6,017,058 16

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	975,171 30
Paid for interest or dividends.....		120,000 00
Commissions or brokerage.....		393,706 91
Salaries to officers and employees.....		187,723 67

Taxes	62,775 03
All other disbursements.....	179,186 30
Total expenditures.....	\$ 1,918,563 21
Balance	\$ 4,098,494 95

III. LEDGER ASSETS.

Book value of real estate.....	\$ 289,614 44
Mortgage loans on real estate.....	774,015 97
Book value of bonds and stocks.....	2,785,667 75
Cash in company's office and in bank.....	249,196 79
Total net ledger assets.....	\$ 4,098,494 95

NON-LEDGER ASSETS.

Gross premiums in course of collection not more than three months due	\$ 385,698 70
Gross assets.....	\$ 4,484,193 65
Deduct assets not admitted.....	51,174 79
Total admitted assets.....	\$ 4,433,018 86

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 167,580 01
Total unearned premiums.....	1,784,945 34
All other liabilities.....	150,074 01
Total amount of all liabilities.....	\$ 2,052,599 36
Joint stock capital paid up in cash.....	1,000,000 00
Divisible surplus.....	1,380,419 50
Total	\$ 4,433,018 86

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 317,703,967 00
Fire risks written in 1897.....	217,025,628 00
Premiums thereon.....	2,510,923 39
Net amount fire risks in force December 31, 1897.....	300,300,243 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 2,192,470 00
Premiums received.....	44,857 94
Losses paid.....	14,191 99
Losses incurred.....	10,463 74
Expense	13,707 38
Tax	897 16

NATIONAL STANDARD INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1896.)

E. C. CONVERSE, PRESIDENT. R. BLEECKER RATHBONE, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 528,463 26

I. INCOME.

Net cash received for premiums.....	\$ 276,163 49
Received from interest and dividends.....	17,662 28
<hr/>	
Total income.....	\$ 293,825 77
<hr/>	
Total footings.....	\$ 822,289 03

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 91,630 18
Paid for interest or dividends.....	30,000 00
Commissions or brokerage.....	73,036 72
Salaries to officers and employees.....	3,025 00
Taxes	7,690 99
All other disbursements.....	2,339 17
<hr/>	
Total expenditures.....	\$ 207,722 06
<hr/>	
Balance	\$ 614,566 97

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 584,551 40
Cash in bank.....	30,015 57
<hr/>	
Total net ledger assets.....	\$ 614,566 97

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 3,791 67
Market value of bonds and stocks over book value.....	20,038 70
Net amount of uncollected premiums not more than three months due	54,219 44
<hr/>	
Total admitted assets.....	\$ 692,616 78

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 39,186 12
Total unearned premiums.....	148,144 13
All other liabilities.....	26,805 63
<hr/>	
Total amount of all liabilities.....	\$ 214,135 88
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	278,480 90
<hr/>	
Total	\$ 692,616 78

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 28,351,118 00
Fire risks written in 1897.....	50,080,005 00
Premiums thereon.....	452,935 97
Marine and inland risks written in 1897.....	1,633,820 00
Premiums received thereon.....	57,554 90
Net amount fire risks in force December 31, 1897.....	25,356,916 00
Net amount marine and inland risks in force December 31, 1897....	745,710 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 199,233 00
Premiums received.....	2,818 49
Losses paid.....	988 59
Losses incurred.....	988 59
Expense	766 11
Tax	56 37

NEW HAMPSHIRE FIRE INSURANCE
COMPANY.

Principal Office.....Manchester, N. H.

(Organized in 1870.)

JOHN C. FRENCH, PRESIDENT. GEORGE E. KENDALL, SECRETARY.
CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,342,382 04

I. INCOME.

Net cash received for premiums.....	\$ 1,026,388 36
Received from interest and dividends.....	115,603 65
Received from rents.....	5,308 68
Total income.....	\$ 1,147,300 69
Total footings.....	\$ 3,489,682 73

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 472,720 35
Paid for interest or dividends.....	81,000 00
Commissions or brokerage.....	224,311 35
Salaries to officers and employees.....	50,783 01
Taxes	37,618 07
All other disbursements.....	116,342 86
Total expenditures.....	\$ 982,775 64
Balance	\$ 2,506,907 09

III. LEDGER ASSETS.

Book value of real estate.....	\$	117,247	31
Mortgage loans on real estate.....		655,001	99
Collateral loans.....		63,300	00
Book value of bonds and stocks.....		1,494,087	50
Cash in company's office.....		96	98
Cash in bank.....		177,173	31
Total net ledger assets.....	\$	2,506,907	09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	7,914	83
Interest due and accrued on bonds and stocks.....		5,817	50
Interest due and accrued on collateral loans.....		765	00
Interest due and accrued on other assets.....		29	00
Market value of bonds and stocks over book value.....		290,266	50
Net amount of uncollected premiums not more than three months due		112,116	94
Total admitted assets.....	\$	2,909,290	53

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	113,023	62
Total unearned premiums.....		955,326	74
Total amount of all liabilities.....	\$	1,068,350	36
Joint stock capital paid up in cash.....		1,000,000	00
Divisible surplus.....		840,940	17
Total	\$	2,909,290	53

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	134,476,064	00
Fire risks written in 1897.....		106,626,111	00
Premiums thereon.....		1,227,919	62
Net amount fire risks in force December 31, 1897.....		134,342,122	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	827,590	00
Premiums received.....		11,850	65
Losses paid.....		5,008	15
Losses incurred.....		3,531	62
Expense		3,229	86
Tax		237	01

NIAGARA FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1850.)

HAROLD HERRICK, PRESIDENT. GEORGE W. DEWEY, SECRETARY.
CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,087,792 41

I. INCOME.

Net cash received for premiums.....	\$ 1,623,595 00
Received from interest and dividends.....	51,539 58
Received from rents.....	27,328 00
All other sources.....	58,317 78
Total income.....	
	\$ 1,760,780 36
Total footings.....	
	\$ 3,848,572 77

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 740,611 51
Paid for interest or dividends.....	50,262 50
Commissions or brokerage.....	306,768 13
Rents	30,142 77
Salaries to officers and employees.....	158,427 68
Taxes	40,594 51
All other disbursements.....	268,704 04
Total expenditures.....	
	\$ 1,595,511 14
Balance	
	\$ 2,253,061 63

III. LEDGER ASSETS.

Book value of real estate.....	\$ 823,968 01
Mortgage loans on real estate.....	302,700 00
Book value of bonds and stocks.....	1,002,400 00
Cash in company's office and in bank.....	120,265 83
All other assets.....	3,727 79
Total net ledger assets.....	
	\$ 2,253,061 63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 3,284 16
Interest due and accrued on bonds and stocks.....	4,202 31
Rent due and accrued on company's property or lease.....	4,204 98
Market value of real estate over book value.....	176,031 99
Market value of bonds and stocks over book value.....	104,180 00
Net amount of uncollected premiums not more than three months due	211,137 38
Gross assets.....	
	\$ 2,756,102 45
Deduct assets not admitted.....	
	31,625 00
Total admitted assets.....	
	\$ 2,724,477 45

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	133,062 67
Total unearned premiums.....		1,297,624 47
All other liabilities.....		80,024 28
<hr/>		
Total amount of all liabilities.....	\$	1,510,711 42
Joint stock capital paid up in cash.....		500,000 00
Divisible surplus.....		713,766 03
<hr/>		
Total	\$	2,724,477 45

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	296,023,321 00
Fire risks written in 1897.....		212,275,658 00
Premiums thereon.....		2,133,295 22
Net amount fire risks in force December 31, 1897.....		269,276,475 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	963,756 00
Premiums received.....		18,627 13
Losses paid.....		3,796 14
Losses incurred.....		4,244 21
Amount at risk.....		963,756 00
Expense		4,805 80
Tax		372 54

UNITED STATES BRANCH
OF THE
NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY.

Principal Office.....New York, N. Y.

(Organized in United States in 1866.)

H. E. BOWERS, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 3,436,873 28

I. INCOME.

Net cash received for premiums.....	\$	2,477,018 24
Received from interest or dividends.....		165,704 28
Received from all other sources.....		14,998 03
Received from home office.....		169,850 00
<hr/>		
Total income.....	\$	2,827,570 55
<hr/>		
Total footings.....	\$	6,264,443 93

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,217,068 84
Commissions or brokerage.....		415,574 14
Salaries to officers and employees.....		214,306 00
Taxes		65,398 02
All other disbursements.....		126,744 54
Remitted to home office.....		458,671 95
		<hr/>
Total expenditures.....	\$	2,497,763 49
		<hr/>
Balance	\$	3,766,680 44

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	3,331,030 34
Cash in company's office.....		18,924 74
Cash in bank.....		417,194 79
Bills receivable.....		1,917 87
All other assets.....		7,304 44
		<hr/>
Total	\$	3,776,372 18
Deduct ledger liabilities.....		9,691 74
		<hr/>
Total net ledger assets.....	\$	3,766,680 44

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	54,915 00
Market value of bonds and stocks over book value.....		153,542 66
Net amount of uncollected premiums not more than three months due		314,990 97
		<hr/>
Total admitted assets.....	\$	4,290,129 07

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	202,760 73
Total unearned premiums.....		1,970,293 19
Amount reclaimable on perpetual policies.....		6,684 75
		<hr/>
Total amount of all liabilities.....	\$	2,179,738 67
Divisible surplus.....		2,110,390 40
		<hr/>
Total	\$	4,290,129 07

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	376,656,816 00
Fire risks written in 1897.....		297,908,746 00
Premiums thereon.....		3,024,235 59
Net amount fire risks in force December 31, 1897.....		370,869,054 00
Perpetual risks (not included above).....		149,000 00
Premiums on same.....		7,427 50

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,433,137 00
Premiums received.....		25,732 89
Losses paid.....		5,569 83
Losses incurred.....		3,540 03
Amount at risk.....		2,040,148 00
Expense		5,134 71
Tax		514 66

UNITED STATES BRANCH
OF THE
NORTH GERMAN FIRE INSURANCE
COMPANY.

Principal Office.....Chicago, Ill.

(Organized in United States in 1877)

ADOLPH LOEB & SON, UNITED STATES MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 481,069 87

I. INCOME.

Net cash received for premiums.....	\$ 439,588 98
Received from interest and dividends.....	18,912 02
Received from home office.....	10,000 00
Total income.....	\$ 468,501 00
Total footings.....	\$ 949,570 87

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 207,616 84
Commissions or brokerage.....	131,129 66
Salaries to officers and employees.....	5,110 00
Taxes	14,903 48
All other disbursements.....	1,032 44
Total expenditures.....	\$ 359,792 42
Balance	\$ 589,778 45

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 74,000 00
Book value of bonds and stocks.....	397,901 25
Cash in company's office.....	1,463 65
Cash in bank.....	116,413 55
Total net ledger assets.....	\$ 589,778 45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 874 67
Interest due and accrued on bonds and stocks.....	4,146 00
Interest due and accrued on other assets.....	254 07
Market value of bonds and stocks over book value.....	6,508 75
Net amount of uncollected premiums not more than three months due	150,765 20
Total admitted assets.....	\$ 752,327 14

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	42,597 80
Total unearned premiums.....		305,444 33
All other liabilities.....		57,646 75
<hr/>		
Total amount of all liabilities.....	\$	405,688 88
Reserve or guaranty fund.....		200,000 00
Divisible surplus.....		146,688 26
<hr/>		
Total	\$	752,327 14

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	38,069,903 00
Fire risks written in 1897.....		49,658,877 00
Premiums thereon.....		665,715 81
Net amount fire risks in force December 31, 1897.....		44,113,656 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	954,015 94
Premiums received.....		16,222 74
Losses paid.....		5,509 09
Losses incurred.....		5,509 09
Amount at risk.....		1,334,400 94
Expense		4,866 82
Tax		324 45

UNITED STATES BRANCH
OF THE
NORTHERN ASSURANCE COMPANY OF
LONDON.

Principal Office.....New York, N. Y.

(Organized in 1836.)

H. E. WILSON, GENERAL MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 1,786,650 27

I. INCOME.

Net cash received for premiums.....	\$	1,014,681 29
Received from interest and dividends.....		63,124 32
Received from rents.....		7,000 00
Received from head office.....		33,260 22
All other sources.....		104 03
<hr/>		
Total income.....	\$	1,118,169 86
<hr/>		
Total footings.....	\$	2,904,820 13

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	529,927	13
Commissions or brokerage.....		143,613	54
Rents		14,400	04
Salaries to officers and employees.....		85,219	49
Taxes		37,679	13
All other disbursements.....		106,981	90
Remitted to head office.....		216,200	93
		<hr/>	
Total expenditures.....	\$	1,134,022	16
		<hr/>	
Balance	\$	1,777,797	97

III. LEDGER ASSETS.

Book value of real estate.....	\$	115,000	00
Book value of bonds and stocks.....		1,584,480	00
Cash in company's office.....		1,829	62
Cash in bank.....		71,024	65
Bills receivable.....		2,586	72
Agents' debit balances.....		839	58
		<hr/>	
Total	\$	1,775,760	57
Deduct ledger liabilities.....		4,962	60
		<hr/>	
Total net ledger assets.....	\$	1,770,797	97

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	20,817	37
Market value of bonds and stocks over book value.....		972	50
Net amount of uncollected premiums not more than three months due		180,295	31
All other assets.....		630	96
		<hr/>	
Gross assets.....	\$	1,973,514	01
Deduct assets not admitted.....		816	38
		<hr/>	
Total admitted assets.....	\$	1,972,697	63

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	118,972	41
Total unearned premiums.....		938,648	30
All other liabilities.....		25,849	88
		<hr/>	
Total amount of all liabilities.....	\$	1,083,470	59
Divisible surplus.....		889,227	04
		<hr/>	
Total	\$	1,972,697	63

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	180,310,798	00
Fire risks written in 1897.....		136,616,807	00
Premiums thereon.....		1,485,641	56
Net amount fire risks in force December 31, 1897.....		170,012,294	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	746,557 05
Premiums received.....		15,040 05
Losses paid.....		4,462 76
Losses incurred.....		3,683 29
Tax		300 80

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1869.)

ALFRED JAMES, PRESIDENT. WILFORD M. PATTON, SECRETARY.
CASH CAPITAL, \$600,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,988,916 78

I. INCOME.

Net cash received for premiums.....	\$	1,014,155 76
Received from interest and dividends.....		100,383 69
Received from all other sources.....		12,165 42
Total income.....	\$	1,126,708 87
Total footings.....	\$	3,115,625 65

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	316,995 23
Paid for interest or dividends.....		72,000 00
Commissions or brokerage.....		230,746 91
Salaries and allowances to agents.....		35,085 52
Rents		10,582 30
Salaries to officers and employees.....		66,002 33
Taxes		28,714 82
All other disbursements.....		47,459 85
Total expenditures.....	\$	807,586 99
Balance	\$	2,308,038 66

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	1,015,556 67
Book value of bonds and stocks.....		1,091,617 08
Cash in company's office		4,351 59
Cash in bank.....		120,488 02
Agents' debit balances.....		79,832 14
Total	\$	2,311,845 50
Deduct ledger liabilities.....		3,806 84
Total net ledger assets.....	\$	2,308,038 66

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	8,795 35
Interest accrued on bonds and stocks.....		3,166 66
Market value of bonds and stocks over book value.....		18,352 92
Net amount of uncollected premiums not more than three months due		62,204 99
Total admitted assets.....	\$	2,400,558 58

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	59,604 32
Total unearned premiums.....		1,027,345 01
All other liabilities.....		1,500 00
Total amount of all liabilities.....	\$	1,088,449 33
Joint stock capital paid up in cash.....		600,000 00
Divisible surplus.....		712,109 25
Total	\$	2,400,558 58

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	150,961,150 00
Fire risks written in 1897.....		108,041,230 00
Premiums thereon.....		1,148,561 19
Net amount fire risks in force December 31, 1897.....		176,346,553 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,493,272 00
Premiums received.....		17,356 57
Losses paid.....		3,986 07
Losses incurred.....		3,990 71
Amount at risk.....		1,218,589 00
Expense		3,600 59
Tax		347 13

UNITED STATES BRANCH
OF THE
NORWICH UNION FIRE INSURANCE
SOCIETY.

Principal Office.....New York, N. Y.

(Organized in United States in 1877.)

J. MONTGOMERY HARE, RESIDENT MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,085,309 05

I. INCOME.

Net cash received for premiums.....	\$	1,460,306 13
Received from interest and dividends.....		81,088 53
Received from home office.....		6,757 02
Total income.....	\$	1,548,101 68
Total footings.....	\$	3,633,410 73

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	796,175 24
Commissions or brokerage.....		239,887 07
Rents		18,609 14
Salaries to officers and employees.....		139,692 17
Taxes		35,293 57
All other disbursements.....		83,800 42
Remitted to home office.....		128,265 56
Total expenditures.....	\$	1,461,703 17
Balance	\$	2,171,707 56

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	40,000 00
Book value of bonds and stocks.....		1,940,230 71
Cash in company's office.....		2,121 82
Cash in bank.....		189,355 03
Total net ledger assets.....	\$	2,171,707 56

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	450 00
Interest due and accrued on bonds and stocks.....		24,297 83
Market value of bonds and stocks over book value.....		41,824 29
Net amount of uncollected premiums not more than three months due		143,233 94
Total admitted assets.....	\$	2,381,513 62

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	118,680 61
Total unearned premiums.....		1,148,750 90
All other liabilities.....		31,813 88
Total amount of all liabilities.....	\$	1,298,745 39
Divisible surplus.....		1,082,768 23
Total	\$	2,381,513 62

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	236,127,908 00
Fire risks written in 1897.....		182,552,345 00
Premiums thereon.....		1,882,312 90
Net amount fire risks in force December 31, 1897.....		228,242,458 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,169,996 00
Premiums received.....		20,074 23
Losses paid.....		4,323 60
Losses incurred.....		2,380 31
Amount at risk.....		3,203,964 00
Tax		401 48

NORWALK INSURANCE COMPANY.

Principal Office.....Norwalk, Conn.

(Organized in 1860.)

ARCHIBALD G. M'ILWAINE, JR., PRESIDENT. F. E. SHAW, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 407,963 92

I. INCOME.

Net cash received for premiums.....	\$ 157,194 70
Received from interest and dividends.....	20,146 39
Received from all other sources.....	4,927 87
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Total income.....	\$ 182,268 97
<hr/>	
Total footings.....	\$ 590,232 89

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 53,477 69
Commissions or brokerage.....	35,044 14
Rents	1,319 67
Salaries to officers and employees.....	9,582 48
Taxes	6,007 26
All other disbursements.....	6,102 60
<hr/>	
Total expenditures.....	\$ 111,533 84
<hr/>	
Balance	\$ 478,699 05

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 423,052 66
Cash in company's office.....	1,777 41
Cash in bank.....	53,868 98
<hr/>	
Total net ledger assets.....	\$ 478,699 05

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 6,375 34
Net amount of uncollected premiums not more than three months due	22,743 23
All other assets.....	20 12
<hr/>	
Total admitted assets.....	\$ 507,837 74

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 12,380 00
Total unearned premiums.....	102,461 18
All other liabilities.....	4,661 81
<hr/>	
Total amount of all liabilities.....	\$ 119,502 99
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	183,334 75
<hr/>	
Total	\$ 507,837 74

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 16,661,085 00
Fire risks written in 1897.....	26,072,616 00
Premiums thereon.....	220,248 98
Net amount fire risks in force December 31, 1897.....	21,132,299 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 90,441 00
Premiums received.....	1,492 85
Losses paid.....	72 81
Losses incurred.....	73 64
Amount at risk.....	87,475 00
Expense	290 93
Tax	29 85

ORIENT INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1872.)

CHARLES B. WHITING, PRESIDENT. JAMES U. TAINTOR, SECRETARY.
CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,168,833 47

I. INCOME.

Net cash received for premiums.....	\$ 1,257,149 80
Received from interest and dividends.....	92,043 17
Received from rents.....	679 19
Total income.....	\$ 1,349,872 16
Total footings.....	\$ 3,518,715 63

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 698,477 28
Paid for interest or dividends.....	50,000 00
Commissions or brokerage.....	240,128 17
Salaries and allowances to agents.....	35,439 57
Salaries to officers and employees.....	74,507 18
Taxes	33,091 06
All other disbursements.....	82,995 51
Total expenditures.....	\$ 1,214,638 77
Balance	\$ 2,304,076 86

III. LEDGER ASSETS.

Book value of real estate.....	\$ 62,851 03
Mortgage loans on real estate.....	270,064 66
Collateral loans.....	1,750 00

Book value of bonds and stocks.....	1,744,917 30
Cash in company's office.....	9,356 33
Cash in bank.....	111,077 60
Agents' debit balances.....	106,615 96
Total	\$ 2,306,632 88
Deduct ledger liabilities.....	2,556 02
Total net ledger assets	\$ 2,304,076 86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 5,583 64
Interest due and accrued on bonds and stocks.....	12,385 34
Interest due and accrued on collateral loans.....	52 50
Interest due on company's property.....	207 90
Net amount of uncollected premiums not more than three months due	73,500 00
Gross assets	\$ 2,395,806 24
Deduct assets not admitted.....	46,434 27
Total admitted assets	\$ 2,349,371 97

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 151,505 36
Total unearned premiums.....	959,900 72
All other liabilities.....	2,687 48
Total amount of all liabilities	\$ 1,114,093 56
Joint stock capital paid up in cash.....	500,000 00
Divisible surplus.....	735,278 41
Total	\$ 2,349,371 97

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 156,841,181 00
Marine and inland risks in force December 31, previous year.....	679,213 00
Fire risks written in 1897.....	123,010,730 00
Premiums thereon.....	1,603,420 76
Marine and inland risks written in 1897.....	1,182,688 00
Premiums received thereon.....	35,754 73
Net amount fire risks in force December 31, 1897.....	153,882,454 00
Net amount marine and inland risks in force December 31, 1897....	876,293 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 728,199 00
Premiums received.....	10,319 10
Losses paid.....	894 13
Losses incurred.....	886 48
Amount at risk.....	1,162,091 27
Expense	3,611 69
Tax	206 38

PACIFIC FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1851.)

FRANK T. STIMSON, PRESIDENT. GEORGE JEREMIAH, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 658,064 70

I. INCOME.

Net cash received for premiums.....	\$	371,886 31
Received from interest and dividends.....		27,529 51
Total income.....	\$	399,415 82
Total footings.....	\$	1,057,480 52

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	170,541 25
Paid for interest or dividends.....		20,000 00
Commissions or brokerage.....		81,673 56
Salaries and allowances to agents.....		830 45
Rents		2,475 00
Salaries to officers and employees.....		37,293 21
Taxes		10,333 61
All other disbursements.....		26,266 89
Total expenditures.....	\$	349,413 97
Balance	\$	708,066 55

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	259,000 00
Collateral loans.....		1,000 00
Book value of bonds and stocks.....		427,000 00
Cash in company's office.....		3,452 18
Cash in bank.....		17,614 37
Total net ledger assets.....	\$	708,066 55

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	2,136 75
Interest accrued on bonds and stocks.....		1,482 50
Interest accrued on collateral loans.....		11 67
Rent accrued on company's property or lease.....		200 00
Market value of bonds and stocks over book value.....		51,782 50
Net amount of uncollected premiums not more than three months due		57,050 99
Total admitted assets.....	\$	820,730 96

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	50,978 80
Total unearned premiums.....		286,653 49
All other liabilities.....		18,081 71
<hr/>		
Total amount of all liabilities.....	\$	355,664 00
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		265,066 96
<hr/>		
Total	\$	820,730 96

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	57,023,234 00
Fire risks written in 1897.....		50,251,677 00
Premiums thereon.....		484,694 82
Net amount fire risks in force December 31, 1897.....		57,464,796 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	560,952 00
Premiums received.....		5,953 00
Losses paid.....		613 00
Losses incurred.....		1,070 00
Amount at risk.....		726,690 00
Expense		1,844 27
Tax		119 06

UNITED STATES BRANCH

OF THE

PALATINE INSURANCE COMPANY, LTD.

Principal Office.....New York, N. Y.

(Organized in United States in 1892.)

WM. WOOD, MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,475,500 13

I. INCOME.

Net cash received for premiums.....	\$	2,040,740 24
Received from interest and dividends.....		60,017 17
<hr/>		
Total income.....	\$	2,100,757 41
<hr/>		
Total footings.....	\$	4,576,257 54

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,127,298 29
Commissions or brokerage.....		416,025 51
Rents		20,078 84

Salaries to officers and employees.....	173,778 45
Taxes	45,309 82
All other disbursements.....	77,989 57
Remitted to home office.....	253,702 69
	<hr/>
Total expenditures.....	\$ 2,114,183 17
	<hr/>
Balance	\$ 2,462,074 37

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 50,000 00
Book value of bonds and stocks.....	2,203,860 18
Cash in company's office.....	3,020 92
Cash in bank.....	205,193 27
	<hr/>
Total	\$ 2,462,074 37

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 500 00
Interest due on bonds and stocks.....	13,357 50
Market value of bonds and stocks over book value.....	11,891 82
Net amount of uncollected premiums not more than three months due	324,189 81
	<hr/>
Total admitted assets.....	\$ 2,812,013 50

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 227,426 24
Total unearned premiums.....	1,359,248 24
All other liabilities.....	57,717 73
	<hr/>
Total amount of all liabilities.....	\$ 1,644,392 21
Divisible surplus.....	1,167,621 29
	<hr/>
Total	\$ 2,812,013 50

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 292,012,844 00
Fire risks written in 1897.....	230,791,940 00
Premiums thereon.....	2,496,764 55
Net amount fire risks in force December 31, 1897.....	245,948,162 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,444,776 00
Premiums received.....	28,161 35
Losses paid.....	5,904 64
Losses incurred.....	4,039 74
Amount at risk.....	1,933,326 00
Expense	11,122 15
Tax	563 22

PENNSYLVANIA FIRE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1825.)

R. DALE BENSON, PRESIDENT. W. GARDNER CROWELL, SECRETARY.
CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,471,018 86

I. INCOME.

Net cash received for premiums.....	\$	1,767,520 18
Received from interest and dividends.....		203,180 19
Received from rents.....		1,685 00
All other sources.....		413 00
Total income.....		\$ 1,972,798 37
Total footings.....		\$ 6,443,817 23

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	897,216 80
Deposit premiums returned.....		21,335 03
Paid for interest or dividends.....		80,000 00
Commissions or brokerage.....		404,101 30
Salaries and allowances to agents.....		85,100 00
Salaries to officers and employees.....		46,278 00
Taxes		45,887 06
All other disbursements.....		71,225 42
Total expenditures.....		\$ 1,651,143 61
Balance		\$ 4,792,673 62

III. LEDGER ASSETS.

Book value of real estate.....	\$	169,481 87
Mortgage loans on real estate.....		929,600 00
Collateral loans.....		69,350 00
Book value of bonds and stocks.....		3,460,014 77
Cash in company's office.....		2,189 20
Cash in bank.....		150,499 25
Bills receivable.....		7,671 80
Agents' debit balances.....		249,983 89
Total		\$ 5,038,790 78
Total net ledger assets.....		\$ 4,792,673 62

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	18,385 86
Interest due and accrued on collateral loans.....		729 57
Market value of real estate over book value.....		14,018 13

Market value of bonds and stocks over book value.....	39,900 23
Net amount of uncollected premiums not more than three months due	246,117 16
Gross assets.....	\$ 5,111,824 57
Deduct assets not admitted.....	11,538 53
Total admitted assets.....	\$ 5,100,286 04

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 207,616 18
Total unearned premiums.....	1,467,704 72
Amount reclaimable on perpetual policies.....	823,239 42
All other liabilities.....	4,000 00
Total amount of all liabilities.....	\$ 2,502,560 32
Joint stock capital paid up in cash.....	400,000 00
Divisible surplus.....	2,197,725 72
Total	\$ 5,100,286 04

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 309,215,864 00
Fire risks written in 1897.....	224,993,253 00
Premiums thereon.....	2,216,195 47
Net amount fire risks in force December 31, 1897.....	323,094,764 00
Perpetual risks (not included above).....	36,344,362 00
Premiums on same.....	901,542 52

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,011,175 00
Premiums received.....	17,327 00
Losses paid.....	4,391 00
Losses incurred.....	4,847 00
Expense	3,457 62
Tax	346 55

PHENIX INSURANCE COMPANY.

Principal Office.....Brooklyn, N. Y.

(Organized in 1853.)

GEORGE P. SHELDON, PRESIDENT. WM. A. WRIGHT, SECRETARY.
CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,700,223 36

I. INCOME.

Net cash received for premiums.....	\$ 3,190,991 23
Received from interest and dividends.....	175,475 62
Received from rents.....	39,473 62
All other sources.....	54,945 66
Total income.....	\$ 3,460,886 13
Total footings.....	\$ 8,161,109 49

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,740,049 86
Paid for interest or dividends.....	100,000 00
Commissions or brokerage.....	581,255 77
Rents	23,151 26
Salaries to officers and employees.....	301,381 23
Taxes	8,966 71
All other disbursements.....	456,473 61
	<hr/>
Total expenditures.....	\$ 3,211,278 44
	<hr/>
Balance	\$ 4,949,831 05

III. LEDGER ASSETS.

Book value of real estate.....	\$ 401,404 39
Mortgage loans on real estate.....	115,600 00
Book value of bonds and stocks.....	3,877,178 34
Cash in company's office and in bank.....	555,648 32
	<hr/>
Total net ledger assets.....	\$ 4,949,831 05

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 2,019 95
Interest due and accrued on bonds and stocks.....	9,076 67
Rent and reinsurance.....	6,311 94
Market value of real estate over book value.....	147,595 61
Market value of bonds and stocks over book value.....	72,786 66
Net amount of uncollected premiums not more than three months due	474,815 85
	<hr/>
Total admitted assets.....	\$ 5,662,437 73

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 229,606 60
Total unearned premiums.....	3,148,215 33
All other liabilities.....	64,308 51
	<hr/>
Total amount of all liabilities.....	\$ 3,442,130 44
Joint stock capital paid up in cash.....	1,000,000 00
Divisible surplus.....	1,220,307 29
	<hr/>
Total	\$ 5,662,437 73

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 592,250,979 00
Fire risks written in 1897.....	339,630,666 00
Premiums thereon.....	3,838,187 28
Net amount fire risks in force December 31, 1897.....	546,025,731 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 2,114,261 00
Premiums received.....	41,017 33
Losses paid.....	18,130 05
Losses incurred.....	17,067 02
Expense	12,853 45
Tax	820 35

PHOENIX INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1854.)

D. W. C. SKILTON, PRESIDENT. EDWARD MILLIGAN, SECRETARY.
CASH CAPITAL, \$2,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,490,117 60

I. INCOME.

Net cash received for premiums.....	\$ 2,911,186 67
Received from interest and dividends.....	194,716 95
Received from rents.....	6,057 16
All other sources.....	37,360 00
Total income.....	\$ 3,149,320 78
Total footings.....	\$ 7,639,438 38

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,646,585 46
Paid for interest or dividends.....	280,000 00
Commissions or brokerage.....	496,704 97
Rents	15,617 49
Salaries to officers and employees.....	188,228 71
Taxes	71,412 47
All other disbursements.....	299,197 00
Total expenditures.....	\$ 2,997,746 19
Balance	\$ 4,641,692 28

III. LEDGER ASSETS.

Book value of real estate.....	\$ 547,696 67
Mortgage loans on real estate.....	132,340 70
Collateral loans.....	20,200 00
Book value of bonds and stocks.....	3,367,299 59
Cash in company's office.....	36,753 97
Cash in bank.....	235,366 92
Agents' debit balances.....	302,222 84
Total	\$ 4,641,880 69
Deduct ledger liabilities.....	188 41
Total net ledger assets.....	\$ 4,641,692 28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 6,414 95
Interest due and accrued on bonds and stocks.....	15,299 65
Interest due and accrued on collateral loans.....	420 00
Interest due and accrued on other assets.....	850 00
Rent due and accrued on company's property or lease.....	3,842 94
Reinsurance due from other companies.....	7,043 86

Market value of bonds and stocks over book value.....	709,823 41
Net amount of uncollected premiums not more than three months due	202,920 00
<hr/>	
Gross assets.....	\$ 5,588,307 09
Deduct assets not admitted.....	49,927 59
<hr/>	
Total admitted assets.....	\$ 5,538,379 50

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 375,470 73
Total unearned premiums.....	2,139,993 40
<hr/>	
Total amount of all liabilities.....	\$ 2,515,464 13
Joint stock paid up in cash.....	2,000,000 00
Divisible surplus.....	1,022,915 37
<hr/>	
Total	\$ 5,538,379 50

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 397,514,478 00
Fire risks written in 1897.....	313,717,520 00
Premiums thereon.....	3,373,914 24
Net amount fire risks in force December 31, 1897.....	398,939,933 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,672,625 00
Premiums received.....	23,897 47
Losses paid.....	4,632 86
Losses incurred.....	4,642 44
Expense	7,169 24
Tax	477 94

UNITED STATES BRANCH
OF THE
PHOENIX ASSURANCE COMPANY OF
LONDON.

Principal Office.....New York

(Organized in United States in 1879.)

A. D. IRVING, MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,657,718 09

I. INCOME.

Net cash received for premiums.....	\$ 2,015,097 71
Received from interest and dividends.....	90,619 90
Received from all other sources.....	3,817 52
<hr/>	
Total income.....	\$ 2,109,535 13
<hr/>	
Total footings.....	\$ 4,767,253 22

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,068,906 88
Commissions or brokerage.....		390,212 72
Rents		15,830 17
Salaries to officers and employees.....		127,317 57
Taxes		53,635 00
All other disbursements.....		253,854 13
		<hr/>
Total expenditures.....	\$	1,909,756 47
		<hr/>
Balance	\$	2,857,496 75

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	2,212,431 22
Cash in company's office and in bank.....		642,734 95
Bills receivable.....		2,330 58
		<hr/>
Total net ledger assets.....	\$	2,857,496 75

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	25,180 00
Net amount of uncollected premiums not more than three months due		185,689 98
		<hr/>
Gross assets.....	\$	3,068,366 68
Deduct assets not admitted.....		12,658 72
		<hr/>
Total admitted assets.....	\$	3,055,707 96

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	240,727 00
Total unearned premiums.....		1,423,445 50
All other liabilities.....		132,354 45
		<hr/>
Total amount of all liabilities.....	\$	1,796,526 95
Divisible surplus.....		1,259,181 01
		<hr/>
Total	\$	3,055,707 96

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	393,453,466 00
Fire risks written in 1897.....		378,728,160 00
Premiums thereon.....		3,282,840 04
Net amount fire risks in force December 31, 1897.....		296,938,071 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	3,125,366 02
Premiums received.....		20,949 89
Losses paid.....		2,468 69
Losses incurred.....		486 00
Expense		3,617 18
Tax		419 00

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Principal Office.....Providence, R. I.

(Organized in 1799.)

J. H. DE WOLF, PRESIDENT. E. L. WATSON, SECRETARY.
CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,252,027 58

I. INCOME.

Net cash received for premiums.....	\$ 1,457,597 40
Received from interest and dividends.....	56,097 44
<hr/>	
Total income.....	\$ 1,513,694 84
<hr/>	
Total footings.....	\$ 2,765,722 42

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 716,641 52
Paid for interest or dividends.....	32,000 00
Commissions or brokerage.....	276,056 69
Salaries and allowances to agents.....	25,565 75
Salaries to officers and employees.....	66,407 35
Taxes	30,458 51
All other disbursements.....	150,659 69
<hr/>	
Total expenditures.....	\$ 1,297,789 51
<hr/>	
Balance	\$ 1,467,932 91

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,180,500 00
Cash in company's office.....	2,925 58
Cash in bank.....	91,531 82
Bills receivable.....	42,766 77
Agents' debit balances.....	172,922 25
<hr/>	
Total	\$ 1,490,646 42
Deduct ledger liabilities.....	22,713 51
<hr/>	
Total net ledger assets.....	\$ 1,467,932 91

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 6,978 48
Market value of bonds and stocks over book value.....	363,190 00
<hr/>	
Gross assets.....	\$ 1,838,101 39
Deduct assets not admitted.....	13,634 89
<hr/>	
Total admitted assets.....	\$ 1,824,466 50

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	198,909	41
Total unearned premiums.....		840,479	34
<hr/>			
Total amount of all liabilities.....	\$	1,039,388	75
Joint stock capital paid up in cash.....		400,000	00
Divisible surplus.....		385,077	75
<hr/>			
Total	\$	1,824,466	50

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	139,694,259	00
Marine and inland risks in force December 31, previous year.....		6,411,886	00
Fire risks written in 1897.....		149,700,258	00
Premiums thereon.....		1,376,240	44
Marine and inland risks written in 1897.....		114,165,714	00
Premiums received thereon.....		504,026	07
Net amount fire risks in force December 31, 1897.....		138,017,806	00
Net amount marine and inland risks in force December 31, 1897.....		7,145,864	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,283,668	00
Premiums received.....		20,366	16
Losses paid.....		6,280	20
Losses incurred.....		6,280	20
Amount at risk.....		1,674,920	00
Expense		5,810	05
Tax		407	32

UNITED STATES BRANCH
OF THE
PRUSSIAN NATIONAL INSURANCE
COMPANY.

Principal Office.....Chicago, Ill.

(Organized in United States in 1891.)

THEO. W. LETTON, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 572,772 05

I. INCOME.

Net cash received for premiums.....	\$	430,995	16
Received from interest and dividends.....		25,082	50
Received from rents.....		50	50
All other sources.....		387	50
<hr/>			
Total income.....	\$	456,515	66
<hr/>			
Total footings.....	\$	1,029,287	71

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	226,120 24
Paid for interest or dividends.....		13,471 24
Commissions or brokerage.....		90,459 24
Rents		3,372 42
Salaries to officers and employes.....		33,321 95
Taxes		12,042 64
All other disbursements.....		34,988 58
		<hr/>
Total expenditures.....	\$	413,776 37
		<hr/>
Balance	\$	615,511 40

III. LEDGER ASSETS.

Book value of real estate.....	\$	800 00
Book value of bonds and stocks.....		598,000 00
Cash in company's office.....		650 34
Cash in bank.....		15,667 98
Bills receivable.....		3,343 89
		<hr/>
Total	\$	618,462 21
Deduct ledger liabilities.....		2,950 81
		<hr/>
Total net ledger assets.....	\$	615,511 40

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	6,543 33
Market value of bonds and stocks over book value.....		62,682 50
Net amount of uncollected premiums not more than three months due		77,014 57
All other assets.....		83 04
		<hr/>
Total admitted assets.....	\$	761,834 84

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	56,272 94
Total unearned premiums.....		323,247 48
All other liabilities.....		13,688 61
		<hr/>
Total amount of all liabilities.....	\$	398,209 08
Divisible surplus.....		363,625 81
		<hr/>
Total	\$	761,834 84

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	50,146,650 00
Marine and inland risks in force December 31, previous year.....		99,579 00
Fire risks written in 1897.....		43,400,435 00
Premiums thereon.....		548,661 15
Marine and inland risks written in 1897.....		1,152,068 00
Premiums received thereon.....		11,199 90
Net amount fire risks in force December 31, 1897.....		52,124,012 00
Net amount marine and inland risks in force December 31, 1897....		67,650 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	894,401 81
Premiums received.....		15,585 75
Losses paid.....		10,567 41

Losses incurred.....	9,547 30
Amount at risk.....	1,320,727 54
Expense	4,756 44
Tax	311 71

QUEEN INSURANCE COMPANY OF AMERICA.

Principal Office.....New York, N. Y.

(Organized in 1891.)

J. A. MACDONALD, PRESIDENT. GEORGE W. BURCHELL, SECRETARY.
CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,002,478 18

I. INCOME.

Net cash received for premiums.....	\$ 1,911,527 08
Received from interest and dividends.....	132,505 72
Received from rents.....	8,653 46
All other sources.....	13,066 11
Total income.....	\$ 2,065,752 37
Total footings.....	\$ 6,068,230 55

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 992,391 73
Paid for interest or dividends.....	100,000 00
Commissions or brokerage.....	304,964 76
Salaries and allowances to agents.....	11,224 88
Rents	19,458 20
Salaries to officers and employees.....	169,418 98
Taxes	57,651 41
All other disbursements.....	225,718 77
Total expenditures.....	\$ 1,880,828 73
Balance	\$ 4,187,401 82

III. LEDGER ASSETS.

Book value of real estate.....	\$ 714,970 57
Book value of bonds and stocks.....	3,359,664 18
Cash in company's office.....	2,501 43
Cash in bank.....	112,438 85
Bills receivable.....	196 00
Total	\$ 4,189,771 03
Deduct ledger liabilities.....	2,369 21
Total net ledger assets.....	\$ 4,187,401 82

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	42,032	37
Interest due and accrued on other assets.....		142	28
Rent due and accrued on company's property or lease.....		2,895	83
Net amount of uncollected premiums not more than three months due		244,568	49
Due for reinsurance.....		8	84
Total admitted assets.....	\$	4,477,049	63

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	190,867	49
Total unearned premiums.....		1,574,027	77
All other liabilities.....		68,843	07
Total amount of all liabilities.....	\$	1,833,738	33
Joint stock capital paid up in cash.....		500,000	00
Divisible surplus.....		2,143,311	30
Total	\$	4,477,049	63

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	306,027,190	00
Fire risks written in 1897.....		223,416,166	00
Premiums thereon.....		2,450,620	14
Net amount fire risks in force December 31, 1897.....		286,209,325	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	992,352	00
Premiums received.....		17,844	81
Losses paid.....		3,124	55
Losses incurred.....		2,118	37
Amount at risk.....		1,875,868	00
Expense		4,459	20
Tax		356	89

RELiance INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1841.)

WILLIAM CHUBB, PRESIDENT. CHARLES J. WESTER, JR., SECRETARY.
CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 889,117 33

I. INCOME.

Net cash received for premiums.....	\$	343,431	95
Received from interest and dividends.....		39,446	58
Received from rents.....		3,707	04
All other sources.....		292	02
Total income.....	\$	386,877	59
Total footings.....	\$	1,275,994	92

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	130,734 90
Deposit premiums returned.....		5,177 00
Paid for interest or dividends.....		21,000 00
Commissions or brokerage.....		79,392 10
Rents		1,000 00
Salaries to officers and employees.....		28,012 00
Taxes		11,676 98
All other disbursements.....		22,405 26
		<hr/>
Total expenditures.....	\$	299,398 24
		<hr/>
Balance	\$	87,479 35

III. LEDGER ASSETS.

Book value of real estate.....	\$	101,043 48
Mortgage loans on real estate.....		243,620 00
Book value of bonds and stocks.....		556,250 00
Cash in company's office.....		1,662 27
Cash in bank.....		41,083 63
Agents' debit balances.....		83,413 51
		<hr/>
Total	\$	982,077 89
		<hr/>
Deduct ledger liabilities.....	\$	5,481 21
		<hr/>
Total net ledger assets.....	\$	976,596 68

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	3,032 84
Rent due and accrued on company's property or lease.....		348 00
Market value of real estate over book value.....		1,456 52
Market value of bonds and stocks over book value.....		34,590 00
Net amount of uncollected premiums not more than three months due		17,464 63
All other assets.....		747 00
		<hr/>
Gross assets.....	\$	1,034,235 67
Deduct assets not admitted.....		2,100 00
		<hr/>
Total admitted assets.....	\$	1,032,135 67

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	44,736 39
Total unearned premiums.....		252,943 68
Amount reclaimable on perpetual policies.....		135,403 36
All other liabilities.....		2,484 39
		<hr/>
Total amount of all liabilities.....	\$	435,567 82
Joint stock capital paid up in cash.....		300,000 00
Divisible surplus.....		296,567 85
		<hr/>
Total	\$	1,032,135 67

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	44,099,823 00
Fire risks written in 1897.....		36,612,055 00
Premiums thereon.....		385,654 36

Net amount fire risks in force December 31, 1897.....	43,207,912 00
Perpetual risks (not included above).....	5,425,144 00
Premiums on same.....	148,289 67

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 390,705 00
Premiums received.....	3,247 29
Losses paid.....	87 13
Losses incurred.....	92 13
Amount at risk.....	604,175 00
Expense	1,149 44
Tax	64 94

ROCKFORD INSURANCE COMPANY.

Principal Office.....Rockford, Ill.

(Organized in 1867.)

JOHN LAKE, PRESIDENT. CHARLES E. SHELDEN, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 794,893 56

I. INCOME.

Net cash received for premiums.....	\$ 576,075 04
Received from interest and dividends.....	36,603 93
Received from rents.....	1,725 54
All other sources.....	3,285 55
Total income.....	\$ 617,690 06
Total footings.....	\$ 1,412,583 62

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 211,323 44
Paid for interest or dividends.....	32,000 00
Commissions or brokerage.....	144,562 21
Rents	1,000 00
Salaries to officers and employees.....	61,600 73
Taxes	14,361 10
All other disbursements.....	46,693 89
Total expenditures.....	\$ 511,541 37
Balance	\$ 901,042 25

III. LEDGER ASSETS.

Book value of real estate.....	\$ 34,604 34
Mortgage loans on real estate.....	526,701 18
Collateral loans.....	116,898 90

Book value of bonds and stocks.....	90,350 00
Cash in company's office.....	5,815 12
Cash in bank.....	126,672 71
Total net ledger assets.....	\$ 901,042 25

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 14,723 49
Interest due and accrued on bonds and stocks.....	1,342 71
Interest due and accrued on collateral loans.....	4,321 01
Rent due and accrued on company's property or lease.....	204 00
Market value of real estate over book value.....	11,934 92
Market value of bonds and stocks over book value.....	1,040 00
Net amount of uncollected premiums not more than three months due	98,561 29
All other assets.....	119,628 06
Gross assets.....	\$ 1,152,797 73
Deduct assets not admitted.....	7,020 91
Total admitted assets.....	\$ 1,145,776 82

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 36,367 64
Total unearned premiums.....	708,383 98
All other liabilities.....	16,902 37
Total amount of all liabilities.....	\$ 761,653 99
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	184,122 83
Total	\$ 1,145,776 82

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 126,012,153 00
Fire risks written in 1897.....	70,596,051 00
Premiums thereon.....	874,242 69
Net amount fire risks in force December 31, 1897.....	104,110,998 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 90,345 00
Premiums received.....	1,176 14
Amount at risk.....	74,850 00
Expense	411 64
Tax	23 52

UNITED STATES BRANCH
OF THE
ROYAL INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1851.)

E. F. BEDALL, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 6,487,710 22

I. INCOME.

Net cash received for premiums.....	\$ 4,605,490 47
Received from interest and dividends.....	191,985 24
Received from rents and all other sources.....	124,992 27
Received from home office.....	268,951 10
Total income.....	\$ 5,191,419 08
Total footings.....	\$ 11,679,129 30

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,538,666 24
Deposit premiums returned.....	3,249 53
Remitted to home office.....	939,362 24
Commissions or brokerage.....	808,325 83
Salaries and allowances to agents.....	26,825 41
Rents	33,131 80
Salaries to officers and employees.....	313,313 38
Taxes	140,568 04
All other disbursements.....	303,858 06
Total expenditures.....	\$ 5,107,300 53
Balance	\$ 6,571,828 77

III. LEDGER ASSETS.

Book value of real estate.....	\$ 2,032,077 43
Mortgage loans on real estate.....	272,000 00
Book value of bonds.....	3,951,329 41
Cash in company's office and in bank.....	316,421 93
Total net ledger assets.....	\$ 6,571,828 77

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,120 00
Interest due and accrued on bonds and stocks.....	47,487 08
Interest due and accrued on other assets.....	50 00
Rent due and accrued on company's property or lease.....	10,040 12
Net amount of uncollected premiums not more than three months due	646,961 10
All other assets.....	5,136 83
Total admitted assets.....	\$ 7,282,623 95

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	458,282	48
Total unearned premiums.....		3,846,843	21
Amount reclaimable on perpetual policies.....		222,281	18
Net premium reserve.....		121,459	75
Return and reinsurance premiums.....		204,882	05
All other liabilities.....		60,788	43
<hr/>			
Total amount of all liabilities.....	\$	4,914,537	10
Divisible surplus.....		2,368,086	85
<hr/>			
Total	\$	7,282,623	95

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	784,730,905	38
Fire risks written in 1897.....		704,857,440	95
Premiums thereon.....		5,995,897	74
Net amount fire risks in force December 31, 1897.....		780,815,753	69
Perpetual risks (not included above).....		9,505,356	00
Premiums on same.....		9,761	38

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,782,115	17
Premiums received.....		33,283	78
Losses paid.....		9,058	36
Losses incurred.....		8,306	08
Expense		9,185	35
Tax		666	87

UNITED STATES BRANCH
OF THE
ROYAL EXCHANGE ASSURANCE.

Principal Office.....New York, N. Y.

(Organized in United States in 1891.)

ROBERT DICKSON, GENERAL MANAGER.

Amount of net ledger assets December 31 of previous year.....	\$	679,178	74
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I. INCOME.

Net cash received for premiums.....	\$	344,131	90
Received from interest and dividends.....		24,236	00
Remittance from home office.....		64,200	00
<hr/>			
Total income.....	\$	432,567	90
<hr/>			
Total footings.....	\$	1,111,746	64

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	124,226 08
Commissions or brokerage.....		78,388 72
Rents		2,957 08
Salaries to officers and employees.....		32,390 08
Taxes		6,714 08
All other disbursements.....		17,454 65
Remitted to home office.....		110,589 97
		<hr/>
Total expenditures.....	\$	372,720 56
		<hr/>
Balance	\$	739,026 08

III. LEDGER ASSETS.

Book value of bonds.....	\$	723,600 00
Cash in company's office.....		521 10
Cash in bank.....		10,265 92
All other.....		4,639 06
		<hr/>
Total net ledger assets.....	\$	739,026 08

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$	6,861 00
Market value of bonds and stocks over book value.....		70,674 25
Net amount of uncollected premiums not more than three months due		55,098 70
		<hr/>
Gross assets.....	\$	871,660 03
Deduct assets not admitted.....		4,639 06
		<hr/>
Total admitted assets.....	\$	867,020 97

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	33,472 00
Total unearned premiums.....		251,663 87
All other liabilities.....		12,160 18
		<hr/>
Total amount of all liabilities.....	\$	297,296 05
Deposit		200,000 00
Divisible surplus.....		369,724 92
		<hr/>
Total	\$	867,020 97

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	33,038,316 00
Marine and inland risks in force December 31, previous year.....		18,892 00
Fire risks written in 1897.....		38,038,219 00
Premiums thereon.....		451,600 34
Net amount fire risks in force December 31, 1897.....		41,192,774 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,221,110 00
Premiums received.....		17,407 14
Losses paid.....		5,631 48
Losses incurred.....		6,781 48
Amount at risk.....		1,932,574 00
Expense		6,092 00
Tax		348 14

SECURITY INSURANCE COMPANY.

Principal Office.....New Haven, Conn.

(Organized in 1841.)

CHARLES S. LEETE, PRESIDENT. H. MASON, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 636,554 01

I. INCOME.

Net cash received for premiums.....	\$ 490,941 23
Received from interest and dividends.....	29,252 22
Received from rents.....	1,234 62
All other sources.....	5,217 77
Total income.....	\$ 526,645 84
Total footings.....	\$ 1,163,199 85

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 258,657 11
Paid for interest or dividends.....	13,000 00
Commissions or brokerage.....	116,466 49
Salaries to officers and employes.....	54,173 74
Taxes	7,114 49
All other disbursements.....	11,978 92
Total expenditures.....	\$ 461,390 75
Balance	\$ 701,809 10

III. LEDGER ASSETS.

Book value of real estate.....	\$ 90,545 22
Mortgage loans on real estate.....	182,188 78
Collateral loans.....	28,000 00
Book value of bonds and stocks.....	358,830 00
Cash in company's office.....	330 87
Cash in bank.....	37,574 93
Bills receivable.....	4,339 30
Total net ledger assets.....	\$ 701,809 10

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 817 83
Interest accrued on bonds and stocks.....	2,122 06
Interest accrued on collateral loans.....	19 53
Market value of bonds and stocks over book value.....	63,448 08
Net amount of uncollected premiums not more than three months due	56,705 43
Gross assets.....	\$ 824,922 03
Deduct assets not admitted.....	1,345 22
Total admitted assets.....	\$ 823,576 81

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	45,337 80
Total unearned premiums.....		372,153 63
<hr/>		
Total amount of all liabilities.....	\$	417,491 43
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		206,085 38
<hr/>		
Total	\$	823,576 81

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	78,892,581 00
Marine and inland risks in force December 31, previous year.....		629,213 00
Fire risks written in 1897.....		55,611,713 00
Premiums thereon.....		578,423 32
Marine and inland risks written in 1897.....		4,778,205 00
Premiums received thereon.....		58,096 11
Net amount fire risks in force December 31, 1897.....		76,356,945 00
Net amount marine and inland risks in force December 31, 1897.....		470,294 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	22,400 00
Premiums received.....		255 71
Losses paid.....		2,025 00
Expense		63 93
Tax		5 11

UNITED STATES BRANCH
OF THE
SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1880.)

MARTIN BENNETT, MANAGER.

Amount of net ledger assets December 31 of previous year.....	\$	3,524,712 88
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I. INCOME.

Net cash received for premiums.....	\$	2,354,554 86
Received from interest and dividends.....		134,208 68
Received from rents.....		5,053 00
Received from home office.....		20,539 55
<hr/>		
Total income.....	\$	2,514,356 09
<hr/>		
Total footings.....	\$	6,039,068 97

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,241,388	82
Remitted to home office.....		102,344	56
Commissions or brokerage.....		511,087	99
Rents		3,679	60
Salaries to officers and employees.....		107,198	29
Taxes		58,446	18
All other disbursements.....		126,779	39
		<hr/>	
Total expenditures.....	\$	2,150,924	83
		<hr/>	
Balance	\$	3,888,144	14

III. LEDGER ASSETS.

Book value of real estate.....	\$	101,587	96
Mortgage loans on real estate.....		1,482,680	99
Collateral loans.....		2,800	00
Book value of bonds and stocks.....		1,718,906	86
Cash in company's office.....		1,366	84
Cash in bank.....		424,563	57
Agents' debit balances.....		157,073	15
		<hr/>	
Total	\$	3,888,979	37
Deduct ledger liabilities.....		835	23
		<hr/>	
Total net ledger assets.....	\$	3,888,144	14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	22,592	23
Interest due and accrued on bonds and stocks.....		18,864	16
Interest due and accrued on collateral loans.....		47	50
Interest due and accrued on other assets.....		370	68
Market value of bonds and stocks over book value.....		22,551	25
Net amount of uncollected premiums not more than three months due		115,000	00
		<hr/>	
Gross assets.....	\$	4,067,569	96
Deduct assets not admitted.....		11,082	50
		<hr/>	
Total admitted assets.....	\$	4,056,487	46

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	285,858	43
Total unearned premiums.....		1,839,069	14
		<hr/>	
Total amount of all liabilities.....	\$	2,124,927	57
Reserve or guaranty fund.....		200,000	00
Divisible surplus.....		1,731,559	89
		<hr/>	
Total	\$	4,056,487	46

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	401,828,307	00
Fire risks written in 1897.....		336,598,928	00
Premiums thereon.....		3,201,387	45
Net amount fire risks in force December 31, 1897.....		406,050,811	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,402,362 00
Premiums received.....	25,359 63
Losses paid.....	7,408 48
Losses incurred.....	5,756 23
Amount at risk.....	1,567,254 00
Expense	8,240 23
Tax	507 19

 SPRING GARDEN INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.
(Organized in 1835.)

CHARLES ROBERTS, PRESIDENT. CLARENCE E. PORTER, SECRETARY.
CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,346,802 20

 I. INCOME.

Net cash received for premiums.....	\$ 540,836 37
Received from interest and dividends.....	51,928 38
Received from rents.....	14,352 38
All other sources.....	4,189 44
Total income.....	\$ 611,306 57
Total footings.....	\$ 1,958,108 77

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 234,486 25
Deposit premiums returned.....	12,086 20
Paid for interest or dividends.....	32,000 00
Commissions or brokerage.....	123,671 26
Rents	4,000 00
Salaries to officers and employees.....	27,556 85
Taxes	27,709 62
All other disbursements.....	68,426 96
Total expenditures.....	\$ 529,937 14
Balance	\$ 1,428,171 63

III. LEDGER ASSETS.

Book value of real estate.....	\$ 327,215 17
Mortgage loans on real estate.....	128,250 00
Collateral loans.....	174,668 44
Book value of bonds and stocks.....	739,721 58
Cash in company's office.....	20,010 80
Cash in bank.....	37,305 64
Bills receivable.....	1,000 00
Total net ledger assets.....	\$ 1,428,171 63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	2,684	37
Interest due and accrued on bonds and stocks.....		10,102	67
Interest due and accrued on collateral loans.....		2,503	11
Interest due and accrued on other assets.....		248	64
Rent due and accrued on company's property or lease.....		555	43
Net amount of uncollected premiums not more than three months due		117,093	34
		<hr/>	
Gross assets.....	\$	1,561,359	19
Deduct assets not admitted.....		13,967	75
		<hr/>	
Total admitted assets.....	\$	1,547,391	44

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	53,418	17
Total unearned premiums.....		451,613	03
Amount reclaimable on perpetual policies.....		394,140	34
All other liabilities.....		56,742	50
		<hr/>	
Total amount of all liabilities.....	\$	955,914	04
Joint stock capital paid up in cash.....		400,000	00
Divisible surplus.....		191,477	40
		<hr/>	
Total	\$	1,547,391	44

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	93,428,894	95
Perpetual risks in force December 31, previous year.....		17,788,121	89
Fire risks written in 1897.....		85,635,571	78
Premiums thereon.....		802,874	33
Perpetual risks written in 1897.....		1,036,222	54
Premiums received thereon.....		25,043	72
Net amount fire risks in force December 31, 1897.....		92,105,608	28
Net amount perpetual risks in force December 31, 1897.....		18,255,536	43

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	824,766	70
Premiums received.....		8,936	63
Losses paid.....		1,230	74
Losses incurred.....		395	74
Expense		3,882	81
Tax		178	72

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Springfield, Mass.

(Organized in 1851.)

A. W. DAMON, PRESIDENT.

S. J. HALL, SECRETARY.

CASH CAPITAL, \$1,500,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,458,843 26

I. INCOME.

Net cash received for premiums.....	\$ 1,747,024 22
Received from interest and dividends.....	168,768 64
Received from rents and all other sources.....	4,539 66
Total income.....	\$ 1,920,332 52
Total footings.....	\$ 5,379,175 78

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 809,542 15
Paid for interest or dividends.....	150,000 00
Commissions or brokerage.....	296,773 93
Salaries to officers and employees.....	97,979 96
Taxes	70,636 74
All other disbursements.....	264,504 32
Total expenditures.....	\$ 1,689,437 10
Balance	\$ 3,689,738 68

III. LEDGER ASSETS.

Book value of real estate.....	\$ 88,184 66
Mortgage loans on real estate.....	727,770 00
Collateral loans.....	88,275 00
Book value of bonds and stocks.....	2,596,236 05
Cash in company's office.....	16,682 22
Cash in bank.....	172,590 75
Total net ledger assets.....	\$ 3,689,738 68

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 19,473 46
Interest due and accrued on bonds and stocks.....	29,434 20
Interest due and accrued on collateral loans.....	2,355 24
Rent due and accrued on company's property or lease.....	978 16
Market value of real estate over book value.....	39,815 34
Market value of bonds and stocks over book value.....	408,218 95
Net amount of uncollected premiums not more than three months due	253,810 26
Total admitted assets.....	\$ 4,443,824 29

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	145,597 29
Total unearned premiums.....		1,447,327 05
		<hr/>
Total amount of all liabilities.....	\$	1,592,924 34
Joint stock capital paid up in cash.....		1,500,000 00
Divisible surplus.....		1,350,899 95
		<hr/>
Total	\$	4,443,824 29

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	272,320,920 00
Fire risks written in 1897.....		190,543,690 00
Premiums thereon.....		2,136,672 59
Net amount fire risks in force December 31, 1897.....		249,691,848 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,704,557 00
Premiums received.....		31,690 60
Losses paid.....		5,795 80
Losses incurred.....		5,490 87
Expense		9,507 18
Tax		633 81

SOUTHERN INSURANCE COMPANY.

Principal Office.....New Orleans, La.

(Organized in 1882.)

ERNEST MITTENBERGER, PRESIDENT. SCOTT M'GEHEE, SECRETARY.
CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 59,650 82

I. INCOME.

Net cash received for premiums.....	\$	301,488 60
Received from interest and dividends.....		9,819 25
Received from all other sources.....		26,014 28
		<hr/>
Total income.....	\$	337,322 13
		<hr/>
Total footings.....	\$	396,972 95

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	145,913 99
Paid for interest or dividends.....		23,748 00
Commissions or brokerage.....		56,862 61
Salaries and allowances to agents.....		1,250 00
Salaries to officers and employees.....		22,584 92

Taxes	15,899 66
All other disbursements.....	20,586 07
	<hr/>
Total expenditures.....	\$ 286,845 25
	<hr/>
Balance	\$ 110,127 70

III. LEDGER ASSETS.

Book value of real estate.....	\$ 35,000 00
Collateral loans.....	17,750 00
Book value of bonds and stocks.....	353,611 80
Cash in company's office.....	9,777 15
Cash in bank.....	70,430 92
Agents' debit balances.....	29,790 91
	<hr/>
Total	\$ 516,360 78
Deduct ledger liabilities.....	16 30
	<hr/>
Total net ledger assets.....	\$ 516,344 48

NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$ 26,144 20
Net amount of uncollected premiums not more than three months due	20,835 01
	<hr/>
Total admitted assets.....	\$ 563,323 69

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 26,249 07
Total unearned premiums.....	142,170 69
All other liabilities.....	3,693 58
	<hr/>
Total amount of all liabilities.....	\$ 172,113 34
Joint stock capital paid up in cash.....	300,000 00
Divisible surplus.....	91,210 35
	<hr/>
Total	\$ 563,323 69

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 12,296,186 00
Fire risks written in 1897.....	24,123,780 00
Premiums thereon.....	392,131 09
Marine and inland risks written in 1897.....	2,269,561 00
Premiums received thereon.....	8,094 78
Net amount fire risks in force December 31, 1897.....	15,209,461 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 118,205 00
Premiums received.....	3,363 70
Losses paid.....	1,624 44
Losses incurred.....	1,819 34
Amount at risk.....	99,330 00
Expense	288 97
Tax	67 27

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....St. Paul, Minn.

(Organized in 1865.)

C. H. BIGELOW, PRESIDENT. A. W. PERRY, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,252,317 48

I. INCOME.

Net cash received for premiums.....	\$ 1,562,637 00
Received from interest and dividends.....	68,881 24
Received from rents.....	29,464 79
All other sources.....	2,231 89
Total income.....	\$ 1,663,214 42
Total footings.....	\$ 3,915,531 90

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 859,131 03
Paid for interest or dividends.....	50,000 00
Commissions or brokerage.....	326,908 50
Rents	5,400 00
Salaries to officers and employees.....	71,108 51
Taxes	30,485 48
All other disbursements.....	201,612 23
Total expenditures.....	\$ 1,551,826 85
Balance	\$ 2,363,705 05

III. LEDGER ASSETS.

Book value of real estate.....	\$ 574,853 43
Mortgage loans on real estate.....	375,907 42
Collateral loans.....	216,568 78
Book value of bonds and stocks.....	811,551 03
Cash in company's office.....	11,696 81
Cash in bank.....	169,406 41
Bills receivable.....	27,500 68
Agents' debit balances.....	178,903 29
Total	\$ 2,366,387 85
Deduct ledger liabilities.....	2,682 80
Total admitted assets.....	\$ 2,363,705 05

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 140,995 16
Total unearned premiums.....	964,111 99
All other liabilities.....	26,584 81
Total amount of all liabilities.....	\$ 1,131,691 96
Joint stock capital paid up in cash.....	500,000 00
Divisible surplus.....	732,013 09
Total	\$ 2,363,705 05

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 139,768,950 00
Marine and inland risks in force December 31, previous year.....	3,640,349 00
Fire risks written in 1897.....	104,644,588 00
Premiums thereon.....	1,561,350 03
Marine and inland risks written in 1897.....	26,276,377 00
Premiums received thereon.....	334,586 23
Net amount fire risks in force December 31, 1897.....	132,843,383 00
Net amount marine and inland risks in force December 31, 1897.....	4,568,656 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,053,004 00
Premiums received.....	12,000 44
Losses paid.....	2,559 13
Losses incurred.....	3,532 72
Amount at risk.....	1,584,000 00
Expense	4,200 15
Tax	240 00

UNITED STATES BRANCH
OF THE
SUN INSURANCE OFFICE.

Principal Office.....New York, N. Y.

(Organized in 1882.)

J. J. GUILÉ, MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,468,111 66

I. INCOME.

Net cash received for premiums.....	\$ 1,624,339 97
Received from interest and dividends.....	88,466 89
Received from rents.....	20,173 98
All other sources.....	10,408 10
Total income.....	\$ 1,743,388 94
Total footings.....	\$ 4,211,500 60

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 819,006 80
Commissions or brokerage.....	297,254 21
Salaries and allowances to agents.....	125,256 25
Rents	18,272 71
Salaries to officers and employees.....	94,672 43
Taxes	42,514 99
All other disbursements.....	33,275 18
Remitted to home office.....	250,311 78
Total expenditures.....	\$ 1,680,564 35
Balance	\$ 2,530,936 25

III. LEDGER ASSETS.

Book value of real estate.....	\$	261,189	97
Mortgage loans on real estate.....		188,000	00
Book value of bonds and stocks.....		1,767,173	04
Cash in company's office.....		922	68
Cash in bank.....		161,486	98
Agents' debit balances.....		153,517	89
<hr/>			
Total	\$	2,534,290	56
Deduct ledger liabilities.....		3,354	31
<hr/>			
Total net ledger assets.....	\$	2,530,936	25

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	1,850	83
Interest accrued on bonds and stocks.....		21,681	51
Interest accrued on other assets.....		121	27
Rent accrued on company's property or lease.....		1,456	67
Market value of bonds and stocks over book value.....		17,177	58
Net amount of uncollected premiums not more than three months due		101,987	64
<hr/>			
Gross assets.....	\$	2,675,211	75
Deduct assets not admitted.....		11,189	97
<hr/>			
Total admitted assets.....	\$	2,664,021	78

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	160,081	45
Total unearned premiums.....		1,404,457	42
All other liabilities.....		12,513	15
<hr/>			
Total amount of all liabilities.....	\$	1,577,052	02
Divisible surplus.....		1,086,969	76
<hr/>			
Total	\$	2,664,021	78

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	318,800,844	00
Fire risks written in 1897.....		210,162,228	00
Premiums thereon.....		1,987,709	84
Net amount fire risks in force December 31, 1897.....		307,905,310	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	1,583,104	00
Premiums received.....		26,512	58
Losses paid.....		10,947	30
Losses incurred.....		13,101	30
Amount at risk.....		2,616,927	00
Expense		7,167	51
Tax		530	25

UNITED STATES BRANCH
OF THE
SVEA FIRE AND LIFE INSURANCE
COMPANY, LTD.

Principal Office.....New York, N. Y.

(Organized in United States in 1884.)

WEED & KENNEDY, MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 369,388 12

I. INCOME.

Net cash received for premiums.....	\$ 317,702 35
Received from interest and dividends.....	11,549 21
Received from all other sources.....	993 11
Received from home office.....	125,000 00
	Total income.....\$ 455,244 67
	Total footings.....\$ 824,632 79

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 132,879 82
Remitted to home office.....	369 25
Commissions or brokerage.....	111,439 65
Taxes	1,389 30
All other disbursements.....	4,229 53
	Total expenditures.....\$ 250,307 55
	Balance
	\$ 574,325 24

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 527,170 40
Cash in company's office.....	175 25
Cash in bank.....	35,087 63
Bills receivable.....	11,891 96
	Total
	\$ 574,325 24

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 1,239 58
Market value of bonds and stocks over book value.....	5,169 60
Net amount of uncollected premiums not more than three months due	41,455 00
	Total admitted assets.....\$ 622,189 42

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	31,452 33
Total unearned premiums.....		196,369 70
All other liabilities.....		8,282 53
		<hr/>
Total amount of all liabilities.....	\$	236,104 56
Divisible surplus.....		386,084 86
		<hr/>
Total	\$	622,189 42

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	19,555,574 00
Fire risks written in 1897.....		29,592,988 00
Premiums thereon.....		443,361 81
Net amount fire risks in force December 31, 1897.....		24,078,822 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	715,871 00
Premiums received.....		14,807 80
Losses paid.....		8,936 18
Losses incurred.....		8,167 46
Amount at risk.....		834,242 00
Expense		4,702 80
Tax		296 15

TEUTONIA INSURANCE COMPANY.

Principal Office.....New Orleans, La.

(Organized in 1871.)

ALBERT P. NOLL, PRESIDENT. GEORGE MEYER, SECRETARY.
CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 619,980 98

I. INCOME.

Net cash received for premiums.....	\$	363,928 71
Received from interest and dividends.....		20,167 78
Received from all other sources.....		18,411 15
		<hr/>
Total income.....	\$	402,507 64
		<hr/>
Total footings.....	\$	1,424,996 26

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	185,643 17
Paid for interest or dividends.....		25,000 00
Commissions or brokerage.....		67,591 97
Salaries to officers and employees.....		19,500 00
Taxes		19,139 44
All other disbursements.....		11,625 66
		<hr/>
Total expenditures.....	\$	328,500 24
		<hr/>
Balance	\$	74,007 40

III. LEDGER ASSETS.

Book value of real estate.....	\$	40,000	00
Mortgage loans on real estate.....		14,750	00
Book value of bonds and stocks.....		535,730	00
Cash in company's office.....		363	83
Cash in bank.....		37,325	25
Total net ledger assets.....	\$	628,169	08

NON-LEDGER ASSETS.

Net amount of uncollected premiums not more than three months due	\$	60,158	66
Gross assets.....	\$	688,327	74

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	13,574	65
Total unearned premiums.....		210,325	12
All other liabilities.....		13,135	00
Total amount of all liabilities.....	\$	237,034	77
Joint stock capital paid up in cash.....		250,000	00
Divisible surplus.....		201,292	97
Total	\$	688,327	74

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	31,256,118	00
Fire risks written in 1897.....		30,907,639	00
Premiums thereon.....		468,239	60
Marine and inland risks written in 1897.....		4,676,088	00
Premiums received thereon.....		29,003	44
Net amount fire risks in force December 31, 1897.....		26,131,194	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	514,738	00
Premiums received.....		5,209	00
Losses paid.....		2,417	00
Losses incurred.....		2,417	00
Amount at risk.....		647,321	00
Expense		386	00
Tax		104	18

UNITED STATES BRANCH
OF THE
THURINGIA INSURANCE COMPANY.

Principal Office.....Chicago, Ill.

(Organized in United States in 1896.)

F. G. VOSS, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 315,654 95

I. INCOME.

Net cash received for premiums.....\$ 366,030 92
Received from interest and dividends..... 10,000 00

Total income.....\$ 376,030 92

Total footings.....\$ 691,685 87

II. DISBURSEMENTS.

Net amount paid for losses.....\$ 107,460 72
Commissions or brokerage..... 105,428 25
Salaries to officers and employees..... 21,310 70
Taxes 6,972 40
All other disbursements..... 41,448 58

Total expenditures.....\$ 282,620 65

Balance\$ 409,165 22

III. LEDGER ASSETS.

Book value of bonds and stocks.....\$ 376,974 21
Cash in company's office 91 01
In the hands of trustees..... 32,000 00

Total\$ 409,065 22

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....\$ 2,166 67
Market value of bonds and stocks over book value..... 19,205 79
Net amount of uncollected premiums not more than three months
due 80,486 69

Total admitted assets.....\$ 510,874 37

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....\$ 29,724 45
Total unearned premiums..... 227,550 18
All other liabilities..... 144 37

Total amount of all liabilities.....\$ 257,419 00

Reserve or guaranty fund..... 200,000 00

Divisible surplus..... 53,455 37

Total\$ 510,874 37

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 8,410,419 49
Fire risks written in 1897.....	44,519,941 46
Premiums thereon.....	597,709 70
Net amount fire risks in force December 31, 1897.....	30,364,614 80

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 746,700 33
Premiums received.....	12,798 57
Losses paid.....	2,575 73
Losses incurred.....	2,575 73
Amount at risk.....	755,500 33
Tax	255 97

TRADERS INSURANCE COMPANY.

Principal Office.....Chicago, Ill.

(Organized in 1872.)

E. BUCKINGHAM, PRESIDENT.

R. J. SMITH, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,596,506 54

I. INCOME.

Net cash received for premiums.....	\$ 660,424 54
Received from interest and dividends.....	77,768 65
Received from rents.....	449 79
All other sources.....	26,311 50
Total income.....	\$ 764,954 48
Total footings.....	\$ 2,361,461 02

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 325,282 39
Paid for interest or dividends.....	50,000 00
Commissions or brokerage.....	113,807 55
Salaries and allowances to agents.....	3,600 00
Rents	6,000 00
Salaries to officers and employees.....	63,783 93
Taxes	27,635 92
All other disbursements.....	54,451 75
Total expenditures.....	\$ 644,561 54
Balance	\$ 1,716,899 48

III. LEDGER ASSETS.

Book value of real estate.....	\$ 17,910 92
Mortgage loans on real estate.....	216,750 00
Collateral loans.....	22,500 00

Book value of bonds and stocks.....	1,403,391	27
Cash in company's office.....	450	64
Cash in bank.....	50,440	79
All other assets.....	12,947	35
<hr/>		
Total	\$ 1,724,390	97
Deduct ledger liabilities.....	7,491	49
<hr/>		
Total net ledger assets.....	\$ 1,716,899	48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 6,430	41
Interest due and accrued on bonds and stocks.....	6,954	66
Interest due and accrued on collateral loans.....	337	50
Interest due and accrued on other assets.....	1,212	57
Market value of bonds and stocks over book value.....	86,426	75
Net amount of uncollected premiums not more than three months due	57,857	57
<hr/>		
Gross assets.....	\$ 1,876,118	94
Deduct assets not admitted.....	200	00
<hr/>		
Total admitted assets.....	\$ 1,875,918	94

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 72,449	57
Total unearned premiums.....	479,031	71
<hr/>		
Total amount of all liabilities.....	\$ 551,481	33
Joint stock capital paid up in cash.....	500,000	00
Divisible surplus.....	824,437	61
<hr/>		
Total	\$ 1,875,918	94

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 70,208,928	00
Fire risks written in 1897.....	67,247,669	00
Premiums thereon.....	847,571	69
Net amount fire risks in force December 31, 1897.....	71,645,905	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,389,504	00
Premiums received.....	21,013	38
Losses paid.....	2,304	18
Losses incurred.....	3,216	81
Amount at risk.....	1,172,769	00
Expense	6,304	01
Tax	420	26

UNITED STATES BRANCH
OF THE
TRANSATLANTIC FIRE INSURANCE
COMPANY.

Principal Office.....Chicago, Ill.

(Organized in United States in 1877.)

ADOLPH LOEB, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 618,709 49

I. INCOME.

Net cash received for premiums.....	\$ 466,281 28
Received from interest and dividends.....	26,464 36
Received from home office.....	5,025 00
	<hr/>
Total income.....	\$ 497,770 64
	<hr/>
Total footings.....	\$ 1,116,480 13

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 257,746 39
Commissions or brokerage.....	137,961 46
Rents	1,500 00
Salaries to officers and employees.....	18,685 00
Taxes	3,638 63
All other disbursements	11,436 57
Remitted to home office.....	46,962 81
	<hr/>
Total expenditures.....	\$ 477,930 86
	<hr/>
Balance	\$ 638,549 27

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 578,477 50
Cash in company's office.....	1,044 20
Cash in bank.....	58,376 67
Bills receivable.....	650 90
	<hr/>
Total net ledger assets.....	\$ 638,549 27

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 5,712 00
Market value of bonds and stocks over book value.....	11,507 50
Net amount of uncollected premiums not more than three months due	125,043 01
	<hr/>
Gross assets.....	\$ 780,811 78

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	50,972 75
Total unearned premiums.....		305,565 77
All other liabilities.....		49,997 39
		<hr/>
Total amount of all liabilities.....	\$	406,535 91
Reserve or guaranty fund.....		262,000 00
Divisible surplus.....		112,275 87
		<hr/>
Total	\$	780,811 78

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	46,422,662 00
Fire risks written in 1897.....		58,405,410 00
Premiums thereon.....		665,381 01
Net amount fire risks in force December 31, 1897.....		54,151,700 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	977,496 00
Premiums received.....		10,401 45
Losses paid.....		1,433 55
Losses incurred.....		1,127 84
Expense		4,476 52
Tax		208 02

UNION INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1803.)

C. S. HOLLINSHEAD, PRESIDENT. EDGAR R. DANNELS, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 571,065 48

I. INCOME.

Net cash received for premiums.....	\$	298,741 07
Received from interest and dividends.....		19,683 37
Received from rents.....		2,209 98
All other sources.....		5,574 24
		<hr/>
Total income.....	\$	326,208 66
		<hr/>
Total footings.....	\$	897,274 14

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	155,144 58
Deposit premiums returned.....		806 48
Paid for interest or dividends.....		13,659 44
Commissions or brokerage.....		61,287 50
Salaries and allowances to agents.....		16,627 48

Salaries to officers and employees.....	23,389 64
Taxes	11,610 22
All other disbursements.....	25,045 80
Total expenditures.....	\$ 307,571 14
Balance	\$ 589,703 00

III. LEDGER ASSETS.

Book value of real estate.....	\$ 159,076 32
Mortgage loans on real estate.....	9,900 00
Collateral loans.....	24,509 75
Book value of bonds and stocks.....	361,026 62
Cash in company's office.....	4,932 41
Cash in bank.....	18,485 16
Bills receivable.....	1,000 00
Cash in hands of managers at San Francisco, Cal.....	10,772 74
Total net ledger assets.....	\$ 589,703 00

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$ 97 50
Interest accrued on bonds and stocks.....	200 00
Market value of real estate over book value.....	923 68
Market value of bonds and stocks over book value.....	21,237 63
Net amount of uncollected premiums not more than three months due	46,915 73
Due from perpetual insurance.....	742 50
Total admitted assets.....	\$ 659,820 04

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 40,075 07
Total unearned premiums.....	214,301 73
Amount reclaimable on perpetual policies.....	35,020 33
All other liabilities.....	29 70
Total amount of all liabilities.....	\$ 289,426 83
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	170,393 21
Total	\$ 659,820 04

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 38,131,197 00
Fire risks written in 1897.....	33,046,778 00
Premiums thereon.....	361,415 05
Net amount fire risks in force December 31, 1897.....	38,562,938 00
Perpetual risks (not included above).....	1,313,828 00
Premiums on same.....	38,911 48

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 158,950 00
Premiums received.....	1,742 69
Losses paid.....	438 98
Losses incurred.....	399 30
Expense	574 06
Tax	34 85

UNITED STATES BRANCH
OF THE
UNION ASSURANCE SOCIETY.

Principal Office.....New York, N. Y.

(Organized in United States in 1891.)

HALL & HENSHAW, UNITED STATES MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 1,083,312 30

I. INCOME.

Net cash received for premiums.....	\$ 1,075,340 19
Received from interest and dividends.....	35,638 27
Received from all other sources.....	18,787 12
Cash from home office.....	380,137 50
<hr/>	
Total income.....	\$ 1,509,903 08
<hr/>	
Total footings.....	\$ 2,593,215 38

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 428,064 16
Cash to home office.....	405,638 27
Commissions or brokerage.....	270,682 15
Salaries and allowances to agents.....	22,858 95
Salaries to officers and employees.....	22,349 09
Taxes	19,465 69
All other disbursements.....	5,623 15
<hr/>	
Total expenditures.....	\$ 1,174,681 46
<hr/>	
Balance	\$ 1,418,533 92

III. LEDGER ASSETS.

Book value of real estate.....	\$ 190,973 19
Book value of bonds and stocks.....	1,057,331 50
Cash in company's office.....	6,180 20
Cash in bank.....	20,387 60
Manhattan Fire Insurance Company (secured).....	110,000 00
Agents' debit balances.....	79,725 42
Home office accounts.....	1,408 62
<hr/>	
Total	\$ 1,466,006 53
Deduct ledger liabilities.....	47,472 61
<hr/>	
Total net ledger assets.....	\$ 1,418,533 92

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	1,992 50
Market value of real estate over book value.....		9,026 81
Market value of bonds and stocks over book value.....		22,091 25
Net amount of uncollected premiums not more than three months due		32,419 25
Gross assets.....	\$	1,484,063 73
Deduct assets not admitted.....		1,408 62
Total admitted assets.....	\$	1,482,655 11

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	125,069 23
Total unearned premiums.....		602,928 69
Total amount of all liabilities.....	\$	727,997 92
Divisible surplus.....		754,657 19
Total	\$	1,482,655 11

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	77,599,446 00
Fire risks written in 1897.....		145,358,177 00
Premiums thereon.....		1,445,791 79
Net amount fire risks in force December 31, 1897.....		101,977,309 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	430,218 00
Premiums received.....		7,968 99
Losses paid.....		1,558 52
Losses incurred.....		1,561 52
Expense		4,233 61
Tax		159 38

UNITED FIREMANS INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1861.)

ROBERT B. BEATH, PRESIDENT. DENNIS J. SWEENY, SECRETARY.
CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,396,410 05

I. INCOME.

Net cash received for premiums.....	\$	292,358 30
Received from interest and dividends.....		64,250 06
Received from rents.....		3,727 50
All other sources.....		72 66
Total income.....	\$	360,408 52
Total footings.....	\$	1,756,818 57

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	108,516	48
Deposit premiums returned.....		16,385	71
Paid for interest or dividends.....		30,000	00
Commissions or brokerage.....		55,289	51
Salaries to officers and employeess.....		26,309	63
Taxes		10,187	23
All other disbursements.....		49,520	27
		<hr/>	
Total expenditures.....	\$	296,208	83
		<hr/>	
Balance	\$	1,460,609	74

III. LEDGER ASSETS.

Book value of real estate.....	\$	181,385	81
Mortgage loans on real estate.....		707,940	38
Collateral loans.....		56,500	00
Book value of bonds and stocks.....		412,614	38
Cash in company's office.....		5,347	23
Cash in bank.....		64,261	07
Bills receivable.....		70	00
Agents' debit balances.....		32,490	87
		<hr/>	
Total	\$	1,460,609	74

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	13,130	85
Interest due and accrued on bonds and stocks.....		171	66
Interest due and accrued on collateral loans.....		838	60
Rent due and accrued on company's property or lease.....		485	58
Market value of bonds and stocks over book value.....		23,914	37
		<hr/>	
Gross assets.....	\$	1,499,150	80
Deduct assets not admitted.....		1,942	30
		<hr/>	
Total admitted assets.....	\$	1,497,208	50

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	36,276	75
Total unearned premiums.....		202,880	72
Amount reclaimable on perpetual policies.....		707,669	86
All other liabilities.....		2,623	88
		<hr/>	
Total amount of all liabilities.....	\$	949,451	21
Joint stock capital paid up in cash.....		300,000	00
Divisible surplus.....		247,757	29
		<hr/>	
Total	\$	1,497,208	50

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	37,112,626	00
Fire risks written in 1897.....		29,972,348	00
Premiums thereon.....		306,402	34
Net amount fire risks in force December 31, 1897.....		36,675,159	00
Perpetual risks (not included above).....		34,284,487	57
Premiums on same.....		782,803	12

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	161,600 00
Premiums received.....		2,031 00
Losses paid.....		132 00
Losses incurred.....		132 00
Expense		526 53
Tax		40 62

**UNITED STATES FIRE INSURANCE
COMPANY.**

Principal Office.....New York, N. Y.

(Organized in 1824.)

W. W. UNDERHILL, PRESIDENT. W. H. GRIFFEN, SECRETARY.
CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 595,330 36

I. INCOME.

Net cash received for premiums.....	\$	298,490 66
Received from interest and dividends.....		26,037 44
Received from all other sources.....		7,833 75
Total income.....	\$	332,371 85
Total footings.....	\$	927,702 21

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	130,896 83
Paid for interest or dividends.....		20,000 00
Commissions or brokerage.....		76,065 42
Rents		7,000 00
Salaries to officers and employees.....		25,220 07
Taxes		6,668 00
All other disbursements.....		21,072 84
Total expenditures.....	\$	286,923 16
Balance	\$	640,779 05

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	376,200 00
Book value of bonds and stocks.....		231,487 30
Cash in company's office.....		2,575 09
Cash in bank.....		3,710 19
Agents' debit balances.....		26,806 47
Total net ledger assets.....	\$	640,779 05

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	2,533 30
Interest due and accrued on bonds and stocks.....		3,620 00
Market value of bonds and stocks over book value.....		52,533 95
Net amount of uncollected premiums not more than three months due		14,275 76
Total admitted assets.....	\$	713,742 06

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	31,222 51
Total unearned premiums.....		222,575 74
All other liabilities.....		3,588 56
Total amount of all liabilities.....	\$	257,386 81
Joint stock capital paid up in cash.....		250,000 00
Divisible surplus.....		206,355 25
Total	\$	713,742 06

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	45,676,645 00
Marine and inland risks in force December 31, previous year.....		730,551 00
Fire risks written in 1897.....		33,889,845 00
Premiums thereon.....		345,246 31
Marine and inland risks written in 1897.....		1,407,693 00
Premiums received thereon.....		36,782 73
Net amount fire risks in force December 31, 1897.....		40,553,270 00
Net amount marine and inland risks in force December 31, 1897....		1,146,134 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	136,850 00
Premiums received.....		1,307 76
Losses paid.....		24 71
Losses incurred.....		24 71
Amount at risk.....		207,800 00
Expense		341 41
Tax		26 15

VICTORIA FIRE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1896.)

HENRY H. HALL, PRESIDENT.

E. K. BEDDALL, SECRETARY.

CASH CAPITAL, \$200,000.

I. INCOME.

Net cash received for premiums.....	\$	78,066 31
Received from interests and dividends.....		7,701 72
Total income.....	\$	85,768 03

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	24,357 60
Commissions or brokerage.....		14,347 19
Salaries to officers and employees.....		2,245 03
Taxes		1,143 80
All other disbursements.....		1,951 36
Total expenditures.....	\$	44,044 98

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	259,452 00
Cash in bank.....		20,835 63

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$	550 00
Net amount of uncollected premiums not more than three months due		18,080 13
Total admitted assets.....	\$	298,917 76

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	19,441 98
Total unearned premiums.....		41,310 46
All other liabilities.....		8,035 23
Total amount of all liabilities.....	\$	68,787 67
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		30,130 09
Total	\$	298,917 76

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	3,229,968 00
Fire risks written in 1897.....		10,341,770 00
Premiums thereon.....		102,861 49
Net amount fire risks in force December 31, 1897.....		7,373,994 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	25,000 00
Premiums received.....		400 75
Expense		102 19
Tax		8 02

WESTERN ASSURANCE COMPANY.

Principal Office.....Toronto, Canada

(Organized in 1851.)

HON. GEO. A. COX, PRESIDENT.

C. C. FOSTER, SECRETARY.

Amount of net ledger assets December 31 of previous year.....\$ 1,565,914 41

I. INCOME.

Net cash received for premiums.....	\$ 1,721,538 67
Received from interest and dividends.....	44,993 40
Total income.....	\$ 1,766,532 07
Total footings.....	\$ 3,332,446 48

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 572,903 80
Commissions or brokerage.....	345,463 83
Salaries to officers and employees.....	41,500 00
Taxes	46,302 00
All other disbursements.....	130,764 45
Remitted to home office.....	128,143 99
Total expenditures.....	\$ 1,665,078 07
Balance	\$ 1,667,368 41

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 25,000 00
Book value of bonds and stocks.....	1,146,954 73
Cash in company's office.....	128 95
Cash in bank.....	241,544 82
Bills receivable.....	34,600 07
Agents' debit balances.....	219,139 84
Total net ledger assets.....	\$ 1,667,368 41

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 18,572 15
Gross assets.....	\$ 1,685,940 56

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 183,136 30
Total unearned premiums.....	896,522 94
Total amount of all liabilities.....	\$ 1,079,659 24
Divisible surplus.....	606,281 32
Total	\$ 1,685,940 50

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 127,388,604 00
Marine and inland risks in force December 31, previous year.....	6,805,822 00
Fire risks written in 1897.....	142,650,216 00
Premiums thereon.....	1,693,379 59
Marine and inland risks written in 1897.....	48,289,822 00
Premiums received thereon.....	352,307 80
Net amount fire risks in force December 31, 1897.....	141,514,736 00
Net amount marine and inland risks in force December 31, 1897.....	4,728,490 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$ 1,701,735 00
Premiums received.....	27,268 78
Losses paid.....	1,611 70
Losses incurred.....	1,630 60
Amount at risk.....	2,213,948 00
Expense	11,665 66
Tax	545 37

WESTERN MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....Denver, Colo.

(Organized in 1894.)

J. J. JOSLIN, PRESIDENT.

W. H. ROSE, SECRETARY.

I. INCOME.

Net cash received for premiums and assessments.....	\$ 3,301 37
Total income.....	\$ 3,301 37

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 20 04
Salaries to officers and employees.....	1,616 61
Taxes	43 17
All other disbursements.....	761 35
Total expenditures.....	\$ 2,441 17

III. ASSETS.

Cash in company's office and in bank.....	\$ 1,484 50
Premiums in course of collection.....	360 84
All other.....	372 58
Total	\$ 2,217 92

NON-LEDGER ASSETS.

Total premium or deposit notes.....	\$ 8,779 01
Gross assets.....	\$ 10,996 93
Deduct assets not admitted.....	100 00
Total assets.....	\$ 10,896,93

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	387 50
Total unearned premiums.....		2,660 06
All other liabilities.....		30 13
		<hr/>
Total amount of all liabilities.....	\$	3,077 69
Net amount of premium or deposit notes.....		8,779 01

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	576,473 65
Fire risks written in 1897.....		382,590 00
Premiums thereon.....		3,378 85
Net amount fire risks in force December 31, 1897.....		642,256 30
Losses paid.....		20 04
Losses incurred.....		407 50
Tax		67 56

WESCHESTER FIRE INSURANCE COMPANY.

Principal Office.....New York. N. Y.

(Organized in 1870.)

GEO. R. CRAWFORD, PRESIDENT. JOHN Q. UNDERHILL, SECRETARY.
CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,943,475 57

I. INCOME.

Net cash received for premiums.....	\$	1,257,407 02
Received from interest and dividends.....		84,250 91
Received from rents.....		559 98
All other sources.....		13,352 50
		<hr/>
Total income.....	\$	1,355,570 41
		<hr/>
Total footings.....	\$	3,299,046 08

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	589,465 14
Paid for interest or dividends.....		30,000 00
Commissions or brokerage.....		269,275 39
Salaries to officers and employees.....		100,036 61
Taxes		31,027 64
All other disbursements.....		113,034 59
		<hr/>
Total expenditures.....	\$	1,132,839 37
		<hr/>
Balance	\$	2,166,206 71

III. LEDGER ASSETS.

Book value of real estate.....	\$	219,000	00
Mortgage loans on real estate.....		501,030	00
Collateral loans.....		2,500	40
Book value of bonds and stocks.....		1,345,177	63
Cash in bank.....		83,214	67
Agents' debit balances.....		15,284	41
		<hr/>	
Total net ledger assets.....	\$	2,166,206	71

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	6,867	07
Interest due on collateral loans.....		142	50
Market value of real estate over book value.....		120,822	37
Net amount of uncollected premiums not more than three months due		186,083	19
		<hr/>	
Total admitted assets.....	\$	2,480,121	84

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	108,749	45
Total unearned premiums.....		1,071,544	78
		<hr/>	
Total amount of all liabilities.....	\$	1,180,294	23
Joint stock capital paid up in cash.....		300,000	00
Divisible surplus.....		999,827	61
		<hr/>	
Total	\$	2,480,121	84

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	201,487,424	00
Fire risks written in 1897.....		131,165,231	00
Premiums thereon.....		1,466,726	37
Net amount fire risks in force December 31, 1897.....		194,778,062	00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	505,917	00
Premiums received.....		6,483	14
Losses paid.....		720	41
Losses incurred.....		636	69
Amount at risk.....		758,817	00
Expense		2,593	25
Tax		129	66

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Principal Office.....Brooklyn, N. Y.

(Organized in 1853.)

MARSHALL S. DRIGGS, PRESIDENT. FREDERICK H. WAY, SECRETARY.
CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,487,388 86

I. INCOME.

Net cash received for premiums.....	\$	593,850 05
Received from interest and dividends.....		42,666 82
Received from rents.....		45,286 49
All other sources.....		27,964 31
		709,767 67
Total income.....	\$	709,767 67
		2,197,156 53
Total footings.....	\$	2,197,156 53

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	232,257 96
Paid for interest or dividends.....		50,415 00
Commissions or brokerage.....		145,240 55
Rents		17,200 00
Salaries to officers and employees.....		65,802 96
Taxes		17,987 52
All other disbursements.....		54,692 15
		583,596 14
Total expenditures.....	\$	583,596 14
Balance	\$	1,613,560 39

III. LEDGER ASSETS.

Book value of real estate.....	\$	629,000 00
Mortgage loans on real estate.....		250,900 00
Book value of bonds and stocks.....		648,587 27
Cash in company's office.....		3,388 72
Cash in bank.....		81,684 40
		1,613,560 39
Total	\$	1,613,560 39

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	1,115 93
Interest due and accrued on bonds and stocks.....		4,758 85
Rent due and accrued on company's property or lease.....		5,349 49
Market value of bonds and stocks over book value.....		80,657 73
Net amount of uncollected premiums not more than three months due		77,040 91
		1,782,483 30
Total admitted assets.....	\$	1,782,483 30

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	58,418 66
Total unearned premiums.....		532,531 17
All other liabilities.....		6,385 61
<hr/>		
Total amount of all liabilities.....	\$	597,335 44
Joint stock capital paid up in cash.....		250,000 00
Divisible surplus.....		935,147 86
<hr/>		
Total	\$	1,782,483 30

V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	126,512,496 00
Fire risks written in 1897.....		78,340,123 00
Premiums thereon.....		695,383 82
Net amount fire risks in force December 31, 1897.....		124,566,233 00

BUSINESS IN COLORADO IN 1897.

Risks written.....	\$	433,855 00
Premiums received.....		5,772 74
Losses paid.....		154 57
Losses incurred.....		154 57
Amount at risk.....		428,089 00
Expense		1,730 06
Tax		115 45

STATISTICAL TABLES

Showing Risks Written, Premiums Received, Average Rate of Premiums, Losses Paid, Per Cent. of Losses to Premiums Received, Losses Incurred, and Expenses, in the State of Colorado, for the Year 1897, by Fire Insurance Companies Authorized to Do Business in the State

COLORADO BUSINESS—FIRE—FOR THE YEAR 1897.

NAMES OF COMPANIES.

	Risks Written.	Premiums Received.	Average Rate Pre- miums.	Losses Paid.	Per Cent. of Losses Paid to Premium Received.	Losses Incurred.	Expense.	Tax.
Aachen and Munich Fire Insurance Co., Germany.....	\$ 320,135 00	6,377 09	1 92	1,996 56	31.29	2,559 06	2,232 00	127 54
Aetna Insurance Co., Connecticut.....	1,601,066 00	30,635 28	1 87	6,484 39	21.59	6,635 32	10,212 49	600 70
Agricultural Insurance Co., New York.....	1,219,300 00	14,360 00	1 17	2,048 00	14.26	2,336 00	3,364 54	287 20
Alliance Assurance Co., Great Britain.....	634,144 00	10,205 28	1 60	3,908 03	38.31	4,634 43	2,549 93	204 10
American Insurance Co., Massachusetts.....	212,602 00	2,129 80	1 00	1,210 42	56.83	1,010 42	136 34	42 59
American Insurance Co., New Jersey.....	479,787 00	5,757 33	1 19	467 87	8.15	455 37	1,785 69	115 14
American Central Insurance Co., Missouri.....	496,299 00	9,666 65	1 94	3,738 08	38.67	4,194 33	3,562 71	193 33
American Fire Insurance Co., New York.....	189,038 00	2,655 07	1 40	91 20	3.47	.....	1,014 33	53 10
Armenia Insurance Co., Pennsylvania.....	184,606 91	1,878 35	1 01	1,473 13	78.38	1,361 25	619 85	37 56
Atlas Assurance Co., Great Britain.....	1,395,078 34	24,600 21	1 76	2,751 41	17.63	4,809 83	7,290 94	492 00
Balaise Fire Insurance Co., Switzerland.....	4,700 00	58 25	1 23	.....	.....	.....	223 63	1 16
British America Assurance Co., Canada.....	929,435 00	17,327 31	1 92	3,502 97	19.57	3,090 12	8,138 43	353 75
Boston Marine Insurance Co., Massachusetts.....	66,283 00	1,218 27	1 83	.....	.....	.....	.....	24 37
Caledonian Insurance Co., Great Britain.....	865,852 00	14,019 30	1 60	1,835 97	13.09	1,588 44	4,126 21	280 38
Citizens Insurance Co., Pennsylvania.....	367,212 00	4,413 12	1 20	721 97	16.33	550 62	1,456 33	88 26
Commercial Union Assurance Co. (Ltd.), Great Britain.....	2,386,406 95	35,628 06	1 48	8,548 38	24.06	8,668 38	.....	710 56
Commercial Union Fire Insurance Co., New York.....	92,500 00	1,220 63	1 31	787 88	64.50	787 88	.....	24 40
Concordia Fire Insurance Co., Wisconsin.....	439,890 00	6,032 01	1 37	1,402 84	23.24	2,303 88	2,714 40	120 64
Connecticut Fire Insurance Co., Connecticut.....	1,578,840 00	25,051 67	1 58	8,710 01	15.87	9,701 70	4,804 10	501 30
Continental Insurance Co., New York.....	3,592,460 00	43,914 74	1 22	14,815 88	33.72	14,683 72	.....	878 29
Delaware Insurance Co., Pennsylvania.....	319,550 00	4,247 00	1 32	1,368 00	32.21	1,298 00	1,508 68	84 94
Eagle Fire Co., New York.....	477,950 00	4,441 61	92	44 13	.99	67 63	1,579 74	88 83

Farragut Fire Insurance Co., New York.....	5,894.62	1.13	3,756.91	63.72	3,756.91	1,588.36	117.89
Fire Association of Philadelphia, Pennsylvania.....	32,385.14	2.00	4,355.45	13.76	3,552.94	12,160.81	647.70
Fireman's Fund Insurance Co., California.....	51,273.98	1.90	10,765.07	20.98	1,454.07	15,112.20	1,025.48
Firemen's Insurance Co. of Baltimore, Maryland.....	2,321.13	1.19	832.09	35.82	1,330.18	780.84	46.42
Firemen's Insurance Co. of Newark, New Jersey.....	1,682.09	1.11	.....	.....	.....	279.29	33.64
Franklin Fire Insurance Co., Pennsylvania.....	432,111.52	1.28	2,300.31	41.45	2,320.06	1,256.72	110.98
Farmers Alliance Mutual Fire Insurance Co., Colorado..	11,675.02	1.79	4,086.98	35.01	7,203.98	6,559.53	233.50
German Fire Insurance Co., Freeport, Illinois.....	987,303.00	1.55	2,884.77	18.83	1,317.49	5,050.08	306.62
German Fire Insurance Co., Peoria, Illinois.....	460,240.00	1.16	461.90	8.59	461.90	1,905.69	107.50
German Fire Insurance Co., Pennsylvania.....	249,397.00	1.13	3,002.98	105.74	1,372.67	733.70	56.80
German Alliance Insurance Co., New York.....	156,125.00	1.56	369.25	17.07	356.75	702.22	48.95
German American Insurance Co., New York.....	1,584,579.58	1.78	5,067.22	15.93	3,773.97	8,923.89	565.00
German Mutual Fire Insurance Co., Colorado.....	311,375.00	67	47.75	1.41	47.75	863.37	42.24
Germania Fire Insurance Co., New York.....	186,025.00	1.15	23.56	1.06	23.56	596.39	42.85
Girard Fire and Marine Insurance Co., Pennsylvania.....	488,425.00	1.08	726.29	13.67	771.19	1,364.32	106.22
Glens Falls Insurance Co., New York.....	401,125.00	1.09	544.19	12.39	544.19	1,242.28	87.78
Globe Fire Insurance Co., New York.....	53,162.00	90	.....	.....	.....	.....	9.61
Greenwich Insurance Co., New York.....	487,088.00	1.24	2,000.94	32.85	2,959.18	1,193.89	121.75
Grange Mutual Fire Insurance Co., Colorado.....	34,640.00	1.11	307.38	79.94	307.38	232.37	7.70
Hamburg Bremen Fire Insurance Co., Germany.....	553,781.00	1.42	5,559.21	70.44	5,559.21	1,978.84	157.81
Hanover Fire Insurance Co., New York.....	438,146.00	1.43	656.02	10.60	712.47	1,425.45	123.73
Hartford Fire Insurance Co., Connecticut.....	3,427,311.00	1.34	13,350.74	23.80	15,237.73	16,231.34	1,121.88
Helvetia Swiss Fire Insurance Co., Switzerland.....	429,589.00	1.36	306.07	5.21	400.57	1,656.12	117.26
Home Insurance Co., New York.....	3,844,215.00	1.06	5,614.54	13.72	5,726.29	8,178.67	817.87
Home Mutual Insurance Co., California.....	670,742.00	2.01	4,148.85	30.70	4,429.60	4,744.81	270.32
Home Mutual Fire Insurance Co., Colorado.....	Reinsured.						
Imperial Insurance Co. (Ltd.), Great Britain.....	1,191,242.39	1.83	6,835.54	31.25	7,442.16	4,813.24	437.56
Insurance Company of North America, Pennsylvania.....	2,767,204.00	1.89	7,271.60	14.35	6,057.66	15,074.63	1,027.08
Insurance Company of the State of Pennsylvania.....	428,833.00	1.69	1,567.34	21.60	1,297.39	2,874.26	145.06
Lancashire Insurance Co., Great Britain.....	933,692.00	1.82	2,404.08	13.81	1,707.08	4,010.37	362.79
Law Union and Crown Fire and Life Ins. Co., G't Brit'n	40,500.00	1.58	.....	.....	.....	167.92	12.82
Lion Fire Insurance Co., Great Britain.....	850,417.89	1.93	10,347.66	62.81	9,094.51	2,798.37	329.22

COLORADO BUSINESS—FIRE—FOR THE YEAR 1897.—(Continued.)

NAMES OF COMPANIES.

	Risks Written	Premiums Received.	Average Rate Pre- miums.	Losses Paid.	Per Cent. of Losses Paid to Premium Received.	Losses Incurred.	Expense.	Tax.
Liverpool and London and Globe Ins. Co., Great Britain.	3,763,343 00	61,584 86	1 63	12,509 35	10.29	9,425 35	14,093 39	1,231 70
London Assurance Corporation, Great Britain.....	698,795 00	9,905 63	1 41	1,155 26	12.67	1,156 26	2,011 36	198 11
London and Lancashire Fire Insurance Co., Great Britain	1,529,527 00	28,584 87	1 86	9,420 71	33.01	9,289 97	7,883 16	570 69
Lumbermens Insurance Co., Pennsylvania.....	463,855 00	4,075 30	86	276 16	6.52	276 16	1,168 73	81 50
Magdeburg Fire Insurance Co., Germany.....	424,025 00	6,217 48	1 46	389 26	6.26	389 26	1,279 02	124 35
Manchester Fire Assurance Co., Great Britain.....	1,502,725 50	27,157 00	1 80	5,405 00	19.37	9,399 64	6,757 50	543 14
Manufacturers' and Merchants' Ins. Co., Pennsylvania..	248,317 00	2,664 24	1 07	137 47	5.15	55 60	879 20	53 28
Mechanics' Insurance Co., Pennsylvania.....	482,930 43	5,717 64	1 18	1,924 07	33.65	1,756 22	1,905 88	114 35
Mercantile Fire and Marine Insurance Co., Massachusetts	248,200 00	2,239 76	93	34 42	1.58	34 42	.....	44 79
Merchants Insurance Co., New Jersey.....	541,996 00	8,734 92	1 61	2,982 02	34.15	1,008 34	1,839 80	174 70
Milwaukee Mechanics Insurance Co., Wisconsin.....	968,001 00	11,920 57	1 23	3,451 75	28.95	3,358 64	4,332 82	238 41
Mutual Fire Insurance Co., New York, now The Man- hattan Fire Ins. Company of the City of New York..	1,416,032 00	10,453 65	73	.....	.....	.....	.....	209 07
National Fire Insurance Co., Connecticut.....	2,192,470 00	44,857 94	2 04	14,191 99	31.63	10,463 74	13,707 38	897 16
National Standard Insurance Co., New York.....	199,233 00	2,818 49	1 41	988 59	35.06	988 59	768 11	56 37
New Hampshire Fire Insurance Co., New Hampshire....	827,590 00	11,850 65	1 43	5,008 15	42.26	3,531 62	3,229 86	237 01
Niagara Fire Insurance Co., New York.....	963,756 00	18,627 13	1 93	3,796 14	20.33	4,244 21	4,865 80	372 54
North British and Mercantile Ins. Co., Great Britain....	1,433,137 00	25,732 89	1 72	5,569 83	21.64	3,540 03	5,134 71	514 66
North German Fire Insurance Co., Germany.....	954,015 94	16,222 74	1 70	5,509 09	34.58	5,509 09	4,866 82	324 45
Northern Assurance Co., Great Britain.....	746,557 05	15,040 05	2 01	4,402 76	29.66	3,683 29	.....	300 80
Northwestern National Insurance Co., Wisconsin.....	1,493,272 00	17,356 57	1 16	3,986 07	22.97	3,990 71	3,000 59	347 13
Norwich Union Fire Insurance Society, Great Britain....	1,169,996 00	20,074 23	1 71	4,323 60	21.53	2,380 31	.....	401 48
Norwalk Fire Insurance Co., Connecticut.....	90,441 00	1,492 85	1 64	72 81	4.88	73 64	290 93	29 85

Orient Insurance Co., Connecticut.....	728,199 00	10,319 10	1 41	894 13	8.67	886 48	3,611 69	206 88
Pacific Fire Insurance Co., New York.....	560,952 00	5,953 00	1 06	613 00	10.29	1,070 00	1,834 27	119 06
Palatine Insurance Co., Great Britain.....	1,444,776 00	28,161 35	1 95	5,904 64	20.96	4,039 74	11,122 15	563 22
Pennsylvania Fire Insurance Co., Pennsylvania.....	1,011,175 00	17,327 00	1 71	4,391 00	25.35	4,837 00	3,457 62	346 55
Phenix Insurance Co., New York.....	2,114,291 00	41,017 83	1 93	18,130 05	44.20	17,067 02	12,863 45	820 35
Phoenix Assurance Co., Great Britain.....	3,125,366 02	20,949 89	67	2,468 69	11.78	486 00	3,617 18	419 00
Phoenix Insurance Co., Connecticut.....	1,697,225 00	23,897 47	1 43	4,632 86	19.38	4,632 86	7,169 24	477 94
Providence Washington Insurance Co., Rhode Island.....	1,283,668 00	20,366 16	1 58	6,280 20	38.44	6,280 20	5,810 05	407 32
Prussian National Insurance Co., Germany.....	894,401 81	15,585 75	1 77	10,567 41	67.77	9,547 30	4,756 44	311 74
Queen Insurance Co. of America, New York.....	992,352 00	17,844 81	1 79	3,124 55	17.51	2,118 37	4,459 20	356 89
Reliance Insurance Co., Pennsylvania.....	390,705 00	3,247 29	83	87 13	2.08	92 13	1,149 44	64 94
Rockford Insurance Co., Illinois.....	90,345 00	1,176 14	1 30	.....	.....	.....	411 64	23 52
Royal Exchange Assurance, Great Britain.....	1,221,110 00	17,407 14	1 42	5,631 48	33.36	6,781 48	6,092 00	348 14
Royal Insurance Co., Great Britain.....	1,782,115 17	33,343 78	1 86	9,058 36	27.21	8,306 08	9,185 35	666 87
Scottish Union and National Ins. Co., Great Britain.....	1,402,362 00	25,359 63	1 80	7,408 48	29.61	7,756 23	8,240 23	507 19
Security Insurance Co. of New Haven, Connecticut.....	22,400 00	255 71	1 13	2,025 00	791.94	.....	63 93	5 11
Southern Insurance Co., Louisiana.....	118,205 00	3,363 70	2 84	1,624 44	45.31	1,819 34	288 97	67 27
Springfield F. and M. Insurance Co., Massachusetts.....	1,704,557 00	31,690 60	1 85	5,795 80	18.28	5,490 87	9,507 18	633 81
Spring Garden Insurance Co., Pennsylvania.....	824,766 70	8,496 63	1 08	1,230 74	13.42	395.74	3,882 81	178 72
St. Paul F. and M. Insurance Co., Minnesota.....	1,053,004 00	12,000 44	1 13	2,559 13	24.65	3,532 72	4,200 15	240 00
Sun Insurance Office, Great Britain.....	1,583,104 00	26,512 38	1 67	10,947 30	41.26	13,101 30	7,167 51	530 25
Svea Fire and Life Insurance Co., Sweden.....	715,871 00	14,807 80	2 06	8,938 18	60.37	8,167 46	4,702 80	296 15
Teutonia Insurance Co., Louisiana.....	514,739 00	5,209 00	1 01	2,417 00	46.40	2,417 00	386 00	104 18
Thuringia Insurance Co., Germany.....	746,700 33	12,798 57	1 71	2,575 73	20.11	2,575 73	.....	255 97
Traders Insurance Co., Illinois.....	1,389,504 00	21,013 38	1 51	2,304 18	10.96	3,216 81	6,301 01	420 26
Transatlantic Fire Insurance Co., Germany.....	977,496 00	10,401 45	1 06	1,433 55	13.80	1,127 84	4,476 52	208 02
Union Assurance Society, Great Britain.....	430,288 00	7,968 99	1 85	1,568 52	19.55	1,561 52	4,233 61	159 38
Union Insurance Co., Pennsylvania.....	158,950 00	1,742 69	1 09	438 98	25.19	399 30	547 06	34 85
United Firemens Insurance Co., Pennsylvania.....	161,600 00	2,031 00	1 25	132 00	6.49	132 00	526 53	40 62
United States Fire Insurance Co., New York.....	136,850 00	1,307 76	54	24 71	1.88	24 71	341 41	26 15

COLORADO BUSINESS—FIRE—FOR THE YEAR 1897.—(Concluded.)

NAMES OF COMPANIES.	Risks Written.	Premiums Received.	Average Rate Pre- miums.	Losses Paid	Per Cent. of Losses Paid to Premium Received.	Losses Incurred.	Expense.	Tax.
Victoria Fire Insurance Co., New York.....	25,000 00	400 75	1 60	.....	.....	.....	102 19	8 02
Westchester Fire Insurance Co., New York.....	505,917 00	6,483 14	1 28	720 41	11.11	636 69	2,593 25	129 66
Western Assurance Co., Canada.....	1,701,735 00	27,268 78	1 60	1,611 70	5.90	1,630 60	11,665 66	545 37
Western Mutual Fire Insurance Co., Colorado.....	382,590 00	3,378 85	88	20 04	.59	407 50	.....	67 56
Williamsburg City Fire Insurance Co., New York.....	433,855 00	5,772 74	1 33	154 57	2.67	154 57	1,730 06	115 45
Totals	\$99,811,036 53	\$1,536,209 97	\$1 53	\$376,799 27	24.66	\$355,244 46	\$407,437 35	\$30,728 58

ABSTRACTS—1897

Compiled from the Annual Statements of the Life and Mutual Life Insurance Companies, Licensed to Transact Business in this State, for the Year Ending on the Last Day of February, 1898, Showing Their Condition on the Thirty-First Day of December, 1897

COLORADO BUSINESS—LIFE—FOR THE YEAR 1897.

NAMES OF COMPANIES.	Policies in force December 31 of previous year.		Policies Issued during the year.		Policies Terminated during the year.		Total No. and Amount of Policies in force on Dec. 31, 1897.	Losses Incurred during the Year.	Losses paid during the year.	Premiums received.	Expense.	Tax.
	No. Amount.	No. Amount.	No. Amount.	No. Amount.	No. Amount.							
Aetna Life Ins. Co., Conn...	459	\$ 1,000,226 00	89	\$ 216,189 00	73	\$ 174,510 00	466	\$ 1,041,905 00	\$ 9,500 00	\$ 9,500 00	\$ 2,651 42	\$ 782 48
Bankers Life Ins. Co. of Nebraska	.....	.....	32	58,000 00	1	1,500 00	31	56,500 00	.....	1,538 46	1,027 48	30 77
Equitable Life Assurance So. of the U. S., N. Y.	2014	7,069,003 00	161	504,214 00	262	1,023,551 00	1913	7,149,696 00	70,831 00	217,241 83	31,953 72	4,314 84
Germania Life Ins. Co., N. Y.	400	958,475 00	236	477,757 00	145	337,976 00	491	1,068,256 00	19,252 00	47,716 79	15,081 72	954 33
Home Life Ins. Co., N. Y.	98	342,899 00	72	195,125 00	33	124,188 00	137	413,836 00	1,914 00	19,650 36	408 46	338 01
Kansas Mutual Life Ins. Co., Kansas	26	56,000 00	2	7,000 00	3	5,000 00	25	58,000 00	.....	1,710 10	787 86	34 20
Life Ins. Clearing Co., Minn. Withdrawn.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manhattan Life Ins. Co., N. Y.	150	340,443 00	42	126,335 00	30	106,650 00	162	360,128 00	.....	11,199 45	.....	223 99
Massachusetts Mutual Life Ins Co., Massachusetts	143	399,526 00	101	261,000 00	38	94,072 00	206	566,454 00	1,808 00	20,256 61	.....	405 13
Michigan Mutual Life Ins. Co., Michigan	161	306,675 85	17	62,437 30	41	108,330 68	137	260,783 47	.....	6,955 18	1,024 47	139 10
Mutual Benefit Life Ins. Co., New Jersey	616	2,118,121 00	128	378,328 00	81	274,193 00	663	2,222,256 00	5,400 00	77,537 15	13,823 10	1,550 74
Mutual Life Ins. Co., N. Y.	2880	7,933,562 00	512	1,181,750 00	470	1,097,137 00	2922	8,018,175 00	68,091 00	215,922 12	56,401 47	4,411 78
National Life Ins. Co., Vt.	103	392,410 71	11	30,309 00	23	121,500 00	91	301,219 71	11,107 00	12,523 90	3,219 72	250 48
New England Mutual Life Ins. Co., Mass.	415	1,357,863 00	102	319,970 00	94	286,951 00	423	1,390,882 00	14,000 00	42,404 36	.....	848 08
New York Life Ins. Co., N. Y.	2296	7,546,932 00	484	1,223,064 00	373	1,052,759 00	2507	7,727,237 00	70,401 44	271,546 59	40,179 60	5,430 93
Northwestern Mutual Life Ins. Co., Wisconsin	3177	8,337,371 00	358	954,457 00	256	732,088 00	3259	9,109,490 00	52,728 00	295,608 38	40,484 68	5,912 17

Pacific Mutual Life Ins. Co., California	403	804,196 00	167	327,574 00	99	204,950 00	471	923,820 00	5,500 00	5,000 00	43,646 43	14,263 45	872 92
Penn Mutual Life Ins. Co., Pennsylvania	542	1,981,150 00	184	912,500 00	100	436,500 00	626	2,457,150 00	9,720 00	16,220 00	78,240 04	.....	1,564 80
Phoenix Mutual Life Ins. Co., Connecticut	121	209,513 00	154	278,500 00	77	143,000 00	198	345,013 00	.....	.....	10,566 14	608 45	211 32
Provident Savings Life Assurance Society, N. Y.	143	551,000 00	24	90,100 00	39	177,000 00	128	464,100 00	1,000 00	.....	10,395 44	2,211 61	207 91
Prudential Ins. Co. of America, New Jersey	6489	1,103,656 00	2906	534,039 00	2198	388,002 00	7147	1,249,693 00	19,572 61	19,748 11	46,658 07	23,189 29	921 16
Security Trust and Life Ins. Co., Pennsylvania	19	44,000 00	75	183,150 00	31	70,150 00	63	157,000 00	2,000 00	2,000 00	5,807 30	.....	116 14
State Mutual Life Assurance Co., Massachusetts	25	71,635 00	13	48,208 00	4	11,803 00	34	107,981 00	640 25	640 25	3,118 33	.....	62 36
Travelers Ins. Co., Conn.	491	2,291,538 00	42	285,390 00	44	271,203 00	489	2,305,725 00	46,673 40	46,673 40	49,710 56	15,950 91	994 21
Union Central Life Ins. Co., Ohio	186	368,289 00	113	242,504 00	89	180,000 00	210	430,793 00	12,000 00	12,000 00	14,291 97	3,189 75	285 84
Union Mutual Life Ins. Co., Maine	253	533,923 00	33	55,237 11	36	82,525 57	250	506,634 57	3,553 00	4,553 00	11,951 63	1,349 00	239 03
United States Life Ins. Co., N. Y.	361	864,665 00	233	543,190 00	138	374,250 00	456	1,033,605 00	12,500 00	7,500 00	33,746 51	16,060 20	674 93
Washington Life Ins. Co., N. Y.	353	632,894 00	57	123,658 00	65	137,137 00	345	619,415 00	15,438 90	15,330 00	19,451 85	4,524 32	389 04
Totals	22265	\$18,815,967 59	6328	\$9,629,726 41	4813	\$8,006,946 25	23750	\$50,378,747 75	\$454,630 60	\$438,778 50	\$1,607,019 98	\$288,390 48	\$32,281 70

AETNA LIFE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1820.)

MORGAN G. BULKLEY, PRESIDENT. J. L. ENGLISH, SECRETARY.
CASH CAPITAL, \$1,750,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 711,224 17
Renewal premiums, without deductions.....	3,768,847 38
Dividends applied to pay running premiums.....	650,034 71
Surrender values applied to pay running premiums.....	32,780 85
Surrender values applied to purchase paid-up insurance.....	237,162 25
<hr/>	
Total premium income.....	\$ 5,400,049 36
Interest on:	
Mortgage loans.....	\$ 1,692,060 18
Bonds and dividends on stocks.....	593,874 10
Premium notes, loans or liens.....	142,150 72
Other debts due the company.....	21,952 71
Discount on claims paid in advance.....	2,145 86
Rents from company's property.....	37,950 87
Profit on sales of real estate.....	3,115 00
Total income accident department.....	604,253 09
<hr/>	
Total receipts during the year.....	\$ 8,497,551 89
Balance of net or ledger assets December 31, 1896.....	43,481,046 66
<hr/>	
Total	\$ 51,978,598 55

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 3,439,122 99
Dividends paid policy holders in cash.....	261,125 17
Dividends applied by policy holders to pay running premiums.....	650,034 71
Surrender values paid in cash.....	158,074 00
Surrender values applied by policy holders to pay running premiums	32,780 85
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	237,162 25
<hr/>	
Total paid policy holders.....	\$ 4,778,299 97
Cash paid stockholders for interest or dividends.....	175,000 60
Cash paid for commissions and bonuses to agents.....	632,586 66
Cash paid for salaries and allowances for agencies.....	20,384 31
Cash paid for medical examiners' fees.....	42,390 97
Cash paid for salaries and all other compensation of officers.....	122,354 13
Taxes on premiums.....	137,102 26
Cash paid for taxes on real estate.....	10,206 48
Insurance department fees.....	8,444 63
Cash paid for rent.....	28,843 60
Cash paid for advertising.....	69,272 95
Cash paid for legal expenses.....	24,635 52
Cash paid for repairs.....	20,520 42

Losses on sales of securities.....	11,772 70
All other items.....	28,618 41
Total disbursements accident department	519,352 89
<hr/>	
Total disbursements.....	\$ 6,630,108 94
Balance	45,348,489 61

ASSETS.

Book value of real estate.....	\$ 511,681 00
Mortgage loans on real estate.....	24,542,856 65
Loans secured by pledge of bonds, stocks or other collaterals.....	441,090 70
Loans made to policy holders on this company's policies assigned as collateral.....	1,289,865 00
Premium notes on policies in force.....	596,167 70
Book value of bonds and stocks owned.....	13,074,717 89
Cash in company's office.....	525,856 59
Cash in banks.....	4,323,483 56
All other assets.....	53,824 68
<hr/>	
Total	\$ 45,359,543 77
Deduct	11,054 16
<hr/>	
Total net ledger assets.....	\$ 45,348,489 61

OTHER ASSETS.

Interest due and accrued on:			
Mortgages	\$	599,980 89	
Bonds and stocks.....		114,664 04	
Collateral loans.....		1,728 22	
Premium notes, loans or liens.....		229,358 16	
Rents due and accrued on company's property or lease.....		2,824 49	
Interest due and accrued on other assets.....		28,623 91	
<hr/>			
Total	\$	977,179 71	
Market value of bonds and stocks over book value.....		878,098 88	
<hr/>			
		New	Re-
		Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$	33,238 27	\$ 154,823 61
Gross deferred premiums on policies in force December 31, 1897.....		47,861 88	229,018 36
<hr/>			
Total	\$	81,100 15	\$ 383,841 97
Deduct cost of collection.....		40,550 08	30,707 36
<hr/>			
Net amount uncollected and deferred premiums	\$	40,550 07	\$ 353,134 61
<hr/>			
Total of invested and other assets.....	\$		47,597,452 88
Less items not admitted.....			12,485 77
<hr/>			
Total assets less items not admitted.....	\$		47,584,967 11

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	39,579,121 00
<hr/>		
Net reserve.....	\$	39,537,089 00

Present value of amounts not yet due on matured instalment policies	8,363 00
Claims for matured endowments due and unpaid.....	48,075 00
Claims for death losses in process of adjustment or adjusted and not due.....	111,211 00
Claims for death losses which have been reported and no proofs received	34,123 00
Claims for death losses and other policy claims resisted by the company	33,146 00
Total policy claims.....	\$ 226,555 00
Amount of unpaid dividends due or other profits due policy holders	635,987 25
Amount of premiums paid in advance.....	12,784 16
All other liabilities.....	15,638 00
Total liabilities accident department.....	260,677 00
Liabilities on policy holders' account (life and accident).....	40,697,093 41
Gross divisible surplus.....	5,137,873 70
Capital stock paid up.....	1,750,000 00
Total	\$ 47,584,967 11

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	87,658	\$ 145,635,940 94
Policies in force at close of 1897.....	90,346	150,661,897 94
Net increase.....	2,688	5,025,956 00
Issued in 1897 (new policies issued, old policies revived and additions)	10,938	21,770,825 00
Terminated in 1897.....	8,250	16,744,868 00
By death.....	1,297	2,369,414 00
By maturity.....	818	1,100,546 00
By expiry.....	681	1,658,048 00
By surrender.....	1,400	2,432,398 00
By lapse.....	2,344	5,605,048 00
By change and decrease.....	26	132,308 00
Not taken.....	1,443	2,988,306 00
T. E. and E. E. changed to term.....	241	458,800 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	450	\$ 1,000,226 00
Issued during 1897.....	89	216,189 00
Ceased to be in force during 1897.....	73	174,510 00
In force December 31, 1897.....	466	1,041,905 00
Losses incurred.....	7	9,500 00
Losses paid.....	7	9,500 00
Premiums received.....		39,124 38
Expense		2,651 42
Tax		782 48

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$ 6,696,235 56
Loading earned on premiums of insurance and annuity	1,088,302 65
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 2,320,096 68
Balance of profit and loss items (including changes in market values and unadmitted assets)....	307,475 31
	2,627,571 99

Cost of insurance (less same on annuities).....		1,750,871 00	
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		731,366 00	
		<hr/>	
Total credits.....		\$ 12,894,347 20	
Expenses:			
Insurance (including change in cost of collecting unpaid and deferred premiums, and in lia- bility for unpaid bills, accounts, etc.).....	\$ 1,109,112 74		
Investment (including stock dividends, real estate taxes and expenses).....	30,726 90	1,139,839 64	
Interest required to maintain reserve.....		1,560,528 00	
Death losses incurred.....	2,355,298 63		
Less reserve and compromises on same, and re- serve released by death of annuitants.....	943,949 00	1,411,349 63	
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in lia- bility for policies entitled to surrender value)....		807,898 10	
Dividends to policy holders (including tontine or de- ferred dividends used over reserves, and change in liability for dividends due and unpaid).....		955,262 86	
Dividends to stockholders.....		175,000 00	
Surplus at end of said year.....		6,846,362 61	
		<hr/>	
Total debits.....		\$ 12,896,240 00	

BANKERS LIFE INSURANCE COMPANY OF NEBRASKA.

Principal Office.....Lincoln, Neb.
(Incorporated in 1887.)

N. S. HARWOOD, PRESIDENT. W. C. WILSON, SECRETARY.
CASH CAPITAL, \$100,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$	38,307 93
Renewal premiums, without deductions.....		35,515 98
Surrender values applied to purchase paid-up insurance.....		2,719 26
		<hr/>
Total premium income.....	\$	76,543 17
Interest on:		
Mortgage loans.....	\$	8,799 75
Premium notes, loans or liens.....		1,136 05
		<hr/>
Total receipts during the year.....	\$	86,478 97
Balance of net or ledger assets December 31, 1896.....		195,312 27
		<hr/>
Total	\$	281,791 24

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$	8,100 00
Dividends paid policy holders in cash.....		60 00
Surrender values paid in cash.....		4,004 66
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		2,719 26
		<hr/>
Total paid policy holders.....	\$	14,883 92
Cash paid stockholders for interest or dividends.....		6,000 00
Cash paid for commissions and bonuses to agents.....		26,974 74
Cash paid for medical examiners' fees.....		2,115 50
Cash paid for salaries and all other compensation of officers.....		6,439 80
Taxes on premiums.....		186 93
Insurance department fees.....		551 90
Cash paid for rent.....		545 00
Cash paid for advertising.....		1,552 27
Cash paid for legal expenses.....		79 85
All other items.....		5,900 55
		<hr/>
Total disbursements.....	\$	65,230 46
Balance		216,560 78

ASSETS.

Book value of real estate.....	\$	351 52
Mortgage loans on real estate.....		174,096 41
Loans secured by pledge of bonds, stocks or other collaterals.....		8,410 50
Loans made to policy holders on this company's policies assigned as collateral.....		5,442 24
Furniture and fixtures.....		934 70
Bills receivable and agents' debit balances.....		12,673 50
Cash in company's office.....		711 61
Cash in banks.....		11,519 61
State and school warrants.....		2,783 84
		<hr/>
Total	\$	216,923 93
Deduct		363 15
		<hr/>
Total net ledger assets.....	\$	216,560 78

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$	6,461 15
Collateral loans.....		364 96
Premium notes, loans or liens.....		86 86
Other assets.....		171 34
		<hr/>
Total	\$	7,084 31

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 2,116 30	\$ 4,749 57	
Gross deferred premiums on policies in force December 31, 1897.....	792 11	4,165 04	
	<hr/>	<hr/>	
Total	\$ 2,908 41	\$ 8,914 61	
Deduct cost of collection.....	581 63	1,782 92	
	<hr/>	<hr/>	
Net amount uncollected and deferred premiums	\$ 2,326 73	\$ 7,131 69	
			\$ 9,458 42

Total of invested and other assets.....	\$	233,103 51
Less items not admitted.....		3,209 73
		<hr/>
Total assets less items not admitted.....	\$	229,893 78

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	109,639 66
		<hr/>
Net reserve.....	\$	109,318 94
Present value of amounts not yet due on matured instalment policies		1,316 57
Amount of all other liabilities of the company.....		363 15
Liabilities on policy holders' account.....		110,998 66
Gross divisible surplus.....		18,895 12
Capital stock paid up.....		100,000 00
		<hr/>
Total	\$	229,893 78

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	1,163	\$ 2,119,107 00
Policies in force at close of 1897.....	1,418	2,570,270 00
Net increase.....	255	451,163 00
Issued in 1897 (new policies issued, old policies revived and additions)	692	1,238,362 00
Terminated in 1897.....	437	839,500 00
By death.....	6	8,000 00
By expiry.....	52	101,000 00
By surrender.....	34	63,500 00
By lapse.....	325	612,000 00
By change and decrease.....	4	17,500 00
Not taken.....	16	37,500 00

BUSINESS IN COLORADO IN 1897.

	No.	
Issued during 1897.....	32	\$ 58,000 00
Ceased to be in force during 1897.....	1	1,500 09
In force December 31, 1897.....	31	56,500 00
Premiums received.....		1,538 46
Expense		1,027 48
Tax		30 77

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	104,227 84
Loading earned on premiums of insurance and annuity interest, rents, etc., earned (including changes in accrued and unpaid).....	\$	17,391 68
Profit and loss items (including changes in market values, unadmitted assets and special liabilities)	\$	10,778 20
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities)	\$	3,719 48
		<hr/>
		14,497 68
		<hr/>
		27,486 93

Reserves (full tubular) released by surrender and lapse (adjusted with changes, restorations, and not taken policies considered in force at beginning of year), of which \$5,037.68 was from policies upon which three years' premiums had not been paid..		18,500 71
Total credits.....	\$	183,104 84
Expenses incurred:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....\$	39,867 59	
Investment (including real estate repairs, taxes and expenses, and for handling investments)		39,867 59
Interest required to maintain reserve.....		3,556 00
Death losses incurred, \$8,000; annuity payments incurred, \$100.....	8,100 00	
Less reinsurances reserves and compromises on losses, and reserves released by death of annuitants	97 78	8,002 22
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value), of which \$..... was for policies upon which three years' premiums had not been paid.....		6,723 92
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	60 00	
Dividends to stockholders (including change in liability for dividends due and unpaid).....	6,000 00	6,060 00
Surplus at end of said year.....		118,895 11
Total debits.....	\$	183,104 84

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Principal Office.....New York, N. Y.

(Incorporated in 1859.)

HENRY B. HYDE, PRESIDENT.

W. M. ALEXANDER, SECRETARY.

CASH CAPITAL, \$100,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....\$	4,192,069 43
Renewal premiums, without deductions.....	30,722,853 78
Dividends applied to purchase paid-up additions and annuities.....	668,042 49
Surrender values applied to purchase paid-up insurance.....	2,082,425 00

Consideration for annuities, other than matured installment policies	898,886 12
Total	\$ 38,564,276 82
Deduct amount of premiums paid to other companies for re-insurance	1,003 17
Total premium income.....	\$ 38,563,273 65
Interest on:	
Mortgage loans.....	\$ 1,575,275 47
Bonds and dividends on stocks.....	5,300,861 95
Other debts due the company.....	1,155,403 94
Rents from company's property.....	1,863,149 63
Profit and loss.....	114,304 89
Total receipts during the year.....	\$ 48,572,269 53
Balance of net or ledger assets December 31, 1896.....	208,679,996 14
Total	\$ 257,252,265 67

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 12,835,938 07
Paid to annuitants.....	515,692 00
Dividends paid policy holders in cash.....	1,675,853 74
Dividends applied by policy holders to purchase paid-up additions and annuities.....	668,042 49
Surrender values paid in cash.....	3,328,362 84
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	2,082,425 00
Total paid policy holders.....	\$ 21,106,314 14
Cash paid stockholders for interest or dividends.....	7,000 00
Cash paid for commissions and bonuses to agents.....	4,073,899 70
Cash paid for salaries and allowances for agencies.....	375,879 24
Cash paid for medical examiners' fees.....	327,732 06
Cash paid for salaries and all other compensation of officers.....	628,931 90
Taxes on premiums.....	212,322 12
Cash paid for taxes on real estate.....	288,089 89
Insurance department fees.....	27,152 30
Cash paid for rent.....	356,444 78
Cash paid for commuting renewal commissions.....	899,201 09
Cash paid for advertising.....	477,238 12
Cash paid for legal expenses.....	148,916 82
Cash paid for repairs.....	554,600 98
All other items.....	159,554 47
Contingent guaranty fund.....	3,500,000 00
Total disbursements.....	\$ 33,143,277 61
Balance	224,108,988 06

ASSETS.

Book value of real estate.....	\$ 40,413,270 41
Mortgage loans on real estate.....	36,175,726 10
Loans secured by pledge of bonds, stocks or other collaterals.....	12,051,800 00
Book value of bonds owned.....	118,234,746 07
Cash in company's office.....	63,354 94
Cash in banks and in trust companies at interest.....	16,204,468 89
Agents' ledger balances.....	459,058 87
Commuted commissions.....	506,562 98
Total net or ledger assets.....	\$ 224,108,988 06

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$	284,117 22
Collateral loans.....		67,465 27
Rents due and accrued on company's property or lease.....		170,618 55
Interest on other assets.....		66,544 91
Total	\$	588,746 05
Market value of bonds and stocks over book value.....		7,496,631 93
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 965,449 00	\$2,207,509 00
Gross deferred premiums on policies in force December 31, 1897.....	196,422 00	2,231,642 00
Total	\$1,161,871 00	\$4,439,151 00
Deduct cost of collection.....	697,123 00	221,957 00
Net amount uncollected and deferred premiums	\$ 464,748 00	\$4,217,194 00
		\$ 4,681,942 00
Total of invested and other assets.....	\$	236,876,308 04
Less items not admitted.....		965,621 65
Total assets less items not admitted.....	\$	235,910,686 39

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	174,391,632 00
Reversionary additions and annuities.....		9,799,906 00
Total	\$	184,191,538 00
Net reserve.....		184,191,538 00
Present value of amounts not yet due on matured installment policies		136,875 00
Claims for death losses due and unpaid.....		143,546 25
Claims for matured endowments due and unpaid.....		135,870 41
Claims for death losses in process of adjustment or adjusted and not due.....		10,500 00
Claims for death losses which have been reported and no proofs received		1,513,568 73
Claims for death losses and other policy claims resisted by the company		64,725 00
Amounts due and unpaid on annuity claims and installment policies		41,753 81
Total policy claims.....	\$	1,909,964 20
Amount of unpaid dividends due or other profits due policy holders		94,756 00
Liabilities on policy holders' account.....		186,333,133 20
Gross divisible surplus.....		49,577,553 19
Total	\$	235,910,686 39

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	293,719	\$ 915,102,070 00
Policies in force at close of 1897.....	309,590	951,165,837 00
Net increase.....	15,871	36,063,767 00

Issued in 1897 (new policies issued, old policies revived and additions)	52,239	156,955,693 00
Terminated in 1897.....	36,368	120,891,926 00
By death.....	3,374	12,046,194 00
By maturity.....	302	1,183,054 00
By expiry.....	180	492,800 00
By surrender.....	10,252	34,381,268 00
By lapse.....	14,003	37,489,661 00
By change and decrease.....		1,966,659 00
Not taken.....	8,257	33,332,290 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	2,014	\$ 7,669,003 00
Issued during 1897.....	161	504,244 00
Ceased to be in force during 1897.....	262	1,023,551 00
In force December 31, 1897.....	1,913	7,149,696 00
Losses incurred.....	25	70,831 00
Losses paid.....	25	68,831 00
Premiums received.....		217,241 83
Expense		31,953 72
Tax		4,344 84

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$ 41,959,368 26
Loading earned on premiums of insurance and annuity		9,347,000 00
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$ 9,964,540 46	
Profit and loss items (including changes in market values, unadmitted assets and special liabilities)	1,314,074 19	11,278,614 65
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities)		10,806,199 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not taken policies considered in force at beginning of year), of which \$1,048,000 was from policies upon which three years' premiums had not been paid..		8,412,453 89
Total credits.....		\$ 81,803,635 80
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 7,687,272 60	
Investment (including real estate repairs, taxes and expenses, and for handling investments)	842,690 87	8,529,963 47
Interest required to maintain reserve.....		7,099,395 00
Death losses incurred, \$12,046,194; annuity payments incurred, \$525,846.07.....	12,572,040 07	
Less reinsurance reserves and compromises on losses, and reserves released by death of annuitants	3,737,000 00	8,835,040 07
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value), of which \$3,032.82 was for policies upon which three years' premiums had not been paid.....		5,410,787 84

Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	2,343,896 23	
To stockholders (including change in liability for dividends due and unpaid).....	7,000 00	2,350,896 23
Surplus at end of said year.....		49,577,553 19
Total debits.....		\$ 81,808,635 80

GERMANIA LIFE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Incorporated in April, 1860.)

CORNELIUS DOREMUS, PRESIDENT. HUBERT CILLIS, SECRETARY.
CASH CAPITAL, \$200,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 378,172 47
Renewal premiums, without deductions.....	2,496,735 31
Dividends applied to purchase paid-up additions and annuities....	26,590 25
Surrender values applied to purchase paid-up insurance.....	167,003 33
Consideration for annuities, other than matured installment policies	20,412 22
Total premium income.....	\$ 3,088,913 58
Interest on:	
Mortgage loans.....	\$ 605,370 03
Bonds and dividends on stocks.....	268,550 56
Premium notes, loans or liens.....	69,330 52
Other debts due the company.....	4,067 15
Interest on deferred premiums.....	12,573 68
Rents from company's property.....	129,047 83
Profit on sales of securities.....	122,853 06
From other sources.....	1,765 59
Total receipts during the year.....	\$ 4,302,472 00
Balance of net or ledger assets December 31, 1896.....	21,577,101 48
Total	\$ 25,879,573 48

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 1,627,776 96
Paid to annuitants.....	23,822 01
Dividends paid policy holders in cash.....	10,096 26
Dividends applied by policy holders to pay running premiums.....	112,325 63
Dividends applied by policy holders to purchase paid-up additions and annuities.....	26,590 25
Surrender values paid in cash.....	248,896 90
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	167,003 33
Total paid policy holders.....	\$ 2,216,511 34

Cash paid stockholders for interest or dividends.....	24,000 00
Cash paid for commissions and bonuses to agents.....	340,453 11
Cash paid for salaries and allowances for agencies.....	114,107 62
Cash paid for medical examiners' fees.....	28,262 37
Cash paid for salaries and all other compensation of officers.....	91,549 72
Taxes on premiums.....	20,129 82
Cash paid for taxes on real estate.....	22,426 34
Insurance department fees.....	1,833 25
Cash paid for rent.....	20,760 00
Cash paid for commuting renewal commissions.....	4,412 03
Cash paid for advertising.....	25,574 68
Cash paid for legal expenses.....	8,262 13
Cash paid for repairs.....	41,281 61
Losses on sales of real estate.....	26,099 24
All other items.....	39,657 05
Total disbursements.....	\$ 3,025,320 91
Balance	22,854,252 57

ASSETS.

Book value of real estate.....	\$ 2,156,152 74
Mortgage loans on real estate.....	12,116,795 80
Loans made to policy holders on this company's policies assigned as collateral.....	1,219,374 78
Book value of bonds owned.....	6,575,026 91
Cash in company's office.....	1,881 66
Cash in banks.....	641,417 95
Cash in transit (since received).....	143,602 73
Total net ledger assets.....	\$ 22,854,252 57

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$	180,986 16
Bonds and stocks		46,362 55
Rents due and accrued on company's property or lease.....		11,249 56
Total	\$	238,598 27
Market value of real estate over book value.....		64,441 04
Market value of bonds and stocks over book value.....		106,119 13
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 44,994 96	\$ 152,214 98
Gross deferred premiums on policies in force December 31, 1897.....	45,425 08	289,445 13
Total	\$ 90,420 04	\$ 441,660 11
Deduct cost of collection.....	49,731 02	22,083 01
Net amount uncollected and deferred pre- miums	\$ 40,689 02	\$ 419,577 10
		\$ 460,266 12
Total of invested and other assets.....	\$	23,723,677 13

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	20,394,548 00
Reversionary additions and annuities.....		505,359 00
Total	\$	20,899,907 00
Net reserve.....		20,866,008 00
Claims for death losses due and unpaid.....		1,927 40
Claims for matured endowments due and unpaid.....		5,481 65
Claims for death losses in process of adjustment or adjusted and not due.....		43,679 58
Claims for death losses which have been reported and no proofs received		68,754 85
Claims for death losses and other policy claims resisted by the company		45,875 46
Amounts due and unpaid on annuity claims and installment policies		1,238 05
Total policy claims	\$	166,956 99
Amount of unpaid dividends due or other profits due policy holders		33,951 39
Amount of premiums paid in advance.....		3,427 13
Amount of all other liabilities of the company.....		81,737 67
Liabilities on policy holders' account.....		21,152,081 18
Gross divisible surplus.....		2,371,595 95
Capital stock paid up.....		200,000 00
Total	\$	23,723,677 13

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	42,020	\$ 70,434,816 00
Policies in force at close of 1897.....	44,263	73,754,363 00
Net increase.....	2,243	3,319,547 00
Issued in 1897 (new policies issued, old policies revived and additions)	6,773	11,295,334 00
Terminated in 1897.....	4,530	7,975,787 00
By death.....	593	1,022,724 00
By maturity.....	373	542,156 00
By expiry.....	52	101,331 00
By surrender.....	966	1,855,849 00
By lapse.....	1,612	2,647,927 00
By change and decrease.....		234,625 00
Not taken.....	934	1,571,175 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	400	\$ 958,475 00
Issued during 1897.....	236	477,757 00
Ceased to be in force during 1897.....	145	337,976 00
In force December 31, 1897.....	491	1,098,256 00
Losses incurred.....	7	19,252 00
Losses paid.....	6	16,473 00
Premiums received.....		47,716 79
Expense		15,081 72
Tax		954 33

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$	2,076,619	67
Loading earned on premiums of insurance and annuity			705,666	25
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$	1,101,936	75	
Balance of profit and loss items (including changes in market values and unadmitted assets)....	154,118	55	1,256,055	30
Cost of insurance (less same on annuities).....			722,394	18
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations.....)			704,787	17
			<hr/>	
Total credits.....		\$	5,465,522	57
Expenses:				
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$	665,231	69	
Investment (including stock dividends, real estate taxes and expenses).....	84,121	26	749,352	95
Interest required to maintain reserve.....			816,532	52
Death losses incurred.....	1,065,355	51		
Less reserve and compromises on same, and reserve released by death of annuitants.....	483,090	91	582,264	60
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value)....			570,729	38
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid) and stockholders			175,047	17
Surplus at end of said year.....			2,571,595	95
			<hr/>	
Total debits.....		\$	5,465,522	57

HOME LIFE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Incorporated in 1860.)

GEORGE E. IDE, PRESIDENT. ELLIS W. GLADWIN, SECRETARY.
CASH CAPITAL, \$125,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$	236,978	79
Renewal premiums, without deductions.....		1,185,769	67
Dividends applied to pay running premiums.....		64,060	52
Dividends applied to purchase paid-up additions and annuities.....		89,461	65
Surrender values applied to pay running premiums.....		64	60

Surrender values applied to purchase paid-up insurance.....	51,280 20
Consideration for annuities, other than matured installment policies	18,826 73
Total premium income.....	\$ 1,646,442 16
Interest on:	
Mortgage loans.....	\$ 126,148 66
Bonds and dividends on stocks.....	169,291 00
Premium notes, loans or liens.....	57,425 45
Other debts due the company.....	3,285 10
Discount on claims paid in advance and interest on deferred premiums	1,511 46
Rents from company's property.....	94,282 21
Profit on sales of securities.....	1,557 72
From other sources.....	7,355 00
Total receipts during the year.....	\$ 2,107,298 76
Balance of net or ledger assets December 31, 1896.....	9,007,870 85
Total	\$ 11,115,169 61

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 675,456 40
Paid to annuitants.....	19,729 44
Dividends paid policy holders in cash.....	3,866 24
Dividends applied by policy holders to pay running premiums.....	64,060 52
Dividends applied by policy holders to purchase paid-up additions and annuities.....	89,461 65
Surrender values paid in cash.....	110,356 57
Surrender values applied by policy holders to pay running premiums	64 60
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	51,280 20
Total paid policy holders.....	\$ 1,014,275 62
Cash paid stockholders for interest or dividends.....	15,000 00
Cash paid for commissions and bonuses to agents.....	214,489 32
Cash paid for salaries and allowances for agencies.....	65,199 62
Cash paid for medical examiners' fees.....	20,702 39
Cash paid for salaries and all other compensation of officers.....	80,314 16
Taxes on premiums.....	16,655 19
Cash paid for taxes on real estate.....	10,685 48
Insurance department fees.....	6,182 99
Cash paid for rent.....	24,899 99
Cash paid for commuting renewal commissions.....	17,796 71
Cash paid for advertising.....	23,646 21
Cash paid for legal expenses.....	6,746 99
Cash paid for repairs.....	26,634 82
Losses on sales of securities.....	6,393 46
All other items.....	8,361 16
Total disbursements.....	\$ 1,557,984 11
Balance	9,557,185 50

ASSETS.

Book value of real estate.....	\$ 1,603,437 63
Mortgage loans on real estate.....	3,048,247 52
Loans secured by pledge of bonds, stocks or other collaterals.....	38,400 00

Loans made to policy holders on this company's policies assigned as collateral.....	432,814 23
Premium notes on policies in force.....	482,171 85
Book value of bonds owned.....	3,587,011 67
Cash in banks.....	281,661 76
All other assets.....	83,440 84
Total net or ledger assets.....	\$ 9,557,185 50

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$ 50,432 31	
Bonds and stocks.....	44,397 35	
Collateral loans.....	382 00	
Premium notes, loans or liens.....	1,465 37	
Rents due and accrued on company's property or lease.....	7,678 63	
Interest on all other assets.....	7,592 70	
Total	\$ 111,948 36	
Market value of real estate over book value.....	95,516 68	
Market value of bonds and stocks over book value.....	103,500 16	
	New Premiums.	Re-newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 32,964 89	\$ 84,973 67
Gross deferred premiums on policies in force December 31, 1897.....	19,288 60	75,677 96
Total	\$ 52,253 49	\$ 160,651 63
Deduct cost of collection.....	27,349 25	12,048 87
Net amount uncollected and deferred premiums	\$ 24,904 24	\$ 148,602 76
		\$ 173,507 00
Total of invested and other assets.....	\$ 10,041,657 70	
Less items not admitted.....	83,440 84	
Total assets less items not admitted.....	\$ 9,958,216 86	

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 8,282,760 00
Reversionary additions.....	433,830 00
Total	\$ 8,716,590 00
Net reserve.....	8,704,481 00
Claims for matured endowments due and unpaid.....	80 00
Claims for death losses in process of adjustment or adjusted and not due.....	36,060 00
Claims for death losses which have been reported and no proofs received	57,226 00
Claims for death losses and other policy claims resisted by the company	47,802 00
Gross policy claims.....	141,168 00
Due for reinsurance.....	12,500 00
Total policy claims.....	\$ 128,668 00

Amount of unpaid dividends due or other profits due policy holders	4,261 79
Amount of premiums paid in advance.....	7,399 58
Amount of all other liabilities of the company.....	5,002 00
Liabilities on policy holders' account.....	8,849,812 37
Gross divisible surplus.....	983,404 49
Capital stock paid up.....	125,000 00
Total	\$ 9,958,216 86

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	21,646	\$ 41,971,980 00
Policies in force at close of 1897.....	22,541	43,443,047 00
Net increase.....	895	1,471,067 00
Issued in 1897 (new policies issued, old policies revived and additions)	4,471	8,614,247 40
Terminated in 1897.....	3,576	7,143,180 40
By death.....	276	569,364 42
By maturity.....	67	106,217 98
By expiry.....	1	2,500 00
By surrender.....	672	1,275,249 00
By lapse.....	1,804	3,417,508 00
By change and decrease.....	18	192,897 00
Not taken.....	738	1,579,444 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	98	\$ 342,899 00
Issued during 1897.....	72	195,135 00
Ceased to be in force during 1897.....	33	124,198 00
In force December 31, 1897.....	137	413,836 00
Losses incurred.....	1	1,914 00
Losses paid.....	1	1,914 00
Premiums received.....		19,650 36
Expense		408 46
Tax		393 01

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	1,035,744 85
Loading earned on premiums of insurance and annuity		360,944 00
Interest, rent, etc., earned (including changes in accrued and unpaid.....)	\$ 462,255 26	
Balance of profit and loss items, including changes in market values and unadmitted assets).....	32,220 38	494,475 64
Cost of insurance (less same on annuities).....		513,313 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		308,570 00
Total credits.....	\$	2,713,047 49
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.....)	\$ 457,198 02	
Investment (including stock dividends, real estate taxes and expenses).....	47,320 30	504,518 32
Interest required to maintain reserve.....		350,022 94
Death losses incurred.....	633,114 02	
Less reserve and compromises on same, and reserve released by death of annuitants.....	215,098 00	418,016 02

Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value).....	161,701 37
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	170,884 35
Surplus at end of said year.....	1,108,404 49
	<hr/>
Total debits.....	\$ 2,713,047 49

KANSAS MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Topeka, Kan.

(Incorporated in 1882.)

J. P. DAVIS, PRESIDENT.

JOHN E. MOON, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 39,187 99
Renewal premiums, without deductions.....	159,821 16
Dividends applied to pay running premiums.....	27,374 16
Dividends applied to purchase paid-up additions and annuities....	907 31
Surrender values applied to pay running premiums.....	1,433 19
Surrender values applied to purchase paid-up insurance.....	2,236 60
	<hr/>
Total premium income.....	\$ 230,960 41
Interest on:	
Mortgage loans.....	\$ 15,380 72
Bonds and dividends on stocks.....	600 00
Premium notes, loans or liens.....	481 70
Other debts due the company.....	1,219 20
Interest on deferred premiums.....	110 87
From other sources.....	666 53
	<hr/>
Total receipts during the year.....	\$ 249,419 53
Balance of net or ledger assets December 31, 1896.....	282,166 41
	<hr/>
Total	\$ 531,585 94

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 124,443 49
Dividends paid policy holders in cash.....	11 81
Dividends applied by policy holders to pay running premiums.....	27,374 16
Dividends applied by policy holders to purchase paid-up additions and annuities.....	907 31
Surrender values paid in cash.....	4,004 02
Surrender values applied by policy holders to pay running premiums	1,433 19
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	2,236 60
	<hr/>
Total paid policy holders.....	\$ 160,410 53

Cash paid for commissions and bonuses to agents.....	25,284 46
Cash paid for salaries and allowances for agencies.....	9,525 32
Cash paid for medical examiners' fees.....	5,079 90
Cash paid for salaries and all other compensation of officers.....	26,539 65
Taxes on premiums.....	1,168 21
Cash paid for taxes on real estate.....	1,356 27
Insurance department fees.....	1,194 43
Cash paid for rent.....	2,476 29
Cash paid for advertising, etc.....	7,758 46
Cash paid for legal expenses.....	1,351 29
All other items.....	4,076 07
Total disbursements.....	\$ 246,220 83
Balance	285,365 11

ASSETS.

Mortgage loans on real estate.....	\$ 226,625 00
Loans made to policy holders on this company's policies assigned as collateral.....	8,479 06
Premium notes on policies in force.....	4,421 20
Book value of bonds owned.....	11,000 00
Cash in company's office.....	303 13
Cash in banks.....	22,853 35
All other assets.....	13,306 67
Total	\$ 286,988 41
Deduct agents' credit balances.....	1,623 30
Total net ledger assets.....	\$ 285,365 11

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$ 3,849 71	
Bonds and stocks.....	311 66	
Premium notes, loans or liens.....	633 44	
Due and accrued on other assets.....	846 51	
Total	\$ 5,641 32	
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 12,075 67	\$ 14,470 72
Gross deferred premiums on policies in force December 31, 1897.....	6,024 92	19,949 09
Total	\$ 18,100 59	\$ 34,419 81
Deduct cost of collection.....	8,145 26	688 39
Net amount uncollected and deferred premiums	\$ 9,955 33	\$ 33,731 42
Other items.....		\$ 43,686 75
Total of invested and other assets.....		\$ 338,393 18
Less items not admitted.....		12,957 59
Total assets less items not admitted.....		\$ 325,435 59

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	168,822 86
Reversionary additions and annuities.....		1,604 84
Total	\$	170,427 20
Net reserve.....		170,083 18
Claims for death losses which have been reported and no proofs received		5,000 00
Claims for death losses and other policy claims resisted by the company		10,000 00
Total policy claims	\$	15,000 00
Amount of unpaid dividends due or other profits due policy holders		3,913 23
Amount of premiums paid in advance.....		357 76
Liability on policy holders' account.....		189,854 17
Gross divisible surplus.....		149,039 01
Total	\$	338,393 13

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	4,929	\$ 8,771,015 70
Policies in force at close of 1897.....	5,282	9,384,036 44
Net increase.....	353	613,020 74
Issued in 1897 (new policies issued, old policies revived and additions)	1,508	2,680,320 05
Terminated in 1897.....	1,155	2,067,299 31
By death.....	59	124,500 00
By expiry.....	226	398,000 00
By surrender.....	17	27,449 31
By lapse.....	656	1,110,350 00
By change and decrease.....	49	146,000 00
Not taken.....	148	261,000 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	26	\$ 56,000 00
Issued during 1897.....	2	7,000 00
Ceased to be in force during 1897.....	3	5,000 00
In force December 31, 1897.....	25	58,000 00
Premiums received.....		1,710 10
Expense		787 86
Tax		34 20

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	145,748 81
Loading earned on premiums of insurance and annuity		72,214 15
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 18,064 79	
Balance of profit and loss items (including changes in market values and unadmitted assets)....	9,045 93	27,110 72
Cost of insurance (less same on annuities).....		146,326 54
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		8,502 20
Total credits	\$	399,902 42

Expenses:

Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....\$	84,453	98
Investment (including stock dividends, real estate taxes and expenses).....	1,356	27 85,810 25
Interest required to maintain reserve.....		8,927 32
Death losses incurred.....	124,500	00
Less reserve and compromises on same, and reserve released by death of annuitants.....	5,132	88 119,367 12
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value).....		7,673 81
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		42,042 50
Surplus at end of said year.....		136,081 42
Total debits.....	\$	399,902 42

MANHATTAN LIFE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Incorporated in 1850.)

H. B. STOKES, PRESIDENT.

W. C. FRAZEE, SECRETARY.

CASH CAPITAL, \$100,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....\$	146,085	17
Renewal premiums, without deductions.....	1,599,374	29
Dividends applied to pay running premiums.....	28,901	90
Dividends applied to purchase paid-up additions and annuities.....	467	97
Surrender values applied to purchase paid-up insurance.....	93,729	25
Consideration for annuities, other than matured installment policies	12,132	94
Total	\$	1,880,691 52
Interest on:		
Mortgage loans.....\$	196,083	39
Bonds and dividends on stocks.....	209,700	20
Premium notes, loans or liens.....	93,306	64
Other debts due the company.....	7,188	78
Rents from company's property.....	217,929	18
Profit on sales of securities.....	34,980	36
From other sources.....	3,133	29
Total receipts during the year.....\$	2,643,013	36
Balance of net or ledger assets December 31, 1896.....	13,638,504	51
Total	\$	16,281,517 87

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$	1,220,983	27
Paid to annuitants.....		11,992	52
Premium notes voided by lapse.....		18,029	17
Dividends paid policy holders in cash.....		3,893	53
Dividends applied by policy holders to pay running premiums.....		28,901	90
Dividends applied by policy holders to purchase paid-up additions and annuities.....		467	97
Surrender values paid in cash.....		177,416	27
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		93,729	25
Total paid policy holders.....	\$	1,555,368	88
Cash paid stockholders for interest or dividends.....		16,000	00
Cash paid for commissions and bonuses to agents.....		206,287	89
Cash paid for salaries and allowances for agencies.....		48,364	38
Cash paid for medical examiners' fees.....		33,434	27
Cash paid for salaries and all other compensation of officers.....		93,761	99
Taxes on premiums.....		19,503	12
Cash paid for taxes on real estate.....		26,216	63
Insurance department fees.....		3,087	76
Cash paid for rent.....		64,271	37
Cash paid for advertising.....		32,289	15
Cash paid for legal expenses.....		22,072	71
Cash paid for repairs.....		58,196	17
All other items.....		16,940	77
Total disbursements.....	\$	2,195,795	09
Balance		14,085,722	78

ASSETS.

Book value of real estate.....	\$	3,585,239	65
Mortgage loans on real estate.....		4,827,301	07
Loans secured by pledge of bonds, stocks or other collaterals.....		795,762	50
Loans made to policy holders on this company's policies assigned as collateral.....		360,549	10
Premium notes on policies in force.....		496,851	23
Book value of bonds owned.....		3,684,438	90
Cash in company's office.....		3,589	71
Cash in banks.....		331,990	62
Total net or ledger assets.....	\$	14,085,722	78

OTHER ASSETS.

Interest due and accrued on:			
Mortgages	\$	93,692	65
Bonds and stocks.....		2,987	50
Collateral loans.....		4,995	17
Premium notes, loans or liens.....		15,439	17
Rents due and accrued on company's property or lease.....		13,827	15
Interest on other assets.....		1,799	39
Total	\$	132,741	03
Market value of real estate over book value.....		365,926	34
Market value of bonds and stocks over book value.....		137,104	60

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 53,153 35	\$ 83,814 78	
Gross deferred premiums on policies in force December 31, 1897.....	4,227 00	99,176 00	
Total	\$ 57,380 35	\$ 182,990 78	
Deduct cost of collection.....	31,559 20	13,724 31	
Net amount uncollected and deferred premiums	\$ 25,821 15	\$ 169,266 47	
Other items.....			\$ 195,087 62
			227,358 90
Total of invested and other assets.....			\$ 15,143,941 27
Less items not admitted.....			227,358 90
Total assets less items not admitted.....			\$ 14,916,582 37

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 13,394,164 00
Reversionary additions and annuities.....	33,695 00
Total	\$ 13,427,859 00
Net reserve.....	13,420,735 00
Claims for death losses in process of adjustment or adjusted and not due.....	95,963 33
Claims for death losses which have been reported and no proofs received	52,021 00
Claims for death losses and other policy claims resisted by the company	75,671 40
Total policy claims.....	\$ 223,655 73
Amount of unpaid dividends due or other profits due policy holders	15,421 44
Amount of premiums paid in advance.....	14,717 31
Amount of all other liabilities of the company.....	16,864 45
Liabilities on policy holders' account.....	13,691,393 93
Gross divisible surplus.....	1,125,188 44
Capital stock paid up.....	100,000 00
Total	\$ 14,916,582 37

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	24,954	\$ 57,660,441 46
Policies in force at close of 1897.....	25,112	56,156,465 74
Issued in 1897 (new policies issued, old policies revived and additions)	3,813	8,282,692 85
Terminated in 1897.....	3,655	9,786,668 57
By death.....	394	1,000,372 60
By maturity.....	106	221,769 00
By expiry.....		89,299 00
By surrender.....	339	759,254 91
By lapse.....	1,625	4,064,248 68
By change and decrease.....	109	1,055,435 38
Not taken.....	1,082	2,596,289 00

BUSINESS IN COLORADO IN 1897.

	No.		
Policies in force at end of 1896.....	150	\$	340,443 00
Issued during 1897.....	42		126,335 00
Ceased to be in force during 1897.....	30		106,650 00
In force December 31, 1897.....	162		360,123 00
Premiums received.....			11,199 45
Tax			223 99

ESTIMATED GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$	959,433 00
Loading earned on premiums of insurance and annuity			455,545 00
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$	733,807 00	
Profit and loss items (including changes in market values, unadmitted assets and special liabilities)	81,530 00		815,337 00
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities)			699,388 00
Reserves (full tubular) released by surrender and lapse (adjusted with changes, restorations, and not taken policies considered in force at beginning of year), of which \$..... was from policies upon which three years' premiums had not been paid..			469,439 00
Total credits.....		\$	3,399,142 00
Expenses incurred:			
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$	534,958 00	
Investment (including real estate repairs, taxes and expenses, and for handling investments)	\$	84,413 00	619,371 00
Interest required to maintain reserve.....			554,221 00
Death losses and annuity payments incurred.....	1,055,864 00		
Less reinsurances reserves and compromises on losses, and reserves released by death of annuitants	404,231 00		651,633 00
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value), of which \$..... was for policies upon which three years' premiums had not been paid.....			402,376 00
Dividends to stockholders (including change in liability for dividends due and unpaid).....			46,353 00
Surplus at end of said year.....			1,125,188 00
Total debits.....		\$	3,399,142 00

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Springfield, Mass.

(Incorporated in 1851.)

JOHN A. HALL, PRESIDENT.

H. M. PHILLIPS, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 515,444 18
Renewal premiums, without deductions.....	2,817,734 97
Dividends applied to pay running premiums.....	378,157 30
Dividends applied to purchase paid-up additions.....	51,200 47
Surrender values applied to purchase paid-up insurance.....	5,519 00
Total premium income.....	\$ 3,768,055 92
Interest on:	
Mortgage loans.....	\$ 357,851 36
Bonds and dividends on stocks.....	337,711 34
Premium notes, loans or liens.....	166,383 96
Deposits in banks.....	7,247 25
Discount on claims paid in advance.....	1,348 64
Rents from company's property.....	20,660 63
Total receipts during the year.....	\$ 4,659,259 10
Balance of net or ledger assets December 31, 1896.....	17,521,970 51
Total	\$ 22,181,229 61

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 1,138,619 06
Dividends used in payment of premium notes.....	66,368 49
Premium notes voided by lapse.....	63,041 44
Dividends paid policy holders in cash.....	14,799 02
Dividends applied by policy holders to pay running premiums.....	380,261 66
Dividends applied by policy holders to purchase paid-up additions.....	51,200 47
Surrender values paid in cash.....	373,327 92
Surrender values applied by policy holders to purchase paid-up insurance	7,173 77
Total paid policy holders.....	\$ 2,094,791 83
Cash paid for commissions and bonuses to agents.....	465,420 90
Cash paid for salaries and allowances for agencies.....	71,725 94
Cash paid for medical examiners' fees.....	43,498 50
Cash paid for salaries and all other compensation of officers.....	114,158 98
Taxes on premiums.....	53,250 15
Cash paid for taxes on real estate.....	6,548 13
Insurance department fees.....	9,002 21
Cash paid for rent.....	27,477 01
Cash paid for advertising.....	46,569 49
Cash paid for legal expenses.....	19,800 70
Cash paid for repairs.....	10,806 53
All other items.....	100,735 54
Total disbursements.....	\$ 3,063,785 96
Balance	19,117,443 65

ASSETS.

Book value of real estate.....	\$	576,636	76
Mortgage loans on real estate.....		7,325,862	22
Loans secured by pledge of bonds, stocks or other collaterals.....		460,220	00
Loans made to policy holders on this company's policies assigned as collateral.....		1,632,268	30
Premium notes on policies in force.....		716,730	87
Book value of bonds and stocks owned.....		7,325,437	62
Cash in company's office.....		3,120	07
Cash in banks.....		1,077,167	81
Total net or ledger assets.....	\$	19,117,443	65

OTHER ASSETS.

Interest due and accrued on:			
Mortgages	\$	108,619	97
Bonds and stocks.....		99,127	43
Collateral loans.....		30,504	72
Premium notes, loans or liens.....		21,501	93
Rents due and accrued on company's property or lease.....		7,054	91
Interest due and accrued on other assets.....		652	90
Total	\$	267,461	86
Market value of bonds and stocks over book value.....		412,726	63
		New	Re-
		Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$	81,336	75
		\$	133,541
			28
Gross deferred premiums on policies in force December 31, 1897.....		77,780	23
			388,610
			33
Total	\$	159,116	98
		\$	522,151
			61
Deduct cost of collection.....		31,823	40
			104,430
			32
Net amount uncollected and deferred premiums	\$	127,293	58
		\$	417,721
			29
			\$
			545,014
			87
Total of invested or other assets.....	\$	20,342,647	01

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	18,255,371	00
Reversionary additions and annuities.....		238,473	00
Total	\$	18,493,844	00
Net reserve.....		18,271,759	00
Present value of amounts not yet due on matured installment policies		99,839	33
Claims for death losses and matured endowments in process of adjustment		94,797	95
Claims for death losses and other policy claims resisted by the company		4,000	00
Gross policy claims.....		98,797	95
Deduct amount due from other companies for reinsurance.....		8,153	00
Total policy claims.....	\$	90,644	95
Amount of unpaid dividends due or other profits due policy holders		116,553	05

Amount of premiums paid in advance.....	5,557 76
Liabilities on policy holders' account.....	18,584,354 09
Gross divisible surplus.....	1,758,292 92
Total	\$ 20,342,647 01

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	40,926	\$ 102,867,061 00
Policies in force at close of 1897.....	44,060	109,045,660 00
Net increase.....	3,134	6,178,599 00
Issued in 1897 (new policies issued, old policies revived and additions)	9,089	20,437,861 00
Terminated in 1897.....	5,955	14,259,262 00
By death.....	381	1,026,183 00
By maturity.....	68	160,308 00
By expiry.....	26	61,000 00
By surrender.....	1,520	3,100,349 00
By lapse.....	1,908	3,790,750 00
By change and decrease.....		1,203,572 00
Not taken.....	2,052	4,917,100 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	143	\$ 399,526 00
Issued during 1897.....	101	261,000 00
Ceased to be in force during 1897.....	38	94,072 00
In force December 31, 1897.....	206	566,454 00
Losses incurred.....	2	1,808 00
Losses paid.....	3	3,808 00
Premiums received.....		20,256 61
Tax		405 13

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	1,341,663 64
Loading earned on premiums of insurance and annuity interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 827,965 35	922,625 34
Balance of profit and loss items (including changes in market values and unadmitted assets)....	176,323 27	1,004,288 62
Cost of insurance (less same on annuities).....		1,168,000 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		631,468 00
Total credits.....	\$	5,068,045 60
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 818,824 12	
Investment (including stock dividends, real estate taxes and expenses).....	75,689 12	894,513 24
Interest required to maintain reserve.....		720,053 03
Death losses incurred.....	1,026,183 00	
Less reserve and compromises on same, and reserve released by death of annuitants.....	344,221 00	681,962 00
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value).....		489,812 00

Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	523,412 41
Surplus at end of said year.....	1,758,292 92
Total debits.....	\$ 5,068,045 60

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Detroit, Mich.

(Incorporated in 1867.)

O. R. LOOKER, PRESIDENT. JAMES H. CUMMINS, SECRETARY.
CASH CAPITAL, \$250,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 144,357 30
Renewal premiums, without deductions.....	778,124 23
Dividends applied to pay running premiums.....	28,271 62
Dividends applied to purchase paid-up additions and annuities....	16,858 03
Surrender values applied to pay running premiums.....	35,448 54
Total premium income.....	\$ 1,003,059 72
Interest on:	
Mortgage loans.....	\$ 251,470 93
Premium notes, loans or liens.....	32,896 77
Other debts due the company.....	4,724 99
Rents from company's property.....	17,633 65
Profit on sales of real estate.....	4,624 24
From other sources.....	276 82
Total receipts during the year.....	\$ 1,314,687 12
Balance of net or ledger assets December 31, 1896.....	5,159,908 58
Total	\$ 6,474,595 70

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 352,151 64
Premium notes voided by lapse.....	6,416 33
Dividends paid policy holders in cash.....	4,017 13
Dividends applied by policy holders to pay running premiums.....	28,271 62
Dividends applied by policy holders to purchase paid-up additions and annuities.....	16,858 03
Surrender values paid in cash.....	204,175 85
Surrender values applied by policy holders to pay running premiums	35,448 54
Total paid policy holders.....	\$ 677,339 14
Cash paid stockholders for interest or dividends.....	25,000 00
Cash paid for commissions and bonuses to agents.....	149,370 84
Cash paid for salaries and allowances for agencies.....	31,572 43

Cash paid for medical examiners' fees.....	11,267 46
Cash paid for salaries and all other compensation of officers.....	40,195 30
Taxes on premiums.....	17,244 28
Cash paid for taxes on real estate.....	8,646 33
Insurance department fees.....	960 69
Cash paid for rent.....	10,015 58
Cash paid for advertising.....	15,355 01
Cash paid for legal expenses.....	10,317 37
Cash paid for repairs.....	10,711 82
Losses on sales of real estate.....	28,780 69
All other items.....	14,432 04
Total disbursements.....	\$ 1,051,208 98
Balance	5,423,386 72

ASSETS.

Book value of real estate.....	\$ 541,549 97
Mortgage loans on real estate.....	4,092,082 90
Loans secured by pledge of policies.....	491,145 58
Premium notes on policies in force.....	96,107 64
Cash in company's office.....	7,990 10
Cash in banks.....	180,115 04
All other assets.....	15,353 97
Total	\$ 5,424,345 20
Deduct agents' credit balances.....	958 48
Total net or ledger assets.....	\$ 5,423,386 72

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$ 113,531 73	
Premium notes, loans or liens.....	18,447 87	
Rents due and accrued on company's property or lease.....	2,537 50	
Total	\$ 134,517 10	
Market value of real estate over book value.....	10,114 43	
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 20,778 61	\$ 47,956 73
Gross deferred premiums on policies in force December 31, 1897.....	4,447 71	26,701 63
Total	\$ 25,226 32	\$ 74,658 36
Deduct cost of collection.....	15,135 79	4,479 50
Net amount uncollected and deferred premiums	\$ 10,090 53	\$ 70,178 86
		\$ 80,269 39
Total of invested and other assets.....	\$ 5,648,287 64	
Less items not admitted.....	12,871 60	
Total assets less items not admitted.....	\$ 5,635,416 04	

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	5,098,659 00
Reversionary additions and annuities.....		186,982 15
Total	\$	5,285,641 15
Net reserve.....		5,265,396 15
Claims for death losses and other policy claims resisted by the company		28,604 00
Deduct from other companies for reinsurance.....		20,000 00
Total	\$	8,604 00
Amount of unpaid dividends due or other profits due policy holders		969 37
Amount of premiums paid in advance.....		11,273 60
Amounts due and accrued on account of salaries, rents and other expenses		5,275 97
Amount of all other liabilities of the company.....		345 00
Liabilities on policy holders' account.....	\$	5,291,864 09
Gross divisible surplus.....		93,551 95
Capital stock paid up.....		250,000 00
Total	\$	5,635,416 04

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	14,895	\$ 27,631,333 15
Policies in force at close of 1897.....	15,152	28,103,078 64
Net increase.....	257	471,745 49
Issued in 1897 (new policies issued, old policies revived and additions)	2,968	6,825,423 17
Terminated in 1897.....	2,711	6,353,677 68
By death.....	157	365,518 28
By default.....	22	724,630 78
By expiry.....	95	265,173 19
By surrender.....	823	950,250 42
By lapse.....	1,003	2,429,898 81
By decrease.....	4	111,742 39
Not taken.....	293	749,571 19
Transfer (forms).....	33	107,000 00
Transfer (states).....	281	649,892 62

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	161	\$ 306,676 85
Issued during 1897.....	17	62,437 30
Ceased to be in force during 1897.....	41	108,330 68
In force December 31, 1897.....	137	260,783 47
Premiums received.....		6,955 18
Expense		1,024 47
Tax		139 10

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	318,794 69
Loading earned on premiums of insurance and annuity		210,642 54
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$	311,089 75
Balance of profit and loss items, including changes in market values and unadmitted assets)....	31,299 22	279,790 53

Cost of insurance (less same on annuities).....		305,338 42
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		307,675 44

Total credits.....	\$	1,422,241 62
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in lia- bility for unpaid bills, accounts, etc.).....\$	273,361 99	
Investment (including stock dividends, real estate taxes, and expenses).....	42,940 50	316,302 49
Interest required to maintain reserve.....		213,248 54
Death losses incurred.....	375,578 17	
Less reserve and compromises on same, and re- serve released by death of annuitants.....	139,818 65	235,759 52
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in lia- bility for policies entitled to surrender value).....		239,624 39
Dividends to policy holders (including tontine or de- ferred dividends used over reserves, and change in liability for dividends due and unpaid).....		48,754 73
Dividends to stockholders.....		25,000 00
Surplus at end of said year.....		343,551 95

Total debits.....	\$	1,422,241 62

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Principal Office.....New York.

(Incorporated in 1842.)

RICHARD A. M'CURDY, PRESIDENT. WM. J. EASTON, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....\$	5,109,966 34
Renewal premiums, without deductions.....	28,192,204 65
Dividends applied to purchase paid-up additions and annuities...	2,507,521 34
Surrender values applied to pay renewal premiums.....	890,738 69
Surrender values applied to purchase paid-up insurance.....	2,563,078 00
Consideration for annuities, other than matured installment pol- icies	3,429,692 97

Total premium income.....\$	42,693,201 99
Interest on:	
Mortgage loans.....\$	3,636,057 55
Bonds and dividends on stocks.....	5,337,312 85
Premium notes, loans or liens.....	408,203 44
Other debts due the company.....	294,338 41
Deferred premiums.....	129,931 44

Rents from company's property.....	933,129 27
Profit on sales of real estate and securities.....	730,433 28
Total receipts during the year.....	\$ 54,162,608 23
Balance of net or ledger assets December 31, 1896.....	220,156,659 51
Total	\$ 274,319,267 74

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 15,313,064 04
Paid to annuitants.....	769,260 22
Dividends applied by policy holders to purchase paid-up additions and annuities.....	2,507,521 34
Surrender values paid in cash.....	3,948,393 13
Surrender values applied by policy holders to pay renewal premiums	890,738 69
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	2,563,078 00
Total paid policy holders.....	\$ 25,992,055 42
Cash paid for commissions and bonuses to agents.....	5,512,939 90
Cash paid for salaries and allowances for agencies.....	965,063 71
Cash paid for medical examiners' fees.....	421,501 00
Cash paid for salaries and all other compensation of officers.....	646,426 67
Cash paid for taxes on real estate.....	211,955 10
Insurance department fees.....	387,134 95
Cash paid for rent.....	175,000 00
Cash paid for advertising.....	735,235 93
Cash paid for legal expenses.....	271,862 28
Cash paid for repairs.....	412,418 52
All other items.....	392,467 61
Total disbursements.....	\$ 36,124,060 99
Balance	238,195,206 75

ASSETS.

Book value of real estate.....	\$ 21,618,454 88
Mortgage loans on real estate.....	69,423 937 31
Loans secured by pledge of bonds, stocks or other collaterals.....	12,880,308 00
Book value of bonds owned.....	122,119,902 18
Cash in company's office.....	8,909 43
Cash in banks.....	11,696,286 39
Suspense	280,000 00
Agents' debit balances.....	195,846 55
Total	\$ 238,223,644 74
Deduct ledger liabilities.....	28,437 99
Total net ledger assets.....	\$ 238,195,206 75

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 1,067,002 27
Bonds	896,569 57
Collateral loans.....	28,763 25
On other assets.....	57,506 84
Rents due and accrued on company's property or lease.....	115,475 16
Total	\$ 2,165,317 09
Market value of bonds and stocks over book value.....	9,897,439 27

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 33,699 07	\$2,206,359 26	
Gross deferred premiums on policies in force December 31, 1897.....	147,810 98	2,016,157 30	
Total	\$ 181,510 05	\$4,222,516 56	
Deduct cost of collection.....	125,241 93	274,463 58	
Net amount uncollected and deferred premiums	\$ 56,268 12	\$3,948,052 98	\$ 4,004,321 10
Total of invested and other assets			\$ 254,262,284 21
Less items not admitted.....			475,846 55
Total assets less items not admitted			\$ 253,786,437 66

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 190,896,829 00
Reversionary additions and annuities.....	25,563,459 00
Total	\$ 216,460,288 00
Net reserve.....	216,458,876 00
Claims for matured endowments due and unpaid.....	94,788 72
Claims for death losses in process of adjustment or adjusted and not due.....	650,951 73
Claims for death losses and other policy claims resisted by the company	318,010 30
Amounts due and unpaid on annuity claims and installment policies	60,163 03
Total policy claims	\$ 1,123,913 83
Amount of premiums paid in advance.....	281,625 24
Amount of all other liabilities of the company.....	413,828 00
Liability on policy holders' account.....	218,278,243 07
Gross divisible surplus.....	35,508,194 59
Total	\$ 253,786,437 66

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	326,775	\$ 917,930,911 00
Policies in force at close of 1897.....	342,642	935,602,381 00
Net increase.....	15,867	17,671,470 00
Issued in 1897 (new policies issued, old policies revived and additions)	57,641	140,632,461 00
Terminated in 1897.....	41,774	122,960,991 00
By death.....	4,064	13,332,227 00
By maturity.....	772	2,108,547 00
By expiry.....	163	1,026,308 00
By surrender.....	12,722	32,102,401 00
By lapse.....	24,053	71,223,270 00
By change and decrease.....		3,168,238 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	2,880	\$ 7,933,562 00
Issued during 1897.....	512	1,181,750 00

Ceased to be in force during 1897.....	470	1,097,137 00
In force December 31, 1897.....	2,922	8,018,175 00
Losses incurred.....	30	68,091 00
Losses paid.....	29	58,091 00
Premiums received.....		215,022 12
Expense		56,401 47
Tax		4,300 44

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$ 29,733,514 70
Loading earned on premiums of insurance and annuity		9,451,512 09
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$10,510,736 78	
Balance of profit and loss items (including changes in market values and unadmitted assets)....	1,949,588 45	12,460,325 23
Cost of insurance (less same on annuities).....		11,427,074 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		9,369,521 00
Total credits.....		\$ 72,441,947 02
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 9,222,695 77	
Investment (including stock dividends, real estate taxes and expenses).....	824,373 62	10,047,069 39
Interest required to maintain reserve.....		8,228,163 00
Death losses incurred.....	13,955,664 88	
Less reserve and compromises on same, and reserve released by death of annuitants.....	5,206,876 00	8,748,788 88
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value)....		7,402,209 82
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		2,507,521 34
Surplus at end of said year.....		35,508,194 59
Total debits.....		\$ 72,441,947 02

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Principal Office.....Newark, N. J.

(Incorporated in 1845.)

AMZI DODD, PRESIDENT.

EDWARD L. DOBBINS, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 1,035,078 36
Renewal premiums, without deductions.....	5,774,646 69
Dividends applied to pay running premiums.....	1,095,700 69

Dividends applied to purchase paid-up additions and annuities.....	302,265 23
Surrender values applied to pay running premiums.....	12,285 00
Surrender values applied to purchase paid-up insurance.....	258,579 37
Consideration for annuities, other than matured installment policies	105,226 18
Total premium income.....	\$ 8,583,781 52
Interest on:	
Mortgage loans.....	\$ 1,967,931 44
Bonds and dividends on stocks.....	587,781 26
Premium notes, loans or liens.....	567,592 00
Other debts due the company.....	1,455 72
Discount on claims paid in advance and interest on deferred premiums	26,824 11
Rents from company's property.....	98,753 07
Total receipts during the year.....	\$ 11,834,119 12
Balance of net or ledger assets December 31, 1896.....	58,386,204 22
Total	\$ 70,220,323 34

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 3,937,304 39
Paid to annuitants	44,386 06
Premium notes voided by lapse.....	20,149 52
Dividends paid policy holders in cash.....	273,053 94
Dividends applied by policy holders to pay running premiums.....	1,095,700 69
Dividends applied by policy holders to purchase paid-up additions and annuities.....	302,265 23
Surrender values paid in cash.....	1,390,623 82
Surrender values applied by policy holders to pay running premiums	12,285 00
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	258,579 37
Total paid policy holders.....	\$ 7,334,348 02
Cash paid for commissions and bonuses to agents.....	852,741 19
Cash paid for salaries and allowances for agencies.....	33,403 38
Cash paid for medical examiners' fees.....	96,716 89
Cash paid for salaries and all other compensation of officers.....	204,737 64
Taxes on premiums.....	121,062 48
Cash paid for taxes on real estate.....	153,985 61
Insurance department fees.....	8,721 80
Cash paid for advertising.....	58,125 71
Cash paid for legal expenses.....	63,933 88
Cash paid for repairs.....	37,133 96
Losses on sales of real estate.....	13,160 96
All other items.....	145,427 50
Total disbursements.....	\$ 9,123,499 02
Balance	61,096,824 32

ASSETS.

Book value of real estate.....	\$ 2,654,947 79
Mortgage loans on real estate.....	33,196,712 05
Loans secured by pledge of bonds, stocks or other collaterals.....	2,959,500 00
Loans made to policy holders on this company's policies assigned as collateral.....	4,771,401 44
Premium notes on policies in force.....	4,546,901 76

Book value of bonds.....	12,122,217 43
Cash in company's office.....	21,176 20
Cash in banks.....	809,963 25
Agents' debit balances.....	16,555 93
Total	\$ 61,099,375 85
Deduct agents' credit balances.....	2,551 53
Total net or ledger assets.....	\$ 61,096,824 32

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$	864,723 84
Bonds and stocks.....		119,881 86
Collateral loans.....		102,692 69
Premium notes, loans or liens.....		113,672 54
Total	\$	1,200,970 93
Market value of bonds and stocks over book value.....		604,759 73
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 100,900 39	\$ 228,575 17
Gross deferred premiums on policies in force December 31, 1897.....	89,613 35	489,882 29
Total	\$ 190,513 74	\$ 718,457 46
Deduct cost of collection.....	83,826 05	43,107 44
Net amount uncollected and deferred premiums	\$ 106,687 69	\$ 675,350 02
		\$ 782,037 71
Total of invested and other assets.....	\$	63,684,592 69
Less items not admitted.....		34,842 85
Total assets less items not admitted.....	\$	63,649,749 84

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	56,226,414 00
Reversionary additions and annuities.....		1,822,609 00
Total	\$	58,049,023 00
Present value of amounts not yet due on matured installment policies		25,873 36
Claims for matured endowments due and unpaid.....		20,781 00
Claims for death losses in process of adjustment or adjusted and not due.....		203,832 70
Claims for death losses which have been reported and no proofs received		140,000 00
Claims for death losses and other policy claims resisted by the company		27,663 00
Total policy claims.....	\$	392,276 70
Amount of unpaid dividends due or other profits due policy holders		353,153 65
Amount of premiums paid in advance.....		25,486 89
Amounts due and accrued on account of salaries, rents and other expenses		20,000 00
Liabilities on policy holders' account.....		58,865,813 60
Gross divisible surplus.....		4,783,936 24
Total	\$	63,649,749 84

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	87,979	\$ 224,556,168 00
Policies in force at close of 1897.....	92,738	233,313,829 00
Net increase.....	4,759	8,757,661 00
Issued in 1897 (new policies issued, old policies revived and additions)	15,149	34,143,186 00
Terminated in 1897.....	10,390	25,385,525 00
By death.....	1,273	3,697,833 00
By maturity.....	126	241,317 00
By expiry.....	1,270	3,446,114 00
By surrender.....	3,649	9,124,317 00
By lapse.....	2,089	4,473,008 00
Not taken.....	1,983	4,402,936 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1897.....	616	\$ 2,118,121 00
Issued during 1897.....	128	378,328 00
Ceased to be in force during 1897.....	81	274,193 00
In force December 31, 1897.....	663	2,222,256 00
Losses incurred.....	1	5,400 00
Losses paid.....	1	5,400 00
Premiums received.....		77,537 15
Expense		13,823 10
Tax		1,550 74

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$ 4,307,019 59
Loading earned on premiums of insurance and annuity Interest, rent, etc., earned (including changes in accrued and unpaid).....		1,889,267 56
Balance of profit and loss items (including changes in market values and unadmitted assets)....	32,590 60	3,264,894 44
Cost of insurance (less same on annuities).....		3,540,000 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		1,845,329 00
Total credits.....		\$ 14,846,510 59
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 1,423,974 01	
Investment (including stock dividends, real estate taxes and expenses).....	206,588 53	1,630,562 54
Interest required to maintain reserve.....		2,274,602 16
Death losses incurred.....	3,742,219 06	
Less reserve and compromises on same, and reserve released by death of annuitants.....	940,000 00	2,802,219 06
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value.....		1,681,637 71
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		1,673,552 88
Surplus at end of said year.....		4,783,936 24
Total debits.....		\$ 14,846,510 59

NATIONAL LIFE INSURANCE COMPANY.

Principal Office.....Montpelier, Vt.

(Incorporated in 1848.)

CHARLES DEWEY, PRESIDENT. JOSEPH A. DE BOER, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 405,343 05
Renewal premiums, without deductions.....	2,393,522 06
Dividends applied to pay running premiums.....	81,687 85
Dividends applied to purchase paid-up additions and annuities.....	2,579 85
Surrender values applied to purchase paid-up insurance.....	39,988 12
Consideration for annuities, other than matured installment policies	17,591 80
Total premium income.....	\$ 2,940,712 73
Interest on:	
Mortgage loans.....	\$ 192,758 41
Bonds and dividends on stocks.....	252,965 00
Premium notes, loans or liens.....	118,656 33
Other debts due the company.....	9,137 63
Discount on claims paid in advance and interest on deferred premiums	29,078 02
Rents from company's property.....	47,951 21
Total receipts during the year.....	\$ 3,591,259 33
Balance of net or ledger assets December 31, 1896.....	12,652,308 08
Total	\$ 16,243,567 41

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 803,083 63
Paid to annuitants.....	2,335 00
Dividends paid policy holders in cash.....	30,168 38
Dividends applied by policy holders to pay running premiums.....	81,687 85
Dividends applied by policy holders to purchase paid-up additions and annuities.....	2,579 85
Surrender values paid in cash.....	509,029 58
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	39,988 12
Total paid policy holders.....	\$ 1,468,872 41
Cash paid for commissions and bonuses to agents.....	406,993 19
Cash paid for salaries and allowances for agencies.....	45,751 88
Cash paid for medical examiners' fees.....	43,495 27
Cash paid for salaries and all other compensation of officers.....	50,810 51
Taxes on premiums.....	51,234 19
Cash paid for taxes on real estate.....	23,795 65
Insurance department fees.....	2,502 02
Cash paid for rent.....	28,044 33
Cash paid for advertising.....	40,793 63
Cash paid for legal expenses.....	15,383 13
Cash paid for repairs.....	32,198 39
All other items.....	139,018 20
Total disbursements.....	\$ 2,348,892 80
Balance	13,894,674 61

ASSETS.

Book value of real estate.....	\$	1,369,695	74
Mortgage loans on real estate.....		4,218,475	47
Loans secured by pledge of bonds, stocks or other collaterals....		113,982	20
Loans made to policy holders on this company's policies assigned as collateral.....		1,677,269	42
Premium notes on policies in force.....		412,096	83
Book value of bonds owned.....		5,829,768	60
Cash in company's office.....		3,874	58
Cash in banks.....		269,511	77
Total net or ledger assets.....	\$	13,894,674	61

OTHER ASSETS.

Interest due and accrued on:			
Mortgages	\$	125,492	87
Bonds and stocks.....		78,226	26
Collateral loans.....		2,999	36
Premium notes, loans or liens.....		68,409	18
Other assets.....		6,776	44
Total	\$	281,904	11
Market value of bonds and stocks over book value.....		271,527	92
		New	Re-
		Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$	65,627	09
Gross deferred premiums on policies in force December 31, 1897.....		53,993	17
Total	\$	119,620	26
Deduct cost of collection.....		71,772	16
Net amount uncollected and deferred pre- miums	\$	47,848	10
		\$	329,207
			72
			\$
			377,055
			82
Total of invested and other assets.....	\$	14,825,162	46
Less items not admitted.....		875	74
Total assets less items not admitted.....	\$	14,824,286	72

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	12,459,847	02
Reversionary additions and annuities.....		76,266	20
Total	\$	12,536,113	22
Present value of amounts not yet due on matured installment poli- cies		27,152	08
Claims for death losses due and unpaid.....		1,200	00
Claims for death losses in process of adjustment or adjusted and not due.....		10,668	00
Claims for death losses which have been reported and no proofs received		15,760	05
Claims for death losses and other policy claims resisted by the company		27,000	00
Total policy claims.....	\$	54,628	05

Amount of unpaid dividends due or other profits due policy holders	10,045 94
Amount of premiums paid in advance.....	5,810 79
Amounts due and accrued on account of salaries, rents and other expenses	4,424 00
Amount of all other liabilities of the company.....	367,776 91
Liabilities on policy holders' account.....	13,005,950 99
Gross divisible surplus.....	1,818,335 73
Total	\$ 14,824,286 72

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	34,352	\$ 72,474,731 00
Policies in force at close of 1897.....	36,621	76,663,080 00
Net increase.....	2,269	4,188,349 00
Issued in 1897 (new policies issued, old policies revived and additions)	6,931	13,873,166 00
Terminated in 1897.....	4,662	9,684,817 00
By death.....	318	719,889 00
By maturity.....	76	83,143 00
By expiry.....	52	165,000 00
By surrender.....	1,476	2,951,097 00
By lapse.....	1,827	3,459,252 00
By change and decrease.....	66	368,450 00
Not taken.....	847	1,907,986 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	103	\$ 392,410 71
Issued during 1897.....	11	30,309 00
Ceased to be in force during 1897.....	23	121,500 00
In force December 31, 1897.....	91	301,219 71
Losses incurred.....	3	11,107 00
Losses paid.....	3	11,107 00
Premiums received.....		12,523 90
Expense		3,219 72
Tax		250 48

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	1,658,535 62
Loading earned on premiums of insurance and annuity		575,978 53
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 575,066 15	
Balance of profit and loss items (including changes in market values and unadmitted assets)....	991 19	576,057 34
Cost of insurance (less same on annuities).....		814,560 84
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		680,051 99
Total credits.....	\$	4,305,184 32
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 672,742 64	
Investment (including stock dividends, real estate taxes and expenses).....	80,572 40	753,315 04
Interest required to maintain reserve.....		485,249 46
Death losses incurred.....	730,756 62	
Less reserve and compromises on same, and reserve released by death of annuitants.....	209,052 59	521,704 03

Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value).....	612,953 97
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	113,626 09
Surplus at end of said year.....	1,818,335 73
Total debits.....	\$ 4,305,184 32

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Boston, Mass.

(Incorporated in 1835.)

BENJAMIN F. STEVENS, PRESIDENT. S. F. TRULL, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 469,764 79
Renewal premiums, without deductions.....	2,493,884 43
Distributions applied to pay running premiums.....	508,862 27
Distributions applied to purchase paid-up additions.....	21,386 10
Surrender values applied to purchase paid-up insurance.....	33,975 47
Total	\$ 3,527,873 06
Interest on:	
Mortgage loans.....	\$ 238,976 25
Bonds and dividends on stocks.....	597,889 99
Premium notes, loans or liens.....	179,127 96
Discount on claims paid in advance.....	2,164 35
Rents from company's property.....	99,823 38
From other sources.....	57,812 79
Total receipts during the year.....	\$ 4,703,667 78
Balance of net or ledger assets December 31, 1896.....	24,630,783 45
Total	\$ 29,334,451 23

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 1,780,759 20
Premium notes voided by lapse.....	56,713 95
Distributions paid policy holders in cash.....	36,735 51
Distributions applied by policy holders to pay running premiums..	508,862 27
Distributions applied by policy holders to purchase paid-up additions	21,386 10
Surrender values paid in cash.....	598,248 69
Surrender values applied by policy holders to purchase paid-up insurance	33,975 47
Total paid policy holders.....	\$ 3,036,681 19

Cash paid for commissions and bonuses to agents.....	348,154 18
Cash paid for salaries and allowances for agencies.....	41,688 36
Cash paid for medical examiners' fees.....	25,888 50
Cash paid for salaries and all other compensation of officers.....	129,839 55
Taxes on premiums.....	57,006 65
Cash paid for taxes on real estate.....	28,647 87
Insurance department fees.....	6,443 87
Cash paid for rent.....	25,528 23
Cash paid for commuting renewal commissions.....	9,956 78
Cash paid for advertising.....	54,752 65
Cash paid for legal expenses.....	12,250 74
Cash paid for repairs.....	51,093 09
All other items.....	36,374 90

Total disbursements.....	\$ 3,864,306 65
Balance	25,470,144 58

ASSETS.

Book value of real estate.....	\$ 2,178,589 36
Mortgage loans on real estate.....	6,395,504 00
Loans secured by pledge of bonds, stocks or other collaterals.....	1,812,280 98
Loans made to policy holders on this company's policies assigned as collateral.....	911,754 85
Premium notes on policies in force.....	650,188 17
Book value of bonds owned.....	12,968,050 47
Cash in banks.....	553,776 75

Total net or ledger assets.....	\$ 25,470,144 58
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OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 107,043 25
Bonds and stocks.....	28,358 07
Collateral loans.....	13,530 85
Premium notes, loans or liens.....	29,387 06
Rents due and accrued on company's property or lease.....	14,084 41

Total	\$ 192,403 64
Market value of bonds and stocks over book value.....	1,040,253 15

	New Premiums.	Re- newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 22,231 59	\$ 172,231 89
Gross deferred premiums on policies in force December 31, 1897.....	55,817 80	45,137 00
Total	\$ 78,049 39	\$ 217,368 89
Deduct 20 per cent. loading.....	15,609 88	43,473 78

Net amount uncollected and deferred premiums	\$ 62,439 51	\$ 173,895 11	
			\$ 236,334 62

Total assets less items not admitted.....	\$ 26,939,135 99
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LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 24,478,903 91
Claims for death losses due and unpaid.....	103,993 00
Claims for matured endowments due and unpaid.....	23,323 00

Claims for death losses which have been reported and no proofs received	69,211 00
Claims for death losses and other policy claims resisted by the company	3,000 00
Total policy claims.....	\$ 199,527 00
Amount of unpaid distributions due or other profits due policy holders	133,276 64
Liability on policy holders' account.....	24,811,707 55
Gross divisible surplus.....	2,127,428 44
Total	\$ 26,939,135 99

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	35,919	\$ 99,996,092 00
Policies in force at close of 1897.....	38,050	104,876,930 00
Net increase.....	2,131	4,880,838 00
Issued in 1897 (new policies issued, old policies revived and additions)	6,402	15,934,715 00
Terminated in 1897.....	4,271	11,053,877 00
By death.....	513	1,586,699 00
By maturity.....	100	216,336 00
By expiry.....	48	117,000 00
By surrender.....	1,082	2,818,016 00
By lapse.....	1,271	2,924,200 00
By change and decrease.....	625	1,604,654 00
Not taken.....	632	1,786,972 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	415	\$ 1,357,863 00
Issued during 1897.....	102	319,970 00
Ceased to be in force during 1897.....	94	286,951 00
In force December 31, 1897.....	423	1,390,882 00
Losses incurred.....	3	14,000 00
Losses paid.....	2	12,000 00
Premiums received.....		42,404 36
Tax		848 09

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$ 2,085,948 91
Loading earned on premiums of insurance and annuity	747,506 34
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$ 1,032,870 06
Profit and loss items (including changes in market values, unadmitted assets and special liabilities)	354,314 37
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities)	1,204,045 37
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not taken policies considered in force at beginning of year), of which \$42,538.85 was from policies upon which three years' premiums had not been paid	916,400 83
Total credits.....	\$ 6,341,085 88

Expenses:

Investment (including real estate repairs, taxes and expenses, and for handling investments)		827,625 46
Interest required to maintain reserve.....		9,782 62
Death losses incurred, \$1,586,699; annuity payments incurred, none.....	1,586,699 00	
Less reinsurance reserves and compromises on losses, and reserves released by death of annuitants	650,870 89	935,828 11
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value), of which \$42,337.71 was for policies upon which three years' premiums had not been paid.....		897,120 63
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	574,821 24	
Dividends to stockholders (including change in liability for dividends due and unpaid).....		574,821 24
Surplus at end of said year.....		2,127,428 44
Total debits.....	\$	6,341,085 88

NEW YORK LIFE INSURANCE COMPANY.

Principal Office.....346 Broadway, New York, N. Y.

(Incorporated in 1841.)

JOHN A. M'CALL, PRESIDENT.

CHAS. C. WHITNEY, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$	5,043,543 15
Renewal premiums, without deductions.....		25,964,829 71
Dividends applied to pay running premiums.....		330,912 38
Dividends applied to purchase paid-up additions and annuities....		375,626 18
Surrender values applied to pay running premiums.....		25,402 53
Consideration for annuities, other than matured installment policies		1,240,646 45
Interest on:		
Mortgage loans.....		1,829,220 33
Bonds and dividends on stocks.....		5,621,249 04
Premium notes, loans or liens.....		435,497 56
Other debts due the company.....		171,144 94
Rents		744,389 43
From other sources.....		10,623 00
Total receipts during the year.....	\$	41,793,084 70
Balance of net or ledger assets December 31, 1896.....		176,080,948 03
Total	\$	217,874,032 73

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 12,589,214 46
Paid to annuitants.....	1,463,694 91
Dividends paid policy holders in cash.....	1,728,443 23
Dividends applied by policy holders to pay running premiums.....	330,912 38
Dividends applied by policy holders to purchase paid-up additions and annuities.....	375,626 18
Surrender values paid in cash.....	1,189,877 39
Reserve value paid on matured deferred dividend policies.....	1,686,260 00
Surrender values applied by policy holders to pay running premiums	25,402 53
Installments paid on trust policies and on registered bond policies.....	20,024 53
Total paid policy holders.....	\$ 19,409,455 61
Cash paid for commissions and bonuses to agents.....	3,903,243 24
Cash paid for salaries and allowances for agencies.....	872,811 45
Cash paid for medical examiners' fees.....	391,135 15
Cash paid for salaries and all other compensation of officers.....	614,498 39
Taxes on premiums, etc.....	260,265 88
Cash paid for taxes on real estate.....	167,112 23
Insurance department fees.....	20,122 94
Cash paid for rent.....	293,020 64
Cash paid for commuting renewal commissions.....	405,376 28
Cash paid for advertising and printing.....	312,061 35
Cash paid for legal expenses.....	195,814 89
Cash paid for repairs and expenses on real estate.....	203,079 89
All other items.....	762,948 84
Total disbursements.....	\$ 27,810,946 78
Balance	190,063,085 95

ASSETS.

Book value of real estate.....	\$ 16,991,000 00
Mortgage loans on real estate.....	41,082,422 04
Loans secured by pledge of bonds, stocks or other collaterals.....	4,507,366 67
Loans made to policy holders on this company's policies assigned as collateral.....	7,900,096 39
Premium notes on policies in force.....	1,189,401 37
Book value of bonds and stocks.....	107,432,421 17
Cash in company's office.....	12,559 98
Cash in banks.....	10,231,423 81
Due from agents.....	716,394 52
Total net ledger assets.....	\$ 190,063,085 95

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 471,040 91
Bonds and stocks.....	771,445 08
Collateral loans and bank deposits.....	34,956 19
Policy loans or liens.....	167,390 00
Rents due and accrued on company's property or lease.....	41,816 00
Market value of bonds and stocks over book value.....	5,807,330 38

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....		\$2,278,207 00	
Gross deferred premiums on policies in force December 31, 1897.....	\$ 288,361 00	1,882,682 00	
Total	\$ 288,361 00	\$4,160,889 00	
Deduct cost of collection.....	187,434 65	208,044 45	
Net amount uncollected and deferred premiums	\$ 100,926 35	\$3,952,844 55	
			\$ 4,053,770 90
Total of invested and other assets.....			\$ 201,410,835 41
Less items not admitted.....			716,394 52
Total assets less items not admitted.....			\$ 200,694,440 89

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....		\$ 148,961,517 00
Reversionary additions and annuities.....		16,292,310 00
Total		\$ 165,253,827 00
Reinsured		297,748 00
Net reserve.....		164,956,079 00
Claims for matured endowments due and unpaid.....		167,916 18
Claims for death losses in process of adjustment or adjusted and not due.....		249,335 28
Claims for death losses which have been reported and no proofs received		1,250,079 89
Claims for death losses and other policy claims resisted by the company		49,000 00
Amounts due and unpaid on annuity claims and installment policies		91,527 01
Total policy claims.....		\$ 1,807,858 36
Amount of unpaid dividends due or other profits due policy holders		147,473 37
Amount of premiums paid in advance.....		201,963 07
Amount of policy trust funds.....		209,035 69
Amount of surplus reserved fund voluntarily set aside by company		16,195,926 00
Liabilities on policy holders' account.		183,518,335 49
Divisible surplus.....		17,176,105 40
Total		\$ 200,694,440 89

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	299,785	\$ 826,816,648 00
Policies in force at close of 1897.....	332,958	877,020,925 00
Net increase.....	33,173	50,204,277 00
Issued in 1897 (new policies issued, old policies revived and additions)	64,407	137,563,619 00
Terminated in 1897.....	31,234	87,359,342 00
By death.....	3,221	10,070,407 00
By maturity.....	968	2,970,467 00
By expiry.....	718	3,666,688 00
By surrender.....	4,562	13,925,691 00

By lapse.....	21,765	47,221,117 00
By change and decrease.....		9,504,972 00
Policies reinsured.....		1,479,995 00
Annuities in force December 31, 1897.....	9,083	
Amount payable during the year.....		1,695,124 88

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	2,396	\$ 7,546,932 00
Issued during 1897.....	484	1,233,064 00
Ceased to be in force during 1897.....	373	1,052,759 00
In force December 31, 1897.....	2,507	7,727,237 00
Losses incurred.....	24	70,401 44
Losses paid.....	27	75,461 74
Premiums received.....		271,546 59
Expense		40,179 60
Tax		5,430 93

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$ 26,681,996 98
Loading earned on premiums of insurance and annuity		8,434,655 36
Interest, rent, etc., earned (including changes in ac-		
crued and unpaid).....	\$ 8,865,421 12	
Balance of profit and loss items (including changes		
in market values and unadmitted assets)....	18,885 22	8,846,535 90
Cost of insurance (less same on annuities).....		9,390,286 23
Reserves (full tabular) released by surrender and lapse		
(adj. with changes and restorations).....		10,054,307 49
Total credits.....		\$ 63,407,781 96
Expenses:		
Insurance (including change in cost of collecting		
unpaid and deferred premiums, and in li-		
ability for unpaid bills, accounts, etc.).....	\$ 7,913,820 38	
Investment (including stock dividends, real estate		
taxes and expenses).....	456,403 13	8,370,223 51
Interest required to maintain reserve.....		6,642,040 17
Death losses incurred.....	11,420,632 41	
Less reserve and compromises on same, and re-		
serve released by death of annuitants.....	3,451,919 00	7,968,713 41
Surrender and lapse values allowed (including notes		
canceled over restored, net unpaid and deferred		
premiums entering into item 4, and change in li-		
ability for policies entitled to surrender value)....		4,563,299 92
Dividends to policy holders (including tontine or de-		
ferred dividends used over reserves, and change		
in liability for dividends due and unpaid).....		2,491,473 55
Surplus reserve fund created in 1897.....		16,195,926 00
Surplus at end of said year.....		17,176,105 40
Total debits.....		\$ 63,407,781 96

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Incorporated in 1857.)

H. L. PALMER, PRESIDENT.

J. W. SKINNER, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 2,073,679 16
Renewal premiums, without deductions.....	11,866,868 93
Dividends applied to pay running premiums.....	927,941 21
Dividends applied to purchase paid-up additions and annuities.....	220,977 26
Surrender values applied to pay running premiums.....	3,663 98
Consideration for annuities, other than matured installment policies	29,339 51
Total	\$ 15,122,470 05
Interest on:	
Mortgage loans.....	\$ 3,592,707 11
Bonds	654,490 92
Premium notes, loans or liens.....	30,996 76
Other debts due the company.....	76,082 38
Discount on claims paid in advance and interest on deferred premiums	135,348 33
Rents from company's property.....	185,195 68
Profit on sales of real estate.....	11,326 64
From other sources.....	36,198 89
Interest on loans made to policy holders on policies.....	217,683 09
Total receipts during the year.....	\$ 20,062,499 90
Balance of net or ledger assets December 31, 1896.....	88,563,916 16
Total	\$ 108,626,416 06

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 4,560,001 55
Paid to annuitants.....	3,678 78
Premium notes voided by lapse.....	8,668 20
Dividends paid policy holders in cash.....	361,589 23
Dividends applied by policy holders to pay running premiums.....	927,941 21
Dividends applied by policy holders to purchase paid up additions and annuities.....	220,977 26
Surrender values paid in cash.....	638,474 20
Surrender values applied by policy holders to pay running premiums	3,663 98
Total paid policy holders.....	\$ 6,724,994 41
Cash paid for commissions to agents.....	1,684,160 79
Cash paid for medical examiners' fees.....	121,691 28
Cash paid for salaries of officers.....	350,290 19
Taxes on premiums.....	184,409 35
Cash paid for taxes on real estate.....	74,057 46
Insurance department fees.....	10,861 82

Cash paid for rent.....	34,000 00
Cash paid for commuting renewal commissions.....	4,500 00
Cash paid for advertising.....	112,298 26
Cash paid for legal expenses.....	79,807 29
Cash paid for repairs.....	25,862 15
Losses on sales of real estate.....	2,457 63
All other items.....	810,146 63
Total disbursements.....	\$ 10,219,537 26
Balance	98,406,878 80

ASSETS.

Book value of real estate.....	\$ 2,989,861 79
Mortgage loans on real estate.....	66,785,998 21
Loans made to policy holders on this company's policies assigned as collateral.....	5,165,850 00
Premium notes on policies in force.....	352,435 18
Book value of bonds owned.....	18,994,865 00
Cash in company's office.....	230,204 71
Cash in banks.....	3,899,837 21
Agents' debit balances.....	9,714 35
Total	\$ 98,428,766 45
Deduct ledger liabilities.....	21,887 65
Total net or ledger assets.....	\$ 98,406,878 80

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 1,228,218 42
Bonds	355,826 88
Premium notes, loans or liens.....	11,411 23
Rents due and accrued on company's property or lease.....	20,025 74
Interest due and accrued on other assets.....	188,713 77
Total	\$ 1,804,196 04
Market value of bonds over book value.....	1,446,444 63

	New	Re-	
	Premiums.	newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 359,895 00	\$ 427,260 00	
Gross deferred premiums on policies in force December 31, 1897.....	157,653 00	1,088,464 00	
Total	\$ 517,548 00	\$1,515,724 00	
Deduct cost of collection.....	207,019 20	98,522 06	
Net amount uncollected and deferred pre- miums	\$ 310,528 80	\$1,417,201 94	
			\$ 1,727,730 74
Total of invested and other assets.....			\$ 103,385,250 26
Less items not admitted.....			9,714 35
Total assets less items not admitted.....			\$ 103,375,535 91

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 80,098,393 00
Annuities	95,370 00
Total	\$ 80,193,763 00

Present value of amounts not yet due on matured installment policies	140,683 85
Claims for death losses due and unpaid.....	23,456 80
Claims for matured endowments due and unpaid.....	21,034 00
Claims for death losses in process of adjustment or adjusted and not due.....	198,630 00
Claims for death losses which have been reported and no proofs received	91,924 60
Claims for death losses and other policy claims resisted by the company	25,500 00
Amounts due and unpaid on annuity claims and installment policies	126 61
Total policy claims.....\$	360,672 01
Amount of unpaid dividends due or other profits due policy holders	131,445 88
Amount of premiums paid in advance.....	7,000 00
Amounts due and accrued on account of salaries, rents and other expenses	51,528 33
Liabilities on policy holders' account.....	80,885,093 07
Gross divisible surplus.....	22,490,442 84
Total	\$ 103,375,535 91

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	165,415	\$ 384,167,829 00
Policies in force at close of 1897.....	178,462	413,081,370 00
Net increase.....	13,047	28,913,541 00
Issued in 1897 (new policies issued, old policies revived and additions)	25,936	61,187,593 00
Terminated in 1897.....	12,889	32,274,052 00
By death.....	1,458	3,895,543 00
By maturity.....	387	811,811 00
By expiry.....	139	2,396,054 00
By surrender.....	2,986	4,393,262 00
By lapse.....	5,103	9,653,470 00
By change and decrease.....	32	4,079,408 00
Not taken.....	2,784	7,044,504 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	3,177	\$ 8,937,371 00
Issued during 1897.....	338	954,157 00
Ceased to be in force during 1897.....	256	782,038 00
In force December 31, 1897.....	3,259	9,109,490 00
Losses incurred.....	23	52,728 00
Losses paid.....	20	46,528 00
Premiums received.....		295,608 38
Expense		40,484 68
Tax		5,912 17

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	19,511,007 74
Loading earned on premiums of insurance and annuity interest, rent, etc., earned (including changes in accrued and unpaid).....	\$	5,055,693 06
Balance of profit and loss items (including changes in market values and unadmitted assets).....	112,471 10	5,168,164 16

Cost of insurance (less same on annuities).....		4,297,200 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		1,913,985 00
		<hr/>
Total credits.....		\$ 34,164,552 81
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in lia- bility for unpaid bills, accounts, etc.).....	\$ 2,681,893 27	
Investment (including stock dividends, real estate taxes and expenses).....	320,581 54	3,002,474 81
Interest required to maintain reserve.....		3,049,270 00
Death losses incurred.....	3,847,944 46	
Less reserve and compromises on same, and re- serve released by death of annuitants.....	1,212,334 00	2,635,610 46
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in lia- bility for policies entitled to surrender value)....		1,476,247 00
Dividends to policy holders (including tontine or de- ferred dividends used over reserves, and change in liability for dividends due and unpaid).....		1,510,507 70
Surplus at end of said year.....		22,490,442 84
		<hr/>
Total debits.....		\$ 34,164,552 81

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....San Francisco, Cal.

(Incorporated in 1867.)

GEORGE A. MOORE, PRESIDENT.

J. N. PATTON, SECRETARY.

CASH CAPITAL, \$200,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$	228,308 43
Renewal premiums, without deductions.....		295,874 65
Dividends applied to pay running premiums.....		31,927 20
Dividends applied to purchase paid-up additions and annuities.....		29,485 76
Surrender values applied to pay running premiums.....		4,000 33
Surrender values applied to purchase paid-up insurance.....		94,259 26
		<hr/>
Total premium income.....	\$	683,856 63
Interest on:		
Mortgage loans.....	\$	57,878 06
Bonds and dividends on stocks.....		25,880 50
Premium notes, loans or liens.....		14,799 70
Other debts due the company.....		1,561 07
Discount on claims paid in advance and interest on deferred pre- miums		6,753 97
Rents from company's property.....		39,118 63

Profit on sales of real estate.....	10,585 00
Total income accident department net premiums.....	262,578 98
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Total receipts during the year.....\$	1,103,011 54
Balance of net or ledger assets December 31, 1896.....	2,952,987 46
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Total	\$ 4,055,999 00

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 237,422 96
Paid to annuitants.....	4,274 00
Premium notes used in payment of dividends to policy holders.....	460 81
Dividends paid policy holders in cash.....	3,616 70
Dividends applied by policy holders to pay running premiums.....	31,927 20
Dividends applied by policy holders to purchase paid-up additions and annuities.....	29,485 76
Surrender values paid in cash.....	7,369 31
Surrender values applied by policy holders to pay running premiums	4,000 33
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	94,259 26
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Total paid policy holders.....\$	412,816 33
Cash paid stockholders for interest or dividends.....	8,000 00
Cash paid for commissions and bonuses to agents.....	153,560 44
Cash paid for salaries and allowances for agencies.....	47,344 13
Cash paid for medical examiners' fees.....	15,166 30
Cash paid for salaries and all other compensation of officers.....	34,519 20
Taxes on premiums.....	3,544 57
Cash paid for taxes on real estate.....	9,372 40
Insurance department fees.....	2,525 33
Cash paid for rent.....	7,939 05
Cash paid for advertising.....	18,863 45
Cash paid for legal expenses.....	4,181 39
Cash paid for repairs.....	9,233 21
Losses on sales of real estate.....	1,316 48
All other items.....	56,119 63
Total disbursements accident department.....	271,617 99
<hr/>	
Total disbursements.....\$	1,056,124 90
Balance	2,999,874 10

ASSETS.

Book value of real estate.....\$	1,150,460 09
Mortgage loans on real estate.....	660,017 16
Loans secured by pledge of bonds, stocks or other collaterals.....	124,800 00
Loans made to policy holders on this company's policies assigned as collateral.....	110,669 10
Premium notes on policies in force.....	41,841 12
Book value of bonds owned.....	707,078 24
Cash in company's office.....	10,499 11
Cash in banks.....	169,786 29
All other assets.....	28,239 94
<hr/>	
Total	\$ 3,003,391 05
Agents' credit balances.....	3,516 95
<hr/>	
Total net or ledger assets.....\$	2,999,874 10

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$	25,182 45
Bonds and stocks.....		10,661 38
Collateral loans.....		705 75
Premium notes, loans or liens.....		3,899 76
Rents due and accrued on company's property or lease.....		4,012 95
Interest due and accrued on other assets.....		4,488 33
<hr/>		
Total	\$	48,950 62
Market value of bonds and stocks over book value.....		38,579 86
	New	Re-
	Premiums.	newals
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 31,976 16	\$ 46,102 76
Gross deferred premiums on policies in force December 31, 1897.....	17,649 87	28,797 15
<hr/>		
Total	\$ 49,626 03	\$ 74,899 91
Deduct cost of collection.....	9,925 20	14,979 98
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Net amount uncollected and deferred premiums	\$ 39,700 83	\$ 59,919 93
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Other items.....		\$ 72,493 47
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Total of invested and other assets.....	\$	3,259,518 81
Less items not admitted.....		20,631 15
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Total assets less items not admitted.....	\$	3,238,887 66

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	2,762,982 00
Reversionary additions and annuities.....		94,406 00
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Total	\$	2,857,388 00
Net reserve.....		2,830,004 00
Claims for death losses in process of adjustment or adjusted and not due.....		7,000 00
Claims for death losses which have been reported and no proofs received		19,356 00
Claims for death losses and other policy claims resisted by the company		500 00
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Total policy claims.....	\$	26,856 00
Amount of liabilities of accident department.....		113,705 00
Liabilities on policy holders' account.....		2,970,565 00
Gross divisible surplus.....		68,322 66
Capital stock paid up.....		200,000 00
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Total	\$	3,238,887 66

EXHIBIT OF POLICIES.

(Including Industrial Department.)

	No.	Amount.
Policies in force at close of 1896.....	18,437	\$ 17,646,586 00
Policies in force at close of 1897.....	28,215	20,628,744 00
Net increase.....	9,778	2,982,158 00

Issued in 1897 (new policies issued, old policies revived and additions)	32,182	10,198,109 00
Terminated in 1897.....	22,304	7,215,951 00
By death.....	170	193,327 00
By maturity.....	14	56,900 00
By surrender.....	280	694,091 00
By lapse.....	21,476	5,479,133 00
By change and decrease.....		51,000 00
Not taken.....	364	741,500 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	403	\$ 804,196 00
Issued during 1897.....	167	327,574 00
Ceased to be in force during 1897.....	99	204,950 00
In force December 31, 1897.....	471	926,820 00
Losses incurred.....	5	5,500 00
Losses paid.....	4	5,000 00
Premiums received, life and accident.....		43,646 43
Expense		14,263 45
Tax		872 93

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	238,427 45
Increase capital stock.....		100,000 00
Loading earned on premiums of insurance and annuity		127,169 39
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 152,520 05	
Balance of profit and loss items (including changes in market value and unadmitted assets).....	26,734 18	179,254 23
Cost of insurance (less same on annuities).....		171,737 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		170,304 92
Total credits.....	\$	986,892 99
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 179,008 97	
Investment (including stock dividends, real estate taxes and expenses, and shortage of accident and industrial departments).....	52,306 60	231,315 57
Interest required to maintain reserve.....		110,673 64
Death losses incurred.....	178,338 00	
Less reserve and compromises on same, and reserve released by death of annuitants.....	27,384 00	150,954 00
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value).....		105,628 90
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		73,490 47
Repaid to stockholders accident and industrial departments, 1896.....		46,500 00
Surplus at end of said year.....		268,322 66
Error balance.....		7 75
Total debits.....	\$	986,892 99

PENN MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Incorporated in 1847.)

HARRY F. WEST, PRESIDENT.

HENRY C. BROWN, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 806,608 04
Renewal premiums, without deductions.....	4,134,706 20
Dividends applied to pay running premiums.....	704,319 08
Dividends applied to purchase paid-up additions and annuities.....	116,279 43
Surrender values applied to pay running premiums.....	55,870 20
Surrender values applied to purchase paid-up insurance.....	164,150 00
Consideration for annuities, other than matured installment policies	140,012 67
Total	\$ 6,121,945 62
Interest on:	
Mortgage loans.....	\$ 678,517 25
Bonds and dividends on stocks.....	382,348 42
Premium notes, loans or liens.....	332,403 72
Other debts due the company.....	9,646 44
Rents from company's property.....	90,452 46
Profit on sales of real estate.....	18,440 48
From other sources.....	12,909 07
Total receipts during the year.....	\$ 7,646,663 46
Balance of net or ledger assets December 31, 1896.....	28,196,407 60
Total	\$ 35,843,071 06

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 1,997,426 75
Paid to annuitants.....	23,168 10
Premium notes voided by lapse.....	41,870 18
Dividends applied by policy holders to pay running premiums.....	704,319 08
Dividends applied by policy holders to purchase paid-up additions and annuities.....	116,279 43
Surrender values paid in cash.....	458,220 59
Surrender values applied by policy holders to pay running premiums	55,870 20
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	164,150 00
Total paid policy holders.....	\$ 3,561,304 33
Cash paid for commissions and bonuses to agents.....	670,433 96
Cash paid for salaries and allowances for agencies.....	84,769 70
Cash paid for medical examiners' fees.....	59,951 96
Cash paid for salaries and all other compensation of officers.....	129,128 49
Taxes on premiums.....	83,329 26
Cash paid for taxes on real estate.....	117,768 78
Insurance department fees.....	8,244 80
Cash paid for rent.....	37,063 29
Cash paid for commuting renewal commissions.....	12,780 69

Cash paid for advertising.....	34,101 41
Cash paid for legal expenses.....	12,160 67
Cash paid for repairs.....	12,087 25
All other items.....	90,472 91

Total disbursements.....	\$ 4,913,597 50
Balance	30,929,473 56

ASSETS.

Book value of real estate.....	\$ 2,215,921 36
Mortgage loans on real estate.....	12,971,264 40
Loans secured by pledge of bonds, stocks or other collaterals.....	2,622,321 87
Loans made to policy holders on this company's policies assigned as collateral.....	2,315,847 00
Premium notes on policies in force.....	947,935 11
Book value of bonds owned.....	9,338,242 30
Cash in company's office.....	1,740 05
Cash in banks.....	280,900 00
All other assets.....	236,480 97

Total	\$ 30,930,653 06
Deduct agents' credit balances.....	1,179 50

Total net or ledger assets.....	\$ 30,929,473 56
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OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 292,939 25
Collateral loans.....	24,653 92
Other assets.....	3,000 00
Rents due and accrued on company's property or lease.....	8,192 44

Total	\$ 323,785 61
Market value of bonds and stocks over book value.....	259,805 16

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 139,430 59	\$ 233,653 31	
Gross deferred premiums on policies in force December 31, 1897.....	78,383 30	392,469 56	
Total	\$ 217,813 89	\$ 626,122 87	
Deduct cost of collection.....	108,906 95	35,062 89	
Net amount uncollected and deferred premiums	\$ 108,906 94	\$ 591,059 98	\$ 699,966 92

Total assets less items not admitted.....	\$ 32,218,031 25
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LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 26,995,879 00
Reversionary additions and annuities.....	888,078 00
Total	\$ 27,883,957 00
Net reserve.....	27,826,743 00
Present value of amounts not yet due on matured installment policies	128,231 00
Trust deposits.....	20,411 00

Claims for death losses in process of adjustment or adjusted and not due.....	109,637 68
Amount of unpaid dividends due or other profits due policy holders.....	56,117 43
Amount of premiums paid in advance.....	15,840 54
Amount of all other liabilities of the company.....	8,580 00
Liabilities on policy holders' account.....	28,165,560 65
Gross divisible surplus.....	4,052,470 60
Total	\$ 32,218,031 25

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	54,066	\$ 135,042,805 00
Policies in force at close of 1897.....	59,411	147,973,567 00
Net increase.....	5,345	12,930,762 00
Issued in 1897 (new policies issued, old policies revived and additions)	12,813	32,213,318 00
Terminated in 1897.....	7,468	19,282,556 00
By death.....	618	1,709,734 00
By maturity.....	156	325,585 00
By expiry.....	331	1,014,333 00
By surrender.....	1,548	3,400,935 00
By lapse.....	2,765	6,528,215 00
By change and decrease.....	43	624,401 00
Not taken.....	2,007	5,679,353 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	542	\$ 1,981,150 00
Issued during 1897.....	184	912,500 00
Ceased to be in force during 1897.....	100	436,500 00
In force December 31, 1897.....	672	2,457,150 00
Losses incurred.....	5	9,720 00
Losses paid.....	7	16,220 00
Premiums received.....		78,240 04
Tax		1,564 80

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$ 3,594,126 79
Loading earned on premiums of insurance and annuity.....	1,397,494 13
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 1,496,917 17
Balance of profit and loss items (including changes in market values and unadmitted assets).....	113,618 05
Cost of insurance (less same on annuities).....	1,704,775 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....	838,288 00
Total credits.....	\$ 9,145,219 14
Expenses:	
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 1,164,938 35
Investment (including stock dividends, real estate taxes and expenses).....	187,354 82
Interest required to maintain reserve.....	1,352,293 17
Death losses incurred.....	1,168,274 00
Less reserve and compromises on same, and reserve released by death of annuitants.....	543,995 75
	1,141,024 04

Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value)....	720,110 97
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	818,640 36
Surplus at end of said year.....	3,944,876 60
Total debits.....	\$ 9,145,219 14

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1851.)

J. B. BUNCE, PRESIDENT.

CHAS. H. LAWRENCE, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 307,643 09
Renewal premiums, without deductions.....	1,086,618 55
Dividends applied to pay running premiums.....	144,930 39
Dividends applied to purchase paid-up additions and annuities.....	33,771 38
Surrender values applied to pay running premiums.....	11,224 30
Surrender values applied to purchase paid-up insurance.....	5,270 00
Total	\$ 1,589,457 71
Interest on:	
Mortgage loans.....	\$ 370,711 14
Bonds and dividends on stocks.....	131,401 58
Premium notes, loans or liens.....	45,268 64
Other debts due the company.....	6,433 11
Discount on claims paid in advance.....	350 62
Rents from company's property.....	32,894 56
Profit on sales of real estate.....	4,285 56
From other sources.....	2,191 63
Total receipts during the year.....	\$ 2,182,994 55
Balance of net or ledger assets December 31, 1896.....	10,285,559 17
Total	\$ 12,468,553 72

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 784,893 86
Paid to annuitants.....	2,377 00
Dividends paid policy holders in cash.....	2,654 66
Dividends applied by policy holders to pay running premiums.....	144,930 39
Dividends applied by policy holders to purchase paid-up additions and annuities.....	33,771 38
Surrender values paid in cash.....	181,021 95
Surrender values applied by policy holders to pay running premiums	11,224 30
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	5,270 00
Total paid policy holders.....	\$ 1,166,143 54

Cash paid for commissions and bonuses to agents.....	242,521 42
Cash paid for salaries and allowances for agencies.....	55,688 01
Cash paid for medical examiners' fees.....	34,650 50
Cash paid for salaries and all other compensation of officers.....	65,277 69
Taxes on premiums.....	42,009 88
Cash paid for taxes on real estate.....	19,640 57
Insurance department fees.....	3,803 26
Cash paid for rent.....	21,351 79
Cash paid for commuting renewal commissions.....	4,000 00
Cash paid for advertising.....	35,669 21
Cash paid for legal expenses.....	7,613 74
Cash paid for repairs.....	16,009 80
Losses on sales of real estate.....	3,840 99
All other items.....	67,419 61
Total disbursements.....	\$ 1,785,640 01
Balance	10,682,913 71

ASSETS.

Book value of real estate.....	\$ 1,151,828 59
Mortgage loans on real estate.....	5,463,730 12
Loans secured by pledge of bonds, stocks or other collaterals.....	6,600 00
Loans made to policy holders on this company's policies assigned as collateral.....	325,119 00
Premium notes on policies in force.....	402,040 38
Book value of bonds owned.....	2,873,912 43
Cash in company's office.....	157 03
Cash in banks.....	459,526 16
Total net ledger assets.....	\$ 10,682,913 71

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$ 142,815 41	
Premium notes, loans or liens.....	4,366 00	
Total	\$ 147,181 41	
Market value of bonds and stocks over book value.....	51,759 73	
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 48,488 43	\$ 50,726 54
Gross deferred premiums on policies in force December 31, 1897.....	33,689 64	93,390 75
Total	\$ 82,178 07	\$ 144,117 29
Deduct cost of collection.....	44,376 15	8,647 03
Net amount uncollected and deferred premiums	\$ 37,801 92	\$ 135,470 26
		\$ 173,272 18
Total assets less items not admitted.....	\$ 11,055,127 03	

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 9,999,138 00
Reversionary additions and annuities.....	199,557 00
Total	\$ 10,198,695 00

Net reserve.....	10,183,846 00
Present value of amounts not yet due on matured installment policies	7,608 00
Special policy reserve.....	187,934 00
Claims for death losses in process of adjustment or adjusted and not due.....	17,080 00
Claims for death losses which have been reported and no proofs received	13,086 00
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Total policy claims.....	\$ 30,166 00
Amount of premiums paid in advance.....	11,244 00
Amount of all other liabilities of the company.....	10,000 00
Liabilities on policy holders' account.....	10,430,798 00
Gross divisible surplus.....	624,329 03
<hr/>	
Total	\$ 11,055,127 03

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	25,981	\$ 42,216,841 00
Policies in force at close of 1897.....	28,269	46,021,069 00
Net increase.....	2,288	3,804,228 00
Issued in 1897 (new policies issued, old policies revived and additions)	6,570	11,770,989 00
Terminated in 1897.....	4,282	7,966,761 00
By death.....	412	641,819 00
By maturity.....	108	140,523 00
By expiry.....	20	49,913 00
By surrender and decrease.....	505	1,214,785 00
By lapse and extended.....	1,587	2,648,845 00
By change.....	156	373,444 00
Not taken.....	1,444	2,771,932 00
Lost by transfer.....	50	125,500 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	121	\$ 209,513 00
Issued during 1897.....	154	278,500 00
Ceased to be in force during 1897.....	77	143,000 00
In force December 31, 1897.....	198	345,013 00
Premiums received.....		10,566 14
Expense		608 45
Tax		211 32

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$ 571,553 00
Loading earned on premiums of insurance and annuity		321,009 00
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 568,598 00	
Balance of profit and loss items (including changes in market values and unadmitted assets)....	705 00	567,893 00
Cost of insurance (less same on annuities).....		551,862 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		406,184 00
<hr/>		
Total credits.....		\$ 2,418,501 00

Expenses:

Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....\$	533,800 00	
Investment (including stock dividends, real estate taxes and expenses).....	31,009 00	564,819 00
Interest required to maintain reserve.....		414,796 00
Death losses incurred.....	643,674 00	
Less reserve and compromises on same, and reserve released by death of annuitants.....	315,569 00	328,105 00
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value)....		299,223 00
Increase in special policy reserve.....		6,253 00
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		181,430 00
Surplus at end of said year.....		623,875 00
Total debits.....		\$ 2,418,501 00

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Principal Office.....New York, N. Y.

(Incorporated in 1875.)

E. W. SCOTT, PRESIDENT.

WM. E. STEVENS, SECRETARY.

CASH CAPITAL, \$100,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....\$	485,404 89
Renewal premiums, without deductions.....	1,654,730 24
Dividends applied to pay running premiums.....	207,108 36
Surrender values applied to purchase paid-up insurance.....	9,511 33
Total premium income.....\$	2,356,754 82
Interest on:	
Mortgage loans.....\$	12,591 89
Bonds and dividends on stocks.....	42,428 50
Premium notes, loans or liens.....	3,033 53
Other debts due the company.....	3,308 94
Rents from company's property.....	22,835 69
Profit on sales of real estate.....	5,164 42
From other sources.....	77,065 55
Total receipts during the year.....\$	2,523,183 34
Balance of net or ledger assets December 31, 1896.....	1,847,190 14
Total	\$ 4,370,373 48

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$	1,231,549 05
Paid to annuitants.....		1,581 40
Premium notes voided by lapse.....		1,158 80
Dividends paid policy holders in cash.....		19,710 38
Dividends applied by policy holders to pay running premiums.....		207,108 36
Surrender values paid in cash.....		15,845 27
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		9,511 33
Total paid policy holders.....	\$	1,486,464 59
Cash paid stockholders for interest or dividends.....		3,488 80
Cash paid for commissions and bonuses to agents.....		425,671 46
Cash paid for salaries and allowances for agencies.....		27,671 46
Cash paid for medical examiners' fees.....		39,341 06
Cash paid for salaries and all other compensation of officers.....		124,229 34
Taxes on premiums.....		24,933 64
Cash paid for taxes on real estate.....		3,155 03
Insurance department fees.....		5,110 08
Cash paid for rent.....		30,458 42
Cash paid for commuting renewal commissions.....		614 04
Cash paid for advertising, etc.....		56,066 41
Cash paid for legal expenses.....		45,200 10
Cash paid for repairs.....		9,319 30
All other items.....		99,119 22
Total disbursements.....	\$	2,380,842 95
Balance		1,989,530 53

ASSETS.

Book value of real estate.....	\$	332,540 08
Mortgage loans on real estate.....		213,750 00
Loans secured by pledge of bonds, stocks or other collaterals.....		167,732 65
Loans made to policy holders on this company's policies assigned as collateral.....		43,265 53
Premium notes on policies in force.....		71,080 08
Book value of bonds owned.....		815,509 42
Cash in company's office.....		30,357 05
Cash in banks.....		277,347 24
All other assets.....		38,024 39
Total	\$	1,989,606 44
Deduct agents' credit balances.....		75 91
Total net or ledger assets.....	\$	1,989,530 53

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$	4,996 50
Bonds and stocks.....		1,480 56
Collateral loans.....		3,600 00
Premium notes, loans or liens.....		2,288 80
Rents due and accrued on company's property or lease.....		6,896 29
Interest accrued on deposits.....		673 05
Total	\$	19,935 20
Market value of bonds and stocks over book value.....		40,801 16

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 131,396 00	\$ 43,605 00	
Gross deferred premiums on policies in force December 31, 1897.....	39,978 00	230,129 00	
Total	\$ 171,374 00	\$ 273,734 00	
Deduct cost of collection.....	102,824 00	13,687 00	
Net amount uncollected and deferred premiums	\$ 68,550 00	\$ 260,047 00	
Cash in course of transmission, since received.....			\$ 328,597 00
			24,599 47
Total of invested and other assets.....			\$ 2,403,463 36
Less items not admitted.....			108,817 54
Total assets less items not admitted.....			\$ 2,294,645 82

. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 1,641,543 00
Net reserve.....	1,639,941 00
Claims for death losses due and unpaid.....	14,000 00
Claims for death losses in process of adjustment or adjusted and not due.....	167,520 00
Claims for death losses which have been reported and no proofs received	48,000 00
Claims for death losses and other policy claims resisted by the company	25,000 00
Total policy claims.....	\$ 254,520 00
Amount of premiums paid in advance.....	3,792 01
Amount of all other liabilities of the company.....	4,493 21
Liabilities on policy holders' account.....	1,902,746 22
Gross divisible surplus.....	291,899 60
Capital stock paid up.....	100,000 00
Total	\$ 2,294,645 82

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	26,158	\$ 80,174,683 00
Policies in force at close of 1897.....	27,429	84,884,368 00
Net increase.....	1,271	4,709,685 10
Issued in 1897 (new policies issued, old policies revived and additions)	8,523	25,172,804 00
Terminated in 1897.....	7,252	20,463,119 00
By death.....	386	1,305,139 00
By expiry.....	4,207	12,063,362 00
By surrender.....	151	436,000 00
By lapse.....	873	1,731,056 00
By change and decrease.....	8	334,203 00
Not taken.....	1,627	4,593,359 00

BUSINESS IN COLORADO IN 1897.

	No.		
Policies in force at end of 1896.....	143	\$	551,000 00
Issued during 1897.....	24		90,100 00
Ceased to be in force during 1897.....	39		177,000 00
In force December 31, 1897.....	128		464,100 00
Losses incurred.....	2		10,000 00
Premiums received.....			10,395 44
Expense			2,211 61
Tax			207 91

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$	600,813 08
Loading earned on premiums of insurance and annuity			677,834 73
Interest, rent, etc., earned (including changes in ac-			
rued and unpaid).....	\$ 84,198 55		
Balance of profit and loss items (including changes			
in market values and unadmitted assets)....	115,089 94		199,288 49
Cost of insurance (less same on annuities).....			1,386,609 74
Reserves (full tabular) released by surrender and lapse			
(adjusted with changes and restorations).....			38,740 14
			<hr/>
Total credits.....		\$	2,903,286 18
Expenses:			
Insurance (including change in cost of collecting			
unpaid and deferred premiums, and in lia-			
bility for unpaid bills, accounts, etc.).....	\$ 878,415 23		
Investment (including stock dividends, real estate			
taxes and expenses).....	12,474 33		890,889 56
Interest required to maintain reserve.....			63,990 40
Death losses incurred.....	1,306,720 40		
Less reserve and compromises on same, and re-			
serve released by death of annuitants.....	43,902 31		1,262,818 09
Surrender and lapse values allowed (including notes			
canceled over restored, net unpaid and deferred			
premiums entering into item 4, and change in lia-			
bility for policies entitled to surrender value)....			25,356 60
Dividends to policy holders (including tontine or de-			
ferred dividends used over reserves, and change			
in liability for dividends due and unpaid).....			230,307 54
Surplus at end of said year.....			429,923 99
			<hr/>
Total debits.....		\$	2,903,286 18

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Principal Office.....Newark, N. J.

(Incorporated in 1873.)

JNO. F. DRYDEN, PRESIDENT. FORREST F. DRYDEN, SECRETARY.

CASH CAPITAL, \$2,000,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 2,813,317 35
Renewal premiums, without deductions.....	11,210,572 52
Dividends applied to pay running premiums.....	5,089 76
Dividends applied to purchase paid-up additions and annuities....	10,153 41
Surrender values applied to pay running premiums.....	574 10
Surrender values applied to purchase paid-up insurance....	510,265 71
Consideration for annuities, other than matured installment policies	1,895 43
Total	\$ 14,551,868 28
Interest on:	
Mortgage loans.....	\$ 449,304 16
Bonds and dividends on stocks.....	349,664 43
Premium notes, loans or liens.....	6,104 28
Other debts due the company.....	4,033 62
Interest on deferred premiums.....	31,442 27
Rents from company's property.....	188,321 61
From other sources, conscience fund.....	26 00
Total receipts during the year.....	\$ 15,580,764 65
Balance of net or ledger assets December 31, 1896.....	18,948,240 36
Total	\$ 34,529,005 01

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 4,358,340 44
Paid to annuitants.....	1,923 50
Premium notes voided by lapse.....	27,337 14
Dividends paid policy holders in cash.....	67,200 93
Dividends applied by policy holders to pay running premiums.....	5,089 76
Dividends applied by policy holders to purchase paid-up additions and annuities.....	10,153 41
Surrender values paid in cash.....	5,890 85
Surrender values applied by policy holders to pay running premiums	574 10
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	510,265 71
Total paid policy holders.....	\$ 4,986,775 84
Cash paid stockholders for interest or dividends.....	200,000 00
Cash paid for commissions and bonuses to agents.....	3,030,911 39
Cash paid for salaries and allowances for agencies.....	1,567,605 59
Cash paid for medical examiners' fees.....	263,126 69
Cash paid for salaries and all other compensation of officers.....	566,233 01
Taxes on premiums.....	210,980 60

Cash paid for taxes on real estate.....	37,715 69
Insurance department fees.....	5,973 64
Cash paid for rent.....	119,599 15
Cash paid for commuting renewal commissions.....	1,851 83
Cash paid for advertising.....	262,201 81
Cash paid for legal expenses.....	84,715 40
Cash paid for repairs.....	80,449 56
Losses on sales of real estate.....	5,260 53
All other items.....	33,380 02
Total disbursements.....	\$ 11,456,780 75
Balance	23,072,224 26

ASSETS.

Book value of real estate.....	\$ 3,014,644 97
Mortgage loans on real estate.....	9,614,109 56
Loans secured by pledge of bonds, stocks or other collaterals.....	220,000 00
Loans made to policy holders on this company's policies assigned as collateral.....	115,012 55
Premium notes on policies in force.....	40,600 58
Book value of bonds owned.....	9,035,231 00
Cash in company's office.....	96,033 53
Cash in banks.....	936,592 07
Total net ledger assets.....	\$ 23,072,224 26

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 172,370 98
Bonds and stocks.....	90,070 50
Collateral loans.....	4,298 79
Premium notes, loans or liens.....	1,063 28
Rents due and accrued on company's property or lease.....	13,931 31
Total	\$ 281,734 86
Market value of bonds and stocks over book value.....	134,826 70

	New	Re-	
	Premiums.	newals.	
	(Inc. Indus. Branch.)		
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 100,868 79	\$ 69,623 40	
Gross deferred premiums on policies in force December 31, 1897.....	257,250 47	321,223 97	
Total	\$ 358,119 26	\$ 390,847 37	
Deduct cost of collection.....	215,898 15	37,284 58	
Net amount uncollected and deferred premiums	\$ 142,221 11	\$ 353,562 79	
Other items.....			\$ 495,783 90
			50,469 60
Total of invested and other assets.....			\$ 24,035,039 32
Less items not admitted.....			50,469 60
Total assets less items not admitted.....			\$ 23,984,569 72

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1896.....	\$	16,766,061 00
Reversionary additions and annuities.....		50,956 00
Total	\$	16,807,017 00
Net reserve.....		18,656,673 00
Claims for matured endowments due and unpaid.....		200 00
Claims for death losses in process of adjustment or adjusted and not due.....		13,475 89
Claims for death losses which have been reported and no proofs received		2,000 00
Claims for death losses and other policy claims resisted by the company		23,247 50
Total policy claims.....	\$	38,923 39
Amount of unpaid dividends due or other profits due policy holders		2,475 30
Amount of premiums paid in advance.....		12,560 42
Amount of all other liabilities of the company.....		33,819 25
Liabilities on policy holders' account.....		18,744,451 36
Gross divisible surplus.....		3,240,118 36
Capital stock paid up.....		2,000,000 00
Total	\$	23,984,569 72

EXHIBIT OF POLICIES.

(Including Industrial Policies.)

	No.	Amount.
Policies in force at close of 1896.....	2,473,058	\$ 320,453,483 00
Policies in force at close of 1897.....	2,711,283	363,117,590 00
Net increase.....	238,225	42,664,107 00
Issued in 1897 (new policies issued, old policies revived and additions)	1,037,870	143,953,177 00
Terminated in 1897.....	799,645	101,289,070 00
By death.....	40,611	4,304,278 00
By maturity.....	18	15,778 00
By expiry.....	207	114,183 00
By surrender.....	39,373	6,197,495 00
By lapse.....	716,896	87,802,457 00
By change and decrease.....		291,918 00
Not taken.....	2,540	2,562,961 00

BUSINESS IN COLORADO IN 1897.

(Including Industrial Policies.)

	No.	
Policies in force at end of 1896.....	6,439	\$ 1,103,656 00
Issued during 1897.....	2,906	534,039 00
Ceased to be in force during 1897.....	2,198	388,002 00
In force December 31, 1897.....	7,147	1,249,693 00
Losses incurred.....	89	19,572 61
Losses paid.....	91	19,748 11
Premiums received.....		46,058 07
Expense		23,189 29
Tax		921 16

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$	4,034,116	93
Loading earned on premiums of insurance and annuity			7,376,553	47
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 1,075,645		52	
Balance of profit and loss items (including changes in market values and unadmitted assets)....	139,738	27	1,215,383	79
Cost of insurance (less same on annuities).....			2,968,762	29
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....			1,669,011	93
			<hr/>	
Total credits.....		\$	17,263,828	41
Expenses:				
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 6,270,791		81	
Investment (including stock dividends, real estate taxes and expenses).....	119,102	10	6,389,893	91
Interest required to maintain reserve.....			804,842	05
Death losses incurred.....	4,222,841	09		
Less reserve and compromises on same, and reserve released by death of annuitants.....	329,411	00	3,893,430	09
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value).			544,067	80
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....			391,476	20
Surplus at end of said year.....			5,240,118	36
			<hr/>	
Total debits.....		\$	17,263,828	41

SECURITY TRUST AND LIFE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Incorporated in 1871.)

ROBT. E. PATTISON, PRESIDENT. CLARENCE C. COOK, SECRETARY.
CASH CAPITAL, \$350,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$	193,273	70
Renewal premiums, without deductions.....		145,423	36
Certificates of advances.....		16,072	41
		<hr/>	
Total	\$	354,769	47
Interest on:			
Mortgage loans.....	\$	4,815	30
Bonds and dividends on stocks.....		3,121	66
Premium notes, loans or liens.....		2,604	02

Profit on sales of real estate.....	137 50
From other sources.....	5 35
Total receipts during the year.....	\$ 365,453 30
Balance of net or ledger assets December 31, 1896.....	317,291 39
Total	\$ 682,744 69

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 118,929 90
Premium notes voided by lapse.....	367 45
Return premiums.....	1,184 50
Total paid policy holders.....	\$ 120,481 85
Cash paid for commissions and bonuses to agents.....	146,651,88
Cash paid for medical examiners' fees.....	12,518 12
Cash paid for salaries and all other compensation of officers.....	19,729 82
Taxes on premiums.....	2,349 37
Insurance department fees.....	3,004 21
Cash paid for rent.....	3,359 95
Cash paid for advertising, etc.....	10,782 90
Cash paid for legal expenses.....	1,367 16
Losses on sales of securities.....	250 00
All other items.....	5,290 18
Total disbursements.....	\$ 325,785 44
Balance	356,959 25

ASSETS.

Mortgage loans on real estate.....	\$ 102,000 00
Loans secured by pledge of bonds, stocks or other collaterals.....	26,600 00
Loans made to policy holders on other companies' policies assigned as collateral.....	42,145 00
Premium notes on policies in force.....	21,209 57
Book value of bonds owned.....	116,800 30
Cash in company's office and in banks.....	48,204 38
Total net ledger assets.....	\$ 356,959 25

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$	1,841 41
Bonds and stocks.....		2,562 16
Collateral loans.....		321 99
Total	\$	4,725 56
Market value of bonds and stocks over book value.....		1,474 40
	New Premiums.	Re-newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 88,500 00	\$ 30,969 00
Gross deferred premiums on policies in force December 31, 1897.....	33,057 00	21,118 00
Total	\$ 121,557 00	\$ 52,087 00
Deduct cost of collection.....	72,934 00	3,125 00
Net amount uncollected and deferred premiums	\$ 48,623 00	\$ 48,962 00
		\$ 97,585 00
Total assets.....	\$	460,744 21
Assets of trust department.....		322,040 83

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$	176,330 00
Claims for death losses due and unpaid.....		2,000 00
Claims for death losses in process of adjustment or adjusted and not due.....		8,000 00
Claims for death losses which have been reported and no proofs received		14,000 00
Claims for death losses and other policy claims resisted by the company		6,000 00
Total policy claims.....	\$	30,000 00
Liabilities on policy holders' account.....		206,330 00
Capital stock paid up.....		350,000 00
Liabilities trust department.....		322,040 83

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	2,232	\$ 6,048,755 00
Policies in force at close of 1897.....	3,493	9,014,049 00
Net increase.....	1,261	2,965,294 00
Issued in 1897 (new policies issued, old policies revived and additions)	3,081	7,752,989 00
Terminated in 1897.....	1,820	4,787,695 00
By death.....	49	145,000 00
By surrender.....	4	11,000 00
By lapse.....	617	1,514,360 00
By change and decrease.....	961	2,628,045 00
Not taken.....	189	489,290 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	19	\$ 44,000 00
Issued during 1897.....	75	183,150 00
Ceased to be in force during 1897.....	31	70,150 00
In force December 31, 1897.....	63	157,000 00
Losses incurred.....	1	2,000 00
Losses paid.....	1	2,000 00
Premiums received.....		5,807 30
Tax		116 14

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 3 per cent. interest.)

Surplus beginning of said year.....	\$	295,203 27
Loading earned on premiums of insurance and annuity		163,339 33
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 12,599 95	
Balance of profit and loss items, including changes in market values and unadmitted assets)....	877 09	11,722 86
Cost of insurance (less same on annuities).....		115,829 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		4,544 92
Total credits.....	\$	590,639 38
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....		220,494 37

Interest required to maintain reserve.....		4,867 10
Death losses incurred.....	145,000 00	
Less reserve and compromises on same, and re- serve released by death of annuitants.....	35,321 10	109,678 90
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in lia- bility for policies entitled to surrender value).....		1,184 50
Surplus at end of said year.....		254,414 51
		<hr/>
Total debits.....	\$	590,639 38

STATE MUTUAL LIFE ASSURANCE COMPANY.

Principal Office.....Worcester, Mass.

(Incorporated in 1844.)

A. G. BULLOCK, PRESIDENT.

H. M. WITTER, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$	340,836 27
Renewal premiums, without deductions.....		1,921,147 80
Dividends applied to pay running premiums.....		302,150 87
Dividends applied to purchase paid-up additions and annuities.....		90,938 46
		<hr/>
Total premium income.....	\$	2,655,073 40
Interest on:		
Mortgage loans.....	\$	117,865 60
Bonds and dividends on stocks.....		309,245 00
Premium notes, loans or liens.....		40,848 37
Other debts due the company.....		29,485 79
Rents from company's property.....		66,725 48
Ledger assets, other than premiums, received from other com- panies		1,077 38
		<hr/>
Total receipts during the year.....	\$	3,220,321 02
Balance of net or ledger assets December 31, 1896.....		11,673,313 52
		<hr/>
Total	\$	14,893,634 54

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endow- ments	\$	691,418 63
Premium notes voided by lapse.....		25,411 00
Dividends paid policy holders in cash.....		10,712 42
Dividends applied by policy holders to pay running premiums.....		302,150 87
Dividends applied by policy holders to purchase paid-up additions and annuities.....		90,938 46
Surrender values paid in cash.....		282,494 37
		<hr/>
Total paid policy holders.....	\$	1,403,125 75
Cash paid for commissions and bonuses to agents.....		301,834 62

Cash paid for salaries and allowances for agencies.....	28,258 20
Cash paid for medical examiners' fees.....	20,549 50
Cash paid for salaries and all other compensation of officers.....	49,712 00
Taxes on premiums.....	31,672 11
Cash paid for taxes on real estate.....	20,294 56
Insurance department fees.....	4,666 38
Cash paid for rent.....	32,151 37
Cash paid for advertising.....	14,772 23
Cash paid for legal expenses.....	9,429 05
Cash paid for repairs.....	43,333 55
All other items.....	68,439 78

Total disbursements.....	\$ 2,028,239 10
Balance	12,865,395 44

ASSETS.

Book value of real estate.....	\$ 1,565,000 00
Mortgage loans on real estate.....	2,424,837 07
Loans secured by pledge of bonds, stocks or other collaterals.....	277,300 00
Loans made to policy holders on this company's policies assigned as collateral.....	444,921 00
Book value of bonds owned.....	7,355,150 00
Cash in company's office.....	2,596 94
Cash in banks.....	296,258 73
Loaned to corporation.....	213,000 00

Total net or ledger assets.....	\$ 12,579,063 74
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OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 29,039 40
Bonds and stocks.....	102,178 72
Collateral loans.....	5,102 12
Premium notes, loans or liens.....	4,331 56
Rents due and accrued on company's property or lease.....	8,898 00
Interest on other assets.....	8,142 85

Total	\$ 157,692 65
Market value of bonds and stocks over book value.....	374,994 00

	New	Re-	
	Premiums.	newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 42,886 00	\$ 100,707 21	
Gross deferred premiums on policies in force December 31, 1897.....	41,441 00	244,890 70	
Total	\$ 84,327 00	\$ 345,597 91	
Deduct cost of collection.....	37,609 84	24,157 29	

Net amount uncollected and deferred premiums	\$ 46,717 16	\$ 321,440 62	
			\$ 368,157 78

Total assets less items not admitted.....	\$ 13,479,908 17
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LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 11,629,976 00
Reversionary additions.....	480,648 00

Total	\$ 12,110,624 00
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Net reserve.....	12,085,532 00
Claims for death losses in process of adjustment or adjusted and not due.....	2,057 00
Claims for death losses which have been reported and no proofs received	44,308 00
Claims for death losses and other policy claims resisted by the company	25,000 00
Total policy claims.....	\$ 71,365 00
Liabilities on policy holders' account.....	12,156,897 00
Gross divisible surplus.....	1,323,011 17
Total	\$ 13,479,908 17

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	21,876	\$ 62,040,794 00
Policies in force at close of 1897.....	23,301	65,977,132 00
Net increase.....	1,425	3,936,338 00
Issued in 1897 (new policies issued, old policies revived and additions)	3,402	9,249,924 00
Terminated in 1897.....	1,977	5,313,586 00
By death.....	197	595,668 00
By maturity.....	43	100,534 00
By expiry.....	3	3,500 00
By surrender.....	783	1,779,292 00
By lapse.....	508	1,183,702 00
By change and decrease.....	63	756,678 00
Not taken.....	376	878,212 00
By transfer.....	4	16,000 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	25	\$ 71,635 00
Issued during 1897.....	13	48,209 00
Ceased to be in force during 1897.....	4	11,863 00
In force December 31, 1897.....	34	107,981 00
Losses incurred.....	1	640 25
Losses paid.....	1	640 25
Premiums received.....		3,118 33
Tax		62 36

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	1,333,502 29
Loading earned on premiums of insurance and annuity		562,970 60
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 572,862 89	
Balance of profit and loss items (including changes in market values and unadmitted assets)....	36,654 00	609,516 89
Cost of insurance (less same on annuities).....		728,772 95
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		344,567 30
Total credits.....	\$	3,579,330 03
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 542,327 72	
Investment (including stock dividends, real estate taxes and expenses).....	90,334 01	632,661 73

Death losses incurred.....	595,668 00	
Less reserve and compromises on same, and reserve released by death of annuitants.....	200,338 80	395,329 20
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value).....		307,905 37
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		403,801 75
Surplus at end of said year.....		1,323,640 98
Total debits.....	\$	3,579,330 03

TRAVELERS INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1863.)

JAMES G. BATTERSON, PRESIDENT.

GEORGE ELLIS, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$	358,253 72
Renewal premiums, without deductions.....		2,093,235 89
Surrender values applied to pay running premiums.....		8,902 89
Consideration for annuities, other than matured installment policies		3,096 00
Total	\$	2,463,488 50
Interest on:		
Mortgage loans.....	\$	305,127 63
Bonds and dividends on stocks.....		293,445 33
Premium notes, loans or liens.....		100,705 25
Other debts due the company.....		34,699 76
Rents from company's property.....		86,111 16
Total receipts during the year.....	\$	3,283,577 63
Balance of net or ledger assets December 31, 1896.....		16,907,893 77
Total	\$	20,191,471 40

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$	892,616 79
Paid to annuitants.....		15,072 27
Surrender values paid in cash.....		317,528 26
Surrender values applied by policy holders to pay running premiums		8,902 89
Total paid policy holders.....	\$	1,234,120 21
Cash paid stockholders for interest or dividends.....		50,000 00
Cash paid for commissions and bonuses to agents.....		266,369 51

Cash paid for salaries and allowances for agencies.....	45,400 31
Cash paid for medical examiners' fees.....	20,948 90
Cash paid for salaries and all other compensation of officers.....	65,105 57
Taxes on premiums.....	31,999 39
Cash paid for taxes on real estate.....	27,825 98
Insurance department fees.....	2,402 95
Cash paid for rent.....	17,381 74
Cash paid for advertising.....	23,998 86
Cash paid for legal expenses.....	17,178 00
Cash paid for repairs.....	96,064 27
Losses on sales of real estate.....	14,370 90
All other items.....	132,979 32
Total disbursements.....	\$ 2,046,145 91
Balance	18,145,325 49

ASSETS.

Book value of real estate.....	\$ 1,841,527 59
Mortgage loans on real estate.....	5,906,610 72
Loans secured by pledge of bonds, stocks or other collaterals.....	954,400 94
Loans made to policy holders on this company's policies assigned as collateral.....	1,106,580 51
Book value of bonds owned.....	7,247,660 71
Cash in company's office and bank.....	1,097,545 02
Total net ledger assets.....	\$ 18,145,325 49

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 98,175 00
Bonds and stocks.....	80,953 35
Collateral loans.....	13,543 94
Total	\$ 192,672 29
Market value of real estate over book value.....	152,937 72
Market value of bonds and stocks over book value.....	7,538 30

	New	Re-	
	Premiums.	newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 80,562 22	\$ 193,831 08	
Gross deferred premiums on policies in force December 31, 1897.....	61,810 53	279,994 11	
Total	\$ 142,372 75	\$ 473,825 19	
Deduct cost of collection.....	64,067 74	23,691 26	
Net amount uncollected and deferred premiums	\$ 78,305 01	\$ 450,133 93	\$ 528,438 94
Total of invested and other assets.....	\$	\$	\$ 19,026,912 74

LIABILITIES.

Reserved for indemnity contracts.....	\$ 5,000 00
Net present value of all outstanding policies in force on the 31st day of December, 1897.....	16,871,756 00
Annuities	114,376 00
Total	\$ 16,991,132 00

Net reserve.....	16,650,062 00
Present value of amounts not yet due on matured installment policies	426,288 00
Claims for death losses due and unpaid.....	6,430 00
Claims for matured endowments due and unpaid.....	5,767 00
Claims for death losses in process of adjustment or adjusted and not due.....	8,500 00
Claims for death losses which have been reported and no proofs received	45,930 40
Claims for death losses and other policy claims resisted by the company	11,000 00
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Total policy claims.....\$	77,627 40
Amount of premiums paid in advance.....	25,330 58
Amounts due and accrued on account of salaries, rents and other expenses	25,000 00
Liabilities on policy holders' account.....	17,204,307 98
Gross divisible surplus.....	1,822,604 76
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Total	\$ 19,026,912 74

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	32,945	\$ 88,243,267 00
Policies in force at close of 1897.....	34,440	91,882,210 00
Net increase.....	1,495	3,638,943 00
Issued in 1897 (new policies issued, old policies revived and additions)	5,816	16,524,469 00
Terminated in 1897.....	4,321	12,885,526 00
By death.....	355	924,956 00
By maturity.....	87	148,795 00
By expiry.....	276	721,100 00
By surrender.....	636	1,643,204 00
By lapse.....	1,341	3,738,083 00
By change and decrease.....	197	1,098,108 00
Not taken.....	869	2,594,160 00
By transfer.....	560	2,017,120 00
Policies reinsured.....	338	2,926,356 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	491	\$ 2,291,538 00
Issued during 1897.....	42	265,390 00
Ceased to be in force during 1897.....	44	271,203 00
In force December 31, 1897.....	489	2,305,725 00
Losses incurred.....	32	46,673 40
Losses paid.....	32	46,673 40
Premiums received.....		49,710 56
Expense		15,950 91
Tax		994 21

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$	1,517,413 52
Loading earned on premiums of insurance and annuity		332,647 00
Interest, rent, etc., earned (including changes in accrued and unpaid).....\$	847,133 63	
Balance of profit and loss items (including changes in market values and unadmitted assets)....	43,558 35	890,691 98

Cost of insurance (less same on annuities).....		899,254 00	
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		653,387 89	
Total credits.....		\$ 4,293,394 39	
Expenses:			
Insurance (including change in cost of collecting unpaid and deferred premiums, and in li- ability for unpaid bills, accounts, etc.).....\$	532,547 82		
Investment (including stock dividends, real estate taxes and expenses).....	123,890 25	656,438 07	
Interest required to maintain reserve.....		683,286 00	
Death losses incurred.....	781,343 77		
Less reserve and compromises on same, and re- serve released by death of annuitants.....	241,114 00	540,229 77	
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in li- ability for policies entitled to surrender value)....		540,835 79	
Dividends to policy holders (including tontine or de- ferred dividends used over reserves, and change in liability for dividends due and unpaid).....		50,000 00	
Surplus at end of said year.....		1,822,604 76	
Total debits.....		\$ 4,293,394 39	

UNION CENTRAL LIFE INSURANCE COMPANY.

Principal Office.....Cincinnati, Ohio

(Incorporated in 1867.)

JOHN M. PATTISON, PRESIDENT. E. P. MARSHALL, SECRETARY.
CASH CAPITAL, \$100,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....\$		768,220 41	
Renewal premiums, without deductions.....		2,598,818 22	
Dividends applied to pay running premiums.....		79,775 80	
Dividends applied to purchase paid-up additions and annuities.....		13,102 12	
Surrender values applied to pay running premiums.....		2,398 30	
Surrender values applied to purchase paid-up insurance.....		102,930 05	
Consideration for annuities, other than matured installment pol- icies		9,002 60	
Total		\$ 3,574,247 50	
Interest on:			
Mortgage loans.....\$		914,138 58	
Bonds and dividends on stocks.....		400 00	
Premium notes, loans or liens.....		183,232 92	
Rents from company's property.....		25,490 55	
Total receipts during the year.....\$		4,697,509 55	
Balance of net or ledger assets December 31, 1896.....		15,854,856 22	
Total		\$ 20,552,365 77	

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$	922,735 97
Paid to annuitants.....		2,297 93
Premium notes voided by lapse.....		190,708 08
Dividends paid policy holders in cash.....		78,190 25
Dividends applied by policy holders to pay running premiums.....		79,775 80
Dividends applied by policy holders to purchase paid-up additions and annuities.....		13,102 12
Surrender values paid in cash.....		100,975 50
Surrender values applied by policy holders to pay running premiums		2,398 30
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		102,930 05
<hr/>		
Total paid policy holders.....	\$	1,493,109 00
Cash paid stockholders for interest or dividends.....		10,000 00
Cash paid for commissions and bonuses to agents.....		539,640 92
Cash paid for salaries and allowances for agencies.....		58,557 76
Cash paid for medical examiners' fees.....		53,995 50
Cash paid for salaries and all other compensation of officers.....		97,506 66
Taxes on premiums.....		45,199 94
Cash paid for taxes on real estate.....		14,886 65
Insurance department fees.....		9,012 01
Cash paid for rent.....		35,220 48
Cash paid for commuting renewal commissions.....		8,472 86
Cash paid for advertising.....		37,006 44
Cash paid for legal expenses.....		20,648 67
Cash paid for repairs.....		14,002 35
Losses on sales of real estate.....		11,691 56
All other items.....		172,142 84
<hr/>		
Total disbursements.....	\$	2,621,093 64
Balance		17,931,272 13

ASSETS.

Book value of real estate.....	\$	627,646 07
Mortgage loans on real estate.....		13,455,354 49
Loans made to policy holders on this company's policies assigned as collateral.....		1,998,996 39
Premium notes on policies in force.....		916,650 67
Book value of bonds owned.....		371,734 37
Cash in company's office.....		9,853 02
Cash in banks.....		287,084 94
All other assets.....		263,952 18
<hr/>		
Total net or ledger assets.....	\$	17,931,272 13

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$	423,503 73
Collateral loans.....		77,943 40
Premium notes, loans or liens.....		25,082 52
Rents due and accrued on company's property or lease.....		3,001 39
<hr/>		
Total	\$	529,531 04
Market value of real estate over book value.....		2,533 91
Market value of bonds and stocks over book value.....		2,296 38

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 209,531 85	\$ 64,269 29	
Gross deferred premiums on policies in force December 31, 1897.....	17,930 60	52,585 26	
Total	\$ 227,462 45	\$ 116,854 55	
Deduct cost of collection.....	97,808 85	7,011 30	
Net amount uncollected and deferred pre- miums	\$ 129,653 60	\$ 109,843 25	
			\$ 239,496 85
Total of invested and other assets.....			\$ 18,705,130 31
Less items not admitted.....			379,885 37
Total assets less items not admitted.....			\$ 18,325,244 94

LIABILITIES.

Claims for matured endowments due and unpaid.....	100 00
Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 15,822,668 00
Claims for death losses in process of adjustment or adjusted and not due.....	8,080 00
Claims for death losses which have been reported and no proofs received	23,886 53
Claims for death losses and other policy claims resisted by the company	44,988 00
Total policy claims.....	\$ 77,054 53
Amount of unpaid dividends due or other profits due policy holders	6,797 69
Amount of premiums paid in advance.....	71,305 99
Liabilities on policy holders account.....	15,977,826 21
Capital stock paid up.....	100,000 00

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	52,955	\$ 93,898,215 00
Policies in force at close of 1897.....	58,580	106,517,344 00
Net increase.....	5,625	12,619,129 00
Issued in 1897 (new policies issued, old policies revived and additions)	15,803	35,927,324 00
Terminated in 1897.....	10,178	23,308,195 00
By death.....	388	795,618 00
By maturity.....	110	208,950 00
By expiry.....	190	325,000 00
By surrender.....	430	1,064,708 00
By lapse.....	5,902	11,362,845 00
By change and decrease.....	319	1,730,392 00
Not taken.....	2,839	7,812,594 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	186	\$ 368,289 00
Issued during 1897.....	113	242,504 00
Ceased to be in force during 1897.....	89	180,000 00
In force December 31, 1897.....	210	430,793 00

Losses incurred.....	4	12,000 00
Losses paid.....	4	12,000 00
Premiums received.....		14,291 97
Expense		3,189 75
Tax		285 84

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$ 2,063,588 77
Loading earned on premiums of insurance and annuity (est.)		789,176 94
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$ 1,179,437 85	
Profit and loss items (including changes in market values, unadmitted assets and special liabilities)	132,355 63	1,047,082 22
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities) (est.).....		818,364 94
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not taken policies considered in force at beginning of year), of which \$413,157.68 was from policies upon which three years' premiums had not been paid.....		495,822 99
Total credits.....	\$	5,214,035 86
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 973,576 30	
Investment (including real estate repairs, taxes and expenses, and for handling investments)	90,285 78	1,068,862 08
Interest required to maintain reserve.....		596,438 10
Death losses incurred, \$792,467.68; annuity payments incurred, \$2,297.93..	794,765 61	
Less reinsurance reserves and compromises on losses, and reserves released by death of annuitants	172,958 87	621,806 74
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value), of which \$..... was for policies upon which three years' premiums had not been paid.....		397,006 93
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	172,503 28	
To stockholders (including change in liability for dividends due and unpaid).....	10,000 00	182,503 28
Surplus at end of said year.....		2,347,418 73
Total debits.....	\$	5,214,035 86

UNION MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Portland, Me.

(Incorporated in 1848.)

FRED E. RICHARDS, PRESIDENT.

J. FRANK LANG, SECRETARY.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$ 222,729 68
Renewal premiums, without deductions.....	893,747 68
Dividends applied to pay running premiums.....	10,333 55
Dividends applied to purchase paid-up additions and annuities....	20,678 87
Surrender values applied to pay running premiums.....	5,566 96
Surrender values applied to purchase paid-up insurance.....	29,908 41
Total	\$ 1,182,965 15
Interest on:	
Mortgage loans.....	\$ 88,182 47
Bonds and dividends on stocks.....	156,726 56
Premium notes, loans or liens.....	45,878 71
Other debts due the company.....	5,090 43
Discount on claims paid in advance and interest of deferred premiums	702 62
Rents from company's property.....	21,793 65
All other.....	24,290 57
Total receipts during the year.....	\$ 1,525,630 16
Balance of net or ledger assets December 31, 1896.....	6,652,436 93
Total	\$ 8,178,067 09

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 697,828 11
Paid to annuitants.....	488 33
Premium notes voided by lapse.....	19,532 48
Collateral loan notes voided by lapse.....	400 00
Dividends paid policy holders in cash.....	5,839 44
Dividends applied by policy holders to pay running premiums.....	10,333 55
Dividends applied by policy holders to purchase paid-up additions and annuities.....	20,678 87
Surrender values paid in cash.....	42,840 69
Surrender values applied by policy holders to pay running premiums	5,566 96
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	29,908 41
Total paid policy holders.....	\$ 833,416 84
Cash paid for commissions and bonuses to agents.....	177,380 16
Cash paid for salaries and allowances for agencies.....	97,986 09
Cash paid for medical examiners' fees.....	26,562 38
Cash paid for salaries and all other compensation of officers.....	59,927 13
Taxes on premiums.....	21,066 19
Cash paid for taxes on real estate.....	10,115 88
Insurance department fees.....	4,016 70
Cash paid for rent.....	17,673 75

Cash paid for commuting renewal commissions.....	3,643 06
Cash paid for advertising.....	28,174 72
Cash paid for legal expenses.....	9,044 56
Cash paid for repairs.....	12,360 40
All other items.....	16,307 88
<hr/>	
Total disbursements.....	\$ 1,817,675 74
Balance	6,860,391 35

ASSETS.

Book value of real estate.....	\$ 813,536 83
Mortgage loans on real estate.....	1,399,200 98
Loans secured by pledge of bonds, stocks or other collaterals.....	716,652 73
Loans made to policy holders on this company's policies assigned as collateral.....	16,325 00
Premium notes on policies in force.....	206,714 29
Book value of bonds owned.....	3,639,300 53
Cash in company's office.....	326 85
Cash in banks.....	35,408 56
All other assets.....	32,925 58
<hr/>	
Total net or ledger assets.....	\$ 6,860,391 35

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 26,317 11
Bonds and stocks.....	34,369 14
Collateral loans.....	3,253 82
Premium notes, loans or liens.....	6,404 95
Rents due and accrued on company's property or lease.....	2,138 61
Interest on other assets.....	1,458 26
<hr/>	
Total	\$ 73,941 89
Market value of bonds and stocks over book value.....	116,654 86

	New	Re-	
	Premiums.	newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 51,501 42	\$ 80,653 66	
Gross deferred premiums on policies in force December 31, 1897.....	26,001 89	72,645 60	
<hr/>		<hr/>	
Total	\$ 77,503 31	\$ 153,299 26	
Deduct cost of collection.....	15,500 66	30,659 86	
<hr/>		<hr/>	
Net amount uncollected and deferred premiums	\$ 62,002 65	\$ 122,639 40	
<hr/>		<hr/>	
Other items.....			\$ 184,642 05
<hr/>		<hr/>	
Total of invested and other assets.....			\$ 7,236,555 75
Less items not admitted.....			23,340 56
<hr/>		<hr/>	
Total assets less items not admitted.....			\$ 7,213,215 19

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 6,411,579 00
Reversionary additions and annuities.....	158,538 00
<hr/>	
Total	\$ 6,570,117 00

Net reserve.....	6,566,631 00
Present value of amounts not yet due on matured installment policies	
Claims for matured endowments due and unpaid.....	9,123 07
Claims for death losses in process of adjustment or adjusted and not due.....	13,071 79
Claims for death losses which have been reported and no proofs received	36,940 18
Claims for death losses and other policy claims resisted by the company	51,538 53
Total policy claims.....	106,550 50
Amount of unpaid dividends due or other profits due policy holders	3,179 82
Amount of premiums paid in advance.....	1,512 27
Amount of all other liabilities of the company.....	1,238 00
Liabilities on policy holders' account.....	6,688,234 66
Gross divisible surplus.....	548,321 09
Total	\$ 7,236,555 75

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	22,439	\$ 38,086,849 01
Policies in force at close of 1897.....	24,499	39,943,375 07
Net increase.....	2,060	1,856,526 06
Issued in 1897 (new policies issued, old policies revived and additions)	6,509	8,185,970 87
Terminated in 1897.....	4,449	7,329,444 81
By death.....	304	609,027 04
By maturity.....	139	155,816 77
By expiry.....	382	744,060 00
By surrender.....	207	479,661 30
By lapse.....	2,083	2,948,742 00
By change and decrease.....	66	230,836 70
Not taken.....	795	1,347,621 00
By transfer.....	473	813,680 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	253	\$ 533,923 03
Issued during 1897.....	33	55,237 11
Ceased to be in force during 1897.....	36	82,525 57
In force December 31, 1897.....	250	506,634 57
Losses incurred.....	2	3,553 00
Losses paid.....	3	4,553 00
Premiums received.....		11,951 63
Expense		1,349 00
Tax		239 03

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)		
Surplus beginning of said year.....	\$	507,348 19
Loading earned on premiums of insurance and annuity		290,898 55
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 314,599 40	
Balance of profit and loss items (including changes in market values and unadmitted assets)....	55,793 99	370,393 39
Cost of insurance (less same on annuities).....		440,899 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		361,773 00
Total credits.....	\$	1,971,312 13

Expenses:

Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....\$	458,618 55	
Investment (including stock dividends, real estate taxes and expenses).....	22,476 28	481,094 83
Interest required to maintain reserve.....		255,772 00
Death losses incurred.....	611,515 37	
Less reserve and compromises on same, and reserve released by death of annuitants.....	254,994 00	356,521 37
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value)....		292,544 00
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		37,058 84
Surplus at end of said year.....		548,321 09
Total debits.....		\$ 1,971,312 13

UNITED STATES LIFE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Incorporated in 1850.)

GEORGE H. BURFORD, PRESIDENT. C. P. FRALEIGH, SECRETARY.

CASH CAPITAL, \$440,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....\$	206,713 87
Renewal premiums, without deductions.....	831,409 16
Surrender values applied to pay running premiums.....	285 50
Surrender values applied to purchase paid-up insurance.....	77,314 27
Consideration for annuities, other than matured installment policies	2,334 00
Total	\$ 1,118,056 80
Interest on:	
Mortgage loans.....\$	225,659 54
Bonds and dividends on stocks.....	74,133 60
Premium notes, loans or liens.....	28,754 31
Other debts due the company.....	2,616 51
Deferred premiums.....	7,790 62
Rents from company's property.....	12,800 34
Profit on sales of securities.....	59 01
Total receipts during the year.....\$	1,469,875 73
Balance of net or ledger assets December 31, 1896.....	7,096,110 35
Total	\$ 8,565,986 08

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$ 637,054 16
Paid to annuitants.....	3,307 89
Premium notes voided by lapse.....	20,138 15
Dividends paid policy holders in cash.....	70,296 59
Surrender values paid in cash.....	92,482 24
Surrender values applied by policy holders to pay running premiums	285 50
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	77,314 27
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* Total paid policy holders.....	\$ 900,878 80
Cash paid stockholders for interest or dividends.....	30,800 00
Cash paid for commissions and bonuses to agents.....	150,278 55
Cash paid for salaries and allowances for agencies.....	75,811 47
Cash paid for medical examiners' fees.....	16,858 00
Cash paid for salaries and all other compensation of officers.....	60,835 03
Taxes on premiums.....	8,737 41
Cash paid for taxes on real estate.....	6,374 62
Insurance department fees.....	5,916 45
Cash paid for rent.....	24,682 24
Cash paid for advertising.....	34,052 21
Cash paid for legal expenses.....	8,707 32
Cash paid for repairs.....	11,022 66
Losses on sales of securities.....	3,332 33
All other items.....	32,448 02
<hr/>	
Total disbursements.....	\$ 1,370,735 11
Balance	7,195,250 97

ASSETS.

Book value of real estate.....	\$ 435,872 28
Mortgage loans on real estate.....	4,654,808 80
Loans secured by pledge of bonds, stocks or other collaterals.....	9,345 58
Loans made to policy holders on this company's policies assigned as collateral.....	404,856 59
Book value of bonds owned.....	1,603,409 81
Cash in company's office.....	1,150 51
Cash in banks.....	59,890 73
Bills receivable.....	4,390 00
Agents' debit balances.....	21,526 67
<hr/>	
Total net or ledger assets.....	\$ 7,195,250 97

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	\$ 46,688 60
Bonds and stocks.....	22,090 02
Collateral loans.....	156 00
Premium notes, loans or liens.....	16,385 89
Other assets.....	931 63
<hr/>	
Total	\$ 86,252 14
Market value of real estate over book value.....	52,327 72
Market value of bonds and stocks over book value.....	98,991 52

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 37,364 64	\$ 99,866 62	
Gross deferred premiums on policies in force December 31, 1897.....	18 50	82,213 17	
Total	\$ 37,383 14	\$ 182,079 79	
Deduct cost of collection.....	18,691 57	10,493 17	
Net amount uncollected and deferred premiums	\$ 18,691 57	\$ 171,586 62	
			\$ 190,278 19
Total of invested and other assets.....			\$ 7,623,100 54

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 6,703,403 00
Reversionary additions and annuities.....	146,352 00
Total	\$ 6,849,755 00
Net reserve.....	6,803,089 00
Claims for matured endowments due and unpaid.....	2,127 00
Claims for death losses in process of adjustment or adjusted and not due.....	11,853 33
Claims for death losses which have been reported and no proofs received	44,005 00
Claims for death losses and other policy claims resisted by the company	23,000 00
Total policy claims.....	\$ 85,985 33
Amount of premiums paid in advance.....	3,833 94
Amount due and accrued on account of salaries, rents and other expenses	4,254 29
Amount of all other liabilities of the company.....	3,430 50
Liabilities on policy holders' account.....	6,900,593 06
Gross divisible surplus.....	282,507 48
Capital stock paid up.....	440,000 00
Total	\$ 7,623,100 54

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	17,515	\$ 37,793,775 00
Policies in force at close of 1897.....	17,736	37,998,353 00
Net increase.....	221	204,578 00
Issued in 1897 (new policies issued, old policies revived and additions)	3,056	7,182,470 00
Terminated in 1897.....	2,835	6,977,892 00
By death.....	286	555,879 00
By maturity.....	47	99,694 00
By expiry.....	169	554,900 00
By surrender.....	250	626,574 00
By lapse.....	1,598	3,794,495 00
By change and decrease.....	29	271,300 00
Not taken.....	456	1,075,050 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	361	\$ 864,065 00
Issued during 1897.....	233	543,190 00
Ceased to be in force during 1897.....	138	374,250 00
In force December 31, 1897.....	456	1,033,605 00
Losses incurred.....	5	12,500 00
Losses paid.....	4	7,500 00
Premiums received.....		33,746 51
Expense		16,060 20
Tax		674 93

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$ 631,098 61
Loading earned on premiums of insurance and annuity		286,125 68
Interest, rent, etc., earned (including changes in accrued and unpaid).....	\$ 352,559 19	
Balance of profit and loss items (including changes in market values and unadmitted assets).....	38,302 58	390,861 77
Cost of insurance (less same on annuities).....		435,007 81
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		307,972 00
Total credits.....	\$	2,051,065 87
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$ 372,337 47	
Investment (including stock dividends, real estate taxes and expenses).....	37,397 28	409,734 75
Interest required to maintain reserve.....		275,563 00
Death losses incurred.....	559,186 89	
Less reserve and compromises on same, and reserve released by death of annuitants.....	217,243 00	341,943 89
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and change in liability for policies entitled to surrender value).....		200,220 16
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		101,096 59
Surplus at end of said year.....		722,507 48
Total debits.....	\$	2,051,065 87

WASHINGTON LIFE INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Incorporated in 1860.)

W. A. BREWER, JR., PRESIDENT. GRAHAM H. BREWER, SECRETARY.
 CASH CAPITAL, \$125,000.

INCOME DURING 1897.

Premiums on new policies, without deductions.....	\$	197,194	21
Renewal premiums, without deductions.....		1,493,170	20
Dividends applied to pay running premiums.....		80,221	22
Dividends applied to purchase paid-up additions and annuities.....		101,508	00
Surrender values applied to purchase paid-up insurance.....		114,032	61
Consideration for annuities, other than matured installment policies		17,796	45
Total	\$	2,003,922	69
Interest on:			
Mortgage loans.....	\$	489,091	04
Bonds and dividends on stocks.....		50,660	50
Collateral loans.....		46,410	02
Other debts due the company.....		18,376	32
Discount on claims paid in advance.....		3,496	53
Rents from company's property.....		2,688	62
Profit on sales of real estate.....		1,600	57
Interest charged to office building account.....		79,914	83
Total receipts during the year.....	\$	2,714,161	12
Balance of net or ledger assets December 31, 1896.....		13,522,883	20
Total	\$	16,237,044	32

DISBURSEMENTS DURING 1897.

Total net amount actually paid for losses and matured endowments	\$	1,093,636	36
Paid to annuitants.....		18,269	21
Return premiums.....		3,960	77
Dividends applied by policy holders to pay running premiums.....		80,221	22
Dividends applied by policy holders to purchase paid-up additions and annuities.....		101,508	00
Surrender values paid in cash.....		113,243	44
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		114,032	61
Total paid policy holders.....	\$	1,524,871	61
Cash paid stockholders for interest or dividends.....		8,750	00
Cash paid for commissions and bonuses to agents.....		193,204	91
Cash paid for salaries and allowances for agencies.....		155,288	69
Cash paid for medical examiners' fees.....		28,259	45
Cash paid for salaries and all other compensation of officers.....		97,887	46
Taxes on premiums.....		23,923	26
Insurance department fees.....		2,104	38
Cash paid for rent.....		10,500	00

Cash paid for advertising.....	33,080 65
Losses on sales of securities.....	7,293 14
All other items.....	83,400 08
Total disbursements.....	\$ 2,168,513 63
Balance	14,068,530 69

ASSETS.

Book value of real estate.....	\$ 2,354,050 22
Mortgage loans on real estate.....	8,645,615 38
Loans secured by pledge of bonds, stocks or other collaterals.....	246,000 00
Loans made to policy holders on this company's policies assigned as collateral.....	338,503 87
Book value of bonds owned.....	1,599,948 96
Cash in company's office.....	22,753 74
Cash in banks.....	336,463 77
All other assets.....	25,189 75
Total net or ledger assets.....	\$ 14,068,530 69

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	\$ 112,123 60	
Bonds and stocks.....	7,983 33	
Collateral loans.....	18,458 29	
Total	\$ 138,565 22	
Market value of bonds and stocks over book value.....	49,882 62	
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1897.....	\$ 51,835 07	\$ 73,525 14
Gross deferred premiums on policies in force December 31, 1897.....	29,145 84	170,770 08
Total	\$ 80,980 91	\$ 244,295 22
Deduct cost of collection.....	41,786 15	14,169 12
Net amount uncollected and deferred premiums	\$ 39,194 76	\$ 230,126 10
		\$ 269,320 86
Total of invested and other assets.....		\$ 14,526,299 39

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1897.....	\$ 13,167,518 00
Reversionary additions and annuities.....	674,930 00
Total	\$ 13,842,448 00
Claims for death losses due and unpaid.....	1,578 00
Claims for matured endowments due and unpaid.....	7,511 84
Claims for death losses in process of adjustment or adjusted and not due.....	21,636 30
Claims for death losses which have been reported and no proofs received	51,817 80
Total policy claims.....	82,543 94
Amount of premiums paid in advance.....	10,633 99
Amount due and accrued on rents.....	1,750 00
Liabilities on policy holders' account.....	13,937,375 93
Gross divisible surplus.....	588,923 46
Total	\$ 14,526,299 39

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1896.....	25,388	\$ 48,813,597 00
Policies in force at close of 1897.....	26,306	50,362,235 00
Net increase.....	918	1,548,638 00
Issued in 1897 (new policies issued, old policies revived and additions)	4,932	9,342,953 00
Terminated in 1897.....	4,014	7,794,315 00
By death.....	343	790,324 00
By maturity.....	132	303,191 00
By discount.....	20	47,415 00
By surrender.....	780	1,642,493 00
By lapse.....	2,047	3,534,608 00
Not taken.....	692	1,476,284 00

BUSINESS IN COLORADO IN 1897.

	No.	
Policies in force at end of 1896.....	353	\$ 632,894 00
Issued during 1897.....	57	123,658 00
Ceased to be in force during 1897.....	65	137,137 00
In force December 31, 1897.....	345	619,415 00
Losses incurred.....	7	15,438 90
Losses paid.....	6	15,330 00
Premiums received.....		19,451 85
Expense		4,524 32
Tax		389 04

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$ 564,467 54
Loading earned on premiums of insurance and annuity		456,283 60
Balance of profit and loss items (including changes in market values and unadmitted assets)....		630,324 60
Cost of insurance (less same on annuities).....		576,784 65
Reserves (full tabular) released by surrender and lapse (adjusted with changes and restorations).....		446,084 65
Total credits.....		\$ 2,673,945 04
Expenses:		
Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.), investment (including stock dividends, real estate taxes and expenses).....		643,642 02
Interest required to maintain reserve.....		542,662 08
Death losses incurred.....	\$ 808,429 21	
Less reserve and compromises on same, and reserve released by death of annuitants.....	327,467 00	480,962 21
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums entering into item 4, and charge in liability for policies entitled to surrender value)....		307,497 27
Dividends to policy holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		110,258 00
Surplus at end of said year.....		588,923 46
Total debits.....		\$ 2,673,945 04

STATISTICAL TABLES

Showing Risks Written, Premiums Received,
Losses Paid, Losses Incurred, in the State of
Colorado, for the year 1897, by Assessment Com-
panies Authorized to do Business in the State.

COLORADO BUSINESS—ASSESSMENT—FOR THE YEAR 1897.

COMPANIES.	Risks Written.	Premiums Received.	Losses Paid	Losses Incurred.	Tax.
Bankers Accident Insurance Company, Iowa.....	\$ 1,171,500 00	\$ 2,247 00	\$ 349 28	\$ 402 85	\$ 44 94
Bankers Life Insurance Company, New York.....	141,000 00	2,925 85	.....	.....	58 52
Bankers Life Association, Iowa.....	688,000 00	18,679 43	10,000 00	8,000 00	373 59
Bankers Mutual Life Company, Colorado.....	644,500 00	9,864 64	362 54	.....	134 35
Bankers Reserve Life Association, Nebraska.....	47,000 00	173 45	.....	.....	3 46
Chicago Guaranty Fund Life Society, Illinois.....	199,500 00	391 81	.....	.....	7 83
Connecticut Indemnity Association, Connecticut.....	3,000 00	32 26	.....	.....	64
Denver Life Insurance Company, Colorado.....	204,000 00	6,904 91	2,002 40	2,002 40	138 09
Des Moines Life Association, Iowa.....	180,000 00	7,645 48	900 00	.....	152 90
Fidelity Mutual Aid Association, California.....	110,700 00	430 74	542 24	542 24	8 60
Fidelity Mutual Life Association, Pennsylvania.....	135,586 75	12,000 15	3,000 00	21,000 00	240 00
Mason's Fraternal Accident Association of America, Massachusetts.....	671,000 00	3,106 00	1,082 26	1,082 26	62 12
Mutual Benefit Association, Colorado.....	.....	11,764 89	7,524 25	.....	235 28
Mutual Reserve Fund Life Association, New York.....	271,500 00	21,600 19	44,000 00	46,100 00	432 00
National Accident Society, New York.....	896,750 00	1,020 00	317 85	373 56	20 40
National Life Association, Connecticut.....	25,000 00	2,941 95	.....	.....	58 82
National Mutual Life Association, Minnesota.....	56,500 00	6,119 38	2,000 00	.....	122 38
New England Mutual Accident Association, Massachusetts.....	2,351,000 00	6,614 47	3,213 12	3,213 12	132 28
Northern Life Association, Iowa.....	209,500 00	2,179 06	1,000 00	1,000 00	43 58
Northwestern Benevolent Society, Minnesota.....	.....	1,560 21	323 56	323 56	31 20
Northwestern Life Assurance Co., Illinois.....	146,500 00	38,686 16	32,500 00	29,500 00	773 72
Odd Fellows Annuity Association, Iowa.....	110,400 00	4,872 80	.....	.....	97 46
Piqua Mutual Aid and Accident Association, Ohio.....	3,000 00	2,618 17	4,000 00	5,000 00	52 36

Railway Officials and Employes Accident Association, Indiana.....	1,009,150 00	13,405 07	5,912 33	5,912 33	268 10
Security Mutual Life Association, New York.....	195,000 00	3,675 48	.....	.....	73 51
Select Life and Accident Company, Colorado.....	470,000 00	4,031 00	135 90	135 90	80 62
Southwestern Mutual Life Association, Iowa.....	112,000 00	1,146 60	1,000 00	1,000 00	22 93
Traders and Travelers Accident Company, New York.....	2,391,000 00	4,746 50	864 32	864 32	94 93
Union Mutual Benefit and Life Association, Colorado.....	.....	3,163 88	1,052 07	1,052 07	63 27
Universal Mutual Accident Insurance Company, Minnesota.....	5,000 00	58 00	.....	.....	1 16
Totals	\$12,448,596 75	\$194,612 53	\$122,082 12	\$127,509 61	\$3,829 04

ABSTRACTS—1897

Compiled from the Annual Statements of the Assessment Insurance Companies, Licensed to Transact Business in this State, for the year ending on the Last Day of February, 1898, Showing Their Condition on the Thirty-first Day of December, 1897

BANKERS ACCIDENT INSURANCE COMPANY.

Principal Office.....Des Moines, Iowa

(Incorporated in 1893.)

H. B. HAWLEY, PRESIDENT.

W. B. STATLER, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 42,889 11

I. INCOME.

Membership fees.....	\$ 9,094 00
Annual dues.....	16,086 47
Assessments, mortuary, \$9,095.55; expense, \$3,101.66.....	12,197 21
Interest	2 80
Total income.....	\$ 37,380 48
Total net resources.....	80,269 59

II. DISBURSEMENTS.

Losses and claims.....	\$ 9,855 97
Advance payments returned.....	1,381 80
Commissions and fees to agents.....	4,880 23
Commissions paid for collecting assessments.....	1,365 07
Salaries of managers and agents.....	1,692 49
Salaries and other compensation of officers.....	4,200 00
Salaries and other compensation of office employees.....	1,380 00
Medical examiners' fees.....	468 36
Rent, \$627.50; advertising and printing, \$1,378 27.....	2,005 77
All other items.....	4,177 61
Total disbursements.....	\$ 31,407 30
Balance	48,862 29

III. NET OR INVESTED ASSETS.

Membership notes belonging to reserve fund.....	\$ 10,000 00
Premium notes not due.....	4,183 68
Membership notes.....	5,154 00
Membership notes of lapsed members.....	24,648 66
Agents' ledger balances.....	1,012 38
Cash in offices.....	184 54
Cash in banks on emergency or reserve fund account.....	3,679 03
Total net or invested assets.....	\$ 48,862 29
Deduct depreciation of assets.....	24,648 66
Total net or invested assets.....	\$ 24,213 63

IV. NON-INVESTED ASSETS.

Membership notes on lapsed members.....	\$ 24,648 66
Gross assets.....	\$ 48,862 29

V. LIABILITIES.

Advanced by officers.....	\$	3,200 00
Total actual liabilities.....	\$	3,200 00
Balance net assets.....		45,662 29

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	1,514 25
Assessments not yet called, for losses unadjusted.....		10,287 20
Total due from members.....	\$	11,801 45
Deduct estimated cost of collection.....		590 06
Net amount due from members.....	\$	11,211 39

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (3).....	\$	8,500 00
Losses in process of adjustment (23).....		1,547 10
Losses resisted (2).....		240 10
Total	\$	10,287 20

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	3,105	\$ 12,216,500 00
Certificates issued in 1897.....	1,342	4,325,000 00
Total	4,447	\$ 16,541,500 00
Deduct certificates ceased to be in force in 1897.....	1,149	3,495,000 00
Total certificates in force December 31, 1897.....	3,298	\$ 13,046,500 00
Losses and claims unpaid December 31, 1896.....	27	12,114 73
Losses and claims incurred in 1897.....	198	6,341 24
Total	225	\$ 18,455 97
Losses and claims paid in 1897.....	222	9,855 97
Certificates terminated by lapse and cancellation in 1897....	1,149	3,495,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	41	\$ 163,000 00
Certificates issued in 1897.....	255	1,171,500 00
Total	296	\$ 1,334,500 00
Deduct certificates ceased to be in force in 1897.....	25	125,000 00
Total certificates in force December 31, 1897.....	271	\$ 1,209,500 00
Losses and claims unpaid December 31, 1897.....	1	21 43
Losses and claims incurred in 1897.....	8	402 85
Total	9	424 28
Losses and claims paid in 1897.....	8	349 28
Certificates terminated by lapse in 1897.....	25	125,000 00
Total receipts in Colorado in 1897.....		2,247 00
Tax		44 94

THE BANKERS LIFE INSURANCE COMPANY OF THE CITY OF NEW YORK.

Principal Office.....New York City

(Reincorporated in 1893.)

RICHARD MORGAN, PRESIDENT. FRANKLIN C. ELDER, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 161,621 75

I. INCOME.

Assessments, mortuary, \$130,295.06; expense, \$80,574.64.....	\$ 210,869 70
Interest	5,620 13
Cash from all other sources.....	100 00
Total income.....	\$ 216,589 83
Total net resources.....	378,211 58

II. DISBURSEMENTS.

Losses and claims.....	\$ 103,318 95
Advance payments applied.....	691 00
Commissions and fees to agents.....	37,754 78
Salaries of managers and agents.....	2,125 00
Salaries and other compensation of officers.....	5,699 76
Salaries and other compensation of office employees.....	6,535 52
Medical examiners' fees.....	7,087 84
Rent, \$5,287.89; taxes, \$1,017 16; advertising and printing, \$3,841.68.....	10,146 73
All other items.....	10,916 74
Total disbursements.....	\$ 184,276 32
Balance	193,935 26

III. NET OR INVESTED ASSETS.

Loans on mortgages.....	\$ 78,000 00
Cost value of bonds and stocks.....	63,552 77
Agents' ledger balances.....	6,202 60
Furniture and fixtures.....	2,091 12
Cash in offices.....	1,295 94
Cash in banks on emergency or reserve fund account.....	16,439 54
All other deposits.....	26,353 29
Total net or invested assets.....	\$ 193,935 26
Deduct depreciation of assets.....	3,800 47
Total net or invested assets.....	\$ 190,134 79

IV. NON-INVESTED ASSETS.

Interest	\$ 1,891 75
Market value of real estate over cost and incumbrances.....	1,159 73
Total non-invested assets.....	\$ 3,051 48
Gross assets.....	193,186 27

V. LIABILITIES.

Salaries, rents and office expenses, due and accrued.....	\$	550 16
Advance assessments.....		14,814 98
All other.....		5,939 23
		<hr/>
Total actual liabilities.....	\$	21,304 37
Balance net assets.....		171,881 90

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	1,029 00
Assessments due and unpaid.....		16,490 11
		<hr/>
Total due from members.....	\$	17,519 11

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (4).....	\$	4,072 00
Total	\$	4,072 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896....	3,371	\$ 9,644,904 00
Certificates issued in 1897.....	1,248	3,873,000 00
		<hr/>
Total	4,619	\$ 13,517,904 00
Deduct certificates ceased to be in force in 1897.....	780	2,743,863 00
		<hr/>
Total certificates in force December 31, 1897.....	3,839	\$ 10,774,041 00
Losses and claims unpaid December 31, 1896.....	2	6,052 00
Losses and claims incurred in 1897.....	46	106,307 00
		<hr/>
Total	48	\$ 112,359 00
Losses and claims paid in 1897.....	44	104,287 00
Certificates terminated by death in 1897.....	46	106,307 00
Certificates terminated by lapse in 1897.....	734	2,637,556 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	6	\$ 26,000 00
Certificates issued in 1897.....	51	141,000 00
		<hr/>
Total	57	\$ 167,000 00
Deduct certificates ceased to be in force in 1897.....	6	23,000 00
		<hr/>
Total certificates in force December 31, 1897.....	51	\$ 144,000 00
Certificates terminated by lapse in 1897.....	6	23,000 00
Total receipts in Colorado in 1897.....		2,925 85
Tax		58 52

BANKERS LIFE ASSOCIATION.

Principal Office.....Des Moines, Iowa

(Incorporated in 1879.)

EDW. A. TEMPLE, PRESIDENT.

A. C. STILSON, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 2,194,766 38

I. INCOME.

Membership fees.....	\$ 65,540 37
Annual dues.....	148,130 13
Assessments, mortuary.....	544,749 40
Guaranty deposits.....	293,037 22
Interest	120,577 87
Cash from all other sources.....	660 91
Total income.....	\$ 1,172,695 90
Total net resources.....	3,367,462 28

II. DISBURSEMENTS.

Losses and claims.....	\$ 580,461 00
Guaranty deposits returned.....	11,807 00
Advance payments returned.....	2,755 67
Commissions and fees to agents.....	61,473 28
Commissions paid for collecting assessments.....	23,975 36
Salaries of managers and agents.....	573 35
Salaries and other compensation of officers.....	20,250 00
Salaries and other compensation of office employees.....	18,097 44
Medical examiners' fees.....	24,851 25
Rent, \$3,611.72; taxes, \$854.67; advertising and printing, \$5,902.78.....	10,369 17
All other items.....	16,242 08
Advances to agents.....	2,258 50
Total disbursements.....	\$ 773,114 10
Balance	2,594,348 18

III. NET OR INVESTED ASSETS.

Loans on mortgages.....	\$ 1,616,187 00
Cost value of bonds and stocks.....	197,139 06
Cash in banks on emergency or reserve fund account.....	119,189 30
Guaranty notes on members in good standing.....	661,832 82
Total net or invested assets.....	\$ 2,594,348 18

IV. NON-INVESTED ASSETS.

Interest due, \$70.00; accrued, \$40,969.39.....	\$ 41,039 39
Market value of bonds and stocks over cost and incumbrances.....	6,744 40
Total non-invested assets.....	\$ 47,783 79
Gross assets.....	2,642,131 97

V. LIABILITIES.

Trust fund deposits.....	\$	1,900 00
Advance assessments.....		843 61
All other		2,154 00
Total actual liabilities.....	\$	4,897 61
Balance net assets.....		2,637,234 36

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	105,066 83
Total due from members.....	\$	105,066 83
Deduct estimated cost of collection.....		1,050 67
Net amount due from members.....	\$	104,016 16

CONTINGENT MORTUARY LIABILITIES.

Losses reported (13).....	\$	38,000 00
Losses resisted (4).....		10,000 00
Total	\$	48,000 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	43,377	\$ 86,754,000 00
Certificates issued and restored in 1897.....	9,851	19,702,000 00
Total	53,228	\$ 106,456,000 00
Deduct certificates ceased to be in force in 1897.....	2,809	5,618,000 00
Total certificates in force December 31, 1897.....	50,419	\$ 100,838,000 00
Losses and claims unpaid December 31, 1896.....	28	56,000 00
Losses and claims incurred in 1897.....	294	588,000 00
Total	322	\$ 644,000 00
Losses and claims paid in 1897.....	298	596,000 00
Certificates terminated by death in 1897.....	294	588,000 00
Certificates terminated by lapse and cancellation in 1897....	2,515	5,030,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	1,247	\$ 2,494,000 00
Certificates issued in 1897.....	344	688,000 00
Total	1,591	\$ 3,182,000 00
Deduct certificates ceased to be in force in 1897.....	88	176,000 00
Total certificates in force December 31, 1897.....	1,503	\$ 3,006,000 00
Losses and claims unpaid December 31, 1896.....	1	2,000 00
Losses and claims incurred in 1897.....	4	8,000 00
Total	5	\$ 10,000 00
Losses and claims paid in 1897.....	5	10,000 00
Certificates terminated by death during 1897.....	4	8,000 00
Certificates terminated by lapse and cancellation in 1897....	84	168,000 00
Total receipts in Colorado in 1897.....		18,679 43
Tax		373 59

BANKERS MUTUAL LIFE COMPANY.

Principal Office.....Denver, Colo.

(Incorporated in 1896.)

OTIS B. SPENCER, PRESIDENT. J. N. RUSSELL, JR., SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 1,476 04

I. INCOME.

Premiums	\$ 1,873 70
First year's premium.....	12,911 14
Interest	6 92
Total income.....	\$ 14,791 76
Total net resources.....	16,267 80

II. DISBURSEMENTS.

Losses and claims.....	\$ 362 54
Commissions and fees to agents.....	7,145 03
Salaries and other compensation of officers.....	740 00
Salaries of office employees.....	673 75
Medical examiners' fees.....	615 26
Rent, \$390.00; taxes, \$275.15; advertising and printing, \$1,007.95.....	1,673 10
All other items.....	3,495 15
Total disbursements.....	\$ 14,704 83
Balance	1,562 97

III. NET OR INVESTED ASSETS.

Loans on mortgages.....	\$ 2,000 00
Cash in offices.....	270 26
Cash in banks.....	292 71
All other deposits.....	1,000 00
Total net or invested assets.....	\$ 3,562 97

IV. NON-INVESTED ASSETS.

Interest accrued.....	\$ 120 00
Bills receivable.....	2,637 30
Office furniture.....	600 00
Accounts receivable.....	895 14
Premium notes receivable.....	1,766 30
Total non-invested assets.....	\$ 6,018 74
Gross assets.....	9,581 71

V. LIABILITIES.

Accounts payable.....	\$ 321 56
Total actual liabilities.....	\$ 321 56
Balance net assets.....	9,260 15

CONTINGENT MORTUARY ASSETS.

Premiums called and not yet due.....\$ 942 15

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	227	\$ 302,500 00
Certificates issued in 1897.....	667	727,500 00
Total	894	\$ 1,030,000 00
Deduct certificates ceased to be in force in 1897.....	167	205,000 00
Total certificates in force December 31, 1897.....	727	\$ 825,000 00
Losses and accident claims paid in 1897.....	27	362 54
Certificates terminated by lapse in 1897.....	167	205,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	207	\$ 272,500 00
Certificates issued in 1897.....	594	644,500 00
Total	801	\$ 917,000 00
Deduct certificates ceased to be in force in 1897.....	167	205,000 00
Total certificates in force December 31, 1897.....	648	\$ 712,000 00
Losses and accident claims paid in 1897.....	27	362 54
Certificates terminated by lapse in 1897.....	167	205,000 00
Total receipts in Colorado during 1897, notes and cash.....		9,864 64
Tax		134 35

BANKERS RESERVE LIFE ASSOCIATION.

Principal Office.....Omaha, Neb.

(Incorporated in 1897.)

BASCOM H. ROBINSON, PRESIDENT. FRED. T. BRAMAN, SECRETARY.

I. INCOME.

Gross amount advance premiums collected.....\$	8,067 74
Medical examiners' fees.....	456 00
Cash from all other sources.....	9,591 56
Total income.....\$	18,115 30

II. DISBURSEMENTS.

Losses and claims.....\$	2,000 00
Commissions and fees to agents.....	4,873 05
Salaries of managers and agents.....	100 00
Salaries and other compensation of officers.....	1,126 50
Salaries and other compensation of office employees.....	1,048 00
Medical examiners' fees.....	762 00
Rent, advertising and printing.....	1,330 16
All other items.....	2,188 09
Total disbursements.....\$	13,427 80
Balance	4,687 50

III. NET OR INVESTED ASSETS.

Agents' ledger balances.....	484 03
Cash in offices.....	449 82
All other deposits.....	4,237 68
Furniture	81 00
	<hr/>
Total net or invested assets.....\$	5,252 53

IV. NON-INVESTED ASSETS.

Advance premiums estimated for 1898 on policies in force December 31, 1897.....\$	11,289 39
	<hr/>
Gross assets.....\$	16,541 92

V. LIABILITIES.

Borrowed money.....\$	9,000 00
All other.....	591 56
	<hr/>
Total actual liabilities.....\$	9,591 56

CONTINGENT MORTUARY ASSETS.

Advanced premiums called and not yet due.....\$	1,599 83
Advanced premiums in process of collection.....	1,621 82
	<hr/>
Total due from members.....\$	3,221 65
Deduct estimated cost of collection.....	20 00
	<hr/>
Net amount due from members.....\$	3,201 65

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (1).....\$	2,000 00
	<hr/>
Total	2,000 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates issued in 1897.....	425	\$ 628,000 00
	<hr/>	<hr/>
Total	425	\$ 628,000 00
Deduct certificates ceased to be in force in 1897.....	64	104,000 00
	<hr/>	<hr/>
Total certificates in force December 31, 1897.....	361	\$ 524,000 00
Losses and claims unpaid December 31, 1896.....	1	2,000 00
Losses and claims incurred in 1897.....	1	2,000 00
	<hr/>	<hr/>
Total	2	\$ 4,000 00
Losses and claims paid in 1897.....	1	2,000 00
Certificates terminated by death during 1897.....	2	4,000 00
Certificates terminated by lapse and not taken in 1897.....	62	100,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates issued in 1897.....	29	\$ 47,000 00
	<hr/>	<hr/>
Total	29	\$ 47,000 00
Deduct certificates ceased to be in force in 1897.....	19	33,000 00
	<hr/>	<hr/>
Total certificates in force December 31, 1897.....	10	\$ 14,000 00

Certificates not taken during 1897.....	18	32,000 00
Certificates terminated by lapse in 1897.....	1	1,000 00
Total receipts in Colorado in 1897.....		173 45
Tax		3 46

BOSTON MUTUAL LIFE ASSOCIATION.

Principal Office.....Boston, Mass.

(Incorporated in 1891.)

JNO. W. WHEELER, PRESIDENT. EDWARD A. LYMAN, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 46,639 23

I. INCOME.

Annual dues.....	\$	4,345 00
Assessments, mortuary, \$37,996.73; expense, \$12,321.76.....		50,318 49
Interest		650 14
Cash from all other sources.....		169 50
Total income.....	\$	55,483 13
Total net resources.....		102,122 36

II. DISBURSEMENTS.

Losses and claims.....	\$	22,694 00
Surrender values.....		54 28
Commissions and fees to agents.....		6,883 11
Salaries and other compensation of officers.....		1,940 47
Salaries and other compensation of office employees.....		934 67
Medical examiners' fees.....		897 00
Rent, \$1,602.67; taxes, \$10.21; advertising and printing, \$1,348.00.....		2,960 88
All other items.....		3,850 64
Total disbursements.....	\$	40,215 05
Balance		61,907 31

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks, emergency fund.....	\$	40,685 00
Cash in offices.....		3,381 09
Cash in banks on emergency or reserve fund account.....		16,841 22
All other deposits.....		1,000 00
Total net or invested assets.....	\$	61,907 31

IV. NON-INVESTED ASSETS.

Interest due and accrued.....	\$	1,919 99
Market value of bonds and stocks over cost and incumbrances.....		305 00
Total non-invested assets.....	\$	2,224 99
Gross assets.....		64,132 30

V. LIABILITIES.

Advance assessments.....	\$	219 69
Total actual liabilities.....	\$	219 69

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	3,989 59
Assessments not yet called, for losses unadjusted.....		18,000 00
Net amount due from members.....	\$	21,989 59

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (2).....	\$	2,000 00
Losses in process of adjustment (4).....		8,500 00
Losses resisted (3).....		7,500 00
Total	\$	18,000 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	1,579	\$ 3,545,450 00
Certificates issued in 1897.....	732	601,000 00
Total	2,011	\$ 4,146,450 00
Deduct certificates ceased to be in force in 1897.....	354	597,700 00
Total certificates in force December 31, 1897.....	1,657	\$ 3,548,750 00
Losses and claims unpaid December 31, 1896.....	4	8,500 00
Losses and claims incurred in 1897.....	21	40,500 00
Total	25	\$ 49,000 00
Losses and claims paid and settled in 1897.....	16	31,000 00
Certificates terminated by death in 1897.....	21	40,500 00
Certificates terminated by lapse in 1897.....	333	557,200 00

CONNECTICUT INDEMNITY ASSOCIATION.

Principal Office.....Waterbury, Conn.

(Incorporated 1887.)

RASTUS S. RANSOM, PRESIDENT. JOHN B. DOHERTY, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 277,065 91

I. INCOME.

Annual dues.....	\$	88,806 83
Assessments		159,665 60
Interest, \$5,234.87; rent, \$378.....		5,612 87
Cash from all other sources.....		15,524 57
Total income.....	\$	269,609 87
Total net resources.....		546,675 78

II. DISBURSEMENTS.

Losses and claims.....	\$ 114,954 52
Advance payments returned.....	1,953 98
Commissions and fees to agents.....	76,186 27
Commissions paid for collecting assessments.....	6,089 57
Salaries of managers and agents.....	2,083 35
Salaries and other compensation of officers.....	10,082 26
Salaries and other compensation of office employees.....	5,363 00
Medical examiners' fees.....	17,363 64
Rent, \$2,364.42; taxes, \$2,825.51; advertising and printing, \$4,853.70....	10,043 63
All other items.....	23,020 27
	<hr/>
Total disbursements.....	\$ 267,140 49
Balance	279,535 29

III. NET OR INVESTED ASSETS.

Cost value of real estate.....	\$ 7,864 20
Loans on mortgages.....	65,688 00
Collateral loans.....	26,504 59
Cost value of bonds and stocks.....	29,950 00
Agents' ledger balances.....	65,381 17
Cash in offices.....	7,312 86
Cash in banks on emergency or reserve fund account.....	7,315 73
All other items.....	69,518 74
	<hr/>
Total net or invested assets.....	\$ 279,535 29
Deduct depreciation of assets.....	7,417 78
	<hr/>
Total net or invested assets.....	\$ 272,117 51

IV. NON-INVESTED ASSETS.

Interest due, \$4,479.83; accrued, \$1,146.....	\$ 5,625 83
Rents due.....	108 00
Market value of bonds and stocks over cost.....	1,068 75
	<hr/>
Total non-invested assets.....	\$ 6,802 58
Gross assets.....	278,920 09

V. LIABILITIES.

Salaries, rents, etc.....	\$ 2,000 00
	<hr/>
Total actual liabilities.....	\$ 2,000 00
Balance net assets.....	276,920 09

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 38,526 18
Assessments due and unpaid.....	29,532 36
	<hr/>
Net amount due from members.....	\$ 68,058 54

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	\$ 4,621 64
Losses in process of adjustment.....	42,800 00
Losses resisted.....	33,200 00
	<hr/>
Total	\$ 80,621 64

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	5,917	\$ 12,013,280 00
Certificates issued in 1897.....	3,481	7,385,473 00
Total	9,398	\$ 19,398,753 00
Deduct certificates ceased to be in force in 1897.....	3,084	6,765,775 00
Total certificates in force December 31, 1897.....	6,314	\$ 12,632,978 00
Losses and claims unpaid December 31, 1896.....	23	46,350 00
Losses and claims incurred in 1897.....	77	162,875 00
Total	100	\$ 209,225 00
Losses and claims paid in 1897.....	72	108,578 04
Certificates terminated by death in 1897.....	77	162,875 00
Certificates terminated by lapse in 1897.....	3,007	6,602,900 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	2	\$ 3,000 00
Certificates issued in 1897.....	1	3,000 00
Total certificates in force December 31, 1897.....	3	\$ 6,000 00
Total receipts in Colorado in 1897.....		32 26
Tax		64

COVENANT MUTUAL LIFE ASSOCIATION.

Principal Office.....Galesburg, Ill.

(Incorporated 1877.)

W. H. SMOLLINGER, PRESIDENT.

B. F. REINMUND, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 784,812 42

I. INCOME.

First year's assessments, mortuary, \$26,050.63; expense, \$143,593.09....\$	169,643 72
Subsequent assessments, etc.....	1,379,120 22
Interest, \$16,187.27; rent, \$7,655.05.....	23,842 32
Cash from all other sources.....	2,417 41
Total income.....	\$ 1,575,023 67
Total net resources.....	2,359,836 09

II. DISBURSEMENTS.

Losses and claims.....\$	1,244,691 80
Sick or accident benefits.....	15,182 70
Dividends and surrender values.....	9,357 76
Commissions and fees to agents.....	171,151 81
Commissions paid for collecting assessments.....	1,017 57
Salaries of managers and agents.....	14,650 97
Salaries of officers.....	21,746 64
Salaries and other compensation of office employees.....	35,276 82
Medical examiners' fees.....	25,755 00

Rent, \$12,895.55; taxes, \$7,197.45.....	20,093 00
All other items.....	50,283 41
Total disbursements	\$ 1,609,207 48
Balance	750,628 61

III. LEDGER ASSETS.

Book value of real estate.....	\$ 85,000 00
Loans on mortgages.....	20,000 00
Book value of bonds and stocks.....	458,780 18
Cash in office.....	12,949 66
Cash in banks.....	54,823 91
Agents' debit balances.....	125,265 79
Total	\$ 756,819 54
Deduct	6,190 93
Total net ledger assets.....	\$ 750,628 61

IV. NON-INVESTED ASSETS.

Interest	\$ 5,138 80
Market value of real estate over book value.....	15,000 00
Mortuary assessments due and to become due.....	368,174 00
Total non-ledger assets.....	\$ 388,312 80
Gross assets.....	1,138,941 41
Deduct assets not admitted.....	86,007 42
Total admitted assets.....	\$ 1,052,933 99

V. NON-LEDGER LIABILITIES.

Losses	\$ 528,335 00
Salaries, rents and office expenses, due and accrued.....	2,291 75
All other.....	7,133 39
Total liabilities.....	\$ 537,760 14
Balance to protect contracts.....	515,173 85

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	42,312	\$ 87,420,375 00
Certificates issued in 1897.....	12,307	16,678,950 00
Total	54,619	\$ 104,099,325 00
Deduct certificates ceased to be in force in 1897.....	10,128	17,537,250 00
Total certificates in force December 31, 1897.....	44,491	\$ 86,562,075 00
Losses and claims unpaid December 31, 1896.....	194	466,285 00
Losses and claims incurred in 1897.....	603	1,364 500 00
Total	797	\$ 1,830,785 00
Losses and claims paid in 1897.....	570	1,302,450 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	895	\$ 2,245,125 00
Certificates issued in 1897.....	117	198,000 00
Total	1,012	\$ 2,443,125 00
Deduct certificates ceased to be in force in 1897.....	143	294,375 00
Total certificates in force December 31, 1897.....	869	\$ 2,148,750 00

Losses and claims unpaid December 31, 1896.....	7	15,250 00
Losses and claims incurred in 1897.....	18	41,875 00
		<hr/>
Total	25 \$	57,125 00
Losses and claims paid in 1897.....	18	45,125 00
Total receipts in Colorado in 1897.....		40,007 37
Tax		800 14

DENVER LIFE INSURANCE COMPANY.

Principal Office.....Denver, Colo.

(Incorporated 1896.)

N. G. BURNHAM, PRESIDENT.

C. E. CHANNELL, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 702 40

I. INCOME.

Annual dues.....	\$	3,745 31
Assessments, mortuary, \$2,377.46; expense, \$428.14.....		2,805 60
Medical examiners' fees paid by company.....		354 00
		<hr/>
Total income.....	\$	6,904 91
Total net resources.....		7,607 31

II. DISBURSEMENTS.

Losses and claims.....	\$	2,002 40
Advance payments returned.....		15 46
Commissions and fees to agents.....		2,797 42
Commissions paid for collecting assessments.....		6 78
Salaries and other compensation of office employees and rent.....		636 14
Medical examiners' fees.....		376 45
Taxes, \$113.90; state fees, \$78.50.....		192 40
All other items.....		505 49
		<hr/>
Total disbursements.....	\$	6,532 54
Balance		1,074 77

III. NET OR INVESTED ASSETS.

Cash in banks on emergency or reserve fund account.....	\$	1,074 77
Guaranty fund with insurance department.....		25,000 00
		<hr/>
Total net or invested assets for payment and mortuary losses.\$		26,074 77

IV. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	236 \$	357,500 00
Certificates issued in 1897.....	159	204,000 00
		<hr/>
Total	395 \$	561,500 00
Deduct certificates ceased to be in force in 1897.....	33	59,000 00
		<hr/>
Total certificates in force December 31, 1897.....	362 \$	502,500 00

Losses and claims incurred in 1897.....	2	2,002 40
Losses and claims paid in 1897.....	2	2,002 40
Certificates terminated by death in 1897.....	2	2,000 00
Certificates terminated by lapse in 1897.....	31	57,000 00
Total receipts in Colorado during 1897.....		6,904 91
Tax		138 09

DES MOINES LIFE ASSOCIATION.

Principal Office.....Des Moines, Iowa

(Incorporated 1885.)

C. E. RAWSON, PRESIDENT.

L. C. RAWSON, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 223,645 43

I. INCOME.

Assessments	\$ 241,105 53
Interest	8,011 66
Cash from all other sources.....	29,170 57
Total income.....	\$ 278,287 76
Total net resources.....	501,933 19

II. DISBURSEMENTS.

Losses and claims.....	\$ 145,232 63
Disability claim.....	600 00
Advance payments returned.....	495 74
Commissions and fees to agents.....	47,463 65
Commissions paid for collecting assessments.....	92 88
Salaries of managers and agents.....	4,543 47
Salaries and other compensation of officers.....	8,286 16
Salaries and other compensation of office employees.....	8,297 90
Medical examiners' fees.....	3,080 90
Rent, \$1,556.70; taxes, \$314.72; advertising and printing, \$3,020.65.....	4,892 07
All other items.....	11,293 88
Total disbursements.....	\$ 234,279 28
Balance	267,653 91

III. NET OR INVESTED ASSETS.

Cost value of real estate.....	\$ 6,462 81
Loans on mortgages.....	115,359 00
City certificates.....	67,127 62
Incomplete loans and guaranty notes.....	67,278 87
Agents' ledger balances.....	1,968 59
Cash in offices.....	3,788 71
Cash in banks on emergency or reserve fund account.....	4,668 31
All other deposits.....	1,000 00
Total net or invested assets.....	\$ 267,653 91
Deduct depreciation of assets.....	16,401 25
Total net or invested assets.....	\$ 251,252 66

IV. NON-INVESTED ASSETS.

Interest due, \$1,342.81; accrued, \$4,542.26.....	\$	5,885 07
Mortuary due on last call.....		40,633 76
Total non-invested assets.....	\$	46,518 83

CONTINGENT MORTUARY LIABILITIES.

Losses reported.....	\$	14,000 00
Losses resisted.....		15,000 00
Total	\$	29,000 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	10,242	\$ 13,226,000 00
Certificates issued in 1897.....	2,388	5,428,250 00
Total	12,630	\$ 18,654,250 00
Deduct certificates ceased to be in force in 1897.....	2,366	3,304,500 00
Total certificates in force December 31, 1897.....	10,264	\$ 15,349,750 00
Losses and claims unpaid December 31, 1896.....	15	33,000 00
Losses and claims incurred in 1897.....	103	147,575 00
Total	118	\$ 180,575 00
Losses and claims paid in 1897.....	103	151,575 00
Certificates terminated by death in 1897.....	103	147,575 00
Certificates terminated by lapse in 1897.....	2,245	3,135,925 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	264	\$ 423,000 00
Certificates issued in 1897.....	91	180,000 00
Total	355	\$ 603,000 00
Deduct certificates ceased to be in force in 1897.....	117	252,000 00
Total certificates in force December 31, 1897.....	238	\$ 351,000 00
Losses and claims unpaid December 31, 1896.....	3	8,000 00
Losses and claims paid in 1897	2	6,000 00
Certificates terminated by lapse in 1897.....	117	252,000 00
Total receipts in Colorado in 1897.....		7,645 48
Tax		152 90

FIDELITY MUTUAL AID ASSOCIATION.

Principal Office.....San Francisco, Cal

(Incorporated 1888.)

C. W. NEVIN, PRESIDENT.

J. L. M. SHETTERLEY, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 20,729 35

I. INCOME.

Membership fees.....	\$ 6,415 00
Annual dues.....	29,367 26
Interest, \$249.37; rent, \$106.....	355 37
Cash from all other sources.....	4,260 24
	40,397 87
Total income.....	\$ 40,397 87
Total net resources.....	61,127 22

II. DISBURSEMENTS.

Losses and claims.....	\$ 13,472 78
Commissions and fees to agents.....	6,415 00
Commissions paid for collecting assessments.....	4,950 01
Salaries of managers and agents.....	1,154 00
Salaries and other compensation of officers.....	3,000 00
Salaries and other compensation of office employees.....	1,927 50
Medical examiners' fees.....	203 00
Rent, \$1,361.50; taxes, \$415.07; advertising and printing, \$1,498.34.....	3,274 91
All other items.....	4,530 98
	38,928 18
Total disbursements.....	\$ 38,928 18
Balance	22,199 04

III. NET OR INVESTED ASSETS.

Loans on mortgages.....	\$ 641 05
Collateral loans.....	804 62
Cost value of bonds and stocks.....	334 55
Agents' ledger balances.....	1,123 38
Cash in offices.....	299 95
Cash in banks on emergency or reserve fund account.....	6,000 00
All other deposits.....	12,995 49
	22,199 04
Total net or invested assets.....	\$ 22,199 04

IV. LIABILITIES.

Losses unadjusted, due and unpaid outstanding claims.....	\$ 623 41
All other.....	260 24
	883 65
Total actual liabilities.....	\$ 883 65
Balance net assets.....	21,315 39

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 2,602 50
Assessments not yet called, for losses unadjusted.....	179 00
	2,781 50
Net amount due from members.....	\$ 2,781 50

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (1).....	\$	2,000 00
Losses resisted (4).....		602 50
Total	\$	2,602 50

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	2,941	\$ 545,700 00
Certificates issued in 1897.....	2,250	1,677,100 00
Total	5,191	\$ 2,222,800 00
Deduct certificates ceased to be in force in 1897.....	2,896	1,317,300 00
Total certificates in force December 31, 1897.....	2,295	\$ 905,500 00
Losses and claims incurred in 1897.....	561	13,472 78
Total	561	\$ 13,472 78
Losses and claims paid in 1897.....	561	13,472 78
Certificates terminated by death in 1897.....	8	808 00
Certificates terminated by lapse in 1897.....	2,888	1,316,492 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	47	\$ 7,300 00
Certificates issued in 1897.....	56	110,700 00
Total	103	\$ 118,000 00
Deduct certificates ceased to be in force in 1897.....	48	59,000 00
Total certificates in force December 31, 1897.....	55	\$ 59,000 00
Losses and claims incurred in 1897.....	14	542 24
Losses and claims paid in 1897.....	14	542 24
Certificates terminated by death in 1897.....	1	100 00
Certificates terminated by lapse in 1897.....	47	58,900 00
Total receipts in Colorado in 1897.....		430 74
Tax		8 60

FIDELITY MUTUAL LIFE ASSOCIATION.

Principal Office.....Philadelphia, Pa.

(Incorporated 1878)

L. G. FOUSE, PRESIDENT.

W. S. CAMPBELL, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 1,647,332 63

I. INCOME.

Annual dues.....	\$	40,359 49
Assessments, mortuary, \$639,552.19; expense, \$689,958.98; reserve, \$383,- 706.86		1,713,218 03
Medical examiners' fees.....		3,418 72

Interest, \$32,728.28; rent, \$64,958.88.....	97,687 16
Cash from all other sources.....	1,617 90
Total income.....	\$ 1,856,301 30
Total net resources.....	3,503,633 93

II. DISBURSEMENTS.

Losses and claims.....	\$ 629,202 75
Advance payments returned.....	93,266 56
Commissions and fees to agents.....	346,508 05
Commissions paid for collecting assessments.....	9,597 96
Salaries of managers and agents.....	55,141 65
Salaries and other compensation of officers.....	27,897 30
Salaries and other compensation of office employees.....	89,301 22
Medical examiners' fees.....	49,433 94
Rent, \$49,878.19; taxes, \$22,209.49; advertising and printing, \$45,456.17..	117,543 85
All other items.....	80,685 47
Total disbursements.....	\$ 1,498,578 75
Balance	2,005,055 18

III. NET OR INVESTED ASSETS.

Cost value of real estate.....	\$ 1,157,766 64
Loans on mortgages.....	285,335 46
Loans on policies.....	57,603 09
Collateral loans.....	46,913 64
Interest-bearing notes.....	69,277 99
Cost value of bonds and stocks.....	99,126 25
Agents' ledger balances.....	212,582 97
Cash in offices.....	566 65
Cash in banks on emergency or reserve fund account.....	52,330 23
All other deposits.....	29,657 82
Total	\$ 2,011,160 74
Deduct ledger liabilities of 1897.....	6,105 56
Total	\$ 2,005,055 18
Deduct depreciation of assets.....	156,979 26
Total net or invested assets.....	\$ 1,848,075 92

IV. NON-INVESTED ASSETS.

Interest due, \$3,027.22; accrued, \$7,251.11.....	\$ 10,278 33
Rents accrued.....	2,727 20
Market value of bonds and stocks over cost and incumbrances.....	1,511 75
Total non-invested assets.....	\$ 14,517 28
Gross assets.....	1,862,593 20

V. LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 5,498 35
Salaries, rents and office expenses, due and accrued.....	5,000 00
Advance assessments.....	1,000 00
All other.....	493,244 28
Total actual liabilities.....	\$ 504,742 63
Balance net assets.....	1,357,850 57

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (5).....	\$	6,000 00
Losses in process of adjustment (39).....		87,000 00
Losses reported (17).....		43,000 00
Losses resisted (10).....		42,000 00
Total	\$	178,000 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	29,005	\$ 67,412,955 92
Certificates issued in 1897.....	8,524	19,898,208 35
Total	37,529	\$ 87,311,164 27
Deduct certificates ceased to be in force in 1897.....	5,876	14,437,437 17
Total certificates in force December 31, 1897.....	31,653	\$ 72,873,727 10
Losses and claims unpaid December 31, 1896.....	57	138,500 00
Losses and claims incurred in 1897.....	284	684,923 28
Total	341	\$ 823,423 28
Losses and claims paid in 1897.....	267	639,924 93
Certificates terminated by death in 1897.....	284	684,923 28
Certificates terminated by lapse in 1897.....	5,592	13,752,513 89

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	151	\$ 674,250 00
Certificates issued in 1897.....	30	135,596 75
Total	181	\$ 809,846 75
Deduct certificates ceased to be in force in 1897.....	36	195,500 00
Total certificates in force December 31, 1897.....	145	\$ 614,346 75
Losses and claims incurred in 1897.....	7	21,000 00
Losses and claims paid in 1897.....	1	3,000 00
Certificates terminated by death in 1897.....	7	21,000 00
Certificates terminated by lapse in 1897.....	29	174,500 00
Total receipts in Colorado in 1897.....		12,000 15
Tax		240 00

MASONS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

Principal Office.....Westfield, Mass.

(Incorporated 1887.)

WILLIAM PROVIN, PRESIDENT. FRANK BOWLER, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 19,717 69

I. INCOME.

Membership fees.....	\$	25,660 00
Annual dues.....		41,768 50
Assessments, mortuary, \$71,593; expense, \$9,076.50.....		80,669 50
Interest		686 40
Cash from all other sources.....		33,500 00
Total income.....		\$ 182,284 40
Total net resources.....		202,002 09

II. DISBURSEMENTS.

Losses and claims.....	\$	75,078 32
Advance payments returned.....		84 75
Commissions and fees to agents.....		28,211 42
Commissions paid for collecting assessments.....		4,036 99
Salaries of managers and agents.....		17,093 07
Salaries and other compensation of officers.....		12,108 42
Salaries and other compensation of office employees.....		5,208 50
Medical examiners' fees.....		536 00
Rent, \$1,139.99; taxes, \$237.80; advertising and printing, \$2,993.29.....		4,371 08
All other items.....		33,297 64
Total disbursements.....		\$ 180,026 19
Balance		21,975 90

III. NET OR INVESTED ASSETS.

Collateral loans.....	\$	12,600 00
Cost value of bonds and stocks.....		2,580 00
Cash in banks on emergency or reserve fund account.....		6,109 50
All other deposits.....		686 40
Total net or invested assets.....		\$ 21,975 90

IV. NON-INVESTED ASSETS.

Market value of bonds and stocks over cost.....	\$	306 00
Gross assets.....		\$ 22,281 90

V. LIABILITIES.

Borrowed money.....	\$	11,100 00
All other.....		2,435 50
Total actual liabilities.....		\$ 13,535 50
Balance net assets.....		8,746 40

CONTINGENT MORTUARY AND DISABILITY ASSETS.

Assessments called and not yet due.....	\$	21,896 12
Assessments due and unpaid.....		10,306 00
Assessments not yet called, for losses unadjusted.....		11,370 83
<hr/>		
Total due from members.....	\$	43,572 95
Deduct estimated cost of collection.....		1,693 95
<hr/>		
Net amount due from members.....	\$	41,879 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (146).....	\$	16,595 78
Losses in process of adjustment (37).....		1,870 80
Losses resisted (6).....		9,500 00
<hr/>		
Total	\$	27,966 61

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	12,266	\$ 47,256,640 00
Certificates issued in 1897.....	5,132	21,554,400 00
<hr/>		
Total	17,398	\$ 68,811,040 00
Deduct certificates ceased to be in force in 1897.....	5,121	19,113,500 00
<hr/>		
Total certificates in force December 31, 1897.....	12,277	\$ 49,697,540 00
Losses and claims unpaid December 31, 1896.....	210	48,629 00
Losses and claims incurred in 1897.....	801	54,415 93
<hr/>		
Total	1,011	\$ 103,044 93
Losses and claims paid in 1897.....	822	75,078 32
Certificates terminated by death in 1897.....	10	24,500 00
Certificates terminated by lapse in 1897.....	5,111	19,089,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	153	\$ 493,054 00
Certificates issued in 1897.....	180	671,000 00
<hr/>		
Total	333	\$ 1,164,054 00
Deduct certificates ceased to be in force in 1897.....	115	428,605 00
<hr/>		
Total certificates in force December 31, 1897.....	218	\$ 735,449 00
Losses and claims incurred in 1897.....	21	1,082 26
Losses and claims paid in 1897.....	21	1,082 26
Certificates terminated by lapse in 1897.....	115	428,605 00
Total receipts in Colorado in 1897.....		3,106 00
Tax		62 12

MUTUAL BENEFIT ASSOCIATION OF COLORADO.

Principal Office.....Denver, Colo.

(Incorporated 1895.)

THOMAS M. WALLER, PRESIDENT. BENJ. E. SAUL, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 1,178 67

I. INCOME.

Membership fees.....	\$	860 00
Annual dues.....		10,904 89
Total income.....	\$	11,764 89
Total net resources.....		12,943 56

II. DISBURSEMENTS.

Losses and claims.....	\$	7,524 25
Advance payments returned.....		21 95
Commissions and fees to agents.....		2,058 66
Salaries and other compensation of officers.....		510 00
Salaries and other compensation of office employees.....		630 00
Medical examiners' fees.....		228 00
Rent, \$245; taxes, \$215.70; advertising and printing, \$317.75.....		778 45
All other items.....		689 85
Total disbursements.....	\$	12,441 16
Balance		502 40

III. NET OR INVESTED ASSETS.

Collateral loans	\$	472 88
Agents' ledger balances.....		112 20
Cash in offices.....		402 57
Cash in banks on emergency or reserve fund account.....		99 83
Total net or invested assets.....	\$	1,087 48
Deduct depreciation of assets.....		472 88
Total net or invested assets.....	\$	614 60

IV. LIABILITIES.

Losses unadjusted, due and unpaid.....	\$	21 00
Taxes due and accrued.....		235 28
Total actual liabilities.....	\$	256 28
Balance net assets.....		358 32

CONTINGENT MORTUARY ASSETS.

Premiums called and not yet due.....	\$	866 00
Premiums due and unpaid.....		85 00
Total due from members.....	\$	951 00
Deduct estimated cost of collection.....		95 10
Net amount due from members.....	\$	855 90

CONTINGENT MORTUARY LIABILITIES.

Claims adjusted, not yet due (20).....\$ 383 46

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	917	\$ 91,700 00
Certificates issued in 1897.....	1,144	
Total	2,061	\$ 206,100 00
Deduct certificates ceased to be in force in 1897.....	1,082	
Total certificates in force December 31, 1897.....	979	\$ 97,900 00
Losses and claims paid in 1897.....	324	7,524 25
Certificates terminated by death in 1897.....	6	600 00
Certificates terminated by lapse in 1897.....	1,076	107,600 00
Total receipts in Colorado in 1897.....		11,764 89
Tax		235 28

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Principal Office.....New York, N. Y.

(Incorporated 1881.)

FREDERICK A. BURNHAM, PRESIDENT. CHAS. W. CAMP, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 4,021,140 29

I. INCOME.

Membership fees.....	\$ 59,615 55
First year's assessments or premiums.....	1,023,511 36
Subsequent years' assessments or premiums.....	4,673,809 47
Medical examiners' fees.....	18,711 00
Interest, \$135,818.48; rent, \$149,902.20.....	285,720 68
Cash from all other sources.....	19,941 81
Total income.....	\$ 6,081,309 87
Total net resources.....	10,102,450 16

II. DISBURSEMENTS.

Losses and claims.....	\$ 4,162,603 48
Commissions and fees to agents.....	608,825 89
Commissions paid for collecting assessments.....	70,326 74
Salaries of managers and agents.....	48,462 59
Salaries and other compensation of officers.....	116,485 47
Salaries and other compensation of office employees.....	250,890 56
Medical examiners' fees.....	62,882 61
Rent, \$83,620.89; taxes, \$166,802.16; advertising and printing, \$111,678.54	362,101 59
All other items.....	280,503 94
Total disbursements.....	\$ 5,963,082 87
Balance	4,139,367 29

III. NET OR INVESTED ASSETS.

Book value of real estate.....	\$	535,528 14
Loans on mortgages.....		1,724,800 00
Book value of bonds.....		324,118 29
Cash in offices.....		960 84
Cash in banks on emergency or reserve fund account.....		633,976 85
All other deposits.....		251,209 48
Agents' debit balances.....		466,524 00
All other assets.....		207,687 74
<hr/>		
Total net or invested assets.....	\$	4,144,805 43
Deduct depreciation of assets.....		5,438 14
<hr/>		
Total net or invested assets.....	\$	4,139,367 29

IV. NON-INVESTED ASSETS.

Interest due, \$9,068.36; accrued, \$16,324.28.....	\$	25,392 64
Rents due, \$4,488.68; accrued, \$3,433.33.....		7,922 01
Market value of real estate over book value and incumbrances....		8,631 46
Market value of bonds and stocks over book value.....		36,556 80
Mortuary assessments to become due.....		766,394 00
Mortuary assessments due on last call.....		79,958 29
Other items.....		120,091 57
Annual and expense dues.....		218,378 57
<hr/>		
Total non-invested assets.....	\$	1,263,325 34
Gross assets.....		5,402,692 63
Deduct assets not admitted.....		272,730 78
<hr/>		
Total admitted assets.....	\$	5,129,961 85

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$	500 00
Losses in process of adjustment and resisted.....		48,000 00
Losses due and unpaid.....		516,142 00
Losses resisted.....		709,347 61
Dividend obligations.....		29,246 35
Assessments paid before due.....		175,800 50
All other liabilities.....		165,952 28
<hr/>		
Total liabilities.....	\$	1,644,988 74
Balance to protect contracts.....		3,484,973 11

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	118,449	\$ 325,026,061 00
Certificates issued in 1897.....	21,763	56,234,785 00
<hr/>		
Total	140,212	\$ 381,260,846 00
Deduct certificates ceased to be in force in 1897.....	28,304	79,693,745 00
<hr/>		
Total certificates in force December 31, 1897.....	111,908	\$ 301,567,101 00
Losses and claims unpaid December 31, 1896.....	272	927,326 48
Losses and claims incurred in 1897.....	1,473	4,655,000 00
<hr/>		
Total	1,745	\$ 5,582,326 48
Losses and claims paid in 1897.....	1,352	4,238,236 11

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	597	\$ 2,248,750 00
Certificates issued in 1897.....	103	271,500 00
Total	700	\$ 2,520,250 00
Deduct certificates ceased to be in force in 1897.....	297	1,162,500 00
Total certificates in force December 31, 1897.....	403	\$ 1,357,750 00
Losses and claims unpaid December 31, 1896.....	3	7,900 00
Losses and claims incurred in 1897.....	7	46,100 00
Total	10	\$ 54,000 00
Losses and claims paid in 1897.....	7	44,000 00
Total receipts in Colorado in 1897.....		21,600 19
Tax		432 00

NATIONAL ACCIDENT SOCIETY.

Principal Office.....New York

(Incorporated 1885.)

CHARLES H. WEBB, PRESIDENT. JOSEPH I. BARNUM, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 35,910 91

I. INCOME.

Assessments, mortuary, \$26,217.59; expense, \$25,438.57.....	\$	51,656 16
Interest		1,024 10
Total income.....	\$	52,680 26
Total net resources.....		88,591 17

II. DISBURSEMENTS.

Losses and claims.....	\$	21,027 14
Commissions paid for collecting assessments.....		9,970 66
Salaries and other compensation of office employees.....		9,909 99
Rent, \$1,958.31; taxes, \$3; advertising and printing, \$3,818.63.....		5,779 94
All other items.....		3,668 10
Total disbursements.....	\$	50,355 76
Balance		38,235 41

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks.....	\$	17,503 75
Agents' ledger balances.....		4,860 67
Cash in offices.....		1,014 62
Cash in banks on emergency fund account.....		1,994 45
All other deposits.....		12,862 52
Total net or invested assets.....	\$	38,235 41
Deduct depreciation of assets.....		478 75
Total net or invested assets.....	\$	37,756 66

IV. NON-INVESTED ASSETS.

Furniture	\$	5,125 00
Printed matter.....		500 00
Total non-invested assets.....	\$	5,625 00
Gross assets.....		43,381 66

V. LIABILITIES.

Salaries, rents and office expenses, due and accrued.....	\$	237 43
Advance assessments.....		1,492 87
Total actual liabilities.....	\$	1,730 30
Balance net assets.....		41,651 36

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	13,141 50
Assessments not yet called, for losses unadjusted.....		7,009 66
Total due from members.....	\$	20,151 16
Deduct estimated cost of collection.....		1,628 30
Net amount due from members.....	\$	18,522 86

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment.....	\$	2,139 28
Losses reported.....		1,170 38
Losses resisted.....		3,700 00
Total	\$	7,009 66

VI. EXHIBIT OF CERTIFICATES.

	No	Amount.
Certificates in force December 31, 1896.....	3,108	\$ 26,685,000 00
Certificates issued in 1897.....	1,759	14,030,750 00
Total	4,867	\$ 40,715,750 00
Deduct certificates ceased to be in force in 1897.....	1,551	12,636,000 00
Total certificates in force December 31, 1897.....	3,316	\$ 28,079,750 00
Losses and claims unpaid December 31, 1896.....		6,689 13
Losses and claims incurred in 1897.....		21,147 62
Total		\$ 28,036 80
Losses and claims paid in 1897.....		21,027 14
Certificates terminated by lapse in 1897.....	1,551	12,636,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	14	\$ 115,000 00
Certificates issued in 1897.....	112	896,750 00
Total	126	\$ 1,011,750 00
Deduct certificates to be in force in 1897.....	26	161,750 00
Total certificates in force December 31, 1897.....	100	\$ 850,000 00
Losses and claims unpaid December 31, 1896.....		50 00
Losses and claims incurred in 1897.....		378 56

Paid		317 85
Certificates terminated by lapse in 1897.....	26	161,750 00
Total receipts in Colorado in 1897.....		1,020 00
Tax		20 40

NATIONAL LIFE ASSOCIATION.

Principal Office.....Hartford, Conn.

(Incorporated 1886.)

STEPHEN BALL, PRESIDENT. FREDERICK H. CALKINS, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 425,225 42

I. INCOME.

First year's assessments.....	\$	186,688 94
Subsequent years' assessments.....		649,400 32
Medical examiners' fees.....		5,000 00
Interest, \$10,084.60; rent, \$4,549.27.....		14,633 87
Total income.....	\$	855,723 13
Total net resources.....		1,280,948 55

II. DISBURSEMENTS.

Losses and claims.....	\$	553,877 85
Commissions and fees to agents.....		162,346 63
Salaries of managers and agents.....		11,527 04
Salaries and other compensation of officers.....		18,780 53
Salaries and other compensation of office employees.....		20,714 68
Medical examiners' fees.....		5,130 00
Taxes		14,670 20
Rent and interest.....		9,121 74
Furniture, legal expenses, etc.....		19,983 18
All other items.....		39,124 19
Total disbursements.....	\$	855,276 04
Balance		425,672 51

III. NET OR INVESTED ASSETS.

Book value of real estate.....	\$	225,710 83
Loans on mortgages.....		66,299 67
Collateral loans.....		5,435 94
Book value of bonds and stocks.....		76,412 13
Cash in offices.....		6,516 99
Cash in banks.....		6,099 08
All other deposits.....		39,542 17
Total net or invested assets.....	\$	426,016 81
Deduct depreciation of assets.....		344 30
Total net or invested assets.....	\$	425,672 51

IV. NON-LEDGER ASSETS.

Interest due, \$2,771; accrued, \$640.59.....	\$	3,411 59
Rents due.....		1,012 25
Mortuary assessments due on last call.....		13,972 33
		<hr/>
Total non-invested assets.....	\$	18,396 17
Gross assets.....		444,068 68
Deduct assets not admitted.....		113,722 13
		<hr/>
Total admitted.....	\$	330,346 55

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$	76,488 00
Losses in process of adjustment and resisted.....		103,327 60
Salaries, rents, etc.....		25,401 15
All other.....		3,474 69
		<hr/>
Total	\$	208,691 44
Balance to protect contracts.....		121,655 11

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	16,849	\$ 32,305,590 00
Certificates issued in 1897.....	7,095	10,922,405 00
		<hr/>
Total	23,944	\$ 43,227,995 00
Deduct certificates ceased to be in force in 1897.....	9,141	18,199,774 00
		<hr/>
Total certificates in force December 31, 1897.....	14,803	\$ 25,028,221 00
Losses and claims unpaid December 31, 1896.....	82	143,834 68
Losses and claims incurred in 1897.....	321	502,871 45
Losses and claims paid in 1897.....	270	446,890 53

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	59	\$ 169,090 00
Certificates issued in 1897.....	14	25,000 00
		<hr/>
Total	73	\$ 194,090 00
Deduct certificates ceased to be in force in 1897.....	25	86,750 00
		<hr/>
Total certificates in force December 31, 1897.....	48	\$ 107,340 00
Total receipts in Colorado in 1897.....		2,941 95
Tax		58 82

NATIONAL MUTUAL LIFE ASSOCIATION.

Principal Office.....Minneapolis, Minn.

(Incorporated 1887.)

W. F. BECHTEL, PRESIDENT.

H. B. WILLIS, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 44,488 12

I. INCOME.

Assessments, mortuary, \$58,149.60; expense, \$57,246.40.....	\$ 115,396 00
Medical examiners' fees.....	2,658 00
Interest	886 40
Cash from all other sources.....	7,175 00
Total income.....	\$ 126,115 40
Total net resources.....	170,603 52

II. DISBURSEMENTS.

Losses and claims.....	\$ 66,628 40
Advance payments returned.....	120 35
Commissions and fees to agents.....	28,563 18
Commissions paid for collecting assessments.....	916 65
Salaries of managers and agents.....	8,552 69
Salaries and other compensation of officers.....	13,071 00
Salaries and other compensation of office employees.....	1,559 76
Medical examiners' fees.....	5,089 68
Rent, \$1,826.44; taxes, \$48; advertising and printing, \$2,475 80.....	4,350 24
All other items.....	10,965 46
Total disbursements.....	\$ 139,817 41
Balance	30,786 11

III. NET OR INVESTED ASSETS.

Cash in offices.....	\$ 145 94
Cash in banks on emergency or reserve fund account.....	15,373 15
All other deposits.....	550 00
Furniture and fixtures.....	1,310 60
Bills receivable.....	15,335 63
Total net or invested assets.....	\$ 32,720 32

IV. NON-INVESTED ASSETS.

Interest accrued.....	\$ 387 50
Gross assets.....	\$ 33,107 82

V. LIABILITIES.

Advance assessments.....	\$ 1,934 21
Balance net assets.....	\$ 31,173 61

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 57,699 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	\$	9,708 45
Losses in process of adjustment.....		18,900 00
Losses resisted.....		10,900 00
Total	\$	39,508 45

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	4,772	\$ 8,664,500 00
Certificates issued in 1897.....	1,427	2,030,750 00
Total	6,199	\$ 10,695,250 00
Deduct certificates ceased to be in force in 1897.....	2,707	4,463,250 00
Total certificates in force December 31, 1897.....	3,492	\$ 6,232,000 00
Loans and claims unpaid December 31, 1896.....	39	81,350 00
Losses and claims incurred in 1897.....	33	38,422 33
Total	72	\$ 119,772 33
Losses and claims paid during the year 1897.....		80,864 12
Certificates terminated by death in 1897.....	33	38,422 00
Certificates terminated by lapse in 1897.....	2,571	4,257,578 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	355	\$ 651,500 00
Certificates issued in 1897.....	46	56,500 00
Total	401	\$ 708,000 00
Deduct certificates to be in force in 1897.....	137	238,850 00
Total certificates in force December 31, 1897.....	264	\$ 469,150 00
Losses and claims unpaid December 31, 1896.....	2	3,000 00
Losses and claims paid in 1897.....	2	2,000 00
Certificates terminated by lapse in 1897.....	137	238,850 00
Total receipts in Colorado in 1897.....		6,119 38
Tax		122 38

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

Principal Office.....Boston, Mass.

(Incorporated 1884.)

AUGUSTUS P. MARTIN, PRESIDENT. FRANKLIN J. MOORE, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 77,847 99

I. INCOME.

Membership fees.....	\$	13,945 75
Annual dues.....		252 00
Assessments, mortuary and disability, \$90,566.91; expense, \$116,673.21		207,240 12
Interest		2,200 21
Reinsurance		8,556 92
Total income	\$	232,195 00
Total net resources.....		310,042 99

II. DISBURSEMENTS.

Losses and claims.....	\$	98,378 29
Advance payments returned.....		1,806 93
Commissions and fees to agents.....		27,176 54
Commissions paid for collecting assessments.....		36,063 58
Salaries of managers and agents.....		8,299 96
Salaries and other compensation of officers.....		11,325 00
Salaries and other compensation of office employees.....		13,489 08
Medical examiners' fees.....		5,402 83
Rent, \$2,949.96; taxes, \$278.79; advertising and printing, \$5,653.51.....		8,882 26
Insurance department fees and legal expenses.....		2,561 15
All other items.....		16,548 01
Total disbursements.....	\$	229,933 63
Balance		80,109 36

III. NET OR INVESTED ASSETS.

Loans on mortgages.....	\$	4,500 00
Cost value of bonds and stocks.....		34,933 10
Agents' ledger balances.....		2,833 99
Cash in offices.....		580 60
All other deposits.....		37,261 67
Total net or invested assets.....	\$	80,109 36
Deduct depreciation of assets.....		1,975 39
Total net or invested assets.....	\$	78,133 97

IV. NON-INVESTED ASSETS.

Interest accrued.....	\$	334 01
Agents' balances deducted above.....		1,975 39
Market value of bonds and stocks over cost.....		826 90
Due on account of reinsurance.....		500 00
Furniture, fixtures and supplies.....		5,000 00
Gross assets.....	\$	86,770 27

V. LIABILITIES.

Taxes, salaries, rents and office expenses, due and accrued.....	\$	1,250 00
Advance assessments.....		175 75
All other.....		500 00
		<hr/>
Total actual liabilities.....	\$	1,925 75
Balance net assets.....		84,844 52

CONTINGENT MORTUARY AND DISABILITY ASSETS.

Assessments called and not yet due.....	\$	7,886 25
Assessments not yet called, for losses unadjusted.....		36,580 00
		<hr/>
Net amount due from members.....	\$	44,466 25

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment and reported (101).....	\$	16,080 00
Losses resisted (6).....		20,500 00
		<hr/>
Total	\$	36,580 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	11,611	\$ 70,672,125 00
Certificates issued in 1897.....	7,528	48,585,150 00
		<hr/>
Total	19,139	\$ 119,257,275 00
Deduct certificates ceased to be in force in 1897.....	5,209	32,362,750 00
		<hr/>
Total certificates in force December 31, 1897.....	13,930	\$ 86,894,525 00
Losses and claims unpaid December 31, 1896.....	7	21,150 00
Losses and claims incurred in 1897.....	1,442	113,808 29
		<hr/>
Total	1,449	\$ 134,958 29
Losses and claims paid in 1897.....	1,342	98,378 29
Certificates terminated by death in 1897.....	9	36,750 00
Certificates terminated by lapse in 1897.....	5,200	32,326,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	184	\$ 1,424,500 00
Certificates issued in 1897.....	299	2,351,000 00
		<hr/>
Total	483	\$ 3,775,500 00
Deduct certificates ceased to be in force in 1897.....	182	1,370,250 00
		<hr/>
Total certificates in force December 31, 1897.....	301	\$ 2,405,250 00
Losses and claims incurred in 1897.....	48	3,213 12
Losses and claims paid in 1897.....	48	3,213 12
Certificates terminated by lapse in 1897.....	182	1,370,250 00
Total receipts in Colorado in 1897.....		6,614 47
Tax		132 28

NORTHERN LIFE ASSOCIATION INSURANCE COMPANY.

Principal Office.....Marshalltown, Iowa

(Incorporated 1882.)

W. W. DOOLITTLE, PRESIDENT.

E. H. HIBBIN, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 68,861 74

I. INCOME.

Membership fees.....	\$	11,047 03
Assessments, mortuary, \$48,053.18; expense, \$24,837.78.....		67,390 96
Collected from rejected applicants.....		1,152 00
Interest		3,683 45
		83,273 44
Total income.....	\$	83,273 44
Total net resources.....		152,135 18

II. DISBURSEMENTS.

Losses and claims.....	\$	34,366 67
Advance payments returned.....		1,152 00
Commissions and fees to agents.....		9,326 33
Commissions paid for collecting assessments.....		2,071 10
Salaries of managers and agents.....		5,498 53
Salaries and other compensation of officers.....		5,000 00
Salaries and other compensation of office employees.....		7,988 83
Medical examiners' fees.....		1,488 00
Rent, \$860; Taxes, \$34.44; advertising and printing, \$2,023.68.....		2,918 12
Insurance department fees and legal expenses.....		1,374 09
All other items.....		183 35
		71,367 02
Total disbursements.....	\$	71,367 02
Balance		80,768 16

III. NET OR INVESTED ASSETS.

Loans on mortgages.....	\$	70,514 00
Cash in offices.....		4,320 28
Cash in banks on emergency or reserve fund account.....		4,933 88
All other deposits.....		1,000 00
		80,768 16
Total net or invested assets.....	\$	80,768 16

IV. NON-INVESTED ASSETS.

Interest accrued.....	\$	1,369 70
		82,137 86
Gross assets.....	\$	82,137 86

V. LIABILITIES.

Cash surrender value on investment policies.....	\$	316 58
		81,821 28
Balance net assets.....	\$	81,821 28

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	9,000 00
Deduct estimated cost of collection.....		450 00
Net amount due from members.....	\$	8,550 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	4,096	\$ 7,394,000 00
Certificates issued in 1897.....	1,627	2,672,000 00
Total	5,723	\$ 10,066,000 00
Deduct certificates ceased to be in force in 1897.....	1,070	2,066,000 00
Total certificates in force December 31, 1897.....	4,653	\$ 8,000,000 00
Losses and claims incurred in 1897.....	21	36,000 00
Losses and claims paid in 1897.....	21	34,366 67
Certificates terminated by death in 1897.....	21	36,000 00
Certificates terminated by lapse in 1897.....	1,049	2,030,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	110	\$ 233,000 00
Certificates issued in 1897.....	135	209,500 00
Total	245	\$ 442,500 00
Deduct certificates ceased to be in force in 1897.....	71	155,500 00
Total certificates in force December 31, 1897.....	174	\$ 287,000 00
Losses and claims incurred in 1897.....	1	1,000 00
Losses and claims paid in 1897.....	1	1,000 00
Certificates terminated by death in 1897.....	1	1,000 00
Certificates terminated by lapse in 1897.....	70	149,500 00
Total receipts in Colorado in 1897.....		2,179 06
Tax		43 58

NORTHWESTERN BENEVOLENT SOCIETY.

Principal Office.....Duluth, Minn.

(Incorporated 1891.)

JOHN P. JOHNSON, PRESIDENT. VINCENT D. CLIFF, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 18,822 04

I. INCOME.

Membership fees.....	\$	21,397 00
Assessments, mortuary, \$32,925.29; expense, \$32,925.32.....		65,850 61
Interest		88 34
Total income.....	\$	87,335 95
Total net resources.....		106,157 99

II. DISBURSEMENTS.

Losses and claims.....	\$	30,051 50
Advance payments returned.....		40 95
Commissions and fees to agents.....		25,626 34
Commissions paid for collecting assessments.....		3,292 53
Salaries and other compensation of officers.....		13,418 54
Salaries and other compensation of office employees.....		5,357 46
Medical examiners' fees.....		345 65
Rent, \$1,960.56; taxes, \$28.86; advertising and printing, \$1,793.31.....		3,782 73
All other items.....		4,587 22
Total disbursements.....	\$	86,502 92
Balance		19,655 07

III. NET OR INVESTED ASSETS.

Furniture and fixtures.....	\$	2,106 59
Loans on mortgages.....		2,700 00
Cost value of bonds and stocks.....		5,056 25
Agents' ledger balances.....		1,940 11
Cash in offices.....		150 70
Cash in banks on emergency or reserve fund account.....		1,885 07
All other deposits.....		5,816 35
Total net or invested assets.....	\$	19,655 07
Deduct depreciation of assets.....		4,046 70
Total net or invested assets.....	\$	15,608 37

IV. NON-INVESTED ASSETS.

Interest due, \$30; accrued, \$15.75.....	\$	45 75
Gross assets.....	\$	15,654 12

V. LIABILITIES.

Salaries, rents and office expenses, due and accrued.....	\$	690 03
Advance assessments.....		1,301 59
Total actual liabilities.....	\$	1,991 62
Balance net assets.....		13,662 50

CONTINGENT MORTUARY LIABILITIES.

Losses reported (136).....	\$	2,040 00
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VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	5,893	\$ 589,300 00
Certificates issued in 1897.....	5,349	1,027,900 00
Total	11,242	\$ 1,617,200 00
Deduct certificates ceased to be in force in 1897.....	5,055	576,600 00
Total certificates in force December 31, 1897.....	6,187	\$ 1,040,600 00
Losses and claims incurred in 1897.....	1,672	30,051 50
Losses and claims paid in 1897.....	1,672	30,051 50
Certificates terminated by death in 1897.....	16	1,600 00
Certificates terminated by lapse in 1897.....	5,039	575,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	33	\$ 3,300 00
Certificates issued in 1897.....	139	300 00
Total	172	\$ 3,600 00
Deduct certificates ceased to be in force in 1897.....	53	3,300 00
Total certificates in force December 31, 1897.....	119	\$ 300 00
Losses and claims incurred in 1897.....	17	523 56
Losses and claims paid in 1897.....	17	523 56
Certificates terminated by lapse in 1897.....	53	3,300 00
Total receipts in Colorado in 1897.....		1,560 21
Tax		31 20

NORTHWESTERN LIFE ASSURANCE COMPANY.

Principal Office.....Chicago, Ill.

(Incorporated in 1874.)

DANIEL J. AVERY, PRESIDENT. CHARLES A. CAPWELL, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 1,040,468 84

I. INCOME.

First year's assessments.....	\$ 178,384 04
Subsequent years' assessments.....	2,167,896 29
Delinquent charges.....	3,132 43
Interest	41,512 91
Total income.....	\$ 2,390,925 67
Total net resources.....	3,431,394 51

II. DISBURSEMENTS.

Losses and claims.....	\$ 1,771,603 54
Commissions and fees to agents.....	126,026 34
Commissions paid for collecting assessments.....	13,638 20
Salaries of managers and agents.....	48,788 34
Salaries and other compensation of officers.....	49,663 20
Salaries and other compensation of office employees.....	82,631 49
Medical examiners' fees.....	11,886 00
Taxes	6,469 72
Rents	19,039 52
Legal expenses, furniture, etc.....	17,584 97
All other items.....	57,335 05
Total disbursements.....	\$ 2,204,666 37
Balance	1,226,728 14

III. NET OR INVESTED ASSETS.

Loans on mortgages.....	\$	608,800	00
Book value of bonds.....		361,504	86
Agents' debit balances.....		92,540	23
Cash in offices.....		1,475	21
Cash in banks.....		156,981	52
Bills receivable.....		8,505	53
Total net or invested assets.....	\$	1,229,807	35
Deduct depreciation of assets.....		3,079	21
Total net or invested assets.....	\$	1,226,728	14

IV. NON-LEDGER ASSETS.

Interest due, \$816.00; accrued, \$10,292.38.....	\$	11,108	38
Market value of bonds and stocks over book value.....		4,693	89
Mortuary assessments due on last call.....		30,000	00
Mortuary assessments to become due.....		175,500	00
Total non-ledger assets.....	\$	221,302	27
Gross assets.....	\$	1,448,030	41
Deduct assets not admitted.....		82,963	68
Total admitted assets.....	\$	1,365,066	73

V. NON-LEDGER LIABILITIES.

Losses stipulated premium policies due and unpaid and adjusted and not due.....	\$	13,100	00
Losses on stipulated premium policies not adjusted and resisted....		83,000	00
Losses on post-mortem policies due and unpaid and adjusted and not due.....		198,116	66
Losses on post-mortem policies not adjusted and resisted.....		175,500	00
Present value future payments on installment policy claims.....		4,393	05
Premiums or assessments paid before due.....		13,909	90
All other liabilities.....		113,984	76
Total actual liabilities.....	\$	602,004	37
Balance to protect contracts.....		763,062	36

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896, beginning of year.....	40,104	\$ 115,272,000 00
Certificates issued in 1897.....	4,342	11,968,900 00
Total	44,446	\$ 127,240,900 00
Deduct certificates ceased to be in force in 1897.....	9,729	28,765,500 00
Total certificates in force December 31, 1897.....	34,717	\$ 98,475,400 00
Losses and claims unpaid December 31, 1896.....	164	474,700 00
Losses and claims incurred in 1897.....	522	1,783,500 00
Total	686	\$ 2,258,200 00
Losses and claims paid in 1897.....	557	1,783,483 34

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	589	\$ 1,658,500 00
Certificates issued in 1897.....	73	146,500 00
Total	662	\$ 1,805,000 00
Deduct certificates ceased to be in force in 1897.....	151	419,000 00
Total certificates in force December 31, 1897.....	511	\$ 1,386,000 00
Losses and claims unpaid December 31, 1897.....	2	7,500 00
Losses and claims incurred in 1897.....	10	29,500 00
Total	12	37,000 00
Losses and claims paid in 1897.....	10	32,500 00
Total receipts in Colorado in 1897.....		38,686 16
Tax		773 72

ODD FELLOWS ANNUITY ASSOCIATION.

Principal Office.....Des Moines, Iowa

(Incorporated in 1890.)

WILLIAM MUSSON, PRESIDENT.

C. H. BAKER, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 23,435 25

I. INCOME.

Membership fees.....	\$ 11,294 00
Assessments, mortuary, \$34,564.94; expense, \$28,800.02.....	63,364 96
Medical examiners' fees.....	1,240 00
Interest	1,321 55
Cash from all other sources.....	512 80
Total income	\$ 77,733 31
Total net resources	101,168 56

II. DISBURSEMENTS.

Losses and claims.....	\$ 29,300 00
Commissions and fees to agents.....	24,834 22
Commissions paid for collecting assessments.....	2,840 43
Salaries and other compensation of officers.....	8,000 00
Salaries and other compensation of office employees.....	1,989 00
Medical examiners' fees.....	1,800 50
Rent, \$400.00; taxes, \$71.25; advertising and printing, \$1,217.70.....	1,688 95
All other items.....	4,391 38
Total disbursements	\$ 74,844 48
Balance	26,324 08

III. NET OR INVESTED ASSETS.

Cost value of real estate.....	\$	2,000 00
Loans on mortgages.....		14,150 00
Cash in banks on emergency or reserve fund account.....		10,174 08
Total net or invested assets.....	\$	26,324 08

IV. NON-INVESTED ASSETS.

Interest due, \$80.00; accrued, \$203.91.....	\$	283.91
Market value of real estate over cost and incumbrances.....		1,000 00
Total non-invested assets.....	\$	1,283 91
Gross assets.....		27,607 99

V. LIABILITIES.

Advanced by officers.....	\$	512 80
Balance net assets.....	\$	27,095 19

CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid.....	\$	1,035 65
Deduct estimated cost of collection.....		51 78
Net amount due from members.....	\$	983 87

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (38).....	\$	33,200 00
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VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	4,411	\$ 6,495,200 00
Certificates issued in 1897.....	1,240	1,664,000 00
Total	5,651	\$ 8,159,200 00
Deduct certificates ceased to be in force in 1897.....	1,059	1,554,600 00
Total certificates in force December 31, 1897.....	4,592	\$ 6,604,600 00
Losses and claims unpaid December 31, 1896.....	44	38,500 00
Losses and claims incurred in 1897.....	14	24,000 00
Total	58	\$ 62,500 00
Losses and claims paid in 1897.....	20	29,300 00
Certificates terminated by death in 1897.....	14	24,000 00
Certificates terminated by lapse in 1897.....	1,045	1,530,600 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	210	\$ 300,200 00
Certificates issued in 1897.....	94	110,400 00
Total	304	\$ 410,600 00
Deduct certificates ceased to be in force in 1897..	81	103,400 00
Total certificates in force December 31, 1897.....	223	\$ 307,200 00
Total receipts in Colorado in 1897.....		4,872 80
Tax		97 46

PIQUA MUTUAL AID AND ACCIDENT ASSOCIATION.

Principal Office.....Piqua, Ohio

(Incorporated in 1882.)

J. R. GEORGE, PRESIDENT.

J. L. M'KINNEY, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 41,715 80

I. INCOME.

Membership fees.....	\$ 3,501 38
Annual dues.....	43,290 47
Assessments, mortuary, \$172,899.40; emergency, \$8,664.86.....	181,564.26
Interest	1,210 45
Total income.....	\$ 229,566.56
Total net resources.....	271,282 36

II. DISBURSEMENTS.

Losses and claims.....	\$ 177,520 00
Commissions and fees to agents.....	1,635 84
Commissions paid for collecting assessments.....	4,618 91
Salaries of managers and agents.....	16,259 26
Salaries and other compensation of officers.....	4,800 00
Salaries and other compensation of office employees.....	3,892 31
Medical examiners' fees.....	403 30
Rent, \$300.00; taxes, \$872.99; advertising and printing, \$1,942.57.....	3,115 56
All other items.....	2,699 36
Traveling expenses.....	7,984 53
Total disbursements.....	\$ 222,929 07
Balance	48,353 29

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks.....	\$ 31,486 34
Cash in banks on emergency or reserve fund account.....	10,650 28
All other deposits.....	6,216 67
Total net or invested assets.....	\$ 48,353 29

IV. NON-INVESTED ASSETS.

Interest due.....	\$ 352 00
Gross assets.....	\$ 48,705 29

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 18,521 00
Assessments due and unpaid.....	4,483 00
Assessments not yet called, for losses unadjusted.....	22,656 00
Total due from members.....	\$ 45,660 00
Deduct estimated cost of collection.....	3,096 50
Net amount due from members.....	\$ 42,563 50

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (10).....	\$	13,000 00
Losses in process of adjustment (2).....		2,000 00
Losses reported (5).....		10,000 00
Loss resisted (1).....		3,000 00
All other.....		1,000 00
Total	\$	29,000 00

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	12,478	\$ 18,349,000 00
Certificates issued in 1897.....	1,540	1,904,500 00
Total	14,018	\$ 20,253,500 00
Deduct certificates ceased to be in force in 1897.....	1,848	2,531,000 00
Total certificates in force December 31, 1897.....	12,170	\$ 17,722,500 00
Losses and claims unpaid December 31, 1896.....	21	34,000 00
Losses and claims incurred in 1897.....	103	149,000 00
Total	124	\$ 183,000 00
Losses and claims paid in 1897.....	105	154,000 00
Certificates terminated by death in 1897.....	103	149,000 00
Certificates terminated by lapse in 1897.....	1,745	2,382,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	151	\$ 265,000 00
Certificates issued in 1897.....	1	3,000 00
Total	152	\$ 268,000 00
Deduct certificates ceased to be in force in 1897.....	26	34,500 00
Total certificates in force December 31, 1897.....	126	\$ 233,500 00
Losses and claims incurred in 1897.....	4	5,000 00
Losses and claims paid in 1897.....	3	4,000 00
Certificates terminated by death in 1897.....	4	5,000 00
Certificates terminated by lapse in 1897.....	22	29,500 00
Total receipts in Colorado in 1897.....		2,618 17
Tax		52 36

RAILWAY OFFICIALS AND EMPLOYEES ACCIDENT ASSOCIATION.

Principal Office.....Indianapolis, Ind.

(Incorporated 1889.)

CHALMERS BROWN, PRESIDENT.

WM. K. BELLIS, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 35,081 00

I. INCOME.

Assessments, indemnity, \$122,483.61; expense, \$123,899.22.....	\$ 246,382 83
Interest	276 96
Total income.....	\$ 246,659 79
Total net resources.....	281,740 79

II. DISBURSEMENTS.

Losses and claims.....	\$ 115,762 62
Commissions and fees to agents.....	61,224 83
Commissions paid for collecting assessments.....	8,249 43
Salaries of managers and agents.....	1,200 00
Salaries and other compensation of officers.....	6,398 40
Salaries and other compensation of office employees.....	11,726 75
Medical examiners' fees.....	1,661 50
Rent, \$1,943.34; taxes, \$2,402.80; advertising and printing, \$4,408.84...	8,754 98
All other items.....	14,842 91
Total disbursements.....	\$ 229,821 47
Balance	51,919 32

III. NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$ 1,217 56
Cash in offices.....	12,445 57
Cash in banks on emergency or reserve fund account.....	37,256 19
All other deposits.....	1,000 00
Total net or invested assets.....	\$ 51,919 32

IV. NON-INVESTED ASSETS.

Accepted cash orders.....	\$ 163,505 66
All other.....	3,500 00
Total non-invested assets.....	\$ 167,005 66
Gross assets.....	218,924 98

CONTINGENT INDEMNITY LIABILITIES.

Losses adjusted, not yet due (5).....	\$ 5,850 00
Losses resisted (4).....	8,000 00
Total	\$ 13,850 00

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	15,014	\$ 19,162,000 00
Certificates issued in 1897.....	17,432	21,442,800 00
Total	32,446	\$ 40,604,800 00
Deduct certificates ceased to be in force in 1897.....	16,757	21,806,300 00
Total certificates in force December 31, 1897.....	15,689	\$ 19,298,500 00
Losses and claims unpaid December 31, 1896.....	7	11,000 00
Losses and claims incurred in 1897.....	2,271	118,612 62
Total	2,278	\$ 129,612 62
Losses and claims paid in 1897.....	2,269	115,762 62
Certificates terminated by death in 1897.....	30	38,925 00
Certificates terminated by lapse in 1897.....	16,727	21,267,375 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	851	\$ 939,300 00
Certificates issued in 1897.....	920	1,009,150 00
Total	1,771	\$ 1,948,450 00
Deduct certificates ceased to be in force in 1897.....	946	1,043,200 00
Total certificates in force December 31, 1897.....	825	\$ 905,250 00
Losses and claims incurred in 1897.....	83	5,912 33
Losses and claims paid in 1897.....	83	5,912 33
Certificates terminated by death in 1897.....	3	3,000 00
Certificates terminated by lapse in 1897.....	943	1,040,200 00
Total receipts in Colorado in 1897.....		13,405 07
Tax		268 10

SECURITY MUTUAL LIFE ASSOCIATION.

Principal Office.....Binghampton, N. Y.

(Incorporated 1887.)

WM. G. PHELPS, PRESIDENT. CHAS. M. TURNER, SECRETARY.

Amount of net or invested assets December 31 of previous year...\$ 437,102 24

I. INCOME.

Membership fees.....	\$ 509,683 77
Rent	1,144 50
Interest, etc.....	15,681 70
Cash from all other sources.....	202 14
Total income.....	\$ 526,712 11
Total net resources.....	963,814 35

II. DISBURSEMENTS.

Losses and claims.....	\$	173,059 58
Advance payments returned.....		94 38
Dividends and surrender values.....		5,746 15
Commissions and fees to agents.....		185,742 62
Commissions paid for collecting assessments.....		12,621 19
Salaries of managers and agents.....		3,530 48
Salaries and other compensation of officers.....		7,990 43
Salaries and other compensation of office employees.....		14,666 41
Medical examiners' fees.....		15,135 50
Furniture, legal expenses and advertising and printing.....		9,632 90
Taxes and fees.....		3,750 91
Rent		5,098 97
All other items.....		17,008 82
Total disbursements.....	\$	454,078 34
Balance		509,736 01

III. LEDGER ASSETS.

Book value of real estate.....	\$	9,966 45
Loans on mortgages.....		241,100 00
Collateral loans.....		1,500 00
Book value of bonds and stocks.....		111,000 00
Agents' debit balances.....		70,296 76
Cash in offices.....		10,042 30
Cash in banks.....		86,409 41
Total net or invested assets.....	\$	530,314 92
Deduct agents credit balances.....		20,578 91
Total net or invested assets.....	\$	509,736 01

IV. NON-LEDGER ASSETS.

Interest due.....	\$	4,451 01
Mortuary assessments due on last call.....		71,182 00
Gross assets.....	\$	585,369 02
Deduct items not admitted.....		14,596 09
Total admitted assets.....	\$	570,772 93

V. NON-LEDGER LIABILITIES.

Losses on stipulated premium policies not adjusted and resisted..	\$	29,500 00
Present value future payments on installment policy claims.....		37,355 29
All other liabilities.....		9,632 12
Total liabilities.....	\$	76,487 41
Balance to protect contracts.....		494,285 52

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	10,051	\$ 22,619,563 50
Certificates issued in 1897.....	4,321	8,411,672 15
Total	14,372	\$ 31,031,235 65
Deduct certificates ceased to be in force in 1897.....	3,339	7,706,597 65
Total certificates in force December 31, 1897.....	11,033	\$ 23,324,638 00

Losses and claims unpaid December 31, 1896.....	8	64,666 06
Losses and claims incurred in 1897.....	86	210,397 65
Total	94	\$ 275,064 31
Losses and claims paid in 1897.....	84	173,059 58

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	59	\$ 245,500 00
Certificates issued in 1897.....	35	195,000 00
Total	94	\$ 440,500 00
Deduct certificates ceased to be in force in 1897.....	48	230,000 00
Total certificates in force December 31, 1897.....	46	\$ 210,500 00
Total receipts in Colorado in 1897.....		3,675 48
Tax		73 51

SELECT LIFE AND ACCIDENT COMPANY.

Principal Office.....Denver, Colo.

(Incorporated in 1897.)

THOMAS S. M'MURRAY, PRESIDENT. C. W. STONE, SECRETARY.

I. INCOME.

Membership fees.....	\$ 4,151 00
Cash from all other sources.....	7,125 49
Total income.....	\$ 11,276 49

II. DISBURSEMENTS.

Losses and claims.....	\$ 135 90
Commissions and fees to agents.....	2,075 50
Salaries and other compensation of officers.....	1,535 00
Salaries and other compensation of office employees.....	87 45
Medical examiners' fees.....	207 00
Rent, \$212.00; taxes, \$67.50; advertising and printing, \$480.20.....	759 70
All other items.....	6,475 94
Total disbursements.....	\$ 11,276 49

III. NET OR INVESTED ASSETS.

Cash in office and bank.....	\$ 1,465 10
Cash on emergency or reserve fund account.....	2,500 00
Bills receivable.....	1,685 25
Office furniture.....	439 00
Total net or invested assets.....	\$ 6,089 35

IV. LIABILITIES.

Borrowed money.....	\$ 2,500 00
Balance net assets.....	\$ 3,589 35

CONTINGENT MORTUARY ASSETS.

Total due from members, balance premiums for first year.....	\$	3,222 00
Deduct estimated cost of collection and commissions.....		1,611 00
Net amount due from members.....	\$	1,611 00

CONTINGENT MORTUARY LIABILITIES.

Money advanced by promoters.....	\$	4,625 40
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V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates issued in 1897.....	250	\$ 500,000 00
Deduct certificates ceased to be in force in 1897.....	17	34,000 00
Total certificates in force December 31, 1897.....	233	\$ 466,000 00
Losses and claims incurred in 1897.....	3	135 90
Losses and claims paid in 1897.....	3	135 90
Certificates terminated by lapse during 1897.....	17	34,000 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates issued in 1897.....	235	\$ 470,000 00
Deduct certificates ceased to be in force in 1897.....	17	34,000 00
Total certificates in force December 31, 1897.....	218	\$ 436,000 00
Total receipts in Colorado in 1897.....		4,031 00
Tax		80 62

SOUTHWESTERN MUTUAL LIFE ASSOCIATION.

Principal Office.....Marshalltown, Iowa

(Incorporated in 1882.)

H. S. HALBERT, PRESIDENT.

H. E. KENNEY, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 79,238 87

I. INCOME.

Assessments, mortuary, \$116,131.10; expense, \$66,905.52.....	\$	183,036 62
Interest		3,879 61
Total income.....	\$	186,916 23
Total net resources.....		266,155 10

II. DISBURSEMENTS.

Losses and claims.....	\$	101,000 00
Surrender values.....		702 07
Commissions and fees to agents.....		25,885 18
Commissions paid for collecting assessments.....		3,711 38
Salaries of managers and agents.....		6,851 75

Salaries and other compensation of officers.....	8,399 92
Salaries and other compensation of office employees.....	4,178 33
Medical examiners' fees.....	2,851 50
Rent, \$375.00; taxes, \$537.74; advertising and printing, \$2,822.46.....	3,735 20
All other items.....	11,539 67
Total disbursements.....	\$ 168,855 00
Balance	97,300 10

III. NET OR INVESTED ASSETS.

Loans on mortgages.....	\$ 86,619 39
Agents' ledger balances.....	4,324 78
Cash in offices.....	4,409 42
Cash in banks on emergency or reserve fund account.....	1,188 39
All other deposits.....	1,000 00
Total net or invested assets.....	\$ 97,541 98
Deduct ledger liabilities and agents' balances.....	4,566 66
Total net or invested assets.....	\$ 92,975 32

IV. NON-INVESTED ASSETS.

Interest due, \$320.15; accrued, \$868.61.....	\$ 1,188 76
Gross assets.....	\$ 94,164 08

V. LIABILITIES.

Account of limited payment policies.....	\$ 12,071 87
Balance net assets.....	\$ 82,092 21

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 9,765 80
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VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	8,644	\$ 12,548,500 00
Certificates issued in 1897.....	2,649	4,524,350 00
Total	11,293	\$ 17,072,850 00
Deduct certificates ceased to be in force in 1897.....	2,491	3,717,000 00
Total certificates in force December 31, 1897.....	8,802	\$ 13,355,850 00
Losses and claims incurred during the year 1897.....	58	106,500 00
Losses and claims paid in 1897.....	58	106,500 00
Certificates terminated by death in 1897.....	58	106,500 00
Certificates terminated by lapse in 1897.....	2,433	3,610,500 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	25	\$ 41,000 00
Certificates issued in 1897.....	79	112,000 00
Total	104	\$ 153,000 00
Deduct certificates ceased to be in force in 1897.....	11	21,000 00
Total certificates in force December 31, 1897.....	93	\$ 132,000 00
Losses and claims paid in 1897.....	1	1,000 00
Certificates terminated by death in 1897.....	1	1,000 00
Certificates terminated by lapse in 1897.....	10	20,000 00
Total receipts in Colorado in 1897.....		1,146 60
Tax		22 93

TRADERS AND TRAVELERS ACCIDENT COMPANY.

Principal Office.....New York, N. Y.

(Incorporated in 1887.)

THOMAS E. SLOAN, PRESIDENT. HENRY SPATLEY, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 12,877 12

I. INCOME.

Membership fees.....	\$	4,598 50
Annual dues.....		218 00
Assessments		36,463 09
Interest		296 82
Cash from all other sources.....		2 00
		41,578 41
Total income.....	\$	41,578 41
Total net resources.....		54,455 53

II. DISBURSEMENTS.

Losses and claims.....	\$	14,799 69
Commissions and fees to agents.....		12,945 72
Salaries of managers and agents.....		80 78
Salaries and other compensation of officers.....		4,100 00
Salaries and other compensation of office employees.....		3,783 50
Medical examiners' fees.....		362 19
Rent, \$1,710.00; taxes, \$13.68; advertising and printing, \$1,160.80.....		2,884 48
All other items.....		4,766 28
		43,722 64
Total disbursements.....	\$	43,722 64
Balance		10,732 89

III. NET OR INVESTED ASSETS.

Cash in offices.....	\$	787 55
Cash in banks on emergency or reserve fund account.....		8,000 00
All other deposits.....		1,945 34
		10,732 89
Total net or invested assets.....	\$	10,732 89

IV. LIABILITIES.

Advance assessments.....	\$	1,220 28
		9,512 61
Balance net assets.....	\$	9,512 61

CONTINGENT MORTUARY ASSETS.

Assessments not yet called.....	\$	11,500 00
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CONTINGENT MORTUARY LIABILITIES.

Losses reported (22).....	\$	1,000 00
Losses resisted (4).....		10,500 00
		11,500 00
Total	\$	11,500 00

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	2,471	\$ 13,519,000 00
Certificates issued in 1897.....	2,505	10,504,000 00
Total	4,976	\$ 24,023,000 00
Deduct certificates ceased to be in force in 1897.....	1,739	8,455,000 00
Total certificates in force December 31, 1897.....	3,235	\$ 15,568,000 00
Losses and claims unpaid December 31, 1896.....	3	1,400 00
Losses and claims incurred in 1897.....	255	20,099 69
Total	258	\$ 21,499 69
Losses and claims paid in 1897.....	236	14,799 69
Certificates terminated by death in 1897.....	2	2,300 00
Certificates terminated by lapse in 1897.....	1,737	8,452,700 00

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates issued in 1897.....	567	\$ 2,391,000 00
Deduct certificates ceased to be in force in 1897.....	117	494,000 00
Total certificates in force December 31, 1897.....	450	\$ 1,897,000 00
Losses and claims incurred in 1897.....	37	864 32
Losses and claims paid in 1897.....	37	864 32
Certificates terminated by lapse in 1897.....	117	494,000 00
Total receipts in Colorado in 1897.....		4,746 50
Tax		94 93

UNION MUTUAL BENEFIT AND LIFE ASSOCIATION.

Principal Office.....Denver, Colo.

(Incorporated 1895.)

FRANK S. MOORE, PRESIDENT. EUGENE DE BOIS, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 419 22

I. INCOME.

Membership fees.....	\$	848 58
Annual dues.....		2,315 10
Total income.....	\$	3,163 88

II. DISBURSEMENTS.

Losses and claims.....	\$	1,052 07
Commissions and fees to agents.....		312 55
Commissions paid for collecting assessments.....		303 21
Salaries and other compensation of officers.....		789 30
Medical examiners' fees.....		21 00
Rent		136 90
Total disbursements.....	\$	2,614 13
Balance		968 97

III. NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$	63 10
Cash in offices.....		28 45
All other deposits.....		877 42
		<hr/>
Total net or invested assets.....	\$	968 97

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates in force December 31, 1896.....	276	
Certificates issued in 1897.....	587	
Deduct certificates ceased to be in force in 1897.....	549	
		<hr/>
Total certificates in force December 31, 1897.....	314	
Losses and claims incurred in 1897.....		\$ 1,052 07
Losses and claims paid in 1897.....		1,052 07
Total receipts in Colorado in 1897.....		3,163 88
Tax		63 28

UNIVERSAL MUTUAL ACCIDENT INSURANCE COMPANY.

Principal Office.....Duluth, Minn.

(Incorporated 1895.)

CHAS. A. TOWNE, PRESIDENT. F. P. FOSTER, SECRETARY.

Amount of net or invested assets December 31 of previous year....\$ 432 93

I. INCOME.

Membership fees.....	\$	873 00
Annual dues.....		4,994 07
Medical examiners' fees.....		262 00
Cash from all other sources.....		33 50
		<hr/>
Total income.....	\$	6,162 57
Total net resources.....		6,595 50

II. DISBURSEMENTS.

Losses and claims.....	\$	1,035 61
Commissions and fees to agents.....		873 00
Commissions paid for collecting assessments.....		1,506 02
Salaries and other compensation of office employees.....		222 00
Medical examiners' fees.....		292 00
Rent, \$130; taxes, \$15.70; advertising and printing, \$118.75.....		264 45
All other items.....		1,049 15
		<hr/>
Total disbursements.....	\$	5,242 23
Balance		1,353 27

III. NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$	858 47
Cash in offices.....		342 44
Cash in banks on emergency or reserve fund account.....		1,010 83
Total net or invested assets.....	\$	2,211 74

IV. NON-INVESTED ASSETS.

Interest	\$	6 12
Furniture and fixtures.....		500 00
Total non-invested assets.....	\$	506 12
Gross assets.....		2,717 86

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1896.....	265	\$ 379,420 00
Certificates issued in 1897.....	291	312,700 00
Total	556	\$ 692,120 00
Deduct certificates ceased to be in force in 1897.....	214	213,020 00
Total certificates in force December 31, 1897.....	342	\$ 399,100 00
Losses and claims incurred in 1897.....	37	1,035 61
Losses and claims paid in 1897.....	37	1,035 61

BUSINESS IN COLORADO IN 1897.

	No.	Amount.
Certificates issued in 1897.....	5	\$ 5,000 00
Total receipts in Colorado during 1897.....		58 00
Tax		1 16

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STATISTICAL TABLES

Showing Risks Written, Premiums Received,
Losses Paid, Losses Incurred, and Expense in
the State of Colorado, for the year 1897, by
Fidelity, Casualty and Accident Companies
Authorized to Do Business in the State.

COLORADO BUSINESS FIDELITY, CASUALTY AND ACCIDENT COMPANIES,
FOR THE YEAR 1897.

NAMES OF COMPANIES.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.	Expense.	Tax.
Aetna Life Insurance Company (Accident Dep't), Connecticut.....	\$ 2,622,000 00	\$ 7,474 28	\$ 2,630 08	\$ 7,630 08	\$ 2,651 42	\$ 782 48
American Surety Company, New York.....	2,018,005 00	9,588 51	8,529 69	8,050 10	2,801 23	191 77
City Trust, Safe Deposit and Surety Company, Pennsylvania.....	5,000 00	37 50				75
Employers Liability Assurance Corporation, Great Britain.....	4,388,907 00	19,497 36	8,566 00	8,431 00	5,587 31	389 94
Fidelity and Casualty Company, New York.....	2,923,716 36	14,063 27	8,012 10	8,012 10	7,187 41	281 86
Fidelity and Deposit Company, Maryland.....	1,674,800 00	11,593 91		696 00	3,315 10	231 88
Frankfort Marine Accident and Plate Glass Insurance Co., Germany.	1,322,000 00	25,545 66	16,128 91		7,663 50	510 91
Guarantee Company of North America, Canada.....	64,000 00	354 38			4 98	7 08
Guarantors Liability Indemnity Company, Pennsylvania.....	320,000 00	5,069 50	1,719 88	942 00		100 18
Guarantors Finance Company, Pennsylvania.....	25,000 00	628 10				12 85
Hartford Steam Boiler Inspection and Insurance Co., Connecticut.....	829,500 00	7,774 25	762 60	4 20	3,894 42	155 48
Inter-State Casualty Company, New York.....	2,640,800 00	3,832 39	852 47	788 47		76 64
Lloyds Plate Glass Insurance Company, New York.....	100,123 30	2,508 09	1,013 42	690 95	613 51	50 16
London Guarantee and Accident Company (Ltd.), Great Britain.....	4,517,000 00	86,936 11	43,208 29	43,208 29		1,738 72
Metropolitan Plate Glass Insurance Company, New York.....	165,393 50	3,394 98	921 27	921 27		67 89
Mutual Bicyclists Protective Association, Colorado.....		1,385 64	803 21		290 85	27 71
National Surety Company, New York.....	28,251 00	109 45				2 18
New Jersey Plate Glass Insurance Company, New Jersey.....	131,972 72	1,787 01	641 50	641 50		35 74
New York Plate Glass Insurance Company, New York.....	140,562 07	2,565 76	1,217 81	1,235 28	1,065 39	51 31
Pacific Mutual Life Insurance Company (Accident Dep't), California..	4,767,100 00	15,180 09	8,177 16	8,177 16		303 60
Preferred Accident Insurance Company, New York.....	10,819,740 00	14,485 00	8,676 66	13,916 66		288 70

Standard Life and Accident Insurance Company, Michigan.....	926,550 00	13,335 30	8,079 32	8,079 32	2,683 11	267 91
Travelers Insurance Company (Accident Dep't), Connecticut.....	6,222,500 00	26,294 72	26,251 49	16,251 49	.....	525 89
Union Casualty and Surety Company, Missouri.....	2,351,038 00	43,972 62	29,495 96	29,495 96	2,945 00	879 45
United States Guarantee Company, New York.....	371,500 00	1,888 20	2 19	2 19	.....	26 76
United States Casualty Company, New York.....	12,782,000 00	13,478 40	9,453 98	8,796 78	4,523 23	269 57
United States Fidelity and Guaranty Company, Maryland.....	141,000 00	759 25	12 72
Totals	\$62,297,064 95	\$333,069 73	\$185,143 99	\$165,940 80	\$45,236 46	\$7,289 84

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ABSTRACTS—1897

Compiled from the Annual Statements of the Fidelity, Casualty and Accident Insurance Companies Licensed to Transact Business in this State, for the Year Ending on the Last Day of February, 1898, Showing Their Condition on the Thirty-first Day of December, 1897

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AETNA LIFE INSURANCE COMPANY.

(ACCIDENT DEPARTMENT.)

Principal Office.....Hartford, Conn.

(Organized in 1853.)

M. G. BULKLEY, PRESIDENT.

J. L. ENGLISH, SECRETARY.

CASH CAPITAL, \$1,750,000.

I. INCOME.

Net cash received for premiums.....	\$	590,975 18
Interest and rents.....		13,277 91
Total		604,253 09

II. DISBURSEMENTS.

Net paid policy holders.....	\$	262,890 33
Commissions or brokerage to agents.....		186,941 65
Salaries and expenses of agents.....		14,972 13
Medical examiners' fees and salaries.....		2,957 89
Salaries of officers and employees.....		15,715 35
Taxes, fees and licenses.....		7,760 86
Rent		6,144 86
Legal expenses.....		721 19
Furniture and fixtures, \$895.53; advertising, \$256.45; printing and stationery, \$6,862.80.....		8,014 78
All other items.....		13,233 85
Total disbursements.....		519,352 89

III. LEDGER ASSETS.

Book value of real estate.....	\$	511,681 00
Mortgage loans.....		24,542,856 65
Collateral loans.....		441,090 70
Book value of bonds and stocks.....		13,074,717 89
Cash in company's office, \$525,856.59; in banks, \$4,323,483.56.....		4,849,340 15
Bills receivable, \$18,092.59; agents' debit balances, \$35,732.09.....		53,824 68
Loans made to policy holders.....		1,289,865 00
Premium notes on policies in force.....		596,167 70
Total		45,359,543 77
Deduct ledger liabilities.....		11,054 16
Total net ledger assets (life and accident).....		\$ 45,348,489 61

NON-LEDGER ASSETS.

Outstanding interest.....	\$	977,179 71
Market value of bonds and stocks over book value.....		878,098 88
Premiums in course of collection.....		393,684 68
Gross assets.....		\$ 47,597,452 88
Deduct assets not admitted.....		12,485 77
Total admitted assets.....		\$ 47,584,967 11

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	63,137 36
Unearned premiums.....		197,539 64
Total liability life department.....		40,436,416 41
Total liabilities.....	\$	40,697,093 41
Paid up capital.....	\$	1,750,000 00
Surplus		5,137,873 70
Total	\$	47,584,967 11

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$	228,472,383 00
Premiums thereon.....		604,928 63
Net in force December 31, 1897.....		100,187,170 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—		
Risks written.....	\$	2,622,000 00
Premiums received.....		7,474 28
Losses paid.....		2,630 08
Losses incurred.....		7,630 08
Amount at risk end of year.....		1,044,820 00
Expense		2,340 12
State tax.....		149 40

AMERICAN SURETY COMPANY OF NEW YORK.

Principal Office.....New York, N. Y.

(Organized in 1854)

WALTER S. JOHNSTON, PRESIDENT. W. E. KEYES, SECRETARY.
CASH CAPITAL, \$2,500,000.

Amount of net ledger assets December 31 of previous year.....\$ 5,138,298 34

I. INCOME.

Net cash received for premiums.....	\$	1,130,985 12
Interest and rents.....		289,705 15
From all other sources.....		68,607 07
Total	\$	1,489,297 34

II. DISBURSEMENTS.

Net paid policy holders.....	\$	483,126 28
Stockholders for interest or dividends.....		200,000 00
Commissions or brokerage to agents.....		51,626 57
Salaries and expenses of agents.....		164,268 78
Medical examiners' fees and salaries.....		37,476 24
Salaries of officers and employees.....		199,711 13

Taxes, fees and license.....	88,964 61
Rent	77,510 00
Legal expenses, \$5,977.59; real estate expenses, \$73,672.89.....	79,650 48
Furniture and fixtures, \$1,696.99; advertising, \$4,274.61; printing and stationery, \$11,554.00.....	17,525 60
All other items.....	53,361 11
Total disbursements.....	\$ 1,453,220 80
Balance	5,174,374 88

III. LEDGER ASSETS.

Cost value of real estate.....	\$ 3,506,748 04
Mortgage loans.....	15,000 00
Collateral loans.....	110,953 06
Cost value of bonds and stocks.....	1,493,311 59
Cash in company's office, \$1,270.68; in banks, \$47,091.51.....	48,362 19
Total net ledger assets.....	\$ 5,174,374 88

NON-LEDGER ASSETS.

Outstanding interest.....	\$ 106,501 65
Market value of bonds and stocks over cost.....	94,861 50
Premiums in course of collection.....	153,908 04
Gross assets.....	\$ 5,529,646 07

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 295,685 30
Unearned premiums.....	624,484 01
Due and to become due for borrowed money.....	275,000 00
All other indebtedness.....	52,650 57
Total liabilities.....	\$ 1,247,819 88
Paid up capital.....	2,500,000 00
Surplus	1,781,826 19
Total	\$ 5,529,646 07

V. RISKS AND PREMIUMS.

Fidelity risks written in 1897.....	\$ 112,194,914 70
Premiums thereon.....	698,766 69
Net in force December 31, 1897.....	88,148,572 54
Surety risks written in 1897.....	156,504,432 00
Premiums thereon.....	704,786 80
Net in force December 31, 1897.....	134,984,520 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—	
Risks written.....	\$ 1,336,500 00
Premiums received.....	5,944 76
Losses paid.....	7,617 14
Losses incurred.....	7,137 55
Surety—	
Risks written.....	682,105 00
Premiums received.....	3,643 75
Losses paid.....	912 55
Losses incurred.....	912 55

Aggregate—	
Risks written.....	2,018,605 00
Premiums received.....	9,588 51
Losses paid.....	8,529 69
Losses incurred.....	8,050 10
Expense	2,801 23
State tax.....	191 77

CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1886.)

CHARLES M. SWAIN, PRESIDENT. JAMES F. LYND, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,708,745 17

I. INCOME.

Net cash received for premiums.....	\$ 205,276 83
Interest and rents.....	78,112 78
From all other sources.....	9,464 11
Total	\$ 292,853 72

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 48,013 70
Stockholders for interest or dividends.....	29,970 00
Commissions or brokerage to agents.....	16,906 15
Salaries and expenses of agents.....	47,676 33
Interest paid depositors.....	36,197 36
Salaries of officers and employees.....	54,092 07
Taxes, fees and licenses.....	11,058 75
Legal expenses.....	3,842 00
Depreciation in furniture and fixtures, \$1,700.00; advertising, \$6,588.53; printing and stationery, \$6,818.78.....	15,107 31
All other items.....	16,509 42
Total disbursements.....	\$ 279,373 09
Balance	2,722,225 80

III. LEDGER ASSETS.

Book value of real estate.....	\$ 514,062 64
Mortgage loans.....	175,950 00
Collateral loans.....	1,211,213 00
Book value of bonds and stocks.....	246,048 10
Cash in company's office, \$75,122.94; in banks, \$480,816.19.....	555,939 13
All other.....	19,012 93
Total	\$ 2,722,225 80

NON-LEDGER ASSETS.

Outstanding interest.....	\$	23,456 18
Due for reinsurance.....		7,083 36
Premiums in course of collection.....		18,220 28
Gross assets.....	\$	2,770,985 62
Deduct assets not admitted.....		11,003 96
Total admitted assets.....	\$	2,759,981 66

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	17,006 08
Unearned premiums.....		125,567 39
Dividends to stockholders unpaid.....		60 00
Expenses, etc.....		1,000 00
Due depositors.....		1,930,168 85
For return premiums, \$664.50; for insurance, \$5,697.....		6,361 50
Total liabilities.....	\$	2,080,163 82
Paid up capital.....		500,000 00
Surplus		179,817 84
Total	\$	2,759,981 66

V. RISKS AND PREMIUMS.

Surety risks written in 1897.....	\$	59,836,325 44
Premiums thereon.....		238,126 21
Net in force December 31, 1897.....		57,318,984 13

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Surety—		
Risks written.....	\$	5,000 00
Premiums received.....		37 50
Amount at risk end of year.....		5,000 00
State tax.....		75

UNITED STATES BRANCH
OF THE
EMPLOYERS LIABILITY ASSURANCE CORPOR-
ATION, LTD.

Principal Office.....Boston, Mass.

(Organized in 1880.)

GEORGE MONROE ENDICOTT, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 891,137 06

I. INCOME.

Net cash received for premiums.....	\$	1,058,004 23
Interest		50,933 22
Total	\$	1,108,937 45

II. DISBURSEMENTS.

Net paid policy holders.....	\$	620,659 51
Remitted to home office.....		65,405 75
Commissions or brokerage to agents.....		250,949 32
Salaries and expenses of agents.....		16,288 44
Salaries of officers and employees.....		42,433 97
Taxes, fees and licenses.....		23,906 37
Rent		17,356 01
Legal expenses and real estate expenses.....		5,197 63
Furniture and fixtures, \$1,783.79; advertising, \$7,300.30; printing and stationery, \$12,389.16.....		21,473 25
All other items.....		13,071 01
		<hr/>
Total disbursements.....	\$	1,076,741 26
Balance		923,333 25

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	895,029 53
Cash in company's office, \$800; in banks, \$357.34.....		1,157 34
Cash deposited with trustees.....		27,146 33
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Total net ledger assets.....	\$	923,333 25

NON-LEDGER ASSETS.

Outstanding interest.....	\$	7,137 09
Premiums in course of collection.....		221,085 36
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Gross assets.....	\$	1,151,555 70
Deduct assets not admitted.....		7,352 47
		<hr/>
Total admitted assets.....	\$	1,144,203 23

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	258,490 00
Unearned premiums.....		473,407 07
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Total liabilities.....	\$	731,897 07
Capital deposit.....		100,000 00
Surplus		312,306 16
		<hr/>
Total	\$	1,144,203 23

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$	45,769,080 00
Premiums thereon.....		203,418 15
Net in force December 31, 1897.....		28,883,900 00
Employers' liability risks written in 1897.....		235,942,967 00
Premiums thereon.....		1,048,635 41
Net in force December 31, 1897.....		181,052,813 00
Fidelity risks written in 1897.....		7,236,295 00
Premiums thereon.....		32,161 31
Net in force December 31, 1897.....		5,938,920 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....	\$ 1,674,657 00
Premiums received.....	7,442 92
Losses paid.....	7,222 55
Losses incurred.....	7,572 55
Amount at risk at end of year.....	1,674,657 00
Employers' liability—	
Risks written.....	2,548,150 00
Premiums received.....	11,325 11
Losses paid.....	1,343 45
Losses incurred.....	858 45
Amount at risk end of year.....	2,548,150 00
Fidelity—	
Risks written.....	164,100 00
Premiums received.....	729 33
Amount at risk end of year.....	164,100 00
Aggregate—	
Risks written.....	4,386,907 00
Premiums received.....	19,497 36
Losses paid.....	8,566 00
Losses incurred.....	8,431 00
Amount at risk end of year.....	4,386,907 00
Expense	5,587 31
State tax.....	389 94

FIDELITY AND CASUALTY COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1876.)

GEORGE F. SEWARD, PRESIDENT. ROBERT J. HILLAS, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,154,256 52

I. INCOME.

Net cash received for premiums.....	\$ 2,944,245 29
Interest	124,452 36
From all other sources.....	11,862 50
Total	\$ 3,080,560 15

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 1,453,501 13
Stockholders for interest or dividends.....	45,000 00
Commissions or brokerage to agents.....	763,924 04
Salaries and expenses of agents.....	190,847 59
Medical examiners' fees and salaries.....	105,760 32
Salaries of officers and employees.....	131,127 11
Taxes, fees and licenses.....	50,231 13

Rent	48,126 51
Legal expenses, \$2,449.66; real estate expenses, \$22,027.04.....	24,476 70
Furniture and fixtures, \$8,562.40; advertising, \$7,731.90; printing and stationery, \$37,079.37.....	53,373 67
All other items.....	57,581 18
Total disbursements.....\$	2,923,949 33
Balance	2,310,867 29

III. LEDGER ASSETS.

Book value of real estate.....\$	589,743 81
Book value of bonds and stocks.....	1,568,486 16
Cash in company's office, \$38,801; in banks, \$88,019.78.....	126,820 78
Bills receivable, \$5,246.62; agents' debit balances, \$20,569.92.....	25,816 54
Total net ledger assets.....\$	2,310,867 29

NON-LEDGER ASSETS.

Outstanding interest.....\$	3,657 47
Market value of bonds and stocks over book value.....	81,466 34
Premiums in course of collection.....	400,221 56
Reserve reinsurance deposit.....	21,495 48
Gross assets.....\$	2,817,708 14
Deduct assets not admitted.....	27,117 57
Total admitted assets.....\$	2,790,590 57

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....\$	459,396 09
Unearned premiums.....	1,592,898 04
Salaries, etc., due.....	25,697 00
Total liabilities.....\$	2,077,991 13
Paid up capital.....	250,000 00
Surplus	462,599 44
Total	2,790,590 57

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....\$	395,961,178 10
Premiums thereon.....	1,214,593 58
Net in force December 31, 1897.....	273,307,609 66
Employers' liability risks written in 1897.....	200,917,500 00
Premiums thereon.....	1,508,306 47
Net in force December 31, 1897.....	170,775,500 00
Burglary risks written in 1897.....	46,337,750 14
Premiums thereon.....	256,047 69
Net in force December 31, 1897.....	27,553,569 56
Fidelity risks written in 1897.....	53,325,150 74
Premiums thereon.....	292,251 72
Net in force December 31, 1897.....	40,937,225 74
Plate glass risks written in 1897.....	11,887,399 84
Premiums thereon.....	296,626 47
Net in force December 31, 1897.....	9,838,589 66
Steam boiler risks written in 1897.....	92,643,809 00
Premiums thereon.....	360,619 71
Net in force December 31, 1897.....	99,145,659 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....	\$ 2,164,110 00
Premiums received.....	5,862 81
Losses paid.....	4,937 48
Losses incurred.....	4,937 48
Employers' Liability—	
Risks written.....	301,500 00
Premiums received.....	3,533 58
Losses paid.....	1,969 45
Losses incurred.....	1,969 45
Burglary—	
Risks written.....	144,640 00
Premiums received.....	1,232 79
Losses paid.....	433 72
Losses incurred.....	433 72
Fidelity and Surety—	
Risks written.....	25,700 00
Premiums received.....	191 90
Plate Glass—	
Risks written.....	81,266 36
Premiums received.....	2,420 44
Losses paid.....	671 45
Losses incurred.....	671 45
Steam Boilers—	
Risks written.....	206,500 00
Premiums received.....	851 75
Aggregate—	
Risks written.....	2,923,716 36
Premiums received.....	14,093 27
Losses paid.....	8,012 10
Losses incurred.....	8,012 10
Expense	7,187 41
State tax.....	281 86

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Principal Office.....Baltimore, Md.

(Organized in 1890.)

EDWIN WARFIELD, PRESIDENT.

H. E. BOSLER, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,141,222 06

I. INCOME.

Net cash received for premiums.....	\$ 783,365 24
Interest and rents.....	92,858 31
From all other sources.....	24,306 16
Total	\$ 900,529 71

II. DISBURSEMENTS.

Net paid policy holders.....	\$	149,477 12
Stockholders for interest or dividends.....		80,000 00
Commissions or brokerage to agents.....		183,521 56
Salaries and expenses of agents.....		4,834 56
Medical examiners' fees and salaries.....		17,564 04
Salaries of officers and employees.....		60,262 01
Taxes, fees and licenses.....		21,179 09
Rent		7,600 00
Legal expenses, \$6,121.68; real estate expenses, \$9,816.86.....		15,938 54
Furniture and fixtures, \$2,342.60; advertising, \$6,736.38; printing and stationery, \$13,247.27.....		22,326 35
All other items.....		71,660 94
		<hr/>
Total disbursements.....	\$	642,364 21
Balance		2,399,387 56

III. LEDGER ASSETS.

Book value of real estate.....	\$	600,000 00
Book value of bonds and stocks.....		1,610,800 00
Cash in company's office and in banks.....		188,587 56
		<hr/>
Total net ledger assets.....	\$	2,399,387 56

NON-LEDGER ASSETS.

Premiums in course of collection.....	\$	101,136 77
		<hr/>
Total admitted assets.....	\$	2,500,524 33

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	28,337 49
Unearned premiums.....		435,089 69
		<hr/>
Total liabilities.....	\$	463,427 18
Paid up capital.....		1,000,000 00
Surplus		1,037,097 15
		<hr/>
Total	\$	2,500,524 33

V. RISKS AND PREMIUMS.

Surety risks written in 1897.....	\$	149,176,060 16
Premiums thereon.....		845,243 03
Net in force December 31, 1897.....		131,770,088 87

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Surety—

Risks written.....	\$	1,674,800 00
Premiums received.....		11,593 91
Losses incurred.....		606 00
Amount at risk end of year.....		1,582,900 00
Expense incurred in Colorado in 1897.....		3,315 10
State tax.....		231 88

UNITED STATES BRANCH
OF THE
FRANKFORT MARINE ACCIDENT AND PLATE
GLASS INSURANCE COMPANY.

Principal Office.....Chicago, Ill.

(Organized in 1865.)

F. G. VOSS, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 8,120 52

I. INCOME.

Net cash received for premiums.....	\$	284,756 39
Interest		7,500 00
Total	\$	292,256 39

II. DISBURSEMENTS.

Net paid policy holders.....	\$	83,154 36
Commissions or brokerage to agents.....		83,893 26
Salaries and expenses of agents.....		22,227 64
Medical examiners' fees and salaries.....		2,727 25
Taxes, fees and licenses.....		4,329 69
Advertising, \$781.62; printing and stationery, \$4,000.56.....		4,782 18
All other items.....		1,113 07
Total disbursements.....	\$	202,227 45
Balance		298,149 46

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	274,476 25
Cash in banks and in hands of trustees.....		23,673 21
Total net ledger assets.....	\$	298,149 46

NON-LEDGER ASSETS.

Outstanding interest.....	\$	1,333 35
Market value of bonds and stocks over book value.....		56,043 75
Premiums in course of collection.....		84,471 40
Gross assets.....	\$	439,997 96

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	33,043 44
Unearned premiums.....		174,962 97
Total liabilities.....	\$	213,006 41
Deposit capital.....		200,000 00
Surplus		26,991 55
Total	\$	439,997 96

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$	6,862,000	00
Premiums thereon.....		86,767	55
Net in force December 31, 1897.....		5,529,000	00
Employers' liability risks written in 1897.....		33,020,000	00
Premiums thereon.....		288,875	13
Net in force December 31, 1897.....		30,160,000	00
Plate glass risks written in 1897.....		1,687,831	00
Premiums thereon.....		23,010	09
Net in force December 31, 1897.....		1,399,385	38

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—			
Risks written.....	\$	382,000	00
Premiums received.....		10,348	02
Losses paid.....		12,476	18
Employers' Liability—			
Risks written.....		828,000	00
Premiums received.....		14,176	59
Losses paid.....		3,883	15
Plate Glass—			
Risks written.....		112,000	00
Premiums received.....		1,021	05
Losses paid.....		269	58
Aggregate—			
Risks written.....		1,322,000	00
Premiums received.....		25,545	66
Losses paid.....		16,128	91
Expense incurred in Colorado in 1897.....		7,663	50
State tax.....		510	91

UNITED STATES BRANCH
OF THE

GUARANTEE COMPANY OF NORTH AMERICA.

Principal Office.....Montreal, Canada

(Organized in 1872.)

EDWARD RAWLINGS, PRESIDENT. ROBERT KERR, SECRETARY.

Amount of net ledger assets December 31 of previous year.....\$ 867,052 58

I. INCOME.

Net cash received for premiums.....	\$	193,869	64
Interest and rent.....		37,116	84
Total	\$	230,986	48

II. DISBURSEMENTS.

Net paid policy holders.....	\$	36,789 15
Stockholders for interest or dividends.....		18,276 00
Commissions or brokerage to agents.....		5,926 98
Salaries and expenses of agents.....		21,940 49
Medical examiners' fees and salaries.....		25,096 23
Salaries of officers and employees.....		38,815 01
Taxes, fees and licenses.....		7,896 00
Rent		8,123 85
Legal expenses.....		1,719 00
Furniture and fixtures, advertising, printing and stationery.....		4,852 42
All other items.....		9,572 00
Total disbursements.....	\$	179,007 13
Balance		919,031 93

III. LEDGER ASSETS.

Book value of real estate.....	\$	69,885 33
Mortgage loans.....		5,430 00
Book value of bonds and stocks.....		749,833 66
Cash in company's office, \$887.18; in banks, \$88,355.01.....		89,242 19
All other items.....		4,640 75
Total net ledger assets.....	\$	919,031 93

NON-LEDGER ASSETS.

Outstanding interest.....	\$	7,767 08
Market value of furniture bought.....		314 10
Market value of bonds and stocks over book value.....		21,965 00
Premiums in course of collection.....		10,614 00
Gross assets.....	\$	959,692 11
Deduct assets not admitted.....		3,495 48
Total admitted assets.....	\$	956,196 63

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	87,603 25
Unearned premiums.....		106,984 97
Salaries, etc., due.....		6,680 00
Commissions and brokerage due agents and brokers.....		530 70
All other liabilities.....		5,000 00
Total liabilities.....	\$	206,798 92
Deposit capital.....		304,600 00
Surplus		444,797 71
Total	\$	956,196 63

V. RISKS AND PREMIUMS.

Guaranty risks written in 1897.....	\$	53,115,810 00
Premiums thereon.....		239,748 29
Net in force December 31, 1897.....		43,196,496 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—

Risks written.....	\$	64,000 00
Premiums received.....		354 38
Amount at risk end of year.....		55,000 00
Expense		4 98
State tax.....		7 08

GUARANTORS FINANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1897.)

THOS. V. COOPER, PRESIDENT. WM. H. KNORR, SECRETARY.

CASH CAPITAL, \$725,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,374,750 00

I. INCOME.

Net cash received for premiums.....	\$	48,326 70
Interest		28,783 25
From all other sources.....		273,711 39
		350,821 39
Total	\$	350,821 39

II. DISBURSEMENTS.

Net paid policy holders.....	\$	22,484 30
Commissions or brokerage to agents.....		8,414 97
Salaries and expenses of agents.....		1,037 29
Inspections		2,076 09
Salaries of officers and employees.....		11,482 07
Taxes, fees and licenses.....		1,265 35
Legal expenses.....		8,204 89
Advertising, printing and stationery.....		6,952 79
All other items.....		6,042 93
		67,960 68
Total disbursements.....	\$	67,960 68
Balance		1,657,610 66

III. LEDGER ASSETS.

Book value of real estate.....	\$	250,000 00
Mortgage loans.....		266,169 00
Collateral loans.....		119,338 02
Book value of bonds and stocks.....		687,000 00
Cash in company's office, \$106.16; in banks, \$4,622.30.....		4,728 46
Bills receivable, \$10,061.05; agents' debit balances, \$21,663.59.....		31,724 64
All other items.....		298,650 54
		1,657,610 66
Total	\$	1,657,610 66
Deduct ledger liabilities.....		462,531 11
		1,195,079 55
Total net ledger assets.....	\$	1,195,079 55

NON-LEDGER ASSETS.

Outstanding interest.....	\$	12,499 94
Premiums in course of collection.....		80,455 37
		92,955 31
Gross assets.....	\$	1,288,034 86

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	82,036 14
Unearned premiums.....		158,829 88
Salaries, etc., due.....		3,119 27
All other liabilities.....		100,000 00
		<hr/>
Total liabilities.....	\$	343,985 29
Paid up capital.....		725,000 00
Surplus		219,049 57
		<hr/>
Total	\$	1,288,034 86

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$	463,839 00
Premiums thereon.....		1,867 03
Net in force December 31, 1897.....		239,000 00
Employers' liability risks written in 1897.....	40,983,153 00	
Premiums thereon.....		381,518 25
Net in force December 31, 1897.....	26,880,350 00	
Burglary risks written in 1897.....		117,549 00
Premiums thereon.....		1,136 19
Net in force December 31, 1897.....		108,650 00
Fidelity risks written in 1897.....	5,186,646 00	
Premiums thereon.....		45,682 78
Net in force December 31, 1897.....	2,074,000 00	
Plate glass risks written in 1897.....		20,839 00
Premiums thereon.....		323 04
Net in force December 31, 1897.....		2,000 00
Steam boiler risks written in 1897.....	5,721,323 00	
Premiums thereon.....		31,670 39
Net in force December 31, 1897.....	5,836,400 00	

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Guarantors Liability Indemnity Association—		
Accident, Employers' Liability and Steam Boiler—		
Risks written.....	\$	320,000 00
Premiums received.....		5,059 50
Losses paid.....		1,719 88
Losses incurred.....		942 00
Amount at risk end of year.....		430,000 00
Guarantors Finance Company—		
Employers' Liability and Steam Boiler—		
Risks written.....		25,000 00
Premiums received.....		628 10
Amount at risk end of year.....		25,000 00
Aggregate—		
Risks written.....		345,000 00
Premiums received.....		5,687 60
Losses paid.....		1,719 88
Losses incurred.....		942 00
Amount at risk end of year.....		455,000 00
State tax.....		113 45

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1866.)

J. M. ALLEN, PRESIDENT.

J. B. PIERCE, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,842,706 89

I. INCOME.

Net cash received for premiums.....	\$	903,671 73
Interest		89,847 30
From all other sources.....		2,157 41
Total	\$	995,676 44

II. DISBURSEMENTS.

Net paid policy holders.....	\$	59,267 03
Stockholders for interest or dividends.....		60,000 00
Commissions or brokerage to agents.....		213,259 44
Salaries and expenses of agents.....		91,662 73
Inspections		315,156 97
Salaries of officers and employees.....		42,424 00
Taxes, fees and licenses.....		16,533 91
Rent		4,250 00
Legal expenses.....		1,350 39
Furniture and fixtures, advertising, printing and stationery.....		33,415 00
All other items.....		49,356 08
Total disbursements.....	\$	886,675 55
Balance		1,951,707 78

III. LEDGER ASSETS.

Book value of real estate.....	\$	55,655 39
Mortgage loans.....		335,775 00
Book value of bonds and stocks.....		1,490,845 63
Cash in company's office, \$6,409.11; in banks, \$63,022.65.....		69,431 76
Total net ledger assets.....	\$	1,951,707 78

NON-LEDGER ASSETS.

Outstanding interest.....	\$	34,776 74
Market value of bonds and stocks over book value.....		12,995 87
Premiums in course of collection.....		238,158 42
Total admitted assets.....	\$	2,237,638 81

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	14,692 38
Unearned premiums.....		1,275,786 77
		<hr/>
Total liabilities.....	\$	1,290,479 15
Paid up capital.....		500,000 00
Surplus		447,159 66
		<hr/>
Total	\$	2,237,638 81

V. RISKS AND PREMIUMS.

Steam boiler risks written in 1897.....	\$	111,840,542 00
Premiums thereon.....		976,500 39
Net in force December 31, 1897.....		274,330,707 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Steam Boiler—		
Risks written.....	\$	829,500 00
Premiums received.....		7,774 25
Losses paid.....		762 60
Losses incurred.....		4 20
Expense		3,894 42
State tax.....		155 48

INTER STATE CASUALTY COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1893.)

GEORGE E. HAMLIN, PRESIDENT. EARLES F. HOLMES, SECRETARY.

CASH CAPITAL, \$100,000.

Amount of net ledger assets December 31 of previous year.....\$ 171,144 67

I. INCOME.

Net cash received for premiums.....	\$	123,789 40
Interest		5,460 00
From all other sources.....		22,207 75
		<hr/>
Total	\$	151,457 15

II. DISBURSEMENTS.

Net paid policy holders.....	\$	27,985 86
Commissions or brokerage to agents.....		44,573 96
Salaries and expenses of agents.....		14,161 97
Medical examiners' fees and salaries.....		3,117 63
Salaries of officers and employees.....		25,802 25
Taxes, fees and licenses.....		4,011 19
Rent		3,833 34

Legal expenses.....	4,623 77
Advertising, \$2,565.19; printing and stationery, \$5,505.69.....	8,070 88
All other items.....	5,796 19
<hr/>	
Total disbursements.....\$	141,977 04
Balance	180,624 78

III. LEDGER ASSETS.

Book value of bonds.....\$	163,043 75
Cash in companys' office, \$1,097.13; in banks, \$16,353.60.....	17,450 73
Bills receivable.....	130 30
<hr/>	
Total	\$ 180,624 78

NON-LEDGER ASSETS.

Outstanding interest.....\$	1,258 33
Market value of bonds and stocks over book value.....	2,002 50
Premiums in course of collection.....	15,219 05
<hr/>	
Gross assets.....\$	199,104 66

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....\$	16,111 84
Unearned premiums.....	41,416 42
Salaries, etc., due.....	1,178 39
For reinsurance.....	180 40
<hr/>	
Total liabilities.....\$	58,887 05
Paid up capital.....	100,000 00
Surplus	40,217 61
<hr/>	
Total	\$ 199,104 66

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....\$	81,701,510 00
Premiums thereon.....	130,463 62
Net in force December 31, 1897.....	37,016,406 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....\$	2,640,800 00
Premiums received.....	3,832 39
Losses paid.....	852 47
Losses incurred.....	788 47
State tax.....	76 64

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1882.)

WM. T. WOODS, PRESIDENT. CHAS. E. W. CHAMBERS, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 622,438 32

I. INCOME.

Net cash received for premiums.....	\$ 385,934 53
Interest and rents.....	29,502 29
From all other sources.....	593 45
Total	\$ 416,030 27

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 124,725 27
Stockholders for interest or dividends.....	50,000 00
Commissions or brokerage to agents.....	103,931 76
Salaries and expenses of agents.....	4,653 21
Salaries of officers and employees.....	54,519 28
Taxes, fees and licenses.....	13,296 98
Rent	2,734 94
Legal expenses and real estate expenses.....	3,985 96
Furniture and fixtures, \$391.70; advertising, \$6,082.63; printing and stationery, \$2,753.09.....	9,227 42
All other items.....	9,463 73
Total disbursements.....	\$ 376,538 55
Balance	661,930 04

III. LEDGER ASSETS.

Book value of real estate.....	\$ 245,763 18
Mortgage loans.....	20,000 00
Book value of bonds and stocks.....	368,805 21
Cash in company's office, \$5,262.58; in banks, \$22,099.07.....	27,361 65
Total net ledger assets.....	\$ 661,930 04

NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$ 19,236 82
Premiums in course of collection.....	45,654 04
Gross assets.....	\$ 726,820 90
Deduct assets not admitted.....	12,193 12
Total admitted assets.....	\$ 714,627 78

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	1,601 61
Unearned premiums.....		201,483 53
Salaries, etc., due.....		13,255 72
<hr/>		
Total liabilities.....	\$	216,340 86
Paid up capital.....		250,000 00
Surplus		248,286 92
<hr/>		
Total	\$	714,627 78

V. RISKS AND PREMIUMS.

Plate glass risks written in 1897.....	\$	15,941,161 00
Premiums thereon.....		417,016 16
Net in force December 31, 1897.....		16,434,140 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Plate Glass—		
Risks written.....	\$	100,129 30
Premiums received.....		2,508 09
Losses paid.....		1,013 42
Losses incurred.....		690 95
Amount at risk end of year....		100,129 30
Expense		613 51
State tax.....		50 16

UNITED STATES BRANCH
OF THE
LONDON GUARANTEE AND ACCIDENT COMPANY,
LTD.

Principal Office.....Chicago, Ill.

(Organized in 1892.)

A. W. MASTERS, GENERAL MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 680,619 13

I. INCOME.

Net cash received for premiums.....	\$	717,050 88
Interest		26,648 52
<hr/>		
Total	\$	743,699 20

II. DISBURSEMENTS.

Net paid policy holders.....	\$	337,697 30
Remitted to home office.....		21,498 10
Commissions or brokerage to agents.....		196,651 30

Salaries and expenses of agents.....	10,017 67
Medical examiners' fees and salaries.....	11,729 77
Salaries of officers and employees.....	37,476 50
Taxes, fees and licenses.....	12,954 85
Rent	3,849 96
Legal expenses.....	6,905 47
Furniture and fixtures, \$1,302.62; advertising, \$2,931.53; printing and stationery, \$6,174.89.....	10,409 04
All other items.....	11,522 99
Total disbursements.....	\$ 660,712 95
Balance	763,605 38

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 734,459 70
Cash in company's office, \$749.02; in banks, \$28,396.66.....	29,145 68
Total net ledger assets.....	\$ 763,605 38

NON-LEDGER ASSETS.

Outstanding interest.....	\$ 7,020 65
Market value of bonds and stocks over book value.....	27,009 70
Premiums in course of collection.....	111,835 74
Gross assets.....	\$ 909,471 07

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 242,618 77
Unearned premiums.....	339,665 72
All other.....	7,873 63
Total liabilities.....	\$ 590,158 12
Statutory deposit.....	200,000 00
Surplus	119,312 95
Total	\$ 909,471 07

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$ 23,074,850 00
Premiums thereon.....	180,222 54
Net in force December 31, 1897.....	15,698,650 00
Employers' liability risks written in 1897.....	69,077,500 00
Premiums thereon.....	662,593 62
Net in force December 31, 1897.....	61,452,500 00
Fidelity risks written in 1897.....	1,263,600 00
Premiums thereon.....	7,542 58
Net in force December 31, 1897.....	1,026,600 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....	\$ 2,812,000 00
Premiums received.....	49,975 60
Losses paid.....	37,483 23
Losses incurred.....	37,483 23
Amount at risk end of year.....	2,305,000 00
Employers' Liability—	
Risks written.....	1,705,000 00
Premiums received.....	36,960 51

Losses paid.....	5,725 06
Losses incurred.....	5,725 06
Amount at risk end of year.....	1,455,000 00
Aggregate—	
Risks written.....	4,517,000 00
Premiums received.....	86,936 11
Losses paid.....	43,208 29
Losses incurred.....	43,208 29
Amount at risk end of year.....	3,760,000 00
State tax.....	1,738 72

METROPOLITAN PLATE GLASS INSURANCE COMPANY.

Principal Office.....66 Liberty Street, New York, N. Y.

(Organized in 1874.)

EUGENE H. WINSLOW, PRESIDENT. S. WM. BURTON, SECRETARY.

CASH CAPITAL, \$100,000.

Amount of net ledger assets December 31 of previous year.....\$ 427,183 34

I. INCOME.

Net cash received for premiums.....	\$ 264,575 42
Interest	14,469 39
Total income.....	\$ 279,044 81
Sum	706,228 15

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 85,769 11
Stockholders for interest or dividends.....	18,000 00
Commissions or brokerage to agents.....	80,926 32
Salaries and expenses of agents.....	5,956 20
Salaries of officers, \$8,375.00; employees, \$18,297.11.....	26,672 11
Taxes, fees and licenses.....	8,344 28
Real estate expenses.....	2,111 53
Furniture and fixtures, \$11.00; advertising, \$2,240.73; printing and stationery, \$2,066.54.....	4,318 27
All other items.....	8,721 34
Total disbursements.....	\$ 240,819 16
Balance	465,408 99

III. LEDGER ASSETS.

Book value of real estate.....	\$ 150,000 00
Book value of bonds and stocks.....	266,855 49
Cash in company's office, \$1,816.80; in banks, \$46,736.70.....	48,553 50
Total net ledger assets.....	\$ 465,408 99

NON-LEDGER ASSETS.

Outstanding interest.....	\$	1,989 83
Market value of bonds and stocks over book value.....		5,277 01
Premiums in course of collection.....		40,186 69
Total admitted assets.....	\$	512,862 52

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	2,200 00
Unearned premiums.....		133,736 98
Commissions and brokerage due agents and brokers.....		10,046 67
All other liabilities.....		3,756 50
Total liabilities.....	\$	149,740 15
Paid up capital.....		100,000 00
Surplus		263,122 37
Total	\$	512,862 52

V. RISKS AND PREMIUMS.

Plate glass risks written in 1897.....	\$	12,346,898 00
Premiums thereon.....		304,502 43
Net in force December 31, 1897.....		10,573,575 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Plate Glass—		
Risks written.....	\$	165,393 50
Premiums received.....		3,394 98
Losses paid.....		921 27
Losses incurred.....		921 27
Amount at risk end of year.....		165,393 50
State tax.....		67 89

MUTUAL BICYCLIST PROTECTIVE ASSOCIATION.

Principal Office.....Denver, Colo.

(Organized in 1897.)

MERRITT W. GANO, PRESIDENT. W. E. BATES, SECRETARY.

Amount of net ledger assets August 1, 1897.....\$ 1,138 83

I. INCOME.

Net cash received for premiums.....	\$	1,385 64
From all other sources.....		94 00
Total	\$	1,480 04

II. DISBURSEMENTS.

Salaries of officers and employees.....	\$	642 35
Printing and stationery.....		229 80
Rewards paid.....		203 80
Wheels replaced.....		803 20
All other.....		290 86
Total disbursements.....	\$	2,169 81
Balance		449 06
Expense		290 85
State tax.....		27 71

NATIONAL SURETY COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1897.)

CHARLES A. DEAN, PRESIDENT. BALLARD M'CALL, SECRETARY.

CASH CAPITAL, \$500,000.

I. INCOME.

Net cash received for premiums.....	\$	204,963 02
Interest		12,653 08
Surplus paid in at commencement of business.....		500,000 00
All other.....		426 66
Total	\$	718,042 76

II. DISBURSEMENTS.

Net paid policy holders.....	\$	7,508 50
Commissions or brokerage to agents.....		18,297 91
Salaries and expenses of agents.....		13,736 69
Salaries of officers and employees.....		21,865 01
Taxes, fees and licenses.....		5,108 73
Rent		7,124 76
Legal expenses.....		2,957 15
Furniture and fixtures, advertising, printing and stationery.....		9,663 22
All other items.....		8,088 29
Total disbursements.....	\$	94,350 26
Balance		1,123,692 50

III. LEDGER ASSETS.

Mortgage loans.....	\$	43,325 00
Book value of bonds and stocks.....		1,072,625 75
Cash in company's office and in bank.....		7,741 75
Total net ledger assets.....	\$	1,123,692 50

NON-LEDGER ASSETS.

Outstanding interest.....	\$	6,643 99
Market value of bonds and stocks over book value.....		6,086 78
Premiums in course of collection.....		47,309 53
		<hr/>
Total admitted assets.....	\$	1,183,732 85

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	4,657 18
Unearned premiums.....		112,797 97
Special reserve for contingent claims.....		23,687 24
Salaries, etc., due.....		2,552 00
		<hr/>
Total liabilities.....	\$	143,694 39
Paid up capital.....		500,000 00
Surplus		540,038 46
		<hr/>
Total	\$	1,183,732 85

V. RISKS AND PREMIUMS.

Fidelity risks written in 1897.....	\$	26,204,082 00
Premiums thereon.....		93,138 13
Net in force December 31, 1897.....		28,544,839 00
Surety risks written in 1897.....		18,191,949 00
Premiums thereon.....		67,371 06
Net in force December 31, 1897.....		32,872,626 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—		
Risks written.....	\$	15,000 00
Premiums received.....		60 00
Amount at risk end of year.....		15,000 00
Surety—		
Risks written.....		13,251 00
Premiums received.....		49 45
Amount at risk end of year.....		12,751 00
Aggregate—		
Risks written.....		28,251 00
Premiums received.....		109 45
Amount at risk end of year.....		27,751 00
State tax.....		2 18

NEW JERSEY PLATE GLASS INSURANCE COMPANY.

Principal Office.....Newark, N. J.

(Organized in 1868.)

SAMUEL C. HOAGLAND, PRESIDENT. JAMES S. HEDDIN, SECRETARY.
CASH CAPITAL, \$100,000.

Amount of net ledger assets December 31 of previous year.....\$ 145,788 30

I. INCOME.

Net cash received for premiums.....	\$	77,974 71
Interest and rent.....		6,707 19
Total		84,681 90

II. DISBURSEMENTS.

Net paid policy holders.....	\$	25,090 01
Stockholders for interest or dividends.....		5,937 00
Commissions or brokerage to agents.....		24,869 50
Salaries and expenses of agents.....		1,258 10
Salaries of officers and employees.....		7,058 48
Taxes, fees and licenses.....		3,612 25
Rent		746 50
Legal expenses.....		547 27
Furniture and fixtures, advertising, printing and stationery.....		1,260 31
All other items.....		4,863 73
Total disbursements.....		75,243 15
Balance		155,227 05

III. LEDGER ASSETS.

Book value of real estate.....	\$	4,579 05
Mortgage loans.....		135,095 00
Cash in company's office, \$1,748.70; in banks, \$13,477.20.....		15,225 90
Bills receivable, \$345.42; agents' debit balances, \$23.60.....		369 02
Total		155,268 97
Deduct ledger liabilities.....		41 92
Total net ledger assets.....		155,227 05

NON-LEDGER ASSETS.

Outstanding interest.....	\$	1,557 98
Market value of real estate over book value.....		2,420 95
Premiums in course of collection.....		8,633 30
Gross assets.....		167,839 28
Deduct assets not admitted.....		369 02
Total admitted assets.....		167,470 26

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	747 59
Unearned premiums.....		41,390 46
Dividends to stockholders unpaid.....		63 00
Salaries, etc., due.....		718 73
		<hr/>
Total liabilities.....	\$	42,919 78
Paid up capital.....		100,000 00
Surplus		24,550 48
		<hr/>
Total	\$	167,470 26

V. RISKS AND PREMIUMS.

Plate glass risks written in 1897.....	\$	3,919,488 00
Premiums thereon.....		97,401 00
Net in force December 31, 1897.....		3,350,428 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Plate Glass—		
Risks written.....	\$	131,972 72
Premiums received.....		1,787 01
Losses paid.....		641 50
Losses incurred.....		641 50
Amount at risk end of year.....		117,713 21
State tax.....		35 74

NEW YORK PLATE GLASS INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1891.)

MAX DANZIGER, PRESIDENT. MAJOR A. WHITE, SECRETARY.

CASH CAPITAL, \$100,000.

Amount of net ledger assets December 31 of previous year.....\$ 290,563 73

I. INCOME.

Net cash received for premiums.....	\$	219,896 30
Interest		12,725 23
From all other sources.....		1,052 50
		<hr/>
Total	\$	233,674 03

II. DISBURSEMENTS.

Net paid policy holders.....	\$	63,234 42
Stockholders for interest or dividends.....		10,000 00
Commissions or brokerage to agents.....		58,530 98
Salaries and expenses of agents.....		10,720 65
Salaries of officers and employees.....		24,836 00
Taxes, fees and licenses.....		5,424 83
Rent		3,718 92

Legal expenses.....	4,214 00
Furniture and fixtures, advertising, printing and stationery.....	1,694 49
All other items.....	8,470 94
	<hr/>
Total disbursements.....	\$ 186,673 37
Balance	337,564 39

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 316,310 99
Cash in company's office, \$2,158.82; in banks, \$19,094.58.....	21,253 40
	<hr/>
Total net ledger assets.....	\$ 337,564 39

NON-LEDGER ASSETS.

Premiums in course of collection.....	\$ 28,069 39
	<hr/>
Gross assets.....	\$ 365,633 78
Deduct assets not admitted.....	460 99
	<hr/>
Total admitted assets.....	\$ 365,172 79

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 1,005 50
Unearned premiums.....	110,851 25
Dividends to stockholders unpaid.....	5,000 00
Salaries, etc., due.....	482 46
For return premiums.....	702 80
	<hr/>
Total liabilities.....	\$ 118,042 01
Paid up capital.....	100,000 00
Surplus	147,130 78
	<hr/>
Total	\$ 365,172 79

V. RISKS AND PREMIUMS.

Plate glass risks written in 1897.....	\$ 11,701,123 36
Premiums thereon.....	275,211 23
Net in force December 31, 1897.....	9,513,263 34

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Plate Glass—	
Risks written.....	\$ 140,562 07
Premiums received.....	2,565 76
Losses paid.....	1,217 81
Losses incurred.....	1,295 28
Expense	1,065 39
State tax.....	51 31

PACIFIC MUTUAL LIFE INSURANCE COMPANY.
(ACCIDENT DEPARTMENT.)

Principal Office.....San Francisco, Cal.

(Organized in 1867.)

GEORGE A. MOORE, PRESIDENT. J. N. PATTON, SECRETARY.
CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,952,987 46

I. INCOME.

Net cash received for premiums.....\$ 262,578 98

II. DISBURSEMENTS.

Net paid policy holders.....	123,114 62
Commissions or brokerage to agents.....	92,787 46
Salaries and expenses of agents.....	6,607 00
Medical examiners' fees and salaries.....	3,293 07
Salaries of officers and employees.....	22,567 90
Taxes, fees and licenses.....	4,798 04
Rent	2,422 50
Legal expenses.....	7,824 41
Furniture and fixtures, advertising, printing and stationery.....	4,995 24
All other items.....	3,207 75
Total disbursements.....	271,617 99

III. LEDGER ASSETS.

Total net ledger assets as per life statement.....\$ 2,999,874 10

NON-LEDGER ASSETS.

Due from other companies for reinsurance.....	1,284 72
Premiums in course of collection.....	65,208 75
Gross assets.....	66,493 47
Total admitted assets.....	3,238,887 66

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	11,450 00
Unearned premiums.....	102,255 00
Total liabilities.....	113,705 00
Paid up capital.....	200,000 00

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	78,240,750 00
Premiums thereon.....	341,255 11
Net in force December 31, 1897.....	45,120,598 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....	\$ 4,767,100 00
Premiums received.....	15,180 09
Losses paid.....	8,177 16
Losses incurred.....	8,177 16
Amount at risk end of year.....	3,212,350 00
State tax.....	303 60

PREFERRED ACCIDENT INSURANCE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1893.)

PHINEAS C. LOUNSBURY, PRESIDENT. K. C. ATWOOD, SECRETARY.

CASH CAPITAL, \$100,000.

Amount of net ledger assets December 31 of previous year.....\$ 398,009 99

I. INCOME.

Net cash received for premiums.....	\$ 818,192 77
Interest	8,452 66
From all other sources.....	120,000 00
Total	\$ 946,645 43

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 336,840 39
Stockholders for interest or dividends.....	6,000 00
Commissions or brokerage to agents.....	245,569 33
Salaries and expenses of agents.....	11,394 27
Medical examiners' fees and salaries.....	13,200 00
Salaries of officers and employees.....	55,946 40
Taxes, fees and licenses.....	13,228 77
Rent	6,600 00
Legal expenses.....	3,250 00
Furniture and fixtures, advertising, printing and stationery.....	26,861 91
All other items.....	85,152 70
Total disbursements.....	\$ 804,043 77
Balance	540,611 65

III. LEDGER ASSETS.

Book value of bonds.....	\$ 340,861 24
Cash in company's office, \$4,314.40; in banks, \$147,675.81.....	151,990 21
Agents' debit balances.....	47,760 20
Total net ledger assets.....	\$ 540,611 65

NON-LEDGER ASSETS.

Outstanding interest.....	\$	3,968 25
Market value of bonds and stocks over book value.....		2,085 80
Premiums in course of collection.....		53,289 88
		<hr/>
Gross assets.....	\$	599,905 58
Deduct assets not admitted.....		47,760 20
		<hr/>
Total admitted assets.....	\$	552,145 38

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	43,850 00
Unearned premiums.....		266,501 87
		<hr/>
Total liabilities.....	\$	310,351 87
Paid up capital.....		100,000 00
Surplus		141,793 51
		<hr/>
Total	\$	552,145 38

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$	711,325,000 00
Premiums thereon.....		760,370 08
Net in force December 31, 1897.....		381,954,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—		
Risks written.....	\$	10,819,740 00
Premiums received.....		14,435 06
Losses paid.....		8,676 66
Losses incurred.....		13,916 66
Amount at risk end of year.....		8,362,000 00
State tax.....		288 70

STANDARD LIFE AND ACCIDENT INSURANCE
COMPANY.

Principal Office.....Detroit, Mich.

(Organized in 1884.)

D. M. FERRY, PRESIDENT. E. A. LEONARD, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 638,732 78

I. INCOME.

Net cash received for premiums.....	\$	956,570 31
Interest		26,515 36
		<hr/>
Total	\$	983,085 67

II. DISBURSEMENTS.

Net paid policy holders.....	\$	525,531 74
Commissions or brokerage to agents.....		238,038 37
Salaries and expenses of agents.....		49,797 61
Medical examiners' fees and salaries.....		20,562 76
Salaries of officers and employees.....		43,587 10
Taxes, fees and licenses.....		27,815 57
Rent		11,566 18
Legal expenses.....		11,079 36
Furniture and fixtures, advertising, printing and stationery.....		20,914 07
All other items.....		22,638 72
Total disbursements.....	\$	971,531 48
Balance		650,286 97

III. LEDGER ASSETS.

Book value of real estate.....	\$	25,713 62
Mortgage loans.....		325,810 42
Book value of bonds and stocks.....		235,400 00
Cash in company's office, \$6,911.27; in banks, \$55,617.86.....		62,529 13
Bills receivable.....		15 00
All other items.....		818 80
Total net ledger assets.....	\$	650,286 97

NON-LEDGER ASSETS.

Outstanding interest	\$	22,233 03
Premiums in course of collection.....		178,398 78
Gross assets.....	\$	850,918 78
Deduct assets not admitted.....		15 00
Total admitted assets.....	\$	850,903 78

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	126,435 50
Unearned premiums.....		449,222 66
Total liabilities.....	\$	575,658 16
Paid up capital.....		200,000 00
Surplus		75,245 62
Total	\$	850,903 78

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$	125,290,550 00
Premiums thereon.....		773,720 31
Net in force December 31, 1897.....		79,857,300 00
Employers' liability risks written in 1897.....		50,785,000 00
Premiums thereon.....		398,116 17
Net in force December 31, 1897.....		38,425,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—		
Risks written.....	\$	926,550 00
Premiums received.....		13,395 30

Losses paid.....	8,079 32
Losses incurred.....	8,079 32
Amount at risk end of year.....	926,550 00
Expense	2,693 11
State tax.....	267 91

TRAVELERS INSURANCE COMPANY.

(ACCIDENT DEPARTMENT.)

Principal Office.....Hartford, Conn.

(Organized in 1863.)

JAMES G. BATTERSON, PRESIDENT. GEORGE ELLIS, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,429,359 35

I. INCOME.

Net cash received for premiums.....	\$ 2,968,452 62
Interest	149,715 46
From all other sources.....	5,024 01
Total	\$ 3,123,192 09

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 1,381,906 81
Stockholders for interest or dividends.....	75,000 00
Commissions or brokerage to agents.....	819,483 99
Salaries and expenses of agents.....	91,173 36
Medical examiners' fees and salaries.....	39,597 81
Salaries of officers and employees.....	85,139 31
Taxes, fees and licenses.....	50,761 25
Rent	25,271 93
Legal expenses.....	88,148 83
Furniture and fixtures, advertising, printing and stationery.....	52,576 76
All other items.....	64,556 94
Total disbursements.....	\$ 2,773,616 99
Balance	3,778,974 45

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 3,521,106 64
Cash in companys' office, \$877.03; in banks, \$256,990.78.....	257,867 81
Total net ledger assets.....	\$ 3,778,974 45

NON-LEDGER ASSETS.

Outstanding interest.....	\$ 35,058 09
Market value of bonds and stocks over book value.....	28,048 88
Gross assets.....	\$ 3,842,081 42

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	491,233 84
Unearned premiums.....		1,365,817 22
Salaries, etc., due.....		85,000 00
<hr/>		
Total liabilities.....	\$	1,942,051 06
Paid up capital.....		1,000,000 00
Surplus		900,030 36
<hr/>		
Total	\$	3,842,081 42

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$	507,593,551 00
Premiums thereon.....		2,239,215 93
Net in force December 31, 1897.....		279,879,673 00
Employers' liability risks written in 1897.....		80,534,237 00
Premiums thereon.....		733,472 52
Net in force December 31, 1897.....		79,295,060 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—		
Risks written.....	\$	6,222,500 00
Premiums received.....		26,294 72
Losses paid.....		26,251 49
Losses incurred.....		16,251 49
Amount at risk end of year.....		3,795,725 00
State tax.....		525 89

UNION CASUALTY AND SURETY INSURANCE COMPANY.

Principal Office.....St. Louis, Mo.

(Organized in 1892.)

C. P. ELLERBE, PRESIDENT. JOHN GREENOUGH, SECRETARY.
CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 538,992 80

I. INCOME.

Net cash received for premiums.....	\$	813,490 25
Interest		22,102 77
From all other sources.....		250 00
<hr/>		
Total	\$	835,843 02

II. DISBURSEMENTS.

Net paid policy holders.....	\$	473,882	38
Commissions or brokerage to agents.....		243,824	82
Salaries and expenses of agents.....		19,018	76
Inspections		12,186	41
Salaries of officers and employees.....		44,584	97
Taxes, fees and licenses.....		20,580	24
Rent		4,360	92
Legal expenses.....		9,715	49
Furniture and fixtures, advertising, printing and stationery.....		8,614	05
All other items.....		34,384	31
		<hr/>	
Total disbursements.....	\$	871,152	35
Balance		503,683	47

III. LEDGER ASSETS.

Mortgage loans.....	\$	174,137	50
Book value of bonds and stocks.....		283,362	50
Cash in company's office, \$1,470.43; in banks, \$44,713.04.....		46,183	47
		<hr/>	
Total net ledger assets.....	\$	503,683	47

NON-LEDGER ASSETS.

Outstanding interest.....	\$	3,111	42
Market value of bonds and stocks over book value.....		9,327	50
Premiums in course of collection.....		202,780	15
		<hr/>	
Total admitted assets.....	\$	718,902	54

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	93,476	17
Unearned premiums.....		315,910	83
Salaries, etc., due.....		686	60
		<hr/>	
Total liabilities.....	\$	410,073	60
Paid up capital.....		250,000	00
Surplus		58,828	94
		<hr/>	
Total	\$	718,902	54

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$	38,559,949	00
Premiums thereon.....		360,399	00
Net in force December 31, 1897.....		27,806,085	00
Employers' liability risks written in 1897.....		78,511,900	00
Premiums thereon.....		523,281	44
Net in force December 31, 1897.....		54,803,362	00
Surety risks written in 1897.....		13,150	00
Premiums thereon.....		131	50
Plate glass risks written in 1897.....		1,919,024	00
Premiums thereon.....		98,755	15
Net in force December 31, 1897.....		1,554,257	00
Steam boiler risks written in 1897.....		13,162,349	00
Premiums thereon.....		46,806	29
Net in force December 31, 1897.....		10,938,845	00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident —	
Risks written.....	\$ 1,779,700 00
Premiums received.....	32,203 80
Losses paid.....	21,827 70
Losses incurred.....	21,827 70
Amount at risk at end of year.....	1,512,740 00
Employers' Liability—	
Risks written.....	450,000 00
Premiums received.....	10,760 59
Losses paid.....	7,340 33
Losses incurred.....	7,340 33
Amount at risk end of year.....	370,000 00
Plate Glass—	
Risks written.....	18,338 00
Premiums received.....	688 06
Losses paid.....	327 93
Losses incurred.....	327 93
Amount at risk end of year.....	17,789 00
Steam Boiler—	
Risks written.....	103,000 00
Premiums received.....	320 17
Amount at risk end of year.....	102,970 00
Aggregate—	
Risks written.....	2,351,038 00
Premiums received.....	43,972 62
Losses paid.....	29,495 96
Losses incurred.....	29,495 96
Amount at risk end of year.....	2,003,499 00
Expense	2,945 00
State tax.....	879 45

 UNITED STATES CASUALTY COMPANY.

Principal Office.....New York

(Organized in 1895.)

JAMES W. HINKLEY, PRESIDENT. EDSON S. LOTT, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 557,002 52

 I. INCOME.

Net cash received for premiums.....	\$ 688,013 36
Interest	18,292 99
From all other sources.....	21,998 44
Total	\$ 728,304 79

II. DISBURSEMENTS.

Net paid policy holders.....	\$	244,357 85
Commissions or brokerage to agents.....		165,053 16
Salaries and expenses of agents.....		39,327 08
Inspections		9,064 62
Salaries of officers and employees.....		63,972 94
Taxes, fees and licenses.....		13,100 56
Rent		12,333 35
Legal expenses.....		1,437 41
Furniture and fixtures, advertising, printing and stationery.....		17,636 56
All other items.....		23,829 29
Total disbursements.....	\$	595,112 82
Balance		690,194 49

III. LEDGER ASSETS.

Mortgage loans.....	\$	6,750 00
Book value of bonds.....		614,760 31
Cash in company's office, \$8,244.49; in banks, \$60,390.83.....		68,644 32
Bills receivable, agents' debit balances.....		222 24
Total	\$	690,376 87
Deduct ledger liabilities.....		182 38
Total net ledger assets.....	\$	690,194 49

NON-LEDGER ASSETS.

Outstanding interest.....	\$	3,831 32
Premiums in course of collection.....		75,136 22
Gross assets.....	\$	769,162 03
Deduct assets not admitted.....		634 74
Total admitted assets.....	\$	768,527 29

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	75,425 00
Unearned premiums.....		290,367 36
For reinsurance.....		1,680 90
All other liabilities.....		11,024 18
Total liabilities.....	\$	378,497 44
Paid up capital.....		300,000 00
Surplus		90,029 85
Total	\$	768,527 29

V. RISKS AND PREMIUMS.

Accident risks written in 1897.....	\$	368,422,600 00
Premiums thereon.....		470,590 59
Net in force December 31, 1897.....		152,737,550 00
Employers' liability risks written in 1897.....		58,715,000 00
Premiums thereon.....		405,753 22
Net in force December 31, 1897.....		45,730,000 00
Burglary risks written in 1897.....		3,356,101 00
Premiums thereon.....		22,051 96
Steam boiler risks written in 1897.....		8,113,250 00

Premiums thereon.....	26,374 33
Net in force December 31, 1897.....	7,457,750 00
Automatic sprinkler risks written in 1897.....	2,497,100 00
Accident—	
Risks written.....	\$ 12,772,000 00
Premiums thereon.....	36,905 28
Net in force December 31, 1897.....	1,522,250 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Premiums received.....	13,475 00
Losses paid.....	9,453 98
Losses incurred.....	8,796 78
Amount at risk end of year.....	5,244,250 00
Steam Boiler—	
Risks written.....	10,000 00
Premiums received.....	3 40
Aggregate—	
Risks written.....	12,782,000 00
Premiums received.....	13,478 40
Losses paid.....	9,453 98
Losses incurred.....	8,796 78
Amount at risk end of year.....	5,244,250 00
Expense	4,523 23
State tax.....	269 57

UNITED STATES GUARANTEE COMPANY.

Principal Office.....New York, N. Y.

(Organized in 1890.)

EDWARD RAWLINGS, PRESIDENT. D. J. TOMPKINS, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 421,553 85

I. INCOME.

Net cash received for premiums.....	\$ 106,046 03
Interest	13,597 51
Total	\$ 119,643 54

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 25,320 72
Stockholders for interest or dividends.....	15,000 00
Commissions or brokerage to agents.....	14,210 96
Salaries and expenses of agents.....	2,469 66
Inspections	3,061 72
Salaries of officers and employees.....	21,377 67
Taxes, fees and licenses.....	1,366 28
Rent	2,819 35

Legal expenses.....	707 22
Furniture and fixtures, advertising, printing and stationery.....	4,215 65
All other items.....	9,934 11
	<hr/>
Total disbursements.....	\$ 100,483 34
Balance	440,714 05

III. LEDGER ASSETS.

Book value of real estate.....	\$ 1,724 28
Mortgage loans.....	450 00
Book value of bonds and stocks.....	372,754 09
Cash in company's office, \$721.15; in banks, \$62,663.62.....	63,384 77
Agents' debit balances.....	2,400 91
	<hr/>
Total net ledger assets.....	\$ 440,714 05

NON-LEDGER ASSETS.

Outstanding interest.....	\$ 3,705 90
Premiums in course of collection.....	6,061 54
	<hr/>
Gross assets.....	\$ 450,436 49
Deduct assets not admitted.....	9,604 09
	<hr/>
Total admitted assets.....	\$ 440,832 40

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 31,418 44
Unearned premiums.....	45,323 88
Due for salaries.....	525 00
For reinsurance.....	2,634 16
	<hr/>
Total liabilities.....	\$ 79,901 48
Paid up capital.....	250,000 00
Surplus	110,930 92
	<hr/>
Total	\$ 440,832 40

V. RISKS AND PREMIUMS.

Fidelity risks written in 1897.....	\$ 26,833,734 00
Premiums thereon.....	142,971 59
Net in force December 31, 1897.....	17,066,740 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—	
Risks written.....	\$ 371,500 00
Premiums received.....	1,388 20
Losses paid.....	2 19
Losses incurred.....	2 19
Amount at risk end of year.....	371,000 00
State tax.....	27 76

UNITED STATES FIDELITY AND GUARANTY INSURANCE COMPANY.

Principal Office.....Baltimore, Md.

(Organized in 1896.)

JNO. R. BLAND, PRESIDENT.

ALEX. P. KNAPP, SECRETARY.

CASH CAPITAL, \$805,860.

Amount of net ledger assets December 31 of previous year.....\$ 823,685 99

I. INCOME.

Net cash received for premiums.....	\$ 75,810 '59
Interest	5,862 20
From all other sources.....	26,847 38
Total	932,206 16

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 1,544 34
Commissions or brokerage to agents.....	12,913 58
Salaries and expenses of agents.....	5,794 57
Salaries of officers and employees.....	18,313 87
Taxes, fees and licenses.....	8,017 91
Rent	1,575 60
Legal expenses.....	1,586 28
Furniture and fixtures, advertising, printing and stationery.....	10,342 75
All other items.....	14,197 46
Total disbursements.....	\$ 74,285 76
Balance	857,920 40

III. LEDGER ASSETS.

Book value of real estate.....	\$ 33,390 91
Mortgage loans.....	3,579 49
Collateral loans.....	25,900 00
Book value of bonds and stocks.....	428,299 51
Cash in company's office, \$30,978.22; in banks, \$328,828.13.....	359,806 35
Bills receivable.....	2,129 14
All other items.....	4,815 00
Total net ledger assets.....	\$ 857,920 40

NON-LEDGER ASSETS.

Outstanding interest.....	\$ 6,671 54
Market value of bonds and stocks over book value.....	5,420 49
Premiums in course of collection.....	24,545 11
Gross assets.....	\$ 894,557 54
Deduct assets not admitted.....	6,944 14
Total admitted assets.....	\$ 887,613 40

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	91 78
Unearned premiums.....		48,727 72
All other liabilities.....		28,649 68
		<hr/>
Total liabilities.....	\$	77,469 18
Paid up capital.....		805,860 00
Surplus		4,284 22
		<hr/>
Total	\$	887,613 40

V. RISKS AND PREMIUMS.

Fidelity risks written in 1897.....	\$	22,493,800 07
Premiums thereon.....		93,545 34
Net in force December 31, 1897.....		19,029,643 77
Surety risks written in 1897.....		6,851,576 45
Premiums thereon.....		19,960 20
Net in force December 31, 1897.....		6,717,131 45

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—		
Risks written.....	\$	80,600 00
Premiums received.....		433 75
Surety—		
Risks written.....		60,400 00
Premiums received.....		325 50
Aggregate—		
Risks written.....		141,000 00
Premiums received.....		759 25
State tax.....		15 18

LIST OF AGENTS—1898

Showing List of Local Agents for 1898, of the
Fire and Fire and Marine Insurance Companies,
Life and Mutual Life Insurance Companies,
Assessment Insurance Companies, and Fidelity,
Casualty and Accident Insurance Companies;
Giving Name, Place of Business, and Com-
panies Represented by Each Agent Licensed

THE UNIVERSITY OF CHICAGO PRESS

LIST OF LOCAL AGENTS, 1898.

FIRE AND FIRE AND MARINE COMPANIES.

Aachen and Munich Fire Insurance Company, Germany.

Name.	Town.	Name.	Town.
Olmes, John H.....	Pueblo	Well, E. M.....	Cripple Creek
Miles & Stewart.....	Pueblo	Storrs, Lucius S. & Co.....	Denver
Old, W. W.....	Leadville	Davie, Robert P. & Co.....	Colorado Springs
Levy, M. W.....	Cripple Creek	Porter, W. W. & M. B.....	Denver

Aetna Insurance Company, Hartford, Conn.

Name.	Town.	Name.	Town.
Reynolds, D. T.....	Aspen	Sutphen, R. G.....	Longmont
Willis, Geo. A.....	Alamosa	Stickley & Shaw.....	Leadville
White, Fred.....	Boulder	Buckey & Hart.....	La Junta
Jones, D. M.....	Buena Vista	McCreery, W. H.....	Loveland
Smith, Curtis J. & Co.....	Cripple Creek	Markham, L. Wirt.....	Lamar
Kennedy, M.....	Colorado Springs	Frey, Herman.....	Las Animas
McClure, Wm. H.....	Canon City	Redding, W. O.....	Montrose
Drake, Martin, Jr.....	Colorado City	Sanford, Wm. C.....	Monte Vista
Crater & Jessup.....	Denver	Smiley, W. E.....	Manitou
Eldredge, Frank.....	Durango	Abbott, James W.....	Ouray
Bassett, Alden.....	Del Norte	Middelkamp, E. G.....	Pueblo
King, A. R.....	Delta	Hess, Wm. B.....	Rico
Akin, Harris.....	Fort Collins	Smith, E. J.....	Rocky Ford
Miller, Geo. A.....	Fairplay	O'Brien & De Weese.....	Salida
Hanks, J. M.....	Florence	Collier, T. B.....	Trinidad
Delaplain & Crosby.....	Grand Junction	Watson & Moore.....	Telluride
Scott & Lyons.....	Greeley	Hall & Pruett.....	Victor
Berthoud, E. L.....	Golden	Killian, James R.....	Walsenburg
Keck, C. M.....	Glenwood Springs	Carver, A. E.....	Elbert
Tomay, John.....	Georgetown	Hicks, H. A.....	Central City
Moss, Fred A.....	Idaho Springs	Darnell, Jas. K.....	Breckenridge

Agricultural Insurance Company, New York.

Name.	Town.	Name.	Town.
Boyd, Jno. L.....	Denver	McMillan, Jas. P.....	Colorado Springs
Morris, Henry O.....	Pueblo	Stickley & Shaw.....	Leadville

Alliance Assurance Company, London.

Name.	Town.	Name.	Town.
Kirtland & Hill.....	Pueblo	Smith, Manfred W.....	Aspen
McFarlane, A.....	Canon City	Abbott, Jas. W.....	Ouray
Bradley, Seth B. & Bro.....	Denver	Price, J. G.....	Rico
Gooding, J. F.....	Aspen	Painter, Chas. F.....	Telluride
Wilson, Thos. V.....	Boulder	Day, Ed. H.....	Trinidad
Shapcott, Wm. G.....	Colorado Springs	Stickley & Shaw.....	Leadville
Montgomery, T. J.....	Fort Collins	Avery, H. A.....	Lake City
Sanborn, Burton D.....	Greeley	McCreery, W. H.....	Loveland
Darrow & Ross.....	Glenwood Springs	Weir & Co.....	Manitou
Delaplain & Crosby.....	Grand Junction	Smith, H. H.....	Delta
Gallotti, F.....	Durango	Kirtland, John H.....	Pueblo
Edwards, Budrow & Kissick.....	.....	Parkison, W. S.....	Glenwood Springs
.....	Fort Collins		

American Insurance Company, New Jersey.

Name.	Town.	Name.	Town.
Crater & Jessup.....	Denver	Middlekamp Bros.....	Pueblo
Shapcott, William G.....	Colorado Springs		

American Insurance Company, Massachusetts.

Name.	Town.	Name.	Town.
Guy, Edwin K.....	Colorado Springs	Young & Crockett.....	Pueblo
Security Ins. Agency Co.....	Denver		

American Central Insurance Company, St. Louis, Mo.

Name.	Town.	Name.	Town.
Kirtland & Hill.....	Pueblo	Stickley & Shaw.....	Leadville
Knoch, Charles J.....	Denver	Keck, Christian M.....	Glenwood Springs
Dwyre, Golding.....	Fort Collins	Painter, Chas. F.....	Telluride
Logan, W. R.....	Buena Vista	Frederickson, Chas. J.....	Canon City
Lawton, A. L.....	Colorado Springs	Levy, M. W.....	Cripple Creek
Scott & Lyons.....	Greeley	Fitzgerrell, J. J.....	Florence
Bell, R. & Son.....	Salida	Howard, Frank S.....	Boulder
Kaapcke, Richard.....	Trinidad	Hicks & Roberts.....	Central City
Tatman & Newland.....	Victor	Barter, James H.....	Del Norte
Scott, P. G.....	West Las Animas	Sanford, Wm. C.....	Monte Vista
Brown, L. A. W.....	Aspen	Maben & Smith.....	Creede
Smiley, W. E.....	Manitou	Mix, Samuel P.....	Alamosa
Buckey & Hart.....	La Junta	Sills, Chas. T.....	Gunnison
Delaplain & Crosby.....	Grand Junction	Baldwin & Bailey.....	Delta
Redding, O. W.....	Montrose	Constan, John W.....	Fruita
Abbott, James W.....	Ouray	Gregory, Elias J.....	Fort Collins
Fast, August.....	Silverton	Willis & Colt.....	Alamosa
Inter-State Investment Co.....	Durango		

Atlas Assurance Company, London, England.

Name.	Town.	Name.	Town.
Mackey, A. P.....	Aspen	Russell, John T.....	La Junta
Zimmerman, R. H.....	Basalt	Hatch, E. B.....	Longmont
Willis, Geo. A.....	Alamosa	McCreery, W. H.....	Loveland
Wortmen & Perkins.....	Colorado Springs	Smiley, W. E.....	Manitou
Adair, W. M.....	Antonita	Abbott, J. W.....	Ouray
Bartels Bros. & Bishop.....	Cripple Creek	Kirtland & Hill.....	Pueblo
Wilson, Thomas V.....	Boulder	Hess, W. B.....	Rico
Fredrickson, C. J.....	Canon City	O'Brien & DeWeese.....	Salida
Rohlfing, B. E.....	Colorado City	Allen, John.....	Silver Plume
Vivian, A. J.....	Central City	Fast, August.....	Silverton

Atlas Assurance Company, London, England—Continued.

Name.	Town.	Name.	Town.
Prewitt & Pickerill.....	Durango	Painter, Chas. F.....	Telluride
Packard, D. C.....	Denver	Tipton, F. M.....	Trinidad
Smith, H. H.....	Delta	Newland, E. H.....	Victor
Bassett, Alden.....	Del Norte	Manning, Wm.....	Denver
Blunt, J. D. & Co.....	Florence	Coan, L. O.....	Walsenburg
Emigh, C. C.....	Fort Collins	McMullin, Samuel G.....	Grand Junction
Dickson, A. J.....	Glenwood Springs	Cheney, Edward F.....	Idaho Springs
Sanborn, B. D.....	Greeley	Parr, R. C.....	Aspen
Cameron, James M.....	Grand Junction	Kirtland, John H.....	Pueblo
Coffin, F. R.....	Goldfield	Campbell, C. C.....	Durango
Stickley & Shaw.....	Leadville	Chesbro, E. C.....	Rico
Avery, H. A.....	Lake City		

American Fire Insurance Company, New York, N. Y.

Name.	Town.	Name.	Town.
Proudfit, John W.....	Colorado Springs		

Armenia Insurance Company, Pittsburg, Pa.

Name.	Town.	Name.	Town.
Beecher & Darrach.....	Colorado Springs	Knoch, Chas. J.....	Denver
Scheidemantel, Geo.....	Denver	Ray, C. F.....	Pueblo

British America Assurance Company, Toronto, Canada.

Name.	Town.	Name.	Town.
Critchlow, Oscar B.....	Alamosa	Cohn, Harry L.....	Lake City
Bandy, David H.....	Grand Junction	Grenfell, Helen L.....	Black Hawk
Miller, James P.....	Lafayette	Fitch, Michael H.....	Pueblo
Allert, Oscar.....	Louisville	Maltby, Chester P.....	Denver
Swisher, James W.....	Breckenridge	Miller, M. F.....	La Junta
Irwin, D. W.....	Akron	Thoman, C. B.....	Lamar
Mix, S. P.....	Alamosa	Gunst, C. A.....	Lake City
Smith & Mulqueen.....	Aspen	Stickley & Shaw.....	Leadville
Cowie & Moorhead.....	Boulder	Chatfield, J. H.....	Littleton
Maltby, R. C.....	Buena Vista	Sutphen, R. G. & Co.....	Longmont
Calmes, Mark.....	Canon City	Shallenberger, H. G.....	Loveland
Mitchell & McCall.....	Colorado Springs	Curran, E. F.....	Manitou
Holt & Axtell.....	Crested Butte	Redding, W. O.....	Montrose
Bassett, Alden.....	Del Norte	White, Harvey.....	Monument
Clack, Newton E.....	Delta	Hahn, C. A.....	Newcastle
Lamey, H. T.....	Denver	Abbott, James W.....	Ouray
Marchbank, W. J.....	Denver	Foote, A. C.....	Pueblo
Miller, W. L. W.....	Denver	Little, John.....	Rico
Crater & Jessup.....	Denver	Fast, August.....	Silverton
Gallotti, F.....	Durango	Painter, Chas. F.....	Telluride
Fitzgerrell, J. J.....	Florence	Collier, T. B.....	Trinidad
Montgomery, T. J.....	Fort Collins	Lichty, H. M.....	Wray
Tomay, John.....	Georgetown	Smith, Curtis J. & Co.....	Cripple Creek
Keck, C. M.....	Glenwood Springs	Warburton, Geo. S.....	Monte Vista
Berthoud, E. L.....	Golden	Brown, G. C.....	Sterling
McMullen, S. G.....	Grand Junction	Beardsley, Geo. B.....	Westcliffe
Boling & Co.....	Greeley	Heiskell, T. D.....	Fort Morgan
Whiting, Geo. G.....	Idaho Springs	Lindsley, Chas. F.....	Elizabeth
Loveland, L. E.....	Julesburg	Orange, W. J.....	Silver Cliff
Winbourn, Robert L.....	Fort Lupton	Merrill, Ira.....	Woodland Park
Gregory, David L.....	Canon City	Frye, Wm. H.....	Breckenridge
Bartels Bros. & Bishop.....	Denver	Gaymon, Oran K.....	Dillon
Reeves & Atkinson.....	Montrose	Tedmon, B. S. & Co.....	Black Hawk
Cunningham, J. M.....	Loveland		

Broadway Insurance Company, New York.

Name.	Town.
Appelman, L. P.....	Denver

Boston Marine Insurance Company, Massachusetts.

Name.	Town.	Name.	Town.
Heron, Frank & Co.....	Colorado Springs	Rope, Key & Co.....	Colorado Springs
Heron Bros.....	Colorado Springs	Carper, F. D. & Co.....	Denver
Holman, C. J.....	Denver		

Caledonian Insurance Company, Edinburgh, Scotland.

Name.	Town.	Name.	Town.
Mix, Samuel P.....	Alamosa	Smiley, Wm. E.....	Manitou
Mackey, A. P.....	Aspen	Beardsley, A. L.....	New Castle
Dyer & Hall.....	Boulder	Haskins, C. W.....	Ouray
McFarlane, Alex.....	Canon City	Brayton, Elijah.....	Pueblo
Jenkins, D. R.....	Coal Creek	Little, John.....	Rico
Kennedy, Matthew.....	Colorado Springs	Painter, Chas. F.....	Telluride
Welch, Milton.....	Delta	Collier, T. B.....	Trinidad
Cobb, Hawkins & McCracken.....	Denver	Critchlow, Oscar B.....	Alamosa
Prewitt & Pickerill.....	Durango	Dwyer, C. Golding.....	Fort Collins
Rich, Chas. B.....	Grand Junction	Parr, Roy C.....	Aspen
Tomay, John.....	Georgetown	Campbell, C. C.....	Durango
Darrow & Ross.....	Glenwood Springs	Parkison, Will S.....	Glenwood Springs
Steele, Robt.....	Greeley	Hubbard, Robt. L.....	Colorado City
Milner & Hurd.....	Leadville		

Citizens Insurance Company, Pittsburgh, Pa.

Name.	Town.	Name.	Town.
Dwinell, E. L. C.....	Colorado Springs	Vest, Arthur E.....	Colorado Springs
Colorado Ins. Agency Co.....	Denver	Beecher & Darrach.....	Colorado Springs
Ray, C. E.....	Pueblo	Knoch, Chas. J.....	Denver

Commercial Union Fire Insurance Company, New York, N. Y.

Name.	Town.
Williams, James.....	Denver

Commercial Union Assurance Company, Ltd., London.

Name.	Town.	Name.	Town.
Knapp & Wallis.....	Rocky Ford	Hahn, Christian N. A.....	New Castle
Davie & Co., R. P.....	Colorado Springs	Plasters, Alpheus L.....	Dillon
Pulliam, Jas. A.....	Rico	Lloyd, W. & Co.....	Denver
Miller, F. J.....	Longmont	Fowler, Wm. B.....	Como
Hurst, S. G.....	Brighton	Warner, Geo. W.....	Fort Morgan
Willey, Wm. N.....	Lafayette	Fitzgerrell, James J.....	Florence
Curran, Edwin F.....	Manitou	Scott & Lyons.....	Greelev
Laybourn, M. H.....	Windsor	Keck, Christian M.....	Glenwood Springs
Gibson, H. A.....	Akron	Tomay, John.....	Georgetown
White, Fred.....	Boulder	Rich, C. B.....	Grand Junction
Jones, D. M.....	Buena Vista	Ward, Thomas.....	Golden
Fullerton & Seymour.....	Central City	Stewart & Cook.....	Hotchkiss
Lawton, Andrew L.....	Colorado Springs	Moss, Fred'k A.....	Idaho Springs
McClure, Wm. H.....	Canon City	Pound, Wm. H.....	Julesburg
Holt & Axtell.....	Crested Butte	Thompson, Willis L.....	Leadville
Smith, C. J. and I. N.....	Cripple Creek	Seely, Chas. L.....	La Junta
Ball, Frank D.....	Castle Rock	Allen, E. S.....	Loveland

Commercial Union Assurance Company, Ltd., London—Continued.

Name.	Town.	Name.	Town.
Williams, James.....	Denver	Scott, H. S.....	Lafayette
Prewitt & Pickerill.....	Durango	Sternberg, Lambert.....	Louisville
Bassett, A.....	Del Norte	Sanford, W. C.....	Monte Vista
Baldwin, D. S.....	Delta	Mallaby, Oliver W.....	Pueblo
Thomas, Frank N.....	Eaton	Hess, Wm. B.....	Rico
Dwyre, C. Golding.....	Fort Collins	O'Brien & DeWeese.....	Salida
Abbott, James W.....	Ouray	Brown, G. C.....	Sterling
Munger, J. J.....	Palmer Lake	Fast, August.....	Silverton
Gregory, Elias J.....	Fort Collins	Day, Edward H.....	Trinidad
Sampson, Chas. M.....	Antonito	Painter, Chas. F.....	Telluride
Houghton, Geo. A.....	Alamosa	Kearns, John P.....	Walsenburg
Campbell, C. C.....	Durango		

Concordia Fire Insurance Company, Wisconsin.

Name.	Town.	Name.	Town.
Morris, Henry O.....	Pueblo	Vannice & Bandy.....	Grand Junction
Rich & Co., E. S.....	Denver	Day, Edward F.....	Trinidad
De Votie, F. D.....	Greeley	Sampson, C. F.....	Antonito
Tomay, John.....	Georgetown	Willis & Colt.....	Alamosa
McMillen, J. P.....	Colorado Springs	Bassett, Alden.....	Del Norte
Russell, John T.....	La Junta	Painter, Chas. F.....	Telluride
Fenlason, L. R.....	Rocky Ford	Prewitt & Pickerill.....	Durango
Fitzgerrell, J. J.....	Florence	Warburton, S.....	Monte Vista
Stickley & Shaw.....	Leadville		

Continental Insurance Company, New York, N. Y.

Name.	Town.	Name.	Town.
Gordon, Jno. N.....	Loveland	Young & Crockett.....	Pueblo
Brown, L. A. W.....	Aspen	Brigham, E.....	Trinidad
Mackey, A. J.....	Boulder	Painter, Chas. F.....	Telluride
Hurst, S. G.....	Brighton	Reardon, Frank M.....	Victor
McClure, W. H.....	Canon City	Killian, J. R.....	Walsenburg
Shapcott, W. G.....	Colorado Springs	Dunbar, C.....	Berthoud
Shuck & Davis.....	Central City	Hitt, W. D.....	Greeley
Veak, J. E.....	Cripple Creek	La Vell, F. N.....	Elbert
Amsbury, A. E.....	Delta	McDonald, Jno. M.....	Denver
Campbell, C. C.....	Durango	Sweetland, R. S.....	Denver
Anfenger, L. & Co.....	Denver	Tuttle, C. R.....	Denver
Montgomery, T. J.....	Fort Collins	Betts, Chas. R.....	Denver
Berthoud, E. L.....	Golden	Malpuss, W. L.....	Como
Tomay, John.....	Georgetown	Bush & Armstrong.....	Idaho Springs
Gordon, John.....	Gunnison	Sutphen, R. G. & Co.....	Longmont
Ramey Bros.....	Grand Junction	Freed, Geo. D.....	Hugo
Moss, F. A.....	Idaho Springs	Anfenger, L. Agency Co.....	Denver
Sutphen, R. G.....	Longmont	Beecher & Darrach.....	Colorado Springs
Sparrow, M. H.....	La Junta	Pruett & Reardon.....	Victor
Old, W. W.....	Leadville	Veak, F. O.....	Cripple Creek
Norton, Mrs. H. A.....	Montrose	Foster, Chas. R.....	Hooper
Sanford, W. C.....	Monte Vista	Watson, Josiah.....	Silverton
Smiley, W. E.....	Manitou	Heath & Havener.....	Greeley
Abbott, J. W.....	Ouray	Prewitt, Robt. C.....	Durango

Connecticut Fire Insurance Company, Hartford, Conn.

Name.	Town.	Name.	Town.
Brown, L. A. W.....	Aspen	Stickley & Shaw.....	Leadville
Wilson, Thomas V.....	Boulder	Hill, O. G.....	Littleton
McClure, W. H.....	Canon City	Miller, F. J.....	Longmont
Lawton, A. L.....	Colorado Springs	Mabin, J. D.....	Monte Vista
Maben & Smith.....	Creede	Reeves & Atkinson.....	Montrose
Van Orden, Wm. C.....	Cripple Creek	Abbott, James W.....	Ouray
Thompson & Benedict.....	Denver	Morris, Henry O.....	Pueblo
Kephart, Geo. W.....	Durango	O'Brien & DeWeese.....	Salida
Johnson, J. G. & Co.....	Florence	Robin Bros.....	Silverton
Edwards, Budrow & Kissock.....	Fort Collins	Painter, Chas. F.....	Telluride
Johnson, D. E.....	Fort Morgan	Collier, T. B.....	Trinidad
Tomay, John.....	Georgetown	Kearns, Geo. T.....	Walsenburg
Keck, Christian M.....	Glenwood Springs	Smith, Kinna & Van Orden.....	Cripple Creek
Delaplain, M. O.....	Grand Junction	Johnson, George D.....	Florence
Senier, John H.....	Greeley	Bransford, Jno. D.....	Victor
Russell, John T.....	La Junta	Smith, Curtis J.....	Victor
Markham, L. Wirt.....	Lamar		

Delaware Insurance Company, Philadelphia, Pa.

Name.	Town.	Name.	Town.
Coates, E. L.....	Boulder	Brown, J. D.....	Pueblo
Wortman & Perkins.....	Colorado Springs	Gottlieb & Son, D.....	Trinidad
McDowell Investment Co.....	Denver	Calloway, Clarence E.....	Pueblo

Eagle Fire Company, New York, N. Y.

Name.	Town.
Forrester & Co.....	Denver

Farmers Alliance Mutual Fire Insurance Company, Colorado.

Name.	Town.	Name.	Town.
Carlton, E. L.....	Denver	Meek, N. B.....	Vernon
Betts, Chas. R.....	Barr	Shippey, J. L.....	Higo
Bliss, W. M.....	Denver	Norgard, James N.....	Gypsum
Ash, Geo.....	Olathe	Turner, W. E.....	Denver
Callicott, W. R.....	Aspen	Richards, David M.....	Denver

Farragut Fire Insurance Company, New York.

Name.	Town.
Wadsworth, H. L.....	Denver

Franklin Fire Insurance Company, Pennsylvania.

Name.	Town.	Name.	Town.
Morath, Edward J.....	Boulder	Blunt, J. D. & Co.....	Florence
Fredrickson, Charles J.....	Canon City	Vannice, Joseph W.....	Grand Junction
Wills, Henry LeB. & Co.....	Colorado Springs	Druly, Rufus A.....	Pueblo
McCartney, George A. & Co.....	Denver		

Fire Association of Philadelphia, Pennsylvania.

Name.	Town.	Name.	Town.
Price, John G.....	Rico	Gallotti, Frank.....	Durango
Critchlow, Oscar B.....	Alamosa	Gillies, Agnes B.....	Eaton
Roberts, Walter L.....	Central City	Fitzgerrell, James J.....	Florence
Mackay, A. P.....	Aspen	Allen, Wm. C.....	Florissant
White, Fred.....	Boulder	Dwyre, C. Golding.....	Fort Collins
Logan, W. R.....	Buena Vista	Warner, Geo. W.....	Fort Morgan
McFarlane, A.....	Canon City	Seifried, Henry.....	Georgetown
Shuck & Davis.....	Central City	Keck, C. M.....	Glenwood Springs
Lawton, A. L.....	Colorado Springs	McMullin, S. G.....	Grand Junction
Amann & Hurd.....	Cripple Creek	Sanborn, B. D.....	Greeley
DeBeque, W. A. E.....	DeBeque	Bush & Armstrong.....	Idaho Springs
Thompson & Benedict.....	Denver	Braiden, John C.....	La Jara
Campbell, C. C.....	Durango	Buckey & Hart.....	La Junta
Tregoin, Thomas.....	Evans	Abbott, Jacob J.....	Lake City
Montgomery, T. J.....	Fort Collins	Cooper, D. E.....	Lamar
More, M. L.....	Fort Morgan	Shoemaker, Eli.....	Las Animas
Dickson, A. J.....	Glenwood Springs	Stickley & Shaw.....	Leadville
Ramey Bros.....	Grand Junction	Day, Charles E.....	Longmont
McClenahan, A. M.....	Greeley	Curran, Edward F.....	Manitou
Larison, Lee.....	Golden	Chenny, Lewis H.....	Monte Vista
Old, W. W.....	Leadville	Redding, Wm. O.....	Montrose
Blum, Robt. & Co.....	Longmont	Kirtland & Hill.....	Pueblo
Cunningham, J. M.....	Loveland	Hess, Wm. B.....	Rico
Miles & Stewart.....	Pueblo	Smith, Edwin J.....	Rocky Ford
Fast, August.....	Silverton	Hively, Edwin W.....	Salida
O'Brien & DeWeese.....	Salida	Robin Bros.....	Silverton
Watson & Moore.....	Telluride	Painter, Chas. F.....	Telluride
Day, E. H.....	Trinidad	Brigham, Elijah.....	Trinidad
Reardon, Frank M.....	Victor	Hall & Pruett.....	Victor
Tomay, John.....	Georgetown	Kearns, John P.....	Walsenburg
Mix, Samuel P.....	Alamosa	Rowe, Geo. J.....	Windsor
Mackey, Andrew J.....	Boulder	Sills, C. T.....	Gunnison
Frye, Wm. H.....	Breckenridge	Sampson, Chas. M.....	Antonito
Sindlinger, Daniel C.....	Buena Vista	Wilson, Joseph.....	Florence
Moffat & Edwards.....	Brush	Parr, R. C.....	Aspen
Hand & Whittington.....	Canon City	Holt, Geo. H.....	Crested Butte
Lake, Harry H.....	Central City	Axtell, V. F.....	Crested Butte
Hickman, W. E.....	Cheyenne Wells	Thomas, Wm.....	Breckenridge
Shapcott, Wm. G.....	Colorado Springs	Graham, E. C.....	Ordway
Maben & Smith.....	Creede	Gregory, Elias J.....	Fort Collins
Holt & Axtell.....	Crested Butte	Allen, Pliny W.....	Greeley
Van Orden, Wm. C.....	Cripple Creek	Hess, Wm. B.....	Rico
Baxter, James H.....	Del Norte	Harrington, Stanley.....	Cripple Creek
Blair & Mastin.....	Delta	Pruett & Reardon.....	Cripple Creek
Williams, James.....	Denver	Pruett & Reardon.....	Victor
		Van Orden & Smith.....	Cripple Creek
		Strout, A. B.....	Leadville

Firemen's Insurance Company, Baltimore, Md.

Name.	Town.	Name.	Town.
Barrows Bros.....	Denver	Beecher & Darrach.....	Colorado Springs
Barrows, Geo. A.....	Denver	Eubanks, J. M.....	Boulder

Firemen's Insurance Company, Newark, N. J.

Name.	Town.
Williamson & Poinier....	Colorado Springs

Firemans Fund Insurance Company, California.

Name.	Town.	Name.	Town.
Stockman, Fred H.....	Aspen	Avery, H. A.....	Lake City
Willis, Geo. A.....	Alamosa	Scott, P. G.....	Las Animas
Reynolds, D. T.....	Aspen	Milner & Hurd.....	Leadville
Munson, John Y.....	Berthoud	Chatfield, J. H.....	Littleton
Day, John W.....	Boulder	Sutphen, R. G.....	Longmont
Hurst, S. G.....	Brighton	McCreery, W. H.....	Loveland
Logan, W. R.....	Buena Vista	Norton, E. E.....	Lyons
Bridwell & Cassedy.....	Canon City	Clark, C. A.....	Louisville
Fullerton & Seymour.....	Central City	Smiley, W. E.....	Manitou
Drake, Martin, Jr.....	Colorado City	Clark, W. J.....	Monte Vista
Lawton, A. L.....	Colorado Springs	Norton, Mrs. H. A.....	Montrose
Harrington, S.....	Cripple Creek	White, Harvey.....	Monument
Smith, C. J.....	Creede	Wildhack, H. A.....	Meeker
Seymour, C. A.....	Craig	Abbott, J. W.....	Ouray
Bassett, Alden.....	Del Norte	Wheeler, John S.....	Platteville
King, A. R.....	Delta	Kirtland & Hill.....	Pueblo
Shaw, Frank.....	Denver	Hess, W. B.....	Rico
Prewitt, Pickerill & Kephart....	Durango	Smith, Ed. J.....	Rocky Ford
Hanks, J. M.....	Florence	Fairbanks, Lee.....	Saguache
Montgomery, Thos. J.....	Fort Collins	Bell, R.....	Salida
Twombly, Geo. W.....	Fort Lupton	Robin Bros.....	Silverton
Warner, G. W.....	Fort Morgan	Smith, M. H.....	Sterling
Seifried, Henry.....	Georgetown	McCaslin, O. W.....	Steamboat Springs
Darrow & Ross.....	Glenwood Springs	Painter, Charles F.....	Telluride
Larison, Lee.....	Golden	Day, E. H.....	Trinidad
DeLong, Horace T.....	Grand Junction	Newland, E. H.....	Victor
Senier, J. H.....	Greeley	King, W. J.....	Villa Grove
Sills, C. T.....	Gunnison	Kearns, John P.....	Walsenburg
Beggs & Moore.....	Holyoke	Sisson, F. M.....	Wray
Bush & Armstrong.....	Idaho Springs	Durham, B. F.....	Yuma
Russell, J. T.....	La Junta		

German Alliance Insurance Company, New York, N. Y.

Name.	Town.	Name.	Town.
Crater & Jessup.....	Denver	Arnold, Henry J.....	Durango
Canfield, Isaac.....	Florence	Watson & Moore.....	Telluride
Beecher & Darrach.....	Colorado Springs	Ramey Bros.....	Grand Junction
Heath & Barrows.....	Denver	Fairlamb & Dickerson.....	Delta
Allen, Pliny W.....	Greeley	Burke, Smith A.....	Sterling
Bateman, Geo. C.....	Trinidad	Schull, Martin L.....	Longmont
Fenton, Joel N.....	Rocky Ford	Dyer, Warren C.....	Boulder
Selbach, Bismarck O.....	Cripple Creek	Arnold & Herr.....	Durango

German American Insurance Company, New York.

Name.	Town.	Name.	Town.
Price, John G.....	Rico	Robin Bros.....	Silverton
Snook, J. E.....	Eaton	Smith, Martin H.....	Sterling
Winbourn, Robert L.....	Fort Lupton	Painter, Chas. F.....	Telluride
Willis & Colt.....	Alamosa	Day, Edward H.....	Trinidad
Brown, Lemuel A. W.....	Aspen	Hall & Pruett.....	Victor
Munson, J. Y.....	Berthoud	Kearns, John P.....	Walsenburg
Macky, Andrew J.....	Boulder	Sisson, F. M.....	Wray
Irwin & Lee.....	Brighton	Newson, H. S.....	Akron
Logan, Wm. R.....	Buena Vista	Mather, C. H.....	Emma
McClure, Wm. H.....	Canon City	McPherson, C. L.....	Holly
Fullerton & Seymour.....	Central City	Kutch, J. M.....	Otis

German American Insurance Company, New York—Continued.

Name.	Town.	Name.	Town.
Kennedy, Matthew.....	Colorado Springs	Gammon, Lem.....	Ramah
Maben & Smith.....	Creede	Canfield, Isaac.....	Florence
Van Orden & Smith.....	Cripple Creek	Beecher & Darrach.....	Colorado Springs
Bassett, Alden.....	Del Norte	Heath & Barrows.....	Denver
Smith, H. H.....	Delta	Marshall & McFadden.....	Cripple Creek
Crater & Jessup.....	Denver	Allen, Pliny W.....	Greeley
Campbell, Carlton C.....	Durango	Bateman, Geo. C.....	Trinidad
Johnson, Geo. D.....	Florence	Fenton, Joel N.....	Rocky Ford
Montgomery, Thos. J.....	Fort Collins	Selbach, Bismarck O.....	Cripple Creek
Hill, Wm. A.....	Fort Morgan	Steele & Beall.....	Rocky Ford
Tomay, John.....	Georgetown	Arnold, Henry J.....	Durango
Berthoud, Edward L.....	Golden	Hess, William B.....	Rico
Keck, Christian M.....	Glenwood Springs	Watson & Moore.....	Telluride
McMullin, Samuel G.....	Grand Junction	Ramey Bros.....	Grand Junction
Sanborn, Burton D.....	Greeley	Fairlamb & Dickerson.....	Delta
Sills, Charles T.....	Gunnison	Burke, Smith A.....	Sterling
Bush & Armstrong.....	Idaho Springs	Pruett & Reardon.....	Victor
Loveland, Lewis F.....	Julesburg	Lavington, W. H.....	Flagler
Bermont, Geo. E.....	Lafayette	Richeson, M. S.....	Orchard
Russell, John T.....	La Junta	Hallock, E. & H.....	Arvada
Thompson, Willis L.....	Leadville	Schull, Martin L.....	Longmont
Sutphen, Riley G.....	Longmont	Otis, Ira.....	Ward
McCreery, Wm. H.....	Loveland	Dyer, Warren C.....	Boulder
Smiley, Wm. E.....	Manitou	Merwin, James D.....	Ward
Corlett, Chas. M.....	Monte Vista	Thomas, William.....	Breckenridge
Beardsley, A. L.....	New Castle	Dye, Horace B.....	Manzanola
Abbott, Jas. W.....	Ouray	Miller, Marion F.....	La Junta
Scott, Smith & Co.....	Pueblo	Home Loan and Investment Co.....	
Hess, Wm. B.....	Rico	.....	Grand Junction
Hively, Edwin W.....	Salida	Arnold & Herr.....	Durango

German Fire Insurance Company, Pittsburg, Pa.

Name.	Town.	Name.	Town.
Scheidmantel, George.....	Denver	Knoch, Chas. J.....	Denver
Beecher & Darrach.....	Colorado Springs	Ray, C. F.....	Pueblo

German Insurance Company of Freeport, Illinois.

Name.	Town.	Name.	Town.
Baker, W. C.....	Greeley	Guild, A. D.....	Grand Junction
Blunt, J. D. & Co.....	Florence	Hanks, J. M.....	Florence
Gill, Charles W.....	Denver	Hively, E. W.....	Salida
Sills, C. T.....	Gunnison	Keck, C. M.....	Glenwood Springs
Rich, C. B.....	Grand Junction	Killian, J. R.....	Walsenburg
Barnes, J. W.....	Golden	Lawton, A. L.....	Colorado Springs
Brown, B. B.....	Lamar	McFarlane, A.....	Canon City
Brown, L. A. W.....	Aspen	Murray, J. F.....	Colorado City
Buckey & Hart.....	La Junta	Norton, E. H.....	Montrose
Chatfield, J. H.....	Littleton	Old, W. W.....	Leadville
Day, J. W.....	Boulder	Sutphen, R. G. & Co.....	Longmont
Emigh, C. C.....	Fort Collins	Smiley, W. E.....	Manitou
Fenlason, L. R.....	Rocky Ford	Sanborn, B. D.....	Greeley
Frey, Herman.....	Las Animas	Schallenberger, H. G.....	Loveland
Gaylor, Paul B.....	Denver	Stephan, Geo.....	Delta
Gottlieb, D. & Son.....	Trinidad	Young & Crockett.....	Pueblo

German Fire Insurance Company, Peoria, Illinois.

Name.	Town.	Name.	Town.
Boyd, John L.....	Denver	Cobb, Charles A.....	Greeley

Germania Fire Insurance Company, New York.

Name.	Town.
Gaylord, Paul B.....	Denver

Girard F. and M. Insurance Company, Philadelphia, Pa.

Name.	Town.	Name.	Town.
Forrester & Co.....	Denver	Miles & Stewart.....	Pueblo
Lawton, A. L.....	Colorado Springs	Morath, Edward J.....	Boulder

Glens Falls Insurance Company, New York.

Name.	Town.	Name.	Town.
Cowie & Moorhead.....	Boulder	Smiley, W. E.....	Manitou
Cunningham, Charles L.....	Colorado City	Morris, Henry O.....	Pueblo
Hemenway, A.....	Colorado Springs	Day, Edward H.....	Trinidad
Scurr, H. H.....	Colorado Springs	Middlekamp Bros.....	Pueblo
McDowell, H. S. & Co.....	Denver	McDowell Investment Co.....	Denver

Greenwich Insurance Company, New York.

Name.	Town.	Name.	Town.
Wortman & Perkins.....	Colorado Springs	Hively, E. W.....	Salida
Knoch, Charles J.....	Denver	Day, Edward H.....	Trinidad
Keck, Christian M.....	Glenwood Springs	Young, E. W.....	Aspen
Stickley & Shaw.....	Leadville	Howard, F. S.....	Boulder
Reeves & Atkinson.....	Montrose	Selbach, Bismarck O. & Co.....	Cripple Creek
Mallaby, Oliver W.....	Pueblo	Prewitt, Pickerill & Kephart.....	Durango
Hall & Pruett.....	Victor	Painter, Chas F.....	Telluride
Adams, W. R.....	Greeley	Moss, Frederick A.....	Idaho Springs
Montgomery, T. J.....	Fort Collins	DeLong, Horace T.....	Grand Junction
Allen, E. S.....	Loveland	Johnson, Geo. D.....	Florence

Grange Mutual Fire Insurance Company, Colorado.

Name.	Town.	Name.	Town.
Robinson, James F.....	Henderson	Newcomb, Joseph A.....	Golden
Smith, E. Porter.....	Quimby	Wilson, Will T.....	Niwot

Globe Fire Insurance Company, New York, N. Y.

Name.	Town.
Boyd Agency Co.....	Denver

Hamburg Bremen Fire Insurance Company, Germany.

Name.	Town.	Name.	Town.
Guy, E. K.....	Colorado Springs	Brigham, E.....	Trinidad
Anfenger, L. & Co.....	Denver		

Hanover Fire Insurance Company, New York.

Name.	Town.	Name.	Town.
Lewis, Edwin C. & Co.....	Boulder	Thompson, Willis L.....	Leadville
Mayberry, James F.....	Colorado Springs	Brayton, Elijah & Co.....	Pueblo
Selbach, Bismarck O. & Co.....	Cripple Creek	Hall & Pruett.....	Victor
Watson & Gilbert.....	Denver	Lyons & Johnson.....	Denver
Johnson, Geo. D.....	Florence	Meserve, J. B.....	Florence
DeVotie, Frank D.....	Greeley		

Hartford Fire Insurance Company, Connecticut.

Name.	Town.	Name.	Town.
Wilson, Thomas V.....	Boulder	Reardon, Frank M.....	Victor
Hurst, Schuyler G.....	Brighton	Campbell, C. C.....	Durango
Springfield, James H.....	Platteville	Iles & Robinson.....	Silverton
Price, John G.....	Rico	Hess, William B.....	Rico
Young, Emil W.....	Aspen	Pruett & Reardon.....	Victor
Nicholson, J. H.....	Boulder	Willis, George A.....	Alamosa
Brown, Z. T.....	Alamosa	McMullin, Samuel G.....	Grand Junction
McFarlane, Alex.....	Canon City	Scott & Lyons.....	Greeley
Lawton, A. L.....	Colorado Springs	Painter, Chas. F.....	Telluride
Riley, Joseph P.....	Cripple Creek	Hess, William B.....	Rico
Gaylord, Paul E.....	Denver	Kearns, John P.....	Walsenburg
Campbell, C. C.....	Durango	Scott, Smith & Co.....	Pueblo
Fitzgerrell, J. J.....	Florence	Hinkley, Henry D.....	Sterling
Maben, J. D.....	Garrison	Elliott, Richard C.....	Monument
Ramey Bros.....	Grand Junction	Prewitt, Pickerill & Kephart.....	Durango
Old, W. W.....	Leadville	Stephan, George.....	Delta
Mallaby, O. W.....	Pueblo	Redding, William O.....	Montrose
Hulanski, Julian.....	Ouray	Thomas, Frank N.....	Eaton
Watson & Moore.....	Telluride	O'Brien & DeWeese.....	Salida
Berthoud, Edward L.....	Golden	Bermont, George E.....	Lafayette
Day, Charles E.....	Longmont	Logan, William R.....	Buena Vista
Stickley & Shaw.....	Leadville	Keck, Christian M.....	Glenwood Springs
McClure, William H.....	Canon City	Hanks, Jacob M.....	Florence
Dwyre, C. Golding.....	Fort Collins	Thompson & Benedict.....	Denver
Warner, George W.....	Fort Morgan	Mackey, Alexander P.....	Aspen
Smith, Edwin J.....	Rocky Ford	Northcott, Robert H.....	Akron
Abbott, James W.....	Ouray	Little, Richard S.....	Littleton
Allen, Edwin S.....	Loveland	Sills, Charles T.....	Gunnison
Abbott, Jacob J.....	Lake City	Fullerton & Seymour.....	Central City
Smiley, William E.....	Manitou	Bush & Armstrong.....	Idaho Springs
Day, John W.....	Boulder	Drake, Martin, Jr.....	Colorado City
Frey, Herman.....	Las Animas	Brigham, Elijah.....	Trinidad
Cooper, Daniel E.....	Lamar	Shapcott, William G.....	Colorado Springs
Corlett, Charles M.....	Monte Vista	Allen, John.....	Silver Plume
Bassett, Alden.....	Del Norte	Hall & Pruett.....	Victor
Houghton, Edwin S.....	Fountain	Buckey & Hart.....	La Junta
Fitzgerrell, James J.....	Florence	Rowe, George J.....	Windsor
Parr, Roy C.....	Aspen	McClain, Ed.....	Manzanola
Gregory, Elias J.....	Fort Collins	Smith, Curtis J. & Co.....	Cripple Creek

Helvetia Swiss Fire Insurance Company, Switzerland.

Name.	Town.	Name.	Town.
Williams & Tuttle.....	Denver	Foote, A. C.....	Pueblo
Warner, W. W., Jr.....	Colorado Springs	Smiley, W. E.....	Manitou
Bateman, Geo. C.....	Trinidad	Painter, Chas. F.....	Telluride
Wallace, W. S.....	Grand Junction	Dwyre, C. Golding.....	Fort Collins
Keck, C. M.....	Glenwood Springs	Meserve, J. B.....	Florence
Tuttle, J. F., Jr.....	Denver		

Home Insurance Company, New York.

Name.	Town.	Name.	Town.
Fulton, Richard T.....	Boulder	Harrington & Amann.....	Cripple Creek
McClure, Wm. H.....	Canon City	Arnold, Henry J.....	Durango
Fullerton & Seymour.....	Central City	Parkison, Will S.....	Glenwood Springs
Kennedy, Matthew.....	Colorado Springs	Scott & Lyons.....	Greeley
Selbach, B. O. & Co.....	Cripple Creek	Stickley & Shaw.....	Leadville

Home Insurance Company, New York—Continued.

Name.	Town.	Name.	Town.
Thompson & Benedict.....	Denver	Day, Charles E.....	Longmont
Akin, Harris.....	Fort Collins	Reeves & Atkinson.....	Montrose
Warner, Geo. W.....	Fort Morgan	Scott, Smith & Co.....	Pueblo
Darrow & Ross.....	Glenwood Springs	O'Brien & DeWeese.....	Salida
Berthoud, Edward L.....	Golden	Henry, Leron.....	Telluride
McMullen, Saml. G.....	Grand Junction	Day, Edward H.....	Trinidad
Buckey & Hart.....	La Junta	Reardon, Frank N.....	Victor
Gregory, Elias J.....	Fort Collins	Plank, P. W.....	

Home Mutual Insurance Company, California.

Name.	Town.	Name.	Town.
Willis & Colt.....	Alamosa	Moss, F. A.....	Idaho Springs
Stockman, F. H.....	Aspen	Russell, J. T.....	La Junta
Bent & Mettey.....	Burlington	Shoemaker, E.....	Las Animas
Bridwell & Casseday.....	Canon City	Milner & Hurd.....	Leadville
Fullerton & Seymour.....	Central City	Eubanks, J. M.....	Longmont
Lawton, A. L.....	Colorado Springs	McCreery, W. H.....	Loveland
Harrington, S.....	Cripple Creek	Avery, H. A.....	Lake City
King, A. R.....	Delta	Sanford, Wm. S.....	Monte Vista
Shaw, Frank.....	Denver	Norton, H. A.....	Montrose
Gallotti, F.....	Durango	Haskins, C. W.....	Ouray
Akin, H.....	Fort Collins	Kirtland & Hill.....	Pueblo
Hanks, J. M.....	Florence	Hess, W. B.....	Rico
Seifried, H.....	Georgetown	Painter, C. E.....	Telluride
Darrow & Ross.....	Glenwood Springs	Day, E. H.....	Trinidad
Larison, Lee.....	Golden	Newland, E. H.....	Victor
DeLong, H. T.....	Grand Junction	Kearns, J. P.....	Walsenburg
Senier, J. H.....	Greeley		

Imperial Insurance Company, London.

Name.	Town.	Name.	Town.
Day, John W.....	Boulder	Hill, D. H.....	Monte Vista
Bridwell, Wm. T.....	Canon City	Stephan, Geo.....	Delta
Fullerton & Seymour.....	Central City	Thompson & Benedict.....	Denver
Wills, Henry LeB. & Co.....	Colorado Springs	Gallotti, F.....	Durango
Selbach, B. O. & Co.....	Cripple Creek	Edwards, Budrow & Kissock, Fort Collins	
Bassett, Alden.....	Del Norte	Fitzgerrell, J. J.....	Florence
Sanford, W. C.....	Monte Vista	Keck, Christian M.....	Glenwood Springs
Brannen & Kellogg.....	Denver	Marsh, Wm. A.....	Grand Junction
Sanborn, B. D.....	Greeley	Middlekamp, E. G.....	Pueblo
Sills, Chas. T.....	Gunnison	Haskins, Chas. W.....	Ouray
Benedict, Wm. P.....	Golden	Hess, W. B.....	Rico
Cheney, Edw. F.....	Idaho Springs	Hively, E. W.....	Salida
Thompson, W. L.....	Leadville	Watson & Moore.....	Telluride
Day, C. E.....	Longmont	Brigham, E.....	Trinidad
Smiley, W. E.....	Manitou	Small, J. A.....	Victor
Redding, W. O.....	Montrose	Kearns, John P.....	Walsenburg

Insurance Company of North America, Pennsylvania.

Name.	Town.	Name.	Town.
Price, John G.....	Rico	Stockman, Fred H.....	Aspen
Critchlow, Oscar B.....	Alamosa	Hess, Wm. B.....	Rico
Gooding, John F.....	Aspen	Pruett & Reardon.....	Victor
Rohlfing, Bertha E.....	Colorado City	Maben, Jay D.....	Hooper
Roberts, W. L.....	Central City	Bonifield, Frank E.....	Windsor
Gibson, Omer A.....	Akron	Van Orden & Smith.....	Cripple Creek

Insurance Company of North America, Pennsylvania—Continued.

Name.	Town.	Name.	Town.
Mix, Samuel P.....	Alamosa	Rugtwet, Ole G.....	Fowler
Adair, W. M.....	Antonito	Dye, Horace B.....	Manzanola
Reynolds, Dexter T.....	Aspen	Carruthers, John.....	Lafayette
Mackey, Andrew J.....	Boulder	Braiden, John C.....	La Jara
Frye, Wm. H.....	Breckenridge	Buckey & Hart.....	La Junta
Hurst, Schuler, G.....	Brighton	Abbott, Jacob J.....	Lake City
Moffat & Edwards.....	Brush	Cooper, Daniel E.....	Lamar
Sindlinger, Daniel C.....	Buena Vista	Shoemaker, Eli.....	Las Animas
McClure, Wm. H.....	Canon City	Stickley & Shaw.....	Leadville
Fullerton & Seymour.....	Central City	Nelson, Robert H., Jr.....	Littleton
Hickman, W. E.....	Cheyenne Wells	Clark, Chas. A.....	Louisville
Shapcott, Wm. G.....	Colorado Springs	Allen, Edwin S.....	Loveland
Maben & Smith.....	Creede	Day, Charles E.....	Longmont
Holt & Axtell.....	Crested Butte	Smiley, Wm. E.....	Manitou
Smith, C. J. & Co.....	Cripple Creek	Cheney, Lewis H.....	Monte Vista
Baxter, James H.....	Del Norte	Norton, Enos H.....	Montrose
King, A.....	Delta	Scoonover, Clinton.....	Monument
Williams, James.....	Denver	Abbott, James W.....	Ouray
Gaymon, Oren K.....	Dillon	Springfield, James H.....	Platteville
Gallotti, Frank.....	Durango	Kirtland & Hill.....	Pueblo
Gillies, Agnes B.....	Eaton	Hess, Wm. B.....	Rico
Van Valkenberg, Richard J.....	Erie	Smith, Edwin J.....	Rocky Ford
Fitzgerrell, James J.....	Florence	Fairbanks, Lee.....	Saguache
Allen, W. C.....	Florissant	Hively, Edwin W.....	Salida
Akin, Harris.....	Fort Collins	Robin Bros.....	Silverton
Warner, Geo. W.....	Fort Morgan	Smith, Martin H.....	Sterling
Phillips, Geo. I.....	Fountain	Painter, Chas. F.....	Telluride
Seifried, Henry.....	Georgetown	Brigham, Elijah.....	Trinidad
Keck, C. M.....	Glenwood Springs	Hall & Pruett.....	Victor
Berthoud, Edward L.....	Golden	Kearns, John P.....	Walsenburg
DeLong, H. T.....	Grand Junction	Mackey, A. P.....	Aspen
Sanborn, Burton D.....	Greeley	Hand & Whittington.....	Canon City
Gordon, John.....	Gunnison	Lake, Harry H.....	Central City
Bush & Armstrong.....	Idaho Springs	Van Orden, Wm. C.....	Cripple Creek
Sampson, Chas. M.....	Antonito	Dwyre, C. Golding.....	Fort Collins
Thomas, Wm.....	Breckenridge	McMullin, S. G.....	Grand Junction
Parr, Roy C.....	Aspen	Blair & Mastin.....	Delta
Duenweg, Arthur.....	Brush	Curran, Edward F.....	Manitou
Gregory, Elias J.....	Fort Collins	Redding, Wm. O.....	Montrose
Young, Emil W.....	Aspen	Rowe, Geo. J.....	Windsor
Allen, Pliny W.....	Greeley	Houghton, Edwin S.....	Fountain

Insurance Company of the State of Pennsylvania, Pennsylvania.

Name.	Town.	Name.	Town.
Knapp & Wallis.....	Rocky Ford	Darrow & Ross.....	Glenwood Springs
Critchell, C. R.....	Denver	Sanborn, J. W.....	Greeley
Young, E. W.....	Aspen	Milner & Hurd.....	Leadville
McFarlane, A.....	Canon City	Middlekamp, E. G.....	Pueblo
Williamson & Poinier....	Colorado Springs	Hively, E. W.....	Salida
Critchell, C. R. & Co.....	Denver	Collier, T. B.....	Trinidad
Inter State Investment Co.....	Durango		

Lancashire Insurance Company, Manchester, England.

Name.	Town.
Kirtland & Hill.....	Pueblo
Minor, James J.....	Canon City
Price, John G.....	Rico
Willis, Geo. J.....	Alamosa
Mackey, A. P.....	Aspen
Ramey Bros.....	Grand Junction
Kearns, Jno. P.....	Walsenburg
Bassett, Alden.....	Del Norte
Gaylord, Paul B.....	Denver
McClenahan, A. M.....	Greeley
Milner & Hurd.....	Leadville
Painter, Chas. F.....	Telluride
Clack, N. Ernest.....	Delta
Hess, Wm. B.....	Rico
Parr, Roy C.....	Aspen
Sampson, Chas. M.....	Antonito

Name.	Town.
Gregory, David L.....	Canon City
Kirtland, John H.....	Pueblo
Day, Edw. H.....	Trinidad
Robin Bros.....	Silverton
Reardon, F. M.....	Victor
White, Fred.....	Boulder
Lawton, A. L.....	Colorado Springs
White, Eben.....	Longmont
Redding, W. O.....	Montrose
Abbott, Jas. W.....	Ouray
Gallotti, Frank.....	Durango
Gordon, Jno.....	Gunnison
Selbach, B. O. & Co.....	Cripple Creek
Darrow & Ross.....	Glenwood Springs
Fitzgerrell, J. J.....	Florence

London Assurance Corporation, London.

Name.	Town.
Reynolds, D. T.....	Aspen
Nicholson, John H.....	Boulder
Kennedy, Matthew.....	Colorado Springs
Merritt & Grommon.....	Denver
Montgomery, T. J.....	Fort Collins
Sanborn, B. D.....	Greeley
Keen Bros.....	Pueblo
Lindsay, John A.....	Trinidad
Bridwell & Casseday.....	Canon City

Name.	Town.
Tomay, John.....	Georgetown
Matthews, William C.....	Golden
Darrow & Ross.....	Glenwood Springs
Day, Charles E.....	Longmont
Smiley, W. E.....	Manitou
Haskins, C. W.....	Ouray
O'Brien & DeWeese.....	Salida
Watson & Moore.....	Telluride
Ward, Thomas.....	Golden

London and Lancashire Fire Insurance Company, Liverpool, England

Name.	Town.
Knapp & Wallis.....	Rocky Ford
Harrington, Stanley.....	Cripple Creek
Price, John G.....	Rico
Security Ins. Agency Co.....	Denver
Milner & Hurd.....	Leadville
Ward, Thomas.....	Golden
Bacon, W. H.....	Colorado Springs
Arnold, H. J.....	Durango
Shuck & Davis.....	Central City
Woolverton, J. R.....	Loveland
Brown, L. A. W.....	Aspen
Nicholson, J. H.....	Boulder
Jones, D. M.....	Buena Vista
Darnell, James K.....	Breckenridge
Wills, Henry LeB & Co.....	Colorado Springs
Holt & Axtell.....	Crested Butte
Van Orden & Smith.....	Cripple Creek
Smith, Eben J.....	Rocky Ford
Gregory, Elias J.....	Fort Collins
Smith, Isaac N.....	Cripple Creek
Pruett & Reardon.....	Victor
Thompson, Willis L.....	Leadville
Blum, Robt. & Co.....	Longmont
Sanford, Wm. C.....	Monte Vista
Haskins, C. W.....	Ouray
Young & Crockett.....	Pueblo
Hess, W. B.....	Rico

Name.	Town.
Ament, C. G.....	Rocky Ford
Hively, Edwin W.....	Salida
Fredrickson, Chas. J.....	Canon City
King & Robertson.....	Delta
Brannen & Kellogg.....	Denver
Pickerill, Wm. S.....	Durango
Warner, G. W.....	Fort Morgan
Johnson, G. D.....	Florence
Dwyre, C. Golding.....	Fort Collins
Tomay, John.....	Georgetown
Keck, Christian M.....	Glenwood Springs
Matthews & Strine.....	Golden
McMullin, Samuel G.....	Grand Junction
Sanborn, Burton D.....	Greeley
Sills, Chas. T.....	Gunnison
McPherrin, E. N.....	Holyoke
Moss, Frederick A.....	Idaho Springs
Sparrow, M. H.....	La Junta
Avery, H. A.....	Lake City
Fast, August.....	Silverton
Palmer, Henry C.....	Sterling
Painter, Chas. F.....	Telluride
Collier, Thos. B.....	Trinidad
Killian, James R.....	Walsenburg
Hall & Pruett.....	Victor
Osmun, D. C., Jr.....	Denver

Lion Fire Insurance Company, London, England.

Name.	Town.	Name.	Town.
Reynolds, D. T.....	Aspen	DeLong, Horace T.....	Grand Junction
Willis, Geo. A.....	Alamosa	Baker, W. C.....	Greeley
Cowie & Moorhead.....	Boulder	Sills, Chas. T.....	Gunnison
Jones, D. M.....	Buena Vista	Benedict, Wm. P.....	Golden
Bridwell, Wm. T.....	Canon City	Milner & Hurd.....	Leadville
Lake, H. H.....	Central City	Sutphen, R. G.....	Longmont
Wills, Henry LeB. & Co..	Colorado Springs	Smiley, W. E.....	Manitou
Marshall & McFadden.....	Cripple Creek	Norton, E. H.....	Montrose
Bassett, Alden.....	Del Norte	Hill, D. H.....	Monte Vista
King, A. R.....	Delta	Middelkamp, E. G.....	Pueblo
Packard, D. C.....	Denver	Haskins, Chas. W.....	Ouray
Gallotti, F.....	Durango	Hess, W. B.....	Rico
Edwards, Budrow & Kissock,	Fort Collins	O'Brien & DeWeese.....	Salida
Blunt, J. D. & Co.....	Florence	Watson & Moore.....	Telluride
Heiskell, Tyler D.....	Fort Morgan	Day, Edward H.....	Trinidad
Keck, Christian M.....	Glenwood Springs	Reardon, Frank M.....	Victor
Sanford, W. C.....	Monte Vista		

Liverpool and London and Globe Insurance Company, Liverpool, England.

Name.	Town.	Name.	Town.
Gibson, Homer A.....	Akron	Hively, Edwin W.....	Salida
Willis, Geo. A.....	Alamosa	Orange, Will J.....	Silver Cliff
Adair, Wm. M.....	Antonito	Hanks, J. M.....	Florence
Brown, L. A. W.....	Aspen	Tomay, John.....	Georgetown
White, Fred.....	Boulder	Darrow & Ross.....	Glenwood Springs
Frye, Wm. H.....	Breckenridge	Larison, Lee.....	Golden
Hurst, S. G.....	Brighton	DeLong, Horace T.....	Grand Junction
Sindlinger, Danl. C.....	Buena Vista	Sanborn, Burton D.....	Greeley
Bridwell, Wm. T.....	Canon City	Gordon, John.....	Gunnison
Fullerton & Seymour.....	Central City	Davis, Jno. C.....	Hayden
Sherman, C. M.....	Colorado City	Clark, Geo. E.....	Holyoke
Lawton, A. L.....	Colorado Springs	Gumprecht, C. Max.....	Hooper
Seymour, Chas. A.....	Craig	Moss, Fred.....	Idaho Springs
Holt & Axtell.....	Crested Butte	Braiden, John C.....	La Jara
King, A. R.....	Delta	Burns, Jas.....	La Junta
Bassett, Alden.....	Del Norte	Avery, Henry A.....	Lake City
Brannen & Kellogg.....	Denver	Markham, L. Wirt.....	Lamar
Gaymon, O. K.....	Dillon	Lambright, Allen M.....	Las Animas
Gallotti, Frank.....	Durango	Stickley & Shaw.....	Leadville
Snook, James E.....	Eaton	Hill, Oscar G.....	Littleton
Lindsley, Chas. F.....	Elizabeth	Day, Charles E.....	Longmont
Montgomery, Thos. J.....	Fort Collins	Clark, Chas. A.....	Louisville
Warner, Geo. W.....	Fort Morgan	McCreery, Wm. H.....	Loveland
Harrington & Amann.....	Cripple Creek	Smiley, Wm. E.....	Manitou
Hess, Wm. B.....	Rico	Hay & Walbridge.....	Meeker
Parkison, Will S.....	Glenwood Springs	Clark, W. J.....	Monte Vista
Pruett & Reardon.....	Victor	Robin Bros.....	Silverton
Redding, Wm. O.....	Montrose	Milner, Francis E.....	Steamboat Springs
Elliott, Richard C.....	Monument	Hinkley, Henry D.....	Sterling
Hahn, C. N. A.....	Newcastle	Painter, Chas. F.....	Telluride
Abbott, James W.....	Ouray	Collier, T. B.....	Trinidad
Springfield, James H.....	Platteville	Phelps & Reardon.....	Victor
Scott, Smith & Co.....	Pueblo	Kearns, Jno. P.....	Walsenburg
Price, J. G.....	Rico	Beardsley, Geo. B.....	Westcliffe
Smith, Ed. J.....	Rocky Ford	Laybourn, Myron H.....	Windsor
Fairbanks, Lee.....	Saguache	Durham, Benj. F.....	Yuma

Lumbermen's Insurance Company, Philadelphia, Pa.

Name.	Town.
Barrows Bros.....	Denver

Law Union and Crown Fire and Life Insurance Company, London, England.

Name.	Town.
Schuyler, Gerald L.....	Denver

Manhattan Fire Insurance Company, New York.

Name.	Town.	Name.	Town.
Shuck & Davis.....	Central City	Heath, Herbert G.....	Greeley
Bromley & Williamson.....	Boulder	Pingrey, Solon W.....	Durango
Hitt, John G.....	Greeley	Slater, Carl L.....	Denver
Young & Crockett.....	Pueblo	Reardon & Small.....	Cripple Creek
Kearns, John P.....	Walsenburg	Estabrook & Sperry.....	Denver
White, Eben.....	Longmont	Cheney, E. F.....	Idaho Springs
Shallenberger, H. G.....	Loveland	Ramey Bros.....	Grand Junction
Montgomery, Thos. J.....	Fort Collins	Darrow & Ross.....	Glenwood Springs
Hand & Whittington.....	Canon City	Collier, Thos. B.....	Trinidad
Abbott, James W.....	Ouray	Amann & Hurd.....	Cripple Creek
Robin Bros.....	Silverton	Painter, Chas. F.....	Telluride
Mackey, Alex. P.....	Aspen	Lawton, Andrew L.....	Colorado Springs
Buchheit & Bond.....	Louisville	Reardon, Frank M.....	Victor
Cunningham, Jno. M.....	Loveland	Stickley & Shaw.....	Leadville
Allen, W. H. & Reardon.....	Victor	Gill, Charles W.....	Denver
Pruett & Reardon.....	Cripple Creek	Thompson, Frank A.....	Denver
Parkinson, W. S.....	Glenwood Springs	Mastin, Wm. H.....	Delta

Magdeburg Fire Insurance Company, Germany.

Name.	Town.	Name.	Town.
Keck, Christian M.....	Glenwood Springs	Middelkamp, Edwin G.....	Pueblo
Collier, Thomas B.....	Trinidad	Stickley & Shaw.....	Leadville
Kennedy, Matthew.....	Colorado Springs	Inter State Investment Co.....	Durango
Merritt & Grommon.....	Denver	Veak, Frank O.....	Cripple Creek
Dingman, Wilford E.....	Victor		

Manchester Fire Assurance Company, Manchester, England.

Name.	Town.	Name.	Town.
Willis, Geo. A.....	Alamosa	Darrow & Ross.....	Glenwood Springs
Brown, L. A. W.....	Aspen	DeLong, Horace T.....	Grand Junction
Bromley & Williamson.....	Boulder	Scott & Lyons.....	Greeley
Sindlinger, D. C.....	Buena Vista	Moss, Frederick A.....	Idaho Springs
Bridwell, Wm. T.....	Canon City	Sparrow, M. H.....	La Junta
Fullerton & Seymour.....	Central City	Milner & Hurd.....	Leadville
Sherman, C. M.....	Colorado City	White, Eben.....	Longmont
Allen, W. H. & Co.....	Colorado Springs	McCreery, W. H.....	Loveland
Riley, Joseph P.....	Cripple Creek	Smiley, Wm. E.....	Manitou
The James Williams Agency.....	Denver	Reeves & Atkinson.....	Montrose
Bassett, Alden.....	Del Norte	Abbott, James W.....	Ouray
King, A. R.....	Delta	Kirtland & Hill.....	Pueblo
Prewitt, Pickerill & Kephart....	Durango	Steele & Beale.....	Rocky Ford
Hanks, J. M.....	Florence	Robin Bros.....	Silverton
Montgomery, T. J.....	Fort Collins	Watson & Moore.....	Telluride
Tomay, John.....	Georgetown	Day, Edward H.....	Trinidad

Manufacturers' and Merchants' Insurance Company, Pennsylvania.

Name.	Town.	Name.	Town.
Merritt & Grommon.....	Denver	Knoch, Chas. J.....	Denver
Adams, Alexander.....	Colorado Springs	Ray, C. F.....	Pueblo
Beecher & Darrach.....	Colorado Springs		

Mechanics' Insurance Company, Philadelphia, Pa.

Name.	Town.	Name.	Town.
Dwinell, E. L. C.....	Colorado Springs	Knoch, Chas. J.....	Denver
Colorado Ins. Agency Co.....	Denver	Vest, Arthur E.....	Colorado Springs
Beecher & Darrach.....	Colorado Springs	Ray, C. F.....	Pueblo

Mercantile Fire and Marine Insurance Company, Massachusetts.

Name.	Town.	Name.	Town.
Guy, Edwin K.....	Colorado Springs	Young & Crockett.....	Pueblo
Merritt & Grommon.....	Denver		

Merchants' Insurance Company, Newark, N. J.

Name.	Town.	Name.	Town.
Young, Emil W.....	Aspen	Shuck & Davis.....	Central City
Phillips, Percy A.....	Denver	Pingree, Solon W.....	Durango
Lawton, Andrew L.....	Colorado Springs	Libby, Chalmers W.....	Greeley
Veak, John E.....	Cripple Creek	Stickley & Shaw.....	Leadville
Gaylord, Paul B. & Co.....	Denver	Morris, Henry O.....	Pueblo
Veak, Frank O.....	Cripple Creek	Tipton, Francis M.....	Trinidad
Ramey Bros.....	Grand Junction	Watson & Moore.....	Telluride
Haskins, Chas. W.....	Ouray	Hand & Whittington.....	Canon City
Willis & Colt.....	Alamosa		

Milwaukee Mechanics' Insurance Company, Milwaukee, Wis.

Name.	Town.	Name.	Town.
Gooding, John T.....	Aspen	Middelkamp Bros.....	Pueblo
Blunt, J. D. & Co.....	Florence	Mulvaney, Peter.....	Salida
Gill, Charles W.....	Denver	Old, W. W.....	Leadville
Stockman, F. H.....	Aspen	Young & Crockett.....	Pueblo
Kent, Leonard Eldred.....	Canon City	Sutphen, R. G. & Co.....	Longmont
Newkin, Thos. H.....	Florence		

National Fire Insurance Company, Connecticut.

Name.	Town.	Name.	Town.
Willis, Geo. A.....	Alamosa	Warner, Geo. W.....	Fort Morgan
Adair, W. M.....	Antonito	Tomay, John.....	Georgetown
Reynolds, D. T.....	Aspen	Keck, C. M.....	Glenwood Springs
Day, John W.....	Boulder	DeLong, Horace T.....	Grand Junction
Darnell, Jas. K.....	Breckenridge	Sanborn, B. D.....	Greeley
Sindlinger, S. C.....	Buena Vista	Sills, C. T.....	Gunnison
Lee, George R.....	Brighton	Peck, S. Z.....	Holyoke
Bridwell, W. T.....	Canon City	Broad & Kalischa.....	Idaho Springs
Lake, H. H.....	Central City	Russell, J. T.....	La Junta
Drake, Martin, Jr.....	Colorado City	Abbott, J. J.....	Lake City
Wills, LeB. & Co.....	Colorado Springs	Thompson, W. L.....	Leadville
Holt & Axtell.....	Crested Butte	Day, C. E.....	Longmont
Maben & Smith.....	Creede	McCreery, W. H.....	Loveland
Smith, Curtis J. & Co.....	Cripple Creek	Cooper, D. E.....	Lamar
Tucker, Wm. H.....	Craig	Scott, P. G.....	Las Animas
Bassett, Alden.....	Del Norte	Hill, Oscar G.....	Littleton

National Fire Insurance Company, Connecticut—Continued.

Name.	Town.	Name.	Town.
Thompson & Benedict.....	Denver	Smiley, Wm. E.....	Manitou
Gallotti, Frank.....	Durango	Reinhold, F. H.....	Montrose
King, A. R.....	Delta	Warburton, Geo. S.....	Monte Vista
Hanks, J. M.....	Florence	White, Harvey.....	Monument
Akin, Harris.....	Fort Collins	Hay & Walbridge.....	Meeker
Beardsley, A. L.....	Newcastle	Robin Bros.....	Silverton
Haskins, C. W.....	Ouray	Painter, Chas. F.....	Telluride
Mallaby, O. W.....	Pueblo	Brigham, E.....	Trinidad
Hess, Wm. B.....	Rico	Hall & Pruett.....	Victor
Bell, R.....	Salida	Kearns, John P.....	Walsenburg
Fairbanks, Lee.....	Saguache	Lee, Hiram H.....	Denver
Steele & Beall.....	Rocky Ford	Maben, Jay D.....	Hooper

National-Standard Insurance Company, New York.

Name.	Town.
Holman, Charles J.....	Denver

New Hampshire Fire Insurance Company, New Hampshire.

Name.	Town.	Name.	Town.
Anfenger, L. & Co.....	Denver	Miles & Stewart.....	Pueblo
Gottlieb & Son.....	Trinidad	Stickley & Shaw.....	Leadville
Maybury, James F.....	Colorado Springs		

Niagara Fire Insurance Company, New York.

Name.	Town.	Name.	Town.
Opdyke, Orsburn O.....	Florence	Montgomery, Thos. J.....	Fort Collins
Weir & Co.....	Manitou	Tomay, John.....	Georgetown
Baxter, J. H.....	Del Norte	Darrow & Ross.....	Glenwood Springs
McCreery, Wm. H.....	Loveland	Berthoud, Edward L.....	Golden
Price, John G.....	Rico	DeLong, Horace T.....	Grand Junction
Kearns, John P.....	Walsenburg	Scott & Lyons.....	Greeley
Hess, William B.....	Rico	Sills, Chas. T.....	Gunnison
Stockman, Fred H.....	Aspen	Bush & Armstrong.....	Idaho Springs
Munson, John Y.....	Berthoud	Russell, John T.....	La Junta
Bromley & Williamson.....	Boulder	Bermont, Geo. E.....	Lafayette
Jones, Dan M.....	Buena Vista	Milner & Hurd.....	Leadville
McClure, Wm. H.....	Canon City	Hill, Oscar G.....	Littleton
Darnell, Jas. K.....	Breckenridge	Sutphen, Riley G.....	Longmont
Smith, Curtis J. & Co.....	Cripple Creek	Mabin, Jay D.....	Monte Vista
Lake, Harry.....	Central City	Abbott, Jas. W.....	Ouray
Maben & Smith.....	Creede	Mallaby, Oliver W.....	Pueblo
Wills, Henry LeB. & Co.....	Colorado Springs	Bell, R. & Son.....	Salida
Holt & Axtell.....	Crested Butte	Brigham, Elijah.....	Trinidad
Cobb, Hawkins & McCracken.....	Denver	Painter, Chas. F.....	Telluride
Prewitt & Pickerrill.....	Durango	Hall & Pruett.....	Victor
Frith, Thos. T.....	Denver	Batchelder & Frith.....	Denver
Campbell, Chas. C.....	Durango	Hess, Wm. B.....	Rico
Parkison, Will S.....	Glenwood	Tregoning, Thos.....	Evans
Watson & Moore.....	Telluride		

North British and Mercantile Insurance Company, London, England.

Name.	Town.	Name.	Town.
Macky, A. J.....	Boulder	Parkison, Will S.....	Glenwood Springs
Jones, D. M.....	Buena Vista	O'Brien & DeWeese.....	Salida
McClure, W. H.....	Canon City	Collier, T. B.....	Trinidad
Fullerton & Seymour.....	Central City	Reeves & Atkinson.....	Montrose
Lawton, A. L.....	Colorado Springs	Robin Bros.....	Silverton
Williams, James.....	Denver	Bush & Armstrong.....	Idaho Springs
Gallotti, Frank.....	Durango	Darrow & Ross.....	Glenwood Springs
Akin, Harris.....	Fort Collins	Munson, John Y.....	Berthoud
Hall & Pruett.....	Victor	Hanks, J. M.....	Florence
Scott & Lyons.....	Greeley	Abbott, Jas. W.....	Ouray
Reynolds, D. T.....	Aspen	Kearns, John P.....	Walsenburg
Stickley & Shaw.....	Leadville	Painter, Chas. F.....	Telluride
Cunningham, J. M.....	Loveland	Marsh, Wm. A.....	Grand Junction
Sutphen, R. G.....	Longmont	Smith, H. H.....	Delta
Scott, Smith & Co.....	Pueblo	Selbach, Bismarck O. & Co.....	Cripple Creek

Norwalk Fire Insurance Company, Norwalk, Conn.

Name.	Town.	Name.	Town.
Bacon, W. H.....	Colorado Springs	Knapp & Wallis.....	Rocky Ford
Arnold, H. J.....	Durango	Harrington, Stanley.....	Cripple Creek
Milner & Hurd.....	Leadville	Brown, L. A. W.....	Aspen
The Security Ins. Agency Co.....	Denver		

Northern Assurance Company, London, England.

Name.	Town.	Name.	Town.
Shallenberger, H. G.....	Loveland	Brigham, E.....	Trinidad
Tomay, John.....	Georgetown	Cameron, James M.....	Grand Junction
Willis & Colt.....	Alamosa	Watson & Moore.....	Telluride
Brown, L. A. W.....	Aspen	Smith, Curtis J. & Co.....	Cripple Creek
McFarlane, Alex.....	Canon City	Lincoln & Eubanks.....	Boulder
Wills, Henry LeB. & Co.....	Colorado Springs	Hicks & Roberts.....	Central City
The Security Ins. Agency Co.....	Denver	Johnson, Geo. D.....	Florence
Grant, W. B.....	Eaton	Inter State Investment Co.....	Durango
Edwards, Budrow & Kissock.....	Fort Collins	Haskins, Chas W.....	Ouray
Keck, C. M.....	Glenwood Springs	Miller, Frank J.....	Longmont
Morley, T. C.....	Greeley	Hall & Pruett.....	Victor
Bush & Armstrong.....	Idaho Springs	Smith, Curtis J.....	Denver
Seeley, C. L.....	La Junta	Dyer, W. C.....	Boulder
Old, W. W.....	Leadville	Shallenberger, T. M.....	Loveland
Foote, A. C.....	Pueblo	Pruett & Reardon.....	Victor
O'Brien & DeWeese.....	Salida		

North German Fire Insurance Company, Germany.

Name.	Town.	Name.	Town.
Brannen & Kellogg.....	Denver	Selbach, Bismarck O.....	Cripple Creek
McMullin, S. G.....	Grand Junction	Hand, Nelson T.....	Canon City
Brown, L. A. W.....	Aspen	Milner & Hurd.....	Leadville
Henry, Leron.....	Telluride	Lockwood, Harvey S.....	Colorado Springs
Gallotti, F.....	Durango	Heath, Herbert G.....	Greeley
Darrow & Ross.....	Glenwood Springs	Wilson, Uriah B.....	Denver
Mix, S. P.....	Alamosa	Ensign, Edgar T.....	Colorado Springs
Bromley & Williamson.....	Boulder	Selbach, B. O. & Co.....	Cripple Creek
Fredrickson, C. J.....	Canon City	Hanks, J. M.....	Florence
Clack, N. Ernest.....	Delta	Adams, W. R.....	Greeley
Haskins, C. W.....	Ouray	Thompson, W. L.....	Leadville
Allen, P. W.....	Greeley	Barclay, Edgar.....	Longmont
Russell, John T.....	La Junta	Kirtland & Hill.....	Pueblo
Foote, A. C.....	Pueblo	Gottlieb & Son.....	Trinidad

Northwestern National Insurance Company, Wisconsin.

Name.	Town.	Name.	Town.
Gottlieb & Son.....	Trinidad	McMillan, J. P.....	Colorado Springs
Rich, E. S. & Co.....	Denver	Scott, Smith & Co.....	Pueblo
Edwards, Budrow & Kiscock, Fort Collins		Bridwell, William T.....	Canon City
Day, John W.....	Boulder	Appelman, L. P.....	Denver
Steele, Robert.....	Greeley		

Norwich Union Fire Insurance Society, England.

Name.	Town.	Name.	Town.
Price, John G.....	Rico	Marsh, William A.....	Grand Junction
Van Orden & Smith.....	Cripple Creek	Carruthers, John.....	Lafayette
Irwin & Lee.....	Brighton	Akin, Harris.....	Fort Collins
Norton, Enos H.....	Montrose	Hively, Edwin W.....	Salida
McClure, Wm. H.....	Canon City	Robin Bros.....	Silverton
Lake, Harry.....	Central City	Hess, William B.....	Rico
Abbott, James W.....	Ouray	Painter, Charles F.....	Telluride
Willis, George A.....	Alamosa	Hay & Walbridge.....	Meeker
Munson, John Y.....	Berthoud	Milner & Hurd.....	Leadville
Morath, Edward J.....	Boulder	Russell, John T.....	La Junta
Kearns, John P.....	Walsenburg	Bassett, Alden.....	Del Norte
Scott & Lyons.....	Greeley	Reynolds, Dexter T.....	Aspen
Tomay, John.....	Georgetown	Thomas, Frank N.....	Eaton
Gooding, John F.....	Aspen	Cunningham, Charles L.....	Colorado City
Gregory, Elias J.....	Fort Collins	McPherrin, Emmett N.....	Holyoke
Hess, Wm. B.....	Rico	Norton, Elbert E.....	Lyons
Stockman, Fred H.....	Aspen	Slater, Elwyn M.....	Lamar
Cobb, C. D. & Co.....	Denver	Cobb, Hawkins & McCracken.....	Denver
Parkison, Will S.....	Glenwood Springs	Day, Edward H.....	Trinidad
Ryder, Stewart & Co.....	Victor	Gallotti, Frank.....	Durango
Pike, Charles L.....	Hotchkiss	Maben & Smith.....	Creede
Little, Charles A.....	Rico	Darrow & Ross.....	Glenwood Springs
Gunst, Chas. A.....	Lake City	Wortman & Perkins.....	Colorado Springs
Stephan, George.....	Delta	Gooding, John F.....	Aspen
Young & Crockett.....	Pueblo		

Orient Insurance Company, Hartford, Conn.

Name.	Town.	Name.	Town.
Shapcott, Wm. G.....	Colorado Springs	Vannice & Bandy.....	Grand Junction
Bartels, L. F.....	Denver	Sutphen, Riley G.....	Longmont
Bartels, T. W.....	Denver	Tomay, John.....	Georgetown
Bishop, F. L.....	Denver	Stickley & Shaw.....	Leadville
Akin, Harris.....	Fort Collins	Foote, Adam C.....	Pueblo
Armsbarry, Albert E.....	Delta	Brigham, E. B.....	Trinidad
Brown, L. A. W.....	Aspen	Bromley & Williamson.....	Boulder
Roberts, Walter S.....	Central City		

Pacific Fire Insurance Company, New York.

Name.	Town.	Name.	Town.
Boyd, John L.....	Denver	Kelly, Thomas.....	Pueblo
Kennedy, Matthew.....	Colorado Springs	Brown, J. D.....	Pueblo

Palatine Insurance Company, Ltd., Manchester, England.

Name.	Town.	Name.	Town.
Petrikin, William L.....	Eaton	Brayton, Elijah.....	Pueblo
Henderson, Fremont J.....	Sterling	Schermer Ins. and Inv. Co.....	Denver
Moore, Montellus L.....	Fort Morgan	Campbell, C. C.....	Durango
Hughes, Edward O.....	Denver	Gregory, Elias J.....	Fort Collins
Reardon, Frank M.....	Victor	Parkison, W. S.....	Glenwood Springs

Palatine Insurance Company, Ltd., Manchester, England—
Continued.

Name.	Town.	Name.	Town.
Brown, L. A. W.....	Aspen	Strout, A. B.....	Leadville
Sindlinger, D. C.....	Buena Vista	Darrow & Ross.....	Glenwood Springs
White, Fred.....	Boulder	McClenahan, A. M.....	Greeley
Selbach, B. O. & Co.....	Cripple Creek	Ramey Bros.....	Grand Junction
Mitchell & McCall.....	Colorado Springs	Tomay, John.....	Georgetown
McFarlane, Alex.....	Canon City	Shoemaker, Eli.....	Las Animas
Prewitt, Pickerell & Kephart.....	Durango	Old, W. W.....	Leadville
Bassett, Alden.....	Del Norte	Miller, F. J.....	Longmont
Stephan, George.....	Delta	Russell, John T.....	La Junta
Dwyre, C. Golding.....	Fort Collins	Redding, W. O.....	Montrose
Johnson, Geo. D.....	Florence	Abbott, James W.....	Ouray
Holt & Axtell.....	Crested Butte	Kirtland & Hill.....	Pueblo
Lake, Henry.....	Gunnison	Little, John.....	Rico
Critchlow, Oscar B.....	Alamosa	Smith, E. J.....	Rocky Ford
Sanford, Wm. C.....	Monte Vista	Robin Bros.....	Silverton
Adair, Wm. M.....	Antonito	O'Brien & DeWeese.....	Salida
Beardsley, A. L.....	New Castle	Gottlieb, D. & Son.....	Trinidad
Sisson, F. M.....	Wray	Henry, Leron.....	Telluride
Northcott, R. H.....	Akron	Kearns, John P.....	Walsenburg
Abbott, J. J.....	Lake City		

Pennsylvania Fire Insurance Company, Philadelphia, Pa.

Name.	Town.	Name.	Town.
Reynolds, Dexter T.....	Aspen	Hahn, Christian A.....	New Castle
Willis, George A.....	Alamosa	Abbott, James W.....	Ouray
Logan, William R.....	Buena Vista	Stein, Charles C.....	Pueblo
Mackey, Andrew J.....	Boulder	Akin, Harris.....	Fort Collins
Hurst, Schuyler G.....	Brighton	Warner, George W.....	Fort Morgan
Hand & Whittington.....	Canon City	Johnson, George D.....	Florence
Shapcott, William G.....	Colorado Springs	Keck, Christian M.....	Glenwood Springs
Lake, Harry H.....	Central City	Seifried, Henry.....	Georgetown
Holt & Axtell.....	Crested Butte	Gordon, John.....	Gunnison
Bassett, Alden.....	Del Norte	De Votie, Frank D.....	Greeley
Bartels Bros. & Bishop.....	Denver	DeLong, Horace T.....	Grand Junction
Fairlamb & Dickerson.....	Delta	Bush & Armstrong.....	Idaho Springs
Curran, Edwin F.....	Manitou	Cooper, Daniel E.....	Lamar
Price, John G.....	Rico	Blum, Robt. & Co.....	Longmont
Brown, L. A. W.....	Aspen	Stickley & Shaw.....	Leadville
Edwards, Budrow & Kissock.....	Fort Collins	Steele & Beall.....	Rocky Ford
Hess, Wm. B.....	Rico	Price, John G.....	Rico
Collins, T. B.....	Trinidad	Hively, Edwin W.....	Salida
Allen, Edwin S.....	Loveland	Robin Bros.....	Silverton
Sparrow, Melvin H.....	La Junta	Fairbanks, Lee.....	Saguache
Abbott, Jacob J.....	Lake City	Smith, Martin H.....	Sterling
Norton, Enos H.....	Montrose	Kaapcke, Richard.....	Trinidad
Warburton, George S.....	Monte Vista	Painter, Charles F.....	Telluride
Curran, Edwin F.....	Manitou	Kearns, John P.....	Walsenburg

Phoenix Assurance Company, London, England.

Name.	Town.	Name.	Town.
Case, Elbert N.....	Grand Junction	Bonifield, Frank E.....	Windsor
Willis, George A.....	Alamosa	Parkinson, Will S.....	Glenwood Springs
Stockman, Fred H.....	Aspen	Bourne, Houston G.....	La Junta
Lewis, E. C. & Co.....	Boulder	Morley, Thomas C.....	Greeley
Wills, Henry LeB. & Co.....	Colorado Springs	Stickley & Shaw.....	Leadville

Phenix Assurance Company, London, England—Continued.

Name.	Town.	Name.	Town.
Calmes, Mark.....	Canon City	Miller, Frank J.....	Longmont
Selbach, Bismarck & Co.....	Cripple Creek	Cummings, Clarence P.....	Monte Vista
Watson & Gilbert.....	Denver	Haskins, Charles W.....	Ouray
Campbell, C. C.....	Durango	Meston & Co.....	Pueblo
Blunt, J. D. & Co.....	Florence	Little, John.....	Rico
Darrow & Ross.....	Glenwood Springs	Fairbanks, Lee.....	Saguache
Hand, Nelson F.....	Canon City	Lindsey, John A.....	Trinidad
Iles & Robinson.....	Silverton	Watson & Moore.....	Telluride
Olmes, John H.....	Pueblo	Lyons & Johnson.....	Denver

Phoenix Insurance Company, Hartford, Conn.

Name.	Town.	Name.	Town.
Willis, George A.....	Alamosa	Bateman, George C.....	Trinidad
Lee, George R.....	Brighton	Finnell, H. T.....	Colorado Springs
Day, J. W.....	Boulder	Miller, F. J.....	Longmont
McClure, W. H.....	Canon City	McCreery, W. H.....	Loveland
Ball, Frank D.....	Castle Rock	Seeley, Charles L.....	La Junta
Hicks, H. A.....	Central City	Old, W. W.....	Leadville
Davie, R. P. & Co.....	Colorado Springs	Cooper, D. E.....	Lamar
Scurr, Harry A.....	Colorado Springs	Hill, O. G.....	Littleton
Thompson & Benedict.....	Denver	Scott, P. G.....	Las Animas
Prewitt, Pickerill & Kephart.....	Durango	Norton, E. H.....	Montrose
DeBeque, W. A. E.....	DeBeque	Beardsley, A. L.....	New Castle
Johnson, George D.....	Florence	Miles & Stewart.....	Pueblo
Heiskell, Tyler D.....	Fort Morgan	Smith, E. J.....	Rocky Ford
Dwyre, C. Golding.....	Fort Collins	Kaapcke, R.....	Trinidad
Sanborn, B. D.....	Greeley	Tipton, C. F.....	Trinidad
Ramey Bros.....	Grand Junction	Van Valkenberg, R. J.....	Erie
Gordon, John.....	Gunnison	Baldwin, D. S.....	Delta
Dickson, Amos J.....	Glenwood Springs	Broad & Kalischer.....	Idaho Springs
Berthoud, E. L.....	Golden	Watson & Moore.....	Telluride
Avery, Henry A.....	Lake City	Hinkley, H. D.....	Sterling
Gregory, E. J.....	Fort Collins	McCall, Charles.....	Morrison
Campbell, C. C.....	Durango		

Phenix Insurance Company, Brooklyn, New York.

Name.	Town.	Name.	Town.
Brown, L. A. W.....	Aspen	Cooper, D. E.....	Lamar
Jones, D. M.....	Buena Vista	Lambright, A. M.....	Las Animas
Mackey, A. J.....	Boulder	Drake, Martin, Jr.....	Colorado City
Munson, John Y.....	Berthoud	Wills, H. LeB. & Co.....	Colorado Springs
Darnall, Jas. K.....	Breckenridge	Maben & Smith.....	Creede
McClure, W. H.....	Canon City	Holt & Axtell.....	Crested Butte
Fullerton & Seymour.....	Central City	Marshall & McFadden.....	Cripple Creek
Constan, John W.....	Fruita	Stephan, George.....	Delta
Price, John G.....	Rico	Cobb, Hawkins & McCracken.....	Denver
Cobb, C. D. & Co.....	Denver	Day, Chas. E.....	Longmont
Cox, D. M.....	Hooper	Norton, E. E.....	Lyons
Gallotti, Frank.....	Durango	Smiley, W. E.....	Manitou
Miller, Geo. A.....	Fairplay	Norton, Mrs. H. A.....	Montrose
Montgomery, T. J.....	Fort Collins	Abbott, Jas. W.....	Ouray
Hill, Wm. A.....	Fort Morgan	Young & Crockett.....	Pueblo
Seifried, Henry.....	Georgetown	Hess, W. B.....	Rico
Keck, C. M.....	Glenwood Springs	Fairbanks, Lee.....	Saguache
Berthoud, Edw. L.....	Golden	Milner, F. E.....	Steamboat Springs
DeLong, Horace T.....	Grand Junction	Robin Bros.....	Silverton
Sanborn, B. D.....	Greeley	Smith, M. H.....	Sterling

Phenix Insurance Company, Brooklyn, New York—Continued.

Name.	Town.	Name.	Town.
Beggs & Moore.....	Holyoke	Collier, T. B.....	Trinidad
Abbott, J. J.....	Lake City	Painter, Chas. F.....	Telluride
Buckey & Hart.....	La Junta	Hall & Pruett.....	Victor
Stickley & Shaw.....	Leadville	Beardsley, G. B.....	Westcliffe
Bermont, Geo. E.....	Lafayette	Kearns, Jno. P.....	Walsenburg

Providence Washington Insurance Company, Providence, R. I.

Name.	Town.	Name.	Town.
Price, John G.....	Rico	Irwin & Lee.....	Brighton
Woolverton, Joseph R.....	Loveland	Moss, Frederick A.....	Idaho Springs
Opdyke, Orsburn O.....	Florence	Russell, John T.....	La Junta
Bermont, George E.....	Lafayette	Abbott, J. J.....	Lake City
Young, E. W.....	Aspen	Old, Wm. W.....	Leadville
Bromley & Williamson.....	Boulder	Miller, Frank J.....	Longmont
Jones, D. M.....	Buena Vista	Hill, Oscar G.....	Littleton
Bridwell, Wm. T.....	Canon City	Smiley, W. E.....	Manitou
Shuck & Davis.....	Central City	Norton, Enos H.....	Montrose
Kennedy, Matthew.....	Colorado Springs	Mabin, Jay D.....	Monte Vista
Maben & Smith.....	Creede	Abbott, Jas. W.....	Ouray
Holt & Axtell.....	Crested Butte	Beck, Henry E.....	Pitkin
Smith, Curtis J. & Co.....	Cripple Creek	Springfield, J. H.....	Platteville
Cobb, Hawkins & McCracken.....	Denver	Mallaby, O. W.....	Pueblo
Inter State Investment Co.....	Durango	Hess, Wm. B.....	Rico
Montgomery, T. J.....	Fort Collins	Fast, August.....	Silverton
Tomay, John.....	Georgetown	Painter, Charles F.....	Telluride
Darrow & Ross.....	Glenwood Springs	Collier, Thomas B.....	Trinidad
McMullin, Samuel G.....	Grand Junction	Kearns, John P.....	Walsenburg
Morley, T. C.....	Greeley	Beardsley, Geo. B.....	Westcliffe
Sills, Chas. T.....	Gunnison	Hall & Pruett.....	Victor
Batchelder & Frith.....	Denver	Batchelder, Geo. H.....	Denver
Frith, T. T.....	Denver		

Prussian National Insurance Company, Germany.

Name.	Town.
Warner, W. W., Jr.....	Colorado Springs

Queen Insurance Company of America, New York.

Name.	Town.	Name.	Town.
Weir & Co.....	Manitou	Pruett & Reardon.....	Victor
Brown, L. A. W.....	Aspen	Parkison, W. S.....	Glenwood Springs
Bromley & Williamson.....	Boulder	Burns, Jas.....	La Junta
McFarlane, A.....	Canon City	Darrow & Ross.....	Glenwood Springs
Riley, Jos. P.....	Cripple Creek	Collier, Thos B.....	Trinidad
Lawton, A. L.....	Colorado Springs	Haskins, Chas. W.....	Ouray
Inter State Investment Co.....	Durango	Hall & Pruett.....	Victor
Thompson & Benedict.....	Denver	O'Brien & DeWeese.....	Salida
Akin, Harris.....	Fort Collins	Stickley & Shaw.....	Leadville
Ramey Bros.....	Grand Junction	Mallaby, O. W.....	Pueblo
Boling, G. L.....	Greeley	Hinkley, H. D.....	Sterling
Gregory, E. J.....	Fort Collins	Watson & Moore.....	Telluride
Reardon, Frank M.....	Cripple Creek		

Reliance Insurance Company, Philadelphia, Pa.

Name.	Town.	Name.	Town.
Davie, William H.....	Colorado Springs	Porter, Miller B.....	Denver
Cowie & Moorhead.....	Boulder	Stein, Chas. C.....	Pueblo
Storrs, Lucius S. & Co.....	Denver	Kaapcke, R.....	Trinidad

Royal Exchange Assurance Company, England.

Name.	Town.	Name.	Town.
Redding, W. O.....	Montrose	Dickson, A. J.....	Glenwood Springs
Hand & Whittington.....	Canon City	Edwards, Budrow & Kissock, Fort Collins	
Colorado Trading and Investment Co.....	Bald Mountain	Hedden, Robt. M.....	Glenwood Springs
Bromley & Williamson.....	Boulder	McClenahan, A. M.....	Greeley
Calmes, Mark.....	Canon City	McMullin, Samuel G.....	Grand Junction
Maybury, Jas. F.....	Colorado Springs	Broad & Kalisher.....	Idaho Springs
Bartels Bros. & Bishop.....	Denver	Scott, Smith & Co.....	Pueblo
Campbell, Carlton C.....	Durango	Bell, R.....	Salida
Blunt, J. D. & Co.....	Florence	Day, Edward H.....	Trinidad
		Hicks & Roberts.....	Central City

Royal Insurance Company, Liverpool, England.

Name.	Town.	Name.	Town.
Warner, Geo. W.....	Fort Morgan	Hess, Wm. B.....	Rico
Price, John G.....	Rico	Pruett, Wm. E.....	Victor
Opdyke, Orsborn O.....	Florence	Reardon, Frank M.....	Victor
Mecklenburg, Morris.....	Como	Milner & Hurd.....	Leadville
Beardsley, Arthur L.....	Newcastle	Parkison, William S.....	Glenwood Springs
Wallis, Geo. A.....	Alamosa	Bush & Armstrong.....	Idaho Springs
Brown, L. A. W.....	Aspen	Bermont, Geo. E.....	Lafayette
Day, John W.....	Boulder	Buckey & Hart.....	La Junta
Logan, William R.....	Buena Vista	Abbott, Jacob J.....	Lake City
McClure, Wm. H.....	Canon City	Thompson, Willis L.....	Leadville
Wills, Henry LeB. & Co.....	Colorado Springs	Sutphen, R. G.....	Longmont
Riley, Jos. P.....	Cripple Creek	McCreery, W. H.....	Loveland
Smith, Harry.....	Delta	Corlett, Chas. M.....	Monte Vista
Cobb, Hawkins & MacCracken.....	Denver	Redding, Wm. O.....	Montrose
Prewitt, Joe.....	Durango	Smiley, Wm. E.....	Manitou
Montgomery, Thos. J.....	Fort Collins	Abbott, Jas. W.....	Ouray
Tomay, John.....	Georgetown	Young & Crockett.....	Pueblo
Darrow & Ross.....	Glenwood Springs	Hess, Wm. B.....	Rico
McMullen, Saml. G.....	Grand Junction	Smith, Edwin J.....	Rocky Ford
Sanborn, B. D.....	Greeley	O'Brien & DeWeese.....	Salida
Arnold, Henry J.....	Durango	Fast, Aug.....	Silverton
Lake, Henry F.....	Gunnison	Painter, Chas.....	Telluride
Wilson, Joseph.....	Florence	Collier, Thos. B.....	Trinidad
Reardon, F. M.....	Cripple Creek	Kearns, John P.....	Walsenburg
Winne, Peter.....	Denver	Pruett, William E.....	Victor
Sampson, Chas. M.....	Antonito		

Rockford Insurance Company, Rockford, Ill.

Name.	Town.	Name.	Town.
Edwards, Budrow & Kissock, Fort Collins		Beecher & Darrach.....	Colorado Springs
Chalmers & Libby.....	Greeley	Dorsey, H. H.....	Colorado Springs
Security Ins. Agency Co.....	Denver	McDowell Investment Co.....	Denver
Sahm, Henry.....	Boulder		

Southern Insurance Company, New Orleans, La.

Name.	Town.	Name.	Town.
Holland, A. G.....	Independence	Stickley & Shaw.....	Leadville
Critchell, C. R.....	Denver	Kirtland & Hill.....	Pueblo
Young, E. W.....	Aspen	Hess, W. B.....	Rico
Dwinell, E. L. C.....	Colorado Springs	O'Brien & DeWeese.....	Salida
Calmes, Mark.....	Canon City	Day, E. H.....	Trinidad
Swan, J. S.....	DeBeque	Painter, Chas. F.....	Telluride
Inter State Investment Co.....	Durango	Newland, E. H.....	Victor
Wadsworth, H. L.....	Denver	Selbach, B. O. & Co.....	Cripple Creek
Sanborn, J. W.....	Greeley		

Springfield F. and M. Insurance Company, Springfield, Mass.

Name.	Town.	Name.	Town.
Simpson & Smith.....	Brush	Young, Emil W.....	Aspen
Petrikin, Will L.....	Eaton	Stroub, A. B. & Co.....	Leadville
Hudson, John G.....	Akron	Gable & Howard.....	Hooper
Adair, Wm. M.....	Antonito	Staley, Wesley.....	Hooper
Mix, Samuel P.....	Alamosa	Jones, Morton.....	Hugo
Brown, L. A. W.....	Aspen	Moss, Frederick A.....	Idaho Springs
Munson, John Y.....	Berthoud	Labaree, Wm. M.....	Julesburg
White, Fred.....	Boulder	Braiden, John C.....	La Jara
Darnell, James K.....	Breckenridge	Russell, John T.....	La Junta
Jones, Dan M.....	Buena Vista	Abbott, Jacob J.....	Lake City
McFarlane, Alexander.....	Canon City	Thoman, Clemens B.....	Lamar
Lake, Harry H.....	Central City	Old, W. W.....	Leadville
Hickman, Walter E.....	Cheyenne Wells	White, Eben.....	Longmont
Marshall & McFadden.....	Cripple Creek	Carr, George M.....	Mancos
Lawton, Andrew L.....	Colorado Springs	Shallenberger, Herman G.....	Loveland
Tucker, Wm. H.....	Craig	Dye, Horace B.....	Manzanola
Fowler, W. B.....	Como	Hay & Walbridge.....	Meecker
Maben & Smith.....	Creede	Warburton, George S.....	Monte Vista
Bassett, Alden.....	Del Norte	Norton, Enos H.....	Montrose
Amsbary, Albert E.....	Delta	Hitchcock, Frank C.....	Mosca
Brannen & Kellogg.....	Denver	Hahn, Christian N. A.....	New Castle
Wade, Clarence G.....	Denver	Laybourn, Myron H.....	New Windsor
Gallotti, Frank.....	Durango	Graham, Eugene C.....	Ordway
Fitzgerrell, James J.....	Florence	Abbott, James W.....	Ouray
Montgomery, Thos. J.....	Fort Collins	Springfield, James H.....	Platteville
St. John, Edgar S.....	Fort Lupton	Brayton, Elijah & Co.....	Pueblo
More, Moncellus L.....	Fort Morgan	Price, John G.....	Rico
Seifried, Henry.....	Georgetown	Smith, Edwin J.....	Rocky Ford
Dickson, Amos J.....	Glenwood Springs	O'Brien & DeWeese.....	Salida
Ward, Thomas.....	Golden	Stanard Bros.....	Sheridan Lake
Merrill, Wm. A.....	Granada	Fast, August.....	Silverton
Ramey Bros.....	Grand Junction	Shaw, Wm. C.....	Steamboat Springs
Senior, John H.....	Greeley	Smith, Martin H.....	Sterling
Gordon, John.....	Gunnison	Painter, Charles F.....	Telluride
Clark, Geo. E.....	Holyoke	Newland, Edward H.....	Victor
Allert, Oscar.....	Louisville	Collier, Thos. B.....	Trinidad
Milner, Francis E.....	Steamboat Springs	Kearns, John P.....	Walsenburg
Iles, Alfred B.....	Silverton	Sisson, F. M.....	Wray

Spring Garden Insurance Company, Philadelphia, Pa.,

Name.	Town.	Name.	Town.
Wilson, Thomas V.....	Boulder	Baker, William C.....	Greeley
Davie, R. P. & Co.....	Colorado Springs	Stickley & Shaw.....	Leadville
Reynolds & Beemer.....	Cripple Creek	Middelkamp, E. G.....	Pueblo
Armitage, George B.....	Denver	O'Brien & DeWeese.....	Salida
Eppich, Ed. P. & Co.....	Denver	Tipton, Charles F.....	Trinidad
Biles, J. V. N.....	Florence		

St. Paul Fire and Marine Insurance Company, St. Paul, Minn.

Name.	Town.	Name.	Town.
Willis, George A.....	Alamosa	Smiley, W. E.....	Manitou
Mackey, A. P.....	Aspen	Norton, E. H.....	Montrose
Bromley & Williamson.....	Boulder	The Colorado Investment and Trading Co.....	Nevadaville
Hand & Whittington.....	Canon City	Springfield, J. H.....	Platteville
Osborn, Willis G.....	Central City	Cobb, Hawkins & MacCracken.....	Denver
Cunningham, Charles L.....	Colorado City		

St. Paul Fire and Marine Insurance Company, St. Paul, Minn.— Continued.

Name.	Town.	Name.	Town.
Lawton, A. L.	Colorado Springs	Gallotti, Frank	Durango
Harrington, Stanley	Cripple Creek	Akin, Harris	Fort Collins
Bassett, Alden	Del Norte	Seifried, H.	Georgetown
Blair & Mastin	Delta	Darrow & Ross	Glenwood Springs
Weil, E. M.	Cripple Creek	DeLong, Horace T.	Grand Junction
Opdyke, O. O.	Florence	Sanborn, D. B.	Greeley
Price, John G.	Rico	Sills, Chas. T.	Gunnison
Howard, Henry	Idaho Springs	Russell, John T.	La Junta
Clark, W. J.	Monte Vista	Milner & Hurd	Leadville
Parr, R. C.	Aspen	Kirtland & Hill	Pueblo
Haskins, C. W.	Ouray	Hess, William B.	Rico
Wilson, Joseph	Florence	Bell, R.	Salida
Kirtland, John H.	Pueblo	Watson & Moore	Telluride
Gregory, E. J.	Fort Collins	Lindsey, John A.	Trinidad
Day, Chas. E.	Longmont	Kearns, John P.	Walsenburg
McCreery, Wm. H.	Loveland		

Sun Insurance Office, London, England.

Name.	Town.	Name.	Town.
Marshall & McFadden	Cripple Creek	Darrow & Ross	Glenwood Springs
Holland, A. G.	Independence	Pitzer, L. A. & Co.	Grand Junction
Rohlfing, B. E.	Colorado City	Senier, John H.	Greeley
Emigh, C. C.	Fort Collins	Sills, C. T.	Gunnison
Milner & Hurd	Leadville	Bush & Armstrong	Idaho Springs
White & Griffin	Boulder	Smiley, Wm. E.	Manitou
Bridwell & Cassidy	Canon City	Abbott, Jas. W.	Ouray
Kennedy, Matthew	Colorado Springs	Mallaby, O. W.	Pueblo
Bassett, Alden	Del Norte	Hess, Wm. B.	Rico
Packard, Durand C.	Denver	Robin Bros.	Silverton
Prewitt & Pickerill	Durango	Painter, Chas. F.	Telluride
Edwards, Budrow & Kissock	Fort Collins	Collier, T. B.	Trinidad
Tomay, John	Georgetown		

Scottish Union and National Insurance Company, Edinburgh, Scotland.

Name.	Town.	Name.	Town.
Young, Emil W.	Aspen	Moss, Fred A.	Idaho Springs
White, Fred	Boulder	Buckey & Hart	La Junta
Frederickson, Chas. J.	Canon City	Milner & Hurd	Leadville
Shuck & Davis	Central City	McCreery, W. H.	Loveland
Kennedy, Matthew	Colorado Springs	Reeves & Atkinson	Montrose
Harrington & Amann	Cripple Creek	Abbott, Jas. W.	Ouray
Gaylord, Paul B.	Denver	Mallaby, Oliver W.	Pueblo
Smith, Harry H.	Delta	Hess, Wm. B.	Rico
Gallotti, Frank	Durango	O'Brien & DeWeese	Salida
Emigh, C. C.	Fort Collins	Fast, August	Silverton
Keck, Christian M.	Glenwood Springs	Painter, Chas. F.	Telluride
DeLong, Horace T.	Grand Junction	Brigham, E.	Trinidad
Sanborn, Burton	Greeley	Kearns, John P.	Walsenburg
Sills, Chas. T.	Gunnison	Wilson, Chas. F.	Denver

Security Insurance Company, New Haven, Conn.

Name.	Town.	Name.	Town.
Dorsey, H. H.	Colorado Springs	McDowell Investment Co.	Denver

Svea Fire and Life Insurance Company, Sweden.

Name.	Town.	Name.	Town.
Bartels Bros. & Bishop....	Cripple Creek	Sutphen, R. G.....	Longmont
Davie, R. P. & Co.....	Colorado Springs	Reeves & Atkinson.....	Montrose
Prewitt, Pickerill & Kephart.....	Durango	Haskins, C. W.....	Ouray
Swan, J. S.....	DeBeque	Graham, E. C.....	Ordway
McCartney, Geo. A. & Co.....	Denver	Foote, A. C.....	Pueblo
Dwyre, C. Golding.....	Fort Collins	Hively, E. W.....	Salida
Darrow & Ross.....	Glenwood Springs	Lindsey, J. A.....	Trinidad
Vannice & Bandy.....	Grand Junction	Watson & Moore.....	Telluride
Senior, John H.....	Greeley	Reardon, F. M.....	Victor
Old, W. W.....	Leadville	Laybourn, M. H.....	Windsor

Transatlantic Fire Insurance Company, Germany.

Name.	Town.	Name.	Town.
Warner, W. W., Jr.....	Colorado Springs	Hand, Nelson T.....	Canon City
Levy, M. W.....	Cripple Creek	Milner & Hurd.....	Leadville
Shuck & Davis.....	Central City	Heath, Herbert G.....	Greeley
Gibson, J. S.....	Colorado Springs	Strout, Alvin B.....	Leadville
Veak, J. E.....	Cripple Creek	Eldred, Kent L.....	Canon City
Blunt, J. D. & Co.....	Florence	Wilson, Uriah B.....	Denver
Schirmer Ins. & Inv. Co.....	Denver	Keck, Christian M.....	Glenwood Springs
Reardon, Frank M.....	Cripple Creek	Baker, W. C.....	Greeley
Old, William W.....	Leadville	Blum, Robt. & Co.....	Longmont
Foote, A. C.....	Pueblo	Gottlieb, D. & Son.....	Trinidad
Selbach, Bismarck O.....	Cripple Creek	Anfenger, L. & Co.....	Denver

Traders Insurance Company, Chicago, Ill.

Name.	Town.	Name.	Town.
Irwin & Lee.....	Brighton	McCreery, W. H.....	Loveland
Bourquin, Amos.....	Aspen	Blum & Dickson.....	Longmont
Logan, Wm. R.....	Buena Vista	Norton, Enos H.....	Montrose
Fulton, Robt. T.....	Boulder	Cunningham, Chas. L.....	Colorado City
Bridwell, W. T.....	Canon City	Cobb, Hawkins & MacCracken....	Denver
Fullerton & Seymour.....	Central City	Basset, Alden.....	Del Norte
Wills, H. LeB. & Co.....	Colorado Springs	Gaymon, O. K.....	Dillon
Rich, Chas. B.....	Grand Junction	Gallotti, Frank.....	Durango
Weir & Co.....	Manitou	Thomas, F. N.....	Eaton
Ray, Caleb F.....	Pueblo	Montgomery, Thomas J.....	Fort Collins
Henderson, T. J.....	Sterling	Cheney, Lewis H.....	Monte Vista
Price, John G.....	Rico	Hay & Walbridge.....	Meeker
Pike, Chas. L.....	Hotchkiss	McCall, Chas.....	Morrison
Eubank, J. J.....	Eastonville	Hahn, Christian N. A.....	New Castle
Seifried, Henry.....	Georgetown	Abbott, James W.....	Ouray
Darrow & Ross.....	Glenwood Springs	Hess, Wm. B.....	Rico
Scott & Lyons.....	Greeley	O'Brien & DeWeese.....	Salida
Loveland, Lewis E.....	Julesburg	Robin Bros.....	Silverton
Carruthers, John.....	Lafayette	Milner, F. E.....	Steamboat Springs
Russell, John T.....	La Junta	Painter, Chas. F.....	Telluride
Gunst, Chas. A.....	Lake City	Day, Edw. H.....	Trinidad
Thoman, Clemens B.....	Lamar	Kearns, John P.....	Walsenburg
Shoemaker, Eli.....	Las Animas	Beardsley, Geo. B.....	Westcliffe
Milner & Hurd.....	Leadville		

Teutonia Insurance Company, New Orleans, La.

Name.	Town.	Name.	Town.
Critchell, C. R.....	Denver	Selbach, B. O.....	Cripple Creek
Young, E. W.....	Aspen	Swan, J. S.....	DeBeque
Hemenway, A.....	Colorado Springs	Newland, E. H.....	Victor
Critchell, C. R. & Co.....	Denver	Holland, A. G.....	Independence
Inter State Investment Co.....	Durango	Gunsul, Maynard.....	Gillett
Middlekamp, E. G.....	Pueblo	Knapp & Wallis.....	Rocky Ford
Hively, E. W.....	Salida		

Thuringia Insurance Company, Germany.

Name.	Town.	Name.	Town.
Gottlieb, D. & Son.....	Trinidad	Van Noorden, S. E.....	Central City
Holland, A. G.....	Independence	Pruett & Reardon.....	Victor
Bartels Bros. & Bishop.....	Cripple Creek	Hand, Nelson T.....	Canon City
Williamson, W. W.....	Colorado Springs	Biles, J. V. N.....	Florence
Miles & Stewart.....	Pueblo	Weil, E. M.....	Cripple Creek
Rich, Edward S. & Co.....	Denver	Ryder, F. W.....	Victor
Morath, E. J.....	Boulder	Old, W. W.....	Leadville
Blum, Robt. & Co.....	Longmont	Darrow & Ross.....	Glenwood Springs
Akin, Harris.....	Fort Collins	Watson & Moore.....	Telluride
Scott & Lyons.....	Greeley	Abbott, James W.....	Ouray
Gregory, E. J.....	Fort Collins	Prewitt, Pickerill & Kephart.....	Durango
Reardon, Frank M.....	Victor	Morris, Henry O.....	Pueblo

Union Assurance Society, London, England.

Name.	Town.	Name.	Town.
Schuyler, Gerald L.....	Denver	Watson & Moore.....	Telluride
Campbell, C. C.....	Durango	Cheney, Edward F.....	Idaho Springs
Vest & Dwinell.....	Colorado Springs	Heath, Henry P.....	Greeley
Collier, Thos. B.....	Trinidad	Havener, Herbert C.....	Greeley
Selbach, B. O.....	Cripple Creek	Masten, William H.....	Delta

Union Insurance Company, Philadelphia, Pa.

Name.	Town.	Name.	Town.
Hawkins, Chas. F.....	Denver	Storrs, Lucius S. & Co.....	Denver
Page, H. J. & Son.....	Denver		

United Firemen's Insurance Company, Philadelphia, Pa.

Name.	Town.	Name.	Town.
Gibson, J. S. & Co.....	Colorado Springs	Armitage, Geo. B.....	Denver
Collier & Lodge.....	Denver	Brown, Julius D.....	Pueblo
Hazelhurst, Sam'l F.....	Colorado Springs		

United States Fire Insurance Company, New York.

Name.	Town.	Name.	Town.
Packard, Durand C.....	Denver	Davie, R. P. & Co.....	Colorado Springs

Victoria Fire Insurance Company, New York, N. Y.

Name.	Town.
Schuyler, Gerald L.....	Denver

Westchester Fire Insurance Company, New York.

Name.	Town.	Name.	Town.
Wortman & Perkins.....	Colorado Springs	Thompson, W. L.....	Leadville
Morris, Henry O.....	Pueblo	Packard, D. C.....	Denver
Arnold, Henry.....	Durango		

Western Assurance Company, Toronto, Canada.

Name.	Town.	Name.	Town.
Barnd, John.....	Lafayette	Hess, W. B.....	Rico
Price, J. G.....	Rico	MacCracken, R. E. & Co.....	Denver
Gibson, Homer A.....	Akron	Parkison, Will S.....	Glenwood Springs
Willis, Geo. A.....	Alamosa	Stickley & Shaw.....	Leadville
Smith & Mulqueen.....	Aspen	Pound, W. H.....	Julesburg
Cowie & Moorehead.....	Boulder	Miller, M. F.....	La Junta
Hurst, S. G.....	Brighton	Cooper, D. E.....	Lamar
Maltby, R. C.....	Buena Vista	Avery, H. A.....	Lake City
McClure, W. H.....	Canon City	Old, W. W.....	Leadville
Roberts, W. L.....	Central City	Crawford, A. H.....	Littleton
Wortman & Perkins.....	Colorado Springs	Day, Chas. E.....	Longmont
Marshall & McFadden.....	Cripple Creek	McCreery, W. H.....	Loveland
Bassett, Alden.....	Del Norte	Smiley, W. E.....	Manitou
Blair & Mastin.....	Delta	Sanford, W. C.....	Monte Vista
Lamey, H. T.....	Denver	Norton, E. H.....	Montrose
Marchbanks, W. J.....	Denver	Haskins, C. W.....	Ouray
Miller, W. L. W.....	Denver	Springfield, J. H.....	Platteville
Cobb, Hawkins & MacCracken....	Denver	Miles & Stewart.....	Pueblo
Gallotti, F.....	Durango	Hess, W. B.....	Rico
Biles, J. V. N.....	Florence	Steele & Beall.....	Rocky Ford
Akin, Harris.....	Fort Collins	Rose, A. R.....	Salida
Bell, Jno. L.....	Silver Plume	Collier, J. B.....	Trinidad
Darrow & Ross.....	Glenwood Springs	Kearns, Jno. P.....	Walsenburg
Larison, Lee.....	Golden	Hendrie, Collier.....	Wray
DeLong, H. T.....	Grand Junction	Watson & Moore.....	Telluride
Boling & Co.....	Greeley	Darnell, Jas. K.....	Breckenridge
Whiting, Geo. G.....	Idaho Springs	Brown, G. C.....	Sterling
Hill, Oscar G.....	Littleton	Hotchkiss, Arthur.....	Fort Morgan
Gregory, Elias J.....	Fort Collins	Riley & Wright.....	Gillett
Hicks, Henry A.....	Central City	Reardon, Frank M.....	Victor

Western Mutual Fire Insurance Company, Denver, Colo.

Name.	Town.
Rose, W. H.....	Denver

Williamsburg City Fire Insurance Company, New York.

Name.	Town.	Name.	Town.
Maybury, J. F.....	Colorado Springs	Middlekamp, E. G.....	Pueblo
Gaylord, Paul B.....	Denver		

LIFE AND MUTUAL LIFE COMPANIES.

Aetna Life Insurance Company, Connecticut.

Name.	Town.	Name.	Town.
Edwards, A. W.....	Denver	Colgrove, F. S.....	Pueblo
Stanley, J.....	Denver	Gage, J. K.....	Denver

Equitable Life Assurance Society of the United States, New York, N. Y.

Name.	Town.	Name.	Town.
Booth, W. Stuart.....	Denver	Metcalf, F. A.....	Steamboat Springs
Brewster, E. M.....	Denver	Fast, August.....	Silverton
Sheppard, S. A.....	Denver	Mastin, W. H.....	Delta
Booth, W. W.....	Denver	Thomas, E. B.....	Central City
Frazezy, Miss Z.....	Denver	Lossius, Rudolph.....	Grand Junction
Galer, Mrs. Agnes.....	Denver	Tarbell, Charles.....	Saguache
Brinker, W. O.....	Denver	Whitmore, W. R.....	Boulder
Mitchell, Thomas S.....	Denver	Brady, Albert.....	Denver
Hesse, Geo. F.....	Canon City	Allen, Walter.....	Denver
Phelps, Fred'k.....	Denver	Macleod, George.....	Denver
Bowerman, Geo. E.....	Denver	Seeman & MacMillan.....	Denver
Harley, J. C.....	Denver	Huggins, Clement A.....	Denver
Skinner, L. H.....	Colorado Springs		

Germania Life Insurance Company, New York.

Name.	Town.	Name.	Town.
Nordsieck, William E.....	Denver	Meyer, George.....	Denver
Rennion, Frederick.....	Denver	Weber, Albert H.....	Denver
Cowan, Edwin R.....	Denver	Tomay, John.....	Georgetown
Charlot, Alphonse.....	Denver	Capel, Ralph E.....	Denver
Fischer, Emil T.....	Denver	Thies, Felix.....	Denver
Guenther, Oscar E.....	Denver	Holyoke, Lyttleton.....	Denver
Mansbach, Carl.....	Denver	Messiter, Vivian.....	Denver
Maxwell, Geo. C.....	Denver		

Home Life Insurance Company, New York.

Name.	Town.	Name.	Town.
Schmalig, Robert P.....	Denver	Eldredge, Frank.....	Durango
Liverman, A. E.....	Denver	Ross, Trumann D.....	Denver
Marshall & McFadden.....	Cripple Creek	Gephart, George W.....	Denver
Hall, Clarence D.....	Victor		

Kansas Mutual Life Insurance Company, Topeka, Kan.

Name.	Town.	Name.	Town.
Howland, Wm. Penn.....	Denver	Jones, Thos. J.....	Colorado Springs

Manhattan Life Insurance Company, New York.

Name.	Town.	Name.	Town.
Budlong, Edwin C., Jr.....	Denver	Bailey, Thomas Avery.....	Denver
Morgan, Thomas Assheton.....	Denver	Allison, Henry Wolcott.....	Denver

Massachusetts Mutual Life Insurance Company, Massachusetts.

Name.	Town.	Name.	Town.
McCaslin, Walter L.....	Longmont	Mays, Mint.....	Denver
McMullin, Samuel G.....	Grand Junction	Masson, Samuel E.....	Denver
Thompson, Will R.....	Leadville	Meyers, Howard F.....	Denver
Lossius, Rudolph.....	Grand Junction	Shaw, Frank.....	Denver

Michigan Mutual Life Insurance Company, Michigan.

Name.	Town.
Harrington, George.....	Denver

Mutual Life Insurance Company, New York.

Name.	Town.	Name.	Town.
Freeman, Geo. A.....	Silverton	Middelkamp, E. G.....	Pueblo
Smith, Chas. M.....	Colorado Springs	Middelkamp, W. A.....	Pueblo
Willcox, H. N.....	Canon City	Anderson, O. L.....	Victor
Redmond, Wm. B.....	Denver	Gushee, Wm. H.....	Monte Vista
Stearns, John L.....	Denver	Gage, John K.....	Denver
Brown, Robt.....	Denver	Stapleton, Geo. L.....	Denver
McMillan, Wm. K.....	Denver	Baker, Wm. T.....	Denver
Collins, Thos. W.....	Denver	Leggett, John B.....	Denver
Albright, Mary A.....	Denver	Burns, Harry R.....	Denver
Howard, D. May.....	Denver	Wasserman, Frank V.....	Denver
Hagerman, Mrs. J. R.....	Denver	Connors, John.....	Denver
Monahan, Chas. W.....	Denver	Ervin, John A.....	Denver
Richmond, Jas. W.....	Denver	Baker, Albert H.....	Denver
Henderson, John M.....	Denver	Wright, Henry H.....	Denver
Parker, Geo. H.....	Denver	Ragsdale, Amos V.....	Denver
Snyder, Harry W.....	Denver	Gephart, Geo. W.....	Denver
Macklin, Stonewall J. B.....	Denver	Forman, Fred Lee.....	Denver
Macklin, Antony F.....	Denver	Froment, Chas. B.....	Denver
Barba, Miss Harriet L.....	Denver	McCreery, Saml. F.....	Denver
Wanless, Geo. F.....	Denver	Whitmore, W. R.....	Denver
Lambert, Frank.....	Denver	Mitten, David C.....	Denver
Lambert, Daniel M.....	Denver	Miles, Wm. A.....	Denver
Anderson, O. L.....	Denver	Burbeck, Ed. C.....	Denver
Brownbeck, Frank.....	Denver	Hobrecht, Theo.....	Denver

Mutual Benefit Life Insurance Company, New Jersey.

Name.	Town.	Name.	Town.
Stearns, Frederick A.....	Denver	Richmond, James W.....	Denver
Newkirk, Gilbert A.....	Denver	Pierrepont, Owen.....	Denver
Bockfingler, Philip L.....	Denver	Randall, George W.....	Gillett
Burgess, Henry.....	Denver	Root, George H.....	Denver
Doyle, John M.....	Denver	Smith, Ephraim F.....	Colorado Springs
Hamm, Wilhelm J.....	Boulder	Smith, George E.....	Longmont
Hewitt, George W.....	Denver	Stickley & Shaw.....	Leadville
Kernohan, John P.....	Delta	Tucker, Robert E.....	Cripple Creek
Lewis, John H.....	Denver	Young, Frank W.....	Denver

National Life Insurance Company, Vermont.

Name.	Town.	Name.	Town.
Kent, L. A.....	Denver	Selbach, B. F.....	Cripple Creek
Graham, P. W.....	Lyons	Foster, J. W.....	Denver
Harrington, Stanley.....	Cripple Creek		

New England Mutual Life Insurance Company, Massachusetts.

Name.	Town.	Name.	Town.
Marshall & McFadden.....	Cripple Creek	Ramey Bros.....	Grand Junction
Bailey, Avery T.....	Denver	Lossius, Rudolph.....	Grand Junction
Smutzer, Frederick C.....	Denver	Roberts, Charles A.....	Perry Park
Smith, Albert K.....	Denver	Kernohan, James B.....	Delta
Dockstader, William J.....	Denver	Schill, Charles O.....	Denver
Fishack, Charles P.....	Denver		

New York Life Insurance Company, New York.

Name.	Town.	Name.	Town.
Lewis, W. E.....	Denver	Sherman, C. A.....	Denver
Page, Jos.....	Boulder	Stein, C. A.....	Denver
Abbott, Mrs. F. W.....	Ouray	Schneider, C. D.....	Silver Cliff
Butler, A. A.....	Denver	Green, D. H.....	Cripple Creek
Crawford, S. R.....	Denver	Hoyt, C. S.....	Denver
Chandler, C. P.....	Denver	Levy, M. W.....	Cripple Creek
Case, L. F.....	Colorado Springs	Martin, H. P.....	Denver
Doty, T. F.....	Colorado Springs	Moore, J. C.....	Pueblo
Eppstein, M.....	Denver	Murray, J. F.....	Colorado City
Mundy, J. A.....	Colorado Springs	Roberts, W. T.....	Denver
Dempey, P. J.....	Denver	Shanks, C. B.....	Pueblo
Paulson, W. E.....	Denver	Upton, A. E.....	Montrose
Sprengr, Chas. O.....	Denver	Watson & Moore.....	Telluride
Worthington, J. A.....	Denver	Hayes, D. J.....	Denver

Northwestern Mutual Life Insurance Company, Wisconsin.

Name.	Town.	Name.	Town.
Wilson, Thomas V.....	Boulder	Coulson, John F.....	Denver
Henry, Leron.....	Telluride	Brooking, J. C.....	Denver
Harris, Ray E.....	Longmont	Smith, Irving E.....	Pueblo
Kellogg, Clarence M.....	Denver	Barry, Daniel C.....	Denver
Williams, Oliver.....	Denver	Rich, R. W.....	Cheyenne, Wyo.
Boardman, F. H.....	Denver	Williams, Geo. T.....	Denver
Gay, Joel R.....	Denver	Kleman, C. J.....	Denver
Miller, L. M.....	Denver	Smith, M. B.....	Denver
Hendrie, C. C.....	Denver	Goza, S. D.....	Cripple Creek
Mahoney, J. C.....	Denver	Jordan, C. F.....	Ouray
Townsend, F. H.....	Denver	Remick, Otis.....	Colorado Springs
Wallace, C. S.....	Denver	Whipp, F. G.....	Cripple Creek
Williston, W. H.....	Denver	Warren, H. R.....	Pueblo
Kenyon, George C.....	Denver	Tanner, F. P.....	Glenwood Springs
Preston, H. K.....	Denver	Haskell, E. J.....	Silver Cliff
Kernohan, J. P.....	Delta	Stewart & Cook.....	Hotchkiss
Meyer, H. J.....	Denver	Shoemaker, Theodore.....	Canon City
Gregory, E. J.....	Fort Collins	Moore, L. C.....	Fort Collins
Sare, J. M.....	Denver	Wheeler, C. M.....	Denver
McNamara, W. J.....	Denver	Lewis, W. G.....	Denver
Deeds, J. H.....	University Park		

Pacific Mutual Life Insurance Company, California.

Name.	Town.	Name.	Town.
Jackson, Ira B.....	Denver	De Haven, S. C.....	Denver
Morris, Fred B.....	Denver	Capron, A. J.....	Denver
Cameron, R. B.....	Denver	Rader, J. R.....	Erie
Selbach, Bismarck O. & Co..	Cripple Creek	Bush & Armstrong.....	Idaho Springs
Shapcott, W. G.....	Colorado Springs	Kearns, John P.....	Walsenburg
Wills, Henry LeB. & Co..	Colorado Springs	Artman, Mrs. M. A.....	Denver
Miles & Stewart.....	Pueblo	O'Brien & DeWeese.....	Salida
Bridwell, W. T.....	Canon City	White, Fred.....	Boulder
Eagleton, Jas. S.....	Golden	Boling, G. L.....	Greeley
Frazier, Belle V.....	Denver	Seymour, Geo. H.....	Denver

Penn Mutual Life Insurance Company, Philadelphia, Pa.

Name.	Town.	Name.	Town.
McNamara, W. J.....	Pueblo	Graham, Robert H.....	Colorado Springs
Scott, Smith & Co.....	Pueblo	Kleeman, Charles J.....	Denver
Riley, J. P.....	Cripple Creek	Steward, Charles.....	Cripple Creek
Stough, Mattie B.....	Denver	Rope, Key & Co.....	Colorado Springs
Ferguson, A. M.....	Denver	Sonneborn, Aaron.....	Pueblo
Ornauer, H.....	Denver	Newland, E. H.....	Victor
McGregor, John.....	Denver	Alston, A. S.....	Denver
Bebb, John.....	Denver	Hill, R. W.....	Denver
Lyman, H. A.....	Denver	Harrison, Joseph H. & Co.....	Denver
Maggard, James A.....	Denver	Brown, L. A. W.....	Aspen
Sutton, Isaac.....	Denver	Painter, Chas. F.....	Telluride
Warner, Howard E.....	Denver	DeHaven, Samuel C.....	Denver

Phoenix Mutual Life Insurance Company, Hartford, Conn.

Name.	Town.	Name.	Town.
Chapman & Maitland.....	Denver	Gage, J. K.....	Denver
Walmesley, Thomas L.....	Denver	Coote, Chas. C.....	Pueblo
Eldred, Kent L.....	Canon City	Pruett, W. E.....	Victor
Sutton, Isaac.....	Denver	Axtell, Thos.....	Central City

Provident Savings Life Assurance Society, New York.

Name.	Town.	Name.	Town.
Benedict, William P.....	Golden	Booth, Wm. W.....	Denver
Simmons, Geo. C.....	Denver	Sherwood, Aus B.....	Denver
Terry, William H.....	Mosca	Smith, Geo. E.....	Longmont
Perdew, Edward M.....	Hooper		

Security Trust and Life Insurance Company, Philadelphia, Pa.

Name.	Town.
Leighton, J. F.....	—

State Mutual Life Assurance Company, Worcester, Mass.

Name.	Town.	Name.	Town.
Randolph, Geo. E.....	Denver	Beecher, Edward A.....	Colorado Springs
Bell, A. J.....	Central City		

Prudential Insurance Company of America, Newark, N. J.

Name.	Town.	Name.	Town.
Major, Joseph L.....	Denver	Fain, Robert E.....	Denver
Mellish, Charles H.....	Denver	Twitchings, Wm. C.....	Denver
Morey, Raymond E.....	Denver	Olmsted, James E.....	Colorado Springs
Shoff, Charles W.....	Denver	Mershon, Charles C.....	Pueblo
Rebell, Conrad.....	Denver	Warner, John W.....	Denver
Haggart, Thomas.....	Denver	Barber, Pierre T.....	Colorado Springs
Seyler, Henry N.....	Denver	Hall, Charles E.....	Denver
Grom, Fred.....	Denver	Feldman, E. G.....	Denver
Pfleiderer, Gottlob.....	Denver	Berthold, George C.....	Denver
Hilker, Albert C.....	Denver	Peck, Arthur N.....	Colorado Springs
Mather, Henry.....	Denver	Morley, John J.....	Pueblo
Brotherton, Elijah.....	Denver	Kirn, Clarencè P.....	Colorado Springs
Huber, Walter W.....	Denver	Mitchell, Frank.....	Colorado Springs
Dooley, Fred H.....	Denver	Nichols, Alfred M.....	Colorado Springs
Stonestreet, Harvey L.....	Denver	Halberg, Otto.....	Denver
Gregory, Allen M.....	Denver	Fowler, Stephen B.....	Denver
Moore, Joseph.....	Denver	Seaman, Joseph I.....	Denver
Ennefer, Walter L.....	Denver	Whyte, Robert A.....	Denver
Veraguth, Wm. M.....	Denver	Parsons, William.....	Denver
Meth, Edgar W.....	Denver	Plass, William G.....	Denver
Wright, Frank A.....	Denver	Kirkpatrick, Charles T.....	Colorado Springs
O'Keefe, Thomas G.....	Denver	Williams, Arnold E.....	Denver
Mattox, Wallace R.....	Pueblo	Jeffries, Jerome.....	Denver
Allen, Charles.....	Pueblo	Hanks, Frederick W.....	Denver
Tatman, Bernal L.....	Pueblo	Peterson, John E.....	Denver
Barbour, Wm. H.....	Pueblo	Simmons, John F.....	Denver
Taggart, Samuel F.....	Pueblo	Newell, Robert R.....	Colorado Springs
Frederick, Irwin E.....	Colorado Springs	Bennett, C. Horton.....	Colorado Springs
Joy, Fred S.....	Colorado Springs	Werner, Charles H.....	Denver
Tucker, John W.....	Colorado Springs	Blood, Fred H.....	Denver
Graham, Harry T.....	Colorado Springs	Davison, Cuthbert L.....	Denver
Holliday, Finis H.....	Colorado Springs	Ramsey, William A.....	Denver
Armantrout, Munroe.....	Pueblo	Barclay, Andrew J.....	Colorado Springs
Bales, Wilbur F.....	Pueblo	Boyle, Hugh.....	Colorado Springs
Slusser, Harry M.....	Denver	Wright, Frank A.....	Denver
Suiter, Edward F.....	Colorado Springs	Russell, Robt.....	Pueblo

Travelers Insurance Company, Hartford, Conn.

Name.	Town.	Name.	Town.
Brown, L. A. W.....	Aspen	Atchison, Edward R.....	Telluride
Gallotti, Frank.....	Durango	Reynolds, E. J.....	Trinidad
Lawton, A. L.....	Colorado Springs	Niles, A. P.....	Victor
Lesem, Samuel.....	Denver	Lawrence, C. I.....	Ouray
Milner, John A.....	Leadville	Pitney, F. B.....	Gunnison
Montgomery, Thos. J.....	Fort Collins	Nones, H. S.....	Denver
Redding, W. O.....	Montrose	Eldredge, L. P.....	Colorado Springs
Ramey, Ulysses G.....	Grand Junction	Edwards, E. J.....	Aspen
Painter, Chas. F.....	Telluride	Grenfell, E. J.....	Black Hawk
Seifried, Henry.....	Georgetown	Dixon, C. L.....	Basalt
Seymour, Bennett E.....	Central City	Little, W. M.....	Buena Vista
Sills, Chas. T.....	Gunnison	Ford, A. E.....	Canon City
Sutphen, Riley G.....	Longmont	Jones, C. A.....	Cardiff
Sanborn, Burton D.....	Greeley	Woods, A. H.....	Central City
Stein, Chas. C.....	Pueblo	Melvis, H. E.....	Colorado City
Willis & Colt.....	Alamosa	Dunley, A. L.....	Colorado Springs
Roper, James.....	Alamosa	Hoyt, C. C.....	Colorado Springs

Travelers Insurance Company, Hartford, Conn.—Continued.

Name.	Town.	Name.	Town.
Stokes, T. F.	Akron	Easton, J. G.	Colorado Springs
Moore, Harley L.	Antonito	Callahan, W. A.	Colorado Springs
Smith, C. B.	Aspen	Oliver, A. N.	Denver
Hollingsworth, D. L.	Burlington	Paul, J. P.	Denver
Butler, Henry	Buena Vista	Means, J. H.	Divide
Moore, E. E.	Canon City	Erwin, J. W.	Morrison
Browne, J. W.	Cripple Creek	Peck, W. R.	Grand Junction
Nichols, Isaac S.	Colorado City	Chandle, J. H.	Glenwood Springs
Wildman, H.	Colorado Springs	Keck, C. M.	Glenwood Springs
Wood, Wm. W.	Colorado Springs	Turrell, J. H.	Georgetown
Ellison, J. M.	Colorado Springs	Abbott, E. H.	Greeley
McFarland, Austin	Denver	Chapman, A. R.	Golden
Ady, George	Denver	Reticcker, H. B.	Gunnison
Bryan, Scott	Denver	Sharrer, John	Idaho Springs
Van Law, C. M.	Denver	Skinner, W. O.	La Junta
Milner, Joseph	Denver	Milton, H. D.	Leadville
Loomis, Stephen W.	Del Norte	Sneeve, Antony	Leadville
Pingrey, Solon W.	Durango	Dunnaway, R. T.	Manitou
McAtee, Patrick B.	Durango	Slapp, J. N.	New Castle
Moore, Alfred M.	Florence	McClintock, E. E.	Pueblo
McFeeley, William	Grand Junction	Brown, N. F.	Pueblo
Stevenson, F. B.	Glenwood Springs	Smith, W. N.	Trinidad
Harpst, Chas. H.	Jimtown	Morton, G. W.	Gillett
Gates, P. B.	Lake City	Gehm, H. J.	Cripple Creek
Brown, S. M.	Leadville	Gilbert, T. A.	Breckenridge
Jaynes, S. D.	Longmont	Greenland, W. S.	Berthoud
Pollen, C. A.	Manitou	Giller, T. E.	Boulder
Dole, C. A.	Montrose	Webb, J. E.	Buena Vista
Strawn, Jas. C.	Monte Vista	Jamison, B. U.	Elizabeth
Jackson, Alexander	Pueblo	Dougherty, C.	Independence
Young, William	Pueblo	Kinneman, G. S.	Julesburg
Hogg, William	Pueblo	Russell, W. S.	Lafayette
Keller, J. G.	Pueblo	Linninger, C. W.	Leadville
Bascome, Oliver M.	Palisade	Peirson, R. K.	Longmont
Cole, William S.	Red Cliff	Greenland, J. F.	Loveland
Weaver, William G.	Rico	Turner, J., Jr.	Louisville
Mittendorf, William	Ridgway	McAlpin, A. D.	Sterling
Nelson, George S.	Salida	Esmay, H. G.	Silver Plume
Anderson, Austin	Sargent	May, Thos. A.	Trinidad
Godard, C. B.	Sterling	Holmes, J. H.	Victor
Shoemaker, William M.	Silverton	Scott, H. G.	Walsenburg

United States Life Insurance Company, New York.

Name.	Town.	Name.	Town.
Daly, Thos. F.	Denver	Strout, A. B.	Pueblo
Old, W. W.	Leadville	Abbott, Florence	Ouray
Veak, J. E.	Cripple Creek	Stafford & Hayes	Pueblo

Union Central Life Insurance Company, Cincinnati, Ohio.

Name.	Town.	Name.	Town.
Cullom, J. P.	Denver	Burns, James	La Junta
Preston, H. K.	Denver	Cartwright, Chopin A.	La Junta
Sare, J. M.	Denver		

Union Mutual Life Insurance Company, Portland, Maine.

Name.	Town.	Name.	Town.
Mallaby, O. W.....	Pueblo	Niles, Frank A.....	Denver
Phillips, Lawrence C.....	Denver		

Washington Life Insurance Company, New York.

Name.	Town.	Name.	Town.
Busby, Frederic E.....	Denver	St. John, Edward.....	Denver

ASSESSMENT COMPANIES.

American Temperance Life Association, New York.

Name.	Town.
Kramer & Green.....	Denver

Bankers Life Association, Iowa.

Name.	Town.	Name.	Town.
Pettibone, G. W. R.....	Pueblo	Olds, B. L.....	Denver
Havener, J. E.....	Fort Collins	Schooley, Thos. H. S.....	Denver
Kernohan, J. P.....	Delta	Davis, E. W.....	Central City

Bankers Alliance, California.

Name.	Town.	Name.	Town.
Riley & Thomas.....	Denver	Mastin, William A.....	Delta
Jones, John E. L.....	Denver	Stees, Reuben.....	Glenwood Springs
Cawley, Frederick J.....	Denver	Gregory, David L.....	Canon City
McDonald, John M.....	Denver	Whiton, Mrs. Ella L.....	Pueblo

Bankers Accident Insurance Company, Iowa.

Name.	Town.	Name.	Town.
Page, E. F.....	Colorado Springs	Wadsworth, M.....	Denver
Schooley, T. H. S.....	Denver	Thomas, A. E.....	Denver
Wadsworth, A. E.....	Denver		

Bankers Life Insurance Company, New York.

Name.	Town.	Name.	Town.
Bowerman, Geo. E.....	Denver	Gregg, C. H.....	Denver

Bankers Mutual Life Company, Denver, Colo.

Name.	Town.	Name.	Town.
Priest, James N.....	Denver	Showen, Albert E.....	Denver
Stapleton, Geo. L.....	Denver	Thompson, Gaylord H.....	Denver
Green, Chas. H.....	Denver	Metcalf, Ben A.....	Denver
Bennett, Alfred.....	Denver	Williamson, H. S.....	Denver
Kasbeer, Jas. R.....	Highlands	Berry, Thos. J.....	Denver
Treadway, Geo. T.....	Denver		

Bankers Life Insurance Company, Lincoln, Neb.

Name.	Town.	Name.	Town.
Leslie, J. C.....	Rocky Ford	Maxwell, Geo. C.....	Rocky Ford
Leslie, E. F.....	Rocky Ford	Gephart, George W.....	Denver

Bankers Reserve Life Association, Omaha, Neb.

Name.	Town.	Name.	Town.
Scott, George A.....	Denver	Harrington, F. E.....	Trinidad
Hoge, Stewart E.....	Denver	Riley, Chas. B.....	Greeley
McConaughy, Geo. M.....	Denver	Falkenburg, W. S.....	Denver

Continental Masonic Accident Association, Chicago.

Name.	Town.	Name.	Town.
Thomas, S. P.....	Denver	Boice, A. S.....	Denver
Douglas, C. A.....	Como		

Covenant Mutual Life Association, Galesburg, Ill.

Name.	Town.	Name.	Town.
Zeihl, Emil.....	Denver	Johnston, James C.....	Denver
Broad & Kalischer.....	Idaho Springs	Holrect, Theodore.....	Denver
Weaver, W. H.....	Denver	Felton, G. C.....	Denver
Baldwin, H. T.....	Canon City	Anderson, P. E.....	Denver
Stevenson, Wm.....	Denver	Douglas, Chas. A.....	Como
Gunnell, Thos. O.....	Colorado Springs		

Chicago Guaranty Fund Life Society, Chicago, Ill.

Name.	Town.	Name.	Town.
Stapleton, Geo. L.....	Denver	Madison, C.....	Denver
Thomas, A. E.....	Denver	Havener & Heath.....	Greeley
Williamson, H. S.....	Denver		

Colorado Mutual Assessment Accident Insurance Company,
Denver, Colo.

Name.	Town.	Name.	Town.
Robinson, Chauncy C.....	Denver	Wile, Abe G.....	Denver
Schwalm, John.....	Denver	Mead, M. S.....	Denver
Allen, Denny H.....	Denver	Wright, John L.....	Leadville

Des Moines Life Association, Iowa.

Name.	Town.	Name.	Town.
Collins, Richard.....	Denver	Good, Victor.....	Denver
Elliott, Mary E.....	Timnath		

Denver Life Insurance Company, Colorado.

Name.	Town.	Name.	Town.
Metcalf, Ben A.....	Denver	Johnson, F. C.....	Denver
Berry, T. J.....	Denver	Cummings, Chas. E.....	Denver
Feagan, W. H.....	Denver	Burchard, Mrs. O. R.....	Denver
Fanning, R. M.....	Denver	Stansbury, H. S.....	Denver
Turner, Chas. T.....	Denver	Van Slyck, B.....	Denver

Fidelity Mutual Aid Association, California.

Name.	Town.	Name.	Town.
McConaughy, Geo. M.....	Denver	McGilvray, W. L.....	Denver

Fidelity Mutual Life Association, Pennsylvania.

Name.	Town.	Name.	Town.
Cochrane, Jackson.....	Denver	Williams & Loomis.....	Colorado Springs

Hartford Life Insurance Company, Connecticut.

Name.	Town.	Name.	Town.
Mattler, John.....	Denver	Wishon, Frank L.....	Denver
Huggins, C. W.....	Denver	Henderson, J. G.....	Boulder
MacMillan, John.....	Denver	Warner, Howard E.....	Denver
Alden, C. B.....	Denver	Moore, Avery C.....	Denver

Massachusetts Benefit Life Association, Massachusetts.

Name.	Town.
Fanning, R. M.....	Denver

Mutual Benefit Association, Denver, Colo.

Name.	Town.	Name.	Town.
Street, J. J.....	Denver	Gregory, Aaron H.....	Denver
Ropes, Geo.....	Denver	Yittell, Westcott F.....	Denver
Smith, Frank P.....	Denver	Smith, Mrs. M. W.....	Denver
Turner, W. H.....	Denver	Clark, Sadie M.....	Colorado City
Kaapeke, Richard.....	Trinidad	Cummings, C. E.....	Denver
Wilhelm, D. V.....	Denver	Sollars, Rena.....	Denver
Ferguson, Mrs. J. S.....	Colorado City	Keys, E. M.....	Colorado City
Grout, H. F.....	Victor	Barrett, J. H.....	Leadville
Sipperley, H. D.....	Greeley	Parker, W. A.....	Denver
Sullivan, David.....	Denver	Anderson, O. L.....	Denver
Gregory, Thos. I.....	Denver	McAbee, Green.....	Trinidad
Ellis, Samuel F.....	Denver		

Mutual Reserve Fund Life Association, New York.

Name.	Town.	Name.	Town.
McConaughy, G. M.....	Denver	Redmond, W. B.....	Denver
Scott, G. R.....	Denver	Thompson, John.....	Montclair
Wile, Abraham G.....	Denver	Scruby, Edwin.....	Longmont
Abrahams, Joseph.....	Pueblo	Wallingford, John R.....	Denver
Anderson, Otis L.....	Denver	Young, S. Kirk.....	Denver
Harrington, Frank.....	Trinidad	Seavey, W. S.....	Cripple Creek
Seavey, W. S.....	Denver	Treadway, George T.....	Denver
Davidson, A. R.....	Denver	Burger, Chas.....	Denver
Hoge, S. E.....	Denver	Rosenheim, Henry.....	Denver

National Accident Society, New York, N. Y.

Name.	Town.
Bailey, A. T.....	Denver

National Mutual Life Association, Minnesota.

Name.	Town.
King, Harvey W.....	Denver

Northwestern Benevolent Society, Duluth, Minn.

Name.	Town.	Name.	Town.
Eliassen, Edwin A.....	Victor	Mayhew, M. A.....	Colorado Springs

Northwestern Life Assurance Company, Chicago, Ill.

Name.	Town.	Name.	Town.
Galloway, James M.....	Denver	Lewis, H. A.....	Denver
Boice, Alvin S.....	Denver	Richards, Jesse.....	Denver
Greenfield, Jas. W.....	Durango		

Northern Life Association, Marshalltown, Iowa.

Name.	Town.	Name.	Town.
Allen, Charles.....	Pueblo	Justus & Schofield.....	Denver
Campbell, C. E.....	Florence	Kellar, Geo.....	Florence
Campbell, W. O.....	Denver		

Northwestern Guaranty Life and Casualty Association,
Denver, Colo.

Name.	Town.	Name.	Town.
Wilson, Jas. L.....	Denver	Smith, Thos. A.....	Denver
Robinson, Chauncy C.....	Denver	Madison, Claude.....	Colorado Springs
Fabling, Walter I.....	Denver	Mattocks, Edward E.....	Cripple Creek

New England Mutual Accident Association, Massachusetts.

Name.	Town.
Budlong, E. C., Jr.....	Denver

Odd Fellows Annuity Association, Des Moines, Iowa.

Name.	Town.	Name.	Town.
Law, J. A.....	Denver	Eubanks, F. P.....	Denver

Railway Officials and Employes Accident Association, Indiana.

Name.	Town.	Name.	Town.
Willard, Reuben L.....	Denver	Conboy, F. E.....	Denver
Walker, Nat. O.....	Denver		

Security Mutual Life Association, Binghamton, N. Y.

Name.	Town.
Howze, James A.....	Denver

Southwestern Mutual Life Association, Marshalltown, Iowa.

Name.	Town.	Name.	Town.
Woodruff, Arthur J.....	Denver	Niles, M. A.....	Denver
McNamara, D. J.....	Denver		

Standard Life and Accident Insurance Company, Detroit, Mich.

Name.	Town.	Name.	Town.
Lahman, F. H.....	Denver	Dowell, W. F.....	Denver
Stockwell, M. A.....	Denver	Bucklen, Samuel.....	Denver
Smith, T. A.....	Denver	Ady, G.....	Greeley
Smith, Sam G.....	Denver	Miller, M. T.....	Pueblo
DeVotie, F. D.....	Greeley	Hummell, W. E.....	Pueblo
Hoge, S. E.....	Greeley	Young, J. G.....	Pueblo
McGilvery, W. L.....	Greeley	Crockett, E. J.....	Pueblo
Record, Frank R.....	Greeley	Abbott, E. H.....	Greeley
Gillespie, C. S.....	Greeley	Meserve, J. B.....	Florence
Smith, E. H.....	Greeley	Farris, J. R.....	Colorado Springs
Bryan, S.....	Greeley	Murray, J. F.....	Colorado City
McMillen, Myron P.....	Denver	Snyder, C. M.....	Colorado City
Calhoon, J. W.....	Denver	Wile, Abe G.....	Leadville

Traders and Travelers Accident Company, New York, N. Y.

Name.	Town.	Name.	Town.
Young, Samuel Kirk.....	Denver	Burns, James.....	La Junta
Bridgman, A. H.....	Denver	Watson & Moore.....	Telluride
Thomas, S. P.....	Denver	Weyer, Mary.....	Pueblo
Heath, William.....	Denver	Brady, Albert.....	Denver
Killian, Geo. E.....	Florence	Delaplain & Crosby.....	Grand Junction
Hardy, Guy W.....	Canon City	Hooper, Henry E.....	Gunnison
McKenna, James J.....	Salida	Musgrove, Walter.....	Montrose
Price, Chas. L.....	Denver	Ridenour, Howe.....	Ouray
Austin, Martin M.....	Denver	Goff, Henry R.....	Telluride
Johnson, George D.....	Denver	Wood, Chas. F.....	Durango
Nocolia, George.....	Leadville	Born, Robert M.....	Alamosa
Tobey, Carlton D.....	Pueblo	Munsell, William C.....	Amethyst
Hughes, Robert.....	Denver		

Union Mutual Benefit and Life Association, Denver, Colo.

Name.	Town.	Name.	Town.
Sloan, N. N.....	Colorado Springs	Moore, Frank.....	Denver
Carlton, E. L.....	Denver	Williamson, H. S.....	Denver

Universal Mutual Accident Insurance Company, Duluth, Minn.

Name.	Town.	Name.	Town.
Foster, C. E. I.....	Denver	Roy, George T.....	Denver

FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

American Surety Company, New York.

Name.	Town.	Name.	Town.
Miller, John S. J.....	Denver	Eldredge, Lewis P.....	Colorado Springs
Charlton, James J.....	Denver	Annis, Frank J.....	Fort Collins

City Trust, Safe Deposit and Surety Company of Philadelphia, Pa.

Name.	Town.
Budlong, Edwin C., Jr.....	Denver

Employers' Liability Assurance Corporation, London.

Name.	Town.	Name.	Town.
McNamara, W. J.....	Pueblo	Abbott, J. J.....	Lake City
Scott, Smith & Co.....	Pueblo	Brown, L. A. W.....	Aspen
Riley, J. P.....	Cripple Creek	Newland, Edward H.....	Victor
Stough, Mattie B.....	Denver	Stickley & Shaw.....	Leadville
Ferguson, A. M.....	Denver	Milner & Hurd.....	Leadville
McGregor, John.....	Denver	Ornauer, H.....	Denver
Painter, Chas. F.....	Telluride	DeHaven, Samuel C.....	Denver

Fidelity and Deposit Company of Maryland.

Name.	Town.	Name.	Town.
Chapman & Maitland.....	Denver	Brown, L. Frank.....	Leadville
Giffin, S. A.....	Boulder	Bradshaw, Thos. Y.....	Ouray
Maupin, J. H.....	Canon City	Miles & Stewart.....	Pueblo
McArthur, Wm. B.....	Colorado Springs	Park, Jas. A.....	Pueblo
Robinson & Love.....	Fort Collins	Hines, Walter G.....	Trinidad
Wallace, W. S.....	Grand Junction		

Fidelity and Casualty Company, New York.

Name.	Town.	Name.	Town.
Security Ins. Agency Co.....	Denver	Knoch, Chas. J.....	Denver
Humphrey's Ticket Office.....	Trinidad	Owen, Francis H.....	Denver
Delalain & Crosby.....	Grand Junction	Phelps, Fred'k A.....	Denver
Moss, F. A.....	Idaho Springs	DeLong, Horace T.....	Grand Junction
Cassell, H. H.....	Denver	Middlekamp Bros.....	Pueblo
Selbach, B. O. & Co.....	Cripple Creek	Williams, Frederick A.....	Trinidad
Boyd, A. L.....	Denver	Stough, M. B.....	Denver
Cunningham, G. H.....	Denver	Weeks, Richard H.....	Denver
Carr, Mell J.....	Aspen	Brookings, J. C.....	Pueblo
Day, John W.....	Boulder	Johnson, J. A.....	Rocky Ford
Strayer, Geo. E.....	Central City	Harrington & Amann.....	Cripple Creek
Coombs, Jas. H.....	Colorado Springs	Stephan, George.....	Delta
Packard, Durand C.....	Denver	Cheney, E. F.....	Idaho Springs
Storrs, Lucius & Co.....	Denver	Eldridge, L. P.....	Colorado Springs
Rubincom, Harry C.....	Denver	Baker, Henry N.....	Denver

Frankfort Marine, Accident and Plate Glass Insurance Company, Germany.

Name.	Town.	Name.	Town.
Stough, Mattie B.....	Denver	Pruett & Reardon.....	Victor
Schuyler, Gerald L.....	Denver	Hand, Nelson T.....	Canon City
Rich, Edw. S. & Co.....	Denver	Williamson, W. W.....	Colorado Springs
Biles, J. V. N.....	Florence	Kirtland & Hill.....	Pueblo
Chapman & Maitland.....	Denver	Milner & Hurd.....	Leadville
Morath, E. J.....	Boulder	Painter, Chas. F.....	Telluride
Blum, Robt. & Co.....	Longmont	Prewitt, Pickerill & Kephart.....	Durango
Akin, Harris.....	Fort Collins	Abbott, Mrs. Jas. W.....	Ouray
Gregory, E. J.....	Fort Collins	Riley, J. P.....	Cripple Creek
Reardon, Frank M.....	Victor	Critchell, C. R. & Co.....	Denver
Van Noorden, S. E.....	Central City		

Guarantors Liability Indemnity Company, Philadelphia, Pa.

Name.	Town.
Boyd Agency Co.....	Denver

Guarantee Company of North America, Montreal, Canada.

Name.	Town.
Brannen & Kellogg.....	Denver

Hartford Steam Boiler Inspection and Insurance Company, Connecticut.

Name.	Town.	Name.	Town.
Daly, Thomas F.....	Denver	Gallotti, Frank.....	Durango
Brooks, Benj. T.....	Cripple Creek	Mitchell & McCall.....	Colorado Springs
Brannen & Kellogg.....	Denver	Veak, John E.....	Cripple Creek
Old, William W.....	Leadville	Stickley & Shaw.....	Leadville
Abbott, Florence W.....	Ouray	Moss, Frederick A.....	Idaho Springs

Inter State Casualty Company, New York.

Name.	Town.	Name.	Town.
Henry, Leron.....	Telluride	McNamara, W. J.....	Denver
Williamson, W. W.....	Colorado Springs	Marshall, E. S.....	Denver
Chapman & Maitland.....	Denver	Carr, Melvin J.....	Aspen
Chapman, John B.....	Denver		

Lloyds Plate Glass Insurance Company, New York.

Name.	Town.	Name.	Town.
Bromley & Williamson.....	Boulder	Schirmer Ins. and Inv. Co.....	Denver
Smith, Curtis J.....	Cripple Creek	Stickley & Shaw.....	Leadville
Seymour, Bennett E.....	Central City	Sutphen, Riley G.....	Longmont
Kennedy, Matthew.....	Colorado Springs	Kirtland & Hill.....	Pueblo
Gallotti, Frank.....	Durango	Bell, Robt.....	Salida
Anfenger, L. & Co.....	Denver	Robin, Chas. E.....	Silverton
Sanborn, Burton D.....	Greeley	Fitzgerrell, Jas. J.....	Florence
Bush & Armstrong.....	Idaho Springs	Day, Edw. H.....	Trinidad
Gunst, Chas. A.....	Lake City	Willard & Co.....	Victor

London Guarantee and Accident Company, London, England.

Name.	Town.	Name.	Town.
Old, W. W.....	Leadville	Reardon, F. M.....	Victor
Mitchell & McCall.....	Colorado Springs	Daly, Thos. F.....	Denver
Abbott, F. W.....	Ouray	Drake, Thos. L.....	Denver
Veak, J. E.....	Cripple Creek	Strout, A. B.....	Pueblo
Stafford & Hayes.....	Pueblo		

Metropolitan Plate Glass Insurance Company, N. Y.

Name.	Town.	Name.	Town.
Barrows Bros.....	Denver	Macky, A. J.....	Boulder
Middelkamp Bros.....	Pueblo	Milner & Hurd.....	Leadville
Dwinell, E. L. C.....	Colorado Springs	Van Orden & Smith.....	Cripple Creek
Beecher & Darrach.....	Colorado Springs		

Mutual Bicyclists Protective Association, Denver.

Name.	Town.	Name.	Town.
Wahl, W. H.....	Colorado Springs	Trommlitz, G. W.....	Denver
Warner, H. E.....	Denver		

National Surety Company, New York, N. Y.

Name.	Town.	Name.	Town.
Linton, Charles T.....	Denver	Lyons & Johnson.....	Denver

New York Plate Glass Insurance Company, New York.

Name.	Town.	Name.	Town.
Chapman & Maitland.....	Denver	O'Brien & DeWeese.....	Salida
Willis & Colt.....	Alamosa	Pruett, W. E.....	Victor
Cobb, Hawkins & MacCracken.....	Denver	Wills, H. LeB. & Co.....	Colorado Springs
Abbott, Jas. W.....	Ouray	Harrington, Stanley.....	Cripple Creek
Scott, Smith & Co.....	Pueblo	Campbell, C. C.....	Durango
Mallaby, O. W.....	Pueblo	McMullin, S. G.....	Grand Junction

New Jersey Plate Glass Insurance Company, Newark, N. J.

Name.	Town.	Name.	Town.
Veak, J. E.....	Cripple Creek	Collier, Thomas B.....	Trinidad
Davie, R. P. & Co.....	Colorado Springs	Senier, John H.....	Greeley
Foote, A. C.....	Pueblo	Shapcott, William G.....	Colorado Springs
Rich, Edward S. & Co.....	Denver	Selbach, Bismarck O.....	Cripple Creek
Morris, Henry O.....	Pueblo	Barrows, Stanley M.....	Denver
Brannen & Kellogg.....	Denver	Johnson, George D.....	Florence
Rockafellow, Benjamin F.....	Canon City	Nicholson, John H.....	Boulder

Preferred Accident Insurance Company, New York.

Name.	Town.	Name.	Town.
Cassell, H. A.....	Denver	Eldridge, L. P.....	Denver
Thompson, J. E.....	Denver	Pearce, H. G.....	Denver
Vosburgh, N. O.....	Denver	Brookings, J. C.....	Pueblo
Stough, M. B.....	Denver		

Union Casualty and Surety Company, St. Louis, Mo.

Name.	Town.	Name.	Town.
Russell, Wm. R.....	Pueblo	Fast, August.....	Silverton
Pickthorne, Wm. W.....	Pueblo	Richardson, Chas. A.....	Trinidad
Brooks, Chas. D.....	Denver	Brown, Ira A.....	Telluride
Bynon, J. Frank.....	Denver	Brooks, A. McD.....	Denver
Baker, Chas. M.....	Denver	Dougan, Geo. B.....	Denver
Dodd, Luther C.....	Denver	O'Brien, Tim.....	Denver
Dodge, Albert S.....	Pueblo	Phillips, William J.....	Denver
Moss, F. A.....	Idaho Springs		

United States Casualty Company, New York.

Name.	Town.	Name.	Town.
Clayton, T. C.....	Denver	Gephart, G. W.....	Denver
Potter, W. J.....	Denver	Reed, Egbert W.....	Denver
The Security Insurance Agency.....	Denver	Wanless, G. H.....	Durango
Miles, W. A.....	Denver	Stickley & Shaw.....	Leadville
Morey, Ray E.....	Denver	Wadsworth, A. E.....	Denver
Massen, S. E.....	Denver	Brownback, Frank.....	Denver
Mays, M. M.....	Denver	Parkinson, W. S.....	Glenwood Springs
Smith, A. K.....	Denver		

United States Fidelity and Guaranty Company, Baltimore, Md.

Name.	Town.
Reed, E. W.....	Denver

United States Guarantee Company, New York.

Name.	Town.
Brannen, Robert S.....	Denver

INDEX

INDEX

FIRE AND FIRE AND MARINE INSURANCE COMPANIES.

	Page.
Aachen & Munich Fire Insurance Company, Germany.....	3
Aetna Insurance Company, Connecticut.....	4
Agricultural Insurance Company, New York.....	6
Alliance Assurance Company, England.....	8
American Insurance Company, Massachusetts.....	9
American Insurance Company, New Jersey.....	11
American Central Insurance Company, Missouri.....	12
American Fire Insurance Company, New York.....	14
Armenia Fire Insurance Company, Pittsburg, Pa.....	15
Atlas Assurance Company, England.....	17
Baloise Fire Insurance Company, New York.....	18
Boston Marine Insurance Company, Massachusetts.....	19
British America Assurance Company, Canada.....	21
Caledonian Insurance Company, Scotland.....	22
Citizens Insurance Company, Pennsylvania.....	24
Commercial Union Assurance Company (Ltd.), England.....	25
Commercial Union Fire Insurance Company, New York.....	27
Concordia Fire Insurance Company, Wisconsin.....	28
Continental Insurance Company, New York.....	30
Connecticut Fire Insurance Company, Connecticut.....	31
Delaware Insurance Company, Pennsylvania.....	33
Eagle Fire Company, New York.....	34
Farmers Alliance Mutual Fire Insurance Company, Colorado.....	36
Farragut Fire Insurance Company, New York.....	37
Fire Association of Philadelphia, Pennsylvania.....	38
Firemans Fund Insurance Company, California.....	40
Firemens Insurance Company, of Baltimore, Maryland.....	42
Firemens Insurance Company, New Jersey.....	43
Franklin Fire Insurance Company, Pennsylvania.....	45

	Page.
German Insurance Company, Illinois.....	46
German Alliance Insurance Company, New York..	48
German American Insurance Company, New York.....	49
German Fire Insurance Company, Illinois.....	51
German Fire Insurance Company, Pennsylvania.....	52
German Mutual Fire Insurance Company, Colorado.....	54
Germania Fire Insurance Company, New York.....	55
Girard Fire and Marine Insurance Company, Pennsylvania.....	56
Gleason Falls Insurance Company, New York.....	58
Globe Fire Insurance Company, New York.....	59
Grange Mutual Fire Insurance Company, Colorado.....	61
Greenwich Insurance Company, New York.....	61
Hamburg-Bremen Fire Insurance Company, Germany.....	63
Hanover Fire Insurance Company, New York.....	65
Hartford Fire Insurance Company, Connecticut.....	66
Helvetia Swiss Fire Insurance Company.....	68
Home Insurance Company, New York.....	69
Home Mutual Insurance Company, California.....	71
Imperial Insurance Company, England.....	72
Insurance Company of North America, Pennsylvania.....	74
Insurance Company of the State of Pennsylvania, Pennsylvania.....	75
Lancashire Insurance Company, of Manchester, England.....	77
Law, Union and Crown Fire and Life Insurance Company, New York....	78
Lion Fire Insurance Company, England.....	80
Liverpool & London & Globe Insurance Company, England.....	81
London Assurance Corporation, England.....	83
London & Lancashire Fire Insurance Company, England.....	84
Lumbermens Insurance Company, Pennsylvania.....	86
Magdeburg Fire Insurance Company, Germany.....	88
Manchester Fire Assurance Company, England.....	89
Manufacturers and Merchants Insurance Company, Pennsylvania.....	91
Mechanics Insurance Company, Pennsylvania.....	92
Merchants Insurance Company, New Jersey.....	94
Mercantile Fire and Marine Insurance Company, Massachusetts.....	95
Milwaukee Mechanics Insurance Company, Wisconsin.....	97
National Fire insurance Company, Connecticut.....	98
National Standard Insurance Company, New York.....	100
New Hampshire Fire Insurance Company, New Hampshire.....	101
Niagara Fire Insurance Company, New York.....	103
North British and Mercantile Insurance Company, England.....	104
North German Fire Insurance Company, Germany.....	106

	Page.
Northern Assurance Company, England.....	107
Northwestern National Insurance Company, Wisconsin.....	109
Norwich Union Fire Insurance Society, England.....	110
Norwalk Insurance Company, Connecticut.....	112
Orient Insurance Company, Connecticut.....	113
Pacific Fire Insurance Company, New York.....	115
Palatine Insurance Company, England.....	116
Pennsylvania Fire Insurance Company, Pennsylvania.....	118
Phenix Insurance Company, New York.....	119
Phoenix Insurance Company, Connecticut.....	121
Phoenix Assurance Company, England.....	122
Providence Washington Insurance Company, Rhode Island.....	124
Prussian National Insurance Company, Germany.....	125
Queen Insurance Company of America, New York.....	127
Reliance Insurance Company, Pennsylvania.....	128
Rockford Insurance Company, Illinois.....	130
Royal Insurance Company, England.....	132
Royal Exchange Assurance Company, England.....	133
Security Insurance Company, Connecticut.....	135
Scottish Union and National Insurance Company, Scotland.....	136
Spring Garden Insurance Company, Pennsylvania.....	138
Springfield Fire and Marine Insurance Company, Massachusetts.....	140
Southern Insurance Company, Louisiana.....	141
St. Paul Fire and Marine Insurance Company, Minnesota.....	143
Sun Insurance Office, England.....	144
Svea Fire and Life Insurance Company (Ltd.).....	146
Teutonia Insurance Company, Louisiana.....	147
Thuringia Insurance Company.....	149
Traders Insurance Company, Illinois.....	150
Transatlantic Fire Insurance Company, Germany.....	152
Union Insurance Company, Pennsylvania.....	153
Union Assurance Society, England.....	155
United States Fire Insurance Company, New York.....	158
United Firemens Insurance Company, Pennsylvania.....	156
Victoria Fire Insurance Company, New York.....	159

	Page.
Western Mutual Fire Insurance Company, Colorado.....	162
Western Assurance Company, Canada.....	161
Westchester Fire Insurance Company, New York.....	163
Williamsburg City Fire Insurance Company, New York.....	165
 Statistical Tables, showing risks written, premiums received, average rate of premiums, losses paid, per cent. of losses to premiums re- ceived, losses incurred, and expenses, in the state of Colorado, for the year 1897, by fire insurance companies authorized to do business in the state.....	167-172

LIFE AND MUTUAL LIFE INSURANCE COMPANIES.

Statistical Tables, showing business done in the state of Colorado by life and mutual life insurance companies during the year 1897.....	174-175
 Aetna Life Insurance Company, Connecticut.....	176
 Bankers Life Insurance Company, of Nebraska.....	179
 Equitable Life Assurance Society of the United States, New York.....	182
 Germania Life Insurance Company, New York.....	186
 Home Life Insurance Company, New York.....	189
 Kansas Mutual Life Insurance Company, Kansas.....	193
 Manhattan Life Insurance Company, New York.....	196
Massachusetts Mutual Life Insurance Company, Massachusetts.....	200
Michigan Mutual Life Insurance Company, Michigan.....	203
Mutual Life Insurance Company, New York.....	206
Mutual Benefit Life Insurance Company, New Jersey.....	209
 National Life Insurance Company, Vermont.....	213
New England Mutual Life Insurance Company, Massachusetts.....	216
New York Life Insurance Company, New York.....	219
Northwestern Mutual Life Insurance Company, Wisconsin.....	223
 Pacific Mutual Life Insurance Company, California.....	226
Penn Mutual Life Insurance Company, Pennsylvania.....	230

	Page.
Phoenix Mutual Life Insurance Company, Connecticut.....	233
Provident Savings Life Assurance Society, New York.....	236
Prudential Insurance Company of America, New Jersey.....	240
Security Trust and Life Insurance Company, Pennsylvania.....	243
State Mutual Life Assurance Company, Massachusetts.....	246
Traveler's Insurance Company, Connecticut.....	249
Union Central Life Insurance Company, Ohio.....	252
Union Mutual Life Insurance Company, Maine.....	256
United States Life Insurance Company, New York.....	259
Washington Life Insurance Company, New York.....	263

ASSESSMENT COMPANIES.

Statistical Tables, showing risks written, premiums received, losses paid, losses incurred, in the state of Colorado, for the year 1897, by assessment companies authorized to do business in the state.....	268-269
Bankers Accident Insurance Company, Iowa.....	273
Bankers' Life Insurance Company, New York.....	275
Bankers Life Association, Iowa.....	277
Bankers Mutual Life Company, Colorado.....	279
Bankers Reserve Life Association, Nebraska.....	280
Boston Mutual Life Association, Massachusetts.....	282
Connecticut Indemnity Association, Connecticut.....	283
Covenant Mutual Life Association, Illinois.....	285
Denver Life Insurance Company, Colorado.....	287
Des Moines Life Association, Iowa.....	288
Fidelity Mutual Aid Association, California.....	290
Fidelity Mutual Life Association, Pennsylvania.....	291
Mason's Fraternal Accident Association of America, Massachusetts.....	294
Mutual Benefit Association, Colorado.....	296
Mutual Reserve Fund Life Association, New York.....	297

	Page.
National Accident Society, New York.....	299
National Life Association, Connecticut.....	301
National Mutual Life Association, Minnesota.....	303
New England Mutual Accident Association, Massachusetts.....	305
Northern Life Association Insurance Company, Iowa.....	307
Northwestern Benevolent Society, Minnesota.....	308
Northwestern Life Assurance Company, Illinois.....	310
Odd Fellows' Annuity Association, Iowa.....	312
Piqua Mutual Aid and Accident Association, Ohio.....	314
Railway Officials and Employes Accident Association, Indiana.....	316
Security Mutual Life Association, New York.....	317
Select Life and Accident Company, Colorado.....	319
Southwestern Mutual Life Association, Iowa.....	320
Traders and Travelers Accident Company, New York.....	322
Union Mutual Benefit and Life Association, Colorado.....	323
Universal Mutual Accident Insurance Company, Minnesota.....	324

FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

Statistical Tables, showing risks written, premiums received, losses paid, losses incurred, and expense in the state of Colorado, for the year 1897, by fidelity, casualty and accident companies authorized to do business in the state.....	328-329
Accident Department Aetna Life Insurance Company, Connecticut.....	333
American Surety Company, New York.....	334
City Trust Safe Deposit and Surety Company, Pennsylvania.....	336
Employers Liability Assurance Corporation (Ltd.). England.....	337
Fidelity and Casualty Company, New York.....	339
Fidelity and Deposit Company, Maryland.....	341
Frankfort Marine, Accident and Plate Glass Insurance Company.....	343

Page.

Guarantee Company of North America, Canada.....	344
Guarantor's Liability and Indemnity Company, Pennsylvania.....	346
Hartford Steam Boiler Inspection and Insurance Company, Connecticut..	348
Inter-State Casualty Company, New York.....	349
Lloyds Plate Glass Insurance Company, New York.....	351
London Guarantee and Accident Company (Ltd.), England.....	352
Metropolitan Plate Glass Insurance Company, New York.....	354
Mutual Bicyclist Protective Association, Colorado.....	355
National Surety Company, Missouri.....	356
New Jersey Plate Glass Insurance Company, New Jersey.....	358
New York Plate Glass Insurance Company, New York.....	359
Accident Department, Pacific Mutual Life Insurance Company, California	361
Preferred Accident Company, New York.....	362
Standard Life and Accident Insurance Company, Michigan.....	363
Travelers Insurance Company, Connecticut.....	365
Union Casualty and Surety Company, Missouri.....	366
United States Casualty Company, New York.....	368
United States Guarantee Company Fire Agents, New York.....	370
United States Fidelity and Guaranty Insurance Company, Maryland.....	372

 LIST OF AGENTS.

List of Agents.....	375-420
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