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# Thirty-Fourth Annual Report

of the

# Commissioner of Insurance

of the

## STATE OF COLORADO

Made from Annual Statements for the  
Year Ended December 31, 1915

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1915



DENVER, COLORADO  
THE SMITH-BROOKS PRINTING COMPANY, STATE PRINTERS  
1916

should, a few companies not at all times hewing strictly to the line, that, therefore, all of the great business is wrong.

The errors are remedied, the readjustments are quietly, but none the less effectually made to the benefit of all concerned.

#### COMPANIES ADMITTED IN 1915.

It is desirable that as many responsible companies as possible should come into and do business in the state in order that our people shall have every opportunity to secure the best. At the same time no effort has been spared to determine as clearly as possible that the company seeking admission is the kind and class we desire, if not, they have not been allowed to come in if a way under the law could be found to prevent it.

The following companies have been admitted during the past year:

- Warner Interinsurance Bureau, Chicago, Ill.
- Utilities Indemnity Exchange, St. Louis, Mo.
- South Slovanic Catholic Union, Ely, Minn.
- Marine Insurance Company, London, Eng.
- Grand Carniolian Slovenian Catholic Union, Joliet, Ill.
- Yorkshire Insurance Co., York, Eng.
- Merchants Life & Casualty Company, Minneapolis, Minn.
- Sterling Fire Insurance Company, Indianapolis, Ind.
- Inter State Casualty & Guaranty Co., Albuquerque, N. M.
- Rocky Mountain Casualty & Live Stock Ins. Co., Denver, Colo.
- Employers Indemnity Corp., Kansas City, Mo.
- Georgia Casualty Co., Macon, Ga.
- London & Lancashire Indemnity Corp. of America, New York City, N. Y.
- Employers Liability Assurance Corp., Ltd., London, Eng.
- Employers Mutual Insurance Co., Denver, Colo.
- Casualty Reciprocal Exchange, Kansas City, Mo.
- Reciprocal Exchange, Kansas City, Mo.
- Home Owners Protective Assn., Greeley, Colo.
- Urbaine Fire Insurance Co., Paris, France.
- Employers Indemnity Exchange, Kansas City, Mo.
- Ohio Farmers Insurance Co., Le Roy, Ohio.
- Druggists Indemnity Exchange, St. Louis, Mo.
- Tokio Marine Insurance Co., Ltd., Tokio, Japan.
- American Eagle Fire Ins. Co., New York City, N. Y.
- Topeka National Life Stock Ins. Co., Topeka, Kan.
- Commonwealth Casualty Co., Philadelphia, Pa.
- Farmers Fire Insurance Co., York, Pa.
- Detroit National Fire Ins. Co., Detroit, Mich.
- The Farmers & Bankers Life Ins. Co., Wichita, Kan.
- Western Casualty Co., Chicago, Ill.
- North Branch Fire Ins. Co., Sunbury, Pa.
- Inter State Fire Ins. Co., Detroit, Mich.
- Eagle Fire Insurance Co., Newark, N. J.

## AGENTS AND BROKERS.

The question of reliable agents is always a most important one, and concerns the public quite as vitally as it does the companies. Under a former law the issuance of a license was predicated solely upon the requisition from the company, and the department had virtually no voice as to whether or not the party was a proper one to license. The last legislature very wisely amended the law and provided that the issuance of the license shall rest upon the qualifications of the party, to be passed on by the department, consequently a qualification blank was prepared upon which each applicant must state the facts, and if they are acceptable to the department the license shall be issued, but not otherwise. The law seems to have worked advantageously and has resulted in raising the standard of the agency force.

As the license is based upon the qualification it was necessary to rule that an agent must actually have it in his possession before he can even solicit business, consequently it became necessary that all licenses should be issued and delivered by March 1st, the end of the license year, instead of as heretofore, several months later. It meant a supreme effort upon the part of the department, and many informed as to the magnitude of the undertaking doubted the possibility of its being accomplished, but thanks to the very faithful and efficient office force it was completed promptly and sixteen thousand licenses issued, recorded and mailed before March 1st, while nineteen thousand have been issued to date.

The department has received many hearty commendations for the promptness and completeness of that work.

## AGENCY EXAMINATIONS.

In conformity to the intent of the general provisions of the law covering the matter of supervision of the business, and also for the purpose of getting in closer touch with the agency force and thereby if possible, being of more service, for the first time in the history of the department a special examiner has been visiting each section of the state and calling upon and examining each agency. The result thus far fully justified the move. Many instances have been found of infractions of the law, most of which, however, have been through ignorance; while there have been a few cases of serious violations, mainly in the way of rebating, in which latter cases it has been the duty of the department to act strenuously, while in the minor cases the readjustment has been made with the distinct understanding that there shall be no repetition of the erroneous act. In this way the department and the agency force have gotten closer and thereby a far better understanding had, all of which can but mean for great good to the work.

### CLAIM ADJUSTMENTS.

While it may not strictly be the province of the department to be concerned regarding the adjustment of claims, and it certainly is not the intent that it shall become a collection agency, yet, it has been considered that much real service can be rendered both the companies and the insured, by assisting in the settlement of disputed claims; consequently the department has encouraged the sending in of any and all unsettled or disputed claims. It has caused a very large increase in the work of the department, but the result has been very gratifying, because it has caused the payment of thousands of dollars without the expense of one dollar to the assured—and at the same time it has made possible the heading off of many unjustifiable claims. For be it understood that it is just as much the duty and desire of the department to stop the payment of any unjust claim as it is to secure the payment of a just one.

### RECEIVERSHIPS.

It has been the good fortune of the department to take part in and render real service in two or three special cases somewhat outside the mandatory work. One was in connection with the unfortunate failure of The Topeka National Live Stock Insurance Company of Kansas. For a time it looked as though the several hundred policyholders in Colorado would have to lose heavily, but in order to protect them to the limit and make unnecessary any legal or other costs upon their part we requested them to send their policies and claims to the department for complete attention. Many hundreds did so and were advised from time to time what procedure to take, with the result that without any cost to them the matter is in complete shape for a final settlement of all claims.

Another case was that of the closing up of the Companions of the Forest, a Colorado fraternal benefit society. It became necessary to discontinue that organization, and in order to save every possible cent to the members, we accepted the receivership without compensation, and the \$9,014.19 was distributed to the two hundred and thirty-nine members at a total expense in the way of premium of bond, court costs, etc., of only \$158.82, or 1.76%.

Both of the above mentioned cases added much work to the department, but the knowledge of the worth while service rendered our people, and the very many expressions of appreciation fully compensated for it all.

### NATIONAL GUARD POLICIES.

When the National Guard was called to the service of our country, realizing that many insurance policies provided that



consent of the company must be secured in order to make sure of payment in case of death, notice was given that the matter would be attended to without costs if submitted to the department. A large number took advantage of the offer, even from other states, and valuable service was thereby rendered with a little extra labor. It was the only department to take such action and has had words of commendation from many.

### RECOMMENDATIONS.

In all the work of the department it is most gratifying to be able to report it has had the most hearty and cordial co-operation of insurance companies and agents. A delightful condition, out of which greater service and higher efficiency must surely come.

So much for the past year. The more essential is what of the future in order that the work shall go on in ever increasing service, ever improving efficiency.

In the main, Colorado is blessed with a superior insurance law, in fact, has been well to the front in that matter; still, there are some changes and improvements needed to meet the ever changing conditions.

Permit us to refer to a few and suggest that they be called to the attention of the next legislature.

### REBATING.

Owing to the fact that there was a tendency upon the part of a number of people to evade the rebate law by obtaining an agent's license for the purpose of writing only their own private business and receive the commission thereon, the law was amended by the last legislature with a view to remedying that condition by making the agents qualification more exacting, and at the same time attempting to provide like regulations for brokers, but it is doubtful if the provisions were rigid enough or sufficiently clearly stated, because a number are licensed as brokers who ought not to be, and it is hoped that an amendment will be passed by the next legislature that will make possible the elimination of those who are in no proper sense brokers, but secure licenses for the sole purpose of writing business in which they are interested, thereby in effect securing a rebate and taking the business from some legitimate agent or broker.

### UNAUTHORIZED COMPANIES AND BROKERS.

Another objectionable feature of the present situation is the inability of the department to completely stop the piracy of the outside broker.

True, if a company authorized to operate in Colorado is found to have accepted any business from an unauthorized agent or broker it can be severely penalized therefor, and yet, two

notably large brokerage firms, in Chicago and New York, have such favorable arrangements with many of the leading fire insurance companies that they are able to take a great volume of business that otherwise would, and in all fairness should go to our local agents, and place it, often on a discriminating basis. The law should be so amended as to make impossible that unfair class of work, unfair to the legitimate Colorado agent or broker, and also unfair to the insuring public.

If parties in this state desire to do business with unauthorized agents, brokers or companies outside the state, then they should be made to pay liberally for that privilege; they ought to be called upon to pay at least the amount of taxes which would come to the state if the business were done in a legitimate way, with an authorized agent or broker.

Such a law would protect those in the insurance business in the state, and at the same time tend to discourage the giving of insurance to an unauthorized company, that which so generally results in complete loss to the insured for the reason that there is no redress against such companies through the courts of the state.

Make possible the direction and supervision of the great insurance business by the department through and only through the proper authorized and constituted agencies and the business will be materially brought nearer to the proper point of real worth to the state.

#### DISCRIMINATION IN FIRE INSURANCE RATES.

The question of fire insurance rates is of far-reaching importance and must have the most serious consideration in order that equity and fair dealing be secured for the insured, and at the same time reasonable and right returns be assured the companies.

The solution of this question has been attempted in several states with disastrous results in some of the states, to both the insuring public and the companies; all going to clearly show that it is a many sided question and should not be decided from one point of view.

It is difficult to determine by comparison of different sections as to whether or not a rate is excessive; about the best basis upon which to consider the matter is upon the net returns after all costs and expenses for a reasonable amount have been deducted. From the best information obtainable it would appear that on the whole the business in Colorado is not paying an excessive return. That, perhaps, is as clearly shown as in any other way, from the fact that some companies have had to go out of business and the field does not appear so inviting as to cause the formation of other companies to any large degree.

There is one feature of that question, however, that appears to call for correction, and that is discrimination in rates. If all are treated alike a somewhat excessive rate may be tolerated,

but when there is discrimination and one charged more than another on like risks, then there, properly, arises an objection that must be considered. The American citizen does not forget that under the law of equal rights to all he should not be discriminated against, and any such act will, sooner or later, arouse bitter antagonism.

That there is discrimination in the fire insurance rates in Colorado seems beyond question, and some way must be found to immediately remedy that condition. The present law does not give power to properly handle that matter, and it should be so amended to provide for that. From the experience of other states it appears as though a "rate-regulating" rather than a "rate-making" power is advisable. Such a law would make possible not only the stopping of discriminatory rates but the readjustment of clearly excessive rates.

Fortunately the National Convention of Commissioners, the most practical and useful of that class of organizations, is earnestly considering the rate, as well as all other questions so vitally effecting the great insurance business, and will continue to give most valuable assistance toward solving them rightly.

It is hoped that this department shall continue the closest and most active co-operation with that organization.

#### DISCRIMINATION AGAINST COLORADO INTERESTS.

By a test case tried recently in the District Court, it was shown that outside mutual hail companies must be permitted to do business in this state, although our own people are not permitted, under the law, to organize and operate such companies. This is clearly a discrimination against our citizens and ought to be remedied as it can be by proper legal provisions—such should be provided at the earliest possible time.

Another discrimination needing attention is that under the present law foreign companies can give both fire and liability coverage on automobiles, while domestic companies can give coverage for only fire or liability, but not both.

#### PREMIUM NOTES.

The payment of the initial life insurance premium is often made by the insured giving his note with his application, and too often the agent disposes of the note before the application has been accepted by the company and the policy issued. This leads to confusion, and at times injustice, and a provision should be made to prevent the selling of a note until the delivery of the policy.

#### FRATERNAL INSURANCE.

No part of the great insurance force needs more careful and thoughtful consideration than the fraternal, with its millions of

members in every walk of life, but more particularly in that of citizens of moderate means who can the less afford to take chances with their insurance.

It is a mighty force that has been and must continue as of great value to the public. However, like every other factor in the modern business life, fraternal insurance is undergoing a great evolution, and it must be given such assistance and direction as shall cause it to become of the highest efficiency in the new alignment of economic business.

One of the most essential factors along that line is the establishment of rates which shall assure the complete carrying out of the contract on the most economical basis. That means an adequate rate, based upon the extensive mortality experience, rather than upon theory, however inviting the theory may appear.

With that idea in mind the law has been enacted making it compulsory that every fraternal insurance society shall, by December, 1917, show a solvency of 90% or be subjected thereafter to have their rates adjusted on an adequate basis; consequently it is hoped that each society will not delay its rate readjustment too long in order that there shall be as little confusion as possible in carrying out the new arrangement.

#### OPERATING COMPANY CONTRACTS.

The matter of agency companies calls for early and earnest consideration. The general plan of such operating companies being to take complete charge of the operation of the insurance company's business.

The claim offered for such a plan is that it means better efficiency and more economy. If that be true, the question naturally arises why not operate other large financial and commercial organizations under a similar plan? There may be advantages in that system, at the same time there is danger that it may prove a way whereby the business of a company could be exploited to the detriment of all concerned.

It would appear that the best possible system is that which keeps the insurer and insured as close together in all their dealings as possible, rather than that there shall be a divided responsibility.

#### SURETY COMPANIES.

The excessive hazard that surrounds the surety business demands a very large increase in the minimum amount of capital with which companies engaged in such business shall operate, and the law remedying that defect should be promptly enacted. The minimum capital should not only be largely increased, but surety companies should make reports several times each year to the department in order that every safeguard would obtain

against their impairment. This provision is compulsory as regards the United States government, and should also apply to the state.

### WORKMEN'S COMPENSATION.

Under the present law health and accident companies, with only \$100,000 capital can write workmen's compensation insurance. That should be remedied and the law so amended as to provide that in order to write compensation insurance the capital stock must be very materially increased.

### NEED FOR INCREASED CAPITAL.

It should be provided that the capital stock of all insurance companies be proportionally increased for each additional line of insurance taken on by the company.

### CONCLUSION.

The assistance rendered this department by Assistant Attorney General Stephens has been generous and of the highest order, and fully appreciated.

In closing, permit me to take this occasion to record my deep appreciation of the most cordial co-operation and generous confidence of your excellency in the work of this department.

All of which is most respectfully submitted.

E. R. HARPER,  
Commissioner of Insurance.

## RECEIPTS AND DISBURSEMENTS OF THE DEPARTMENT.

State of Colorado, City and County of Denver, ss.

I, E. R. HARPER, Commissioner of Insurance of the State of Colorado, make oath and say to the best of my knowledge and belief that the following is a true and correct statement of the receipts and disbursements of the Insurance Department for the fiscal year ended November 30, 1915, as shown by the records of this office:

## RECEIPTS.

Agents' certificates .....	\$ 29,334.00	
Agents' personal employes' licenses.....	66.00	
Brokers' licenses .....	600.00	
Statements .....	14,225.00	
Certificates of authority .....	4,525.00	
Taxes .....	201,624.26	
Charters .....	605.00	
Certified copies .....	83.10	
Summonses .....	152.00	
Miscellaneous .....	531.67	
	<hr/>	
Total receipts .....		\$251,746.03

## DISBURSEMENTS.

Salaries .....	\$ 11,291.50	
Printing .....	1,658.93	
Supplies .....	101.08	
Postage .....	405.00	
Examinations .....	135.60	
Expenses .....	862.20	
Refund overpayment of licenses.....	83.00	
	<hr/>	
Total disbursements .....	\$ 14,537.31	
Net profit to the State.....	237,208.72	
	<hr/>	\$251,746.03

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 31st day of August, 1916.

(Seal)

E. R. HARPER,  
Commissioner of Insurance.

Subscribed and sworn to before me this 31st day of August, 1916.

(Seal)

BETTIE D. GREEN,  
Notary Public.

COMPANIES WITHDRAWN FROM COLORADO, DISCONTINUED, ETC., DURING 1915

- German Fire Insurance Company, Peoria, Ill.
- Richmond Insurance Company of New York, West New Brighton, N. Y.
- American Accident Insurance Co., Lincoln, Neb.
- St. Paul Mutual Hail & Cyclone Insurance Co., St. Paul, Minn.
- American Casualty Company, Tacoma, Wash.
- Equitable Surety Co., St. Louis, Mo.
- London & Lancashire Guarantee & Accident Co., Toronto, Canada.
- Pacific Coast Casualty Co., San Francisco, Cal.
- Southwestern Surety Insurance Co., Denison, Okla.
- Topeka National Live Stock Insurance Co., Topeka, Kan.
- Grand Assembly Companions of the Forest, Pueblo, Colo.

SUMMARY OF COMPANIES OPERATING IN COLORADO DURING 1915

Fire.....	168
Life.....	51
Casualty, Fidelity & Surety.....	71
Mutual Assessment Fire.....	3
County Mutual Protective Associations.....	5
Assessment Life.....	1
Assessment Casualty.....	4
Reciprocal or Interinsurance.....	7
Fraternal.....	64
<b>Total.....</b>	<b>374</b>

RECAPITULATION OF PREMIUMS RECEIVED AND LOSSES PAID BY ALL COMPANIES DURING 1915

	Net Risks Written	Premiums Received	Losses Paid	Losses Incurred
Fire.....	\$272,053,708.00	\$3,955,396.00	\$1,377,775.00	\$1,404,182.00
Life.....	37,132,046.00	6,390,442.00	2,364,165.00	2,385,164.00
Casualty, Fidelity & Surety.....	.....	1,735,970.00	687,578.00	.....
Assessment.....	8,516,567.00	146,699.00	125,477.00	131,297.00
Reciprocal or Interinsurance.....	464,400.00	6,821.00	806.00	907.00
Fraternal.....	1,345,867.00	1,866,825.00	1,506,857.00	.....

The following tables disclose the fire, life, assessment and casualty business in this state by years since the organization of the Department:

## FIRE

Year	Risks Written During the Year	Premiums Received	Average Rate of Premium	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	1,127,077.87	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	1.66	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
1898.....	101,947,641.87	1,560,994.04	1.53	551,962.64	35.31	642,898.27
1899.....	125,396,181.32	1,732,459.45	1.38	1,081,996.65	62.35	1,016,556.34
1900.....	133,884,397.40	2,000,451.37	1.50	750,828.03	37.56	754,331.81
1901.....	121,862,578.30	2,039,819.32	1.67	900,843.36	44.16	1,023,895.31
1902.....	147,557,161.46	2,229,473.31	1.51	1,092,367.75	49.00	1,024,524.25
1903.....	158,299,136.00	2,355,573.87	1.49	1,193,573.33	50.68	1,216,203.22
1904.....	161,181,188.00	2,401,792.68	1.49	919,866.87	33.31	932,158.11
1905.....	168,770,512.00	2,534,420.67	1.50	1,263,005.42	50.00	1,506,366.12
1906.....	185,801,580.81	2,681,187.54	1.39	1,455,218.72	54.66	1,382,296.02
1907.....	177,222,488.00	2,824,982.69	1.59	1,093,457.75	39.00	1,098,066.80
1908.....	185,526,118.00	2,924,501.21	1.58	1,157,987.70	40.00	1,193,438.96
1909.....	224,819,161.00	3,227,903.92	1.44	988,526.82	31.00	936,002.32
1910.....	225,822,829.00	3,319,776.93	1.47	1,234,618.56	37.00	1,312,333.36
1911.....	236,625,244.00	3,392,814.54	1.43	1,098,834.61	36.00	1,103,806.33
1912.....	239,808,878.04	3,164,718.16	1.32	1,107,361.28	33.83	1,072,944.01
1913.....	252,544,762.00	3,154,335.22	1.42	1,062,883.50	33.30	1,077,976.08
1914.....	252,267,127.00	3,127,940.59	1.24	1,179,433.03	39.9	1,247,824.56
1915.....	272,053,708.00	3,955,399.74	1.39	1,377,774.87	38.7	1,404,181.92

## LIFE

Year	Number of Policies in Force at End of Year	Amount in Force at End of Year	Claims Paid During Year	Premiums
				Received During Year
1882.....	2,237	\$ 7,120,297.50	\$ 75,193.45	\$ 115,159.62
1883.....	4,665	14,352,117.50	77,909.49	342,754.72
1884.....	4,101	15,777,082.92	202,608.54	358,244.44
1885.....	5,631	18,364,018.92	146,665.92	437,265.45
1886.....	7,929	23,102,242.72	250,826.12	524,225.87
1887.....	4,939	18,764,013.00	139,023.77	592,966.59
1888.....	6,229	22,417,297.26	243,161.50	752,717.59
1889.....	10,117	29,279,911.90	176,901.15	958,949.03
1890.....	10,027	36,562,574.62	518,143.94	1,219,548.28
1891.....	14,409	42,015,502.63	521,406.52	1,422,422.66
1892.....	21,419	50,732,538.88	327,599.99	1,578,335.40
1893.....	14,214	48,237,802.97	453,374.37	1,534,281.85
1894.....	14,247	45,507,497.81	570,247.56	1,515,731.95
1895.....	21,120	47,214,955.11	491,526.38	1,487,304.83



## LIFE—(Concluded)

Year	Number of Policies	Amount	Claims Paid During Year	Premiums
	in Force at End of Year	in Force at End of Year		Received During Year
1896.....	22,315	48,690,332.59	466,175.23	1,538,033.82
1897.....	23,750	50,378,747.75	438,778.50	1,607,019.93
1898.....	28,972	55,551,977.94	496,048.32	1,718,651.51
1899.....	34,599	63,302,379.90	883,477.64	2,054,096.67
1900.....	40,482	70,171,171.66	790,922.46	2,298,432.39
1901.....	46,451	78,221,780.19	975,670.78	2,879,714.15
1902.....	56,705	89,148,397.00	793,025.14	3,290,150.74
1903.....	65,945	98,947,811.00	1,082,708.00	3,662,737.73
1904.....	74,962	107,332,268.00	1,135,047.75	3,848,212.89
1905.....	80,954	113,381,659.00	1,193,472.90	4,084,851.44
1906.....	86,265	113,538,447.96	1,305,337.53	4,242,324.33
1907.....	92,286	119,446,495.00	1,478,255.97	4,195,809.38
1908.....	94,346	123,360,174.00	1,397,896.99	4,267,535.04
1909.....	104,191	131,982,948.00	1,455,736.00	4,511,412.62
1910.....	112,894	137,284,606.09	1,998,682.00	4,795,412.30
1911.....	122,130	150,431,964.00	2,444,871.46	5,024,346.05
1912.....	132,120	166,175,416.00	1,972,089.84	5,371,132.13
1913.....	143,798	177,276,655.00	2,184,236.00	5,628,718.97
1914.....	144,044	177,313,858.00	1,914,551.00	6,058,207.88
1915.....	155,336	187,445,001.00	2,364,165.00	6,390,442.25

## CASUALTY, FIDELITY AND SURETY

Year	Risks Written	Premiums Received	Losses Paid
	During Year	During Year	During Year
1882.....	\$ 4,800,100.00	\$ 41,655.95	\$ 21,072.52
1885.....	12,293,644.57	112,406.13	55,555.32
1886.....	17,495,658.85	156,421.68	111,179.25
1887.....	18,166,331.54	139,723.10	109,081.27
1888.....	22,362,581.89	153,892.79	75,489.88
1889.....	22,194,236.58	167,828.49	114,170.34
1890.....	27,300,655.88	243,430.52	112,529.23
1891.....	32,169,641.65	244,870.15	131,896.38
1892.....	40,679,540.19	291,633.75	107,998.19
1893.....	29,368,139.12	184,045.12	105,808.03
1894.....	29,331,614.34	222,854.05	141,406.09
1895.....	43,058,913.31	262,460.57	180,847.11
1896.....	60,156,371.81	308,346.77	165,882.52
1897.....	62,297,064.95	333,069.73	185,143.99
1898.....	58,420,251.92	372,600.06	174,418.68
1899.....	74,739,316.95	491,164.07	211,972.67
1900.....	88,177,229.27	509,969.66	291,516.69
1901.....	110,748,576.82	680,835.58	287,533.10
1902.....	134,387,112.68	852,748.49	379,632.15
1903.....	119,461,710.00	771,473.48	420,334.31
1904.....	96,255,409.00	787,022.42	476,264.37
1905.....	96,118,703.00	916,195.86	474,550.62
1906.....	119,593,977.83	960,866.42	391,112.67
1907.....	Not reported	1,073,756.63	471,274.53
1908.....	Not reported	1,043,000.85	488,568.94
1909.....	Not reported	1,182,879.24	504,169.58
1910.....	Not reported	1,340,397.55	540,952.66
1911.....	Not reported	1,328,719.66	581,118.62
1912.....	Not reported	1,346,395.46	639,400.07
1913.....	Not reported	1,324,359.80	535,808.33
1914.....	Not reported	1,316,243.74	579,380.03
1915.....	Not reported	1,735,969.87	687,577.71

The casualty, fidelity and accident business for the years 1883 and 1884 was included in the fire tables for those years.

## THIRTY-FOURTH ANNUAL REPORT

## ASSESSMENT LIFE AND ACCIDENT

Year	Risks Written	Premiums Received	Losses Paid
1893.....	\$ 9,273,770.00	\$215,075.72	\$220,646.68
1894.....	12,157,680.00	221,203.11	196,341.53
1895.....	7,956,075.00	217,701.48	189,157.13
1896.....	9,194,223.00	255,607.22	180,737.62
1897.....	12,448,596.75	194,612.53	122,082.12
1898.....	13,033,660.00	233,957.23	108,010.20
1899.....	13,264,600.00	195,610.52	152,312.64
1900.....	11,909,701.00	145,782.49	64,007.93
1901.....	3,346,717.16	148,155.13	101,060.67
1902.....	2,753,987.00	94,680.65	49,451.40
1903.....	3,949,624.00	103,803.33	58,645.37
1904.....	2,544,322.00	119,895.54	65,642.21
1905.....	3,068,314.00	128,947.22	83,733.32
1906.....	4,794,294.00	183,631.32	117,400.65
1907.....	3,464,777.00	170,678.40	157,740.21
1908.....	2,391,880.00	159,687.22	92,046.88
1909.....	2,591,188.00	183,886.72	104,768.26
1910.....	2,299,255.00	181,808.07	122,069.69
1911.....	1,505,436.00	88,460.39	37,292.78
1912.....	Not reported	93,144.81	47,073.69
1913.....	Not reported	101,917.67	50,414.15
1914.....	5,523,615.00	130,135.29	61,703.02
1915.....	8,516,567.00	146,698.94	125,476.58

This business was not tabulated until the year 1893; prior to that time it was carried with fraternal orders.

**FIRE AND FIRE AND MARINE  
INSURANCE COMPANIES  
1915**

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ABSTRACTS COMPILED FROM THE ANNUAL  
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, 1915.



UNITED STATES BRANCH OF THE  
**AACHEN & MUNICH FIRE INSURANCE COMPANY,**  
**OF AIX LA CHAPELLE, GERMANY**

Incorporated June 24, 1825. Commenced business in United States in 1895.  
 United States Head Office, 80 Maiden Lane, New York City, N. Y.

United States Manager, JOSEPH A. KELSEY.

**CAPITAL STOCK**

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	2,796,676.44
Increase of capital during year.....	\$	2,796,676.44

**INCOME**

Net premium income.....	\$	1,096,362.74
Total investment income.....		97,382.37
Miscellaneous income .....		8,047.73
 Total income .....	 \$	 1,201,792.84

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	613,512.06
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		530,730.48
 Total disbursements .....	 \$	 1,144,242.54

**ASSETS**

Total admitted assets.....	\$	2,720,359.51
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$	1,369,560.34
Deposit capital, \$200,000.00; surplus, \$1,150,799.17.....		1,350,799.17
 Total liabilities .....	 \$	 2,720,359.51

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$262,599,969.00	\$ 2,434,714.04

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$	3,524,631.00
Less \$795,435.00 risks cancelled, and \$467,769.00 re-insurance in com- panies authorized in Colorado.....		1,263,204.00
 Net risks written.....	 \$	 2,261,427.00
Gross premiums on risks written.....	\$	44,459.18
Less \$9,126.61 return premiums, and \$6,402.55 premiums for re- insurance in companies authorized in Colorado.....		15,529.16
 Net premiums received.....	 \$	 28,930.02
Losses paid (deducting salvage).....	\$	9,293.05
Less losses on risks re-insured in companies authorized in Colorado..		837.32
 Net losses paid.....	 \$	 8,455.73
Losses incurred .....	\$	9,851.60
Less losses on risks re-insured in companies authorized in Colorado..		830.14
 Net losses incurred.....	 \$	 9,021.46

**AETNA INSURANCE COMPANY, OF HARTFORD, CONN.**

Incorporated June, 1819. Commenced business August 17, 1819.  
United States Head Office, Hartford, Conn.

President, WILLIAM B. CLARK.

Secretary, E. J. SLOAN.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 5,000,000.00	
Ledger assets Dec. 31 of previous year...		\$ 23,392,925.28
Increase of capital during year.....		\$ 23,392,925.28

**INCOME**

Net premium income.....	\$ 12,385,212.79	
Total investment income.....	932,087.53	
Miscellaneous income .....	70,094.11	
Total income .....		\$ 13,387,394.43

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 6,312,117.95	
Paid stockholders for interest or dividends.....	900,000.00	
Other disbursements .....	5,148,691.90	
Total disbursements .....		\$ 12,360,809.85

**ASSETS**

Total admitted assets.....	\$ 24,730,602.67
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 12,146,087.08	
Capital, \$5,000,000.00; surplus, \$7,584,515.59.....	12,584,515.59	
Total liabilities .....		\$24,730,602.67

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,731,109,879.00	\$ 18,880,477.37

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 4,513,656.00	
Less \$578,542.00 risks cancelled, and \$518,681.00 re-insurance in companies authorized in Colorado.....		1,097,223.00
Net risks written.....	\$ 3,416,433.00	
Gross premiums on risks written.....		71,373.82
Less \$7,150.60 return premiums, and \$7,084.22 premiums for re-insurance in companies authorized in Colorado.....		11,234.82
Net premiums received.....	\$ 57,139.00	
Losses paid (deducting salvage).....	\$ 19,966.11	
Less losses on risks re-insured in companies authorized in Colorado.....		25.24
Net losses paid.....	\$ 19,940.87	
Losses incurred .....	\$ 20,253.60	
Less losses on risks re-insured in companies authorized in Colorado.....		25.24
Net losses incurred.....	\$ 20,228.36	

## AGRICULTURAL INSURANCE COMPANY, OF WATERTOWN, N. Y.

Incorporated 1863. Commenced business 1863.  
United States Head Office, 203 Washington Street, Watertown, N. Y.

President, W. H. STEVENS.

Secretary, J. Q. ADAMS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year...	\$ 4,526,050.96	
Increase of capital during year.....	.....	\$ 4,526,050.96

### INCOME

Net premium income.....	\$ 1,759,673.72	
Total investment income.....	206,040.17	
Miscellaneous income.....	17,928.15	
Total income .....		\$ 1,983,642.04

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 881,680.96	
Paid stockholders for interest or dividends.....	100,000.00	
Other disbursements .....	769,662.69	
Total disbursements .....		\$ 1,751,343.65

### ASSETS

Total admitted assets.....	\$ 4,680,815.93
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,348,440.09	
Capital, \$500,000.00; surplus, \$1,832,375.84.....	2,332,375.84	
Total liabilities .....		\$ 4,680,815.93

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$117,232,600.00	\$ 3,805,746.00

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,989,900.00	
Less \$424,600.00 risks cancelled, and \$451,600.00 re-insurance in companies authorized in Colorado.....	876,200.00	
Net risks written.....		\$ 2,113,700.00
Gross premiums on risks written.....	\$ 32,623.47	
Less \$4,586.14 return premiums, and \$5,463.80 premiums for re-insurance in companies authorized in Colorado.....	10,049.94	
Net premiums received.....		\$ 22,573.53
Losses paid (deducting salvage).....	\$ 10,994.35	
Less losses on risks re-insured in companies authorized in Colorado..	2,243.74	
Net losses paid.....		\$ 8,750.61
Losses incurred .....	\$ 10,922.69	
Less losses on risks re-insured in companies authorized in Colorado..	2,305.19	
Net losses incurred.....		\$ 8,617.50

## ALLEMANNIA FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

Incorporated April 1, 1868. Commenced business July 1, 1868.  
United States Head Office, 316 Fourth Avenue, Pittsburgh, Pa.

President, W. STEINMEYER.

Secretary, CHAS. B. REITER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	1,777,459.38
Increase of capital during year.....		\$ 1,777,459.38

### INCOME

Net premium income.....	\$	785,320.48
Total investment income.....		91,172.75
Miscellaneous income .....		64.06
Total income .....		\$ 876,557.29

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	430,996.36
Paid stockholders for interest or dividends.....		30,000.00
Other disbursements .....		369,339.68
Total disbursements .....		\$ 830,336.04

### ASSETS

Total admitted assets.....	\$	1,878,476.48
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	911,468.73
Capital, \$200,000.00; surplus, \$767,007.75.....		967,007.75
Total liabilities .....		\$ 1,878,476.48

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$163,496,776.00	\$ 1,586,144.38

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	1,498,436.00
Less \$304,295.00 risks cancelled, and \$224,465.00 re-insurance in companies authorized in Colorado.....		528,760.00
Net risks written.....		\$ 969,676.00
Gross premiums on risks written .....	\$	20,040.24
Less \$3,329.57 return premiums, and \$3,633.45 premiums for re-insurance in companies authorized in Colorado.....		6,963.02
Net premiums received.....		\$ 13,077.22
Losses paid (deducting salvage).....	\$	6,352.39
Less losses on risks re-insured in companies authorized in Colorado.....		1,176.59
Net losses paid.....		\$ 5,175.80
Losses incurred .....	\$	7,418.05
Less losses on risks re-insured in companies authorized in Colorado.....		1,176.59
Net losses incurred.....		\$ 6,241.46



## ALLIANCE INSURANCE COMPANY, OF PHILADELPHIA, PA.

Incorporated December 5, 1904. Commenced business January 1, 1905.  
United States Head Office, 232 Walnut Street, Philadelphia, Pa.

President, EUGENE L. ELLISON.

Secretary, F. HOWARD WRIGHT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00	
Ledger assets Dec. 31 of previous year...	\$ 2,527,103.46	
Increase of capital during year.....		\$ 2,527,103.46

### INCOME

Net premium income.....	\$ 1,043,655.50	
Total investment income.....	99,361.91	
Miscellaneous income .....	4,444.34	
<b>Total income .....</b>		<b>\$ 1,147,461.75</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 517,205.90	
Paid stockholders for interest or dividends.....	60,000.00	
Other disbursements .....	348,166.08	
<b>Total disbursements .....</b>		<b>\$ 925,371.98</b>

### ASSETS

Total admitted assets.....		\$ 2,645,857.80
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,145,857.80	
Capital, \$750,000.00; surplus, \$750,000.00.....	1,500,000.00	
<b>Total liabilities .....</b>		<b>\$ 2,645,857.80</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$117,078,948.00	\$ 1,312,391.53

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 627,416.00	
Less \$63,308.00 risks cancelled, and \$106,965.00 re-insurance in companies authorized in Colorado.....		170,273.00
<b>Net risks written.....</b>		<b>\$ 457,143.00</b>

Gross premiums on risks written.....	\$ 7,901.80	
Less \$934.93 return premiums, and \$2,329.52 premiums for re-insurance in companies authorized in Colorado.....		3,264.45
<b>Net premiums received.....</b>		<b>\$ 4,640.35</b>

Losses paid (deducting salvage).....	\$ 527.03	
Less losses on risks re-insured in companies authorized in Colorado.....		73.03
<b>Net losses paid.....</b>		<b>\$ 454.00</b>

Losses incurred .....	\$ 531.03	
Less losses on risks re-insured in companies authorized in Colorado.....		43.03
<b>Net losses incurred.....</b>		<b>\$ 488.00</b>

## AMERICAN CENTRAL INSURANCE COMPANY, OF ST. LOUIS, MO.

Incorporated February, 1853. Commenced business February, 1853.  
United States Head Office, 816 Olive Street, St. Louis, Mo.

President, EDW. T. CAMPBELL.

Secretary, B. G. CHAPMAN, JR.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 4,898,798.19	
Increase of capital during year.....		\$ 4,898,798.19

### INCOME

Net premium income.....	\$ 1,987,943.25	
Total investment income.....	169,278.61	
Miscellaneous income .....	6,532.26	
 Total income .....		 \$ 2,163,754.12

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,301,492.10	
Paid stockholders for interest or dividends.....	119,985.00	
Other disbursements .....	843,750.57	
 Total disbursements .....		 \$ 2,265,227.67

### ASSETS

Total admitted assets.....		\$ 4,076,388.30
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,039,082.10	
Capital, \$1,000,000.00; surplus, \$1,037,306.20.....	2,037,306.20	
 Total liabilities .....		 \$ 4,076,388.30

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$343,795,712.00	\$ 3,432,991.18

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,424,999.00	
Less \$517,839.00 risks cancelled, and \$1,531,958.00 re-insurance in companies authorized in Colorado.....		2,049,797.00
 Net risks written.....		 \$ 1,375,202.00

Gross premiums on risks written.....	\$ 39,863.51	
Less \$5,156.53 return premiums, and \$18,432.52 premiums for re-insurance in companies authorized in Colorado.....		23,589.05

Net premiums received.....\$ 16,274.46

Losses paid (deducting salvage).....	\$ 9,042.24	
Less losses on risks re-insured in companies authorized in Colorado.....		3,647.15

Net losses paid.....\$ 5,395.09

Losses incurred .....	\$ 13,858.60	
Less losses on risks re-insured in companies authorized in Colorado.....		7,436.21

Net losses incurred.....\$ 6,422.39

## AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY, OF CINCINNATI, OHIO

Incorporated February, 1906. Commenced business January 15, 1907.  
United State Head Office, 1004-5 Mercantile Library Bldg., Cincinnati, Ohio.

President, CHAS. H. AVERY.

Secretary, FRANK H. FREERICKS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 378,309.04	
Increase of capital during year.....	.....	\$ 378,309.04

### INCOME

Net premium income.....	\$ 139,122.61	
Total investment income.....	14,471.35	
Miscellaneous income .....	349.69	
<b>Total income .....</b>	<b>.....</b>	<b>\$ 153,943.65</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 39,246.85	
Paid stockholders for interest or dividends.....	18,000.00	
Other disbursements .....	56,275.55	
<b>Total disbursements .....</b>	<b>.....</b>	<b>\$ 113,522.40</b>

### ASSETS

Total admitted assets.....	\$ 423,322.14	
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 79,591.02	
Capital, \$200,000.00; surplus, \$143,731.11.....	343,731.11	
<b>Total liabilities .....</b>	<b>.....</b>	<b>\$ 423,322.14</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 14,332,650.00	\$ 145,941.82

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 235,500.00	
Less \$10,200.00 risks cancelled, and \$34,800.00 re-insurance in companies authorized in Colorado.....	45,000.00	
<b>Net risks written.....</b>	<b>.....</b>	<b>\$ 190,500.00</b>

Gross premiums on risk written.....	\$ 2,724.08	
Less \$105.29 return premiums, and \$394.51 premiums for re-insurance in companies authorized in Colorado.....	499.80	
<b>Net premiums received.....</b>	<b>.....</b>	<b>\$ 2,224.28</b>

Losses paid (deducting salvage).....	\$ 245.86	
Less losses on risks re-insured in companies authorized in Colorado.....	.....	

<b>Net losses paid.....</b>	<b>.....</b>	<b>\$ 245.86</b>
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Losses incurred .....	\$ 100.00	
Less losses on risks re-insured in companies authorized in Colorado.....	.....	

<b>Net losses incurred.....</b>	<b>.....</b>	<b>\$ 100.00</b>
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## AMERICAN EAGLE FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated August, 1915. Commenced business August, 1915.  
United States Head Office, 80 Maiden Lane, New York City, N. Y.

President, HENRY EVANS.

Secretary, JAS. A. SWINNERTON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets Dec. 31 of previous year...	.....
Increase of capital during year.....	\$ 1,000,000.00

### INCOME

Net premium income.....	\$	123,451.54
Total investment income.....		24,896.10
Miscellaneous income .....		1,694,693.50
Total income .....		\$ 1,843,041.14

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	987.41
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		437,551.02
Total disbursements .....		\$ 438,538.43

### ASSETS

Total admitted assets.....	\$ 2,371,903.39
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	286,389.26
Capital, \$1,000,000.00; surplus, \$1,085,514.13.....		2,085,514.13
Total liabilities .....		\$ 2,371,903.39

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 15,437,186.00	\$ 127,640.25

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	134,100.00
Less \$..... risks cancelled, and \$102,587.00 re-insurance in companies authorized in Colorado.....		102,587.00
Net risks written.....		\$ 31,513.00

Gross premiums on risks written.....	\$	1,971.51
Less \$76.66 return premiums, and \$1,379.01 premiums for reinsurance in companies authorized in Colorado.....		1,455.67
Net premiums received.....		\$ 515.84

Losses paid (deducting salvage).....	\$	.....
Less losses on risks re-insured in companies authorized in Colorado.....		.....
Net losses paid.....		\$ .....

Losses incurred .....	\$	.....
Less losses on risks re-insured in companies authorized in Colorado.....		.....
Net losses incurred.....		\$ .....

**THE AMERICAN INSURANCE COMPANY,  
OF NEWARK, N. J.**

Incorporated February 20, 1846. Commenced business April 1, 1846.  
United States Head Office, 70 Park Place, Newark, N. J.

President, P. L. HOADLEY.

Secretary, FREDERICK HOADLEY.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...		\$ 10,530,220.06
Increase of capital during year.....		\$ 10,530,220.06

**INCOME**

Net premium income.....	\$ 4,282,179.88	
Total investment income.....	430,167.58	
Miscellaneous income .....	847.53	
<b>Total income .....</b>		<b>\$ 4,713,194.99</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 2,226,143.01	
Paid stockholders for interest or dividends.....	280,051.00	
Other disbursements .....	1,824,608.47	
<b>Total disbursements .....</b>		<b>\$ 4,330,751.48</b>

**ASSETS**

Total admitted assets.....	\$ 10,666,471.95
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 5,653,573.48	
Capital, \$1,000,000.00; surplus, \$4,012,898.47.....	5,012,898.47	
<b>Total liabilities .....</b>		<b>\$ 10,666,471.95</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$994,716,734.00	\$ 9,838,745.62

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 4,751,167.00	
Less \$1,026,751.00 risks cancelled, and \$742,814.00 re-insurance in companies authorized in Colorado.....		1,769,565.00
<b>Net risks written.....</b>		<b>\$ 2,981,602.00</b>

Gross premiums on risks written.....	\$ 75,926.14	
Less \$12,749.06 return premiums, and \$13,846.33 premiums for re-insurance in companies authorized in Colorado.....		26,595.39
<b>Net premiums received.....</b>		<b>\$ 49,330.75</b>

Losses paid (deducting salvage).....	\$ 32,403.58	
Less losses on risks re-insured in companies authorized in Colorado.....		9,287.08

<b>Net losses paid.....</b>		<b>\$ 23,116.50</b>
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Losses incurred .....	\$ 29,283.12	
Less losses on risks re-insured in companies authorized in Colorado.....		8,342.77

<b>Net losses incurred.....</b>		<b>\$ 20,940.35</b>
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## ARIZONA FIRE INSURANCE COMPANY, OF PHOENIX, ARIZ.

Incorporated June 4, 1910. Commenced business September 15, 1910.  
United States Head Office, Walker Building, Phoenix, Ariz.

President, E. B. O'NEILL.

Secretary, A. G. HAHN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	467,928.04
Increase of capital during year.....	\$	467,928.04

### INCOME

Net premium income.....	\$	307,745.03
Total investment income.....		26,695.53
Miscellaneous income .....		5,060.00
<b>Total income .....</b>	<b>\$</b>	<b>339,500.56</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	157,064.33
Paid stockholders for interest or dividends.....	\$	.....
Other disbursements .....		146,359.59
<b>Total disbursements .....</b>	<b>\$</b>	<b>303,423.92</b>

### ASSETS

Total admitted assets.....	\$	506,008.81
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	272,794.47
Capital, \$200,000.00; surplus, \$33,214.34.....		233,214.34
<b>Total liabilities .....</b>	<b>\$</b>	<b>506,008.81</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 29,882,002.00	\$ 388,944.40

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	4,350.00
Less \$100.00 risks cancelled, and \$1,500.00 re-insurance in companies authorized in Colorado.....		1,600.00
<b>Net risks written.....</b>	<b>\$</b>	<b>2,750.00</b>

Gross premiums on risks written.....	\$	109.63
Less \$4.80 return premiums, and \$20.50 premiums for re-insurance in companies authorized in Colorado.....		25.30
<b>Net premiums received.....</b>	<b>\$</b>	<b>84.33</b>

Losses paid (deducting salvage).....	\$	.....
Less losses on risks re-insured in companies authorized in Colorado.....		.....

Net losses paid.....	\$	.....
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Losses incurred .....	\$	.....
Less losses on risks re-insured in companies authorized in Colorado.....		.....

Net losses incurred.....	\$	.....
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## ATLAS ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

Incorporated 1808. Commenced business in United States 1886.  
United States Head Office, 100 William Street, New York, N. Y.

United States Manager, FRANK LOCK.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 3,249,080.87	
Increase of capital during year.....		\$ 3,249,080.87

### INCOME

Net premium income.....	\$ 1,776,877.46	
Total investment income.....	110,785.09	
Miscellaneous income .....	24,498.29	
Total income .....		\$ 1,912,160.84

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 983,409.95	
Paid stockholders for interest or dividends.....	.....	
Other disbursements .....	824,952.31	
Total disbursements .....		\$ 1,808,362.26

### ASSETS

Total admitted assets.....	\$ 3,082,719.99
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,906,294.19	
Deposit capital, \$200,000.00; surplus, \$976,425.80.....	1,176,425.80	
Total liabilities .....		\$ 3,082,719.99

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$331,909,994.00	\$ 3,333,770.28

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,857,461.00	
Less \$444,430.00 risks cancelled, and \$391,638.00 re-insurance in companies authorized in Colorado.....		836,068.00

Net risks written.....\$ 2,021,393.00

Gross premiums on risks written.....	\$ 40,100.71	
Less \$5,151.41 return premiums, and \$5,177.16 premiums for re-insurance in companies authorized in Colorado.....	\$ 10,328.57	

Net premiums received.....\$ 29,772.14

Losses paid (deducting salvage).....	\$ 6,422.61	
Less losses on risks re-insured in companies authorized in Colorado.	598.67	

Net losses paid.....\$ 5,823.94

Losses incurred .....	\$ 5,845.37	
Less losses on risks re-insured in companies authorized in Colorado.	582.08	

Net losses incurred.....\$ 5,263.29

## BALKAN NATIONAL INSURANCE COMPANY, OF SOFIA, BULGARIA

Incorporated 1895. Commenced business 1895.  
United States Head Office, Hartford, Conn.

United States Managers, WM. C. SCHEIDE & CO.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	2,039,078.69
Increase of capital during year.....		\$ 2,039,078.69

### INCOME.

Net premium income.....	\$	1,865,182.49
Total investment income.....		70,495.17
Miscellaneous income .....		25,357.22
Total income .....		\$ 1,961,034.88

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	1,105,248.06
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		587,166.59
Total disbursements .....		\$ 1,692,414.65

### ASSETS

Total admitted assets.....	\$	2,327,272.64
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,551,756.20
Deposit capital, \$200,000; surplus, \$575,516.44.....		775,516.44
Total liabilities .....		\$ 2,327,272.64

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$238,587,610.00	\$ 2,462,274.29

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	1,127,092.00
Less \$285,551.00 risks cancelled, and \$...... re-insurance in companies authorized in Colorado.....		285,551.00
Net risks written.....		\$ 841,541.00
Gross premiums on risks written.....	\$	11,574.04
Less \$2,278.59 return premiums, and \$...... premiums for re-insurance in companies authorized in Colorado.....		2,278.59
Net premiums received.....		\$ 9,295.45
Losses paid (deducting salvage).....	\$	3,182.29
Less losses on risks re-insured in companies authorized in Colorado.....		.....
Net losses paid.....		\$ 3,182.29
Losses incurred .....	\$	4,207.29
Less losses on risks re-insured in companies authorized in Colorado.....		.....
Net losses incurred.....		\$ 4,207.29



**BOSTON INSURANCE COMPANY, OF BOSTON, MASS.**

Incorporated December 23, 1873. Commenced business January 20, 1874.  
United States Head Office, 87 Kilby Street, Boston, Mass.

President, RANSOM B. FULLER.

Secretary, FREEMAN NICKERSON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...		\$ 6,894,314.61
Increase of capital during year.....		\$ 6,894,314.61

**INCOME**

Net premium income.....	\$ 4,065,462.26	
Total investment income.....	264,033.75	
Miscellaneous income .....	13,221.74	
Total income .....		\$ 4,342,717.75

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 2,134,643.67	
Paid stockholders for interest or dividends.....	240,000.00	
Other disbursements .....	1,445,895.83	
Total disbursements .....		\$ 3,820,539.50

**ASSETS**

Total admitted assets.....	\$ 7,103,587.97
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 3,554,045.18	
Capital, \$1,000,000.00; surplus, \$2,549,542.79.....	3,549,542.79	
Total liabilities .....		\$ 7,103,587.97

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$441,842,335.00	\$ 4,830,120.13

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 489,254.00
Less \$67,328.00 risks cancelled, and \$11,641.00 re-insurance in companies authorized in Colorado.....	78,969.00
Net risks written.....	\$ 410,285.00
Gross premiums on risks written.....	\$ 5,925.18
Less \$1,011.65 return premiums, and \$124.40 premiums for re-insurance in companies authorized in Colorado.....	\$ 1,136.05
Net premiums received.....	\$ 4,789.13
Losses paid (deducting salvage).....	\$ 506.61
Less losses on risks re-insured in companies authorized in Colorado.	6.12
Net losses paid.....	\$ 500.49
Losses incurred .....	\$ 700.31
Less losses on risks re-insured in companies authorized in Colorado.	6.12
Net losses incurred.....	\$ 694.19

## BRITISH AMERICAN ASSURANCE COMPANY, OF TORONTO, CANADA

Incorporated February 13, 1888. Commenced business June 19, 1835.  
United States Head Office, 18-22 Front Street, East Toronto, Canada.

President, W. B. MEIKLE.

Secretary, E. F. GARROW.

### CAPITAL STOCK

Amount of deposit capital.....	\$	215,000.00
Ledger assets Dec. 31 of previous year...	\$	1,886,732.04
Increase of capital during year.....		\$ 1,886,732.04

### INCOME

Net premium income.....	\$	1,109,997.26
Total investment income.....		66,949.05
Miscellaneous income .....		79,055.66
Total income .....		\$ 1,256,001.97

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	572,736.81
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		576,649.79
Total disbursements .....		\$ 1,149,386.60

### ASSETS

Total admitted assets.....	\$	1,939,785.69
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,163,163.57
Deposit capital, \$215,000.00; surplus, \$561,621.82.....		776,621.82
Total liabilities .....		\$ 1,939,785.69

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$211,827,395.00	\$ 2,091,009.48

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	2,237,317.00
Less \$431,998.00 risks cancelled, and \$488,755.00 re-insurance in companies authorized in Colorado.....		920,753.00
Net risks written.....		\$ 1,316,564.00
Gross premiums on risks written.....	\$	35,374.94
Less \$4,669.53 return premiums, and \$8,678.58 premiums for re-insurance in companies authorized in Colorado.....		13,348.11
Net premiums received.....		\$ 22,026.83
Losses paid (deducting salvage).....	\$	13,797.65
Less losses on risks re-insured in companies authorized in Colorado.....		3,524.36
Net losses paid.....		\$ 10,273.29
Losses incurred .....	\$	16,557.65
Less losses on risks re-insured in companies authorized in Colorado.....		3,812.36
Net losses incurred.....		\$ 12,745.29

**“BULGARIA” FIRST BULGARIAN INSURANCE COMPANY,  
OF RUSTCHUK, BULGARIA**

Incorporated August, 1891. Commenced business in United States, January, 1912.  
United States Head Office, 80 Maiden Lane, New York, N. Y.

United States Managers, SNOW & THIEME.

**CAPITAL STOCK**

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...		\$ 1,444,030.61
Increase of capital during year.....		\$ 1,444,030.61

**INCOME**

Net premium income.....	\$ 1,592,892.74	
Total investment income.....	59,575.08	
Miscellaneous income .....	57,850.26	
<b>Total income .....</b>		<b>\$ 1,710,318.08</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 861,225.96	
Paid stockholders for interest or dividends.....		
Other disbursements .....	524,349.65	
<b>Total disbursements .....</b>		<b>\$ 1,385,575.61</b>

**ASSETS**

Total admitted assets.....	\$ 1,804,652.36
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**LIABILITIES**

Total amount of liabilities, except capital and surplus.....	\$ 1,202,121.48	
Deposit capital, \$200,000.00; surplus, \$402,530.88.....	602,530.88	
<b>Total liabilities .....</b>		<b>\$ 1,804,652.36</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$169,785,122.00	\$ 1,838,804.45

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 718,006.00
Less \$184,727.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....	184,727.00
<b>Net risks written.....</b>	<b>\$ 533,279.00</b>
Gross premiums on risks written.....	\$ 10,122.08
Less \$1,742.42 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....	1,742.42
<b>Net premiums received.....</b>	<b>\$ 8,379.66</b>
Losses paid (deducting salvage).....	\$ 814.33
Less losses on risks re-insured in companies authorized in Colorado.....	
<b>Net losses paid.....</b>	<b>\$ 814.33</b>
Losses incurred .....	\$ 2,628.33
Less losses on risks re-insured in companies authorized in Colorado.....	
<b>Net losses incurred.....</b>	<b>\$ 2,628.33</b>

## CALEDONIAN-AMERICAN INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated December 24, 1897. Commenced business March 24, 1898.  
United States Head Office, 50-52 Pine Street, New York.

President, CHAS. H. POST.

Secretary, MILWARD PRAIN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	267,551.23
Increase of capital during year.....	\$	267,551.23

### INCOME

Net premium income.....	\$	18,240.72
Total investment income.....		10,196.63
Miscellaneous income .....		.....
<b>Total income .....</b>	<b>\$</b>	<b>28,437.35</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	11,740.71
Paid stockholders for interest or dividends.....		8,000.00
Other disbursements .....		6,976.09
<b>Total disbursements .....</b>	<b>\$</b>	<b>26,716.80</b>

### ASSETS

Total admitted assets.....	\$	263,595.92
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	19,415.54
Capital, \$200,000.00; surplus, \$44,180.38.....		244,180.38
<b>Total liabilities .....</b>	<b>\$</b>	<b>263,595.92</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 3,217,236.00	\$ 30,381.42

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	572,550.00
Less \$72,100.00 risks cancelled, and \$500,450.00 re-insurance in companies authorized in Colorado.....		572,550.00
<b>Net risks written .....</b>	<b>\$</b>	<b>.....</b>
Gross premiums on risks written.....	\$	6,072.24
Less \$723.21 return premiums, and \$5,349.03 premiums for re-insurance in companies authorized in Colorado.....	\$	6,072.24
<b>Net premiums received.....</b>	<b>\$</b>	<b>.....</b>
Losses paid (deducting salvage).....	\$	1,890.46
Less losses on risks re-insured in companies authorized in Colorado.....		1,890.46
<b>Net losses paid.....</b>	<b>\$</b>	<b>.....</b>
Losses incurred .....	\$	1,866.46
Less losses on risks re-insured in companies authorized in Colorado.....		1,866.46
<b>Net losses incurred.....</b>	<b>\$</b>	<b>.....</b>

## CALEDONIAN INSURANCE COMPANY, OF EDINBURGH, SCOTLAND

Incorporated 1805. Commenced business in United States 1890.  
United States Head Office, 50-52 Pine Street, New York.

United States Manager, CHAS. H. POST.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	2,303,014.02
Increase of capital during year.....		\$ 2,303,014.02

### INCOME

Net premium income.....	\$	1,379,419.89
Total investment income.....		93,825.03
Miscellaneous income .....		30,000.00
 Total income .....		 \$ 1,503,244.92

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	784,242.05
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		655,136.83
 Total disbursements .....		 \$ 1,439,378.88

### ASSETS

Total admitted assets.....	\$	2,282,188.90
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,627,914.80
Deposit capital, \$200,000.00; surplus, \$454,274.10.....		654,274.10
 Total liabilities .....		 \$ 2,282,188.90

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$278,757,652.00	\$ 2,841,760.61

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	4,555,602.00
Less \$639,521.00 risks cancelled, and \$1,021,210.00 re-insurance in companies authorized in Colorado.....		1,660,731.00
 Net risks written.....		 \$ 2,894,871.00

Gross premiums on risks written.....	\$	63,687.97
Less \$8,152.02 return premiums, and \$15,383.79 premiums for re-insurance in companies authorized in Colorado.....		23,535.81

Net premiums received.....	\$	40,152.16
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Losses paid (deducting salvage).....	\$	20,012.78
Less losses on risks re-insured in companies authorized in Colorado.....		4,220.38

Net losses paid.....	\$	15,792.40
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Losses incurred .....	\$	26,996.83
Less losses on risks re-insured in companies authorized in Colorado.....		6,290.66

Net losses incurred.....	\$	20,706.17
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## CALIFORNIA INSURANCE COMPANY, OF SAN FRANCISCO, CAL.

Incorporated 1861. Commenced business 1905.  
United States Head Office, 550 Sacramento Street, San Francisco, Cal.

President, E. T. NIEBLING.

Secretary, GEO. W. BROOKS

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,159,881.94	
Increase of capital during year.....		\$ 1,159,881.94

### INCOME

Net premium income.....	\$ 448,211.98	
Total investment income.....	51,717.43	
Miscellaneous income .....	13,015.00	
Total income .....		\$ 512,944.41

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 197,629.85	
Paid stockholders for interest or dividends.....		
Other disbursements .....	321,230.03	
Total disbursements .....		\$ 518,859.88

### ASSETS

Total admitted assets .....		\$ 1,064,322.57
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 429,327.80	
Capital, \$400,000.00; surplus, \$234,994.77.....	634,994.77	
Total liabilities .....		\$ 1,064,322.57

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 57,037,180.00	\$ 755,851.20

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,925,525.00	
Less \$295,206.00 risks cancelled, and \$619,364.00 re-insurance in companies authorized in Colorado.....		914,670.00
Net risks written.....		\$ 1,010,855.00
Gross premiums on risks written.....		26,290.35
Less \$3,229.30 return premiums, and \$7,721.89 premiums for re-insurance in companies authorized in Colorado.....		10,951.19
Net premiums received.....		\$ 15,339.16
Losses paid (deducting salvage).....		8,805.04
Less losses on risks re-insured in companies authorized in Colorado.....		2,795.51
Net losses paid.....		\$ 6,009.53
Losses incurred .....		12,349.64
Less losses on risks re-insured in companies authorized in Colorado.....		4,022.78
Net losses incurred .....		\$ 8,326.86

## CAMDEN FIRE INSURANCE ASSOCIATION, OF CAMDEN, N. J.

Incorporated March, 1841. Commenced business April, 1841.  
United States Head Office, 434 Federal Street, Camden, N. J.

President, EDMUND E. READ, JR.

Secretary, JOSEPH K. SHARP.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	700,000.00
Ledger assets Dec. 31 of previous year...	\$	3,306,526.86
Increase of capital during year.....		\$ 3,306,526.86

### INCOME

Net premium income.....	\$	1,755,731.02
Total investment income.....		143,396.70
Miscellaneous income .....		15,008.50
Total income .....		\$ 1,914,136.22

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	978,190.85
Paid stockholders for interest or dividends.....		77,979.60
Other disbursements .....		740,523.47
Total disbursements .....		\$ 1,796,693.92

### ASSETS

Total admitted assets.....	\$	3,384,386.33
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,885,474.76
Capital, \$700,000.00; surplus, \$798,911.57.....		1,498,911.57
Total liabilities .....		\$ 3,384,386.33

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$315,132,942.00	\$ 3,121,088.23

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	1,004,286.00
Less \$101,265.00 risks cancelled, and \$115,343.00 re-insurance in companies authorized in Colorado.....		216,608.00
Net risks written .....		\$ 787,678.00

Gross premiums on risks written.....	\$	12,337.20
Less \$1,178.22 return premiums, and \$1,834.08 premiums for re-insurance in companies authorized in Colorado.....		3,012.30
Net premiums received.....		\$ 9,324.90

Losses paid (deducting salvage).....	\$	557.94
Less losses on risks re-insured in companies authorized in Colorado.....		9.44
Net losses paid.....		\$ 547.50

Losses incurred .....	\$	738.94
Less losses on risks re-insured in companies authorized in Colorado.....		13.44
Net losses incurred.....		\$ 725.50

**CENTURY INSURANCE COMPANY,  
OF EDINBURGH, SCOTLAND**

Incorporated April 17, 1885. Commenced business in United States October 31, 1911.  
United States Head Office, 80 Maiden Lane, New York.

United States Managers, HENRY W. BROWN & CO.

**CAPITAL STOCK**

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 703,488.67	
Increase of capital during year.....		\$ 703,488.67

**INCOME**

Net premium income.....	\$ 225,560.72	
Total investment income.....	25,125.65	
Miscellaneous income .....	54,351.47	
<b>Total income .....</b>		<b>\$ 305,037.84</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 115,080.99	
Paid stockholders for interest or dividends .....		
Other disbursements .....	126,099.84	
<b>Total disbursements .....</b>		<b>\$ 241,180.83</b>

**ASSETS**

Total admitted assets.....		\$ 764,099.53
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 211,043.62	
Deposit capital, \$200,000.00; surplus, \$353,055.91.....	553,055.91	
<b>Total liabilities .....</b>		<b>\$ 764,099.53</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 38,502,766.00	\$ 314,254.84

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 137,763.00	
Less \$60,475.00 risks cancelled, and \$9,400.00 re-insurance in companies authorized in Colorado.....		69,875.00

Net risks written .....

Gross premiums on risks written.....	\$ 1,878.02	
Less \$329.72 return premiums, and \$109.12 premiums for re-insurance in companies authorized in Colorado.....		438.84

Net premiums received.....

Losses paid (deducting salvage).....	\$ 3,427.26	
Less losses on risks re-insured in companies authorized in Colorado.		184.11

Net losses paid.....

Losses incurred .....	\$ 3,447.43	
Less losses on risks re-insured in companies authorized in Colorado.		184.11

Net losses incurred.....



**CITIZENS INSURANCE COMPANY,  
OF ST. LOUIS, MO.**

Incorporated 1837. Commenced business 1837.  
United States Head Office, Pierce Building, St. Louis, Mo.

President, CHAS. E. CHASE.

Secretary, P. O. CROCKER.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$	200,000.00	
Ledger assets Dec. 31 of previous year...	\$	627,639.08
Increase of capital during year.....		\$ 627,639.08

**INCOME**

Net premium income.....\$	309,706.57
Total investment income.....	28,061.61
Miscellaneous income .....	43,068.84
<b>Total income .....</b>	<b>\$ 380,837.02</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$	86,641.33
Paid stockholders for interest or dividends.....	119,000.00
Other disbursements .....	105,982.64
<b>Total disbursements .....</b>	<b>\$ 311,623.97</b>

**ASSETS**

Total admitted assets.....	\$ 684,425.51
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**LIABILITIES**

Total amount of liabilities, except capital and surplus.\$	236,868.01
Capital, \$200,000.00; surplus, \$247,557.50.....	447,557.50
<b>Total liabilities .....</b>	<b>\$ 684,425.51</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....\$	27,069,863.00	\$ 278,642.23

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....\$	677,673.00
Less \$86,100.00 risks cancelled, and \$4,000.00 re-insurance in companies authorized in Colorado.....	90,000.00
<b>Net risks written.....\$</b>	<b>587,573.00</b>

Gross premiums on risks written.....\$	10,239.91
Less \$1,179.34 return premiums, and \$59.85 premiums for re-insurance in companies authorized in Colorado.....	1,239.19
<b>Net premiums received.....\$</b>	<b>9,000.72</b>

Losses paid (deducting salvage).....\$	3,554.08
Less losses on risks re-insured in companies authorized in Colorado.....	
<b>Net losses paid.....\$</b>	<b>3,554.08</b>

Losses incurred .....	\$ 3,009.30
Less losses on risks re-insured in companies authorized in Colorado.....	
<b>Net losses incurred.....\$</b>	<b>3,009.30</b>

## COLOGNE RE-INSURANCE COMPANY, OF COLOGNE, GERMANY

Incorporated 1852. Commenced business in United States August 12, 1898.  
United States Head Office, 1 Liberty Street, New York, N. Y.

United States Manager, EDWIN M. CRAGIN.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	1,473,320.40
Increase of capital during year.....		\$ 1,473,320.40

### INCOME

Net premium income.....	\$	1,191,341.50
Total investment income.....		56,102.53
Miscellaneous income .....		51,162.47
Total income .....		\$1,298,606.50

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	633,152.24
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		655,730.75
Total disbursements .....		\$ 1,288,882.99

### ASSETS

Total admitted assets.....	\$	1,405,667.02
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,107,951.95
Deposit capital, \$200,000.00; surplus, \$97,715.07.....		297,715.07
Total liabilities .....		\$ 1,405,667.02

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$181,846,229.00	\$ 1,781,337.12

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	1,636,317.00
Less \$791,117.00 risks cancelled, and \$253,560.00 re-insurance in companies authorized in Colorado.....		1,044,677.00
Net risks written.....		\$ 591,640.00
Gross premiums on risks written.....	\$	25,214.86
Less \$8,364.96 return premiums, and \$5,054.98 premiums for re-insurance in companies authorized in Colorado.....		13,419.94
Net premiums received.....		\$ 11,794.92
Losses paid (deducting salvage).....	\$	6,806.51
Less losses on risks re-insured in companies authorized in Colorado.....		2,149.95
Net losses paid.....		\$ 4,656.56
Losses incurred .....	\$	6,806.51
Less losses on risks re-insured in companies authorized in Colorado.....		2,149.95
Net losses incurred.....		\$ 4,656.56

## COMMERCIAL UNION ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

Incorporated 1861. Commenced business in United States January, 1871.  
United States Head Office, 55 John Street, New York, N. Y.

United States Manager, A. H. WRAY.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 9,231,199.47	
Increase of capital during year.....		\$ 9,231,199.47

### INCOME

Net premium income.....	\$ 7,309,852.58	
Total investment income.....	357,977.63	
Miscellaneous income .....	299,827.97	
Total income .....		\$ 7,967,658.18

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 3,881,578.15	
Paid stockholders for interest or dividends.....	.....	
Other disbursements .....	3,405,579.59	
Total disbursements .....		\$ 7,287,157.74

### ASSETS

Total admitted assets.....		\$ 9,868,369.91
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 7,295,876.26	
Deposit capital, \$200,000.00; surplus, \$2,372,493.65.....	2,572,493.65	
Total liabilities .....		\$ 9,868,369.91

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,217,027,267.00	\$ 11,996,543.35

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 24,896,895.00	
Less \$842,688.00 risks cancelled, and \$798,680.00 re-insurance in companies authorized in Colorado.....	1,641,368.00	
Net risks written.....		\$ 23,255,527.00
Gross premiums on risks written.....	\$ 82,329.63	
Less \$8,809.64 return premiums, and \$9,253.13 premiums for re-insurance in companies authorized in Colorado.....	18,062.77	
Net premiums received.....		\$ 64,266.86
Losses paid (deducting salvage).....	\$ 15,848.35	
Less losses on risks re-insured in companies authorized in Colorado.....	786.14	
Net losses paid.....		\$ 15,062.21
Losses incurred .....	\$ 13,736.65	
Less losses on risks re-insured in companies authorized in Colorado.....	804.47	
Net losses incurred.....		\$ 12,932.18

## COMMERCIAL UNION FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated October 30, 1890. Commenced business April 1, 1891.

United States Head Office, 55 John Street, New York, N. Y.

President, A. H. WRAY.

Secretary, C. J. HOLMAN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	1,226,294.96
Increase of capital during year.....		\$ 1,226,294.96

### INCOME

Net premium income.....	\$	629,640.71
Total investment income.....		45,119.59
Miscellaneous income .....		237.03
Total income .....		\$ 674,997.33

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	291,978.65
Paid stockholders for interest or dividends.....		20,000.00
Other disbursements .....		275,661.47
Total disbursements .....		\$ 587,640.12

### ASSETS

Total admitted assets.....	\$	1,274,063.35
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	659,583.17
Capital, \$200,000.00; surplus, \$414,480.18.....		614,480.18
Total liabilities .....		\$ 1,274,063.35

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$113,547,996.00	\$ 1,101,030.56

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	1,123,000.00
Less \$131,900.00 risks cancelled, and \$260,564.00 re-insurance in companies authorized in Colorado.....		392,464.00
Net risks written.....		\$ 730,536.00
Gross premiums on risks written.....	\$	13,694.27
Less \$1,129.63 return premiums, and \$4,276.59 premiums for re-insurance in companies authorized in Colorado.....		5,406.22
Net premiums received.....		\$ 8,288.05
Losses paid (deducting salvage).....	\$	1,934.68
Less losses on risks re-insured in companies authorized in Colorado.....		436.24
Net losses paid.....		\$ 1,498.44
Losses incurred .....	\$	1,689.68
Less losses on risks re-insured in companies authorized in Colorado.....		436.24
Net losses incurred.....		\$ 1,253.44

## THE COMMONWEALTH INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated August 23, 1886. Commenced business September 15, 1886.  
United States Head Office, 76 William Street, New York.

President, E. G. RICHARDS.

Secretary, ROBERT NEWBOULT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year...		\$ 2,873,953.40
Increase of capital during year.....		\$ 2,873,953.40

### INCOME

Net premium income.....	\$ 1,009,350.83	
Total investment income.....		110,226.04
Miscellaneous income .....		470.94
Total income .....		\$ 1,120,047.81

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 430,307.32	
Paid stockholders for interest or dividends.....		50,000.00
Other disbursements .....		409,720.24
Total disbursements .....		\$ 890,027.56

### ASSETS

Total admitted assets.....	\$ 3,022,107.13
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,057,438.24	
Capital, \$500,000.00; surplus, \$1,464,668.89.....		1,964,668.89
Total liabilities .....		\$ 3,022,107.13

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$342,489,523.00	\$ 1,768,311.72

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 770,149.00	
Less \$112,995.00 risks cancelled, and \$148,825.00 re-insurance in companies authorized in Colorado.....		261,820.00
Net risks written.....		\$ 508,329.00
Gross premiums on risks written.....		9,070.06
Less \$1,268.91 return premiums, and \$1,641.64 premiums for re-insurance in companies authorized in Colorado.....		2,910.55
Net premiums received.....		\$ 6,159.51
Losses paid (deducting salvage).....		883.58
Less losses on risks re-insured in companies authorized in Colorado.....		386.70
Net losses paid .....		\$ 496.88
Losses incurred .....		953.58
Less losses on risks re-insured in companies authorized in Colorado.....		472.70
Net losses incurred.....		\$ 480.88

## THE CONCORDIA FIRE INSURANCE COMPANY, OF MILWAUKEE, WIS.

Incorporated March 7, 1870. Commenced business March 22, 1870.  
United States Head Office, West Water and Wells Streets, Milwaukee, Wis.

President, GUSTAV WOLLAEGER, JR.  
Secretary, FRANK DAMKOEHLER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 600,000.00	
Ledger assets Dec. 31 of previous year...	\$ 2,395,060.23	
Increase of capital during year.....		\$ 2,395,060.23

### INCOME

Net premium income.....	\$ 1,159,046.92	
Total investment income.....	93,809.76	
Miscellaneous income .....	82,655.76	
 Total income .....		 \$ 1,335,512.44

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 672,324.20	
Paid stockholders for interest or dividends.....	60,000.00	
Other disbursements .....	620,522.95	
 Total disbursements .....		 \$ 1,352,847.15

### ASSETS

Total admitted assets.....		\$ 2,402,986.10
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,402,749.27	
Capital, \$600,000.00; surplus, \$400,236.83.....	1,000,236.83	
 Total liabilities .....		 \$ 2,402,986.10

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$230,672,205.00	\$ 2,310,093.57

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....		\$ 1,421,228.00
Less \$223,068.00 risks cancelled, and \$301,602.00 re-insurance in companies authorized in Colorado.....		524,670.00
 Net risks written.....		 \$ 896,558.00
 Gross premiums on risks written.....		 \$ 21,843.23
Less \$1,886.75 return premiums, and \$4,964.95 premiums for re-insurance in companies authorized in Colorado.....		6,851.70
 Net premiums received.....		 \$ 14,991.53
 Losses paid (deducting salvage).....		 \$ 10,113.52
Less losses on risks re-insured in companies authorized in Colorado.		3,772.12
 Net losses paid.....		 \$ 6,341.40
 Losses incurred .....		 \$ 9,381.89
Less losses on risks re-insured in companies authorized in Colorado.		2,743.84
 Net losses incurred.....		 \$ 6,638.05

## THE CONNECTICUT FIRE INSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated June, 1850. Commenced business July, 1850.  
United States Head Office, 51 Prospect Street, Hartford, Conn.

President, EDWARD MILLIGAN.

Secretary, JOHN A. COSMUS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	1,000,000.00
Ledger assets Dec. 31 of previous year...	\$	7,140,595.40
Increase of capital during year.....		\$ 7,140,595.40

### INCOME

Net premium income.....	\$	3,455,829.53
Total investment income.....		268,712.96
Miscellaneous income .....		25,347.84
		\$ 3,749,890.33

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	1,850,739.67
Paid stockholders for interest or dividends.....		200,000.00
Other disbursements .....		1,554,237.32
		\$ 3,604,976.99

### ASSETS

Total admitted assets.....	\$	6,918,935.08
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	4,354,456.63
Capital, \$1,000,000.00; surplus, \$1,564,478.45.....		2,564,478.45
		\$ 6,918,935.08

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$779,557,802.00	\$ 7,759,479.93

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	5,894,040.00
Less \$641,028.00 risks cancelled, and \$861,930.00 re-insurance in companies authorized in Colorado.....		1,502,958.00
		\$ 4,391,082.00
Gross premiums on risks written.....	\$	63,830.44
Less \$6,189.55 return premiums, and \$7,768.72 premiums for re-insurance in companies authorized in Colorado.....		13,958.27
		\$ 49,872.17
Losses paid (deducting salvage).....	\$	25,080.47
Less losses on risks re-insured in companies authorized in Colorado.....		10,239.76
		\$ 14,840.71
Losses incurred .....	\$	27,881.81
Less losses on risks re-insured in companies authorized in Colorado.....		10,354.66
		\$ 17,527.15

**THE CONTINENTAL INSURANCE COMPANY,  
OF NEW YORK, N. Y.**

Incorporated January, 1853. Commenced business January, 1853.  
United States Head Office, 80 Maiden Lane, New York.

President, HENRY EVANS.

Secretary, C. R. TUTTLE.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 2,000,000.00	
Ledger assets Dec. 31 of previous year...		\$ 27,502,276.97
Increase of capital during year.....		\$ 27,502,276.97

**INCOME**

Net premium income.....	\$ 8,505,088.91	
Total investment income .....	1,271,272.65	
Miscellaneous income .....	2,269,080.20	
<b>Total income .....</b>		<b>\$ 12,045,441.76</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 4,233,613.83	
Paid stockholders for interest or dividends.....	1,000,000.00	
Other disbursements .....	3,554,080.45	
<b>Total disbursements .....</b>		<b>\$ 8,787,694.28</b>

**ASSETS**

Total admitted assets.....	\$ 30,859,157.85
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 11,239,079.08	
Capital, \$2,000,000.00; surplus, \$17,620,078.77.....	19,620,078.77	
<b>Total liabilities .....</b>		<b>\$ 30,859,157.85</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,910,102,699.00	\$ 19,174,649.01

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 12,347,649.00
Less \$1,701,400.00 risks cancelled, and \$1,142,557.00 re-insurance in companies authorized in Colorado.....	2,843,957.00

Net risks written.....\$ 9,503,692.00

Gross premiums on risks written.....	\$ 145,541.85
Less \$13,388.82 return premiums, and \$11,668.16 premiums for re-insur- ance in companies authorized in Colorado.....	28,056.98

Net premiums received.....\$ 117,484.87

Losses paid (deducting salvage).....	\$ 49,673.00
Less losses on risks re-insured in companies authorized in Colorado.	9,054.91

Net losses paid.....\$ 40,618.09

Losses incurred .....	\$ 46,771.44
Less losses on risks re-insured in companies authorized in Colorado.	7,979.91

Net losses incurred.....\$ 38,791.53



**COUNTY FIRE INSURANCE COMPANY,  
OF PHILADELPHIA, PA.**

Incorporated May 31, 1832. Commenced business April 19, 1833.  
United States Head Office, 110 South Fourth Street, Philadelphia, Pa.

President, CHARLES R. PECK.

Secretary, FRANK E. MARTIN.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$	400,000.00		
Ledger assets Dec. 31 of previous year...		\$	826,280.32
Increase of capital during year.....			\$ 826,280.32

**INCOME**

Net premium income.....\$	122,009.85		
Total investment income.....	31,533.64		
Miscellaneous income .....	235,086.04		
			<hr/>
Total income .....		\$	388,629.53

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$	136,933.68		
Paid stockholders for interest or dividends.....			
Other disbursements .....	211,263.21		
			<hr/>
Total disbursements .....		\$	348,196.89

**ASSETS**

Total admitted assets.....		\$	888,062.77
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**LIABILITIES**

Total amount of liabilities, except capital and surplus.\$	327,073.78		
Capital, \$400,000.00; surplus, \$160,988.99.....	560,988.99		
			<hr/>
Total liabilities .....		\$	888,062.77

**RISKS AND PREMIUMS**

		Risks	Premiums
Net amount in force Dec. 31, 1915.....\$	7,923,004.00	\$	193,615.26

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....\$	229,228.00		
Less \$69,405.00 risks cancelled, and \$23,250.00 re-insurance in companies authorized in Colorado.....	92,655.00		
			<hr/>
Net risks written.....\$	136,573.00		
Gross premiums on risks written.....\$	3,163.54		
Less \$761.35 return premiums, and \$283.58 premiums for re-insurance in companies authorized in Colorado.....	1,044.93		
			<hr/>
Net premiums received.....\$	2,118.61		
Losses paid (deducting salvage).....\$	854.61		
Less losses on risks re-insured in companies authorized in Colorado.	42.33		
			<hr/>
Net losses paid.....\$	812.28		
Losses incurred .....	857.56		
Less losses on risks re-insured in companies authorized in Colorado.	74.03		
			<hr/>
Net losses incurred.....\$	783.53		

## DETROIT FIRE AND MARINE INSURANCE COMPANY, OF DETROIT, MICH.

Incorporated February 1, 1866. Commenced business March 14, 1866.

. United States Head Office, 95 Shelby Street, Detroit, Mich.

President, E. H. BUTLER.

Secretary, A. H. McDONELL.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year...	\$ 2,268,311.69	
Increase of capital during year.....		\$ 2,268,311.69

### INCOME

Net premium income.....	\$ 724,350.28	
Total investment income.....	103,651.12	
Miscellaneous income .....	48.35	
Total income .....		\$ 828,049.75

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 347,530.36	
Paid stockholders for interest or dividends.....	60,000.00	
Other disbursements .....	319,642.68	
Total disbursements .....		\$ 727,173.04

### ASSETS

Total admitted assets.....	\$ 2,377,659.74
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 762,260.60	
Capital, \$500,000.00; surplus, \$1,115,399.14.....	1,615,399.14	
Total liabilities .....		\$ 2,377,659.74

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$127,730,075.00	\$ 1,335,706.00

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,397,551.00	
Less \$289,997.00 risks cancelled, and \$222,354.00 re-insurance in companies authorized in Colorado.....		512,351.00
Net risks written.....		\$ 885,200.00
Gross premiums on risks written.....	\$ 20,325.94	
Less \$1,390.49 return premiums, and \$3,612.65 premiums for re-insurance in companies authorized in Colorado.....		8,003.14
Net premiums received.....		\$ 12,322.80
Losses paid (deducting salvage).....	\$ 2,120.68	
Less losses on risks re-insured in companies authorized in Colorado.....		25.54
Net losses paid.....		\$ 2,095.14
Losses incurred .....	\$ 3,205.61	
Less losses on risks re-insured in companies authorized in Colorado.....		386.99
Net losses incurred.....		\$ 2,818.65

## DETROIT NATIONAL FIRE INSURANCE COMPANY, OF DETROIT, MICH.

Incorporated February, 1911. Commenced business November 13, 1911.  
United States Head Office, 11-13 Lafayette Building, Detroit, Mich.

President, M. O. ROWLAND.

Secretary, J. EDWARD READY.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	389,350.00	
Ledger assets Dec. 31 of previous year...	\$	623,457.01	
Increase of capital during year.....		500.00	\$ 623,957.01

### INCOME

Net premium income.....	\$	186,398.13	
Total investment income.....		31,188.26	
Miscellaneous income .....		550.00	
Total income .....	\$		218,136.39

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	109,641.90	
Paid stockholders for interest or dividends.....			
Other disbursements .....		101,731.29	
Total disbursements .....	\$		211,373.19

### ASSETS

Total admitted assets.....	\$		627,807.55
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	153,975.32	
Capital, \$389,350.00; surplus, \$84,482.23.....		473,832.23	
Total liabilities .....	\$		627,807.55

### RISKS AND PREMIUMS

		Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$	24,340,643.00	\$ 253,885.41

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	37,700.00	
Less \$3,800.00 risks cancelled, and \$500.00 re-insurance in companies authorized in Colorado.....		4,300.00	
Net risks written.....	\$	33,400.00	
Gross premiums on risks written.....	\$	503.19	
Less \$89.35 return premiums, and \$4.00 premiums for re-insurance in companies authorized in Colorado.....	\$	93.35	
Net premiums received.....	\$	409.84	
Losses paid (deducting salvage).....			
Less losses on risks re-insured in companies authorized in Colorado.....			
Net losses paid.....			
Losses incurred .....			
Less losses on risks re-insured in companies authorized in Colorado.....			
Net losses incurred.....			

## DUBUQUE FIRE AND MARINE INSURANCE COMPANY, OF DUBUQUE, IOWA

Incorporated July 18, 1883. Commenced business July 18, 1883.  
United States Head Office, Bank and Insurance Building, Dubuque, Iowa.

President, JOHN ELLWANGER.

Secretary, N. J. SCHMP.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,619,253.27	
Increase of capital during year.....		\$ 1,619,253.27

### INCOME

Net premium income.....	\$ 887,424.00	
Total investment income.....	86,473.57	
Miscellaneous income .....	2,893.75	
Total income .....		\$ 976,791.32

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 367,788.94	
Paid stockholders for interest or dividends.....	50,000.00	
Other disbursements .....	383,905.27	
Total disbursements .....		\$ 801,694.21

### ASSETS

Total admitted assets.....	\$ 1,816,466.14
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,165,252.92	
Capital, \$200,000.00; surplus, \$451,213.22.....	651,213.22	
Total liabilities .....		\$ 1,816,466.14

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$191,361,022.00	\$ 2,054,548.81

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,150,857.00	
Less \$155,059.00 risks cancelled, and \$129,480.00 re-insurance in companies authorized in Colorado.....		284,539.00
Net risks written .....		\$ 866,318.00
Gross premiums on risks written.....	\$ 17,229.17	
Less \$1,916.72 return premiums, and \$2,027.51 premiums for re-insurance in companies authorized in Colorado.....		3,944.23
Net premiums received.....		\$ 13,284.94
Losses paid (deducting salvage).....	\$ 10,646.52	
Less losses on risks re-insured in companies authorized in Colorado.....		2,130.03
Net losses paid.....		\$ 8,516.49
Losses incurred .....	\$ 11,575.49	
Less losses on risks re-insured in companies authorized in Colorado.....		1,956.78
Net losses incurred.....		\$ 9,618.71

## EAGLE FIRE INSURANCE COMPANY, OF NEWARK, N. J.

Incorporated February 27, 1912. Commenced business May 26, 1913.  
United States Head Office, 31 Clinton Street, Newark, N. J.

President, EDWARD U. WALDRON.                      Secretary, FRANKLIN W. FORT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	377,968.95
Increase of capital during year.....	\$	377,968.95

### INCOME

Net premium income.....	\$	158,515.15
Total investment income.....		17,986.71
Miscellaneous income .....		1,848.88
		\$ 178,350.74

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	40,918.84
Paid stockholders for interest or dividends.....		
Other disbursements .....		60,686.55
		\$ 101,605.39

### ASSETS

Total admitted assets.....	\$	467,905.47
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	143,816.99
Capital, \$200,000.00; surplus, \$124,088.48.....		324,088.48
		\$ 467,905.47

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 18,649,473.00	\$ 210,680.40

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....		
Less \$..... risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		
Net risks written.....		
Gross premiums on risks written.....		
Less \$..... return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		
Net premiums received.....		
Losses paid (deducting salvage).....		
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses paid.....		
Losses incurred .....		
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses incurred.....		

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY, OF PROVIDENCE, R. I.

Incorporated May, 1859. Commenced business September, 1860.  
United States Head Office, 1 Custom House Street, Providence, R. I.

President, FRED W. ARNOLD.

Secretary, SAMUEL G. HOWE.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	500,000.00	
Ledger assets Dec. 31 of previous year..	\$	920,864.36	
Increase of capital during year.....		100,000.00	\$ 1,020,864.36

### INCOME

Net premium income.....	\$	376,407.24	
Total investment income.....		47,642.21	
Miscellaneous income.....		225,677.58	
Total income .....			\$ 649,727.03

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	147,517.54	
Paid stockholders for interest or dividends.....		37,000.00	
Other disbursements .....		208,948.45	
Total disbursements .....			\$ 393,465.99

### ASSETS

Total admitted assets.....	\$	1,295,258.05	
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	331,929.89	
Capital, \$500,000.00; surplus, \$463,328.16.....		963,328.16	
Total liabilities .....			\$ 1,295,258.05

### RISKS AND PREMIUMS

		Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$	51,435,164.00	\$ 526,213.54

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	2,480,183.00	
Less \$526,388.00 risks cancelled, and \$1,757,352.00 re-insurance in companies authorized in Colorado.....			2,283,740.00
Net risks written.....			\$ 196,443.00
Gross premiums on risks written.....	\$		32,961.40
Less \$4,504.62 return premiums, and \$25,713.44 premiums for re-insurance in companies authorized in Colorado.....			30,218.06
Net premiums received.....			\$ 2,743.34
Losses paid (deducting salvage).....	\$		524.56
Less losses on risks re-insured in companies authorized in Colorado.....			7.19
Net losses paid.....			\$ 517.37
Losses incurred .....	\$		1,350.54
Less losses on risks re-insured in companies authorized in Colorado.....			158.67
Net losses incurred.....			\$ 1,191.87

## FARMERS FIRE INSURANCE COMPANY, OF YORK, PA.

Incorporated April 6, 1853. Commenced business May 16, 1853.  
United States Head Office, 53-55 East Market Street, York, Pa.

President WM. H. MILLER.

Secretary, A. S. McCONKEY.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$ .....		
Ledger assets Dec. 31 of previous year...	\$ 1,131,323.13	
Increase of capital during year.....	.....	\$ 1,131,323.13

### INCOME

Net premium income.....\$	497,586.75	
Total investment income.....	47,525.70	
Miscellaneous income .....	3,256.89	
Total income .....		\$ 548,369.34

### DISBURSEMENTS

Net amount paid policyholders for losses.....\$	372,525.23	
Paid stockholders for interest or dividends.....	.....	
Other disbursements .....	227,060.51	
Total disbursements .....		\$ 599,585.74

### ASSETS

Total admitted assets.....		\$ 1,099,331.19
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### LIABILITIES

Total amount of liabilities, except capital and surplus.\$	603,251.70	
Capital, \$.....; surplus, \$496,079.49.....	496,079.49	
Total liabilities .....		\$ 1,099,331.19

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....\$	99,251,125.00	\$ 1,025,187.94

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....\$		35,909.00
Less \$7,631.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		7,631.00

Net risks written.....\$		28,278.00
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Gross premiums on risks written.....\$		455.72
Less \$68.46 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		68.46

Net premiums received .....		387.26
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Losses paid (deducting salvage).....\$		110.00
Less losses on risks re-insured in companies authorized in Colorado. ....		

Net losses paid.....\$		110.00
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Losses incurred .....		110.00
Less losses on risks re-insured in companies authorized in Colorado. ....		

Net losses incurred.....\$		110.00
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**FEDERAL INSURANCE COMPANY,  
OF JERSEY CITY, N. J.**

Incorporated February 1, 1901. Commenced business March, 1901.  
United States Head Office, 15-17 Exchange Place, Jersey City, N. J.

President, PERCY CHUBB.

Secretary, MAX GRUNDNER.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...		\$ 3,693,474.16
Increase of capital during year.....		\$ 3,693,474.16

**INCOME**

Net premium income.....	\$ 2,104,526.67	
Total investment income.....	136,901.29	
Miscellaneous income .....	6,075.25	
Total income .....		\$ 2,247,503.21

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 906,584.88	
Paid stockholders for interest or dividends.....	120,000.00	
Other disbursements .....	795,195.24	
Total disbursements .....		\$ 1,821,780.12

**ASSETS**

Total admitted assets.....	\$ 4,049,371.42
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 1,736,361.98	
Capital, \$1,000,000.00; surplus, \$1,313,009.44.....	2,313,009.44	
Total liabilities .....		\$ 4,049,371.42

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$117,444,158.00	\$ 1,138,111.43

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 7,360,441.00
Less \$15,435.00 risks cancelled, and \$. re-insurance in companies authorized in Colorado.....	15,435.00
Net risks written.....	\$ 7,345,006.00

Gross premiums on risks written.....	\$ 2,914.96
Less \$228.46 return premiums, and \$. premiums for re-insurance in companies authorized in Colorado.....	228.46

Net premiums received.....\$ 2,686.50

Losses paid (deducting salvage).....	\$ 15,091.86
Less losses on risks re-insured in companies authorized in Colorado.....	

Net losses paid.....\$ 15,091.86

Losses incurred .....	\$ 15,091.86
Less losses on risks re-insured in companies authorized in Colorado.....	

Net losses incurred.....\$ 15,091.86



## FIDELITY-PHENIX FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated March 1, 1910. Commenced business March 1, 1910.  
United States Head Office, 80 Maiden Lane, New York.

President, HENRY EVANS.

Secretary, C. R. STREET.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	2,500,000.00
Ledger assets Dec. 31 of previous year...	\$	15,399,383.88
Increase of capital during year.....		\$ 15,399,383.88

### INCOME

Net premium income.....	\$	6,739,950.81
Total investment income.....		710,387.71
Miscellaneous income .....		1,361,239.45
 Total income .....		 \$ 8,811,577.97

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	3,270,460.79
Paid stockholders for interest or dividends.....		250,000.00
Other disbursements .....		2,820,428.19
 Total disbursements .....		 \$ 6,340,888.98

### ASSETS

Total admitted assets.....	\$	17,746,337.36
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	9,075,686.74
Capital, \$2,500,000.00; surplus, \$6,170,650.62.....		8,670,650.62
 Total liabilities .....		 \$ 17,746,337.36

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,454,468,458.00	\$ 15,089,441.40

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	6,626,186.00
Less \$1,058,006.00 risks cancelled, and \$861,608.00 re-insurance in companies authorized in Colorado.....		1,919,614.00
 Net risks written.....		 \$ 4,706,572.00
 Gross premiums on risks written.....	\$	112,334.22
Less \$13,905.83 return premiums, and \$15,194.75 premiums for re-in- surance in companies authorized in Colorado.....		29,100.58
 Net premiums received.....		 \$ 83,233.64
 Losses paid (deducting salvage).....	\$	27,126.80
Less losses on risks re-insured in companies authorized in Colorado.....		3,785.86
 Net losses paid.....		 \$ 23,340.94
 Losses incurred .....	\$	17,052.57
Less losses on risks re-insured in companies authorized in Colorado.....		945.86
 Net losses incurred.....		 \$ 16,106.71

## FIRE ASSOCIATION, OF PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced business September 1, 1817.  
United States Head Office, 401 Walnut Street, Philadelphia, Pa.

President, E. C. IRVIN.

Secretary, M. G. GARRIGUES.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00	
Ledger assets Dec. 31 of previous year...		\$ 9,275,997.08
Increase of capital during year.....		\$ 9,275,997.08

### INCOME

Net premium income.....	\$ 4,435,728.50	
Total investment income.....	398,838.22	
Miscellaneous income .....	13,264.85	
Total income .....		\$ 4,847,831.57

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 2,341,114.47	
Paid stockholders for interest or dividends.....	300,000.00	
Other disbursements .....	1,901,046.38	
Total disbursements .....		\$ 4,542,160.85

### ASSETS

Total admitted assets.....	\$ 9,372,126.82
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 6,190,101.88	
Capital, \$750,000.00; surplus, \$2,432,024.94.....	3,182,024.94	
Total liabilities .....		\$ 9,372,126.82

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$823,933.193.00	\$ 8,041,823.35

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 4,086,386.00	
Less \$818,108.00 risks cancelled, and \$51,468.00 re-insurance in companies authorized in Colorado.....		869,576.00
Net risks written.....		\$ 3,216,810.00
Gross premiums on risks written.....		61,011.31
Less \$8,125.29 return premiums, and \$4,062.60 premiums for re-insurance in companies authorized in Colorado.....		12,187.89
Net premiums received.....		\$ 48,823.42
Losses paid (deducting salvage).....		10,636.31
Less losses on risks re-insured in companies authorized in Colorado.....		690.41
Net losses paid.....		\$ 9,945.90
Losses incurred .....		14,538.06
Less losses on risks re-insured in companies authorized in Colorado.....		2,673.66
Net losses incurred.....		\$ 11,864.40

**FIRE REASSURANCE COMPANY, OF PARIS, FRANCE**

Incorporated 1884. Commenced business in United States 1911.  
United States Head Office, Hartford, Conn.

Resident Manager in United States, B. N. CARVALHO.

**DEPOSIT CAPITAL**

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...		\$ 1,633,628.62
Increase of capital during year.....		\$ 1,633,628.62

**INCOME**

Net premium income.....	\$ 1,394,897.00	
Total investment income.....	61,508.03	
Miscellaneous income .....		
Total income .....		\$ 1,456,405.03

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 976,909.75	
Paid stockholders for interest or dividends.....		
Other disbursements .....	435,344.69	
Total disbursements .....		\$ 1,412,254.44

**ASSETS**

Total admitted assets.....	\$ 1,671,112.29
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 1,178,755.90	
Deposit capital, \$200,000.00; surplus, \$292,356.39.....	492,356.39	
Total liabilities .....		\$ 1,671,112.29

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$171,143,615.00	\$ 1,836,049.87

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 945,041.00	
Less \$203,915.00 risks cancelled, and \$. re-insurance in companies authorized in Colorado.....	203,915.00	
Net risks written.....	\$ 741,126.00	
Gross premiums on risks written.....	\$ 11,519.55	
Less \$2,070.19 return premiums, and \$. premiums for re-insurance in companies authorized in Colorado.....	2,070.19	
Net premiums received.....	\$ 9,449.36	
Losses paid (deducting salvage).....	\$ 2,631.15	
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses paid .....	\$ 2,631.15	
Losses incurred .....	\$ 1,892.15	
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses incurred.....	\$ 1,892.15	

## FIREMAN'S FUND INSURANCE COMPANY, OF SAN FRANCISCO, CAL.

Incorporated May 6, 1863. Commenced business June 18, 1863.  
United States Head Office, California and Sansome Streets, San Francisco, Cal.

President, BERNARD FAYMONVILLE. Secretary, LOUIS WEINMANN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,500,000.00	
Ledger assets Dec. 31 of previous year...		\$ 10,604,686.33
Increase of capital during year.....		\$ 10,604,686.33

### INCOME

Net premium income.....	\$ 7,821,896.90	
Total investment income.....		381,784.65
Miscellaneous income .....		2,465.08
<b>Total income .....</b>		<b>\$ 8,206,146.63</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 3,994,638.09	
Paid stockholders for interest or dividends.....		240,000.00
Other disbursements .....		2,850,874.58
<b>Total disbursements .....</b>		<b>\$ 7,085,512.67</b>

### ASSETS

Total admitted assets.....		\$ 11,326,205.60
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 7,161,501.42	
Capital, \$1,500,000.00; surplus, \$2,664,704.18.....		4,164,704.18
<b>Total liabilities .....</b>		<b>\$ 11,326,205.60</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$850,783,632.00	\$ 10,898,512.22

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 9,310,110.00	
Less \$1,191,635.00 risks cancelled, and \$585,020.00 re-insurance in companies authorized in Colorado.....		1,776,655.00
<b>Net risks written.....</b>		<b>\$ 7,533,455.00</b>

Gross premiums on risks written.....	\$ 111,238.95	
Less \$14,831.53 return premiums, and \$11,599.34 premiums for re-insurance in companies authorized in Colorado.....		26,430.87

Net premiums received .....\$ 84,808.08

Losses paid (deducting salvage).....	\$ 42,850.40	
Less losses on risks re-insured in companies authorized in Colorado.....		7,373.20

Net losses paid.....\$ 35,477.20

Losses incurred .....	\$ 42,798.95	
Less losses on risks re-insured in companies authorized in Colorado.....		7,373.20

Net losses incurred.....\$ 35,425.75

## FIREMEN'S INSURANCE COMPANY, OF NEWARK, N. J.

Incorporated December 3, 1855. Commenced business December 3, 1855.  
United States Head Office, 780-6 Broad Street, Newark, N. J.

President, DANIEL H. DUNHAM.

Secretary, A. H. HASSINGER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 6,087,280.90	
Increase of capital during year.....		\$ 6,087,280.90

### INCOME

Net premium income.....	\$ 2,725,239.91	
Total investment income.....	360,912.54	
Miscellaneous income .....	135,862.39	
Total income .....		\$ 3,222,014.84

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,454,486.08	
Paid stockholders for interest or dividends.....	240,000.00	
Other disbursements .....	1,424,238.71	
Total disbursements .....		\$ 3,118,724.79

### ASSETS

Total admitted assets.....	\$ 7,046,763.45	
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,337,926.02	
Capital, \$1,000,000.00; surplus, \$2,708,837.43.....	3,708,837.43	
Total liabilities .....		\$ 7,046,763.45

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$587,268,627.00	\$ 5,782,912.34

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,386,437.00	
Less \$500,653.00 risks cancelled, and \$804,133.00 re-insurance in companies authorized in Colorado.....		1,304,786.00

Net risks written.....	\$ 2,081,651.00	
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Gross premiums on risks written.....	\$ 46,506.76	
Less \$5,531.34 return premiums, and \$11,848.82 premiums for re-insurance in companies authorized in Colorado.....		17,380.16

Net premiums received.....	\$ 29,126.60	
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Losses paid (deducting salvage).....	\$ 10,867.71	
Less losses on risks re-insured in companies authorized in Colorado.		2,208.75

Net losses paid.....	\$ 8,658.96	
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Losses incurred .....	\$ 10,575.11	
Less losses on risks re-insured in companies authorized in Colorado.		1,772.38

Net losses incurred.....	\$ 8,802.73	
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## FIRST NATIONAL FIRE INSURANCE COMPANY, OF WASHINGTON, D. C.

Incorporated July 9, 1912. Commenced business November 7, 1912.  
United States Head Office, 800 Southern Building, Washington, D. C.

President, ROBERT J. WYNNE.

Secretary, JOHN E. SMITH.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 904,695.00	
Ledger assets Dec. 31 of previous year...	\$ 1,597,648.43	
Increase of capital during year.....	27,420.00	\$ 1,625,068.43

### INCOME

Net premium income.....	\$ 619,881.16	
Total investment income.....	186,845.10	
Miscellaneous income .....	118,164.76	
Total income .....		\$ 924,891.02

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 294,985.20	
Paid stockholders for interest or dividends.....		
Other disbursements .....	444,725.17	
Total disbursements .....		\$ 739,710.37

### ASSETS

Total admitted assets.....	\$ 1,814,523.44
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 522,942.82	
Capital, \$912,502.50; surplus, \$379,078.12.....	1,291,580.62	
Total liabilities .....		\$ 1,814,523.44

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 60,332,882.00	\$ 751,861.38

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 527,790.00	
Less \$62,350.00 risks cancelled, and \$125,150.00 re-insurance in companies authorized in Colorado.....		187,500.00
Net risks written.....		\$ 340,290.00
Gross premiums on risks written.....	\$ 5,934.98	
Less \$582.37 return premiums, and \$2,011.34 premiums for re-insurance in companies authorized in Colorado.....		2,593.71
Net premiums received.....		\$ 3,341.27
Losses paid (deducting salvage).....	\$ 596.60	
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses paid.....		\$ 596.60
Losses incurred .....	\$ 596.60	
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses incurred.....		\$ 596.60

## THE FIRST REINSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated November 13, 1912. Commenced business January, 1913.  
United States Head Office, 18 Asylum Street, Hartford, Conn.

President, CARL SCHREINER.

Secretary, HEBER H. STRYKER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,837,901.02	
Increase of capital during year.....		\$ 1,837,901.02

### INCOME

Net premium income.....	\$ 1,094,068.09	
Total investment income.....	75,324.38	
Miscellaneous income .....	85.60	
<b>Total income .....</b>		<b>\$ 1,169,478.07</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 689,672.34	
Paid stockholders for interest or dividends.....	25,000.00	
Other disbursements .....	391,080.75	
<b>Total disbursements .....</b>		<b>\$ 1,105,753.09</b>

### ASSETS

Total admitted assets.....	\$ 1,909,166.97
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 964,077.18	
Capital, \$500,000.00; surplus, \$445,089.79.....	945,089.79	
<b>Total liabilities .....</b>		<b>\$ 1,909,166.97</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31. 1915.....	\$115,106,293.00	\$ 1,301,379.04

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 387,817.00	
Less \$192,805.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		192,805.00
<b>Net risks written.....</b>		<b>\$ 195,012.00</b>
Gross premiums on risks written.....		5,394.51
Less \$1,247.45 return premiums, and \$..... for premiums for re-insurance in companies authorized in Colorado.....		1,247.45
<b>Net premiums received.....</b>		<b>\$ 4,147.06</b>
Losses paid (deducting salvage).....		70.95
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses paid.....</b>		<b>\$ 70.95</b>
Losses incurred .....		70.95
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses incurred.....</b>		<b>\$ 70.95</b>

## FIRST RUSSIAN INSURANCE COMPANY, OF PETROGRAD, RUSSIA

Incorporated June 22, 1827. Commenced business in United States  
February 13, 1907.

United States Head Office, 15 William Street, New York, N. Y.

United States Manager, PAUL E. RASOR.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	1,513,999.25
Increase of capital during year.....		\$ 1,513,999.25

### INCOME

Net premium income.....	\$	1,223,345.21
Total investment income.....		59,038.17
Miscellaneous income .....		
Total income .....		\$ 1,282,383.38

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	633,444.92
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		454,307.42
Total disbursements .....		\$ 1,087,757.34

### ASSETS

Total admitted assets.....	\$	1,698,249.52
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,108,198.53
Deposit capital, \$200,000.00; surplus, \$390,050.99.....		550,050.99
Total liabilities .....		\$ 1,698,249.52

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$209,538,177.00	\$ 1,831,443.20

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	556,821.00
Less \$139,205.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		139,205.00
Net risks written.....		\$ 417,616.00
Gross premiums on risks written.....	\$	9,838.06
Less \$3,098.52 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		3,098.52
Net premiums received.....		\$ 6,739.54
Losses paid (deducting salvage).....	\$	1,784.52
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses paid.....		\$ 1,784.52
Losses incurred .....	\$	1,689.52
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses incurred.....		\$ 1,689.52



**THE FRANKLIN FIRE INSURANCE COMPANY,  
OF PHILADELPHIA, PA.**

Incorporated April 22, 1829. Commenced business June, 1829.  
United States Head Office, 421 Walnut Street, Philadelphia, Pa.

President, ELBRIDGE G. SNOW.

Secretary, CHARLES L. TYNER.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year...		\$ 3,270,845.33
Increase of capital during year.....		\$ 3,270,845.33

**INCOME**

Net premium income.....	\$ —773,599.63	
Total investment income.....	101,689.19	
Miscellaneous income .....	287,363.03	
<b>Total income .....</b>		<b>\$ —384,547.41</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 481,773.60	
Paid stockholders for interest or dividends.....	530,015.00	
Other disbursements .....	—183,98 .62	
<b>Total disbursements .....</b>		<b>\$ 827,798.98</b>

**ASSETS**

<b>Total admitted assets.....</b>		<b>\$ 2,050,851.25</b>
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 1,040,774.54	
Capital, \$500,000.00; surplus, \$510,076.71.....	1,010,076.71	
<b>Total liabilities .....</b>		<b>\$ 2,050,851.25</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 23,330,129.00	\$ 163,451.00

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 1,057,531.00	
Less \$345,720.00 risks cancelled, and \$2,286,928.00 re-insurance in companies authorized in Colorado.....		2,632,648.00
<b>Net risks written.....</b>		<b>\$—1,575,117.00</b>

Gross premiums on risks written.....		13,972.88
Less \$4,109.18 return premiums, and \$17,152.00 premiums for re-insurance in companies authorized in Colorado.....		21,261.88
<b>Net premiums received.....</b>		<b>\$ —7,288.30</b>

Losses paid (deducting salvage).....	\$ 5,766.11	
Less losses on risks re-insured in companies authorized in Colorado.	295.60	
<b>Net losses paid.....</b>		<b>\$ 5,470.51</b>

Losses incurred .....	\$ 6,006.73	
Less losses on risks re-insured in companies authorized in Colorado.	295.60	
<b>Net losses incurred.....</b>		<b>\$ 5,711.13</b>

## FRANKONA RE-INSURANCE COMPANY, OF BERLIN, GERMANY

Incorporated 1886. Commenced business in United States 1911.  
United States Head Office, 123 William Street, New York, N. Y.

United States Manager, C. H. FRANKLIN.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	860,516.18
Increase of capital during year.....	\$	860,519.18

### INCOME

Net premium income.....	\$	686,043.56
Total investment income.....		30,206.29
Miscellaneous income .....		44,000.00
<b>Total income .....</b>	<b>\$</b>	<b>760,249.85</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	383,216.78
Paid stockholders for interest or dividends.....		
Other disbursements .....		242,507.16
<b>Total disbursements .....</b>	<b>\$</b>	<b>625,723.94</b>

### ASSETS

Total admitted assets.....	\$	1,000,516.51
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	642,251.63
Deposit capital, \$200,000.00; surplus, \$158,264.88.....		358,264.88
<b>Total liabilities .....</b>	<b>\$</b>	<b>1,000,516.51</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 84,530,884.00	\$ 983,251.62

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	511,961.00
Less \$121,270.00 risks cancelled, and \$...... re-insurance in companies authorized in Colorado.....		121,270.00
<b>Net risks written.....</b>	<b>\$</b>	<b>387,691.00</b>
Gross premiums on risks written.....	\$	6,288.86
Less \$1,087.70 return premiums, and \$...... premiums for re-insurance in companies authorized in Colorado.....		1,087.70
<b>Net premiums received.....</b>	<b>\$</b>	<b>5,201.16</b>
Losses paid (deducting salvage).....	\$	2,328.09
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses paid.....</b>	<b>\$</b>	<b>2,328.09</b>
Losses incurred .....	\$	1,120.59
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses incurred.....</b>	<b>\$</b>	<b>1,120.59</b>

## GENERAL FIRE ASSURANCE COMPANY, OF PARIS, FRANCE

Incorporated 1819. Commenced business in United States 1910.  
United States Head Office, 123 William Street, New York, N. Y.

United States Managers, FRED S. JAMES & CO.

### CAPITAL STOCK

Amount of deposit capital.....	\$	316,000.00	
Ledger assets Dec. 31 of previous year...	\$	837,892.47	
Increase of capital during year.....		.....	\$ 837,892.47

### INCOME

Net premium income.....	\$	465,262.78	
Total investment income.....		28,597.74	
Miscellaneous income .....		3,794.34	
 Total income .....		 .....	 \$ 497,654.86

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	219,342.35	
Paid stockholders for interest or dividends.....		.....	
Other disbursements .....		192,180.81	
 Total disbursements .....		 .....	 \$ 411,523.16

### ASSETS

Total admitted assets.....	\$	915,225.29	
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	477,005.59	
Deposit capital, \$200,000.00; surplus, \$238,219.70.....		438,219.70	
 Total liabilities .....		 .....	 \$ 915,225.29

### RISKS AND PREMIUMS

		Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$	85,542,093.00	\$ 766,670.28

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	315,504.00	
Less \$34,317.00 risks cancelled, and \$35,950.00 re-insurance in companies authorized in Colorado.....		70,267.00	
 Net risks written.....		 .....	 \$ 245,237.00
 Gross premiums on risks written.....	\$	3,086.87	
Less \$321.16 return premiums, and \$287.26 premiums for re-insurance in companies authorized in Colorado.....		608.42	
 Net premiums received.....		 .....	 \$ 2,478.45
 Losses paid (deducting salvage).....	\$	2,106.06	
Less losses on risks re-insured in companies authorized in Colorado.....		8.10	
 Net losses paid.....		 .....	 \$ 2,097.96
 Losses incurred .....	\$	2,091.06	
Less losses on risks re-insured in companies authorized in Colorado.....		8.10	
 Net losses incurred.....		 .....	 \$ 2,082.96

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

Incorporated February, 1897. Commenced business February 8, 1897.  
United States Head Office, 1 Liberty Street, New York.

President, WILLIAM N. KREMER.

Secretary, EDWIN M. CRAGIN.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$	400,000.00	
Ledger assets Dec. 31 of previous year...		\$ 2,019,852.21
Increase of capital during year.....		\$ 2,019,852.21

**INCOME**

Net premium income.....\$	612,421.41	
Total investment income.....	81,232.18	
Miscellaneous income .....	2,097.33	
Total income .....		\$ 695,750.92

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$	319,319.79	
Paid stockholders for interest or dividends.....	60,000.00	
Other disbursements .....	226,456.11	
Total disbursements .....		\$ 605,775.90

**ASSETS**

Total admitted assets.....		\$ 1,941,707.55
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**LIABILITIES**

Total amount of liabilities, except capital and surplus.\$	625,255.79	
Capital, \$400,000.00; surplus, \$916,451.76.....	1,316,451.76	
Total liabilities .....		\$ 1,941,707.55

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....\$	98,093,104.00	\$ 954,284.93

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....\$	2,762,386.00	
Less \$594,175.00 risks cancelled, and \$1,868,207.00 re-insurance in companies authorized in Colorado.....	2,462,382.00	
Net risks written.....\$	300,004.00	

Gross premiums on risks written.....\$	48,534.73	
Less \$6,272.54 return premiums, and \$36,455.93 premiums for re-insurance in companies authorized in Colorado.....	42,728.47	

Net premiums received.....\$	5,806.26	
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Losses paid (deducting salvage).....\$	37,475.58	
Less losses on risks re-insured in companies authorized in Colorado.....	34,980.48	

Net losses paid.....\$	2,495.10	
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Losses incurred .....	29,363.58	
Less losses on risks re-insured in companies authorized in Colorado.....	26,868.48	

Net losses incurred.....\$	2,495.10	
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## GERMAN AMERICAN INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated March, 1872. Commenced business March 7, 1872.  
United States Head Office, 1 Liberty Street, New York.

President, WILLIAM N. KREMER.

Secretary, EDWIN M. CRAGIN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 23,402,404.49	
Increase of capital during year.....		\$ 23,402,404.49

### INCOME

Net premium income.....	\$ 9,037,801.97	
Total investment income.....	1,122,103.89	
Miscellaneous income .....	19,493.71	
 Total income .....		 \$ 10,179,399.57

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 4,876,580.75	
Paid stockholders for interest or dividends.....	600,000.00	
Other disbursements .....	4,054,059.26	
 Total disbursements .....		 \$ 9,530,640.01

### ASSETS

Total admitted assets.....		\$ 22,364,626.31
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 10,146,941.38	
Capital, \$2,000,000.00; surplus, \$10,217,684.93.....	12,217,684.93	
 Total liabilities .....		 \$ 22,364,626.31

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,921,040,729.00	\$ 17,848,700.39

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 13,279,601.00	
Less \$2,227,808.00 risks cancelled, and \$3,803,120.00 re-insurance in companies authorized in Colorado.....		6,030,928.00
 Net risks written.....		 \$ 7,248,673.00
 Gross premiums on risks written.....		 \$ 204,028.05
Less \$24,853.98 return premiums, and \$34,330.75 premiums for re-insur- ance in companies authorized in Colorado.....		59,189.73
 Net premiums received.....		 \$ 144,838.32
 Losses paid (deducting salvage).....		 \$ 128,640.54
Less losses on risks re-insured in companies authorized in Colorado.....		16,993.30
 Net losses paid.....		 \$ 111,645.24
 Losses incurred .....		 \$ 123,115.64
Less losses on risks re-insured in companies authorized in Colorado.....		16,993.70
 Net losses incurred.....		 \$ 106,121.94

## GERMAN FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

Incorporated March 27, 1862. Commenced business July, 1862.  
United States Head Office, 216-218 Fourth Avenue, Pittsburgh, Pa.

President, A. E. SUCCOP.

Secretary, A. H. ECKERT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	300,000.00
Ledger assets Dec. 31 of previous year...	\$	1,112,073.67
Increase of capital during year.....	\$	1,112,073.67

### INCOME

Net premium income.....	\$	515,977.87
Total investment income.....		55,804.55
Miscellaneous income .....		
Total income .....		\$ 571,782.42

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	260,278.72
Paid stockholders for interest or dividends.....		36,000.00
Other disbursements .....		266,480.77
Total disbursements .....		\$ 562,759.49

### ASSETS

Total admitted assets.....	\$	1,124,156.16
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	642,615.46
Capital, \$300,000.00; surplus, \$181,540.70.....		481,540.70
Total liabilities .....		\$ 1,124,156.16

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$123,570,767.00	\$ 1,129,218.91

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	1,572,223.00
Less \$202,300.00 risks cancelled, and \$71,185.00 re-insurance in companies authorized in Colorado.....		273,485.00
Net risks written.....		\$ 1,298,738.00
Gross premiums on risks written.....	\$	19,721.25
Less \$2,957.14 return premiums, and \$906.38 premiums for re-insurance in companies authorized in Colorado.....		3,863.52
Net premiums received.....		\$ 15,857.73
Losses paid (deducting salvage).....	\$	5,514.59
Less losses on risks re-insured in companies authorized in Colorado.....		460.17
Net losses paid.....		\$ 5,054.42
Losses incurred .....	\$	5,962.27
Less losses on risks re-insured in companies authorized in Colorado.....		460.17
Net losses incurred.....		\$ 5,502.10

**GERMAN FIRE INSURANCE COMPANY,  
OF WHEELING, WEST VA.**

Incorporated May 15, 1867. Commenced business July 5, 1867.  
United States Head Office, 1219 Chapline Street, Wheeling, West Va.

President, WM. F. STIFEL.

Secretary, F. RUSTER.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 613,180.93	
Increase of capital during year.....	.....	\$ 613,180.93

**INCOME**

Net premium income.....	\$ 206,305.68	
Total investment income.....	26,760.49	
Miscellaneous income .....	2,625.00	
<b>Total income .....</b>		<b>\$ 235,691.17</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 112,343.08	
Paid stockholders for interest or dividends.....	16,000.00	
Other disbursements .....	133,789.03	
<b>Total disbursements .....</b>		<b>\$ 262,132.11</b>

**ASSETS**

Total admitted assets.....		\$ 586,688.43
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 246,474.98	
Capital, \$200,000.00; surplus, \$140,213.45.....	340,213.45	
<b>Total liabilities .....</b>		<b>\$ 586,688.43</b>

**RISKS AND PREMIUMS**

	Risks	Premiums .
Net amount in force Dec. 31, 1915.....	\$ 41,758,340.00	\$ 435,941.15

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 462,950.00	
Less \$83,068.00 risks cancelled, and \$60,833.00 re-insurance in companies authorized in Colorado.....	.....	143,901.00

Net risks written.....	\$ 319,049.00	
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Gross premiums on risks written.....	\$ 5,414.71	
Less \$761.22 return premiums, and \$778.18 premiums for re-insurance in companies authorized in Colorado.....	.....	1,539.40

Net premiums received.....	\$ 3,875.31	
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Losses paid (deducting salvage).....	\$ 3,643.09	
Less losses on risks re-insured in companies authorized in Colorado.	28.13	

Net losses paid.....	\$ 3,614.96	
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Losses incurred .....	\$ 3,647.60	
Less losses on risks re-insured in companies authorized in Colorado.	28.13	

Net losses incurred.....	\$ 3,619.47	
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## GERMANIA FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated February, 1859. Commenced business March, 1859.  
United States Head Office, 62 William Street, New York, N. Y.

President, GEO. B. EDWARDS.

Secretary, GUSTAV KEHR.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 8,009,673.74	
Increase of capital during year.....	.....	\$ 8,009,673.74

### INCOME

Net premium income.....	\$ 3,193,320.84	
Total investment income.....	331,164.47	
Miscellaneous income .....	1,236.96	
<b>Total income .....</b>	<b>.....</b>	<b>\$ 3,525,722.27</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,484,845.08	
Paid stockholders for interest or dividends.....	200,000.00	
Other disbursements .....	1,478,619.12	
<b>Total disbursements .....</b>	<b>.....</b>	<b>\$ 3,163,464.20</b>

### ASSETS

Total admitted assets.....		\$ 8,029,651.84
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,920,295.68	
Capital, \$1,000,000.00; surplus, \$3,109,356.16.....	4,109,356.16	
<b>Total liabilities .....</b>	<b>.....</b>	<b>\$ 8,029,651.84</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$752,409,204.00	\$ 6,951,509.09

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,223,367.00	
Less \$283,914.00 risks cancelled, and \$195,406.00 re-insurance in companies authorized in Colorado.....	.....	479,320.00
<b>Net risks written.....</b>	<b>.....</b>	<b>\$ 1,744,047.00</b>
Gross premiums on risks written.....	\$ 30,552.76	
Less \$3,279.67 return premiums, and \$2,978.41 premiums for re-insurance in companies authorized in Colorado.....	.....	6,249.08
<b>Net premiums received.....</b>	<b>.....</b>	<b>\$ 24,303.68</b>
Losses paid (deducting salvage).....	\$ 15,267.53	
Less losses on risks re-insured in companies authorized in Colorado.....	6,173.17	
<b>Net losses paid.....</b>	<b>.....</b>	<b>\$ 9,094.36</b>
Losses incurred .....	\$ 14,903.87	
Less losses on risks re-insured in companies authorized in Colorado.....	6,173.17	
<b>Net losses incurred.....</b>	<b>.....</b>	<b>\$ 8,730.70</b>



## THE GIRARD FIRE AND MARINE INSURANCE COMPANY, OF PHILADELPHIA, PA.

Incorporated March, 1853. Commenced business May, 1853.  
United States Head Office, Northeast Corner Chestnut and Seventh Streets,  
Philadelphia, Pa.

President, HENRY M. GRATZ.

Secretary, EDWARD J. THOMASON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	500,000.00
Ledger assets Dec. 31 of previous year...	\$	2,589,029.56
Increase of capital during year.....		\$ 2,589,029.56

### INCOME

Net premium income.....	\$	738,258.42
Total investment income.....		110,902.56
Miscellaneous income .....		10,005.62
		\$ 859,166.60

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	374,407.31
Paid stockholders for interest or dividends.....		100,000.00
Other disbursements .....		394,019.45
		\$ 868,426.76

### ASSETS

Total admitted assets.....	\$	2,485,020.86
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,563,853.47
Capital, \$500,000.00; surplus, \$421,167.39.....		921,167.39
		\$ 2,485,020.86

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$214,715,591.00	\$ 1,850,589.04

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	2,430,650.00
Less \$336,450.00 risks cancelled, and \$439,547.00 re-insurance in companies authorized in Colorado.....		776,047.00
		\$ 1,654,603.00

Gross premiums on risks written.....	\$	31,176.72
Less \$3,314.54 return premiums, and \$7,178.54 premiums for re-insurance in companies authorized in Colorado.....		10,493.08

Net premiums received.....\$ 20,683.64

Losses paid (deducting salvage).....	\$	5,730.54
Less losses on risks re-insured in companies authorized in Colorado.....		1,235.93

Net losses paid.....\$ 4,494.61

Losses incurred .....	\$	6,038.54
Less losses on risks re-insured in companies authorized in Colorado.....		1,235.93

Net losses incurred.....\$ 4,802.61

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

Incorporated 1849. Commenced business 1850.  
United States Head Office, Bay and Glens Streets, Glens Falls, N. Y.

President, R. A. LITTLE.

Secretary, H. N. DICKINSON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year...	\$ 5,515,804.52	
Increase of capital during year.....		\$ 5,515,804.52

### INCOME

Net premium income.....	\$ 2,432,624.34	
Total investment income.....	281,491.15	
Miscellaneous income .....	34,008.71	
Total income .....		\$ 2,748,124.20

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,252,681.97	
Paid stockholders for interest or dividends.....	60,000.00	
Other disbursements .....	1,119,601.56	
Total disbursements .....		\$ 2,432,283.53

### ASSETS

Total admitted assets.....		\$ 5,859,946.44
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,109,380.06	
Capital, \$500,000.00; surplus, \$2,250,566.38.....	2,750,566.38	
Total liabilities .....		\$ 5,859,946.44

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$554,477,564.00	\$ 5,085,197.90

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,431,740.00	
Less \$199,386.00 risks cancelled, and \$60,357.00 re-insurance in companies authorized in Colorado.....		259,743.00
Net risks written.....		\$ 1,171,997.00
Gross premiums on risks written.....	\$ 16,758.24	
Less \$2,079.90 return premiums, and \$1,112.16 premiums for re-insurance in companies authorized in Colorado.....	\$ 3,192.06	
Net premiums received.....		\$ 13,566.18
Losses paid (deducting salvage).....	\$ 9,581.96	
Less losses on risks re-insured in companies authorized in Colorado.....	1,088.54	
Net losses paid.....		\$ 8,493.42
Losses incurred .....	\$ 9,598.41	
Less losses on risks re-insured in companies authorized in Colorado.....	1,066.72	
Net losses incurred.....		\$ 8,531.69

## GLOBE & RUTGERS FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated February 9, 1899. Commenced business February 9, 1899.  
United States Head Office, 111 William Street, New York, N. Y.

President, E. C. JAMESON.

Secretary, W. H. PAULISON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00	
Ledger assets Dec. 31 of previous year...	\$ 9,410,260.39	
Increase of capital during year.....		\$ 9,410,260.39

### INCOME

Net premium income .....	\$ 5,020,955.76	
Total investment income.....	403,830.05	
Miscellaneous income .....	27,519.21	
Total income .....		\$ 5,452,305.02

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 2,991,378.93	
Paid stockholders for interest or dividends.....	160,000.00	
Other disbursements .....	1,351,393.43	
Total disbursements .....		\$ 4,502,772.36

### ASSETS

Total admitted assets.....	\$ 10,178,345.13
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 5,008,660.24	
Capital, \$400,000.00; surplus, \$4,769,684.89.....	5,169,684.89	
Total liabilities .....		\$ 10,178,345.13

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$620,411,550.00	\$ 6,887,323.03

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,757,436.00	
Less \$343,139.00 risks cancelled, and \$205,590.00 re-insurance in companies authorized in Colorado.....		548,729.00
Net risks written.....		\$ 1,208,707.00
Gross premiums on risks written.....	\$ 26,613.31	
Less \$5,202.55 return premiums, and \$2,546.08 premiums for re-insurance in companies authorized in Colorado.....		7,748.63
Net premiums received.....		\$ 18,864.68
Losses paid (deducting salvage).....	\$ 6,275.64	
Less losses on risks re-insured in companies authorized in Colorado.....		.....
Net losses paid.....		\$ 6,275.64
Losses incurred .....	\$ 9,980.89	
Less losses on risks re-insured in companies authorized in Colorado.....		.....
Net losses incurred.....		\$ 9,980.89

## GRANITE STATE FIRE INSURANCE COMPANY, OF PORTSMOUTH, N. H.

Incorporated July 17, 1885. Commenced business November 12, 1885.  
United States Head Office, 46-50 Congress Street, Portsmouth, N. H.

President, CALVIN PAGE.

Secretary, ALFRED F. HOWARD.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,262,311.09	
Increase of capital during year.....	.....	\$ 1,262,311.09

### INCOME

Net premium income.....	\$ 658,288.81	
Total investment income.....	46,035.78	
Miscellaneous income .....	1,155.00	
Total income .....		\$ 705,479.09

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 373,396.64	
Paid stockholders for interest or dividends.....	20,000.00	
Other disbursements .....	281,801.34	
Total disbursements .....		\$ 675,197.98

### ASSETS

Total admitted assets.....	\$ 1,255,217.25
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 749,262.01	
Capital, \$200,000.00; surplus, \$305,955.24.....	505,955.24	
Total liabilities .....		\$ 1,255,217.25

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$107,256,342.00	\$ 1,261,538.95

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 896,085.00	
Less \$210,475.00 risks cancelled, and \$82,050.00 re-insurance in companies authorized in Colorado.....	292,525.00	
Net risks written.....		\$ 603,560.00
Gross premiums on risks written.....	\$ 12,186.65	
Less \$2,231.97 return premiums, and \$1,354.06 premiums for re-insurance in companies authorized in Colorado.....	3,586.03	
Net premiums received.....		\$ 8,600.62
Losses paid (deducting salvage).....	\$ 4,250.97	
Less losses on risks re-insured in companies authorized in Colorado.....	1.64	
Net losses paid .....		\$ 4,249.33
Losses incurred .....	\$ 5,984.12	
Less losses on risks re-insured in companies authorized in Colorado.....	410.73	
Net losses incurred.....		\$ 5,573.39

## HAMBURG ASSURANCE COMPANY, OF HAMBURG, GERMANY

Incorporated 1897. Commenced business in United States March 12, 1914.  
United States Head Office, 80 Maiden Lane, New York.

United States Managers, MUTZENBECHER & BALLARD (Inc.)

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year.....	\$	4,136,338.23
Increase of capital during year.....	\$	4,136,338.23

### INCOME

Net premium income.....	\$	3,838,357.87
Total investment income.....		178,652.12
Miscellaneous income .....		25,930.28
Total income .....		\$ 4,042,940.27

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	2,413,968.98
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		1,269,562.83
Total disbursements .....		\$ 3,683,531.81

### ASSETS

Total admitted assets.....	\$	4,566,292.87
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### LIABILITIES

Total amount of liabilities, except capital and surplus.....	\$	3,399,767.57
Deposit capital, \$200,000.00; surplus, \$966,525.30.....		1,166,525.30
Total liabilities .....		\$ 4,566,292.87

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$519,933,823.00	\$ 5,599,437.65

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	3,993,107.00
Less \$1,632,505.00 risks cancelled, and \$443,138.00 re-insurance in companies authorized in Colorado.....		2,075,643.00
Net risks written.....		\$ 1,917,464.00

Gross premiums on risks written.....	\$	53,595.35
Less \$15,753.67 return premiums, and \$6,667.91 premiums for re-insurance in companies authorized in Colorado.....		22,421.58
Net premiums received.....		\$ 31,173.77

Losses paid (deducting salvage).....	\$	13,843.03
Less losses on risks re-insured in companies authorized in Colorado.....		2,637.31
Net losses paid.....		\$ 11,205.72

Losses incurred .....	\$	12,411.88
Less losses on risks re-insured in companies authorized in Colorado.....		2,272.71
Net losses incurred.....		\$ 10,139.17

## HAMBURG-BREMEN FIRE INSURANCE COMPANY, OF HAMBURG, GERMANY

Incorporated 1854. Commenced business 1855.  
United States Head Office, 123 William Street, New York.

United States Manager, H. N. KELSEY.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	1,830,865.42
Increase of capital during year.....	\$	1,830,865.42

### INCOME

Net premium income.....	\$	1,133,929.20
Total investment income.....		69,152.42
Miscellaneous income .....		201,018.83
		\$ 1,404,100.45

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	723,954.20
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		705,354.23
		\$ 1,429,308.43

### ASSETS

Total admitted assets.....	\$	1,843,343.58
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,242,769.98
Deposit capital, \$200,000.00; surplus, \$400,573.60.....		600,573.60
		\$ 1,843,343.58

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$206,411,957.00	\$ 2,212,167.42

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	1,620,460.00
Less \$242,635.00 risks cancelled, and \$501,064.00 re-insurance in companies authorized in Colorado.....		743,699.00
		\$ 876,761.00
Gross premiums on risks written.....	\$	23,364.67
Less \$3,681.27 return premiums, and \$8,035.32 premiums for re-insurance in companies authorized in Colorado.....		11,716.59
		\$ 11,648.08
Losses paid (deducting salvage).....	\$	6,939.28
Less losses on risks re-insured in companies authorized in Colorado.		3,266.65
		\$ 3,672.63
Losses incurred .....	\$	3,034.28
Less losses on risks re-insured in companies authorized in Colorado.		1,188.65
		\$ 1,845.63

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

Incorporated April, 1852. Commenced business April, 1852.  
United States Head Office, 34-36 Pine Street, New York.

President, R. EMORY WARFIELD.

Secretary, E. S. JARVIS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 4,553,067.67	
Increase of capital during year.....	.....	\$ 4,553,067.67

### INCOME

Net premium income.....	\$ 2,264,978.94	
Total investment income.....	196,521.90	
Miscellaneous income .....	91,894.78	
 Total income .....	 	 \$ 2,553,395.62

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,220,621.07	
Paid stockholders for interest or dividends.....	100,000.00	
Other disbursements .....	1,228,221.98	
 Total disbursements .....	 	 \$ 2,548,843.05

### ASSETS

Total admitted assets.....		\$ 4,542,457.28
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,740,176.62	
Capital, \$1,000,000.00; surplus, \$802,280.66.....	1,802,280.66	
 Total liabilities .....	 	 \$ 4,542,457.28

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$494,944,026.00	\$ 4,913,341.00

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,640,682.00	
Less \$350,875.00 risks cancelled, and \$395,318.00 re-insurance in companies authorized in Colorado.....	.....	746,193.00
 Net risks written.....	 	 \$ 1,894,489.00

Gross premiums on risks written.....	\$ 38,792.07	
Less \$3,561.78 return premiums, and \$6,647.51 premiums for re-insurance in companies authorized in Colorado.....	.....	10,209.29

Net premiums received.....\$ 28,582.78

Losses paid (deducting salvage).....	\$ 10,151.10	
Less losses on risks re-insured in companies authorized in Colorado.....	1,118.41	

Net losses paid.....\$ 9,032.69

Losses incurred .....	\$ 7,521.45	
Less losses on risks re-insured in companies authorized in Colorado.....	.....	

Net losses incurred.....\$ 7,521.45

## HARTFORD FIRE INSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated May, 1810. Commenced business August, 1810.  
United States Head Office, 125 Trumbull Street, Hartford, Conn.

President, R. M. BISSELL.

Secretary, FRED'K SANISON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 27,898,042.91	
Increase of capital during year.....		\$ 27,898,042.91

### INCOME

Net premium income .....	\$ 19,379,627.61	
Total investment income.....	1,014,765.21	
Miscellaneous income .....	85,442.68	
Total income .....		\$ 20,479,835.50

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 10,381,928.39	
Paid stockholders for interest or dividends.....	800,000.00	
Other disbursements .....	7,867,783.33	
Total disbursements .....		\$ 19,049,711.72

### ASSETS

Total admitted assets.....	\$ 28,277,827.42
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 18,926,854.52	
Capital, \$2,000,000.00; surplus, \$7,350,972.90.....	9,350,972.90	
Total liabilities .....		\$ 28,277,827.42

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$3,124,911,936.00	\$ 32,146,221.16

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 15,636,538.00	
Less \$1,357,158.00 risks cancelled, and \$3,746,427.00 re-insurance in companies authorized in Colorado.....		5,103,585.00
Net risks written.....		\$ 10,532,953.00
Gross premiums on risks written.....	\$ 225,871.11	
Less \$12,209.94 return premiums, and \$13,221.30 premiums for re-insurance in companies authorized in Colorado.....		25,431.24
Net premiums received.....		\$ 210,439.87
Losses paid (deducting salvage).....	\$ 130,090.36	
Less losses on risks re-insured in companies authorized in Colorado.....		3,349.84
Net losses paid.....		\$ 126,740.52
Losses incurred .....	\$ 133,335.78	
Less losses on risks re-insured in companies authorized in Colorado.....		5,056.48
Net losses incurred.....		\$ 128,279.30



## HOME FIRE INSURANCE COMPANY, OF SALT LAKE CITY, UTAH

Incorporated September 30, 1886. Commenced business October 6, 1886.  
United States Head Office, 18-26 South Main Street, Salt Lake City, Utah.

President, HEBER J. GRANT.

Secretary, HORACE G. WHITNEY.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	300,000.00
Ledger assets Dec. 31 of previous year...	\$	1,038,573.05
Increase of capital during year.....	\$	1,038,573.05

### INCOME

Net premium income.....	\$	116,913.20
Total investment income.....		81,248.13
Miscellaneous income .....		
Total income .....	\$	198,161.33

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	68,775.07
Paid stockholders for interest or dividends.....		42,000.00
Other disbursements .....		58,152.01
Total disbursements .....	\$	168,927.08

### ASSETS

Total admitted assets.....	\$	1,104,834.30
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	125,568.76
Capital, \$300,000.00; surplus, \$679,265.54.....		979,265.54
Total liabilities .....	\$	1,104,834.30

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 17,730,454.00	\$ 219,045.11

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	745,307.00
Less \$55,750.00 risks cancelled, and \$104,800.00 re-insurance in companies authorized in Colorado.....		160,550.00

Net risks written.....	\$	584,757.00
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Gross premiums on risks written.....	\$	9,313.95
Less \$781.21 return premiums, and \$1,622.73 premiums for re-insurance in companies authorized in Colorado.....		2,403.94

Net premiums received.....	\$	6,910.01
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Losses paid (deducting salvage).....	\$	2,959.78
Less losses on risks re-insured in companies authorized in Colorado.....		17.16

Net losses paid.....	\$	2,942.62
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Losses incurred .....	\$	2,897.53
Less losses on risks re-insured in companies authorized in Colorado.....		17.16

Net losses incurred.....	\$	2,880.37
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## THE HOME INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated April, 1853. Commenced business April 13, 1853.  
United States Head Office, 56 Cedar Street, New York.

President, ELBRIDGE G. SNOW.

Secretary, A. M. BURTES.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 6,000,000.00	
Ledger assets Dec. 31 of previous year...		\$ 37,084,569.89
Increase of capital during year.....		\$ 37,084,569.89

### INCOME

Net premium income.....	\$ 18,245,129.47	
Total investment income.....		1,581,214.14
Miscellaneous income .....		62,970.67
<b>Total income .....</b>		<b>\$ 19,889,314.28</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 9,708,418.48	
Paid stockholders for interest or dividends.....		1,200,000.00
Other disbursements .....		6,969,831.92
<b>Total disbursements .....</b>		<b>\$ 17,878,250.40</b>

### ASSETS

Total admitted assets.....	\$ 37,982,743.93
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 20,446,566.68	
Capital, \$6,000,000.00; surplus, \$11,536,177.25.....		17,536,177.25
<b>Total liabilities .....</b>		<b>\$ 37,982,743.93</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$3,157,051,229.00	\$ 30,696,308.00

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 13,111,663.00	
Less \$1,089,732.00 risks cancelled, and \$1,731,094.00 re-insurance in companies authorized in Colorado.....		2,823,826.00
<b>Net risks written.....</b>		<b>\$ 10,287,837.00</b>
Gross premiums on risks written.....		185,436.67
Less \$12,151.43 return premiums, and \$20,197.13 premiums for re-insurance in companies authorized in Colorado.....		32,348.56
<b>Net premiums received.....</b>		<b>\$ 153,088.11</b>
Losses paid (deducting salvage).....		133,377.42
Less losses on risks re-insured in companies authorized in Colorado.....		2,095.93
<b>Net losses paid.....</b>		<b>\$ 131,281.49</b>
Losses incurred .....		139,153.99
Less losses on risks re-insured in companies authorized in Colorado.....		6,888.08
<b>Net losses incurred.....</b>		<b>\$ 132,265.91</b>

## HUMBOLDT FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

Incorporated November 17, 1871. Commenced business November, 1871.  
United States Head Office, 1310-12 Beaver Avenue, Pittsburgh, Pa.

President, A. H. TRIMBLE.

Secretary, EDWARD HEER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 300,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,395,458.51	
Increase of capital during year.....		\$ 1,395,458.51

### INCOME

Net premium income.....	\$ 781,191.32	
Total investment income.....	69,217.07	
Miscellaneous income .....	1,690.96	
Total income .....		\$ 852,099.35

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 394,421.74	
Paid stockholders for interest or dividends.....	24,000.00	
Other disbursements .....	370,832.18	
Total disbursements .....		\$ 789,253.92

### ASSETS

Total admitted assets.....		\$ 1,473,703.78
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 932,796.43	
Capital, \$300,000.00; surplus, \$240,907.35.....	540,907.35	
Total liabilities.....		\$ 1,473,703.78

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$170,725,377.00	\$ 1,675,496.14

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 682,679.00	
Less \$111,375.00 risks cancelled, and \$103,319.00 re-insurance in companies authorized in Colorado.....		214,694.00
Net risks written.....		\$ 467,935.00
Gross premiums on risks written.....		9,197.49
Less \$1,110.46 return premiums, and \$1,692.90 premiums for re-insurance in companies authorized in Colorado.....		2,803.36
Net premiums received.....		\$ 6,394.13
Losses paid (deducting salvage).....		641.36
Less losses on risks re-insured in companies authorized in Colorado.....		30.58
Net losses paid.....		\$ 610.78
Losses incurred .....		421.64
Less losses on risks re-insured in companies authorized in Colorado.....		.....
Net losses incurred.....		\$ 421.64

## IMPERIAL ASSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated March 7, 1899. Commenced business May 1, 1899.  
United States Head Office, 100 William Street, New York.

President, PERCIVAL BERESFORD. Secretary, HOWARD TERHUNE.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00	
Ledger assets Dec. 31 of previous year..	\$	807,494.98	
Increase of capital during year.....			\$ 807,494.98

### INCOME

Net premium income.....	\$	474,147.93	
Total investment income.....		29,490.02	
Miscellaneous income .....		1,547.85	
Total income .....	\$		505,185.80

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	224,458.26	
Paid stockholders for interest or dividends.....		20,000.00	
Other disbursements .....		208,638.31	
Total disbursements .....	\$		453,096.57

### ASSETS

Total admitted assets.....	\$	858,653.61	
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	425,246.24	
Capital, \$200,000.00; surplus, \$233,407.37.....		433,407.37	
Total liabilities .....	\$		858,653.61

### RISKS AND PREMIUMS

		Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$	84,422,823.00	\$ 701,107.53

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	486,750.00	
Less \$149,150.00 risks cancelled, and \$71,058.00 re-insurance in companies authorized in Colorado.....			220,208.00
Net risks written.....	\$		266,542.00
Gross premiums on risks written.....	\$		5,181.47
Less \$802.07 return premiums, and \$940.63 premiums for re-insurance in companies authorized in Colorado.....			1,742.70
Net premiums received.....	\$		3,438.77
Losses paid (deducting salvage).....	\$		180.53
Less losses on risks re-insured in companies authorized in Colorado..			2.86
Net losses paid.....	\$		177.67
Losses incurred .....	\$		180.53
Less losses on risks re-insured in companies authorized in Colorado..			2.86
Net losses incurred.....	\$		177.67

## INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, OF LONDON, ENGLAND

Incorporated ..... Commenced business .....  
United States Head Office, 3 South William Street, New York.

Attorneys, APPLETON & COX.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00	
Ledger assets Dec. 31 of previous year..	\$	565,256.46	
Increase of capital during year.....			\$ 565,256.46

### INCOME

Net premium income.....	\$	447,411.68	
Total investment income.....		18,453.56	
Miscellaneous income .....		5,966.15	
Total income .....	\$		471,831.39

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	222,771.43	
Paid stockholders for interest or dividends.....			
Other disbursements .....		154,377.65	
Total disbursements .....	\$		377,149.08

### ASSETS

Total admitted assets.....	\$	648,299.26
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	231,133.06	
Deposit capital, \$200,000.00; surplus, \$217,166.20.....		417,166.20	
Total liabilities .....	\$		648,299.26

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 10,479,484.00	\$ 185,517.71

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	395,726.00	
Less \$50,936.00 risks cancelled, and \$151,382.00 re-insurance in companies authorized in Colorado.....		202,318.00	
Net risks written.....	\$	193,408.00	
Gross premiums on risks written.....	\$	6,646.20	
Less \$2,127.64 return premiums, and \$1,797.14 premiums for re-insurance in companies authorized in Colorado.....		3,924.78	
Net premiums received.....	\$	2,721.42	
Losses paid (deducting salvage).....	\$	689.30	
Less losses on risks re-insured in companies authorized in Colorado.....		334.17	
Net losses paid.....	\$	355.13	
Losses incurred .....	\$	639.37	
Less losses on risks re-insured in companies authorized in Colorado.....		331.92	
Net losses incurred.....	\$	307.45	

## INSURANCE COMPANY OF NORTH AMERICA, OF PHILADELPHIA, PA.

Incorporated April 14, 1794. Commenced business 1792.  
United States Head Office, 232 Walnut Street, Philadelphia, Pa.

President, EUGENE L. ELLISON. Secretary, T. HOWARD WRIGHT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 4,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 18,990,354.24	
Increase of capital during year.....	.....	\$ 18,990,354.24

### INCOME

Net premium income.....	\$ 11,525,991.96	
Total investment income.....	755,542.31	
Miscellaneous income .....	28,915.09	
Total income .....		\$ 12,310,449.36

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 5,826,646.30	
Paid stockholders for interest or dividends.....	480,000.00	
Other disbursements .....	4,095,138.30	
Total disbursements .....		\$ 10,401,784.60

### ASSETS

Total admitted assets.....	\$ 20,447,659.51
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 11,447,659.51	
Capital, \$4,000,000.00; surplus, \$5,000,000.00.....	9,000,000.00	
Total liabilities .....		\$ 20,447,659.51

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,343,414,303.00	\$ 14,484,792.31

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 7,151,607.00	
Less \$727,694.00 risks cancelled, and \$627,215.00 re-insurance in companies authorized in Colorado.....	1,354,909.00	

Net risks written.....\$ 5,796,698.00

Gross premiums on risks written.....	\$ 95,506.76	
Less \$9,562.44 return premiums, and \$9,334.98 premiums for re-insurance in companies authorized in Colorado.....	18,897.42	

Net premiums received.....\$ 76,609.34

Losses paid (deducting salvage).....	\$ 22,478.01	
Less losses on risks re-insured in companies authorized in Colorado.	1,168.63	

Net losses paid.....\$ 21,309.38

Losses incurred .....	\$ 22,131.02	
Less losses on risks re-insured in companies authorized in Colorado.	1,179.94	

Net losses incurred.....\$ 20,951.08

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, OF PHILADELPHIA, PA.

Incorporated April 18, 1794. Commenced business, consolidated company,  
December 19, 1913.

United States Head Office, 308-310 Walnut Street, Philadelphia, Pa.

President, GUSTAVUS REMAK, JR.                      Secretary, JOHN J. P. RODGERS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 3,996,807.28	
Increase of capital during year.....	.....	\$ 3,996,807.28

### INCOME

Net premium income.....	\$ 2,282,386.80	
Total investment income.....	166,952.28	
Miscellaneous income .....	60,208.31	
Total income .....		\$ 2,509,547.39

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,219,528.85	
Paid stockholders for interest or dividends.....	59,111.95	
Other disbursements .....	1,031,758.09	
Total disbursements .....		\$ 2,310,398.89

### ASSETS

Total admitted assets.....		\$ 4,012,344.68
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### LIABILITIES

Total amount of liabilities, except capital and surplus.	\$ 2,585,923.98	
Capital, \$1,000,000.00; surplus, \$426,420.70.....	1,426,420.70	
Total liabilities .....		\$ 4,012,344.68

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$303,621,540.00	\$ 3,410,319.72

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,219,387.00	
Less \$425,620.00 risks cancelled, and \$622,402.00 re-insurance in companies authorized in Colorado.....		1,048,022.00
Net risks written.....		\$ 2,171,365.00

Gross premiums on risks written.....	\$ 44,718.05	
Less \$4,933.99 return premiums, and \$8,275.88 premiums for re-insurance in companies authorized in Colorado.....		13,209.87

Net premiums received.....\$ 31,508.18

Losses paid (deducting salvage).....	\$ 10,011.44	
Less losses on risks re-insured in companies authorized in Colorado.....		1,226.73

Net losses paid.....\$ 8,784.71

Losses incurred .....	\$ 9,600.49	
Less losses on risks re-insured in companies authorized in Colorado.....		1,171.81

Net losses incurred.....\$ 8,428.68

## INTERNATIONAL INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated March, 1909. Commenced business July, 1909.  
United States Head Office, 80 Maiden Lane, New York.

President, SUMNER BALLARD.

Secretary, FRITZ KORTENBEUTEL.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	320,669.79
Increase of capital during year.....	\$	320,669.79

### INCOME

Net premium income.....	\$	9,239.25
Total investment income.....		12,807.58
Miscellaneous income .....		294.50
Total income .....		\$ 22,341.33

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	18,588.52
Paid stockholders for interest or dividends.....		
Other disbursements .....		15,840.33
Total disbursements .....		\$ 34,428.85

### ASSETS

Total admitted assets.....	\$	313,649.18
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	48,013.30
Capital, \$200,000.00; surplus, \$65,635.88.....		265,635.88
Total liabilities .....		\$ 313,649.18

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$	\$

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	222,646.00
Less \$40,305.00 risks cancelled, and \$182,341.00 re-insurance in companies authorized in Colorado.....		222,646.00
Net risks written.....		\$
Gross premiums on risks written.....	\$	3,158.79
Less \$521.03 return premiums, and \$2,637.76 premiums for re-insurance in companies authorized in Colorado.....		3,158.79
Net premiums received.....		\$
Losses paid (deducting salvage).....	\$	38.83
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses paid.....		\$ 38.83
Losses incurred .....	\$	539.43
Less losses on risks re-insured in companies authorized in Colorado.....		1.00
Net losses incurred.....		\$ 538.43



## INTERNATIONAL RE-ASSURANCE COMPANY, LIMITED, OF VIENNA, AUSTRIA

Incorporated 1906. Commenced business in United States November 29, 1913.  
United States Head Office, 80 Maiden Lane, New York.

United States Managers, MUTZENBECHER & BALLARD (Inc.)

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 852,585.78	
Increase of capital during year.....		\$ 852,585.78

### INCOME

Net premium income.....	\$ 702,000.29	
Total investment income.....	35,732.70	
Miscellaneous income .....	37,621.10	
<b>Total income .....</b>		<b>\$ 775,354.09</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 324,421.60	
Paid stockholders for interest or dividends.....		
Other disbursements .....	228,058.64	
<b>Total disbursements .....</b>		<b>\$ 552,480.24</b>

### ASSETS

Total admitted assets.....	\$ 1,099,789.54
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 631,638.95	
Deposit capital, \$200,000.00; surplus, \$268,150.59.....	468,150.59	
<b>Total liabilities .....</b>		<b>\$ 1,099,789.54</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 82,110,656.00	\$ 958,456.81

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 525,248.00	
Less \$205,541.00 risks cancelled, and \$. . . . . re-insurance in companies authorized in Colorado.....		205,541.00
<b>Net risks written.....</b>		<b>\$ 319,707.00</b>
Gross premiums on risks written.....	\$ 6,563.61	
Less \$1,816.62 return premiums, and \$. . . . . premiums for re-insurance in companies authorized in Colorado.....		1,816.62
<b>Net premiums received.....</b>		<b>\$ 4,746.99</b>
Losses paid (deducting salvage).....	\$ 1,524.96	
Less losses on risks re-insured in companies authorized in Colorado. ....		
<b>Net losses paid.....</b>		<b>\$ 1,524.96</b>
Losses incurred .....	\$ 1,193.16	
Less losses on risks re-insured in companies authorized in Colorado. ....		
<b>Net losses incurred.....</b>		<b>\$ 1,193.16</b>

## INTER-STATE FIRE INSURANCE COMPANY, OF DETROIT, MICH.

Incorporated January, 1912. Commenced business July 15, 1914.  
United States Head Office, 129-141 Griswold Street, Detroit, Mich.

President, CALVIN A. PALMER.

Secretary, WM. A. ELDRIDGE.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$	224,825.00		
Ledger assets Dec. 31 of previous year...	\$	218,497.15	
Increase of capital during year.....		56,200.00	\$ 274,697.15

### INCOME

Net premium income.....\$	179,318.86		
Total investment income.....	17,828.98		
Miscellaneous income .....	79,970.85		
Total income .....		\$	277,118.69

### DISBURSEMENTS

Net amount paid policyholders for losses.....\$	13,305.87		
Paid stockholders for interest or dividends.....	.....		
Other disbursements .....	108,540.12		
Total disbursements .....		\$	121,845.99

### ASSETS

Total admitted assets.....		\$	435,861.31
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### LIABILITIES

Total amount of liabilities, except capital and surplus.\$	132,042.16		
Capital, \$224,825.00; surplus, \$78,994.15.....	303,819.15		
Total liabilities .....		\$	435,861.31

### RISKS AND PREMIUMS

	Risks		Premiums
Net amount in force Dec. 31, 1915.....\$	25,179,180.00	\$	215,112.61

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....\$			
Less \$..... risks cancelled, and \$..... re-insurance in com- panies authorized in Colorado.....			
Net risks written.....		\$	
Gross premiums on risks written.....\$			
Less \$..... return premiums, and \$..... premiums for re- insurance in companies authorized in Colorado.....			
Net premiums received.....		\$	
Losses paid (deducting salvage).....\$			
Less losses on risks re-insured in companies authorized in Colorado.....			
Net losses paid .....		\$	
Losses incurred .....		\$	
Less losses on risks re-insured in companies authorized in Colorado.....			
Net losses incurred.....		\$	

## JAKOR INSURANCE COMPANY, OF MOSCOW, RUSSIA

Incorporated June 23, 1872. Commenced business in United States June 20, 1908.  
United States Head Office, 80 Maiden Lane, New York.

United States Managers, MUTZENBECHER & BALLARD (Inc.)

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	2,862,872.94
Increase of capital during year.....		\$ 2,862,872.94

### INCOME

Net premium income.....	\$	2,803,519.65
Total investment income.....		114,191.44
Miscellaneous income .....		89,908.03
		\$ 3,007,619.12

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	1,610,330.40
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		947,134.57
		\$ 2,557,464.97

### ASSETS

Total admitted assets.....	\$	3,315,252.67
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	2,673,521.11
Deposit capital, \$200,000.00; surplus, \$441,731.56.....		641,731.56
		\$3,315,252.67

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$396,492,858.00	\$ 4,274,104.65

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	3,845,552.00
Less \$1,673,346.00 risks cancelled, and \$843,361.00 re-insurance in companies authorized in Colorado.....		2,516,707.00
		\$ 1,328,845.00

Gross premiums on risks written.....	\$	49,306.50
Less \$14,617.04 return premiums, and \$13,884.07 premiums for re-insurance in companies authorized in Colorado.....		28,501.11

Net premiums received.....	\$	20,805.39
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Losses paid (deducting salvage).....	\$	11,426.84
Less losses on risks re-insured in companies authorized in Colorado		5,355.06

Net losses paid.....	\$	6,071.78
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Losses incurred .....	\$	11,612.54
Less losses on risks re-insured in companies authorized in Colorado.		4,754.38

Net losses incurred.....	\$	6,858.16
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## LAW UNION AND ROCK INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

Incorporated 1806. Commenced business in United States 1897.  
United States Head Office, 49 John Street, New York.

United States Managers, HALL & HENSHAW.

### CAPITAL STOCK

Amount of deposit capital.....	\$	338,000.00
Ledger assets Dec. 31 of previous year...	\$	1,410,785.76
Increase of capital during year.....	\$	1,410,785.76

### INCOME

Net premium income.....	\$	464,926.76
Total investment income.....		50,357.47
Miscellaneous income .....		40,347.78
		\$ 555,632.01

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	246,927.10
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		293,136.34
		\$ 540,063.44

### ASSETS

Total admitted assets.....	\$	1,347,318.92
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	469,486.25
Deposit capital, \$200,000.00; surplus, \$677,882.67.....		877,882.67
		\$ 1,347,318.92

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 80,459,930.00	\$ 807,695.73

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	1,173,222.00
Less \$283,535.00 risks cancelled, and \$104,131.00 re-insurance in companies authorized in Colorado.....		387,666.00
		\$ 785,556.00

Gross premiums on risks written.....	\$	12,932.36
Loss \$2,447.48 return premiums, and \$3,041.23 premiums for re-insurance in companies authorized in Colorado.....		5,488.71
		\$ 7,443.65

Losses paid (deducting salvage).....	\$	3,817.89
Less losses on risks re-insured in companies authorized in Colorado.....		287.69

Net losses paid.....	\$	3,530.20
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Losses incurred .....	\$	5,125.39
Less losses on risks re-insured in companies authorized in Colorado.....		287.69

Net losses incurred.....	\$	5,137.70
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## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED, OF LIVERPOOL, ENGLAND

Incorporated 1836. Commenced business in United States 1848.  
United States Head Office, 80 William Street, New York.

Manager, HENRY W. EATON.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	15,114,393.90
Increase of capital during year.....		\$ 15,114,393.90

### INCOME

Net premium income.....	\$	8,960,071.17
Total investment income.....		547,410.61
Miscellaneous income .....		324,132.46
		\$ 9,831,614.24

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	5,237,375.15
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		4,488,436.82
		\$ 9,725,811.97

### ASSETS

Total admitted assets.....	\$	14,814,383.94
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	9,972,496.75
Deposit capital, \$200,000.00; surplus, \$4,641,887.19.....		4,841,887.19
		\$ 14,814,383.94

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,612,503,321.00	\$ 16,444,130.80

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	22,012,237.00
Less \$2,500,036.00 risks cancelled, and \$12,059,655.00 re-insurance in companies authorized in Colorado.....		14,559,691.00

Net risks written.....\$ 7,452,546.00

Gross premiums on risks written.....	\$	170,348.96
Less \$21,171.61 return premiums, and \$57,758.35 premiums for re-insurance in companies authorized in Colorado.....		78,929.96

Net premiums received.....\$ 91,419.00

Losses paid (deducting salvage).....	\$	64,760.14
Less losses on risks re-insured in companies authorized in Colorado.....		23,256.85

Net losses paid.....\$ 41,503.29

Losses incurred .....	\$	57,484.14
Less losses on risks re-insured in companies authorized in Colorado.....		14,022.85

Net losses incurred.....\$ 43,461.29

# LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated 1896. Commenced business 1897.  
United States Head Office, 80 William Street, New York.

President, HENRY W. EATON.

Secretary, GEORGE W. HOYT.

## CAPITAL STOCK

Amount of capital paid up in cash.....\$	400,000.00	
Ledger assets Dec. 31 of previous year...		\$ 1,245,999.05
Increase of capital during year.....	200,000.00	\$ 1,445,999.05

## INCOME

Net premium income.....\$	361,511.76	
Total investment income.....	36,491.79	
Miscellaneous income .....	2,045.08	
Total income .....		\$ 400,048.63

## DISBURSEMENTS

Net amount paid policyholders for losses.....\$	207,100.68	
Paid stockholders for interest or dividends.....	25,000.00	
Other disbursements .....	125,942.29	
Total disbursements .....		\$ 358,042.97

## ASSETS

Total admitted assets.....		\$ 1,215,526.98
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## LIABILITIES

Total amount of liabilities, except capital and surplus.\$	431,623.22	
Capital, \$400,000.00; surplus, \$383,903.76.....	783,903.76	
Total liabilities .....		\$ 1,215,526.98

## RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....\$	62,970,157.00	\$ 664,887.61

## COLORADO BUSINESS DURING THE YEAR

Gross risks written.....\$	793,463.00	
Less \$321,299.00 risks cancelled, and \$130,800.00 re-insurance in companies authorized in Colorado.....	452,099.00	
Net risks written.....\$	341,364.00	
Gross premiums on risks written.....\$	9,910.06	
Less \$2,855.77 return premiums, and \$2,016.74 premiums for re-insurance in companies authorized in Colorado.....	4,872.51	
Net premiums received.....\$	5,037.55	
Losses paid (deducting salvage).....\$	3,251.33	
Less losses on risks re-insured in companies authorized in Colorado.....	1,389.44	
Net losses paid.....\$	1,861.89	
Losses incurred .....	3,263.33	
Less losses on risks re-insured in companies authorized in Colorado.....	1,389.44	
Net losses incurred.....\$	1,873.89	

## LONDON ASSURANCE CORPORATION, OF LONDON, ENGLAND

Incorporated 1720. Commenced business in United States 1872.  
United States Head Office, 84 William Street, New York.

United States Manager, CHARLES L. CARR.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 4,095,702.49	
Increase of capital during year.....		\$ 4,095,702.49

### INCOME

Net premium income.....	\$ 2,986,892.18	
Total investment income.....	151,135.46	
Miscellaneous income .....	563,012.73	
<b>Total income .....</b>		<b>\$ 3,701,040.37</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,583,359.52	
Paid stockholders for interest or dividends.....		
Other disbursements .....	1,691,930.33	
<b>Total disbursements .....</b>		<b>\$ 3,275,289.85</b>

### ASSETS

Total admitted assets.....	\$ 4,385,825.67
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,081,121.85	
Deposit capital, \$200,000.00; surplus, \$1,104,703.82.....	1,304,703.82	
<b>Total liabilities .....</b>		<b>\$ 4,385,825.67</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$431,865,029.00	\$ 4,367,080.59

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,422,879.00	
Less \$684,925.00 risks cancelled, and \$198,370.00 re-insurance in companies authorized in Colorado.....		883,295.00
<b>Net risks written.....</b>		<b>\$ 2,539,584.00</b>
Gross premiums on risks written.....	\$ 49,445.59	
Less \$8,460.69 return premiums, and \$9,942.54 premiums for re-insurance in companies authorized in Colorado.....		18,403.23
<b>Net premiums received.....</b>		<b>\$ 31,042.36</b>
Losses paid (deducting salvage).....	\$ 18,268.57	
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses paid.....</b>		<b>\$ 18,268.57</b>
Losses incurred .....	\$ 10,098.57	
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses incurred.....</b>		<b>\$ 10,098.57</b>

## LONDON & LANCASHIRE FIRE INSURANCE COMPANY, LIMITED, OF LIVERPOOL, ENGLAND

Incorporated December 10, 1861. Commenced business in United States 1879.  
United States Head Office, 57-59 William Street, New York.

United States Manager, ARCHIBALD G. McILWAINE, JR.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	5,066,936.01
Increase of capital during year.....		\$ 5,066,936.01

### INCOME

Net premium income.....	\$	2,631,897.06
Total investment income.....		175,755.66
Miscellaneous income .....		41,831.69
Total income .....		\$ 2,849,484.41

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	1,428,141.43
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		1,398,874.69
Total disbursements .....		\$ 2,827,016.12

### ASSETS

Total admitted assets.....	\$	4,904,654.92
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	3,004,734.49
Deposit capital, \$200,000.00; surplus, \$1,699,920.43.....		1,899,920.43
Total liabilities .....		\$ 4,904,654.92

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$580,385,937.00	\$ 5,409,077.44

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	3,173,243.00
Less \$622,525.00 risks cancelled, and \$502,547.00 re-insurance in companies authorized in Colorado.....		1,125,072.00
Net risks written.....		\$ 2,048,171.00
Gross premiums on risks written.....	\$	45,919.05
Less \$7,988.61 return premiums, and \$7,767.28 premiums for re-insurance in companies authorized in Colorado.....		15,755.89
Net premiums received.....		\$ 30,163.19
Losses paid (deducting salvage).....	\$	6,146.64
Less losses on risks re-insured in companies authorized in Colorado.....		1,677.96
Net losses paid.....		\$ 4,468.68
Losses incurred .....	\$	6,341.64
Less losses on risks re-insured in companies authorized in Colorado.....		1,647.96
Net losses incurred.....		\$ 4,693.68



## LUMBERMENS INSURANCE COMPANY, OF PHILADELPHIA, PA.

Incorporated June 2, 1873. Commenced business December 11, 1873.  
United States Head Office, 427 Walnut Street, Philadelphia, Pa.

President, OLIVER H. HILL.

Secretary, NATHAN J. DUNN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,906,424.79	
Increase of capital during year.....	.....	\$ 1,906,424.79

### INCOME

Net premium income.....	\$ 233,364.98	
Total investment income.....	88,227.96	
Miscellaneous income .....	69.00	
<b>Total income .....</b>		<b>\$ 321,661.94</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 89,446.68	
Paid stockholders for interest or dividends.....	45,000.00	
Other disbursements .....	123,070.82	
<b>Total disbursements .....</b>		<b>\$ 257,517.50</b>

### ASSETS

Total admitted assets.....		\$ 1,955,119.75
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 470,918.30	
Capital, \$250,000.00; surplus, \$1,234,201.45.....	1,484,201.45	
<b>Total liabilities .....</b>		<b>\$ 1,955,119.75</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 56,076,188.00	\$ 530,370.95

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,132,259.00	
Less \$183,550.00 risks cancelled, and \$142,335.00 re-insurance in companies authorized in Colorado.....	325,885.00	
<b>Net risks written.....</b>		<b>\$ 806,374.00</b>

Gross premiums on risks written.....	\$ 12,840.28	
Less \$1,832.71 return premiums, and \$1,959.68 premiums for re-insurance in companies authorized in Colorado.....	3,792.39	
<b>Net premiums received.....</b>		<b>\$ 9,047.89</b>

Losses paid (deducting salvage).....	\$ 4,500.30	
Less losses on risks re-insured in companies authorized in Colorado.....	183.38	
<b>Net losses paid.....</b>		<b>\$ 4,316.92</b>

Losses incurred .....	\$ 4,484.03	
Less losses on risks re-insured in companies authorized in Colorado.....	179.47	
<b>Net losses incurred.....</b>		<b>\$ 4,304.56</b>

## MARINE INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

Incorporated July 30, 1836. Commenced business in United States 1884.  
United States Head Office, 5-7 South William Street, New York.

United States Agents, CHUBB & SON.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	1,334,107.41
Increase of capital during year.....		\$ 1,334,107.41

### INCOME

Net premium income.....	\$	1,306,998.94
Total investment income.....		39,617.66
Miscellaneous income .....		280,852.80
<b>Total income .....</b>	<b>\$</b>	<b>1,627,469.40</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	624,135.55
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		665,182.97
<b>Total disbursements .....</b>	<b>\$</b>	<b>1,289,318.52</b>

### ASSETS

Total admitted assets.....	\$	1,690,270.99
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	841,425.72
Deposit capital, \$200,000.00; surplus, \$648,845.27.....		848,845.27
<b>Total liabilities .....</b>	<b>\$</b>	<b>1,690,270.99</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$141,035,427.00	\$ 354,059.74

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	12,573,231.00
Less \$2,550.00 risks cancelled, and \$...... re-insurance in companies authorized in Colorado.....		2,550.00
<b>Net risks written.....</b>	<b>\$</b>	<b>12,570,681.00</b>

Gross premiums on risks written.....	\$	2,730.08
Less \$100.02 return premiums, and \$...... premiums for re-insurance in companies authorized in Colorado.....		100.02
<b>Net premiums received.....</b>	<b>\$</b>	<b>2,630.06</b>

Losses paid (deducting salvage).....	\$	26.00
Less losses on risks re-insured in companies authorized in Colorado.....		.....
<b>Net losses paid.....</b>	<b>\$</b>	<b>26.00</b>

Losses incurred .....	\$	26.00
Less losses on risks re-insured in companies authorized in Colorado.....		.....
<b>Net losses incurred.....</b>	<b>\$</b>	<b>26.00</b>

## MARYLAND MOTOR CAR INSURANCE COMPANY, OF BALTIMORE, MD.

Incorporated January, 1910. Commenced business February, 1910.  
United States Head Office, Garrett Building, Baltimore, Md.

President, J. PURVIANCE BONSAI. Secretary, CHARLES B. REEVES.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$	300,000.00	
Ledger assets Dec. 31 of previous year...	\$	459,438.23
Increase of capital during year.....		\$ 459,438.23

### INCOME

Net premium income.....\$	195,042.76
Total investment income.....	17,772.80
Miscellaneous income.....	55.00
Total income .....	\$ 212,870.56

### DISBURSEMENTS

Net amount paid policyholders for losses.....\$	71,680.17
Paid stockholders for interest or dividends.....	15,000.00
Other disbursements .....	111,024.97
Total disbursements .....	\$ 197,705.14

### ASSETS

Total admitted assets.....	\$ 459,007.11
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### LIABILITIES

Total amount of liabilities, except capital and surplus.\$	111,663.40
Capital, \$300,000.00; surplus, \$47,343.71.....	347,343.71
Total liabilities .....	\$ 459,007.11

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....\$	7,135,599.00	\$ 173,643.23

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....\$	154,968.00
Less \$40,285.00 risks cancelled, and \$. re-insurance in companies authorized in Colorado.....	40,285.00

Net risks written.....\$ 114,683.00

Gross premiums on risks written.....\$	3,766.17
Less \$959.12 return premiums, and \$. premiums for re-insurance in companies authorized in Colorado.....	959.12

Net premiums received.....\$ 2,807.05

Losses paid (deducting salvage).....\$	287.43
Less losses on risks re-insured in companies authorized in Colorado.....	

Net losses paid.....\$ 287.43

Losses incurred .....	\$ 312.43
Less losses on risks re-insured in companies authorized in Colorado.....	

Net losses incurred.....\$ 312.43

## MECHANICS INSURANCE COMPANY, OF PHILADELPHIA, PA.

Incorporated April 13, 1854. Commenced business May 4, 1854.  
United States Head Office, 500-2 Walnut Street, Philadelphia, Pa.

President, DANIEL H. DUNHAM.

Secretary, JOHN A. SNYDER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 250,000.00	
Ledger assets Dec. 31 of previous year...		\$ 1,457,511.44
Increase of capital during year.....		\$ 1,457,511.44

### INCOME

Net premium income.....	\$ 377,880.27	
Total investment income.....		59,449.13
Miscellaneous income .....		1,131.37
Total income .....		\$ 438,460.77

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 184,507.51	
Paid stockholders for interest or dividends.....		25,000.00
Other disbursements .....		193,726.48
Total disbursements .....		\$ 403,233.99

### ASSETS

Total admitted assets.....	\$ 1,478,148.08
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 783,909.49	
Capital, \$250,000.00; surplus, \$444,238.59.....		694,238.59
Total liabilities .....		\$ 1,478,148.08

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 87,084,701.00	\$ 802,569.48

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,056,277.00	
Less \$196,410.00 risks cancelled, and \$215,615.00 re-insurance in companies authorized in Colorado.....		412,025.00
Net risks written.....		\$ 644,252.00
Gross premiums on risks written.....		\$ 12,444.59
Less \$1,806.29 return premiums, and \$2,659.78 premiums for re-insurance in companies authorized in Colorado.....		4,466.07
Net premiums received.....		\$ 7,978.52
Losses paid (deducting salvage).....		\$ 10,811.41
Less losses on risks re-insured in companies authorized in Colorado.....		6,896.60
Net losses paid.....		\$ 3,914.81
Losses incurred .....		\$ 10,843.22
Less losses on risks re-insured in companies authorized in Colorado.....		6,896.60
Net losses incurred.....		\$ 3,946.62

## MECHANICS AND TRADERS INSURANCE COMPANY, OF NEW ORLEANS, LA.

Incorporated October 15, 1869. Commenced business November 1, 1869.  
United States Head Office, 144 Carondelet Street, New Orleans, La.

President, H. A. SMITH.

Secretary, T. B. NORTON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 300,000.00	
Ledger assets Dec. 31 of previous year...		\$ 1,586,120.21
Increase of capital during year.....		\$ 1,586,120.21

### INCOME

Net premium income.....	\$ 535,108.22	
Total investment income.....	65,823.04	
Miscellaneous income .....	40,302.42	
Total income .....		\$ 641,233.68

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 397,274.68	
Paid stockholders for interest or dividends.....		
Other disbursements .....	287,294.17	
Total disbursements .....		\$ 684,568.85

### ASSETS

Total admitted assets.....		\$ 1,464,925.41
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 637,773.16	
Capital, \$300,000.00; surplus, \$527,152.25.....	827,152.25	
Total liabilities .....		\$ 1,464,925.41

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$103,800,906.00	\$ 1,032,346.90

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....		\$ 684,701.00
Less \$79,126.00 risks cancelled, and \$97,660.00 re-insurance in companies authorized in Colorado.....		176,786.00
Net risks written.....		\$ 507,915.00
Gross premiums on risks written.....		\$ 7,918.63
Less \$805.26 return premiums, and \$1,520.60 premiums for re-insurance in companies authorized in Colorado.....		2,325.86
Net premiums received.....		\$ 5,592.77
Losses paid (deducting salvage).....		\$ 3,067.97
Less losses on risks re-insured in companies authorized in Colorado.....		1,135.57
Net losses paid.....		\$ 1,932.40
Losses incurred .....		\$ 857.45
Less losses on risks re-insured in companies authorized in Colorado.....		10.57
Net losses incurred.....		\$ 846.88

## THE MERCANTILE INSURANCE COMPANY OF AMERICA, OF NEW YORK, N. Y.

Incorporated July 22, 1897. Commenced business August 4, 1897.  
United States Head Office, 76 William Street, New York.

President, E. G. RICHARDS.

Secretary, J. F. HASTINGS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 2,376,012.09	
Increase of capital during year.....	300,000.00	\$ 2,676,012.09

### INCOME

Net premium income.....	\$ 777,380.01	
Total investment income.....	91,129.66	
Miscellaneous income .....	44.23	
Total income .....		\$ 868,553.90

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 227,554.49	
Paid stockholders for interest or dividends.....	20,000.00	
Other disbursements .....	307,114.62	
Total disbursements .....		\$ 554,669.11

### ASSETS

Total admitted assets.....	\$ 2,913,196.84
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 757,472.70	
Capital, \$1,000,000.00; surplus, \$1,155,724.14.....	2,155,724.14	
Total liabilities .....		\$ 2,913,196.84

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$144,026,629.00	\$ 1,267,540.33

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....		\$ 832,909.00
Less \$162,295.00 risks cancelled, and \$159,899.00 re-insurance in companies authorized in Colorado.....		322,194.00
Net risks written.....		\$ 510,715.00
Gross premiums on risks written.....		10,544.16
Less \$1,738.70 return premiums, and \$2,399.99 premiums for re-insurance in companies authorized in Colorado.....		4,138.69
Net premiums received.....		\$ 6,405.47
Losses paid (deducting salvage).....		6,509.38
Less losses on risks re-insured in companies authorized in Colorado.....		5,419.86
Net losses paid.....		\$ 1,089.52
Losses incurred .....		1,749.40
Less losses on risks re-insured in companies authorized in Colorado.....		392.86
Net losses incurred .....		\$ 1,356.54

## MERCHANTS FIRE ASSURANCE CORPORATION, OF NEW YORK, N. Y.

Incorporated February 9, 1910. Commenced business March 1, 1910.  
United States Head Office, 1 Liberty Street, New York City, N. Y.

President, EDWARD L. BALLARD.

Secretary, ALDEN C. NOBLE.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year..	\$ 972,974.27	
Increase of capital during year.....		\$ 972,974.27

### INCOME

Net premium income.....	\$ 596,855.40	
Total investment income.....	45,436.82	
Miscellaneous income .....	51,756.53	
Total income .....		\$ 694,048.75

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 216,386.20	
Paid stockholders for interest or dividends.....	32,000.00	
Other disbursements .....	203,505.79	
Total disbursements .....		\$ 451,891.99

### ASSETS

Total admitted assets.....	\$ 1,280,566.56
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### LIABILITIES

Total amount of liabilities, except capital and surplus .....	\$ 554,527.81	
Capital, \$200,000.00; surplus, \$526,038.75.....	726,038.75	
Total liabilities .....		\$ 1,280,566.56

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 72,027,713.00	\$ 773,993.54

### COLORADO BUSINESS DURING THE YEAR.

Gross risks written.....	\$ 305,935.00	
Less \$4,782.00 risks cancelled, and \$93,129.00 re-insurance in companies authorized in Colorado.....		137,911.00
Net risks written.....		\$ 168,024.00
Gross premiums on risks written.....	\$ 3,135.35	
Less \$412.63 return premiums, and \$495.07 premiums for re-insurance in companies authorized in Colorado.....		907.70
Net premiums received.....		\$ 2,227.65
Losses paid (deducting salvage).....	\$ 1,659.99	
Less losses on risks re-insured in companies authorized in Colorado		14.70
Net losses paid.....		\$ 1,645.29
Losses incurred .....	\$ 3,159.99	
Less losses on risks re-insured in companies authorized in Colorado		14.70
Net losses incurred.....		\$ 3,145.29

## MERCHANTS' FIRE INSURANCE COMPANY, OF DENVER, COLO.

Organized under the Laws of the State of Colorado.  
Incorporated July 1, 1907. Commenced business July 1, 1907.  
Home Office.....627-634 Gas & Electric Building, Denver, Colo.

### OFFICERS.

W. J. GALLIGAN, President.   C. M. SCHENCK, Vice-President.  
J. R. GARDNER, Secretary.   D. A. HOLADAY, Treasurer.

### DIRECTORS OR TRUSTEES.

A. H. BARTH.....Arvada, Colo.  
CHAS. RECKER .....Rocky Ford, Colo.  
J. M. B. PETRIKIN.....Greeley, Colo.  
ALFRED WILD .....Loveland, Colo.  
R. J. MORRIS.....Denver, Colo.  
C. F. BEST.....Denver, Colo.  
P. KRIER .....Walsenburg, Colo.  
C. M. SCHENCK.....Denver, Colo.  
W. J. GALLIGAN.....Denver, Colo.  
J. R. GARDNER.....Denver, Colo.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Amount of ledger assets (as per balance) December 31 of previous year .....	443,181.20

### INCOME

	Fire.	
Gross premiums .....	236,179.70	
Deduct gross amount paid for re-insurance—fire, \$20,631.14; return premiums—fire, \$28,996.64.....	49,627.78	
Total premiums (other than perpetual).....		\$ 186,551.92
Gross interest on mortgage loans, less \$19.50 accrued interest on mortgages acquired during 1915.....	18,858.67	
Gross interest on collateral loans.....	106.11	
Gross interest on bonds and dividends on stock, less \$122.67 accrued interest on bonds acquired during 1915 .....	6,549.25	
Gross interest on deposits in trust companies and banks .....	1,346.85	
Gross interest from all other sources:		
Daily balance .....	522.62	
Gross rents from company's property.....	127.60	
Total gross interest and rents.....		27,511.10
From other sources:		
Commission on loans.....	714.90	
Dividend from general agency.....	2,000.00	
Income from property at Canon City.....	178.32	
Notary public fees.....	4.75	
Total .....		2,897.97
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds .....		26.00
Total income .....		\$ 216,986.99



DISBURSEMENTS

Fire.

Gross amount paid policyholders for losses (including \$17,013.63 occurring in previous years).....\$	93,756.11	
Deduct amount received for re-insurance—fire.....	14,596.40	
	<hr/>	
Net amount paid policyholders for losses.....		\$ 79,159.71
Expenses of adjustment and settlement of losses.....		1,719.28
Commissions or brokerage.....		51,481.86
Salaries, \$1,800.00, and expenses, \$1,414.08, of special and general agents.....		3,214.08
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....		11,003.60
Rents .....		1,200.00
Advertising, \$1,607.57; printing and stationery, \$926.79..		2,534.36
Postage, telegrams, telephone, express and exchange		1,423.65
Legal expenses .....		37.50
Furniture and fixtures.....		164.50
Maps, including corrections.....		23.75
Underwriters' boards and tariff associations.....		1,830.36
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		247.64
Inspections and surveys.....		173.11
Repairs and expenses (other than taxes) on real estate		191.15
Taxes on real estate.....		271.41
State taxes on premiums.....		1,336.83
Insurance department licenses and fees.....		1,162.50
All other licenses, fees and taxes:		
Federal corporation tax.....\$	299.23	
War tax .....	850.09	
City and County of Denver.....	1,392.98	
	<hr/>	2,542.90
Other disbursements:		
Auditing company .....	232.50	
Bonds, employes .....	36.45	
Directors' meeting .....	136.90	
Dun & Co.....	135.21	
Insurance office furniture, fixtures and equipment.....	55.75	
Publishing annual statements.....	165.67	
Subscriptions .....	79.00	
Investment expense .....	146.68	
Miscellaneous expense .....	440.39	
	<hr/>	1,428.55
Paid stockholders for interest or dividends (amount declared during the year).....		16,000.00
Gross decrease by adjustment in book value of ledger assets, viz.:		
Bonds .....		67.98
	<hr/>	
Total disbursements .....	\$	177,214.12
	<hr/>	
Balance .....	\$	482,954.07

## LEDGER ASSETS

Book value of real estate.....	\$ 16,415.14
Mortgage loans on real estate, first liens.....	270,206.05
Loans secured by pledge of bonds, stocks or other collateral .....	332.86
Book value of bonds.....	127,419.00
Cash in company's office.....	6,335.13
Deposits in trust companies and banks on interest....	29,420.06
Agents' balances representing business written subsequent to October 1, 1915.....	32,220.62
Agents' balances representing business written prior to October 1, 1915.....	253.01
Bills receivable taken for fire risks.....	352.20
	<hr/>
Total ledger assets.....	\$ 482,954.07

## NON-LEDGER ASSETS

Interest due, \$2,272.27, and accrued, \$4,546.89, on mortgages .....	\$ 6,819.16
Interest accrued on bonds.....	2,309.50
Interest accrued on collateral loans.....	23.68
Interest accrued on other assets:	
Certificates of deposit.....	617.78
	<hr/>
Total .....	\$ 9,770.12
Other non-ledger assets, viz.:	
Furniture, fixtures and equipment.....	3,666.73
	<hr/>
Gross assets .....	\$ 496,390.92

## DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes.....	\$ 3,666.73
Agents' balances, representing business written prior to October 1, 1915.....	253.01
Bills receivable past due, taken for marine, inland and fire risks .....	244.55
	<hr/>
	\$ 4,164.29
	<hr/>
Total admitted assets.....	\$ 492,226.53

## LIABILITIES

Gross claims for losses in process of adjustment or in suspense .....	\$ 12,549.16
Deduct re-insurance due or accrued.....	459.37
	<hr/>
Net amount of unpaid losses and claims.....	\$ 12,089.79
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$283,788.84; unearned premiums (50 per cent).....	153,251.00
All other liabilities, viz.:	
Tax premiums .....	1,580.19
	<hr/>
Total amount of all liabilities except capital....	\$ 166,920.98
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	125,305.65
	<hr/>
Surplus as regards policyholders.....	325,305.65
	<hr/>
Total liabilities .....	\$ 492,226.63

RISKS AND PREMIUMS

	Fire Risks.	Gross Premiums Thereon.
In force on the 31st day of December, 1914.....	\$ 18,420,114.00	\$ 242,066.22
Written or renewed during the year.....	20,690,375.00	236,179.70
Excess of original premiums over amount received for re-insurance .....	.....	1,815.19
<hr/>		<hr/>
Total .....	\$ 39,110,489.00	\$ 480,061.11
Deduct those expired and marked off as terminated...	13,608,281.00	167,666.59
<hr/>		<hr/>
In force at the end of the year.....	\$ 25,502,208.00	\$ 312,394.52
Deduct amount re-insured.....	1,629,708.00	28,605.68
<hr/>		<hr/>
Net amount in force.....	\$ 23,872,500.00	\$ 283,788.84

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Year Written.	Term.	Amount Covered.	Gross Premiums Charged, Less Re-insurance.	Fraction Un- earned.	Premiums Unearned.
1915	1 year or less.....	\$ 9,891,985.00	\$ 103,138.11	1-2	\$ 51,569.05
1914	2 years.....	21,200.00	173.37	1-4	43.34
1915	2 years.....	16,250.00	205.03	3-4	153.75
1913	3 years.....	3,099,005.00	38,142.46	1-6	6,357.07
1914	3 years.....	3,767,921.00	45,182.92	1-2	22,591.46
1915	3 years.....	5,039,676.00	60,737.55	5-6	50,614.53
1913	4 years.....	7,500.00	161.02	3-8	60.35
1911	5 years.....	252,770.00	5,097.84	1-10	509.77
1912	5 years.....	284,923.00	5,084.01	3-10	1,525.20
1913	5 years.....	216,690.00	4,689.81	1-2	2,344.90
1914	5 years.....	452,946.00	7,887.33	7-10	5,521.13
1915	5 years.....	821,634.00	13,289.39	9-10	11,960.45
<hr/>		<hr/>	<hr/>	<hr/>	<hr/>
Totals .....		\$ 23,872,500.00	\$ 283,788.84		\$ 153,251.00

GENERAL INTERROGATORIES

Have all the transactions of the company of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? A. Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? A. Yes.

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before December 31 but of which no notice was received at the home office until subsequently? A. Yes.

Does this company write automobile, sprinkler, tornado, hail, or other lines of insurance except fire and marine? A. No.

Gross premiums (less re-insurance and return premiums) received from organization of company, \$799,964.62.

Total losses (less re-insurance) paid from organization of company, \$327,617.32.

Total dividends declared since commencing business: Cash, \$88,500.00; stock, \$21,000.00.

In all cases where the company has assumed risks from another company, there should be charged in this statement on account of such re-insurances a reserve equal to that which the original company would have been required to charge had it retained the risks. Has this been done? A. Yes.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deductions whatever for re-insurance, whether the same be in admitted or non-admitted companies. A. \$15,000.00 New York City sprinklered risk.

What amount of instalment notes is owned and now held by the company? A. None.

Total amount of the company's stock owned by the directors at par value, \$66,285.00.

Total amount loaned to directors or other officers, none; loaned to stockholders not officers, \$12,250.00.

Does any officer, director or trustee receive any commission on the business of the company? A. No.

What interest direct or indirect has this company in the capital stock of any other insurance company? A. None.

Is a majority of the capital stock of this company owned or controlled, directly or indirectly, by any other corporation? A. No.

Has this company guaranteed policies issued by any other company and now in force? A. No.

Were all the stocks, bonds and other securities owned December 31, 1915, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? A. Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? A. No.

What officials and heads of departments of the company supervised the making of this report? A. Secretary and manager.

#### BUSINESS IN THE STATE OF COLORADO DURING 1915

Fire.

Gross risks written.....	\$ 4,642,414.00
Less \$917,150.00 risks canceled, and \$674,635.00 re-insurance in companies authorized in Colorado.....	1,591,785.00
Net risks written.....	\$ 3,050,629.00
Gross premiums on risks written.....	\$ 67,590.56
Less \$9,651.44 return premiums, and \$12,477.12 premiums for re-insurance in companies authorized in Colorado.....	22,128.56
Net premiums received.....	\$ 45,462.00
Losses paid (deducting salvage).....	\$ 13,908.81
Less losses on risks re-insured in companies authorized in Colorado	1,865.66
Net losses paid.....	\$ 12,043.15
Losses incurred .....	\$ 14,494.65
Less losses on risks re-insured in companies authorized in Colorado	1,865.66
Net losses incurred.....	\$ 12,628.99

UNDERWRITING AND INVESTMENT EXHIBIT

SHOWING THE SOURCES OF THE INCREASE AND DECREASE IN SURPLUS DURING 1915

UNDERWRITING EXHIBIT		Loss in Surplus
Premiums—		
Total premiums .....	\$ 186,551.92	
Total .....	\$ 186,551.92	
Add unearned premiums		
Dec. 31, 1914.....	111,978.87	
Total .....	\$ 298,530.79	
Deduct unearned premiums		
Dec. 31, 1915.....	153,251.00	
Premiums earned dur- ing 1915 .....	\$ 145,279.79	
Agents' balances and bills receivable not admitted		
Dec. 31, 1914.....	\$ 1,197.20	
Agents' balances and bills receivable not admitted		
Dec. 31, 1915.....	497.56	
Gain .....	\$ 699.64	
Gain from underwriting profit and loss items..	699.64	
Underwriting income earned during 1915....	\$ 145,979.43	
Losses—		
Losses paid .....	\$ 79,159.71	
Balance .....	\$ 79,159.71	
Total .....	\$ 79,159.71	
Deduct unpaid losses Dec. 31, 1914 .....	10,003.43	
Balance .....	\$ 69,156.28	
Add unpaid losses Dec. 31, 1915 .....	12,089.79	
Losses incurred during 1915 .....	\$ 81,246.07	
Exp. ad. losses 1915.....	1,719.28	
	\$ 82,965.35	
Underwriting expenses—		
Underwriting expenses paid during 1915 .....	\$ 77,653.16	
Deduct underwriting expenses unpaid Dec. 31, 1914, per liability exhibit of 1914 state- ment, viz.:		
Tax premiums .....	1,497.82	
Balance .....	\$ 76,155.34	

Add underwriting expenses unpaid Dec. 31, 1915, per liability exhibit, viz.:		
Tax premiums .....	1,580.19	
Underwriting expenses incurred during 1915..	77,735.53	
Underwriting losses and expenses .....	160,700.88	
Loss from underwriting during 1915 .....		\$ 14,721.45

## INVESTMENT EXHIBIT

		Gain in Surplus	Loss in Surplus
Interest and rents—			
Interest, dividends and rents received during the year .....	\$ 27,689.42		
Deduct interest, dividends and rents accrued Dec. 31, 1914 .....	9,996.42		
Balance .....	\$ 17,693.00		
Add interest, dividends and rents accrued Dec. 31, 1915 .....	9,770.12		
Add interest and rents paid in advance Dec. 31, 1914, per liability exhibit of 1914 statement .....	\$ 27,463.12		
Interest and rents earned 1915 .....	\$ 27,463.12		
Profit on Investments—			
Gain from sale of ledger assets .....	\$ 26.00		
Gain from other investments, viz.:			
Commission on loans.....	714.90		
Profit on investments during 1915 .....	\$ 740.90		
Investment income earned during 1915....		\$ 28,204.02	
Loss on investments—			
Loss from change in difference between book and market value during 1915..	\$ 67.98		
Loss on investments during 1915 .....	\$ 67.98		
Investment expenses—			
Investment expenses paid during 1915 .....	\$ 609.24		

Investment expenses in- curred during 1915.....\$	609.24		
	<hr/>		
Investment losses and expenses during 1915..		677.22	
		<hr/>	
Gain from investments during 1915 .....		\$ 27,526.80	\$ 14,721.45

MISCELLANEOUS EXHIBIT

Dividends declared to stockholders during 1915.....		\$ 16,000.00	
		<hr/>	
Total gains and losses in surplus during 1915.....\$	27,526.80	\$ 30,721.45	
Surplus Dec. 31, 1914, of 1914 statement....\$	128,500.30		
Surplus Dec. 31, 1915.....	125,305.65		
	<hr/>		
Decrease in surplus during 1915.....		3,194.65	
		<hr/>	
Totals .....	\$ 30,721.45	\$ 30,721.45	

Per cent of losses incurred to premiums earned, 57 per cent.

Per cent of underwriting expenses incurred to premiums earned, 53½ per cent.

Per cent of investment expenses incurred to interest and rents earned, 24 per cent.

Per cent of total losses and expenses incurred and dividends declared to total income earned, 1.216 per cent.

SCHEDULE A—PART 1

SHOWING ALL REAL ESTATE OWNED DECEMBER 31, 1915, THE COST, BOOK AND MARKET VALUE THEREOF, THE NATURE AND AMOUNT OF ALL LIENS AND INCUMBRANCES THEREON, INCLUDING INTEREST DUE AND ACCRUED, ETC.

Quantity, Dimensions and Location of Lands; Size and Description of Bldgs.  
(Nature of incumbrances, if any, including interest due and accrued.)

No.	Description of Property	Date Acquired.	Name of Vendor.	Amount of Incumbrances.	Actual Cost.	Book Value.	Gross and Net Income Taxes, Repairs and Expenses for 1915.	Gross Rental.	Taxes, Repairs and Expenses.	Net Income.	Loss.
1	Dwelling: 5-room pressed brick cottage; 50x120 ft. lot; at Grand Junction, Colorado	4-27-15	Elizabeth A. Boyer.	\$473.75	\$ 2,500.00	\$ 2,500.00	\$127.60	\$109.40	\$ 18.20		
2	Loan No. 30, 1914 statement; foreclosed: property at Canon City, Colo. N. E. 1/4, S. E. 1/4, sec. 33, tp. 18 S., R. 70 W., Fremont County, Colo. Property at Canon City, Colo.										
	Totals			\$473.75	\$16,888.89	\$16,888.89	\$662.56	\$819.20	\$ 18.20		\$156.64



SCHEDULE A—PART 2

SHOWING ALL REAL ESTATE ACQUIRED DURING 1915, AND SHOWING ALSO AMOUNTS EXPENDED FOR ADDITIONS AND PERMANENT IMPROVEMENTS MADE DURING SAID YEAR TO ALL REAL ESTATE.

No.	Quantity, Dimensions and Location of Lands; Size and Description of Buildings (or) Nature of Additions and Permanent Improvements Made During the Year. (Nature of Incumbrances, If Any.)	Date Acquired.	How Acquired.	Cost to Company During 1915.	Book Value Dec. 31, 1915.
1	Elizabeth A. Boyer; 5-room pressed brick dwelling; 50x120 ft.; at Grand Junction, Colo.....	4-27-15	Bought of Elizabeth A. Boyer, and purchase price applied on principal and past due interest. Loan No. 73.....	\$ 2,500.00	\$ 2,500.00
2	Loan No. 30, 1914 Statement; foreclosed. N. E. 1/4, S. E. 1/4, sec. 33, tp. 18 S., R. 70 W., Fremont County, Colo.....	3-13-15	Foreclosure .....	14,388.89	14,388.89
Totals .....				\$16,888.89	\$16,888.89

SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Year Given.	Year Due.	State.	County.	RECORD OF MORTGAGE.		PRINCIPAL.		INTEREST.				Gross Amount Received During 1915.
					DATE	Year	Amount Unpaid Dec. 31, 1914	Amount Unpaid Dec. 31, 1915	Amount Paid on Account or in Full 1915.	Amount Unpaid Dec. 31, 1915.	Date Due	Rate of	
15	1908	1916	Colo.	Douglas	\$ 18,000.00	.....	\$ 18,000.00	.....	4-20	7	.....	\$ 248.50	\$ 1,260.60
									12-8				
15	1908	1917	Colo.	Denver	1,000.00	.....	\$ 1,000.00	.....	6-8	7	.....	.....	39.25
20	1909	1918	Colo.	Denver	2,000.00	.....	2,000.00	.....	9-27	6	.....	31.33	120.00
									3-27				
21	1909	1914	Wyo.	Carbon	11,400.00	.....	11,400.00	.....	9-21	12	\$ 684.00	280.00	684.00
									3-21				
									12-1				
22	1909	1918	Colo.	Larimer	2,000.00	.....	2,000.00	.....	6-1	7	.....	11.66	140.60
23	1909	1912	Colo.	Denver	1,500.00	.....	1,500.00	.....	2-4	Pay Quarterly	.....	16.63	105.00
*24	1910	1915	Colo.	Pueblo	3,000.00	.....	3,000.00	.....	1-1	6	150.25	90.00	29.75
									7-1				
									2-1				
26	1910	1916	Colo.	Denver	700.00	.....	700.00	.....	8-1	7	.....	20.41	49.00
29	1910	1915	Colo.	Larimer	4,000.00	.....	4,000.00	.....	1-26	7	.....	120.55	162.00
									7-26				
30	1910	1915	Colo.	Fremont*	1,078.51	.....	12,078.51	.....	3-10		.....	.....	2,093.36
									9-10	10	700.00	616.66	700.00
31	1910	1915	Wyo.	Carbon	20,000.00	.....	20,000.00	.....	3-18	6	.....	68.67	240.60
									9-18				
									3-12				
									4-30				

SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Lands.	Buildings.	Amount of Insurance.	LOCATION AND DESCRIPTION.
15	\$ 60,000.00	.....	.....	Lots 17, 18, 19, 20, Block 80, Grand Junction, Colo. 4,500 acres land near Castle Rock, Douglas County, Colo.
18	.....	.....	.....	
20	1,200.00	\$ 3,000.00	\$ 2,000.00	Lot 23, Block 20, Lincoln Sub., Denver, Colo.
21	25,000.00	.....	.....	E. ½ Sec. 8, and W. ½ Sec. 10, Tp. 17, R. 84, Carbon County, Wyo.
22	1,000.00	3,500.00	2,000.00	Part of the N. E. ¼ of the S. E. ¼ of Sec. 10, Tp. 7 N., R. 69 W., Larimer County, Colo.
23	1,000.00	3,500.00	1,500.00	Lot 8 and 13 feet Lot 7, Blake's Resub., Lots 1, 2, 4, Block 2, Potter Highlands, Denver, Colo.
*24	2,000.00	4,500.00	3,000.00	East 22 feet of Lot 6, Block 31, Pueblo, Colo.
26	300.00	1,500.00	1,000.00	30 feet in width of Lots 11 and 12, Block 8, Breenlaw's Subdivision to Denver.
29	8,000.00	1,000.00	800.00	N. E. ¼ of the N. W. ¼ and the S. E. ¼ of the S. W. ¼, Sec. 25, Tp. 8, R. 70, Larimer County, Colo.
30	.....	.....	.....	
31	50,000.00	1,200.00	.....	All of Secs. 4 and 9, Tp. 17, R. 84 W., 6th P. M., Carbon County, Wyo.
32	1,500.00	7,000.00	4,000.00	Lots 31 and 32, Block 16, Park Hill, Denver, Colo. N. W. ¼ Sec. 17, Tp. 41 N., R. 8 E. of N. M. Meridian, Saguache County, Colo.

\*In process of foreclosure.

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE			RECORD OF MORTGAGE.			PRINCIPAL.			INTEREST.			Gross Amount Received During 1915.
	Year Given.	Year Due.	State.	County.	Amount Unpaid Dec. 31, 1914	Amount Loaned 1915.	Amount Paid on Account or in Full 1915.	Amount Unpaid Dec. 31, 1915.	Date Due of	Rate	Amount Past Due Dec. 31, 1915.	Amount Accrued Dec. 31, 1915.	
36	1910	1916	Colo.	Larimer	4,000.00	.....	.....	4,000.00	10-30	6	.....	40.67	240.00
37	1910	1916	Colo.	Denver	750.00	.....	.....	750.00	11-4	6	.....	.....	.....
37	1910	1918	Colo.	Denver	1,000.00	.....	.....	1,000.00	11-4	6	.....	16.63	157.50
38	1910	1915	Colo.	Larimer	6,500.00	.....	500.00	6,000.00	11-12	7	.....	.....	480.00
39	1910	1915	Colo.	Rio Grande	5,000.00	.....	.....	5,000.00	5-9	8	.....	57.75	548.35
41	1910	1916	Colo.	Denver	2,000.00	.....	.....	2,000.00	6-15	6	.....	5.33	120.00
42	1910	1918	Colo.	Rio Grande	3,000.00	.....	1,000.00	2,000.00	12-15	7	.....	.....	175.00
45	1910	1916	Colo.	Logan	2,800.00	.....	.....	2,800.00	7-1	6	.....	18.67	168.00
4	1912	1916	Colo.	Denver	1,000.00	.....	.....	1,000.00	11-21	6	.....	18.33	60.00
7	1912	1915	Colo.	Larimer	7,500.00	.....	.....	7,500.00	9-11	7	.....	147.28	525.00
8	1907	1916	Colo.	Denver	1,200.00	.....	.....	1,200.00	3-20	7	.....	.....	.....
12	1908	1916	Colo.	Denver	1,100.00	.....	1,100.00	.....	6-24	7	65.15	.40	63.00
									12-24	6	.....	.....	41.25
									10-27	6	.....	.....	.....
									4-1		.....	.....	.....

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Lands.	Buildings.	Amount of Insurance.	LOCATION AND DESCRIPTION.
36	4,000.00	6,000.00	3,000.00	W. 20 feet Lot 22, Block 14, Loveland, Colo.
37	.....	.....	.....	
37	1,000.00	2,000.00	1,750.00	Lots 1 and 2, Block 10, Grant Sub., Denver, Colo.
38	9,000.00	10,000.00	5,000.00	Lots 22, 23 and 24, Block 15, Loveland, Colo.
	13,600.00	1,400.00	.....	
39	.....	.....	.....	S. E. $\frac{1}{4}$ Sec. 11, Ttp. 39 N., R. 8, N. M. Meridian, Rio Grande County, Colo.
41	750.00	3,250.00	3,000.00	E. $\frac{1}{4}$ Lot 16 and W. $\frac{1}{4}$ Lot 17, Block 27, Highland Park, Denver, Colo.
42	9,500.00	500.00	.....	S. $\frac{1}{2}$ of S. W. $\frac{1}{4}$ of Sec. 6, Ttp. 39 N., R. 8, East N. M. Meridian, Rio Grande County, Colo.
45	6,000.00	.....	.....	N. $\frac{1}{2}$ of N. W. $\frac{1}{4}$ Sec. 31, Ttp. 9 N., R. 51 W., 6 P. M., Logan County, Colo.
4	500.00	2,500.00	1,500.00	S. $\frac{1}{2}$ Lot 37 and all of Lot 36, Block 17, Lincoln Sub., Denver, Colo.
7	17,000.00	2,500.00	2,200.00	Part of N. W. $\frac{1}{4}$ Sec. 9, Ttp. 7, R. 69--120 acres—Larimer County, Colo.
8	500.00	2,000.00	1,700.00	Lots 13 and 14, Block 3, Avondale Addition to Denver, Colo.
12	.....	.....	.....	



SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Lands.	Buildings.	Amount of Insurance.	LOCATION AND DESCRIPTION.
17	.....	.....	.....	
17	.....	.....	.....	
47	4,000.00	500.00	.....	S. E. ¼ of N. E. ¼ Sec. 22, Tp. 4 N., R. 68 W., Weld County, Colo.
48	.....	.....	.....	
48	.....	.....	.....	
48	16,000.00	2,000.00	2,400.00	N. W. ¼ Sec. 31, Tp. 40, R. 8 W., Rio Grande County, Colo.
49	.....	.....	.....	
49	.....	.....	.....	
49	16,000.00	1,000.00	1,000.00	N. E. ¼ Sec. 31, Tp. 40, R. 8 W., Rio Grande County, Colo.
50	.....	.....	.....	
50	.....	.....	.....	
50	.....	.....	.....	
50	16,000.00	.....	.....	N. W. ¼ Sec. 1, Tp. 40, R. 8 W., Rio Grande County, Colo.

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		RECORD OF MORTGAGE.		PRINCIPAL.		INTEREST.			Gross Amount Received During 1915.	
	Year Given.	Year Due.	State.	County.	Amount Unpaid Dec. 31, 1914	Amount Unpaid Dec. 31, 1915.	Amount Paid on Account or in Fu'l 1915.	Amount Unpaid Dec. 31, 1915.	Past Due Dec. 31, 1915.		Amount Accrued Dec. 31, 1915.
51	1911	1917	Colo.	Weld	4,000.00	4,000.00	.....	4,000.00	11-23 7	29.56	280.90
							.....		7-12		
52	1911	1916	Colo.	Denver	1,500.00	1,500.00	.....	1,500.00	1-12 7	49.30	105.00
							.....		7-19		
53	1911	1913	Colo.	Rio Grande	10,000.00	10,000.00	.....	10,000.00	1-15 6	270.00	705.35
							.....		8-7		
54	1911	1916	Colo.	Denver	2,500.00	2,500.00	.....	2,500.00	2-7 7	70.00	175.00
							.....		11-10		
57	1911	1916	Colo.	Denver	7,000.00	7,000.00	.....	7,000.00	5-10 7	69.40	748.70
							.....		12-7		
58	1911	1917	Colo.	El Paso	300.00	300.00	.....	300.00	7 7	1.40	21.00
							.....		10-31		
59	1911	1917	Colo.	Larimer	1,000.00	1,000.00	.....	1,000.00	4-30 7	11.66	70.00
							.....		1-20		
60	1912	1918	Colo.	Denver	1,250.00	1,250.00	.....	1,250.00	7-20 6	33.54	75.00
							.....		3-12		
61	1912	1918	Colo.	Denver	1,600.00	1,600.00	.....	1,600.00	9-12 6	29.07	96.00
							.....		7-1		
63	1912	1915	Colo.	Larimer	7,500.00	7,500.00	.....	7,500.00	1-1 7	271.70	268.55
64	1912	1915	Colo.	Denver	1,000.00	1,000.00	1,000.00	.....	.....	.....	49.75
							.....		.....	.....	
66	1913	1916	Colo.	Denver	2,500.00	2,500.00	.....	2,500.00	1-10 6	71.25	150.00
68	1913	1916	Colo.	Rio Grande	4,000.00	4,000.00	.....	4,000.00	11-1 7	46.67	280.00
							.....		5-1		



SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Lands.	Buildings.	Amount of Insurance.	LOCATION AND DESCRIPTION.
51	1,500.00	7,500.00	5,000.00	Lot 8, Block 5, "Cranford," Greeley, Colo.
52	900.00	2,100.00	1,500.00	Lot 8, Subdivision Lots 1 and 4, Block 22, Potter Highlands, Denver, Colo.
53	20,000.00	20,000.00	8,000.00	N. W. ¼ Sec. 2, Tp. 40 N., R. 8 E., N. M. M., Rio Grande County, Colo.
54	7,500.00	.....	.....	Lots 37 and 38, Block 28, Park Avenue Addition, Denver, Colo.
57	1,500.00	12,500.00	8,000.00	Lots 28 and 29, Block 13, Overland Park Subdivision, Denver, Colo.
58	1,200.00	.....	.....	N. E. ¼ S. E. ¼ Sec. 32, Tp. 15 S., R. 65 W., El Paso County, Colo.
59	700.00	2,000.00	2,000.00	Lots 9 and 10, Block 1, Warnock Add., Loveland, Colo.
60	1,000.00	2,000.00	2,000.00	Lots 14 and 15, Block 8, First Santa Fe Add., So. Denver, Colo.
61	600.00	2,600.00	2,000.00	So. ½ Lot 4, all Lot 5, Block 20, Lincoln Sub., Denver, Colo.
63	5,000.00	20,000.00	10,000.00	Lots 17, 18, 19 and 20, Block 11, Fort Collins, Colo.
64	.....	.....	.....	
66	2,000.00	7,000.00	5,500.00	S. 20 feet Lot 8 and N. 20 feet Lot 9, Block 8, St. James Heights, Denver, Colo.
68	4,000.00	4,500.00	.....	Lot 20, Block 11, Monte Vista, Colo.

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Year Given.	Year Due.	DATE		State.	County.	RECORD OF MORTGAGE.			PRINCIPAL.				INTEREST.			Gross Amount Received During 1915.
			Year	Year			Amount Unpaid Dec. 31, 1914	Amount Unpaid Dec. 31, 1915	Amount Paid on Account or in Full 1915.	Amount Unpaid Dec. 31, 1915.	Date Due	Rate of	Amount Past Due Dec. 31, 1915.	Amount Accrued Dec. 31, 1915.			
69	1913	1916	1916	1916	Colo.	Larimer	7,000.00	7,000.00	.....	7,000.00	11-8	7	.....	72.13	490.60		
70	1913	1916	1916	1916	Colo.	Pueblo	5,000.00	5,000.00	.....	5,000.00	5-8	7	.....	105.97	350.00		
71	1913	1914	1914	1914	Colo.	Larimer	1,000.00	1,000.00	.....	1,000.00	3-12	12	277.57	449.57	1,406.25		
71	1913	1915	1915	1915	Colo.	Larimer	1,500.00	1,500.00	.....	1,500.00	8-21	12	.....	.....	.....		
71	1913	1916	1916	1916	Colo.	Larimer	1,500.00	1,500.00	.....	1,500.00	2-21	7	.....	.....	.....		
71	1913	1917	1917	1917	Colo.	Larimer	1,500.00	1,500.00	.....	1,500.00	2-21	7	.....	.....	.....		
71	1913	1918	1918	1918	Colo.	Larimer	10,500.00	10,500.00	.....	10,500.00	8-21	7	.....	.....	.....		
73	1907	1910	1910	1910	Colo.	Mesa	4,000.00	4,000.00	800.00	3,200.00	8-26	8	.....	.....	1,525.50		
73	1907	1912	1912	1912	Colo.	Mesa	8,000.00	8,000.00	.....	8,000.00	2-26	8	.....	.....	12.85		
74	1914	1915	1915	1915	Colo.	Larimer	500.00	500.00	205.00	500.00	2-26	8	.....	.....	.....		
74	1914	1917	1917	1917	Colo.	Larimer	2,500.00	2,500.00	.....	2,500.00	11-29	9	.....	18.67	211.30		
75	1914	1917	1917	1917	Colo.	Denver	3,250.00	3,250.00	.....	3,250.00	5-29	7	.....	.....	.....		
											12-3	6	.....	15.17	195.00		
											6-3						

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Lands.	Buildings.	Amount of Insurance.	LOCATION AND DESCRIPTION.
69	7,000.00	18,000.00	7,500.00	Lots 1 and 2, Block 17, Loveland, Colo.
70	3,000.00	10,500.00	6,000.00	Lots 9 and 10, Block 136, Pueblo, Colo.
71	8,000.00	12,000.00	7,500.00	Lot 16 and S. 3-25 Lot 17, Block 21, Fort Collins, Colo.
71	.....	.....	.....	
71	.....	.....	.....	
71	.....	.....	.....	
71	.....	.....	.....	
73	4,500.00	20,500.00	9,000.00	Lots 17, 18, 19 and 20, Block 80, Grand Junction, Colo.
73	.....	.....	.....	
74	2,500.00	5,000.00	4,000.00	Lots 15 and 16, Block 19, Colfax Ave. Subdivision, Denver, Colo.
74	.....	.....	.....	
75	1,000.00	6,000.00	4,000.00	Lots 1 and 2, Block 8, McCullough's Add., Denver, Colo.

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		State.	County.	RECORD OF MORTGAGE.		PRINCIPAL.		INTEREST.			Gross Amount Received During 1915.	
	Year Given.	Year Due.			Amount Unpaid Dec. 31, 1914	Amount Loaned 1915. Full 1915.	Amount Paid on Account or in 1915.	Amount Unpaid Dec. 31, 1915.	Amount Past Due Dec. 31, 1915.	Amount Accrued Dec. 31, 1915.	Date Due of		Rate
76	1914	1917	Colo.	Denver	3,000.00	.....	3,000.00	.....	11-16	6	.....	22.50	150.00
									5-16				
77	1914	1917	Colo.	Denver	1,500.00	.....	1,500.00	.....	2-4	6	.....	36.75	90.00
									8-4				
80	1914	1917	Colo.	Denver	5,000.00	.....	5,000.00	.....	5-24	6	.....	30.83	300.00
									11-24				
83	1914	1917	Colo.	Denver	2,500.00	.....	2,500.00	.....	12-21	6	.....	3.75	175.00
									6-21				
84	1912	1915	Colo.	Denver	.....	.....	3,000.00	.....	1-5	6	Quarterly	43.00	135.00
									3-27				
85	1915	1918	Colo.	Denver	.....	.....	2,000.00	.....	9-27	6	.....	31.35	60.00
86	1915	1918	Colo.	Denver	.....	.....	3,000.00	.....	4-6	6	.....	.....	13.50
87	1915	1918	Colo.	Denver	.....	.....	1,600.00	.....	5-1	6	.....	16.00	48.50
									11-1			.....	.....
88	1915	1918	Colo.	Denver	.....	.....	1,600.00	.....	11-1	6	.....	17.00	51.00
									5-1				
89	1915	1920	Colo.	Otero	.....	.....	4,000.00	.....	11-1	7	.....	46.65	140.00
90	1915	1918	Colo.	Denver	.....	.....	3,000.00	.....	5-24	6	.....	18.00	90.00
									11-24				
91	1915	1918	Colo.	Denver	.....	.....	3,000.00	.....	5-29	6	.....	16.00	90.00
									11-29				
92	1915	1918	Colo.	Denver	.....	.....	2,250.00	.....	7-15	6	.....	61.88	.....
									1-15				

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Lands.	Buildings.	Amount of Insurance.	LOCATION AND DESCRIPTION.
76	1,600.00	4,500.00	4,000.00	2372 Eudora St., Park Hill, Denver, Colo.
77	1,300.00	2,000.00	2,000.00	Lots 10 and 11, Block 2, Resub. Blocks 2, 10, 16, Witter & Cofield's Sub. Highlands, Denver, Colo.
80	4,500.00	8,000.00	5,000.00	Lots 27, 28 and 29, Block 63, Denver, Colo.
83	1,500.00	14,000.00	2,500.00	Lots 12 and 13, Block 133, South Division Capitol Hill, Denver, Colo.
84	2,000.00	4,300.00	3,200.00	Lots 27 and 28, Block 16, Park Hill, Denver, Colo.
85	1,000.00	3,000.00	2,000.00	Lots 21 and 22, Block 3, Park Hill Heights, Denver, Colo.
86	.....	.....	.....	
87	900.00	2,700.00	2,000.00	Lots 24 and 25, Block 6, Grant's Subdivision, Denver, Colo.
88	1,000.00	3,000.00	2,000.00	808-812 South Washington St., Denver, Colo.
89	9,750.00	1,500.00	.....	S. W. ¼ N. W. ¼ and N. W. ¼ S. W. ¼, Sec. 22, Tp. 22 S., R. 58 W., except 10 acres out of S. W. corner N. W. ¼ S. W. ¼.
90	800.00	5,200.00	3,500.00	Lots 17 and 18, Block 2, Second Add. to Park Hill Heights, Denver, Colo.
91	1,500.00	5,800.00	3,500.00	Lots 3 and 4, Worth's Subdivision, Block 12, Shaketon Pl., Denver, Colo.
92	800.00	3,600.00	3,000.00	Lots 41 and 42, Block 4, Second Add. to Park Hill, Denver, Colo.

SCHEDULE B—Concluded

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Year Given.	Year Due.	State.	County.	RECORD OF MORTGAGE.		PRINCIPAL.		INTEREST.				Gross Amount Received During 1915.	
					DATE	Year	Amount Unpaid Dec. 31, 1914	Amount Loaned 1915. Full 1915	Amount Paid on Account or in 1915	Amount Unpaid Dec. 31, 1915.	Amount Past Due Dec. 31, 1915.	Rate Due of		Amount Accrued Dec. 31, 1915.
93	1915	1918	Colo.	Denver	.....	3,000.00	.....	3,000.00	7-9	6	.....	86.00	.....	
94	1915	1918	Colo.	Denver	.....	2,500.00	.....	2,500.00	1-9	6	.....	58.30	.....	
95	1915	1918	Colo.	Denver	.....	2,000.00	.....	2,000.00	8-11	6	.....	36.65	.....	
96	1915	1918	Colo.	Denver	.....	4,000.00	.....	4,000.00	2-11	6	.....	46.65	.....	
97	1915	1918	Colo.	Denver	.....	1,000.00	.....	1,000.00	9-11	6	.....	8.85	.....	
98	1915	1918	Colo.	Denver	.....	2,000.00	.....	2,000.00	3-11	6	.....	14.65	.....	
99	1915	1918	Colo.	Denver	.....	3,000.00	.....	3,000.00	10-21	6	.....	17.00	.....	
100	1915	1918	Colo.	Denver	.....	3,500.00	.....	3,500.00	4-21	6	.....	7.00	.....	
101	1915	1918	Colo.	Denver	.....	2,600.00	.....	2,600.00	11-8	6	.....	3.90	.....	
102	1915	1918	Colo.	Denver	.....	2,750.00	.....	2,750.00	5-8	6	.....	3.20	.....	
103	1915	1918	Colo.	Denver	.....	800.00	.....	800.00	11-17	6	.....	.40	.....	
					\$245,683.51	\$50,700.00	\$20,583.51	\$269,800.00			\$2,272.27	\$4,546.89	\$18,878.17	
24	Taxes paid by company.....													211.05
73	Insurance paid by company.....													135.90
75	Insurance paid by company.....													40.00
29	Insurance paid by company.....													20.00
													\$270,206.05	

SCHEDULE B—Concluded

SHOWING ALL MORTGAGES OWNED BY THE MERCHANTS' FIRE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Lands.	Buildings.	Amount of Insurance.	LOCATION AND DESCRIPTION.
93	1,300.00	4,900.00	3,000.00	S. 2-3 Lot 45 and N. 2-3 Lot 44, Block 15, Colfax Ave. Park Subdivision, Denver, Colo.
94	1,000.00	4,000.00	3,000.00	Lots 33 and 34, Block 4, Second Add. to Park Hill Heights, Denver, Colo.
95	1,200.00	4,000.00	5,200.00	Lots 46, 47 and 48, Block 1, First Resubdivision Lakeview, Denver, Colo.
96	1,500.00	6,500.00	4,000.00	Lots 45 and 46, Park Hill, Denver, Colo.
97	750.00	4,000.00	3,000.00	Lots 29 and 30, Block —, Fleming's Broadway Add., Denver, Colo.
98	1,800.00	6,800.00	4,000.00	Lots 15 and 16, Block 5, Park Side Subdivision, Denver, Colo.
99	900.00	4,800.00	3,000.00	Lots 1 and 2 and N. 10 feet Lot 3, Block 2, Second Add., Park Hill Heights, Denver, Colo.
100	1,600.00	4,800.00	4,000.00	Lots 41 and 42, Block 21, Park Hill, Denver, Colo.
101	1,000.00	5,000.00	3,000.00	Lots 29 and 30, Block 29, Wilson's Resub. part of H. Witter's North Denver, Colo.
102	1,000.00	4,500.00	3,600.00	Lots 39 and 40, Block 2, Park Hill Heights, Denver, Colo.
103	500.00	2,100.00	1,500.00	Lots 19 and 20, Block 1, Rosedale Add., Denver, Colo.
	<u>\$374,950.00</u>	<u>\$320,050.00</u>	<u>\$187,850.00</u>	

SCHEDULE C—PART 1.

SHOWING ALL COLLATERAL LOANS IN FORCE DECEMBER 31, 1915, AND ALL SUBSTITUTIONS OF COLLATERAL THEREON DURING SAID YEAR.

Description of Securities Held as Collateral  
December 31, 1915.

(Give in this column the number of shares of each block of stock and rate of interest and year of maturity on each bond held as collateral.)

No.	Description of Securities Held as Collateral December 31, 1915.	Rate Used to Obtain Market Value.	Market Value Dec. 31, 1915.	Amount Loaned Thereon.	Date of Loan.	Maturity of Loan.	Rate of Loan.	Amount Past Due Dec. 31, 1915.	Amount Accrued Dec. 31, 1915.	Amount Received During 1915.
1	A. P. Martin.....	7%	\$600.00	\$332.86	12-24-13	6 mos.	7%	\$ 23.30	\$ .38	\$ 1.74
	Secured by \$400.00 note signed by Pearl Martin to J. L. Schaefer, and mortgage on Lot 1, Block 371, Goodland, Kansas.									23.33
	Totals .....		\$600.00	\$332.86				\$ 23.30	\$ .38	\$ 25.07

SCHEDULE C—PART 2.

SHOWING ALL COLLATERAL LOANS MADE DURING 1915, AND ALL SUBSTITUTIONS OF COLLATERAL THEREON DURING SAID YEAR.

Description of Security Accepted as Collateral when Loan was Made.

No.	Description of Security Accepted as Collateral when Loan was Made.	Par Value	Date of Loan.	Rate of Interest on Loan.
7	Live stock.....	\$1,979.00	2-1-15	7%
8	Live stock.....	1,429.43	2-1-15	7%
	Totals .....	\$3,408.43		



SCHEDULE C—PART 3.

SHOWING ALL COLLATERAL LOANS DISCHARGED IN WHOLE OR IN PART DURING 1915, AND ALL SUBSTITUTIONS OF COLLATERAL THEREON DURING SAID YEAR.

Description of Collateral released when Loan was Discharged. (In case of Partial Payments enter Collateral released only.)	Par Value.	Amount of Loan Repaid.	Date of Loan.	Date of Repayment.	Rate on Loan.	INTEREST.		Description.
						Amount Received During 1915.	Amount Received During 1915.	
2 Belle N. Martin.....	\$ 600.00	\$ 600.00	10-10-14	5-20-15	7%	\$28.55		Live stock
7 F. M. Williams.....	1,979.00	1,979.00	2-1-15	5-19-15	7%	41.93		Live stock
8 D. W. McWilliams.....	1,429.43	1,429.43	2-1-15	3-10-15	7%	10.56		Live stock
Totals .....	\$4,008.43	\$4,008.43				\$81.04		

SCHEDULE D—PART 1.  
SHOWING ALL BONDS OWNED BY THE COMPANY DECEMBER 31, 1915.

DESCRIPTION.	INTEREST YEAR OF				Book Value.	Par Value.	Rate Used to Obtain Market Value.	Market Value, (excluding accrued interest).	Actual Cost, (excluding accrued interest).	INTEREST.			
	Rate of Per Cent.	*How Paid.	Maturity.	Option.						Amount Due and Accrued December 31, 1915.	Gross Amount Received During 1915.	Increase by Adjust-ment in Book Value During 1915.	Decrease by Adjust-ment in Book Value During 1915.
Water, Ault, Colo.....	.6	7-1	1922	1917	\$ 3,000.00	\$ 3,000.00	1.00	\$ 3,000.00	\$ 3,000.00	\$ 90.00	\$ 240.00	.....	.....
S. D. No. 98, Weld Co., Colo.....	.5	10-10	1921	1911	2,000.00	2,000.00	1.00	2,000.00	2,000.00	22.50	100.00	.....	.....
Sub. Dist. No. 2, E. S. D. No. 1, Denver, Colo.....	.6	6-1	1922	....	100.00	100.00	1.00	100.00	101.75	.50	6.00	.....	.....
S. D. No. 21, Bldg., Larimer Co., Colo..	.6	9-1	1949	1929	1,590.00	1,500.00	1.06	1,590.00	1,616.25	30.00	90.00	.....	.....
S. D. No. 4, Bldg., Larimer Co., Colo..	.6	10-20	1929	1919	1,530.00	1,500.00	1.02	1,530.00	1,687.50	17.50	90.00	.....	.....
S. D. No. 32, Funding, Routt Co., Colo..	.6	7-1	1929	....	1,854.00	1,800.00	1.03	1,854.00	1,977.66	54.00	108.00	\$ 18.00	.....
Water, Rocky Ford, Colo.....	.6	1-1	1925	1920	8,240.00	8,000.00	1.03	8,240.00	8,480.00	240.00	480.00	.....	.....
Ft. Morgan Irrig. Dist., Colo.....	.6	10-1	1921	....	12,000.00	12,000.00	1.00	12,000.00	11,880.00	180.00	720.00	.....	.....
S. D. No. 22, Arapahoe Co., Colo.....	.6	9-1	1950	1930	11,340.00	10,500.00	1.08	11,340.00	11,817.75	210.00	630.00	105.00	.....
Water, Arvada, Colo.....	.6	9-1	1925	1920	10,200.00	10,000.00	1.02	10,200.00	10,150.00	200.00	600.00	200.00	.....
San Luis Valley Irrig. Dist., Colo.....	.6	12-1	1929	....	10,000.00	10,000.00	1.00	10,000.00	10,000.00	100.00	600.00	.....	.....

Water, Limon, Colo.....6	7-1	1926	1921	3,500.00	1.00	3,500.00	3,500.00	105.00	210.00	.....
Water, Johnstown, Colo.....6	7-1	1927	1922	5,050.00	1.01	5,050.00	5,000.00	150.00	300.00	\$ 50.00
Water, Steamboat Springs, Colo.....6	12-1	1925	1920	5,050.00	1.01	5,050.00	5,000.00	50.00	300.00	.....
S. D. No. 3, Montrose, Colo.....5½	7-1	1942	1927	3,180.00	1.03	3,180.00	3,075.00	82.50	165.00	.....
Water, La Junta, Colo.....5	10-1	1927	1922	3,050.00	1.02	3,060.00	2,985.00	37.50	150.00	60.00
S. D. No. 3, Montrose, Colo.....5½	7-1	1932	1922	1,550.00	1.04	1,560.00	1,537.50	41.25	82.50	.....
S. D. No. 3, Provers Co., Colo.....6	12-1	1932	1922	3,090.00	1.03	3,090.00	3,138.00	15.00	180.00	60.00
Water, Delta, Colo.....5½	10-1	1925	1921	5,100.00	1.02	5,100.00	5,096.00	68.75	275.00	.....
Water, Del Norte, Colo.....6	4-1	1928	1918	505.00	1.01	505.00	500.00	7.50	30.00	5.00
S. D. No. 7, Adams Co., Colo.....6	8-1	1933	1928	1,515.00	1.01	1,515.00	1,605.00	37.50	90.00	75.00
S. D. No. 9, Morgan Co., Colo.....6	7-1	1934	1924	3,605.00	1.03	3,605.00	3,688.30	105.00	210.00	85.00
Water, Mead, Colo.....6	12-1	1929	1924	3,500.00	1.00	3,500.00	3,500.00	17.50	210.00	.....
S. D. No. 8, Adams Co., Colo.....6	6-1	1935	1925	3,030.00	1.01	3,030.00	3,156.90	15.00	90.00	126.90
S. D. No. 10, Archuleta Co., Colo.....6	11-10	1935	1925	1,060.00	1.03	1,060.00	1,036.60	8.50	30.00	23.40
S. D. No. 10, Archuleta Co., Colo.....6	8-1	1935	1925	848.00	1.03	848.00	829.28	20.00	24.00	18.72
S. D. No. 52, Weld Co., Colo.....6	12-15	1935	1925	2,544.00	1.03	2,544.00	2,557.92	6.00	72.00	.....
S. D. No. 30, Larimer Co., Colo.....6	7-1	1945	1930	5,300.00	1.03	5,300.00	5,399.25	150.00	.....	99.25
S. D. No. 1, Yuma Co., Colo.....5½	11-15	1935	1925	1,020.00	1.02	1,020.00	1,038.90	6.87	27.50	18.90

SCHEDULE D—PART 1—Concluded  
 SHOWING ALL BONDS OWNED BY THE COMPANY DECEMBER 31, 1915.

DESCRIPTION.	INTEREST YEAR OF				Par Value.	Rate Used to Obtain Market Value.	Market Value, (excluding accrued interest).	Actual Cost, (excluding accrued interest).	INTEREST.			
	Rate of Per Cent.	*How Paid.	Maturity.	Option.					Book Value.	Amount Due and Accrued December 31, 1915.	Gross Amount Received During 1915.	Increase by Adjustment in Book Value During 1915.
S. D. No. 7, Conejos Co., Colo.....	.6	9-1	1935	1925	1,300.00	1.02	1,326.00	1,360.45	26.00	39.00	.....	34.45
S. D. No. 5, Otero Co., Colo.....	5½	7-1	1920	....	5,000.00	1.02	5,100.00	5,100.00	137.50	.....	.....	.....
S. D. No. 91, Weld Co., Colo.....	.6	7-1	1945	1930	1,900.00	1.08	2,062.00	2,046.68	57.00	.....	15.32	.....
S. D. No. 40, Fremont Co., Colo.....	5½	11-15	1935	1925	3,000.00	1.0193	3,057.90	3,057.90	29.63	82.50	.....	.....
Sewer, Brighton, Colo.....	.5	7-1	1922	....	1,500.00	1.0014	1,502.10	1,502.10	.....	3.12	.....	.....
Totals .....					\$124,300.00		\$127,419.00	\$128,421.69	\$2,309.50	\$6,234.62	\$445.44	\$513.42

\*Insert Initial Letters of months in which interest is payable.

Give complete and accurate description of all bonds owned, including the location of all street railway and miscellaneous securities. If bonds are "serial" issues, give amount maturing each year.

SCHEDULE D—PART 3  
SHOWING ALL BONDS AND STOCKS ACQUIRED DURING 1915

DESCRIPTION	(Full name and number of shares of each block of stock. Full name, rate of interest and date of maturity of bonds.)	Date Acquired	Name of Vendor	Cost to Company (Excluding Interest on Bonds)	Book Value	Par Value	Paid for Accrued Interest on Bonds Acquired During 1912
S. D. No. 81.	Building Adams County, Colo.....6	7/6, 1935.....	Jas. N. Wright & Co.....	\$ 3,156.90	\$ 3,030.00	\$ 3,000.00	.....
S. D. No. 10.	Archuleta County, Colo.....6	7/6, 1935.....	Oswald T. Benwell.....	1,036.60	1,060.00	1,000.00	\$ 5.50
S. D. No. 10.	Archuleta County, Colo.....6	7/6, 1935.....	Oswald T. Benwell.....	829.28	848.00	800.00	17.73
S. D. No. 52.	Weld County, Colo.....6	7/10-15.....	Sweet, Causey, Foster & Co. ....	2,557.92	2,544.00	2,400.00	10.00
S. D. No. 30.	Larimer County, Colo.....6	7- 1-15.....	Sweet, Causey, Foster & Co. ....	2,693.00	.....	2,500.00	.....
S. D. No. 30.	Larimer County, Colo.....6	7/6, 1945.....	Sweet, Causey, Foster & Co. ....	2,706.25	5,300.00	2,500.00	3.75
S. D. No. 1.	Yuma County, Colo.....5½/6	7-20-15.....	Sweet, Causey, Foster & Co. ....	1,038.90	1,020.00	1,000.00	9.92
S. D. No. 7.	Conejos County, Colo.....6	7-15-15.....	Oswald T. Benwell.....	1,360.45	1,326.00	1,300.00	29.03
S. D. No. 5.	Otero County, Colo.....5½/6	7-29-15.....	International Trust Co....	5,100.00	5,100.00	5,000.00	21.39
S. D. No. 91.	Weld County, Colo.....6	7-19-15.....	Sweet, Causey, Foster & Co. ....	2,046.68	2,062.00	1,900.00	5.70
S. D. No. 40.	Fremont County, Colo.....5½/6	7-19-15.....	Sweet, Causey, Foster & Co. ....	2,548.25	.....	2,500.00	8.80
S. D. No. 40.	Fremont County, Colo.....5½/6	10- 7-15.....	Sweet, Causey, Foster & Co. ....	509.65	3,057.90	500.00	10.85
Sewer, Brighton, Colo.....	.....5	7/6, 1922.....	12-16-15.....Oswald T. Benwell.....	1,502.10	1,502.10	1,500.00	.....
Totals.....	.....	.....	.....	\$27,085.98	\$26,850.05	\$25,900.00	\$122.67

SCHEDULE D—PART 4  
SHOWING ALL BONDS AND STOCKS SOLD, REDEEMED OR OTHERWISE DISPOSED OF DURING 1915

DESCRIPTION (Full Name and Number of Shares of Each Block of Stock. Full Name, Rate of Interest and Date of Maturity of Bonds.)	Date Sold	Name of Purchaser	Consid- eration (Excluding Accrued Interest on Bonds)	Par Value	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Profit on Sale	Interest and Dividends Received During 1912 (Including Accrued Interest on Bonds Sold)
Water, Ault, Colo., 6%, 1922.....	3-3-15...	Taken up.....	\$ 2,020.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 20.00	\$ 31.00
South Side Curb District No. 3, Denver, 6%, 1922.....	10-29-15...	City Bank & Tr. Co.....	406.00	400.00	407.00	400.00	6.00	21.85
Fort Morgan Irrig. Dist., Colo., 6%, 1921 .....	2-1-15...	Taken up.....	5,500.00	5,500.00	5,500.00	5,500.00	.....	134.45
Water, Delta, Colo., 5½%, 1926.....	4-1-15...	Taken up.....	8,000.00	8,000.00	7,920.00	8,000.00	.....	160.00
Park Creek Irrig. Dist., Colo., (Larimer County), 6%.....	2-1-15...	City Bank & Tr. Co.....	8,550.00	9,000.00	8,550.00	8,550.00	.....	45.00
<b>Totals.....</b>			<u>\$24,476.00</u>	<u>\$24,900.00</u>	<u>\$24,377.00</u>	<u>\$24,450.00</u>	<u>\$ 26.00</u>	<u>\$392.30</u>

SCHEDULE N

SHOWING ALL BALANCES CARRIED IN EACH BANK OR TRUST COMPANY ON THE LAST DAY OF EACH MONTH OF THE YEAR 1915

BANK OR TRUST COMPANY	Jan. 31	Feb. 28	Mar. 31
First National Bank of Fort Collins, Colo.....	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Farmers Bank of Timnath, Colo.....	1,000.00	1,000.00	1,000.00
Citizens Bank of Victor, Colo.....	2,500.00	2,500.00	2,500.00
First National Bank of Fowler, Colo.....	.....	.....	126.73
First National Bank of Greeley, Colo.....	1,749.07	5,031.38	1,797.82
City Bank & Trust Co. of Denver, Colo.....	10,037.51	8,576.29	12,379.58
Conrad Trust & Savings Bank, of Helena, Mont..	.....	.....	58.02
<b>Totals.....</b>	<b>\$31,788.44</b>	<b>\$37,107.67</b>	<b>\$37,862.15</b>
BANK OR TRUST COMPANY	Apr <sup>e</sup> 30	May 31	June 30
First National Bank of Fort Collins, Colo.....	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Farmers Bank of Timnath, Colo.....	1,000.00	1,000.00	1,000.00
Citizens Bank of Victor, Colo.....	2,500.00	2,500.00	2,500.00
First National Bank of Fowler, Colo.....	194.26	194.26	194.26
First National Bank of Greeley, Colo.....	11,141.92	11,852.71	9,947.60
City Bank & Trust Co. of Denver, Colo.....	14,718.03	15,341.99	10,790.67
Conrad Trust & Savings Bank of Helena, Mont....	55.60	.....	.....
<b>Totals.....</b>	<b>\$49,609.81</b>	<b>\$50,888.96</b>	<b>\$44,432.53</b>
BANK OR TRUST COMPANY	July 31	Aug. 31	Sept. 30
First National Bank of Fort Collins, Colo.....	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Farmers Bank of Timnath, Colo.....	1,000.00	1,000.00	1,000.00
Citizens Bank of Victor, Colo.....	2,500.00	2,500.00	2,500.00
First National Bank of Fowler, Colo.....	194.26	226.03	226.03
First National Bank of Greeley, Colo.....	4,654.81	2,405.86	1,234.10
City Bank and Trust Co. of Denver, Colo.....	8,451.43	5,727.45	6,476.41
Conrad Trust & Savings Bank of Helena, Mont..	.....	.....	24.29
<b>Totals.....</b>	<b>\$36,800.50</b>	<b>\$31,859.34</b>	<b>\$31,460.83</b>
BANK OR TRUST COMPANY	Oct. 31	Nov. 30	Dec. 31
First National Bank of Fort Collins, Colo.....	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Farmers Bank of Timnath, Colo.....	1,000.00	1,000.00	1,000.00
Citizens Bank of Victor, Colo.....	2,500.00	2,500.00	2,500.00
Citizens Bank of Victor, Colo.....	.....	.....	2,050.00
First National Bank of Fowler, Colo.....	279.88	279.88	300.00
First National Bank of Greeley, Colo.....	6,111.04	6,794.63	1,115.84
City Bank & Trust Co. of Denver, Colo.....	7,374.05	8,046.83	2,454.22
Conrad Trust & Saving Bank of Helena, Mont...	178.49	26.04	.....
<b>Totals.....</b>	<b>\$37,443.46</b>	<b>\$38,647.38</b>	<b>\$29,420.06</b>

BANK OR TRUST COMPANY	Rate of Interest	Amount of Interest Received During 1912
First National Bank of Fort Collins, Colo.....	6%	\$1,200.00
Farmers Bank of Timnath, Colo.....	4%	40.00
Citizens Bank of Victor, Colo.....	4%	100.00
Citizens Bank of Victor, Colo.....	4%	.....
First National Bank of Fowler, Colo.....	4%	6.85
First National Bank of Greeley, Colo.....	2½%	264.73
<b>Daily</b>		
City Bank & Trust Co. of Denver, Colo.....	Balances	257.89
Conrad Trust & Savings Bank of Helena, Mont.....	.....	.....
<b>Total.....</b>		<b>\$1,869.47</b>

## MICHIGAN FIRE & MARINE INSURANCE COMPANY, OF DETROIT, MICH.

Incorporated 1880. Commenced business 1881.  
United States Head Office, Penobscot Bldg., Detroit, Mich.

President, D. M. FERRY, JR.

Secretary, H. E. EVERETT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00	
Ledger assets Dec. 31 of previous year..	\$ 1,510,740.60	
Increase of capital during year.....		\$ 1,510,740.60

### INCOME

Net premium income.....	\$ 699,639.94	
Total investment income.....	65,100.25	
Miscellaneous income .....	100.00	
Total income .....		\$ 764,840.19

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 339,394.29	
Paid stockholders for interest or dividends.....	40,000.00	
Other disbursements .....	327,416.85	
Total disbursements .....		\$ 706,811.14

### ASSETS

Total admitted assets.....	\$ 1,590,675.40
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 775,300.21	
Capital, \$400,000.00; surplus, \$415,375.19.....	815,375.19	
Total liabilities .....		\$ 1,590,675.40

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$133,999,486.00	\$ 1,341,573.76

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 930,787.00	
Less \$229,297.00 risks cancelled, and \$176,546.00 re-insurance in companies authorized in Colorado.....		405,843.00
Net risks written.....		\$ 521,944.00
Gross premiums on risks written.....	\$ 13,292.25	
Less \$3,233.70 return premiums, and \$2,817.36 premiums for re-insurance in companies authorized in Colorado.....		6,051.06
Net premiums received.....		\$ 7,241.19
Losses paid (deducting salvage).....	\$ 2,148.08	
Less losses on risks re-insured in companies authorized in Colorado.		565.22
Net losses paid .....		\$ 1,582.86
Losses incurred .....	\$ 2,114.97	
Less losses on risks re-insured in companies authorized in Colorado		565.22
Net losses incurred.....		\$ 1,549.75



## MILLERS NATIONAL INSURANCE COMPANY, OF CHICAGO, ILL.

Incorporated Feb. 16, 1865. Commenced business Sept. 1, 1869.  
United States Head Office, 175 W. Jackson Blvd., Chicago, Ill.

President, C. H. SEYBT.

Secretary, M. A. REYNOLDS.

### CAPITAL STOCK.

Amount of permanent fund paid up in cash .....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year..		\$ 2,184,447.29
Increase of capital during year.....		\$ 2,184,447.29

### INCOME

Net premium income.....	\$ 670,979.34
Total investment income.....	104,398.40
Miscellaneous income .....	353,938.25
<b>Total income .....</b>	<b>\$ 1,129,315.99</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 570,513.31
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	403,244.10
<b>Total disbursements .....</b>	<b>\$ 973,757.41</b>

### ASSETS

Total admitted assets.....	\$ 2,319,914.24
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 969,308.47
Permanent fund, \$500,000.00; surplus, \$850,605.77.....	1,350,605.77
<b>Total liabilities .....</b>	<b>\$ 2,319,914.24</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$116,000,203.00	\$ 1,326,853.21

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 724,062.00
Less \$377,886.00 risks cancelled, and \$41,189.00 re-insurance in companies authorized in Colorado.....	422,075.00
<b>Net risks written.....</b>	<b>\$ 301,987.00</b>
Gross premiums on risks written.....	\$ 16,956.37
Less \$4,032.50 return premiums, and \$741.23 premiums for re-insurance in companies authorized in Colorado.....	4,773.73
<b>Net premiums received.....</b>	<b>\$ 12,182.64</b>
Losses paid (deducting salvage).....	\$ 6,861.35
Less losses on risks re-insured in companies authorized in Colorado.	384.19
<b>Net losses paid.....</b>	<b>\$ 6,477.16</b>
Losses incurred .....	\$ 6,901.42
Less losses on risks re-insured in companies authorized in Colorado.	384.19
<b>Net losses incurred.....</b>	<b>\$ 6,517.23</b>

## MILWAUKEE MECHANICS' INSURANCE COMPANY, OF MILWAUKEE, WIS.

Incorporated February 15, 1852. Commenced business April 1, 1852.  
United States Head Office, First National Bank Building, Milwaukee, Wis.

President, WILLIAM L. JONES.

Secretary, OSCAR GRIEBLING.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 4,174,199.66	
Increase of capital during year.....		\$ 4,174,199.66

### INCOME

Net premium income.....	\$ 1,934,069.77	
Total investment income.....	183,939.94	
Miscellaneous income .....	83,145.11	
Total income .....		\$ 2,201,154.82

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 960,910.87	
Paid stockholders for interest or dividends.....	120,000.00	
Other disbursements .....	983,451.67	
Total disbursements .....		\$ 2,064,362.54

### ASSETS

Total admitted assets.....		\$ 4,344,085.58
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,562,519.28	
Capital, \$1,000,000.00; surplus, \$781,566.30.....	1,781,566.30	
Total liabilities .....		\$ 4,344,085.58

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$446,752,573.00	\$ 4,442,261.54

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,567,620.00	
Less \$285,100.00 risks cancelled, and \$212,802.00 re-insurance in companies authorized in Colorado.....		497,902.00
Net risks written.....		\$ 1,069,718.00

Gross premiums on risks written.....	\$ 22,680.23	
Less \$3,608.75 return premiums, and \$3,406.56 premiums for re-insurance in companies authorized in Colorado.....		7,015.31

Net premiums received.....\$ 15,664.92

Losses paid (deducting salvage).....	\$ 1,621.57	
Less losses on risks re-insured in companies authorized in Colorado.....		142.08

Net losses paid.....\$ 1,479.49

Losses incurred .....	\$ 2,113.47	
Less losses on risks re-insured in companies authorized in Colorado.....		368.78

Net losses incurred.....\$ 1,744.69

## MINERVA RETROCESSION AND RE-INSURANCE COMPANY, OF COLOGNE, GERMANY

Incorporated 1886. Commenced business in United States January 1, 1912.  
United States Head Office, 1 Liberty Street, New York.

United States Manager, EDWIN M. CRAGIN.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 762,685.39	
Increase of capital during year.....		\$ 762,685.39

### INCOME

Net premium income.....	\$ 505,138.01	
Total investment income.....	29,987.50	
Miscellaneous income .....	10,653.04	
<b>Total income .....</b>		<b>\$ 545,778.55</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 299,885.90	
Paid stockholders for interest or dividends.....		
Other disbursements .....	254,982.55	
<b>Total disbursements .....</b>		<b>\$ 554,868.45</b>

### ASSETS

Total admitted assets.....		\$ 748,013.74
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 480,593.21	
Deposit capital, \$200,000.00; surplus, \$67,420.53.....	267,420.53	
<b>Total liabilities .....</b>		<b>\$ 748,013.74</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 78,570,248.00	\$ 773,734.22

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 490,895.00	
Less \$237,335.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		237,335.00
<b>Net risks written.....</b>		<b>\$ 253,560.00</b>
Gross premiums on risks written.....	\$ 7,564.46	
Less \$2,509.48 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		2,509.48
<b>Net premiums received.....</b>		<b>\$ 5,054.98</b>
Losses paid (deducting salvage).....	\$ 2,149.95	
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses paid.....</b>		<b>\$ 2,149.95</b>
Losses incurred .....	\$ 2,149.95	
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses incurred.....</b>		<b>\$ 2,149.95</b>

## MINNEAPOLIS FIRE AND MARINE INSURANCE COMPANY, OF MINNEAPOLIS, MINN.

Incorporated July 1, 1902. Commenced business July 2, 1902.  
United States Head Office, 1110 McKnight Building, Minneapolis, Minn.

President, FRED C. VAN DUNN.

Secretary, ALFRED STINSON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 663,056.81	
Increase of capital during year.....		\$ 663,056.81

### INCOME

Net premium income.....	\$ 415,366.19	
Total investment income.....	33,503.76	
Miscellaneous income .....	128,807.75	
Total income .....		\$ 577,677.70

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 229,076.18	
Paid stockholders for interest or dividends.....	20,000.00	
Other disbursements .....	219,151.14	
Total disbursements .....		\$ 468,227.32

### ASSETS

Total admitted assets.....		\$ 784,979.27
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 338,843.30	
Capital, \$200,000.00; surplus, \$246,135.97.....	446,135.97	
Total liabilities .....		\$ 784,979.27

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 45,784,386.00	\$ 498,741.47

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 301,350.00	
Less \$87,250.00 risks cancelled, and \$51,873.00 re-insurance in companies authorized in Colorado.....		139,123.00
Net risks written.....		\$ 162,227.00
Gross premiums on risks written.....	\$ 4,253.41	
Less \$1,182.16 return premiums, and \$736.56 premiums for re-insurance in companies authorized in Colorado.....		1,918.72
Net premiums received.....		\$ 2,334.69
Losses paid (deducting salvage).....	\$ 1,164.15	
Less losses on risks re-insured in companies authorized in Colorado.....		182.12
Net losses paid.....		\$ 982.03
Losses incurred .....	\$ 1,438.55	
Less losses on risks re-insured in companies authorized in Colorado.....		182.12
Net losses incurred.....		\$ 1,256.43

## MOSCOW FIRE INSURANCE COMPANY, OF MOSCOW, RUSSIA

Incorporated May 5, 1858. Commenced business in United States January 1, 1960.  
United States Head Office, 15 William Street, New York.

United States Manager, PAUL E. RASOR.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 2,138,305.96	
Increase of capital during year.....		\$ 2,138,305.96

### INCOME

Net premium income.....	\$ 1,656,799.78	
Total investment income.....	80,338.26	
Miscellaneous income .....		
Total income .....		\$ 1,737,138.04

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 903,822.97	
Paid stockholders for interest or dividends.....		
Other disbursements .....	760,365.68	
Total disbursements .....		\$ 1,664,188.65

### ASSETS

Total admitted assets.....		\$ 2,138,884.63
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,511,754.03	
Deposit capital, \$200,000.00; surplus, \$427,130.60.....	627,130.60	
Total liabilities .....		\$ 2,138,884.63

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$258,839,165.00	\$ 2,495,812.30

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,037,200.00	
Less \$279,067.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		279,067.00
Net risks written.....		\$ 758,133.00
Gross premiums on risks written.....		16,835.91
Less \$4,905.69 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		4,905.69
Net premiums received.....		\$ 11,930.22
Losses paid (deducting salvage).....		3,788.82
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses paid.....		\$ 3,788.82
Losses incurred .....		4,292.82
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses incurred.....		\$ 4,292.82

## MUNICH RE-INSURANCE COMPANY, OF BAVARIA, GERMANY

Incorporated 1880. Commenced business in United States October, 1898.  
United States Head Office, 18 Asylum Street, Hartford, Conn.

United States Manager, CARL SCHREINER.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year..	\$	7,389,290.03
Increase of capital during year.....		\$ 7,389,290.03

### INCOME

Net premium income.....	\$	7,454,742.99
Total investment income.....		292,483.96
Miscellaneous income .....		18,273.62
<b>Total income .....</b>	<b>\$</b>	<b>7,765,500.57</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	3,715,610.62
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		2,421,875.52
<b>Total disbursements .....</b>	<b>\$</b>	<b>6,137,486.14</b>

### ASSETS

Total admitted assets.....	\$	8,546,628.45
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	7,023,880.90
Deposit capital, \$200,000.00; surplus, \$1,322,747.55.....		1,522,747.55
<b>Total liabilities .....</b>	<b>\$</b>	<b>8,546,628.45</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$925,829,272.00	\$ 10,423,731.70

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	5,725,386.00
Less \$1,685,918.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		1,685,918.00

Net risks written.....\$ 4,039,468.00

Gross premiums on risks written.....	\$	80,186.01
Less \$14,084.62 return premiums, and \$..... premiums for re-in- surance in companies authorized in Colorado.....		14,084.62

Net premiums received.....\$ 66,101.39

Losses paid (deducting salvage).....	\$	20,852.77
Less losses on risks re-insured in companies authorized in Colorado.....		.....

Net losses paid.....\$ 20,852.77

Losses incurred .....	\$	21,768.77
Less losses on risks re-insured in companies authorized in Colorado.....		.....

Net losses incurred.....\$ 21,768.77

## NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

Incorporated December 28, 1910. Commenced business January 1, 1911.  
United States Head Office, 120-122 Ohio Street, West Pittsburgh, Pa.

President, SAMUEL McKNIGHT.

Secretary, H. M. SCHMITT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year..	\$ 3,313,514.09	
Increase of capital during year.....		\$ 3,313,514.09

### INCOME

Net premium income.....	\$ 1,611,444.23	
Total investment income.....	171,610.39	
Miscellaneous income .....	731.44	
Total income .....		\$ 1,783,786.06

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 868,590.46	
Paid stockholders for interest or dividends.....	80,000.00	
Other disbursements .....	741,402.92	
Total disbursements .....		\$ 1,689,993.38

### ASSETS

Total admitted assets.....		\$ 3,375,905.50
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,935,033.46	
Capital, \$1,000,000.00; surplus, \$440,872.04.....	1,440,872.04	
Total liabilities .....		\$ 3,375,905.50

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$358,087,050.00	\$ 3,482,263.46

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,171,508.00	
Less \$211,137.00 risks cancelled, and \$76,324.00 re-insurance in companies authorized in Colorado.....		287,461.00
Net risks written.....		\$ 884,047.00
Gross premiums on risks written.....	\$ 15,928.72	
Less \$2,231.67 return premiums, and \$1,501.38 premiums for re-insurance in companies authorized in Colorado.....		3,733.05
Net premiums received.....		\$ 12,195.67
Losses paid (deducting salvage).....	\$ 1,176.01	
Less losses on risks re-insured in companies authorized in Colorado		9.57
Net losses paid.....		\$ 1,166.44
Losses incurred .....	\$ 2,118.17	
Less losses on risks re-insured in companies authorized in Colorado		1,063.19
Net losses incurred.....		\$ 1,054.98

## NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated June 4, 1869. Commenced business December 1, 1871.  
United States Head Office, 95 Pearl Street, Hartford, Conn.

President, H. A. SMITH.

Secretary, G. H. TRYON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00	
Ledger assets Dec. 31 of previous year..		\$ 16,086,336.40
Increase of capital during year. ....		\$ 16,086,336.40

### INCOME

Net premium income.....	\$ 8,894,463.13	
Total investment income.....		639,957.50
Miscellaneous income .....		58,157.63
Total income .....		\$ 9,592,578.26

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 5,011,784.73	
Paid stockholders for interest or dividends.....		400,000.00
Other disbursements .....		3,882,035.81
Total disbursements .....		\$ 9,293,820.54

### ASSETS

Total admitted assets.....	\$ 16,226,084.38
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 10,729,739.26	
Capital, \$2,000,000.00; surplus, \$3,496,345.12.....		5,496,345.12
Total liabilities .....		\$ 16,226,084.38

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,757,990,455.00	\$ 17,673,670.84

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 8,090,227.00	
Less \$932,269.00 risks cancelled, and \$2,614,612.00 re-insurance in companies authorized in Colorado.....		3,546,881.00
Net risks written.....		\$ 4,543,346.00
Gross premiums on risks written.....		95,820.24
Less \$9,316.63 return premiums, and \$22,339.20 premiums for re-insurance in companies authorized in Colorado.....		31,655.83
Net premiums received.....		\$ 64,164.41
Losses paid (deducting salvage).....		27,569.23
Less losses on risks re-insured in companies authorized in Colorado.....		4,293.77
Net losses paid.....		\$ 23,275.46
Losses incurred .....		22,308.46
Less losses on risks re-insured in companies authorized in Colorado.....		4,013.83
Net losses incurred.....		\$ 18,294.63



## NATIONALE INSURANCE COMPANY, OF PARIS, FRANCE

Incorporated 1820. Commenced business in United States November, 1910.  
United States Head Office, 17 Custom House Street, Providence, R. I.

United States Managers, STARKWEATHER & SHEPLEY (Inc.)

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00	
Ledger assets Dec. 31 of previous year..	\$	716,509.93	
Increase of capital during year.....			\$ 716,509.93

### INCOME

Net premium income.....	\$	272,363.07	
Total investment income.....		25,437.95	
Miscellaneous income .....		4,000.00	
<b>Total income .....</b>			<b>\$ 301,801.02</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	158,791.86	
Paid stockholders for interest or dividends.....			
Other disbursements .....		105,628.36	
<b>Total disbursements .....</b>			<b>\$ 264,420.22</b>

### ASSETS

Total admitted assets.....	\$	747,946.88
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	286,621.31	
Deposit capital, \$200,000.00; surplus, \$261,325.57.....		461,325.57	
<b>Total liabilities .....</b>			<b>\$ 747,946.88</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 47,329,529.00	\$ 433,865.03

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	513,461.00	
Less \$190,194.00 risks cancelled, and \$93,562.00 re-insurance in companies authorized in Colorado.....		283,756.00	
<b>Net risks written.....</b>		<b>\$ 229,705.00</b>	
Gross premiums on risks written.....	\$	6,919.99	
Less \$2,232.04 return premiums, and \$1,066.80 premiums for re-insurance in companies authorized in Colorado.....		3,298.84	
<b>Net premiums received.....</b>		<b>\$ 3,621.15</b>	
Losses paid (deducting salvage).....	\$	2,828.20	
Less losses on risks re-insured in companies authorized in Colorado		1,218.16	
<b>Net losses paid.....</b>		<b>\$ 1,610.04</b>	
Losses incurred .....	\$	2,281.94	
Less losses on risks re-insured in companies authorized in Colorado.		835.00	
<b>Net losses incurred.....</b>		<b>\$ 1,446.94</b>	

## NATIONAL UNION FIRE INSURANCE COMPANY, OF PITTSBURG, PA.

Incorporated February 14, 1901. Commenced business March 1, 1901.  
United States Head Office, H. W. Oliver Building, Pittsburg, Pa.

President, E. E. COLE.

Secretary, WM. G. ARMSTRONG.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 4,335,184.22	
Increase of capital during year.....		\$ 4,335,184.22

### INCOME\*

Net premium income.....	\$ 2,120,883.91	
Total investment income.....	179,296.28	
Miscellaneous income .....	357,838.94	
Total income .....		\$ 2,658,119.13

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,413,990.04	
Paid stockholders for interest or dividends.....	15,000.00	
Other disbursements .....	1,378,287.59	
Total disbursements .....		\$ 2,807,277.63

### ASSETS

Total admitted assets.....	\$ 4,138,755.96
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,587,809.42	
Capital, \$1,000,000.00; surplus, \$550,946.54.....	1,550,946.54	
Total liabilities .....		\$ 4,138,755.96

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$415,853,546.00	\$ 4,678,792.40

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,780,936.00	
Less \$299,005.00 risks cancelled, and \$401,095.00 re-insurance in companies authorized in Colorado.....		700,100.00
Net risks written.....		\$ 1,080,896.00
Gross premiums on risks written.....		\$ 53,255.82
Less \$4,652.15 return premiums, and \$12,213.91 premiums for re-insurance in companies authorized in Colorado.....		16,866.06
Net premiums received.....		\$ 36,389.76
Losses paid (deducting salvage).....		\$ 44,229.10
Less losses on risks re-insured in companies authorized in Colorado.....		13,202.59
Net losses paid .....		\$ 31,026.51
Losses incurred .....		\$ 44,133.98
Less losses on risks re-insured in companies authorized in Colorado.....		13,182.88
Net losses incurred.....		\$ 30,951.10

## NETHERLANDS FIRE & LIFE INSURANCE COMPANY, OF THE HAGUE, HOLLAND

Incorporated 1845. Commenced business in United States 1913.  
United States Head Office, Insurance Exchange Building, Chicago, Ill.

United States Manager, HAROLD W. LETTON.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00	
Ledger assets Dec. 31 of previous year...	\$	971,422.16	
Decrease of capital during year.....		1,000.00	\$ 970,422.16

### INCOME

Net premium income.....	\$	401,376.87	
Total investment income.....		30,835.05	
Miscellaneous income .....		722.60	
Total income .....			\$ 432,934.52

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	200,055.06	
Paid stockholders for interest or dividends.....			
Other disbursements .....		190,679.93	
Total disbursements .....			\$ 390,734.99

### ASSETS

Total admitted assets.....	\$	1,005,296.42	
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	449,435.36	
Deposit capital, \$200,000.00; surplus, \$355,861.06.....		555,861.06	
Total liabilities .....			\$ 1,005,296.42

### RISKS AND PREMIUMS

		Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$	73,839,433.00	\$ 714,598.57

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	611,120.00	
Less \$980.94 risks cancelled, and \$2,733.79 re-insurance in companies authorized in Colorado.....			371,473.00
Net risks written.....			\$ 239,647.00

Gross premiums on risks written.....	\$	5,203.53	
Less \$1,084.09 return premiums, and \$2,122.87 premiums for re-insurance in companies authorized in Colorado.....			3,206.96
Net premiums received.....			\$ 1,996.57

Losses paid (deducting salvage).....	\$	2,386.10	
Less losses on risks re-insured in companies authorized in Colorado.....			869.13
Net losses paid.....			\$ 1,516.97

Losses incurred .....	\$	2,386.10	
Less losses on risks re-insured in companies authorized in Colorado.....			872.85
Net losses incurred.....			\$ 1,513.25

## NEWARK FIRE INSURANCE COMPANY, OF NEWARK, N. J.

Incorporated November 4, 1811. Commenced business May 14, 1810.  
United States Head Office, 41 Clinton Street, Newark, N. J.

President, E. J. HAYNES.

Secretary, T. L. FARQUHAR.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year...		\$ 2,112,877.57
Increase of capital during year.....		\$ 2,112,877.57

### INCOME

Net premium income.....	\$ 1,192,911.99	
Total investment income.....		82,421.08
Miscellaneous income .....		35,000.00
<b>Total income .....</b>		<b>\$ 1,310,330.07</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 637,922.70	
Paid stockholders for interest or dividends.....		69,741.10
Other disbursements .....		564,150.97
<b>Total disbursements .....</b>		<b>\$ 1,271,814.77</b>

### ASSETS

Total admitted assets.....	\$ 2,140,986.50
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,208,974.41	
Capital, \$500,000.00; surplus, \$432,012.09.....		932,012.09
<b>Total liabilities .....</b>		<b>\$ 2,140,986.50</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$188,770,701.00	\$ 1,956,676.30

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 2,079,908.00	
Less \$450,574.00 risks cancelled, and \$389,242.00 re-insurance in companies authorized in Colorado.....		839,816.00
<b>Net risks written.....</b>		<b>\$ 1,240,092.00</b>
Gross premiums on risks written.....		26,833.02
Less \$5,881.87 return premiums, and \$5,864.32 premiums for re-insurance in companies authorized in Colorado.....		11,746.19
<b>Net premiums received.....</b>		<b>\$ 15,086.83</b>
Losses paid (deducting salvage).....		4,537.34
Less losses on risks re-insured in companies authorized in Colorado.....		440.76
<b>Net losses paid.....</b>		<b>\$ 4,096.58</b>
Losses incurred .....		5,290.34
Less losses on risks re-insured in companies authorized in Colorado.....		440.76
<b>Net losses incurred.....</b>		<b>\$ 4,849.58</b>

## NEW BRUNSWICK FIRE INSURANCE COMPANY, OF NEW BRUNSWICK, N. J.

Incorporated December 27, 1826. Commenced business May 1, 1832.  
United States Head Office, 40 Paterson Street, New Brunswick, N. J.

President, GEO. A. VICHMANN.

Secretary, CHAS. D. ROSS.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$	400,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,216,328.55	
Increase of capital during year.....	.....	\$ 1,216,328.55

### INCOME

Net premium income.....\$	758,342.35	
Total investment income.....	59,962.51	
Miscellaneous income .....	13,451.25	
Total income .....		\$ 831,756.11

### DISBURSEMENTS

Net amount paid policyholders for losses.....\$	367,334.33	
Paid stockholders for interest or dividends.....	46,557.55	
Other disbursements .....	356,600.03	
Total disbursements .....		\$ 770,491.91

### ASSETS

Total admitted assets.....	\$ 1,341,688.76
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### LIABILITIES

Total amount of liabilities, except capital and surplus.\$	739,151.33	
Capital, \$400,000.00; surplus, \$202,537.43.....	602,537.43	
Total liabilities .....		\$ 1,341,688.76

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$107,363,558.00	\$ 1,257,611.25

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....\$		686,807.00
Less \$152,056.00 risks cancelled, and \$80,955.00 re-insurance in com- panies authorized in Colorado.....		233,011.00
Net risks written.....\$		453,796.00
Gross premiums on risks written.....\$		8,663.39
Less \$1,464.36 return premiums, and \$1,133.95 premiums for re-insur- ance in companies authorized in Colorado.....		2,598.31
Net premiums received.....\$		6,065.08
Losses paid (deducting salvage).....\$		2,392.43
Less losses on risks re-insured in companies authorized in Colorado.		516.51
Net losses paid.....\$		1,875.92
Losses incurred .....		4,310.80
Less losses on risks re-insured in companies authorized in Colorado.		513.80
Net losses incurred.....\$		3,797.00

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

Incorporated July, 1869. Commenced business April, 1870.  
United States Head Office, 156 Hanover Street, Manchester, N. H.

President, FRANK W. SARGEANT.

Secretary, FRANK E. MARTIN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,350,000.00	
Ledger assets Dec. 31 of previous year...	\$ 5,689,290.51	
Increase of capital during year.....		\$ 5,689,290.51

### INCOME

Net premium income.....	\$ 2,809,271.25	
Total investment income.....	265,490.45	
Miscellaneous income .....	166,307.68	
Total income .....		\$ 3,241,072.38

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,517,743.74	
Paid stockholders for interest or dividends.....	135,000.00	
Other disbursements .....	1,463,287.48	
Total disbursements .....		\$ 3,116,031.22

### ASSETS

Total admitted assets.....		\$ 6,515,829.58
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,158,884.79	
Capital, \$1,350,000.00; surplus, \$2,006,944.79.....	3,356,944.79	
Total liabilities .....		\$ 6,515,829.58

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$541,923,633.00	\$ 5,401,277.39

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,845,845.00	
Less \$266,970.00 risks cancelled, and \$375,311.00 re-insurance in companies authorized in Colorado.....		642,281.00
Net risks written.....		\$ 1,203,564.00

Gross premiums on risks written.....	\$ 25,140.92	
Less \$2,926.07 return premiums, and \$5,511.68 premiums for re-insurance in companies authorized in Colorado.....		8,437.75
Net premiums received.....		\$ 16,703.17

Losses paid (deducting salvage).....	\$ 14,019.01	
Less losses on risks re-insured in companies authorized in Colorado.....		3,338.21

Net losses paid.....		\$ 10,680.80
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Losses incurred .....	\$ 13,667.28	
Less losses on risks re-insured in companies authorized in Colorado.....		4,388.70

Net losses incurred.....		\$ 9,278.58
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## NEW JERSEY FIRE INSURANCE COMPANY, OF NEWARK, N. J.

Incorporated December 21, 1910. Commenced business April 11, 1911.  
United States Head Office, 40 Clinton Street, Newark, N. J.

President, GEORGE A. VICHMANN.

Secretary, GEORGE E. LYON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 2,125,895.70	
Increase of capital during year.....		\$ 2,125,895.70

### INCOME

Net premium income.....	\$ 95,191.94	
Total investment income.....	96,389.39	
Miscellaneous income .....	451,037.01	
Total income .....		\$ 642,618.34

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 343,622.32	
Paid stockholders for interest or dividends.....	.....	
Other disbursements .....	689,387.14	
Total disbursements .....		\$ 1,033,009.46

### ASSETS

Total admitted assets.....		\$ 1,651,278.87
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 420,192.00	
Capital, \$1,000,000.00; surplus, \$221,086.87.....	1,221,086.87	
Total liabilities .....		\$ 1,651,278.87

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 66,783,066.00	\$ 640,073.50

#### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 106,034.00	
Less \$13,000.00 risks cancelled, and \$286,755.00 re-insurance in companies authorized in Colorado.....	299,755.00	
Net risks written.....		\$ —193,721.00
Gross premiums on risks written.....	\$ 1,571.00	
Less \$251.66 return premiums, and \$1,805.27 premiums for re-insurance in companies authorized in Colorado.....	2,056.93	
Net premiums received.....		\$ —485.93
Losses paid (deducting salvage).....	\$ 6.06	
Less losses on risks re-insured in companies authorized in Colorado.....	1.81	
Net losses paid.....		\$ 4.25
Losses incurred .....	\$ 6.06	
Less losses on risks re-insured in companies authorized in Colorado.....	1.81	
Net losses incurred.....		\$ 4.25

## NEW ZEALAND INSURANCE COMPANY, LIMITED, OF AUCKLAND, N. Z.

Incorporated May 1, 1859. Commenced business May 1, 1859.  
United States Head Office, 334 California Street, San Francisco, Cal.

United States Manager, CLINTON FOLGER.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	821,350.30
Increase of capital during year.....	\$	821,350.30

### INCOME

Net premium income .....	\$	491,198.56
Total investment income .....		33,634.31
Miscellaneous income .....		
Total income .....		\$ 527,832.87

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	244,415.54
Paid stockholders for interest or dividends.....		
Other disbursements .....		287,955.27
Total disbursements .....		\$ 532,370.81

### ASSETS

Total admitted assets .....	\$	817,383.76
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	401,682.61
Deposit capital, \$200,000.00; surplus, \$215,701.15.....		415,701.15
Total liabilities .....		\$ 817,383.76

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in foree Dec. 31, 1915.....	\$ 47,258,846.00	\$ 684,545.21

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	2,755,289.00
Less \$421,871.00 risks cancelled, and \$160,863.00 re-insurance in companies authorized in Colorado .....		582,734.00
Net risks written .....		\$ 2,172,555.00
Gross premiums on risks written.....	\$	37,252.21
Less \$4,597.73 return premiums, and \$2,478.71 premiums for re-insurance in companies authorized in Colorado.....		7,076.44
Net premiums received.....		\$ 30,175.77
Losses paid (deducting salvage).....	\$	9,167.52
Less losses on risks re-insured in companies authorized in Colorado.....		199.91
Net losses paid.....		\$ 8,967.61
Losses incurred .....	\$	9,919.59
Less losses on risks re-insured in companies authorized in Colorado.....		199.91
Net losses incurred.....		\$ 9,719.68



## NIAGARA FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated July, 1850. Commenced business August, 1850.  
United States Head Office, 25 Liberty Street, New York.

President, HAROLD HERRICK.

Secretary, GEO. W. DEWEY.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 7,516,230.36	
Increase of capital during year.....		\$ 7,516,230.36

### INCOME

Net premium income.....	\$ 3,484,781.57	
Total investment income.....	328,570.55	
Miscellaneous income .....	53,599.53	
Total income .....		\$ 3,866,951.65

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,937,169.74	
Paid stockholders for interest or dividends.....	250,000.00	
Other disbursements .....	1,534,306.45	
Total disbursements .....		\$ 3,721,476.19

### ASSETS

Total admitted assets.....	\$ 7,682,871.44
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,926,656.93	
Capital, \$1,000,000.00; surplus, \$2,756,214.51.....	3,756,214.51	
Total liabilities .....		\$ 7,682,871.44

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$692,507,766.00	\$ 6,897,240.57

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 2,341,608.00	
Less \$473,783.00 risks cancelled, and \$274,471.00 re-insurance in companies authorized in Colorado.....		748,254.00

Net risks written .....

\$ 1,596,354.00

Gross premiums on risks written.....	\$ 34,673.73	
Less \$4,375.59 return premiums, and \$2,614.81 premiums for re-insurance in companies authorized in Colorado.....		6,990.40

Net premiums received.....

\$ 27,683.33

Losses paid (deducting salvage).....	\$ 13,798.49	
Less losses on risks re-insured in companies authorized in Colorado..		2,267.26

Net losses paid.....

\$ 11,531.23

Losses incurred .....	\$ 13,752.69	
Less losses on risks re-insured in companies authorized in Colorado..		2,258.03

Net losses incurred.....

\$ 11,494.66

## NORD-DEUTSCHE INSURANCE COMPANY, OF HAMBURG, GERMANY

Incorporated May 1, 1857. Commenced business in United States August, 1911.  
United States Office, 123 William Street, New York.

United States Manager, J. H. LENEHAN.

### DEPOSIT CAPITAL

Amount of capital .....	\$ 400,000.00
Ledger assets (per balance) Dec. 31 of previous year..	1,776,921.89

### INCOME

Net premium income.....	\$ 1,669,529.60
Total investment income.....	69,618.50
Miscellaneous income .....	90,431.66
Total income .....	\$ 1,829,579.76

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 884,814.44
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	647,976.54
Total disbursements .....	\$ 1,532,790.98

### ASSETS

Total admitted assets.....	\$ 2,056,895.23
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 922,698.54
Capital, \$400,000.00; surplus, \$734,196.69.....	1,134,196.69
Total liabilities .....	\$ 2,056,895.23

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$105,198,288.00	\$ 1,337,360.52

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 668,152.00
Less \$140,492.00 risks cancelled, and \$127,153.00 re-insurance in companies authorized in Colorado.....	267,645.00
Net risks written .....	\$ 400,507.00
Gross premiums on risks written.....	\$ 8,510.52
Less \$1,120.98 return premiums, and \$2,022.53 premiums for re-insurance in companies authorized in Colorado.....	3,143.53
Net premiums received .....	\$ 5,366.99
Losses paid (deducting salvage).....	\$ 340.66
Less losses on risks re-insured in companies authorized in Colorado.....	76.68
Net losses paid .....	\$ 263.98
Losses incurred .....	\$ 305.70
Less losses on risks re-insured in companies authorized in Colorado.....	76.68
Net losses incurred .....	\$ 229.02

## NORTH BRANCH FIRE INSURANCE COMPANY, OF SUNBURY, PA.

Incorporated April 29, 1911. Commenced business April 27, 1912.  
United States Head Office, Masonic Temple, Sunbury, Pa.

President, W. H. LYONS.

Secretary, AMOS BLOOM.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	275,000.00	
Ledger assets Dec. 31 of previous year..	\$	249,340.99	
Increase of capital during year.....		125,000.00	\$ 374,340.99

### INCOME

Net premium income.....	\$	212,316.05	
Total investment income.....		8,393.82	
Miscellaneous income .....		100,362.70	
Total income .....	\$		321,072.57

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	80,557.97	
Paid stockholders for interest or dividends.....		9,055.98	
Other disbursements .....		76,840.45	
Total disbursements .....	\$		166,454.40

### ASSETS

Total admitted assets.....	\$		515,049.38
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	161,878.01	
Capital, \$275,000.00; surplus, \$78,171.37.....		353,171.37	
Total liabilities .....	\$		515,049.38

### RISKS AND PREMIUMS

		Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$	18,887,561.00	\$ 239,419.32

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	44,860.00	
Less \$17,937.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		17,937.00	
Net risks written.....	\$		26,923.00
Gross premiums on risks written.....	\$		659.52
Less \$253.32 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....			253.32
Net premiums received.....	\$		406.20
Losses paid (deducting salvage).....	\$		169.42
Less losses on risks re-insured in companies authorized in Colorado.....			
Net losses paid.....	\$		169.42
Losses incurred .....	\$		169.42
Less losses on risks re-insured in companies authorized in Colorado .....			
Net losses incurred.....	\$		169.42

## NORTH BRITISH & MERCANTILE INSURANCE COMPANY, OF LONDON AND EDINBURG

Incorporated 1869. Commenced business in United States 1866.  
United States Head Office, 76 William Street, New York.

United States Manager, E. G. RICHARDS.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year..	\$	9,648,638.08
Increase of capital during year.....	\$	9,648,638.08

### INCOME

Net premium income.....	\$	4,777,197.55
Total investment income.....		333,676.73
Miscellaneous income .....		234,502.45
		\$ 5,345,376.73

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	2,364,922.86
Paid stockholders for interest or dividends.....		
Other disbursements .....		2,822,991.35
		\$ 5,187,914.21

### ASSETS

Total admitted assets.....	\$	9,067,990.55
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	5,135,131.83
Deposit capital, \$200,000.00; surplus, \$3,732,858.72.....		3,932,858.72
		\$ 9,067,990.55

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,043,830,994.00	\$ 9,075,842.07

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	4,098,007.00
Less \$488,919.00 risks cancelled, and \$300,293.00 re-insurance in companies authorized in Colorado.....		789,212.00
		\$ 3,308,795.00

Gross premiums on risks written.....	\$	52,082.41
Less \$5,321.32 return premiums, and \$3,191.18 premiums for re-insurance in companies authorized in Colorado.....		8,512.50
		\$ 43,569.91

Net premiums received.....	\$	43,569.91
Losses paid (deducting salvage).....	\$	6,987.37
Less losses on risks re-insured in companies authorized in Colorado.....		207.32
		\$ 6,780.05

Net losses paid.....	\$	6,780.05
Losses incurred .....	\$	12,321.07
Less losses on risks re-insured in companies authorized in Colorado.....		219.32
		\$ 12,101.75

## THE NORTHERN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

Incorporated 1836. Commenced business in United States 1854.  
United States Head Office, 55 John Street, New York.

United States Manager, GEO. W. BABB.

### CAPITAL STOCK

Amount of deposit capital paid up in cash .....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year..	\$ 5,872,340.21	
Increase of capital during year.....	\$ 5,872,340.21	

### INCOME

Net premium income.....	\$ 3,022,016.09	
Total investment income.....	204,041.13	
Miscellaneous income .....	53,370.92	
<b>Total income .....</b>	<b>\$ 3,279,428.14</b>	

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,588,017.00	
Paid stockholders for interest or dividends.....	.....	
Other disbursements .....	1,365,421.37	
<b>Total disbursements .....</b>	<b>\$ 2,953,438.37</b>	

### ASSETS

Total admitted assets.....	\$ 5,954,996.35
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,333,030.83	
Deposit capital, \$200,000.00; surplus, \$2,421,965.52.....	2,621,965.52	
<b>Total liabilities .....</b>	<b>\$ 5,954,996.35</b>	

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$569,646,494.00	\$ 5,682,096.57

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,488,724.00	
Less \$626,105.00 risks cancelled, and \$189,577.00 re-insurance in companies authorized in Colorado.....	813,082.00	
<b>Net risks written.....</b>	<b>\$ 2,675,642.00</b>	
Gross premiums on risks written.....	\$ 54,452.26	
Less \$7,666.30 return premiums, and \$3,732.07 premiums for re-insurance in companies authorized in Colorado.....	11,380.37	
<b>Net premiums received.....</b>	<b>\$ 43,071.89</b>	
Losses paid (deducting salvage).....	\$ 12,973.53	
Less losses on risks re-insured in companies authorized in Colorado	160.22	
<b>Net losses paid.....</b>	<b>\$ 12,813.31</b>	
Losses incurred .....	\$ 9,064.78	
Less losses on risks re-insured in companies authorized in Colorado.	—672.78	
<b>Net losses incurred.....</b>	<b>\$ 9,737.56</b>	

## NORTHERN INSURANCE COMPANY, OF MOSCOW, RUSSIA

Incorporated 1872. Commenced business in United States February 25, 1911.  
United States Head Office, 123 William Street, New York.

United States Managers, FESTER & FOLSOM (Inc.)

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,011,946.39	
Increase of capital during year.....		\$ 1,011,946.39

### INCOME

Net premium income.....	\$ 651,417.59	
Total investment income.....	40,928.20	
Miscellaneous income .....	11,867.92	
Total income .....		\$ 704,213.71

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 482,344.00	
Paid stockholders for interest or dividends.....		
Other disbursements .....	227,051.68	
Total disbursements .....		\$ 709,395.68

### ASSETS

Total admitted assets.....	\$ 1,025,504.18
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 621,982.68	
Deposit capital, \$200,000.00; surplus, \$203,521.50.....	403,521.50	
Total liabilities .....		\$ 1,025,504.18

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 86,938,991.00	\$ 1,007,799.23

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 864,053.00	
Less \$212,135.00 risks cancelled, and \$. . . . . re-insurance in companies authorized in Colorado.....		212,135.00
Net risks written.....		\$ 651,918.00
Gross premiums on risks written.....	\$ 12,999.28	
Less \$2,431.25 return premiums, and \$. . . . . premiums for re-insurance in companies authorized in Colorado.....		2,431.25
Net premiums received.....		\$ 10,568.03
Losses paid (deducting salvage).....	\$ 6,389.01	
Less losses on risks re-insured in companies authorized in Colorado. ....		
Net losses paid.....		\$ 6,389.01
Losses incurred .....	\$ 5,254.06	
Less losses on risks re-insured in companies authorized in Colorado. ....		
Net losses incurred.....		\$ 5,254.06

**NORTHERN INSURANCE COMPANY,  
OF NEW YORK, N. Y.**

Incorporated October 22, 1897. Commenced business October 25, 1897.  
United States Head Office, 1 Liberty Street, New York.

President, WILLIAM MASON.

Secretary, JAMES MARSHALL.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$	350,000.00	
Ledger assets Dec. 31 of previous year...		\$ 1,417,998.01
Increase of capital during year.....		\$ 1,417,998.01

**INCOME**

Net premium income.....\$	817,062.46	
Total investment income .....	60,277.31	
Micellaneous income .....	21,138.50	
Total income .....		\$ 898,478.27

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$	442,485.40	
Paid stockholders for interest or dividends.....	21,000.00	
Other disbursements .....	375,645.89	
Total disbursements .....		\$ 839,131.29

**ASSETS**

Total admitted assets.....		\$ 1,521,500.55
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**LIABILITIES**

Total amount of liabilities, except capital and surplus.\$	867,104.20	
Capital, \$350,000.00; surplus, \$304,396.35.....	654,396.35	
Total liabilities .....		\$ 1,521,500.55

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$160,749,191.00	\$ 1,514,478.24

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....\$	572,665.00	
Less \$74,200.00 risks cancelled, and \$59,625.00 re-insurance in companies authorized in Colorado.....	133,825.00	
Net risks written.....\$	438,840.00	
Gross premiums on risks written.....\$	8,026.61	
Less \$996.19 return premiums, and \$662.46 premiums for re-insurance in companies authorized in Colorado.....	1,658.65	
Net premiums received.....\$	6,367.96	
Losses paid (deducting salvage).....\$	96.01	
Less losses on risks re-insured in companies authorized in Colorado.....	12.47	
Net losses paid.....\$	83.54	
Losses incurred .....		\$ —303.33
Less losses on risks re-insured in companies authorized in Colorado.....		12.47
Net losses incurred.....\$		—315.80

## NORTH RIVER INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated February 6, 1822. Commenced business March 6, 1822.  
United States Head Office, 95 William Street, New York.

President, WM. E. HUTCHINS.

Secretary, FREDERICK H. CRUM.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year...	\$ 2,843,921.81	
Increase of capital during year.....		\$ 2,843,921.81

### INCOME

Net premium income.....	\$ 1,783,339.07	
Total investment income.....	115,206.35	
Miscellaneous income .....	35,251.86	
Total income .....		\$ 1,933,797.28

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 858,027.60	
Paid stockholders for interest or dividends.....	49,935.00	
Other disbursements .....	805,864.85	
Total disbursements .....		\$ 1,713,827.45

### ASSETS

Total admitted assets .....	\$ 3,166,708.48
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,785,141.46	
Capital, \$500,000.00; surplus, \$881,565.02.....	1,381,565.02	
Total liabilities .....		\$ 3,166,706.48

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$307,456,850.00	\$ 3,036,027.81

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,662,248.00	
Less \$761,277.00 risks cancelled, and \$366,307.00 re-insurance in companies authorized in Colorado.....		1,127,584.00
Net risks written.....		\$ 1,534,664.00
Gross premiums on risks written.....	\$ 26,982.71	
Less \$5,258.81 return premiums, and \$3,935.52 premiums for re-insurance in companies authorized in Colorado.....		9,294.33
Net premiums received.....		\$ 17,688.38
Losses paid (deducting salvage).....	\$ 4,120.22	
Less losses on risks re-insured in companies authorized in Colorado.....		619.17
Net losses paid .....		\$ 3,471.05
Losses incurred .....	\$ 5,250.22	
Less losses on risks re-insured in companies authorized in Colorado.....		612.65
Net losses incurred.....		\$ 4,637.57



## NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY, OF MINNEAPOLIS, MINN.

Incorporated May 2, 1899. Commenced business May 2, 1899.  
United States Head Office, 117-129 South Fifth Street, Minneapolis, Minn.

President, WALTER C. LEACH.

Secretary, JOHN H. GRIFFIN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	300,000.00
Ledger assets Dec. 31 of previous year.....	\$	1,239,994.88
Increase of capital during year.....	100,000.00	\$ 1,339,994.88

### INCOME

Net premium income .....	\$	—418,568.19
Total investment income .....		31,898.32
Miscellaneous income .....		777,011.32
		\$ 360,341.45

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	63,075.89
Paid stockholders for interest or dividends.....		615,000.00
Other disbursements .....		46,843.95
		\$ 724,919.84

### ASSETS

Total admitted assets .....	\$	1,001,443.67
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	381,437.89
Capital, \$400,000.00; surplus, \$220,005.78.....		620,005.78
		\$ 1,001,443.67

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 580,020.00	\$ 3,602.67

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	287,745.00
Less \$88,908.00 risks cancelled, and \$..... reinsurance in companies authorized in Colorado.....		88,908.00
		\$ 198,837.00
Gross premiums on risks written.....	\$	3,012.94
Less \$1,014.36 return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....		1,014.36
		\$ 1,998.58
Losses paid (deducting salvage).....	\$	20.93
Less losses on risks re-insured in companies authorized in Colorado.....		
		\$ 20.93
Losses incurred .....	\$	20.93
Less losses on risks re-insured in companies authorized in Colorado.....		
		\$ 20.93

## NORTHWESTERN NATIONAL INSURANCE COMPANY, OF MILWAUKEE, WIS.

Incorporated February 20, 1869. Commenced business July 1, 1869.  
United States Head Office, Corner Wisconsin and Jackson Streets,  
Milwaukee, Wis.

President, WILFORD M. PATTON.

Secretary, JOSEPH HUEBL.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year.....	\$ 7,293,735.30	
Increase of capital during year.....		\$ 7,293,735.30

### INCOME

Net premium income .....	\$ 2,944,872.74	
Total investment income .....	288,210.24	
Miscellaneous income .....	6,854.34	
Total income .....		\$ 3,239,937.32

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,407,974.77	
Paid stockholders for interest or dividends.....	150,000.00	
Other disbursements .....	1,373,346.62	
Total disbursements .....		\$ 2,931,321.39

### ASSETS

Total admitted assets .....		\$ 7,128,945.70
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 4,168,464.78	
Capital, \$1,000,000.00; surplus, \$1,969,480.92.....	2,960,480.92	
Total liabilities .....		\$ 7,128,945.70

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$748,666,099.00	\$ 6,576,825.91

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 3,879,723.00	
Less \$350,125.00 risks cancelled, and \$156,846.00 re-insurance in companies authorized in Colorado.....		506,971.00
Net risks written .....		\$ 3,372,752.00
Gross premiums on risks written.....	\$ 42,059.28	
Less \$3,074.31 return premiums, and \$2,291.55 premiums for re-insurance in companies authorized in Colorado.....		5,368.86
Net premiums received .....		\$ 36,690.42
Losses paid (deducting salvage).....	\$ 5,245.35	
Less losses on risks re-insured in companies authorized in Colorado.....		290.26
Net losses paid .....		\$ 4,955.09
Losses incurred .....	\$ 5,404.75	
Less losses on risks re-insured in companies authorized in Colorado.....		127.35
Net losses incurred .....		\$ 5,277.40

## NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED, OF ENGLAND

Incorporated 1797. Commenced business in United States 1877.

United States Office, 59 John Street, New York.

United States Manager, J. MONTGOMERY HARE.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00
Ledger assets (per bal.) Dec. 31 of previous year.....	\$ 3,184,174.88

### INCOME

Net premium income .....	\$ 1,909,000.32
Total investment income .....	111,093.55
Miscellaneous income .....	56,283.31
	\$ 2,076,377.18

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,065,500.26
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	1,002,810.66
	\$ 2,068,310.92

### ASSETS

Total admitted assets .....	\$ 3,125,216.53
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,998,929.40
Deposit capital, \$200,000.00; surplus, \$926,287.13.....	1,126,287.13
	\$ 3,125,216.53

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$343,734,285.00	\$ 3,447,804.48

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 3,960,035.00
Less \$656,932.00 risks cancelled, and \$520,133.00 re-insurance in companies authorized in Colorado.....	1,177,065.00
	\$ 2,782,970.00
Gross premiums on risks written.....	\$ 60,065.89
Less \$8,132.25 return premiums, and \$9,415.13 premiums for re-insurance in companies authorized in Colorado.....	17,547.38
	\$ 42,518.51
Losses paid (deducting salvage) .....	\$ 13,784.92
Less losses on risks re-insured in companies authorized in Colorado.....	1,430.23
	\$ 12,354.69
Losses incurred .....	\$ 22,094.67
Less losses on risks re-insured in companies authorized in Colorado.....	4,679.15
	\$ 17,415.52

## OCCIDENTAL FIRE INSURANCE COMPANY, OF ALBUQUERQUE, N. M.

Incorporated September 2, 1910. Commenced business April, 1911.  
United States Head Office, Luna-Otero Bldg., Albuquerque, N. M.

President, A. B. McMILLEN.

Secretary, GEORGE ROSLINGTON.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$	200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 400,979.76	
Increase of capital during year.....	.....	\$ 400,979.76

### INCOME

Net premium income.....\$	19,597.02	
Total investment income.....	21,284.29	
Miscellaneous income .....	283.27	
Total income .....		\$ 41,154.58

### DISBURSEMENTS

Net amount paid policyholders for losses.....\$	132,606.34	
Paid stockholders for interest or dividends.....	.....	
Other disbursements .....	33,716.13	
Total disbursements .....		\$ 166,322.47

### ASSETS

Total admitted assets.....		\$ 247,246.39
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### LIABILITIES

Total amount of liabilities, except capital and surplus.\$	64,088.08	
Capital and surplus.....	183,158.31	
Total liabilities .....		\$ 247,246.39

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....\$	10,789,406.00	\$ 106,076.23

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....\$		13,150.00
Less \$5,800.00 risks cancelled, and \$...... re-insurance in companies authorized in Colorado.....		5,800.00

Net risks written.....\$ 37,350.00

Gross premiums on risks written.....\$		492.36
Less \$49.60 return premiums, and \$...... premiums for re-insurance in companies authorized in Colorado.....		49.60

Net premiums received.....\$ 442.76

Losses paid (deducting salvage).....\$		1,500.00
Less losses on risks re-insured in companies authorized in Colorado .....		.....

Net losses paid.....\$ 1,500.00

Losses incurred .....		1,500.00
Less losses on risks re-insured in companies authorized in Colorado. ....		.....

Net losses incurred.....\$ 1,500.00

## OHIO FARMERS INSURANCE COMPANY, OF LE ROY, OHIO

Incorporated February 8, 1848. Commenced business July 8, 1848.  
United States Head Office, Le Roy, Ohio.

President, F. H. HAWLEY.

Secretary, W. E. RAINES.

### CAPITAL STOCK

Amount of capital paid up in cash.....		
Ledger assets Dec. 31 of previous year..	\$ 3,387,132.52	
Increase of capital during year.....		\$ 3,387,132.52

### INCOME

Net premium income.....	\$ 1,837,686.58	
Total investment income.....	150,628.28	
Miscellaneous income .....		
<b>Total income .....</b>		<b>\$ 1,988,314.86</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 897,021.80	
Paid stockholders for interest or dividends.....		
Other disbursements .....	749,783.34	
<b>Total disbursements .....</b>		<b>\$ 1,646,805.14</b>

### ASSETS

Total admitted assets.....		\$ 3,766,677.29
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,515,636.13	
Capital, \$.....; surplus, \$1,251,041.16.....	1,251,041.16	
<b>Total liabilities .....</b>		<b>\$ 3,766,677.29</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$459,774,400.00	\$ 4,283,199.10

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....		\$ 39,916.00
Less \$..... risks cancelled, and \$1,166.00 re-insurance in companies authorized in Colorado.....		1,166.00
<b>Net risks written.....</b>		<b>\$ 38,750.00</b>
Gross premiums on risks written.....		\$ 508.03
Less \$3.35 return premiums, and \$18.89 premiums for re-insurance in companies authorized in Colorado.....		22.24
<b>Net premiums received.....</b>		<b>\$ 485.79</b>
Losses paid (deducting salvage).....		
Less losses on risks re-insured in companies authorized in Colorado .....		
<b>Net losses paid.....</b>		
Losses incurred .....		
Less losses on risks re-insured in companies authorized in Colorado .....		
<b>Net losses incurred.....</b>		

## OLD COLONY INSURANCE COMPANY, OF BOSTON, MASS.

Incorporated June 2, 1906. Commenced business June 7, 1906.  
United States Head Office, 87 Kilby Street, Boston, Mass.

President, RANSOM B. FULLER. Secretary, CHARLES D. HODGES.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00	
Ledger assets Dec. 31 of previous year..		\$ 1,476,179.84
Increase of capital during year.....		\$ 1,476,179.84

### INCOME

Net premium income.....	\$ 742,101.30	
Total investment income.....		52,452.01
Miscellaneous income .....		36.25
Total income .....		\$ 794,589.56

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 369,580.77	
Paid stockholders for interest or dividends.....		24,000.00
Other disbursements .....		255,023.92
Total disbursements .....		\$ 648,604.69

### ASSETS

Total admitted assets.....		\$ 1,494,540.21
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 660,791.88	
Capital, \$400,000.00; surplus, \$433,748.33.....		833,748.33
Total liabilities .....		\$ 1,494,540.21

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$102,230,813.00	\$ 1,030,372.79

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....		\$ 129,275.00
Less \$29,495.00 risks cancelled, and \$29,127.00 re-insurance in companies authorized in Colorado.....		58,622.00
Net risks written.....		\$ 70,653.00
Gross premiums on risks written.....		2,453.04
Less \$480.39 return premiums, and \$717.93 premiums for re-insurance in companies authorized in Colorado.....		1,198.32
Net premiums received.....		\$ 1,254.72
Losses paid (deducting salvage).....		86.74
Less losses on risks re-insured in companies authorized in Colorado .....		.....
Net losses paid.....		\$ 86.74
Losses incurred .....		86.74
Less losses on risks re-insured in companies authorized in Colorado .....		25.00
Net losses incurred....		\$ 61.74

## ORIENT INSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated June 28, 1867. Commenced business January, 1872.  
United States Head Office, 20-22 Trinity Street, Hartford, Conn.

President, ARCHIBALD G. McILWAINE, JR.  
Secretary, HENRY W. GRANT, JR.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	1,000,000.00
Ledger assets Dec. 31 of previous year...	\$	3,891,544.42
Increase of capital during year.....		\$ 3,891,544.42

### INCOME

Net premium income.....	\$	1,666,490.42
Total investment income.....		150,481.18
Miscellaneous income .....		5,247.30
		\$ 1,822,218.90

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	810,293.64
Paid stockholders for interest or dividends.....		100,000.00
Other disbursements .....		710,232.38
		\$ 1,620,526.02

### ASSETS

Total admitted assets.....	\$	3,867,667.63
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,753,225.45
Capital, \$1,000,000.00; surplus, \$1,114,442.18.....		2,114,442.18
		\$ 3,867,667.63

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$306,478,944.00	\$ 3,038,563.66

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	1,115,941.00
Less \$283,531.00 risks cancelled, and \$138,630.00 re-insurance in companies authorized in Colorado.....		422,161.00
		\$ 693,780.00

Gross premiums on risks written.....	\$	16,837.07
Less \$3,300.59 return premiums, and \$2,383.05 premiums for re-insurance in companies authorized in Colorado.....		5,683.64
		\$ 11,153.43

Net premiums received.....	\$	11,153.43
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Losses paid (deducting salvage).....	\$	6,234.56
Less losses on risks re-insured in companies authorized in Colorado.....		3,013.52
		\$ 3,221.04

Net losses paid.....	\$	3,221.04
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Losses incurred .....	\$	7,844.56
Less losses on risks re-insured in companies authorized in Colorado.....		3,013.52
		\$ 4,831.04

Net losses incurred.....	\$	4,831.04
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## PALATINE INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

Incorporated August 22, 1900. Commenced business in United States  
January 1, 1901.

United States Head Office, 55 John Street, New York.

United States Manager, A. H. WRAY.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	3,373,693.20
Increase of capital during year.....		\$ 3,373,693.20

### INCOME

Net premium income.....	\$	2,035,159.86
Total investment income.....		116,334.60
Miscellaneous income .....		8,929.15
Total income .....		\$ 2,160,423.61

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	1,214,063.54
Paid stockholders for interest or dividends.....		
Other disbursements .....		954,237.66
Total disbursements .....		\$ 2,168,301.20

### ASSETS

Total admitted assets.....	\$	3,143,416.22
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	2,159,074.98
Deposit capital, \$200,000.00; surplus, \$784,341.24.....		984,341.24
Total liabilities .....		\$ 3,143,416.22

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$342,926,031.00	\$ 3,693,869.56

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	2,819,850.00
Less \$348,100.00 risks cancelled, and \$221,434.00 re-insurance in companies authorized in Colorado.....		569,534.00
Net risks written.....		\$ 2,250,316.00
Gross premiums on risks written.....	\$	34,358.51
Less \$3,548.38 return premiums, and \$3,110.98 premiums for re-insurance in companies authorized in Colorado.....		6,659.36
Net premiums received.....		\$ 27,699.15
Losses paid (deducting salvage).....	\$	10,281.39
Less losses on risks re-insured in companies authorized in Colorado.....		1,745.55
Net losses paid.....		\$ 8,535.84
Losses incurred .....	\$	9,591.39
Less losses on risks re-insured in companies authorized in Colorado.....		855.55
Net losses incurred.....		\$ 8,735.84



## PATERNELLE INSURANCE COMPANY, LIMITED, OF PARIS, FRANCE

Incorporated 1843. Commenced business in United States 1913.  
United States Head Office, 80 Maiden Lane, New York.

United States Managers, MEINEL & WEMPLE (Inc.)

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00	
Ledger assets Dec. 31 of previous year...	\$	833,713.99	
Increase of capital during year.....			\$ 833,713.99

### INCOME

Net premium income.....	\$	733,229.42	
Total investment income.....		31,131.82	
Miscellaneous income .....			
Total income .....			\$ 764,361.24

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	330,346.24	
Paid stockholders for interest or dividends.....			
Other disbursements .....		245,754.08	
Total disbursements .....			\$ 576,100.32

### ASSETS

Total admitted assets.....	\$	1,009,760.17	
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	671,608.30	
Deposit capital, \$200,000.00; surplus, \$138,151.87.....		338,151.87	
Total liabilities .....			\$ 1,009,760.17

### RISKS AND PREMIUMS

		Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$	98,872,896.00	\$ 1,031,583.10

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	502,573.00	
Less \$192,033.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....			192,033.00
Net risks written .....			\$ 310,540.00
Gross premiums on risks written.....	\$	6,969.32	
Less \$1,922.55 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....			1,922.55
Net premiums received.....			\$ 5,046.77
Losses paid (deducting salvage).....	\$	1,461.13	
Less losses on risks re-insured in companies authorized in Colorado.....			180.53
Net losses paid.....			\$ 1,280.60
Losses incurred .....	\$	1,380.58	
Less losses on risks re-insured in companies authorized in Colorado.....			181.95
Net losses incurred.....			\$ 1,198.63

## THE PENNSYLVANIA FIRE INSURANCE COMPANY, OF PHILADELPHIA, PA.

Incorporated March, 1825. Commenced business April, 1825.  
United States Head Office, 510 Walnut Street, Philadelphia, Pa.

President, CHARLES H. BARRY. Secretary, W. GARDNER CROWELL.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00	
Ledger assets Dec. 31 of previous year...		\$ 8,521,804.19
Increase of capital during year.....		\$ 8,521,804.19

### INCOME

Net premium income .....	\$ 3,577,305.92	
Total investment income .....	325,045.44	
Miscellaneous income .....	8,439.46	
Total income .....		\$ 3,910,790.82

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 2,031,704.65	
Paid stockholders for interest or dividends.....	225,000.00	
Other disbursements .....	1,547,191.68	
Total disbursements .....		\$ 3,803,896.33

### ASSETS

Total admitted assets .....		\$ 8,251,407.44
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 5,048,747.52	
Capital, \$750,000.00; surplus, \$2,452,659.92.....	3,202,659.92	
Total liabilities .....		\$ 8,251,407.44

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$712,504,348.00	\$ 6,921,218.24

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 4,191,677.00	
Less \$351,686.00 risks cancelled, and \$168,348.00 re-insurance in companies authorized in Colorado.....		520,034.00
Net risks written .....		\$ 3,671,643.00
Gross premiums on risks written.....		41,052.41
Less \$4,047.81 return premiums, and \$3,113.56 premiums for re-insurance in companies authorized in Colorado.....		7,161.37
Net premiums received .....		\$ 33,891.04
Losses paid (deducting salvage) .....		20,504.42
Less losses on risks re-insured in companies authorized in Colorado.....		3,986.25
Net losses paid .....		16,518.17
Losses incurred .....		17,989.20
Less losses on risks re-insured in companies authorized in Colorado.....		3,986.25
Net losses incurred .....		\$ 14,002.95

**PEOPLE'S NATIONAL FIRE INSURANCE COMPANY,  
OF WILMINGTON, DEL.**

Incorporated April 29, 1908. Commenced business January 2, 1909.  
United States Head Office, northeast corner Third and Walnut Streets,  
Philadelphia, Pa.

President, E. C. STOKES.

Secretary, H. T. ALLEY.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...		\$ 1,962,501.02
Increase of capital during year.....		\$ 1,962,501.02

**INCOME**

Net premium income .....	\$ 996,336.70	
Total investment income .....	102,458.46	
Miscellaneous income .....	401,296.50	
<b>Total income .....</b>		<b>\$ 1,500,091.66</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 678,077.78	
Paid stockholders for interest or dividends.....		
Other disbursements .....	782,818.11	
<b>Total disbursements .....</b>		<b>\$ 1,460,895.89</b>

**ASSETS**

Total admitted assets .....	\$ 1,974,771.44
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 876,948.50	
Capital, \$1,000,000.00; surplus, \$97,822.94.....	1,097,822.94	
<b>Total liabilities .....</b>		<b>\$ 1,974,771.44</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$118,508,396.00	\$ 1,254,195.85

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written .....	\$ 667,584.00	
Less \$134,204.00 risks cancelled, and \$87,858.00 re-insurance in companies authorized in Colorado .....		222,062.00
<b>Net risks written .....</b>	<b>\$ 445,522.00</b>	

Gross premiums on risks written .....	\$ 9,190.95	
Less \$1,608.25 return premiums, and \$1,295.28 premiums for re-insurance in companies authorized in Colorado.....		2,903.53
<b>Net premiums received .....</b>	<b>\$ 6,287.42</b>	

Losses paid (deducting salvage) .....	\$ 3,435.09	
Less losses on risks re-insured in companies authorized in Colorado.....		491.70

<b>Net losses paid .....</b>	<b>\$ 2,943.39</b>	
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Losses incurred .....	\$ 2,946.64	
Less losses on risks re-insured in companies authorized in Colorado.....		391.85

<b>Net losses incurred .....</b>	<b>\$ 2,554.79</b>	
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## PHENIX FIRE INSURANCE COMPANY, OF PARIS, FRANCE

Incorporated September 1, 1819. Commenced business in United States  
February, 1911.

United States Head Office, 17 Custom House Street, Providence, R. I.

United States Managers, STARKWEATHER & SHEPLEY (Inc.)

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	631,987.11
Increase of capital during year.....	\$	631,987.11

### INCOME

Net premium income .....	\$	272,363.08
Total investment income .....		22,629.99
Miscellaneous income .....		
<b>Total income .....</b>	<b>\$</b>	<b>294,993.07</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	158,791.88
Paid stockholders for interest or dividends.....		
Other disbursements .....		110,202.32
<b>Total disbursements .....</b>	<b>\$</b>	<b>268,994.20</b>

### ASSETS

Total admitted assets .....	\$	662,751.31
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	286,621.30
Deposit capital, \$200,000.00; surplus, \$176,130.01.....		376,130.01
<b>Total liabilities .....</b>	<b>\$</b>	<b>662,751.31</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 47,329,529.00	\$ 433,865.03

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	466,633.00
Less \$134,186.00 risks cancelled, and \$93,760.00 re-insurance in companies authorized in Colorado.....		227,946.00
<b>Net risks written .....</b>	<b>\$</b>	<b>238,687.00</b>

Gross premiums on risks written .....	\$	6,235.72
Less \$1,526.72 return premiums, and \$1,489.51 premiums for re-insurance in companies authorized in Colorado.....		3,016.23

Net premiums received .....	\$	3,219.49
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Losses paid (deducting salvage) .....	\$	2,125.44
Less losses on risks re-insured in companies authorized in Colorado.....		558.87

Net losses paid .....	\$	1,566.57
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Losses incurred .....	\$	2,243.20
Less losses on risks re-insured in companies authorized in Colorado.....		665.31

Net losses incurred .....	\$	1,577.89
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**PHOENIX ASSURANCE COMPANY, LIMITED,  
OF LONDON, ENGLAND**

Incorporated Jan. 17, 1782. Commenced business in United States Oct., 1879.  
United States Head Office, 100 William Street, New York.

Manager, PERCIVAL BERESFORD.

**CAPITAL STOCK**

Amount of deposit capital paid up in cash .....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year..		\$ 4,003,712.71
Increase of capital during year.....		\$ 4,003,712.71

**INCOME**

Net premium income.....	\$ 2,934,987.60
Total investment income.....	134,887.65
Miscellaneous income .....	92,776.29
<b>Total income .....</b>	<b>\$ 3,162,651.54</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 1,500,673.55
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	1,433,049.53
<b>Total disbursements .....</b>	<b>\$ 2,933,723.08</b>

**ASSETS**

Total admitted assets.....	\$ 4,257,741.80
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 2,718,015.66
Deposit capital, \$200,000.00; surplus, \$1,339,726.14.....	1,539,726.14
<b>Total liabilities .....</b>	<b>\$ 4,257,741.80</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$508,380,021.00	\$ 4,631,752.10

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 1,951,071.00
Less \$774,571.00 risks cancelled, and \$304,409.00 re-insurance in companies authorized in Colorado.....	1,078,983.00
<b>Net risks written.....</b>	<b>\$ 872,091.00</b>
Gross premiums on risks written.....	\$ 20,759.30
Less \$4,086.17 return premiums, and \$4,261.76 premiums for re-insurance in companies authorized in Colorado.....	8,347.93
<b>Net premiums received.....</b>	<b>\$ 12,411.37</b>
Losses paid (deducting salvage).....	\$ 454.61
Less losses on risks re-insured in companies authorized in Colorado.....	13.69
<b>Net losses paid.....</b>	<b>\$ 440.92</b>
Losses incurred .....	\$ 482.61
Less losses on risks re-insured in companies authorized in Colorado.....	13.69
<b>Net losses incurred.....</b>	<b>\$ 468.92</b>

## THE PHOENIX INSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated May, 1854. Commenced business June, 1854.  
United States Head Office, 36 Pearl Street, Hartford, Conn.

President, EDWARD MILLIGAN.

Secretary, JOHN B. KNOX

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 3,000,000.00	
Ledger assets Dec. 31 of previous year...	\$ 12,898,554.74	
Increase of capital during year.....		\$ 12,898,554.74

### INCOME

Net premium income.....	\$ 5,439,645.62	
Total investment income.....	717,625.01	
Miscellaneous income .....	79,616.11	
Total income .....		\$ 6,236,886.74

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 2,559,603.39	
Paid stockholders for interest or dividends.....	702,226.35	
Other disbursements .....	2,284,256.59	
Total disbursements .....		\$ 5,546,086.33

### ASSETS

Total admitted assets.....	\$ 15,345,365.16
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 6,289,258.86	
Capital, \$3,000,000.00; surplus, \$6,056,106.30.....	9,056,106.30	
Total liabilities .....		\$ 15,345,365.16

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 1,118,359,590.00	\$ 10,913,348.25

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 4,911,830.00	
Less \$840,555.00 risks cancelled, and \$761,967.00 re-insurance in companies authorized in Colorado.....		1,602,522.00
Net risks written.....		\$ 3,309,308.00

Gross premiums on risks written.....	\$ 62,911.42	
Less \$7,019.25 return premiums, and \$10,405.13 premiums for re-insurance in companies authorized in Colorado.....		17,424.38

Net premiums received.....\$ 45,487.04

Losses paid (deducting salvage).....	\$ 11,852.34	
Less losses on risks re-insured in companies authorized in Colorado.....		1,313.33

Net losses paid.....\$ 10,539.01

Losses incurred .....	\$ 14,137.59	
Less losses on risks re-insured in companies authorized in Colorado.....		913.56

Net losses incurred.....\$ 13,224.03

## PITTSBURGH FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

Incorporated February 10, 1851. Commenced business May, 1851.  
United States Head Office, 1808-11 Commonwealth Building, Pittsburgh, Pa.

President, R. J. WILSON.

Secretary, W. J. R. MAGILL.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$	200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 501,131.20	
Increase of capital during year.....	.....	\$ 501,131.20

### INCOME

Net premium income.....\$	193,703.92	
Total investment income.....	28,547.47	
Miscellaneous income .....	.....	
Total income .....		\$ 222,251.39

### DISBURSEMENTS

Net amount paid policyholders for losses.....\$	103,340.12	
Paid stockholders for interest or dividends.....	14,000.00	
Other disbursements .....	96,302.17	
Total disbursements .....		\$ 213,642.29

### ASSETS

Total admitted assets.....		\$ 517,638.53
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### LIABILITIES

Total amount of liabilities, except capital and surplus.\$	195,401.23	
Capital, \$200,000.00; surplus, \$122,237.30.....	322,237.30	
Total liabilities .....		\$ 517,638.53

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....\$	34,312,179.00	\$ 332,365.39

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....\$		371,144.00
Less \$66,200.00 risks cancelled, and \$35,050.00 re-insurance in companies authorized in Colorado.....		101,250.00
Net risks written.....\$		269,894.00
Gross premiums on risks written.....\$		4,267.19
Less \$541.41 return premiums, and \$353.87 premiums for re-insurance in companies authorized in Colorado.....		895.28
Net premiums received.....\$		3,371.91
Losses paid (deducting salvage).....\$		2,214.35
Less losses on risks re-insured in companies authorized in Colorado.....		48.81
Net losses paid.....\$		2,165.54
Losses incurred .....		2,214.09
Less losses on risks re-insured in companies authorized in Colorado.....		48.81
Net losses incurred.....\$		2,165.28

## PROVIDENCE WASHINGTON INSURANCE COMPANY, OF PROVIDENCE, R. I.

Incorporated 1799. Commenced business 1799.  
United States Head Office, 20 Market Square, Providence, R. I.

President, J. B. BRANCH.

Secretary, A. G. BEALS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...		\$ 4,317,491.63
Increase of capital during year.....		\$ 4,317,491.63

### INCOME

Net premium income.....	\$ 4,225,576.24	
Total investment income.....	202,165.55	
Miscellaneous income .....	92,988.00	
Total income .....		\$ 4,520,729.79

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 2,475,175.49	
Paid stockholders for interest or dividends.....	100,000.00	
Other disbursements .....	1,501,851.45	
Total disbursements .....		\$ 4,077,026.94

### ASSETS

Total admitted assets.....		\$ 5,668,933.75
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,555,594.29	
Capital, \$1,000,000.00; surplus, \$1,113,339.46.....	2,113,339.46	
Total liabilities .....		\$ 5,668,933.75

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$509,551.097.00	\$ 5,265,258.94

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,314,245.00	
Less \$462,411.00 risks cancelled, and \$547,737.00 re-insurance in companies authorized in Colorado.....		1,010,148.00
Net risks written.....		\$ 2,304,097.00
Gross premiums on risks written.....		43,566.64
Less \$5,874.18 return premiums, and \$9,562.86 premiums for re-insurance in companies authorized in Colorado.....		15,437.04
Net premiums received.....		\$ 28,129.60
Losses paid (deducting salvage).....		10,639.50
Less losses on risks re-insured in companies authorized in Colorado.....		2,975.03
Net losses paid.....		\$ 7,664.47
Losses incurred .....		13,632.48
Less losses on risks re-insured in companies authorized in Colorado.....		5,315.30
Net losses incurred.....		\$ 8,317.18



## PRUSSIAN NATIONAL INSURANCE COMPANY, OF STETTIN, GERMANY

Incorporated 1845. Commenced business in United States 1891.  
United States Head Office, 175 West Jackson Boulevard., Chicago.

United States Manager, HAROLD W. SETTON.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 2,476,397.90	
Increase of capital during year.....		\$ 2,476,397.90

### INCOME

Net premium income.....	\$ 1,405,252.16	
Total investment income.....	79,935.71	
Miscellaneous income .....	135,379.07	
Total income .....		\$ 1,620,566.94

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 672,160.48	
Paid stockholders for interest or dividends.....		
Other disbursements .....	784,880.39	
Total disbursements .....		\$ 1,457,040.87

### ASSETS

Total admitted assets.....		\$ 2,554,074.68
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,527,048.49	
Deposit capital, \$200,000.00; surplus, \$827,026.19.....	1,027,026.19	
Total liabilities .....		\$ 2,554,074.68

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$246,862,104.00	\$ 2,611,205.06

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....		\$ 2,526,247.00
Less \$432,381.00 risks cancelled, and \$726,103.00 re-insurance in companies authorized in Colorado.....		1,158,484.00
Net risks written.....		\$ 1,367,763.00
Gross premiums on risks written.....		\$ 31,072.07
Less \$8,530.86 return premiums, and \$6,596.73 premiums for re-insurance in companies authorized in Colorado.....		15,127.59
Net premiums received.....		\$ 15,944.48
Losses paid (deducting salvage).....		\$ 22,248.21
Less losses on risks re-insured in companies authorized in Colorado.....		7,833.77
Net losses paid.....		\$ 14,414.44
Losses incurred .....		\$ 22,879.58
Less losses on risks re-insured in companies authorized in Colorado.....		8,621.45
Net losses incurred.....		\$ 14,258.13

## QUEEN INSURANCE COMPANY OF AMERICA, OF NEW YORK, N. Y.

Incorporated September 11, 1891. Commenced business September 11, 1891.  
United States Head Office, 84 William Street, New York, N. Y.

President, EDWARD F. BEDDALL. Secretary, NEVETT S. BARTOW.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per bal.) Dec. 31 of pre- vious year .....	\$ 10,672,407.80

### INCOME

Net premium income.....	\$ 5,305,243.55
Total investment income.....	399,005.74
Miscellaneous income .....	1,057.79
Total income .....	\$ 5,705,307.08

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 2,652,983.25
Paid stockholders for interest or dividends.....	350,000.00
Other disbursements .....	2,105,733.84
Total disbursements .....	\$ 5,108,717.09

### ASSETS

Total admitted assets.....	\$ 10,873,209.83
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 5,335,650.87
Capital, \$1,000,000.00; surplus, \$1,537,558.96.....	5,537,558.96
Total liabilities .....	\$ 10,873,209.83

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$859,204,402.00	\$ 9,157,414.68

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 2,888,865.00
Less \$493,910.00 risks cancelled, and \$368,036.00 re-insurance in com- panies authorized in Colorado.....	861,946.00
Net risks written.....	\$ 2,026,919.00

Gross premiums on risks written.....	\$ 43,283.24
Less \$5,056.38 return premiums, and \$6,084.26 premiums for re-insur- ance in companies authorized in Colorado.....	11,140.64

Net premiums received.....	\$ 32,142.60
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Losses paid (deducting salvage).....	\$ 14,141.67
Less losses on risks re-insured in companies authorized in Colorado.....	726.33

Net losses paid .....	\$ 13,415.34
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Losses incurred .....	\$ 18,701.12
Less losses on risks re-insured in companies authorized in Colorado.....	1,842.99

Net losses incurred.....	\$ 16,858.13
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**THE RELIANCE INSURANCE COMPANY,  
OF PHILADELPHIA, PA.**

Incorporated April 21, 1841. Commenced business August 9, 1844.  
United States Head Office, 429 Walnut Street, Philadelphia, Pa.

President, WM. CHUBB.

Secretary, CHAS. J. WISTER.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$	400,000.00	
Ledger assets Dec. 31 of previous year...		\$ 1,560,587.99
Increase of capital during year.....		\$ 1,560,587.99

**INCOME**

Net premium income .....	\$ 687,494.61	
Total investment income .....	59,393.81	
Miscellaneous income .....	1,159.65	
<b>Total income .....</b>		<b>\$ 748,048.07</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$	341,441.81	
Paid stockholders for interest or dividends.....	24,000.00	
Other disbursements .....	362,332.13	
<b>Total disbursements .....</b>		<b>\$ 727,773.94</b>

**ASSETS**

Total admitted assets .....	\$ 1,552,929.55
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**LIABILITIES**

Total amount of liabilities, except capital and surplus.\$	951,790.43	
Capital, \$400,000.00; surplus, \$201,139.12.....	601,139.12	
<b>Total liabilities .....</b>		<b>\$ 1,552,929.55</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$140,519,607.00	\$ 1,411,362.49

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written .....	\$ 1,357,058.00	
Less \$204,835.00 risks cancelled, and \$203,809.00 re-insurance in com- panies authorized in Colorado.....	408,644.00	
<b>Net risks written .....</b>		<b>\$ 948,414.00</b>
Gross premiums on risks written.....	\$ 16,715.88	
Less \$2,537.78 return premiums, and \$2,743.55 premiums for re- insurance in companies authorized in Colorado.....	5,281.33	
<b>Net premiums received .....</b>		<b>\$ 11,434.55</b>
Losses paid (deducting salvage) .....	\$ 11,369.28	
Less losses on risks re-insured in companies authorized in Colorado.	7,315.40	
<b>Net losses paid .....</b>		<b>\$ 4,053.88</b>
Losses incurred .....	\$ 11,847.78	
Less losses on risks re-insured in companies authorized in Colorado.	7,315.40	
<b>Net losses incurred .....</b>		<b>\$ 4,532.38</b>

## RHODE ISLAND INSURANCE COMPANY, OF PROVIDENCE, R. I.

Incorporated April, 1905. Commenced business January, 1907.  
United States Head Office, 17 Custom House Street, Providence, R. I.

President, GEORGE L. SHEPLEY.

Secretary, EMIL G. PIEPER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,463,594.92	
Increase of capital during year.....		\$ 1,463,594.92

### INCOME

Net premium income .....	\$ 731,177.46	
Total investment income .....	54,412.00	
Miscellaneous income .....	1,293.75	
<b>Total income .....</b>		<b>\$ 786,883.21</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 379,497.23	
Paid stockholders for interest or dividends.....	40,000.00	
Other disbursements .....	284,717.24	
<b>Total disbursements .....</b>		<b>\$ 704,214.47</b>

### ASSETS

Total admitted assets .....		\$ 1,533,750.44
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 774,529.54	
Capital, \$400,000.00; surplus, \$359,220.90.....	759,220.90	
<b>Total liabilities .....</b>		<b>\$ 1,533,750.44</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$127,756,862.00	\$ 1,180,937.31

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 1,008,631.00	
Less \$232,148.00 risks cancelled, and \$236,907.00 re-insurance in companies authorized in Colorado..		469,055.00
<b>Net risks written .....</b>		<b>\$ 539,576.00</b>

Gross premiums on risks written.....	\$ 13,594.63	
Less \$2,405.83 return premiums, and \$3,466.79 premiums for re-insurance in companies authorized in Colorado.....		5,872.62

**Net premiums received .....** \$ 7,722.01

Losses paid (deducting salvage) .....	\$ 3,670.03	
Less losses on risks re-insured in companies authorized in Colorado.....		1,297.17

**Net losses paid .....** \$ 2,372.86

Losses incurred .....	\$ 3,563.56	
Less losses on risks re-insured in companies authorized in Colorado.....		1,275.28

**Net losses incurred .....** \$ 2,288.28

**ROSSIA INSURANCE COMPANY,  
OF PETROGRAD, RUSSIA**

Incorporated 1881. Commenced business in United States February 6, 1904.  
United States Head Office, Corner Farmington and Broad Streets,  
Hartford, Conn.

United States Manager, C. F. STURHAHN.

**CAPITAL STOCK**

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...		\$ 6,476,654.09
Increase of capital during year.....		\$ 6,476,654.09

**INCOME**

Net premium income .....	\$ 6,804,086.14	
Total investment income .....	253,776.44	
Miscellaneous income .....		
<b>Total income .....</b>		<b>\$ 7,057,862.58</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 3,856,267.37	
Paid stockholders for interest or dividends.....		
Other disbursements .....	2,330,293.48	
<b>Total disbursements .....</b>		<b>\$ 6,186,560.85</b>

**ASSETS**

Total admitted assets.....	\$ 7,094,623.30
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 5,170,122.41	
Deposit capital, \$200,000.00; surplus, \$1,724,500.89.....	1,924,500.89	
<b>Total liabilities .....</b>		<b>\$ 7,094,623.30</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$660,224,330.00	\$ 7,257,933.49

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written .....	\$ 3,849,772.00
Less \$899,961.00 risks cancelled, and \$90,559.00 re-insurance in companies authorized in Colorado.....	990,520.00
<b>Net risks written .....</b>	<b>\$ 2,859,252.00</b>

Gross premiums on risks written.....	\$ 50,733.23
Less \$10,036.30 return premiums, and \$2,503.03 premiums for re-insurance in companies authorized in Colorado.....	12,539.33
<b>Net premiums received .....</b>	<b>\$ 38,193.90</b>

Losses paid (deducting salvage) .....	\$ 24,162.14
Less losses on risks re-insured in companies authorized in Colorado.	2,045.11
<b>Net losses paid .....</b>	<b>\$ 22,117.03</b>

Losses incurred .....	\$ 22,145.14
Less losses on risks re-insured in companies authorized in Colorado.	1,948.11
<b>Net losses incurred .....</b>	<b>\$ 20,197.03</b>

## ROYAL EXCHANGE ASSURANCE, OF LONDON, ENGLAND

Incorporated 1720. Commenced business in United States 1891.  
United States Head Office, 92 William Street, New York.

United States Manager, RICHARD D. HARVEY.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 400,000.00	
Ledger assets Dec. 31 of previous year...		\$ 3,110,249.89
Increase of capital during year.....		\$ 3,110,249.89

### INCOME

Net premium income .....	\$ 2,007,551.96	
Total investment income .....	108,318.45	
Miscellaneous income .....	15,555.92	
Total income .....		\$ 2,131,426.33

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,072,116.86	
Paid stockholders for interest or dividends.....		
Other disbursements .....	923,779.82	
Total disbursements .....		\$ 1,995,896.68

### ASSETS

Total admitted assets .....	\$ 3,163,974.33
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,978,266.42	
Deposit capital, \$400,000.00; surplus, \$785,707.91.....	1,185,707.91	
Total liabilities .....		\$ 3,163,974.33

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$331,028,455.00	\$ 3,217,587.19

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 2,964,097.00	
Less \$359,965.00 risks cancelled, and \$828,980.00 re-insurance in companies authorized in Colorado.....		1,188,945.00
Net risks written .....	\$ 1,775,152.00	
Gros premiums on risks written .....	\$ 43,418.10	
Less \$8,565.30 return premiums, and \$11,786.19 premiums for re-insurance in companies authorized in Colorado.....		20,351.49
Net premiums received .....	\$ 23,066.61	
Losses paid (deducting salvage) .....	\$ 19,960.80	
Less losses on risks re-insured in companies authorized in Colorado.....		8,160.97
Net losses paid .....	\$ 11,799.83	
Losses incurred .....	\$ 20,361.81	
Less losses on risks re-insured in companies authorized in Colorado.....		10,483.26
Net losses incurred .....	\$ 9,878.55	

**ROYAL INSURANCE COMPANY, LIMITED,  
OF LIVERPOOL, ENGLAND**

Incorporated May 31, 1845. Commenced business in United States 1851.  
United States Head Office, 84 William Street, New York.

General Attorney, EDWIN FITCH BEDDALL.

**CAPITAL STOCK**

Amount of deposit capital.....	\$ 560,000.00	
Ledger assets Dec. 31 of previous year...		\$ 13,500,518.83
Increase of capital during year.....		\$ 13,500,518.83

**INCOME**

Net premium income .....	\$ 8,906,408.46	
Total investment income .....	675,055.84	
Miscellaneous income .....	108,112.53	
<b>Total income .....</b>		<b>\$ 9,689,576.83</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 4,145,188.14	
Paid stockholders for interest or dividends.....		
Other disbursements .....	5,035,098.92	
<b>Total disbursements .....</b>		<b>\$ 9,180,287.06</b>

**ASSETS**

Total admitted assets .....	\$ 13,760,250.29
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 9,847,695.57	
Deposit capital, \$560,000.00; surplus, \$3,352,554.72.....	3,912,554.72	
<b>Total liabilities .....</b>		<b>\$ 13,760,250.29</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,639,224,273.00	\$ 16,613,034.82

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written .....	\$ 5,413,578.00
Less \$1,175,473.00 risks cancelled, and \$688,330.00 re-insurance in companies authorized in Colorado.....	1,863,803.00

Net risks written .....

	\$ 3,549,775.00
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Gross premiums on risks written .....	\$ 80,201.78
Less \$12,798.39 return premiums, and \$11,854.58 premiums for re-insurance in companies authorized in Colorado.....	24,652.97

Net premiums received .....

	\$ 55,548.81
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Losses paid (deducting salvage) .....	\$ 16,920.55
Less losses on risks re-insured in companies authorized in Colorado.....	540.38

Net losses paid .....

	\$ 16,380.17
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Losses incurred .....	\$ 18,301.74
Less losses on risks re-insured in companies authorized in Colorado.....	557.94

Net losses incurred .....

	\$ 17,743.80
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## RUSSIAN RE-INSURANCE COMPANY, OF PETROGRAD, RUSSIA

Incorporated June 9, 1895. Commenced business in United States March 6, 1907.  
United States Head Office, 15 William Street, New York.

United States Manager, PAUL E. RASOR.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	1,598,787.96
Increase of capital during year.....		\$ 1,598,787.96

### INCOME

Net premium income .....	\$	1,386,420.41
Total investment income .....		60,860.34
Miscellaneous income .....		
Total income .....		\$ 1,447,280.75

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	710,121.68
Paid stockholders for interest or dividends.....		
Other disbursements .....		491,616.41
Total disbursements .....		\$ 1,201,738.09

### ASSETS

Total admitted assets .....	\$	1,833,340.87
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,206,376.28
Deposit capital, \$200,000.00; surplus, \$426,964.59.....		626,964.59
Total liabilities .....		\$ 1,833,340.87

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$197,880,030.00	\$ 1,965,087.93

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	842,214.00
Less \$218,053.00 risks cancelled, and \$. re-insurance in companies authorized in Colorado.....		218,053.00
Net risks written .....		\$ 624,161.00
Gross premiums on risks written .....	\$	13,927.42
Less \$4,071.47 return premiums, and \$. premiums for re-insurance in companies authorized in Colorado.....		4,071.47
Net premiums received .....		\$ 9,855.95
Losses paid (deducting salvage) .....	\$	2,983.98
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses paid .....		\$ 2,983.98
Losses incurred .....	\$	3,298.98
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses incurred .....		\$ 3,298.98



## ST. PAUL FIRE & MARINE INSURANCE COMPANY, OF ST. PAUL, MINN.

Incorporated May, 1865. Commenced business May, 1865.  
United States Head Office, Corner 5th and Washington Streets, St. Paul, Minn.

President, F. R. BIGELOW.

Secretary, A. W. PERRY.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year..	\$ 10,543,778.86	
Increase of capital during year.....		\$ 10,543,778.86

### INCOME

Net premium income.....	\$ 8,194,279.55	
Total investment income.....	450,895.59	
Miscellaneous income .....	372,088.00	
Total income .....		\$ 9,017,263.14

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 4,661,482.64	
Paid stockholders for interest or dividends.....	200,000.00	
Other disbursements .....	3,134,370.63	
Total disbursements .....		\$ 7,995,853.27

### ASSETS

Total admitted assets.....		\$ 11,320,710.41
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 6,421,253.24	
Capital, \$1,000,000.00; surplus, \$3,899,457.17.....	4,899,457.17	
Total liabilities .....		\$ 11,320,710.41

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$914,700,095.00	\$ 10,686,971.28

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,731,287.00	
Less \$368,061.00 risks cancelled, and \$261,183.00 re-insurance in companies authorized in Colorado.....		629,244.00
Net risks written.....		\$ 3,102,043.00
Gross premiums on risks written.....	\$ 45,351.18	
Less \$5,599.27 return premiums, and \$2,901.92 premiums for re-insurance in companies authorized in Colorado.....		8,501.19
Net premiums received.....		\$ 36,849.99
Losses paid (deducting salvage).....	\$ 11,899.81	
Less losses on risks re-insured in companies authorized in Colorado.....		1,269.19
Net losses paid.....		\$ 10,630.62
Losses incurred .....	\$ 13,507.43	
Less losses on risks re-insured in companies authorized in Colorado.....		1,268.87
Net losses incurred.....		\$ 12,238.56

## SALAMANDRA INSURANCE COMPANY, OF PETROGRAD, RUSSIA

Incorporated 1846. Commenced business in United States 1899.  
United States Head Office, 80 Maiden Lane, New York.

United States Managers, MEINEL & WEMPLE (INC.).

### CAPITAL STOCK

Amount of deposit capital paid up in cash .....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year..	\$ 2,854,161.41	
Increase of capital during year.....		\$ 2,854,161.41

### INCOME

Net premium income.....	\$ 2,867,384.23	
Total investment income.....	120,632.04	
Miscellaneous income .....	64,716.38	
<b>Total income .....</b>		<b>\$ 3,052,732.65</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,630,582.33	
Paid stockholders for interest or dividends.....		
Other disbursements .....	983,195.59	
<b>Total disbursements .....</b>		<b>\$ 2,613,777.92</b>

### ASSETS

Total admitted assets.....	\$ 3,344,462.25
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,606,642.95	
Deposit capital, \$200,000.00; surplus, \$537,819.30.....	737,819.30	
<b>Total liabilities .....</b>		<b>\$ 3,344,462.25</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$394,851,179.00	\$ 4,245,927.31

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 5,247,511.00	
Less \$1,878,692.00 risks cancelled, and \$2,039,974.00 re-insurance in companies authorized in Colorado.....		3,918,666.00
<b>Net risks written.....</b>		<b>\$ 1,328,845.00</b>
Gross premiums on risks written.....	\$ 69,769.04	
Less \$16,906.85 return premiums, and \$32,056.81 premiums for re-insurance in companies authorized in Colorado.....		48,963.66
<b>Net premiums received.....</b>		<b>\$ 20,805.38</b>
Losses paid (deducting salvage).....	\$ 15,807.00	
Less losses on risks re-insured in companies authorized in Colorado		9,740.08
<b>Net losses paid.....</b>		<b>\$ 6,066.92</b>
Losses incurred .....	\$ 25,915.69	
Less losses on risks re-insured in companies authorized in Colorado		12,415.40
<b>Net losses incurred.....</b>		<b>\$ 13,530.29</b>

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY, OF EDINBURG, SCOTLAND

Incorporated 1824. Commenced business in United States 1880.  
United States Head Office, 75 Elm Street, Hartford, Conn.

United States Manager, JAMES H. BREWSTER.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year..	\$	6,494,501.91
Increase of capital during year.....	\$	6,494,501.91

### INCOME

Net premium income.....	\$	2,514,680.03
Total investment income.....		265,516.96
Miscellaneous income .....		31,171.41
		\$ 2,811,368.40

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	1,232,792.60
Paid stockholders for interest or dividends.....		
Other disbursements .....		1,123,575.71
		\$ 2,356,368.31

### ASSETS

Total admitted assets.....	\$	6,760,670.45
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	2,876,507.35
Deposit capital, \$200,000.00; surplus, \$3,684,163.10.....		3,884,163.10
		\$ 6,760,670.45

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$572,003,730.00	\$ 5,009,385.37

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	4,614,866.00
Less \$898,465.00 risks cancelled, and \$1,058,777.00 re-insurance in companies authorized in Colorado.....		1,957,242.00
		\$ 2,657,624.00
Gross premiums on risks written.....	\$	63,012.79
Less \$8,312.40 return premiums, and \$16,741.85 premiums for re-insurance in companies authorized in Colorado.....		25,054.25
		\$ 37,958.54
Losses paid (deducting salvage).....	\$	9,380.15
Less losses on risks re-insured in companies authorized in Colorado.....		1,749.56
		\$ 7,630.59
Losses incurred .....	\$	11,774.82
Less losses on risks re-insured in companies authorized in Colorado.....		2,348.17
		\$ 9,426.65

## SECOND RUSSIAN INSURANCE COMPANY, OF PETROGRAD, RUSSIA

Incorporated 1835. Commenced business in United States 1913.  
United States Head Office, 80 Maiden Lane, New York.

United States Managers, MEINEL & WEMPLE (Inc.).

### CAPITAL STOCK

Amount of deposit capital.....	\$ 222,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,177,124.05	
Increase of capital during year.....		\$ 1,177,124.05

### INCOME

Net premium income.....	\$ 1,053,378.02	
Total investment income.....	49,986.73	
Miscellaneous income .....		
<b>Total income .....</b>		<b>\$ 1,103,364.75</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 650,966.12	
Paid stockholders for interest or dividends.....		
Other disbursements .....	337,830.61	
<b>Total disbursements .....</b>		<b>\$ 988,796.73</b>

### ASSETS

Total admitted assets.....		\$ 1,326,599.96
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 903,119.51	
Deposit capital, \$222,000.00; surplus, \$201,480.45.....	423,480.45	
<b>Total liabilities .....</b>		<b>\$ 1,326,599.96</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$138,503,864.00	\$ 1,479,014.23

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....		\$ 1,025,477.00
Less \$351,399.00 risks cancelled, and \$190,862.00 re-insurance in companies authorized in Colorado.....		542,261.00
<b>Net risks written.....</b>		<b>\$ 483,216.00</b>
Gross premiums on risks written.....		\$ 13,322.47
Less \$3,206.82 return premiums, and \$2,550.05 premiums for re-insurance in companies authorized in Colorado.....		5,756.87
<b>Net premiums received.....</b>		<b>\$ 7,565.60</b>
Losses paid (deducting salvage).....		\$ 2,748.89
Less losses on risks re-insured in companies authorized in Colorado.....		331.83
<b>Net losses paid.....</b>		<b>\$ 2,417.06</b>
Losses incurred .....		\$ 3,180.65
Less losses on risks re-insured in companies authorized in Colorado.....		598.92
<b>Net losses incurred.....</b>		<b>\$ 2,581.73</b>

## SECURITY INSURANCE COMPANY, OF NEW HAVEN, CONN.

Incorporated May, 1841. Commenced business May, 1841.  
United States Head Office, 115 Elm Street, New Haven, Conn.

President, JOHN W. ALLING.

Secretary, VICTOR ROTH.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	1,000,000.00
Ledger assets Dec. 31 of previous year...	\$	4,180,453.96
Increase of capital during year.....		\$ 4,180,453.96

### INCOME

Net premium income.....	\$	2,487,287.84
Total investment income.....		187,567.91
Miscellaneous income .....		144,405.20
 Total income .....	 \$	 2,819,260.95

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	1,536,044.17
Paid stockholders for interest or dividends.....		80,000.00
Other disbursements .....		1,158,694.58
 Total disbursements .....	 \$	 2,774,738.75

### ASSETS

Total admitted assets.....	\$	4,283,505.99
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	2,550,771.60
Capital, \$1,000,000.00; surplus, \$732,734.39.....		1,732,734.39
 Total liabilities .....	 \$	 4,283,505.99

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$436,417,449.00	\$ 4,400,670.30

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	2,514,606.00
Less \$404,544.00 risks cancelled, and \$566,442.00 re-insurance in companies authorized in Colorado.....		970,986.00
 Net risks written.....	 \$	 1,543,620.00
 Gross premiums on risks written.....	 \$	 36,360.93
Less \$4,414.65 return premiums, and \$8,138.84 premiums for re-insurance in companies authorized in Colorado.....		12,553.49
 Net premiums received.....	 \$	 23,807.44
 Losses paid (deducting salvage).....	 \$	 7,991.46
Less losses on risks re-insured in companies authorized in Colorado.....		2,254.82
 Net losses paid.....	 \$	 5,736.64
 Losses incurred .....	 \$	 9,991.19
Less losses on risks re-insured in companies authorized in Colorado.....		3,336.82
 Net losses incurred.....	 \$	 6,684.37

## SKANDIA INSURANCE COMPANY, OF STOCKHOLM, SWEDEN

Incorporated January 12, 1855. Commenced business in United States 1900.  
United States Head Office, 52 Wall Street, New York.

United States Manager, C. F. SHALLCROSS.

### CAPITAL STOCK

Amount of deposit capital.....	\$	330,000.00
Ledger assets Dec. 31 of previous year...	\$	1,513,984.07
Increase of capital during year.....		\$ 1,513,984.07

### INCOME

Net premium income.....	\$	791,181.33
Total investment income.....		56,118.35
Miscellaneous income .....		.....
Total income .....	\$	847,299.68

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	472,964.24
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		333,106.81
Total disbursements .....	\$	806,071.05

### ASSETS

Total admitted assets.....	\$	1,435,502.78
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	887,156.69
Deposit capital, \$330,000.00; surplus, \$218,346.09.....		548,346.09
Total liabilities .....	\$	1,435,502.78

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$123,547,699.00	\$ 1,360,784.32

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	502,573.00
Less \$243,383.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		243,383.00
Net risks written.....	\$	259,190.00
Gross premiums on risks written.....	\$	6,969.32
Less \$2,285.88 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		2,285.88
Net premiums received.....	\$	4,683.44
Losses paid (deducting salvage).....	\$	191.59
Less losses on risks re-insured in companies authorized in Colorado. ....		.....
Net losses paid.....	\$	191.59
Losses incurred .....	\$	195.25
Less losses on risks re-insured in companies authorized in Colorado. ....		.....
Net losses incurred.....	\$	195.25

## SOUTH GERMAN RE-INSURANCE COMPANY OF MUNICH, BAVARIA, GERMANY

Incorporated 1892. Commenced business in United States June 1, 1911.  
United States Head Office, 783 Main Street, Hartford, Conn.

United States Manager, SAMUEL G. HOWE.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,225,864.23	
Increase of capital during year.....		\$ 1,225,864.23

### INCOME

Net premium income .....	\$ 1,081,288.79	
Total investment income .....	46,381.87	
Miscellaneous income .....	16,320.69	
<b>Total income .....</b>		<b>\$ 1,143,991.35</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 516,888.70	
Paid stockholders for interest or dividends.....		
Other disbursements .....	389,270.94	
<b>Total disbursements .....</b>		<b>\$ 906,159.64</b>

### ASSETS

Total admitted assets .....		\$ 1,463,769.58
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 893,702.45	
Deposit capital, \$200,000.00; surplus, \$370,067.13.....	570,067.13	
<b>Total liabilities .....</b>		<b>\$ 1,463,769.58</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$119,120,712.00	\$ 1,402,910.73

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 642,509.00	
Less \$177,032.00 risks cancelled, and \$. re-insurance in com- panies authorized in Colorado .....		177,032.00
<b>Net risks written .....</b>		<b>\$ 465,477.00</b>
Gross premiums on risks written.....	\$ 8,250.23	
Less \$1,458.01 return premiums, and \$. premiums for re- insurance in companies authorized in Colorado.....		1,458.01
<b>Net premiums received .....</b>		<b>\$ 6,792.22</b>
Losses paid (deducting salvage) .....	\$ 3,168.25	
Less losses on risks re-insured in companies authorized in Colorado. ....		
<b>Net losses paid .....</b>		<b>\$ 3,168.25</b>
Losses incurred .....	\$ 3,658.70	
Less losses on risks re-insured in companies authorized in Colorado. ....		
<b>Net losses incurred .....</b>		<b>\$ 3,658.70</b>

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, OF SPRINGFIELD, MASS.

Incorporated 1849. Commenced business 1851.  
United States Head Office, 195 State Street, Springfield, Mass.

President, A. WILLIARD DAMON. Secretary, WILLIAM J. MACKAY.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,500,000.00	
Ledger assets Dec. 31 of previous year...		\$ 11,283,883.73
Increase of capital during year.....		\$ 11,283,883.73

### INCOME

Net premium income .....	\$ 6,113,916.67	
Total investment income .....		431,407.80
Miscellaneous income .....		69,771.92
Total income .....		\$ 6,615,096.39

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 3,300,770.98	
Paid stockholders for interest or dividends.....		250,000.00
Other disbursements .....		3,024,000.94
Total disbursements .....		\$ 6,574,771.92

### ASSETS

Total admitted assets .....		\$ 11,695,373.60
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 6,614,706.97	
Capital, \$2,500,000.00; surplus, \$2,580,666.63.....		5,080,666.63
Total liabilities .....		\$ 11,695,373.60

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$1,043,112,633.00	\$ 10,929,117.30

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 6,384,107.00	
Less \$1,443,139.00 risks cancelled, and \$478,370.00 re-insurance in companies authorized in Colorado.....		1,921,509.00
Net risks written .....		\$ 4,462,598.00
Gross premiums on risks written.....		\$ 84,534.29
Less \$11,596.15 return premiums, and \$9,784.61 premiums for re-insurance in companies authorized in Colorado.....		21,380.76
Net premiums received .....		\$ 63,153.53
Losses paid (deducting salvage) .....		\$ 25,686.84
Less losses on risks re-insured in companies authorized in Colorado. ....		.....
Net losses paid .....		\$ 25,686.84
Losses incurred .....		\$ 24,707.33
Less losses on risks re-insured in companies authorized in Colorado. ....		.....
Net losses incurred .....		\$ 24,707.33



## STANDARD FIRE INSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated July 6, 1905. Commenced business March 26, 1910.  
United States Head Office, 18 Asylum Street, Hartford, Conn.

President, M. L. HEWES.

Secretary, H. B. ANTHONY.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	750,000.00
Ledger assets Dec. 31 of previous year...	\$	1,660,235.40
Increase of capital during year.....	\$	1,660,235.40

### INCOME

Net premium income .....	\$	769,519.88
Total investment income .....		61,575.19
Miscellaneous income .....		
Total income .....		\$ 831,095.07

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	478,321.01
Paid stockholders for interest or dividends.....		60,000.00
Other disbursements .....		352,025.13
Total disbursements .....		\$ 890,346.14

### ASSETS

Total admitted assets .....	\$	1,563,497.55
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	669,363.27
Capital, \$750,000.00; surplus, \$141,134.28.....		894,134.28
Total liabilities .....		\$ 1,563,497.55

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$122,551,879.00	\$ 1,109,827.52

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	445,807.00
Less \$46,350.00 risks cancelled, and \$83,138.00 re-insurance in companies authorized in Colorado.....		129,488.00
Net risks written .....		\$ 316,319.00
Gross premiums on risks written.....	\$	5,170.39
Less \$429.38 return premiums, and \$902.18 premiums for re-insurance in companies authorized in Colorado .....		1,331.56
Net premiums received .....		\$ 3,838.83
Losses paid (deducting salvage) .....	\$	80.44
Less losses on risks re-insured in companies authorized in Colorado.....		50.68
Net losses paid .....		\$ 29.76
Losses incurred .....	\$	597.47
Less losses on risks re-insured in companies authorized in Colorado.....		37.62
Net losses incurred .....		\$ 559.85

**STATE ASSURANCE COMPANY, LIMITED,  
OF LIVERPOOL, ENGLAND**

Incorporated April 10, 1891. Commenced business in United States 1897.  
United States Head Office, 75 Elm Street, Hartford, Conn.

United States Manager, JAMES H. BREWSTER.

**CAPITAL STOCK**

Amount of deposit capital.....	\$ 200,000.00		
Ledger assets Dec. 31 of previous year..		\$ 708,063.91	
Increase of capital during year.....			\$ 708,063.91

**INCOME**

Net premium income.....	\$ 184,402.15		
Total investment income.....		21,287.30	
Miscellaneous income .....		862.50	
Total income .....			\$ 209,551.95

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 74,383.97		
Paid stockholders for interest or dividends.....			
Other disbursements .....		123,080.78	
Total disbursements .....			\$ 197,464.75

**ASSETS**

Total admitted assets.....			\$ 670,781.26
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 199,262.16		
Deposit capital, \$200,000.00; surplus, \$271,519.10.....		471,519.10	
Total liabilities .....			\$ 670,781.26

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 34,357,910.00	\$ 324,938.88

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 909,534.00	
Less \$169,271.00 risks cancelled, and \$338,930.00 re-insurance in companies authorized in Colorado.....		508,201.00
Net risks written.....	\$ 401,333.00	
Gross premiums on risks written.....	\$ 10,129.21	
Less \$1,358.70 return premiums, and \$3,714.04 premiums for re-insurance in companies authorized in Colorado.....		5,072.74
Net premiums received.....	\$ 5,056.47	
Losses paid (deducting salvage).....	\$ 3,565.82	
Less losses on risks re-insured in companies authorized in Colorado		518.25
Net losses paid.....	\$ 3,047.57	
Losses incurred .....	\$ 3,793.32	
Less losses on risks re-insured in companies authorized in Colorado		639.75
Net losses incurred.....	\$ 3,153.57	

**STERLING FIRE INSURANCE COMPANY,  
OF INDIANAPOLIS, IND.**

Incorporated January 28, 1911. Commenced business January 1, 1912.  
United States Head Office, 115 No. Penn Street, Indianapolis, Ind.

President, EDWARD D. EVANS.

Secretary, OSCAR L. ROSS.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$	850,000.00	
Ledger assets Dec. 31 of previous year..		\$ 1,633,778.19
Increase of capital during year.....		\$ 1,633,778.19

**INCOME**

Net premium income.....\$	43,352.09	
Total investment income.....	77,271.80	
Miscellaneous income .....	9,061.32	
<b>Total income .....</b>		<b>\$ 129,685.21</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$	128,155.80	
Paid stockholders for interest or dividends.....	42,500.00	
Other disbursements .....	92,584.40	
<b>Total disbursements .....</b>		<b>\$ 263,240.20</b>

**ASSETS**

Total admitted assets.....		\$ 1,505,871.81
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**LIABILITIES**

Total amount of liabilities, except capital and surplus.\$	262,249.99	
Capital, \$850,000.00; surplus, \$393,621.82.....	1,243,621.82	
<b>Total liabilities .....</b>		<b>\$ 1,505,871.81</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....\$	33,300,520.00	\$ 357,980.72

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....			
Less \$...... risks cancelled, and \$...... re-insurance in companies authorized in Colorado.....			
<b>Net risks written.....</b>			
Gross premiums on risks written.....			
Less \$...... return premiums, and \$...... premiums for re-insurance in companies authorized in Colorado.....			
<b>Net premiums received.....</b>			
Losses paid (deducting salvage).....			
Less losses on risks re-insured in companies authorized in Colorado .....			
<b>Net losses paid.....</b>			
Losses incurred .....			
Less losses on risks ré-insured in companies authorized in Colorado .....			
<b>Net losses incurred.....</b>			

NO BUSINESS IN STATE.

## STUYVESANT INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated November 25, 1850. Commenced business January 31, 1851.  
United States Head Office, 111 William Street, New York.

President, A. R. PIERSON.

Secretary, G. F. HUTCHINGS.

### CAPITAL STOCK

Amount of capital paid up in cash. ....	\$ 400,000.00	
Ledger assets Dec. 31 of previous year..	\$ 1,251,122.61	
Increase of capital during year.....	.....	\$ 1,251,122.61

### INCOME

Net premium income.....	\$ 1,023,982.34	
Total investment income.....	46,560.83	
Miscellaneous income .....	27,301.75	
Total income .....		\$ 1,097,844.92

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 556,191.07	
Paid stockholders for interest or dividends.....	20,000.00	
Other disbursements .....	455,617.29	
Total disbursements .....		\$ 1,031,808.36

### ASSETS

Total admitted assets.....	\$ 1,282,354.27
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 784,801.85	
Capital, \$400,000.00; surplus, \$97,552.42.....	497,552.42	
Total liabilities .....		\$ 1,282,354.27

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 81,040,159.00	\$ 1,119,188.65

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 619,550.00	
Less \$117,032.00 risks cancelled, and \$150,678.00 re-insurance in companies authorized in Colorado.....	267,710.00	
Net risks written.....		\$ 351,820.00
Gross premiums on risks written.....	\$ 10,099.52	
Less \$1,343.27 return premiums, and \$1,686.50 premiums for re-insurance in companies authorized in Colorado.....	3,029.77	
Net premiums received.....		\$ 7,069.75
Losses paid (deducting salvage).....	\$ 1,750.39	
Less losses on risks re-insured in companies authorized in Colorado	473.86	
Net losses paid.....		\$ 1,276.53
Losses incurred .....	\$ 1,732.39	
Less losses on risks re-insured in companies authorized in Colorado	522.57	
Net losses incurred.....		\$ 1,209.82

**SUN INSURANCE OFFICE, OF LONDON, ENGLAND**

Incorporated 1710. Commenced business in United States August, 1882.  
United States Head Office, 54 Pine Street, New York.

United States Manager, J. J. GUILLE.

**CAPITAL STOCK**

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...		\$ 4,946,180.24
Increase of capital during year.....		\$ 4,946,180.24

**INCOME**

Net premium income.....	\$ 2,358,331.10	
Total investment income.....	191,945.63	
Miscellaneous income .....	147,914.36	
<b>Total income .....</b>		<b>\$ 2,698,191.09</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 1,310,757.17	
Paid stockholders for interest or dividends.....		
Other disbursements .....	1,357,380.88	
<b>Total disbursements .....</b>		<b>\$ 2,668,138.05</b>

**ASSETS**

Total admitted assets.....	\$ 4,866,598.21
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 3,085,970.79	
Deposit capital, \$200,000.00; surplus, \$1,580,627.42.....	1,780,627.42	
<b>Total liabilities .....</b>		<b>\$ 4,866,598.21</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$558,893,806.00	\$ 5,531,926.68

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 2,763,566.00	
Less \$619,863.00 risks cancelled, and \$352,174.00 re-insurance in companies authorized in Colorado.....		972,037.00
<b>Net risks written.....</b>		<b>\$ 1,791,529.00</b>
Gross premiums on risks written.....	\$ 39,156.26	
Less \$7,768.73 return premiums, and \$6,290.62 premiums for re-insurance in companies authorized in Colorado.....		14,059.35
<b>Net premiums received.....</b>		<b>\$ 25,096.91</b>
Losses paid (deducting salvage).....	\$ 14,792.89	
Less losses on risks re-insured in companies authorized in Colorado.....		4,109.08
<b>Net losses paid.....</b>		<b>\$ 10,683.81</b>
Losses incurred .....	\$ 15,109.20	
Less losses on risks re-insured in companies authorized in Colorado.....		4,337.20
<b>Net losses incurred.....</b>		<b>\$ 10,772.00</b>

## SVEA FIRE & LIFE INSURANCE COMPANY, OF GOTHENBURG, SWEDEN

Incorporated May 18, 1866. Commenced business in United States August, 1884.  
United States Head Office, 100 William Street, New York.

United States Managers, BENJ. R. MOWRY, J. M. WENNSTROM.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	1,658,905.46
Increase of capital during year.....	\$	1,658,905.46

### INCOME

Net premium income.....	\$	905,705.94
Total investment income.....		53,746.05
Miscellaneous income .....		
Total income .....	\$	959,451.99

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	476,280.37
Paid stockholders for interest or dividends.....		
Other disbursements .....		405,364.65
Total disbursements .....	\$	881,645.02

### ASSETS

Total admitted assets.....	\$	1,666,764.91
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	990,090.44
Deposit capital, \$200,000.00; surplus, \$476,674.47.....		676,674.47
Total liabilities .....	\$	1,666,764.91

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$140,284,951.00	\$ 1,653,515.73

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	2,082,328.00
Less \$229,116.00 risks cancelled, and \$132,380.00 re-insurance in companies authorized in Colorado.....		361,496.00
Net risks written.....	\$	1,720,832.00

Gross premiums on risks written.....	\$	43,435.50
Less \$3,075.31 return premiums, and \$2,527.30 premiums for re-insurance in companies authorized in Colorado.....		5,602.61
Net premiums received.....	\$	37,832.89

Losses paid (deducting salvage).....	\$	15,263.45
Less losses on risks re-insured in companies authorized in Colorado.....		782.30
Net losses paid.....	\$	14,481.15

Losses incurred .....	\$	16,392.13
Less losses on risks re-insured in companies authorized in Colorado.....		782.30
Net losses incurred.....	\$	15,609.83

## SWISS NATIONAL INSURANCE COMPANY, OF BASLE, SWITZERLAND

Incorporated October 1, 1898. Commenced business in United States January, 1911.  
United States Head Office, 80 Maiden Lane, New York.

United States Managers, SNOW & THIEME.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,983,952.36	
Increase of capital during year.....	.....	\$ 1,983,952.36

### INCOME

Net premium income.....	\$ 1,666,071.13	
Total investment income.....	75,787.87	
Miscellaneous income .....	108,195.53	
Total income .....		\$ 1,850,054.53

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,184,091.23	
Paid stockholders for interest or dividends.....	.....	
Other disbursements .....	552,113.66	
Total disbursements .....		\$ 1,736,204.89

### ASSETS

Total admitted assets.....	\$ 2,099,286.64
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,528,555.23	
Deposit capital, \$200,000.00; surplus, \$370,731.41.....	570,731.41	
Total liabilities .....		\$ 2,099,286.64

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$219,882,793.00	\$ 2,368,807.35

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,251,843.00	
Less \$358,538.00 risks cancelled, and \$98,744.00 re-insurance in companies authorized in Colorado.....	457,282.00	
Net risks written.....		\$ 794,561.00
Gross premiums on risks written.....	\$ 16,149.36	
Less \$3,246.54 return premiums, and \$1,599.99 premiums for re-insurance in companies authorized in Colorado.....	4,846.53	
Net premiums received.....		\$ 11,302.83
Losses paid (deducting salvage).....	\$ 8,856.75	
Less losses on risks re-insured in companies authorized in Colorado.	1,777.37	
Net losses paid.....		\$ 7,079.38
Losses incurred .....	\$ 11,782.75	
Less losses on risks re-insured in companies authorized in Colorado.	1,782.37	
Net losses incurred.....		\$ 10,000.38

## SWISS RE-INSURANCE COMPANY, OF ZURICH, SWITZERLAND

Incorporated Dec. 9, 1863. Commenced business in United States Oct. 20, 1910.  
United States Head Office, 100 William Street, New York.

United States Manager, PERCIVAL BERESFORD.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	1,012,009.80
Increase of capital during year.....		\$ 1,012,009.80

### INCOME

Net premium income.....	\$	995,933.05
Total investment income.....		49,254.30
Miscellaneous income .....		329,613.29
<b>Total income .....</b>	<b>\$</b>	<b>1,374,800.64</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	518,485.91
Paid stockholders for interest or dividends.....		
Other disbursements .....		530,257.87
<b>Total disbursements .....</b>	<b>\$</b>	<b>1,048,743.78</b>

### ASSETS

Total admitted assets.....	\$	1,356,500.81
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	835,985.17
Deposit capital, \$200,000.00; surplus, \$320,515.67.....		520,515.67
<b>Total liabilities .....</b>	<b>\$</b>	<b>1,356,500.81</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$134,807,130.00	\$ 1,370,588.61

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	867,839.00
Less \$250,441.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		250,441.00
<b>Net risks written.....</b>	<b>\$</b>	<b>617,398.00</b>
Gross premiums on risks written.....	\$	8,899.07
Less \$2,079.95 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		2,079.95
<b>Net premiums received.....</b>	<b>\$</b>	<b>6,819.12</b>
Losses paid (deducting salvage).....	\$	3,857.81
Less losses on risks re-insured in companies authorized in Colorado .....		
<b>Net losses paid.....</b>	<b>\$</b>	<b>3,857.81</b>
Losses incurred .....	\$	4,251.65
Less losses on risks re-insured in companies authorized in Colorado .....		
<b>Net losses incurred.....</b>	<b>\$</b>	<b>4,251.65</b>



## TEUTONIA FIRE INSURANCE COMPANY, OF PITTSBURGH, PA.

Incorporated July, 1871. Commenced business July, 1871.  
United States Head Office, 735 East Ohio Street, Pittsburgh, Pa.

President, C. W. GERWIG.

Secretary, N. A. WEED.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	969,413.08
Increase of capital during year.....	\$	969,413.08

### INCOME

Net premium income.....	\$	520,431.64
Total investment income.....		48,161.45
Miscellaneous income .....		75,006.04
<b>Total income .....</b>	<b>\$</b>	<b>648,599.13</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	370,170.32
Paid stockholders for interest or dividends.....		4,000.00
Other disbursements .....		304,478.72
<b>Total disbursements .....</b>	<b>\$</b>	<b>678,649.04</b>

### ASSETS

Total admitted assets.....	\$	957,675.51
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	621,670.34
Capital, \$200,000.00; surplus, \$136,005.17.....		336,005.17
<b>Total liabilities .....</b>	<b>\$</b>	<b>957,675.51</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$116,754,542.00	\$ 1,159,727.24

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	37,026.00
Less \$10,396.00 risks cancelled, and \$5,715.00 re-insurance in companies authorized in Colorado.....		16,111.00
<b>Net risks written.....</b>	<b>\$</b>	<b>20,915.00</b>
Gross premiums on risks written.....	\$	529.07
Less \$57.50 return premiums, and \$111.96 premiums for re-insurance in companies authorized in Colorado.....		169.46
<b>Net premiums received.....</b>	<b>\$</b>	<b>359.61</b>
Losses paid (deducting salvage).....	\$	38.35
Less losses on risks re-insured in companies authorized in Colorado.....		.....
<b>Net losses paid.....</b>	<b>\$</b>	<b>38.35</b>
Losses incurred .....	\$	38.35
Less losses on risks re-insured in companies authorized in Colorado.....		.....
<b>Net losses incurred.....</b>	<b>\$</b>	<b>38.35</b>

## TOKIO MARINE INSURANCE COMPANY, LIMITED, OF TOKIO, JAPAN

Incorporated 1879. Commenced business .....  
United States Head Office, 3 South William Street, New York.

Attorneys, APPLETON & COX.

### CAPITAL STOCK

Amount of deposit capital paid up in cash.	\$ 200,000.00	
Ledger assets Dec. 31 of previous year..	\$ 434,360.30	
Increase of capital during year.....		\$ 434,360.30

### INCOME

Net premium income.....	\$ 418,491.14	
Total investment income.....	12,824.18	
Miscellaneous income .....	4,397.22	
 Total income .....		 \$ 435,712.54

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 177,105.15	
Paid stockholders for interest or dividends.....		
Other disbursements .....	103,539.41	
 Total disbursements .....		 \$ 280,644.56

### ASSETS

Total admitted assets.....		\$ 574,459.28
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 203,859.85	
Deposit capital, \$200,000.00; surplus, \$170,599.43.....	370,599.43	
 Total liabilities .....		 \$ 574,459.28

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 11,566,833.00	\$ 140,025.91

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 126,709.00	
Less \$800.00 risks cancelled, and \$5,718.00 re-insurance in companies authorized in Colorado.....		6,518.00
 Net risks written.....		 \$ 120,191.00
 Gross premiums on risks written.....		 \$ 1,869.73
Less \$10.00 return premiums, and \$170.98 premiums for re-insurance in companies authorized in Colorado.....		180.98
 Net premiums received.....		 \$ 1,688.75
 Losses paid (deducting salvage).....		 \$ 105.69
Less losses on risks re-insured in companies authorized in Colorado. ....		
 Net losses paid.....		 \$ 105.69
 Losses incurred .....		 \$ 126.39
Less losses on risks re-insured in companies authorized in Colorado. ....		
 Net losses incurred.....		 \$ 126.39

## UNION ASSURANCE SOCIETY, LIMITED, OF LONDON, ENGLAND

Incorporated July 30, 1907. Commenced business in United States 1909.  
United States Head Office, 55 John Street, New York.

United States Manager, A. H. WRAY.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,502,340.19	
Increase of capital during year.....		\$ 1,502,340.19

### INCOME

Net premium income.....	\$ 536,237.37	
Total investment income.....	51,339.27	
Miscellaneous income .....	52,461.73	
<b>Total income .....</b>		<b>\$ 640,038.37</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 248,283.99	
Paid stockholders for interest or dividends.....		
Other disbursements .....	327,299.27	
<b>Total disbursements .....</b>		<b>\$ 575,583.26</b>

### ASSETS

Total admitted assets.....		\$ 1,509,011.81
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 609,680.63	
Deposit capital, \$200,000.00; surplus, \$699,331.18.....	899,331.18	
<b>Total liabilities .....</b>		<b>\$ 1,509,011.81</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 89,567,534.00	\$ 984,417.43

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 1,056,051.00	
Less \$273,793.00 risks cancelled, and \$147,630.00 re-insurance in companies authorized in Colorado.....		421,423.00
<b>Net risks written.....</b>		<b>\$ 634,628.00</b>
Gross premiums on risks written.....		10,694.04
Less \$2,444.43 return premiums, and \$1,502.63 premiums for re-insurance in companies authorized in Colorado.....		3,947.06
<b>Net premiums received.....</b>		<b>\$ 6,746.98</b>
Losses paid (deducting salvage).....		2,484.98
Less losses on risks re-insured in companies authorized in Colorado.....		328.53
<b>Net losses paid.....</b>		<b>\$ 2,156.45</b>
Losses incurred .....		7,355.77
Less losses on risks re-insured in companies authorized in Colorado.....		4,337.13
<b>Net losses incurred.....</b>		<b>\$ 3,018.64</b>

## UNION FIRE INSURANCE COMPANY, OF PARIS, FRANCE

Incorporated 1828. Commenced business in United States 1910.  
United States Head Office, 17 Custom House Street, Providence, R. I.

United States Managers, STARKWEATHER & SHEPLEY (Inc.).

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year..	\$	980,007.20
Increase of capital during year.....	\$	980,007.20

### INCOME

Net premium income.....	\$	411,587.03
Total investment income.....		31,941.67
Miscellaneous income .....		
Total income .....	\$	443,528.70

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	233,175.28
Paid stockholders for interest or dividends.....		
Other disbursements .....		165,487.64
Total disbursements .....	\$	398,662.92

### ASSETS

Total admitted assets.....	\$	1,000,293.52
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	435,168.67
Deposit capital, \$200,000.00; surplus, \$365,124.85.....		565,124.85
Total liabilities .....	\$	1,000,293.52

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 71,408,848.00	\$ 673,092.77

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$	564,420.00
Less \$184,008.00 risks cancelled, and \$56,892.00 re-insurance in companies authorized in Colorado.....		210,900.00
Net risks written.....	\$	323,520.00
Gross premiums on risks written.....	\$	7,801.76
Less \$2,307.08 return premiums, and \$966.43 premiums for re-insurance in companies authorized in Colorado.....		3,273.51
Net premiums received.....	\$	4,531.25
Losses paid (deducting salvage).....	\$	375.06
Less losses on risks re-insured in companies authorized in Colorado.....		28.47
Net losses paid.....	\$	346.59
Losses incurred .....	\$	355.80
Less losses on risks re-insured in companies authorized in Colorado.....		28.47
Net losses incurred.....	\$	327.33

## UNION & PHENIX ESPANOL INSURANCE COMPANY, OF MADRID, SPAIN

Incorporated June 5, 1864. Commenced business in United States October 7, 1910.  
United States Head Office, 123 William Street, New York.

United States Managers, FESTER & FOLSOM (Inc.).

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year..	\$ 1,339,594.80	
Increase of capital during year.....		\$ 1,339,594.80

### INCOME

Net premium income.....	\$ 1,090,021.87	
Total investment income.....	54,395.69	
Miscellaneous income .....	2,353.78	
<b>Total income .....</b>		<b>\$ 1,146,771.34</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 676,913.30	
Paid stockholders for interest or dividends.....		
Other disbursements .....	383,101.85	
<b>Total disbursements .....</b>		<b>\$ 1,060,015.15</b>

### ASSETS

Total admitted assets.....	\$ 1,420,084.48
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 1,015,702.68	
Deposit capital, \$200,000.00; surplus, \$204,381.80.....	404,381.80	
<b>Total liabilities .....</b>		<b>\$ 1,420,084.48</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$152,655,308.00	\$ 1,681,197.63

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 910,174.00	
Less \$200,030.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		200,030.00
<b>Net risks written.....</b>		<b>\$ 710,144.00</b>
Gross premiums on risks written.....		\$ 14,004.79
Less \$2,058.76 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		2,058.76
<b>Net premiums received.....</b>		<b>\$ 11,946.03</b>
Losses paid (deducting salvage).....		\$ 4,214.04
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses paid.....</b>		<b>\$ 4,214.04</b>
Losses incurred .....		\$ 4,108.20
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses incurred.....</b>		<b>\$ 4,108.20</b>

## UNITED STATES FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated April 1, 1824. Commenced business April 9, 1824.  
United States Head Office, 95 William Street, New York.

President, CHARLES A. NORRIS. Secretary, DAVID G. WAKEMAN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 400,000.00	
Ledger assets Dec. 31 of previous year...	\$ 1,301,631.65	
Increase of capital during year.....		\$ 1,301,631.65

### INCOME

Net premium income .....	\$ 708,561.61	
Total investment income .....	49,167.72	
Miscellaneous income .....	1,333.01	
 Total income .....		 \$ 759,062.34

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 321,365.98	
Paid stockholders for interest or dividends.....	28,000.00	
Other disbursements .....	316,841.10	
 Total disbursements .....		 \$ 666,207.08

### ASSETS

Total admitted assets .....		\$ 1,358,481.75
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 637,922.02	
Capital, \$400,000.00; surplus, \$320,559.73.....	720,559.73	
 Total liabilities .....		 \$ 1,358,481.75

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$106,889,696.00	\$ 1,064,020.51

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 703,021.00	
Less \$131,046.00 risks cancelled, and \$74,123.00 re-insurance in companies authorized in Colorado.....		205,169.00
 Net risks written .....		 \$ 497,852.00
 Gross premiums on risks written.....		 \$ 7,808.35
Less \$1,084.09 reutr n premiums, and \$1,113.77 premiums for re-insurance in companies authorized in Colorado.....		2,197.86
 Net premiums received .....		 \$ 5,610.49
 Losses paid (deducting salvage) .....		 \$ 917.73
Less losses on risks re-insured in companies authorized in Colorado.		2.25
 Net losses paid .....		 \$ 915.48
 Losses incurred .....		 \$ 1,365.48
Less losses on risks re-insured in companies authorized in Colorado.		.....
 Net losses incurred .....		 \$ 1,365.48

## UNITED STATES "LLOYDS," SUBSCRIBERS, AT NEW YORK, N. Y.

Organized November, 1872. Commenced business December, 1872.  
United States Head Office, 3 South William Street, New York.

Attorneys, APPLETON & COX.

### CAPITAL STOCK

Amount of original deposit.....	\$	100,000.00
Ledger assets Dec. 31 of previous year...	\$	1,425,316.03
Increase of capital during year.....		\$ 1,425,316.03

### INCOME

Net premium income .....	\$	2,348,573.54
Total investment income .....		49,434.71
Miscellaneous income .....		508.75
<b>Total income .....</b>		<b>\$ 2,398,517.00</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	1,101,699.86
Paid stockholders for interest or dividends.....		75,000.00
Other disbursements .....		785,751.43
<b>Total disbursements .....</b>		<b>\$ 1,962,451.29</b>

### ASSETS

Total admitted assets .....	\$	1,921,770.86
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	1,102,742.17
Deposit capital, \$100,000.00; surplus, \$719,028.69.....		819,028.69
<b>Total liabilities .....</b>		<b>\$ 1,921,770.86</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 43,634,521.00	\$ 840,608.57

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	1,101,716.00
Less \$83,609.00 risks cancelled, and \$273,821.00 re-insurance in companies authorized in Colorado.....		357,430.00
<b>Net risks written .....</b>		<b>\$ 744,286.00</b>
Gross premiums on risks written .....	\$	14,744.48
Less \$3,716.46 return premiums, and \$3,350.70 premiums for re-insurance in companies authorized in Colorado.....		7,107.16
<b>Net premiums received .....</b>		<b>\$ 7,637.32</b>
Losses paid (deducting salvage) .....	\$	1,702.00
Less losses on risks re-insured in companies authorized in Colorado.....		299.53
<b>Net losses paid .....</b>		<b>\$ 1,402.47</b>
Losses incurred .....	\$	1,865.57
Less losses on risks re-insured in companies authorized in Colorado.....		314.89
<b>Net losses incurred .....</b>		<b>\$ 1,550.68</b>

## URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE

Incorporated 1838. Commenced business in United States 1913.  
United States Head Office, 123 William Street, New York.

United States Managers, FRED S. JAMES & CO.

### CAPITAL STOCK

Amount of deposit capital.....	\$ 300,000.00	
Ledger assets Dec. 31 of previous year...	\$ 694,411.04	
Increase of capital during year.....		\$ 694,411.04

### INCOME

Net premium income .....	\$ 429,119.63	
Total investment income .....	24,063.57	
Miscellaneous income .....	3,456.98	
Total income .....		\$ 456,640.18

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 184,073.25	
Paid stockholders for interest or dividends.....		
Other disbursements .....	182,204.59	
Total disbursements .....		\$ 366,277.84

### ASSETS

Total admitted assets .....	\$ 771,636.91
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### LIABILITIES

Total amount of liabilities, except capital and surplus.	\$ 376,834.54	
Deposit capital, \$300,000.00; surplus, \$94,802.37.....	394,802.37	
Total liabilities .....		\$ 771,636.91

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 57,522,963.00	\$ 594,810.40

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 227,604.00
Less \$39,000.00 risks cancelled, and \$17,875.00 re-insurance in companies authorized in Colorado.....	56,875.00
Net risks written .....	\$ 170,729.00
Gross premiums on risks written.....	\$ 2,013.20
Less \$148.97 return premiums, and \$207.08 premiums for re-insurance in companies authorized in Colorado.....	356.05
Net premiums received .....	\$ 1,657.15
Losses paid (deducting salvage) .....	\$ 1,848.98
Less losses on risks re-insured in companies authorized in Colorado.....	
Net losses paid .....	\$ 1,848.98
Losses incurred .....	\$ 1,848.98
Less losses on risks re-insured in companies authorized in Colorado.....	
Net losses incurred .....	\$ 1,848.98



**VULCAN FIRE INSURANCE COMPANY, OF OAKLAND, CAL.**

Incorporated August 22, 1910. Commenced business July 1, 1912.  
United States Head Office, 14th and Broadway, Oakland, Cal.

President, J. F. CARLSTON.

Secretary, ARNOLD HODGKINSON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year..		\$ 978,590.61
Increase of capital during year.....		\$ 978,590.61

**INCOME**

Net premium income.....	\$ 114,271.98	
Total investment income.....	47,897.46	
Miscellaneous income .....		
<b>Total income .....</b>		<b>\$ 162,169.44</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 58,938.44	
Paid stockholders for interest or dividends.....		
Other disbursements .....	77,652.11	
<b>Total disbursements .....</b>		<b>\$ 136,590.55</b>

**ASSETS**

Total admitted assets.....	\$ 1,015,979.83
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**LIABILITIES**

Total amount of liabilities, except capital and surplus..	\$ 102,218.92	
Capital, \$500,000.00; surplus, \$413,760.91.....	913,760.91	
<b>Total liabilities .....</b>		<b>\$ 1,015,979.83</b>

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 11,561,902.00	\$ 166,869.59

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written.....	\$ 422,679.00
Less \$116,097.00 risks cancelled, and \$112,346.00 re-insurance in companies authorized in Colorado.....	228,443.00
<b>Net risks written.....</b>	<b>\$ 194,236.00</b>
Gross premiums on risks written.....	\$ 6,774.97
Less \$1,398.24 return premiums, and \$1,715.49 premiums for re-insurance in companies authorized in Colorado.....	3,113.73
<b>Net premiums received.....</b>	<b>\$ 3,661.24</b>
Losses paid (deducting salvage).....	\$ 962.56
Less losses on risks re-insured in companies authorized in Colorado.....	.91
<b>Net losses paid .....</b>	<b>\$ 961.65</b>
Losses incurred .....	\$ 966.78
Less losses on risks re-insured in companies authorized in Colorado.....	.91
<b>Net losses incurred.....</b>	<b>\$ 965.87</b>

## WARSAW FIRE INSURANCE COMPANY, OF WARSAW, RUSSIA

Incorporated May 1, 1870. Commenced business in United States September 1, 1911.  
United States Head Office, 123 William Street, New York.

United States Managers, FESTER & FOLSOM (Inc.).

### CAPITAL STOCK

Amount of deposit capital.....	\$ 200,000.00	
Ledger assets Dec. 31 of previous year...	\$ 737,034.66	
Increase of capital during year.....		\$ 737,034.66

### INCOME

Net premium income.....	\$ 376,044.60	
Total investment income.....	40,595.87	
Miscellaneous income .....	3,074.67	
Total income .....		\$ 419,715.14

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 339,450.89	
Paid stockholders for interest or dividends.....		
Other disbursements .....	131,299.86	
Total disbursements .....		\$ 470,750.75

### ASSETS

Total admitted assets.....		\$ 693,291.30
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 330,603.98	
Deposit capital, \$200,000.00; surplus, \$162,687.32.....	362,687.32	
Total liabilities .....		\$ 693,291.30

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$ 40,891,960.00	\$ 509,595.52

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 203,338.00	
Less \$60,001.00 risks cancelled, and \$..... re-insurance in companies authorized in Colorado.....		60,001.00
Net risks written.....		\$ 143,337.00
Gross premiums on risks written.....	\$ 3,199.02	
Less \$623.84 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		623.84
Net premiums received.....		\$ 2,575.18
Losses paid (deducting salvage).....	\$ 2,056.35	
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses paid.....		\$ 2,056.35
Losses incurred .....	\$ 799.51	
Less losses on risks re-insured in companies authorized in Colorado.....		
Net losses incurred.....		\$ 799.51

## WESTCHESTER FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated March 14, 1837. Commenced business January 1, 1870.  
United States Head Office, 100 William Street, New York.

President, GEORGE R. CRAWFORD.

Secretary, OTTO E. SHAEFER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00	
Ledger assets Dec. 31 of previous year..		\$ 6,367,781.18
Increase of capital during year.....		\$ 6,367,781.18

### INCOME

Net premium income.....	\$ 3,700,125.98	
Total investment income.....		243,625.41
Miscellaneous income .....		1,291.25
<b>Total income .....</b>		<b>\$ 3,945,042.64</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 2,028,844.96	
Paid stockholders for interest or dividends.....		200,000.00
Other disbursements .....		1,530,093.44
<b>Total disbursements .....</b>		<b>\$ 3,758,938.40</b>

### ASSETS

Total admitted assets.....	\$ 6,202,375.41
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 3,987,603.78	
Capital, \$500,000.00; surplus, \$1,714,771.63.....		2,214,771.63
<b>Total liabilities .....</b>		<b>\$ 6,202,375.41</b>

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$714,217,566.00	\$ 6,822,909.48

### COLORADO BUSINESS DURING THE YEAR

Gross risks written.....	\$ 3,040,942.00	
Less \$571,248.00 risks cancelled, and \$577,449.00 re-insurance in companies authorized in Colorado.....		1,148,697.00
<b>Net risks written.....</b>		<b>\$ 1,892,245.00</b>
Gross premiums on risks written.....		46,891.33
Less \$7,598.20 return premiums, and \$8,363.51 premiums for re-insurance in companies authorized in Colorado.....		15,961.71
<b>Net premiums received.....</b>		<b>\$ 30,929.62</b>
Losses paid (deducting salvage).....		14,135.75
Less losses on risks re-insured in companies authorized in Colorado.		2,177.49
<b>Net losses paid.....</b>		<b>\$ 11,958.26</b>
Losses incurred .....		17,875.30
Less losses on risks re-insured in companies authorized in Colorado.		5,400.70
<b>Net losses incurred.....</b>		<b>\$ 12,474.60</b>

**WESTERN ASSURANCE COMPANY, OF TORONTO, CANADA**

Incorporated August, 1851. Commenced business August, 1851.  
United States Head Office, 22 Wellington Street, East Toronto, Canada.

President, W. B. MEIKLE.

Secretary, C. C. FOSTER.

**CAPITAL STOCK**

Amount of deposit capital.....	\$ 212,000.00	
Ledger assets Dec. 31 of previous year...		\$ 2,645,382.49
Increase of capital during year.....		\$ 2,645,382.49

**INCOME**

Net premium income .....	\$ 1,707,141.67	
Total investment income .....	97,042.62	
Miscellaneous income .....	157,644.74	
Total income .....		\$ 1,961,829.03

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 988,964.92	
Paid stockholders for interest or dividends.....		
Other disbursements .....	780,298.91	
Total disbursements .....		\$ 1,769,263.83

**ASSETS**

Total admitted assets .....		\$ 2,747,815.34
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**LIABILITIES**

Total amount of liabilities, except capital and surplus.	\$ 1,438,519.52	
Deposit capital, \$212,000.00; surplus, \$1,097,295.82.....	1,309,295.82	
Total liabilities .....		\$ 2,747,815.34

**RISKS AND PREMIUMS**

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$245,882,100.00	\$ 2,369,510.99

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written .....	\$ 3,781,219.00	
Less \$372,322.00 risks cancelled, and \$618,811.00 re-insurance in companies authorized in Colorado.....		991,133.00
Net risks written .....	\$ 2,790,086.00	
Gross premiums on risks written.....	\$ 40,359.47	
Less \$4,156.08 return premiums, and \$8,751.53 premiums for re-insurance in companies authorized in Colorado.....		12,907.61
Net premiums received .....	\$ 27,451.86	
Losses paid (deducting salvage) .....	\$ 8,575.03	
Less losses on risks re-insured in companies authorized in Colorado.....		380.98
Net losses paid .....	\$ 8,194.05	
Losses incurred .....	\$ 9,462.05	
Less losses on risks re-insured in companies authorized in Colorado.....		83.98
Net losses incurred .....	\$ 9,378.07	

## WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated March, 1853. Commenced business March, 1853.  
United States Head Office, 95 William Street, New York.

President, GEORGE R. BRANSON.

Secretary, DAVID J. BURTIS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00	
Ledger assets Dec. 31 of previous year...		\$ 4,793,402.60
Increase of capital during year.....		\$ 4,793,402.60

### INCOME

Net premium income .....	\$ 2,589,516.69	
Total investment income .....	199,745.34	
Miscellaneous income .....	29,333.40	
Total income .....		\$ 2,818,595.43

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,351,906.95	
Paid stockholders for interest or dividends.....	100,000.00	
Other disbursements .....	1,263,525.43	
Total disbursements .....		\$ 2,715,432.38

### ASSETS

Total admitted assets.....		\$ 4,996,585.48
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$ 2,885,797.85	
Capital, \$1,000,000.00; surplus, \$1,110,787.63.....	2,110,787.63	
Total liabilities .....		\$ 4,996,585.48

### RISKS AND PREMIUMS

	Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$501,768,718.00	\$ 5,201,784.70

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$ 2,040,549.00	
Less \$278,794.00 risks cancelled, and \$256,313.00 re-insurance in companies authorized in Colorado .....		535,107.00

Net risks written .....

\$ 1,505,442.00

Gross premiums on risks written.....	\$ 25,757.96	
Less \$2,377.74 return premiums, and \$2,984.01 premiums for re-insurance in companies authorized in Colorado.....		5,361.75

Net premiums received .....

\$ 20,396.21

Losses paid (deducting salvage).....	\$ 11,143.19	
Less losses on risks re-insured in companies authorized in Colorado.....		242.87

Net losses paid .....

\$ 10,900.32

Losses incurred .....	\$ 8,767.19	
Less losses on risks re-insured in companies authorized in Colorado.....		528.91

Net losses incurred .....

\$ 8,238.28

## YORKSHIRE INSURANCE COMPANY, LIMITED, OF YORK, ENGLAND

Incorporated 1825. Commenced business 1824.  
United States Head Office, 80 Maiden Lane, New York.

United States Managers, FRANK & DU BOIS.

### CAPITAL STOCK

Amount of deposit capital.....	\$	200,000.00
Ledger assets Dec. 31 of previous year...	\$	947,899.56
Increase of capital during year.....	\$	947,899.56

### INCOME

Net premium income .....	\$	552,561.86
Total investment income .....		29,610.03
Miscellaneous income .....		51,085.59
<b>Total income .....</b>	<b>\$</b>	<b>633,257.48</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	284,667.18
Paid stockholders for interest or dividends.....		
Other disbursements .....		262,411.79
<b>Total disbursements .....</b>	<b>\$</b>	<b>547,078.97</b>

### ASSETS

Total admitted assets .....	\$	1,037,805.76
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### LIABILITIES

Total amount of liabilities, except capital and surplus..	\$	542,627.63
Deposit capital, \$200,000.00; surplus, \$295,178.13.....		495,178.13
<b>Total liabilities .....</b>	<b>\$</b>	<b>1,037,805.76</b>

### RISKS AND PREMIUMS

		Risks	Premiums
Net amount in force Dec. 31, 1915.....	\$	87,762,543.00	\$ 904,125.42

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	132,650.00
Less \$4,500.00 risks cancelled, and \$52,326.00 re-insurance in companies authorized in Colorado.....		56,826.00
<b>Net risks written .....</b>	<b>\$</b>	<b>75,824.00</b>
Gross premiums on risks written.....	\$	1,690.81
Less \$64.15 return premiums, and \$639.88 premiums for re-insurance in companies authorized in Colorado.....		704.03
<b>Net premiums received .....</b>	<b>\$</b>	<b>986.78</b>
Losses paid (deducting salvage) .....	\$	1,848.98
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses paid' .....</b>	<b>\$</b>	<b>1,848.98</b>
Losses incurred .....	\$	1,848.98
Less losses on risks re-insured in companies authorized in Colorado.....		
<b>Net losses incurred .....</b>	<b>\$</b>	<b>1,848.98</b>

**MUTUAL FIRE INSURANCE COM-  
PANIES AND COUNTY PRO-  
TECTIVE ASSOCIATIONS  
1915**

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ABSTRACTS COMPILED FROM THE ANNUAL  
STATEMENTS OF THE MUTUAL ASSESSMENT  
FIRE INSURANCE COMPANIES DOING BUSI-  
NESS ON THE CASH AND PREMIUM NOTE OR  
ASSESSMENT PLAN, LICENSED TO TRANSACT  
BUSINESS IN THIS STATE, SHOWING THEIR  
CONDITION ON DECEMBER 31, 1915.





**THE FARMERS UNION MUTUAL PROTECTIVE ASSOCIATION, OF DENVER, COLO.**

Organized under the Laws of the State of Colorado.

Incorporated March 3, 1914. Commenced business April 15, 1914.

Home Office.....1026 Seventeenth Street, Denver, Colo.

**OFFICERS.**

W. R. CALLICOTTE, President. LOUIS ROETHER, Secretary-Treasurer.  
JAMES H. GOLDEN, Vice-President.

DIRECTORS OR TRUSTEES—W. R. Callicotte, Louis Roether, J. O. V. Wise,  
James H. Golden, L. H. Fagan.

**GUARANTY CAPITAL**

Amount of ledger assets (as per balance) December 31 of previous year .....	\$ 595.69	
Extended at .....		\$ 595.69

**INCOME**

Gross premiums .....	\$ 3,000.13	
Total premiums .....		\$ 3,000.13
From other sources (give items and amounts):		
From assessments .....	\$ 161.31	
		\$ 161.31
Total income .....		\$ 3,161.44

**DISBURSEMENTS**

Gross amount paid policyholders for losses (including \$777.38 occurring in previous years).....	\$ 1,235.79
Net amount paid policyholders for losses.....	458.41
Expenses of adjustment and settlement of losses.....	2.00
Commissions or brokerage.....	1,296.26
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	612.10
Advertising, printing and stationery.....	92.60
Postage, telegrams, telephone and express.....	154.08
Insurance department licenses and fees.....	10.00
All other licenses, fees and taxes (give items and amounts):	
Federal corporation tax .....	15.00
Total disbursements .....	\$ 2,640.45
Balance .....	\$ 1,116.68

**LEDGER ASSETS**

Cash in company's office.....	\$ 698.59	
Deposits in trust companies and banks on interest.....		\$ 698.59
Bills receivable, taken for fire risks.....	127.70	
Other ledger assets, viz.: fees in process of collection.....	230.19	
Due from agents.....	40.20	
Furniture and fixtures.....	20.00	
Total ledger assets.....		\$ 1,116.68

## NON-LEDGER ASSETS

Gross assets .....	\$ 1,116.68
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## DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes.....\$	20.00
Book value of ledger assets over market value.....	230.19
Bills receivable .....	127.70
Agents' balances .....	40.20
	\$ , 418.09
Total admitted assets.....	\$ 698.59

## LIABILITIES

Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	\$ 7.00
Contingent commissions or other charges due or accrued .....	35.77
Total amount of all liabilities.....	\$ 42.77
Surplus .....	655.82
Total liabilities .....	\$ 695.59

## RISKS AND PREMIUMS

	Amount at Risk	Gross Cash Premiums Thereon	Notes or Contingent Premiums
In force on the 31st day of December....\$	463,210.00	\$ 2,033.25	\$ 314.35
Written or renewed during the year.....	373,385.00	2,642.24	357.89
Total .....	\$ 1,036,595.00	\$ 4,675.49	\$ 672.24
In force at the end of the year.....\$	1,036,595.00	\$ .....	\$ .....
Net amount in force.....\$	1,036,595.00	\$ .....	\$ .....

## GENERAL INTERROGATORIES

Have all the transactions of the company, of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before December 31 but of which no notice was received at the home office until subsequently? Answer: Have no liabilities.

Does this company write any of the following named lines of insurance? Answer: No.

Gross premiums and assessments (less re-insurance and return premiums) received from organization of company, \$5,347.73.

Total losses (less re-insurance) paid from organization of company, \$1,235.79.

Total dividends paid policyholders from organization of company, none.

Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums, none.

Losses incurred during the year (less re-insurance), \$458.41.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken? A. By by-laws.

Total amount loaned to directors or other officers, none.

Does any officer or director receive any commission on the business of the company? A. Yes.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deductions whatever for re-insurance, whether the same be in admitted or non-admitted companies? A. \$4,000.00.

Largest net aggregate amount insured in any one hazard located anywhere in the United States? A. \$4,000.00.

Has this company guaranteed policies issued by any other company and now in force? A. No.

Were all the stocks, bonds and other securities owned December 31, 1913, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? Answer: None.

#### BUSINESS IN COLORADO DURING THE YEAR

	Fire
Gross risks written.....	\$ 626,395.00
Less risks cancelled.....	53,010.00
	<hr/>
Net risks written.....	\$ 573,385.00
Gross premiums on risks written.....	\$ 3,000.13
Less return premiums.....	.....
	<hr/>
Net premiums received.....	\$ 3,000.13
Losses paid (deducting salvage).....	\$ 458.41
Less losses on risks re-insured in companies authorized in this state .....	.....
	<hr/>
Net losses paid.....	\$ 458.41
Losses incurred .....	\$ 458.41
Less losses on risks re-insured in companies authorized in this state .....	.....
	<hr/>
Net losses incurred.....	\$ 458.41

## HOME OWNERS PROTECTIVE ASSOCIATION, OF GREELEY, COLO.

Organized under the Laws of the State of Colorado.  
Incorporated July 7, 1915. Commenced business December 1, 1915.  
Home Office.....1707 Twelfth Avenue, Greeley, Colo.

### OFFICERS

President, C. L. CARTER. Vice-President, BYRON NEWTON.  
Secretary, D. C. ROYER. Treasurer, JOHN S. DAVIS.

DIRECTORS OR TRUSTEES—C. H. Rea, Greeley; Harry H. Shaw, Greeley;  
C. L. Carter, Greeley; J. C. Sherman, Greeley; B. R. Williams, Greeley;  
Byron Newton, Fort Collins; J. S. Stanley, Fort Collins.

### INCOME

Gross premiums .....	\$ 550.70	
Total premiums .....	\$ 550.70	
Total income .....	\$ 550.70	

### DISBURSEMENTS

Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	\$ 190.45
Rents .....	10.00
Advertising, \$20.00; printing and stationery, \$8.50.....	28.50
Postage, telegrams, telephone and express.....	5.00
Insurance department licenses and fees.....	68.90
General expenses .....	31.60
Total disbursements .....	\$ 334.45
Balance .....	\$ 216.25

### LEDGER ASSETS

Cash in company's office.....	\$ 209.75
Other ledger assets.....	8.50
Total ledger assets.....	\$ 216.25
Total admitted assets.....	\$ 216.25

### LIABILITIES

Personal accounts .....	\$ 8.50
Total amount of all liabilities.....	\$ 8.50
Surplus .....	207.75
Total liabilities .....	\$ 216.25

### RISKS AND PREMIUMS

	Amount at Risk	Gross Cash Premiums Thereon
In force at the end of the year.....	\$ 101,750.00	\$ 550.70
Net amount in force.....	\$ 101,750.00	\$ .....

## GENERAL INTERROGATORIES

Have all the transactions of the company, of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Does this company write any of the following named lines of insurance? Answer: No.

Gross premiums and assessments (less re-insurance and return premiums) received from organization of company, \$550.70.

Total losses (less re-insurance) paid from organization of company, none.

Total dividends paid policyholders from organization of company, none.

Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums, none.

Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, none; two years, none; three years, none; four years, none; five years, none.

Average percentage of cash premiums returned to date, none.

Losses incurred during the year (less re-insurance), none.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken? A. Fixed by by-laws.

Does any officer or director receive any commission on the business of the company? A. Yes.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deductions whatever for re-insurance, whether the same be in admitted or non-admitted companies? A. \$3,000.00.

Largest net aggregate amount insured in any one hazard located anywhere in the United States? A. \$3,000.00.

Has this company guaranteed policies issued by any other company and now in force? A. No.

What officials and heads of departments of the Company supervised the making of this report? Answer: Secretary.

## BUSINESS IN THE STATE OF COLORADO DURING 1915

Gross risks written .....	\$	Fire 101,750.00
Net risks written .....	\$	101,750.00
Less return premiums .....	\$	550.70
Net premiums received.....	\$	550.70

## FARMERS' MORGAN COUNTY PROTECTIVE ASSOCIATION, OF FORT MORGAN, COLO.

Organized under the Laws of the State of Colorado.  
Incorporated March 17, 1910. Commenced business March 17, 1910.  
Home Office.....Fort Morgan Steam Laundry Company, Fort Morgan, Colo.

### OFFICERS

President, R. A. CHACE. Vice-President, HENRY RIECHERS.  
Secretary, J. J. RINK. Treasurer, C. M. STITT.

DIRECTORS OR TRUSTEES—F. S. Highland, Akron, Colo.; C. M. Stitt, Fort Morgan, Colo.; C. M. Snodgrass, Fort Morgan, Colo.; E. H. Link, Hillrose, Colo.; H. H. Stoops, Gary, Colo.; R. H. Coulter, Fort Morgan, Colo.; R. A. Chace, Fort Morgan, Colo.; Henry Riechers, Hillrose, Colo.; Samuel Cook, Goodrich, Colo.

### GUARANTY CAPITAL

Amount of ledger assets (as per balance) December 31 of previous year .....	\$	19.80
Extended at .....	\$	19.80

### INCOME

Gross premiums .....	\$	429.83
Total premiums .....	\$	429.83
Total income .....	\$	429.83

### DISBURSEMENTS

Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	\$	289.75
All other licenses, fees and taxes:		
Filing report to state.....		10.00
Agent's license fee.....		4.00
Printing state report.....		11.80
Other disbursements:		
Losses caused by fire and lightning.....		45.65
Miscellaneous expense .....		3.05
Total disbursements .....	\$	364.25
Balance .....	\$	85.38

### LEDGER ASSETS

Cash in company's office.....	\$	85.38
Total ledger assets.....	\$	85.38

### LIABILITIES

Surplus .....	\$	85.38
Total liabilities .....	\$	85.38

### RISKS AND PREMIUMS

		Amount at Risk
In force on the 31st day of December.....	\$	259,987.50
Written or renewed during the year.....		100,935.00
In force at the end of the year.....	\$	360,922.50
Net amount in force.....	\$	360,922.50

GENERAL INTERROGATORIES

Have all the transactions of the company, of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before December 31 but of which no notice was received at the home office until subsequently? Answer: No liabilities.

Does this company write any of the following named lines of insurance? Answer: No.

Gross premiums and assessments (less re-insurance and return premiums) received from organization of company, \$1,702.35.

Total losses (less re-insurance) paid from organization of company, \$205.65.

Total dividends paid policyholders from organization of company, none.

Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums, none.

Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, none; two years, none; three years, none; four years, none; five years, none.

Average percentage of cash premiums returned to date, none.

Losses incurred during the year (less re-insurance), \$45.65.

Does any officer or director receive any commission on the business of the company? A. Small commission to secretary.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deductions whatever for re-insurance, whether the same be in admitted or non-admitted companies. A. \$4,000.00.

Largest net aggregate amount insured in any one hazard located anywhere in the United States. A. \$4,000.00.

Has this company guaranteed policies issued by any other company and now in force? A. No.

Were all the stocks, bonds and other securities owned December 31, 1915, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? Answer: None.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? Answer: No.

What officials and heads of departments of the Company supervised the making of this report? Answer: Secretary, and approved by president and treasurer.

COLORADO BUSINESS DURING THE YEAR

	Fire
Gross risks written.....	\$ 107,085.00
Less risks cancelled.....	6,150.00
	-----
Net risks written.....	\$ 100,935.00
Gross premiums on risks written.....	\$ 177.25
Losses paid (deducting salvage).....	\$ 45.65
Losses incurred .....	\$ 45.65

**THE FREMONT COUNTY PROTECTIVE ASSOCIATION, OF  
CANON CITY, COLO.**

Organized under the Laws of the State of Colorado.  
Incorporated September, 1911. Commenced business January 4, 1912.  
Home Office.....715 Orchard Avenue, Canon City, Colo.

President, C. M. CHASE. Vice-President, FRANK STIENMIER.  
Secretary, F. BATCHELOR. Treasurer, R. A. DILLEY.

DIRECTORS OR TRUSTEES—C. M. Chase, F. Batchelor, R. A. Dilley, Frank  
Steinmier, M. E. Snow, G. M. Rice, John Weinheimer, Leonard Stegall,  
Joseph Vezzetti.

**GUARANTY CAPITAL**

Amount of ledger assets (as per balance) December 31  
of previous year .....\$ 211.77  
Extended at ..... \$ 211.77

**INCOME**

Gross premiums .....\$ 93.25  
Total premiums ..... \$ 93.25  
Gross increase, by adjustment, in book value of  
ledger assets, viz.:  
Stocks ..... 93.25  
Total income ..... \$ 305.02

**DISBURSEMENTS**

Net amount paid policyholders for losses..... \$ 23.15  
Salaries, fees and all other charges of officers,  
directors, trustees and home office employees..... 80.40  
Advertising, \$11.80; printing and stationery, \$8.00..... 19.80  
Postage, telegrams, telephone and express..... 3.00  
Legal expenses ..... 15.00  
Insurance department licenses and fees..... 14.00  
All other licenses, fees and taxes:  
Federal corporation tax..... 3.12  
Total disbursements ..... \$ 158.47  
Balance ..... \$ 146.55

**LEDGER ASSETS**

Cash in company's office.....\$ 146.55  
Total ledger assets..... \$ 146.55  
Total admitted assets..... \$ 146.55

**LIABILITIES**

Surplus .....\$ 146.55  
Total liabilities ..... \$ 146.55



RISKS AND PREMIUMS

	Amount at Risk	Gross Cash Premiums Thereon
In force on the 31st day of December.....	\$ 276,355.00	.....
Written or renewed during the year.....	29,225.00	\$ 93.25
<b>Total .....</b>	<b>\$ 305,580.00</b>	<b>.....</b>
Deduct those expired and marked off as terminated...	12,225.00	.....
<b>In force at the end of the year.....</b>	<b>\$ 293,355.00</b>	<b>.....</b>

GENERAL INTERROGATORIES

Have all the transactions of the company, of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before December 31 but of which no notice was received at the home office until subsequently? Answer: We have no reserves.

Does this company write any of the following named lines of insurance? Answer: No.

Gross premiums and assessments (less re-insurance and return premiums) received from organization of company, \$2,458.84.

Total losses (less re-insurance) paid from organization of company, \$1,065.15.

Total dividends paid policyholders from organization of company, none.

Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums, none.

Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, none; two years, none; three years, none; four years, none; five years, none.

Average percentage of cash premiums returned to date, section 16 of by-laws. No allowance for unexpired policies.

Losses incurred during the year (less re-insurance), \$23.15.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken? A. Fixed by by-laws.

How many times the cash premium is the deposit note or contingent premium? A. Assessment not limited.

Total amount loaned to directors or other officers? Answer: None.

Does any officer or director receive any commission on the business of the company? Answer: No.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deductions whatever for re-insurance, whether the same be in admitted or non-admitted companies. A. \$3,500.00.

Largest net aggregate amount insured in any one hazard located anywhere in the United States. A. \$3,500.00.

Has this company guaranteed policies issued by any other company and now in force? A. No.

Were all the stocks, bonds and other securities owned December 31, 1913, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? A. We have none.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? A. We have none.

What officials and heads of departments of the company supervised the making of this report? A. Secretary and treasurer.

## FREMONT COUNTY PROTECTIVE ASSOCIATION

## COLORADO BUSINESS DURING THE YEAR

	Fire
Gross risks written.....	\$ 29,225.00
Net risks written.....	\$ 29,225.00
Gross premiums on risks written.....	\$ 93.25
Net premiums received.....	\$ 93.25
Losses paid (deducting salvage).....	\$ 23.15
Net losses paid.....	\$ 23.15
Losses incurred .....	\$ 23.15
Net losses incurred.....	\$ 23.15

**GARFIELD COUNTY PROTECTIVE ASSOCIATION, OF  
GLENWOOD SPRINGS, COLO.**

Organized under the Laws of the State of Colorado.  
 Incorporated June 30, 1913. Commenced business July 28, 1913.  
 Home Office.....305 Ninth Street, Glenwood Springs, Colo.

**OFFICERS**

President, CHAS. H. KING. Vice-President, J. P. RITTMAYER, deceased.  
 Secretary, WM. CARDNELL. Treasurer, C. C. GRAHAM.

**DIRECTORS OR TRUSTEES**—Chas. H. King, Wm. Cardnell, Thomas King,  
 Geo. H. Bell, C. M. White, F. C. Childs, C. C. Graham, R. W. McGuirk,  
 J. P. Rittmayer, deceased.

**GUARANTY CAPITAL**

Amount of ledger assets (as per balance) December 31 of previous year.....	\$	987.93
Extended at .....	\$	987.93

**INCOME**

Gross premiums .....	\$	752.88
Total premiums .....	\$	752.88
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Stocks .....		752.88
Total income .....	\$	1,740.81

**DISBURSEMENTS**

Gross amount paid policyholders for losses (including \$75.50 occurring in previous years).....	\$	1,265.50
Net amount paid policyholders for losses.....	\$	1,190.00
Expenses of adjustment and settlement of losses.....		20.00
Commissions or brokerage.....		177.24
Advertising, \$22.30; printing and stationery, \$3.50.....		25.80
Postage, telegrams, telephone and express.....		8.75
Legal expenses .....		10.00
Insurance department licenses and fees.....		12.00
Total disbursements .....	\$	1,443.79
Balance .....	\$	297.02

**LEDGER ASSETS**

Cash in company's office.....	\$	126.83
Deposits in trust companies and banks not on interest.		170.19
Total ledger assets.....	\$	297.02
Total admitted assets .....	\$	297.02

**LIABILITIES**

Surplus .....	\$	297.02
Total liabilities .....	\$	297.02

## RISKS AND PREMIUMS

	Amount at Risk	Gross Cash Premiums Thereon
In force on the 31st day of December.....	\$ 109,150.00	\$ 998.43
Written or renewed during the year.....	77,050.00	783.24
	<hr/>	<hr/>
Total .....	\$ 186,200.00	\$ 1,781.67
Deduct those expired and marked off as terminated...	75,600.00	1,028.79
	<hr/>	<hr/>
In force at the end of the year.....	\$ 110,600.00	\$ 752.88
Net amount in force.....	\$ 110,600.00	\$ 752.88

## GENERAL INTERROGATORIES

Have all the transactions of the company, of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Does this company write any of the following named lines of insurance? Answer: No.

Gross premiums and assessments (less re-insurance and return premiums) received from organization of company, \$2,691.21.

Total losses (less re-insurance) paid from organization of company, \$1,265.50.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken? A. Contingent fee fixed by the by-laws.

Does any officer or director receive any commission on the business of the company? A. The secretary acts as agent on commission.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deductions whatever for re-insurance, whether the same be in admitted or non-admitted companies. A. \$2,000.00.

Largest net aggregate amount insured in any one hazard located anywhere in the United States. A. \$2,000.00.

Has this company guaranteed policies issued by any other company and now in force? A. No.

What officials and heads of departments of the Company supervised the making of this report? Answer: Vice-president, secretary and treasurer.

## BUSINESS IN COLORADO DURING THE YEAR

	Fire
Gross risks written.....	\$ 110,600.00
	<hr/>
Net risks written.....	\$ 110,600.00
	<hr/>
Gross premiums on risks written.....	\$ 752.88
	<hr/>
Net premiums received.....	\$ 752.88
	<hr/>
Losses paid (deducting salvage).....	\$ 1,190.00
	<hr/>
Net losses paid.....	\$ 1,190.00
	<hr/>
Losses incurred .....	\$ 1,190.00
	<hr/>
Net losses incurred.....	\$ 1,190.00

## GRANGE MUTUAL FIRE INSURANCE COMPANY, OF GOLDEN, COLO.

Organized under the Laws of the State of Colorado.

Incorporated May 9, 1895. Commenced business July 1, 1895.

Home Office.....Rural Delivery 1, Golden, Colo.

### OFFICERS

President, ALBERT WOLFF. Vice-President, A. W. COLLINS.  
Secretary, C. H. EASLEY. Treasurer, P. RICKETTS.

DIRECTORS OR TRUSTEES—Albert Wolff, Wheatridge, R. D. 1; P. Ricketts, Fort Collins, R. D. 5, Box 61; A. W. Collins, Bennett; F. J. Bond, Wheatridge, R. D. 1; J. F. Girardot, Aurora.

### GUARANTY CAPITAL

Amount of ledger assets (as per balance) December 31 of previous year.....	\$	1,270.30
Extended at .....	\$	1,270.30

### INCOME

Gross premiums .....	\$	7,064.63
Return premiums .....		472.21
Total premiums .....	\$	6,592.42
From other sources:		
Policy fees .....	\$	1,026.00
Extension fees .....		6.50
Miscellaneous .....		16.30
Bonds .....		1,048.80
		7,641.22
Total income .....	\$	8,911.52

### DISBURSEMENTS

Gross amount paid policyholders for losses.....	\$	3,814.31
Net amount paid policyholders for losses.....	\$	3,814.31
Expenses of adjustment and settlement of losses.....		50.50
Allowances to local agencies for miscellaneous agency expenses .....		1,281.10
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		1,527.05
Rents .....		10.50
Advertising, printing and stationery.....		127.60
Postage, telegrams, telephone and express.....		134.22
Furniture and fixtures.....		59.30
Insurance department licenses and fees.....		10.00
All other licenses, fees and taxes:		
Federal corporation tax.....	\$	5.38
Other disbursements:		
Miscellaneous .....		66.95
		72.33
Total disbursements .....	\$	7,086.91
Balance .....	\$	1,824.61

## LEDGER ASSETS

Deposits in trust companies and banks not on interest..\$	324.61	
Deposits in trust companies and banks on interest.....	1,500.00	
		\$ 1,824.61
Total ledger assets.....		\$ 1,824.61

## LIABILITIES

Surplus .....		\$ 1,824.61
Total liabilities .....		\$ 1,824.61

## RISKS AND PREMIUMS

	Amount at Risk	Gross Cash Premiums Thereon
In force on the 31st day of December.....\$	3,016,931.00	\$ 5,789.58
Written or renewed during the year.....	1,301,034.00	7,064.63
Total .....		\$ 12,854.21
Deduct those expired and marked off as terminated..	521,202.00	472.21
Net amount in force.....\$		\$ 12,382.00

## GENERAL INTERROGATORIES

Have all the transactions of the company, of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before December 31 but of which no notice was received at the home office until subsequently? Answer: Yes.

Does this company write any of the following named lines of insurance? Answer: No.

Gross premiums and assessments (less re-insurance and return premiums) received from organization of company, \$53,771.82.

Total losses (less re-insurance) paid from organization of company, \$27,121.11.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken? A. Fixed by the by-laws.

Does any officer or director receive any commission on the business of the company? A. No.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deductions whatever for re-insurance, whether the same be in admitted or non-admitted companies. A. \$8,000.00.

Largest net aggregate amount insured in any one hazard located anywhere in the United States. A. \$8,000.00.

Has this company guaranteed policies issued by any other company and now in force? A. No.

Were all the stocks, bonds and other securities owned December 31, 1915, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? Answer: Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? Answer: No.

What officials and heads of departments of the Company supervised the making of this report? Answer: Secretary.

## BUSINESS IN COLORADO DURING THE YEAR

	Fire
Gross risks written.....	\$ 1,301,034.00
Less risks cancelled.....	521,202.00
Net risks written.....	\$ 779,832.00
Gross premiums on risks written.....	\$ 7,064.63
Less return premiums.....	472.21
Net premiums received.....	\$ 6,592.42
Losses paid (deducting salvage).....	\$ 3,814.31
Net losses paid.....	\$ 3,814.31
Losses incurred .....	\$ 3,814.31
Net losses incurred.....	\$ 3,814.31

## THE WELD COUNTY FARMERS' PROTECTIVE ASSOCIATION, OF GREELEY, COLO.

Organized under the Laws of the State of Colorado.

Incorporated September 6, 1912. Commenced business January 20, 1913.

Home Office.....1707 Twelfth Avenue, Greeley, Colo.

### OFFICERS

President, E. R. BLISS.

Vice-President, FRED M. MASON.

Secretary, D. C. ROYER.

Treasurer, JOHN S. DAVIS.

DIRECTORS OR TRUSTEES—E. R. Bliss, Greeley; B. F. Early, Berthoud; Fred M. Mason, Greeley; A. B. McClave, Ault; J. F. English, Greeley; R. M. Haythorn, Eaton; D. H. Barber, Greeley; A. F. Schofield, Bellvue; J. A. Hicks, La Salle.

### GUARANTY CAPITAL

Amount of ledger assets (as per balance) December 31 of previous year.....	\$	29.38
Extended at .....	\$	29.38

### INCOME

Gross premiums .....	\$	1,451.55
Total premiums .....	\$	1,451.55
Gross interest on deposits in trust companies and banks .....		18.00
Total gross interest and rents.....		18.00
From other sources:		
Assessment No. 1.....	\$	1,581.88
Transfer fees .....		4.50
Total income .....	\$	3,085.31

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	725.00
Expenses of adjustment and settlement of losses.....		29.00
Commissions or brokerage.....		965.90
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		134.00
Rents .....		5.00
Advertising, \$52.84; printing and stationery, \$75.90.....		128.74
Postage, telegrams, telephone and express.....		76.38
Insurance department licenses and fees.....		15.50
Other disbursements:		
General expense .....	\$	171.45
Returned assessment fees.....		9.08
Transfer fees .....		4.50
Total disbursements .....	\$	2,264.55
Balance .....	\$	820.76



**LEDGER ASSETS**

Deposits in trust companies and banks not on interest..\$	20.76	
Deposits in trust companies and banks on interest.....	800.00	
	<hr/>	
Total ledger assets.....		\$ 820.76

**LIABILITIES**

Contingent commissions or other charges due or accrued .....		\$ 1.80
Surplus .....		818.96
		<hr/>
Total liabilities .....		\$ 820.76

**RISKS AND PREMIUMS**

	Amount at Risk	Gross Cash Premiums Thereon
In force on the 31st day of December.....\$	1,068,540.00	\$ 3,205.62
Written or renewed during the year.....	495,950.00	1,487.85
	<hr/>	<hr/>
Total .....	\$ 1,564,490.00	\$ 4,693.47
Deduct those expired and marked off as terminated...	34,075.00	102.22
In force at the end of the year.....\$	1,530,415.00	\$ 4,591.25
	<hr/>	<hr/>
Net amount in force.....\$	1,530,415.00	\$ 4,591.25

**GENERAL INTERROGATORIES**

Have all the transactions of the company, of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Does this company write any of the following named lines of insurance? Answer: No.

Gross premiums and assessments (less re-insurance and return premiums) received from organization of company, \$6,340.62.

Total losses (less re-insurance) paid from organization of company, \$1,130.42.

Total dividends paid policyholders from organization of company, none.

Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, none; two years, none; three years, none; four years, none; five years, none.

Average percentage of cash premiums returned to date, none.

Losses incurred during the year (less re-insurance), \$725.00.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken? A. Fixed by by-laws. Unlimited liability.

Does any officer or director receive any commission on the business of the company? Answer: Secretary.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deductions whatever for re-insurance, whether the same be in admitted or non-admitted companies. A. \$5,000.00.

Largest net aggregate amount insured in any one hazard located anywhere in the United States. A. \$5,000.00.

Has this company guaranteed policies issued by any other company and now in force? A. No.

What officials and heads of departments of the Company supervised the making of this report? Answer: Secretary.

## BUSINESS IN COLORADO DURING THE YEAR

	Fire
Gross risks written.....	\$ 483,850.00
Less risks cancelled.....	34,075.00
	<hr/>
Net risks written.....	\$ 449,775.00
Gross premiums on risks written.....	\$ 1,451.55
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Net premiums received .....	\$ 1,451.55
Losses paid (deducting salvage).....	\$ 725.00
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Net losses paid.....	\$ 725.00
Losses incurred .....	\$ 725.00
	<hr/>
Net losses incurred.....	\$ 725.00

# STATISTICAL TABLES

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FIRE

COLORADO BUSINESS—FIRE—FOR THE YEAR 1915.

NAMES OF COMPANIES	Gross Risks Less Cancellations and Reinsurance	Gross Premiums and Return Premiums	Commissions and With- out Any Deduc- tions for Losses, Expenses	Rate per \$100 Insurance	Net Losses Incurred	Net Losses Paid	Loss Ratio
Aachen & Munich Fire Ins. Co., Aix-La-Chapelle, Germany.....	2,261,427.00	28,930.02	1.28	9,021.46	8,455.73	31.2	
Aetna Insurance Co., Hartford, Conn.....	3,416,433.00	57,139.00	1.67	20,228.36	19,940.87	35.4	
Agricultural Insurance Co., Watertown, N. Y.....	2,113,700.00	22,573.53	1.06	8,617.50	8,750.61	38.1	
Allemania Fire Insurance Co., Pittsburg, Pa.....	968,676.00	13,077.22	1.34	6,241.46	5,175.80	47.0	
Alliance Insurance Co., Philadelphia, Pa.....	457,143.00	4,640.35	1.02	488.00	454.00	10.6	
American Central Insurance Co., St. Louis, Mo.....	1,375,202.00	16,274.46	1.18	6,422.39	5,395.09	39.4	
American Druggists Fire Insurance Co., Cincinnati, Ohio.....	190,500.00	2,224.28	1.17	100.00	245.86	4.5	
American Eagle Fire Insurance Co., New York, N. Y.....	31,513.00	515.84	1.64	.....	.....	.....	
American Insurance Co., Newark, N. J.....	2,981,602.00	49,330.75	1.65	20,940.35	23,116.50	42.5	
Arizona Fire Insurance Co., Phoenix, Ariz.....	2,750.00	84.33	3.06	.....	.....	.....	
Atlas Assurance Co., Ltd., London, England.....	2,021,393.00	29,772.14	1.47	5,263.29	5,823.94	17.6	
Balkan National Insurance Co., Sofia, Bulgaria.....	841,541.00	9,295.45	1.14	4,207.29	3,182.29	45.2	
Boston Insurance Co., Boston, Mass.....	410,285.00	4,789.13	1.17	694.19	500.49	14.5	
British America Assurance Co., Toronto, Canada.....	1,316,564.00	22,026.83	1.67	12,745.29	10,273.29	50.2	
"Bulgaria" First Bulgarian Insurance Co., Rustchuk, Bulgaria.....	553,279.00	8,379.66	1.57	2,623.33	814.33	31.4	
Caledonian-American Insurance Co., New York, N. Y.....	.....	.....	.....	.....	.....	.....	
Caledonian Insurance Co., Edinburgh, Scotland.....	2,894,871.00	40,152.16	1.38	20,706.17	15,792.40	51.6	
California Insurance Co., San Francisco, Calif.....	1,010,855.00	15,339.16	1.52	8,326.86	6,009.53	54.3	
Camden Fire Insurance Association, Camden, N. J.....	787,678.00	9,324.90	1.18	725.50	547.50	7.2	
Century Insurance Co., Ltd., Edinburgh, Scotland.....	67,888.00	1,439.18	2.12	3,263.32	3,243.15	22.7	
Citizens Insurance Co. of Missouri, St. Louis, Mo.....	587,573.00	9,000.72	1.55	3,009.30	3,554.08	33.4	
Cologne Re-Insurance Co., Cologne, Germany.....	591,640.00	11,794.92	1.99	4,656.56	4,656.56	39.5	
Commercial Union Assurance Co., Ltd., London, England.....	23,255,527.00	64,266.86	.28	12,932.18	15,062.21	20.0	
Commercial Union Fire Insurance Co., New York, N. Y.....	730,556.00	8,288.05	1.14	1,253.44	1,498.44	15.0	
Commonwealth Insurance Co., New York, N. Y.....	508,329.00	6,159.51	1.21	480.88	496.88	7.8	
Concordia Fire Insurance Co., Milwaukee, Wis.....	896,558.00	14,991.53	1.65	6,638.05	6,341.40	4.4	
Connecticut Fire Insurance Co., Hartford, Conn.....	4,391,082.00	49,872.17	1.34	17,527.15	14,840.71	35.1	
Continental Insurance Co., New York, N. Y.....	9,503,692.00	117,484.87	1.24	38,791.53	40,618.09	30.3	
County Fire Insurance Co., Philadelphia, Pa.....	136,573.00	2,118.61	1.55	783.53	812.28	36.9	

Detroit Fire & Marine Insurance Co., Detroit, Mich.....	885,200.00	12,322.80	1.39	2,818.65	2,095.14	22.8
Detroit National Fire Insurance Co., Detroit, Mich.....	33,400.00	409.84	1.23	.....	.....	.....
Dubuque Fire & Marine Insurance Co., Dubuque, Iowa.....	866,318.00	13,284.94	1.53	9,618.71	8,516.49	72.4
Eagle Fire Insurance Co., Newark, N. J. No business; admitted Dec. 31, 1915.	.....	.....	.....	.....	.....	.....
Equitable Fire & Marine Insurance Co., Providence, R. I.....	196,443.00	2,743.34	1.39	1,191.87	517.37	43.4
Farmers Fire Insurance Co., The, York, Pa.....	28,278.00	387.26	1.36	110.00	110.00	28.0
Federal Insurance Co., Jersey City, N. J.....	7,345,006.00	2,686.50	.04	15,091.86	15,091.86	561.8
Fidelity-Phenix Fire Insurance Co., New York, N. Y.....	4,706,572.00	83,235.64	1.77	16,106.71	23,340.94	19.4
Fire Association of Philadelphia, Philadelphia, Pa.....	3,216,810.00	48,823.42	1.49	11,864.40	9,945.90	24.3
Fire Re-Assurance Co., Paris, France.....	741,126.00	9,449.36	1.28	1,892.15	2,631.15	20.0
Fireman's Fund Insurance Co., San Francisco, Calif.....	7,533,455.00	84,808.08	1.12	35,425.75	35,477.20	41.7
Firemen's Insurance Co., Newark, N. J.....	2,081,651.00	29,126.60	1.40	8,802.73	8,658.96	30.2
First National Fire Insurance Co. of the United States, Washington, D. C.....	340,290.00	3,341.27	.98	596.60	596.60	18.0
First Reinsurance Co. of Hartford, Hartford, Conn.....	195,012.00	4,147.06	2.12	70.95	70.95	1.7
First Russian Insurance Co., Petrograd, Russia.....	417,616.00	6,739.54	1.61	1,689.52	1,784.52	25.1
Franklin Fire Insurance Co. of Philadelphia, Philadelphia, Pa.....	-1,575,117.00	-7,288.30	.....	5,711.13	5,470.51	.....
Frankona Re-Insurance Co., Berlin, Germany.....	387,691.00	5,201.16	1.34	1,120.59	2,328.09	21.5
General Fire Assurance Co., Paris, France.....	245,237.00	2,478.45	1.00	2,082.96	2,097.96	84.0
German Alliance Insurance Co., New York, N. Y.....	300,004.00	5,806.26	1.93	2,495.10	2,495.10	43.0
German American Insurance Co., New York, N. Y.....	7,248,673.00	144,838.32	1.99	106,121.94	111,645.24	73.3
German Fire Insurance Co., Pittsburg, Pa.....	1,298,738.00	15,857.73	1.22	5,502.10	5,054.42	34.7
German Fire Insurance Co., Wheeling, W. Va.....	319,049.00	3,875.31	1.21	3,619.47	3,614.96	93.0
Germania Fire Insurance Co., New York, N. Y.....	1,744,047.00	24,303.68	1.39	8,730.70	9,094.36	35.9
Girard Fire & Marine Insurance Co., Philadelphia, Pa.....	1,654,603.00	20,683.64	1.25	4,802.61	4,494.61	23.2
Glens Falls Insurance Co., Glens Falls, N. Y.....	1,171,997.00	13,566.18	1.16	8,531.69	8,493.42	62.9
Globe & Rutgers Fire Insurance Co., New York, N. Y.....	1,208,707.00	18,864.08	1.56	9,980.89	6,275.64	52.0
Granite State Fire Insurance Co., Portsmouth, N. H.....	603,560.00	8,600.62	1.42	5,573.39	4,249.33	64.8
Hamburg Assurance Co., Hamburg, Germany.....	1,917,464.00	31,173.77	1.62	10,139.17	11,205.72	32.5
Hamburg-Bremen Fire Insurance Co., Hamburg, Germany.....	876,761.00	11,648.08	1.33	1,845.63	3,672.63	15.8
Hanover Fire Insurance Co., New York, N. Y.....	1,894,489.00	28,582.78	1.51	7,521.45	9,032.69	26.3
Hartford Fire Insurance Co., Hartford, Conn.....	10,532,953.00	200,439.87	1.91	128,279.30	126,740.52	64.0
Home Fire Insurance Co. of Utah, Salt Lake City, Utah.....	584,757.00	6,910.01	1.18	2,880.37	2,942.62	41.7
Home Insurance Co., New York, N. Y.....	10,287,837.00	153,088.11	1.49	132,265.91	131,281.49	85.8
Humboldt Fire Insurance Co., Pittsburg, Pa.....	467,985.00	6,394.13	1.37	421.64	610.78	6.6
Imperial Assurance Co., New York, N. Y.....	266,542.00	3,438.77	1.29	177.67	177.67	5.1
Indemnity Mutual Marine Assurance Co., Ltd., London, England.....	193,408.00	2,721.42	1.41	307.45	355.13	11.2
Insurance Company of North America, Philadelphia, Pa.....	5,796,698.00	76,609.24	1.32	20,951.08	21,309.38	27.3
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.....	2,171,365.00	31,508.18	1.45	8,428.68	8,784.71	27.0
International Insurance Co., New York, N. Y.....	.....	.....	.....	538.43	38.83	.....

COLORADO BUSINESS—FIRE—FOR THE YEAR 1915—Continued.

NAMES OF COMPANIES	Gross Risks Less Cancellations and Reinsurance	Gross Premiums and Return Premiums, and With- out Any Deductions for Losses, Commissions or Expenses	Rate per \$100 Insurance	Net Losses		Loss Ratio
				Incurred	Paid	
International Reassurance Co., Ltd., Vienna, Austria.....	319,707.00	4,746.99	1.48	1,193.16	1,524.96	25.1
Inter-State Fire Insurance Co., Detroit, Mich. No business; admitted Dec. 31, 1915.						
Jakor Insurance Co., Moscow, Russia.....	1,328,845.00	20,805.39	1.56	6,858.16	6,071.78	32.9
Law Union & Rock Insurance Co., Ltd., London, England.....	755,556.00	7,443.65	.95	5,137.70	3,530.20	69.0
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, England.	7,452,546.00	91,419.00	1.23	43,461.29	41,503.29	47.0
Liverpool & London & Globe Insurance Co., New York, N. Y.....	341,364.00	5,037.55	1.21	1,873.89	1,861.89	37.2
London Assurance Corporation, London, England.....	2,539,584.00	31,042.36	1.22	10,098.57	18,268.57	32.5
London & Lancashire Fire Insurance Co., Ltd., Liverpool, England..	2,048,171.00	30,163.19	1.48	4,693.68	4,468.68	15.6
Lumbermen's Insurance Co., Philadelphia, Pa.....	806,373.00	9,047.89	1.12	4,304.56	4,316.92	47.0
Marine Insurance Co., Ltd., London, England.....	12,570,681.00	2,630.06	...	26.00	26.00	1.0
Maryland Motor Car Insurance Co., Wilmington, Del.....	114,683.00	2,807.05	2.45	312.43	287.43	11.1
Mechanics Insurance Co., Philadelphia, Pa.....	644,252.00	7,978.52	1.23	3,946.62	3,914.81	50.0
Mechanics & Traders Insurance Co., New Orleans, La.....	507,915.00	5,592.77	1.10	846.88	1,932.40	13.5
Mercantile Insurance Co. of America, New York, N. Y.....	510,715.00	6,405.47	1.25	1,356.54	1,089.52	21.2
Merchants Fire Assurance Corporation of New York, New York, N. Y.	168,024.00	2,227.65	1.33	3,145.29	1,645.29	141.0
Merchants Fire Insurance Co., Denver, Colo.....	3,050,629.00	45,462.00	1.49	12,628.99	12,043.15	27.7
Michigan Fire and Marine Insurance Co., Detroit, Mich.....	524,944.00	7,241.19	1.37	1,549.75	1,582.86	22.0
Millers National Insurance Co., Chicago, Ill.....	301,987.00	12,182.64	4.03	6,517.23	6,477.16	62.7
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.....	1,069,718.00	15,664.92	1.46	1,744.69	1,479.49	11.0
Minerva Retrocession & Re-Insurance Co., Cologne, Germany.....	253,560.00	5,054.98	1.99	2,149.95	2,149.95	42.5
Minneapolis Fire and Marine Insurance Co., Minneapolis, Minn.....	162,237.00	2,334.69	1.44	1,256.43	982.03	53.8
Moscow Fire Insurance Co., Moscow, Russia.....	758,133.00	11,930.22	1.55	4,292.82	3,788.82	36.5
Munich Re-Insurance Co., Munich, Bavaria, Germany.....	4,039,468.00	66,101.39	1.64	21,768.77	20,852.77	36.8
National-Ben Franklin Fire Insurance Co., Pittsburg, Pa.....	884,047.00	12,195.67	1.38	1,054.98	1,166.44	8.4
National Fire Insurance Co., Hartford, Conn.....	4,543,346.00	64,164.41	1.41	18,294.63	23,275.46	28.5
Nationale Fire Insurance Co., Paris, France.....	229,705.00	3,621.15	1.58	1,446.94	1,610.04	39.9
National Union Fire Insurance Co., Pittsburg, Pa.....	1,080,896.00	36,389.76	3.36	30,951.10	31,026.51	85.1
Netherlands Fire & Life Insurance Co., The Hague, Holland.....	239,647.00	1,996.57	.83	1,513.25	1,516.97	75.8

Newark Fire Insurance Co., Newark, N. J.....	1, 240, 092.00	15, 086.83	1.22	4, 849.58	4, 096.58	34.5
New Brunswick Fire Insurance Co., New Brunswick, N. J.....	453, 796.00	6, 065.08	1.33	3, 797.00	1, 875.92	62.6
New Hampshire Fire Insurance Co., Manchester, N. H.....	1, 203, 564.00	16, 703.17	1.38	9, 278.58	10, 680.80	55.5
New Jersey Fire Insurance Co., Newark, N. J.....	193, 721.00	485.93	1.48	4.25	4.25	...
New Zealand Insurance Co., Ltd., Auckland, N. Z.....	2, 172, 555.00	30, 175.77	1.35	9, 719.68	8, 967.61	32.4
Niagara Fire Insurance Co., New York, N. Y.....	1, 596, 354.00	27, 683.33	1.08	11, 494.66	11, 531.23	49.8
Nord-Deutsche Insurance Co., Hamburg, Germany.....	400, 507.00	5, 366.99	.89	229.02	263.98	4.3
North Branch Fire Insurance Co., Sunbury, Pa. No business; ad- mitted Dec. 31, 1915.						
North British & Mercantile Insurance Co., London and Edinburgh.....	3, 308, 795.00	43, 569.91	1.32	12, 101.75	6, 780.05	27.2
Northern Assurance Co., Ltd., London, England.....	2, 675, 642.00	43, 071.89	1.56	9, 737.56	12, 813.31	22.6
Northern Insurance Co. of Moscow, Moscow, Russia.....	651, 918.00	10, 565.03	1.62	5, 254.06	6, 389.01	49.7
Northern Insurance Co. of New York, New York, N. Y.....	438, 840.00	6, 367.96	1.45	315.80	83.54	...
North River Insurance Co., New York, N. Y.....	1, 534, 664.00	17, 688.38	1.17	4, 637.57	3, 471.05	26.2
Northwestern Fire & Marine Insurance Co., Minneapolis, Minn.....	198, 837.00	1, 998.58	1.00	20.93	20.93	1.0
Northwestern National Insurance Co., Milwaukee, Wis.....	3, 372, 752.00	36, 690.42	1.08	5, 277.40	4, 955.09	14.1
Norwich Union Fire Insurance Society, Ltd., England.....	2, 782, 970.00	42, 518.51	1.52	17, 415.52	12, 354.69	41.0
Occidental Fire Insurance Co., Albuquerque, N. M.....	37, 350.00	442.76	1.20	1, 500.00	1, 500.00	33.9
Ohio Farmers Insurance Co., Le Roy, Ohio.....	38, 750.00	485.79	1.25	...	...	...
Old Colony Insurance Co., Boston, Mass.....	70, 653.00	1, 254.72	1.78	61.74	86.74	4.9
Orient Insurance Co., Hartford, Conn.....	693, 780.00	11, 153.43	1.61	4, 831.04	3, 221.04	43.9
Palatine Insurance Co., Ltd., London, England.....	2, 250, 316.00	27, 699.15	1.23	8, 735.84	8, 535.84	32.0
Paternelle Fire Insurance Co., Ltd., Paris, France.....	310, 540.00	5, 046.77	1.63	1, 198.53	1, 280.60	23.7
Pennsylvania Fire Insurance Co., Philadelphia, Pa.....	3, 671, 643.00	33, 891.04	.90	14, 002.95	16, 518.17	41.3
People's National Fire Insurance Co., Wilmington, Del.....	445, 522.00	6, 287.42	1.40	2, 554.79	2, 943.39	40.6
Phenix Fire Insurance Co., Paris, France.....	238, 687.00	3, 219.49	1.35	1, 577.89	1, 566.57	49.0
Phoenix Assurance Co., Ltd., London, England.....	872, 091.00	12, 411.37	1.42	468.92	440.92	3.8
Phoenix Insurance Co., Hartford, Conn.....	3, 309, 308.00	45, 487.04	1.37	13, 224.03	10, 539.01	29.1
Pittsburg Fire Insurance Co., Pittsburg, Pa.....	269, 894.00	3, 371.91	1.25	2, 165.28	2, 165.54	64.0
Providence Washington Insurance Co., Providence, R. I.....	2, 304, 097.00	28, 129.60	1.22	8, 317.18	7, 064.47	29.6
Prussian National Insurance Co., Stettin, Germany.....	1, 367, 763.00	15, 944.48	1.16	14, 258.13	14, 414.44	90.0
Queen Insurance Co. of America, New York, N. Y.....	2, 026, 919.00	32, 142.60	1.49	16, 858.13	13, 415.34	52.4
Reliance Insurance Co., Philadelphia, Pa.....	948, 414.00	11, 434.55	1.20	4, 532.38	4, 052.88	39.6
Rhode Island Insurance Co., Providence, R. I.....	539, 576.00	7, 722.01	1.71	2, 288.28	2, 372.86	29.6
Rossia Insurance Co., Petrograd, Russia.....	2, 859, 252.00	38, 194.60	1.34	20, 197.03	22, 117.03	53.0
Royal Exchange Assurance, London, England.....	1, 775, 152.00	23, 066.61	1.46	9, 878.55	11, 799.83	42.9
Royal Insurance Co., Ltd., Liverpool, England.....	3, 549, 775.00	55, 548.81	1.50	17, 743.80	16, 380.17	32.0
Russian Re-Insurance Co., Petrograd, Russia.....	624, 161.00	9, 855.95	1.57	3, 298.98	2, 983.98	33.5
St. Paul Fire and Marine Insurance Co., St. Paul, Minn.....	3, 102, 043.00	36, 849.99	1.19	12, 238.56	10, 630.62	33.2
Salamandra Insurance Co., Petrograd, Russia.....	1, 328, 845.00	20, 805.38	1.56	13, 530.29	6, 066.92	65.0
Scottish Union & National Insurance Co., Edinburgh, Scotland.....	2, 657, 624.00	37, 958.54	1.43	9, 426.65	7, 630.59	24.8

COLORADO BUSINESS—FIRE—FOR THE YEAR 1915—Continued.

NAMES OF COMPANIES	Gross Risks Less Cancellations and Reinsurance	Gross Premiums Less Reinsurance and Return Premiums, and With-Commissions or Expenses	Rate per \$100 Insurance	Net Losses Incurred	Net Losses Paid	Loss Ratio
Second Russian Insurance Co., Petrograd, Russia.....	483,216.00	7,565.60	1.57	2,581.73	2,417.06	34.0
Security Insurance Co., New Haven, Conn.....	1,543,670.00	23,807.44	1.54	6,684.37	5,736.64	28.1
Skandia Insurance Co., Stockholm, Sweden.....	259,190.00	4,683.44	1.38	195.25	191.59	4.2
South German Re-Insurance Co., Munich, Bavaria, Germany.....	465,477.00	6,792.22	1.50	3,638.70	3,168.25	48.0
Springfield Fire & Marine Insurance Co., Springfield, Mass.....	4,462,598.00	63,153.53	1.32	24,707.33	25,686.84	39.6
Standard Fire Insurance Co., Hartford, Conn.....	316,319.00	3,838.83	1.21	559.85	29.76	14.0
State Assurance Co., Ltd., Liverpool, England.....	401,333.00	5,056.47	1.26	3,153.57	3,047.57	62.3
Sterling Fire Insurance Co., Indianapolis, Ind. No business.						
Stuyvesant Insurance Co., New York, N. Y.....	351,820.00	7,069.75	2.00	1,209.82	1,276.53	17.1
Sun Insurance Office, London, England.....	1,791,529.00	25,096.91	1.41	10,772.00	10,683.81	42.9
Svea Fire & Life Insurance Co., Ltd., Gothenburg, Sweden.....	1,720,832.00	37,832.89	2.20	15,609.83	14,481.15	41.3
Swiss National Insurance Co., Ltd., Basle, Switzerland.....	794,561.00	11,302.83	1.42	10,000.38	7,079.38	88.4
Swiss Re-Insurance Co., Zurich, Switzerland.....	617,398.00	6,819.12	1.10	4,251.65	3,857.81	62.3
Teutonia Fire Insurance Co., Pittsburg, Pa.....	20,915.00	359.61	1.72	38.35	38.35	10.7
Tokio Marine Insurance Co., Ltd., Tokio, Japan.....	120,191.00	1,688.75	1.40	126.39	105.69	7.5
Union Assurance Society, Ltd., London, England.....	634,628.00	6,746.98	1.06	3,018.64	2,156.45	44.0
Union Fire Insurance Co., Paris, France.....	323,520.00	4,531.25	1.40	327.33	346.59	7.2
Union and Phenix Espanol Insurance Co., Madrid, Spain.....	710,144.00	11,946.03	1.68	4,108.20	4,214.04	34.4
United States Fire Insurance Co., New York, N. Y.....	497,852.00	5,610.49	1.12	1,365.48	915.48	24.3
United States "Lloyds" (Sub. at), New York, N. Y.....	744,286.00	7,637.32	1.02	1,550.68	1,402.47	20.3
Urbaine Fire Insurance Co., The, Paris, France.....	170,729.00	1,657.15	.97	1,848.98	1,848.98	111.0
Vulcan Fire Insurance Co., Oakland, Calif.....	194,236.00	3,661.24	1.88	965.87	961.65	26.1
Warsaw Fire Insurance Co., Warsaw, Russia.....	143,337.00	2,575.18	1.80	799.51	2,056.35	31.0
Westchester Fire Insurance Co., New York, N. Y.....	1,892,245.00	30,929.62	1.63	12,474.60	11,958.26	40.3
Western Assurance Co., Toronto, Canada.....	2,790,086.00	27,451.86	.98	9,378.07	8,194.05	34.1
Williamsburg City Fire Insurance Co., New York, N. Y.....	1,505,442.00	20,396.21	1.36	8,238.28	10,900.32	40.0
Yorkshire Insurance Co., Ltd., York, England.....	75,824.00	986.78	1.30	1,848.98	1,848.98	187.0
Totals .....	\$269,908,206.00	\$3,936,145.03	1.43	\$1,397,925.40	\$1,371,518.35	35.5



MUTUAL ASSESSMENT—FIRE.

Farmers Union Mutual Protective Association of Colorado, Denver, Colo.	573,385.00	3,000.13	.52	458.41	458.41	15.9
Grange Mutual Fire Insurance Co., Golden, Colo.	779,832.00	6,592.42	.84	3,814.31	3,814.31	57.9
Home Owners Protective Association, Greeley, Colo.	101,750.00	550.70	.54	.....	.....	.....
COUNTY MUTUAL PROTECTIVE ASSOCIATIONS.						
Farmers Morgan County Protective Association, Ft. Morgan, Colo.	100,935.00	177.25	.18	45.65	45.65	26.0
The Fremont County Protective Association, Canon City, Colo.	29,225.00	98.25	.32	23.15	23.15	24.7
The Garfield County Protective Association, Glenwood Springs, Colo.	110,600.00	52.88	.68	1,190.00	1,190.00	158.0
The Weld County Farmers Protective Association, Greeley, Colo.	449,775.00	1,451.55	.32	725.00	725.00	50.0
Grand totals.....	\$272,053,708.00	\$3,948,763.21	1.39	\$1,404,181.92	\$1,377,774.87	35.6



# **LIFE INSURANCE COMPANIES**

## **1915**

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE LIFE AND MUTUAL LIFE INSURANCE COMPANIES, LICENSED TO TRANSACT BUSINESS IN THIS STATE, SHOWING THEIR CONDITION ON DECEMBER 31, 1915.



## AETNA LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated June, 1820. Commenced business October, 1850.  
Home Office, 650 Main Street, Hartford, Conn.

President, MORGAN G. BULKELEY.

Secretary, C. E. GILBERT.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$ 5,000,000.00  
Ledger assets (per balance December 31 of previous year)..... 102,991,269.60

### LIFE INCOME

Total premium income.....\$ 13,285,874.61  
Total investment income..... 5,294,725.93  
Miscellaneous income ..... 2,829,198.12

Total income ..... \$ 21,409,798.66

### LIFE DISBURSEMENTS

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 8,069,726.03  
Dividends to policyholders, \$1,467,168.21; cash values to  
policyholders, \$3,355,622.67..... 4,762,790.88  
Paid stockholders for interest or dividends..... 400,000.00  
Other disbursements ..... 3,912,683.66

Total disbursements ..... \$ 17,145,200.57

### ASSETS

Total admitted assets..... \$124,238,552.93

### LIABILITIES

Reserves .....\$ 96,297,799.29  
Other liabilities ..... 9,963,540.82

Total amount of liabilities, except capital.... \$106,261,340.11

Capital paid in cash, \$5,000,000.00; surplus, \$12,977,212.82.

Total surplus as regards policyholders..... 17,977,212.82

Total liabilities ..... \$124,238,552.93

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	187,400	\$380,798,405.03
Outstanding December 31, 1915.....	193,631	407,959,099.22

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	2,321	\$ 4,858,752.41
Colorado policies issued during the year.....	485	1,866,402.74

Total .....	2,806	\$ 6,725,155.15
Deduct ceased to be in force during year.....	359	704,038.00

Policies in force December 31..... 2,447 \$ 6,021,117.15

Losses and claims unpaid December 31 of previous year.....	5	\$ 1,414.00
Losses and claims incurred during the year.....	40	69,992.00

Total ..... 45 \$ 71,406.00

Losses and claims settled during the year in cash, \$70,514.00; by compromise, \$.....	42	\$ 70,514.00
Losses and claims unpaid December 31.....	3	892.00

Premiums collected or secured in cash and notes or credits  
without any deduction for losses, dividends, commissions,  
or other expenses, \$143,051.36.

## AMERICAN BANKERS INSURANCE COMPANY, OF CHICAGO, ILL.

Incorporated April 30, 1909. Commenced business July 25, 1910.  
Home Office, 43-45 East Ohio Street, Chicago, Ill.

President, ERNEST W. SPICER.

Secretary, JAMES P. WHEDON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	325,000.00
Ledger assets (per balance December 31 of previous year).....		699,210.14

### INCOME

Total premium income.....	\$	265,831.32
Total investment income.....		36,043.10
Miscellaneous income (including Accident Dept., \$113,- 387.86) .....		140,075.76
Total income .....		\$ 441,950.18

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$	37,639.24
Dividends to policyholders.....		.....
Paid stockholders for interest or dividends.....		.....
Other disbursements (including Accident Dept., \$82,- 065.17) .....		286,359.77
Total disbursements .....		\$ 323,999.01

### ASSETS

Total admitted assets.....	\$	823,094.91
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### LIABILITIES

Reserve .....	\$	385,121.00
Other liabilities .....		98,512.01
Total amount of liabilities, except capital.....		\$ 483,633.01
Capital paid in cash, \$325,000.00; surplus, \$14,461.90.		
Total liabilities .....		\$ 823,094.91

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	4,559	\$ 7,542,154.00
Outstanding December 31, 1915.....	5,830	9,365,799.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	356	\$ 398,025.00
Colorado policies issued during the year.....	296	369,000.00
Total .....		\$ 767,025.00
Deduct ceased to be in force during the year.....	111	122,000.00
Policies in force December 31.....		\$ 645,025.00
Losses and claims unpaid December 31 of previous year.....	....	\$ 650.00
Losses and claims incurred during the year.....	....	5,000.00
Total .....		\$ 5,650.00

Losses and claims settled during the year in cash, \$5,650.00; by compromise, \$.....	\$	5,650.00
Losses and claims unpaid December 31.....		.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$18,423.42.		

**AMICABLE LIFE INSURANCE COMPANY, OF WACO, TEXAS**

Incorporated February 1, 1909. Commenced business April 2, 1910.

Home Office, Amicable Building, Waco, Texas.

President, ARTEMAS R. ROBERTS.

Secretary, A. R. WILSON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	820,000.00
Ledger assets (per balance December 31 of previous year).....		2,210,539.35

**INCOME**

Total premium income.....	\$	471,995.42
Total investment income.....		170,810.92
Miscellaneous income .....		35,479.87
<b>Total income .....</b>	<b>\$</b>	<b>678,286.21</b>

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$	64,634.50
Dividends to policyholders.....		
Paid stockholders for interest or dividends.....		82,000.00
Other disbursements .....		326,871.27
<b>Total disbursements .....</b>	<b>\$</b>	<b>473,505.77</b>

**ASSETS**

Total admitted assets.....	\$	2,449,773.13
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**LIABILITIES**

Reserve .....	\$	709,154.75
Other liabilities .....		160,070.99
<b>Total amount of liabilities, except capital.....</b>	<b>\$</b>	<b>869,225.74</b>
Capital paid in cash, \$820,000.00; surplus, \$760,547.39.		
<b>Total liabilities .....</b>	<b>\$</b>	<b>2,449,773.13</b>

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	9,294	\$ 15,259,562.00
Outstanding December 31, 1915.....	8,214	13,427,796.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	....	\$ .....
Colorado policies issued during the year.....	....	.....
<b>Total .....</b>	<b>....</b>	<b>\$ .....</b>
Deduct ceased to be in force during the year.....	....	.....
<b>Policies in force December 31.....</b>	<b>....</b>	<b>\$ .....</b>
Losses and claims unpaid December 31 of previous year.....	....	\$ .....
Losses and claims incurred during the year.....	....	.....
<b>Total .....</b>	<b>....</b>	<b>\$ .....</b>
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....	....	\$ .....
Losses and claims unpaid December 31.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$.....		

## THE BANKERS' INTERNATIONAL LIFE ASSURANCE COMPANY, OF DENVER, COLO.

Organized under the Laws of the State of Colorado.  
Incorporated May 9, 1910. Commenced business October 26, 1911.  
Home Office.....Gas and Electric Building, Denver, Colo.

### OFFICERS

President, C. A. GENT.  
Vice-Presidents, JOHN W. COOPER, D. S. JONES.  
Secretary and Manager, EDWIN STARKEY.  
Treasurer, F. N. BRIGGS.

### DIRECTORS OR TRUSTEES—

F. N. Briggs,	T. W. Monell,
Edwin Starkey,	D. S. Jones,
J. W. Cooper,	Jno. M. Delong,
E. S. Williams,	C. A. Gent.
C. F. Brinkley,	

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Amount of ledger assets (as per balance) December 31 of previous year .....	287,120.53

### INCOME

First year's premiums on original policies, without deduction for commissions or other expenses, int....	\$ 4,186.69	
First year's premiums on original policies, without deduction for commissions or other expenses, ind....	1,267.53	
Total new premiums.....	\$ 5,454.22	
Renewal premiums, without deduction for commissions or other expenses, less \$11.80 for re-insurance on renewals .....	\$ 3,002.54	
Dividends applied to pay renewal premiums.....	80.98	
Total renewal premiums.....	3,083.52	
Total premium income.....	\$ 8,537.74	
Coupons left with the company to accumulate at interest .....		202.66
Gross interest on mortgage loans.....	\$ 720.53	
Gross interest on premium notes, policy loans or liens	32.39	
Gross interest on other debts due the company:		
Interest bills received.....	34.23	
Rent, real estate.....	79.55	
Total gross interest and rents.....		866.70
From other sources:		
Rent on furniture.....	16.50	
Refund fire insurance.....	20.00	
Gain on stock resold.....	850.00	
		886.50
H. A. income.....		46,176.70
Total income .....	\$ 56,670.30	



## DISBURSEMENTS

		886.50
For death claims, int.....	\$ 2,438.10	
For death claims, ind.....	510.00	
	<hr/>	
Net amount paid for losses and matured endowments .....	\$	2,948.10
Surrender values paid in cash or applied in liquidation of loans or notes.....		632.00
Coupons applied to pay renewal premiums.....		80.98
Coupons left with the company to accumulate at interest .....		202.66
(Total paid policyholders.....\$3,863.74)		
Int., \$1,774.22; ind., \$343.64.....		2,117.86
Compensation of managers and agents not paid by commission for services in obtaining new insurance.		2,117.86
Agency supervision and traveling expenses of supervisors (except compensation for home office supervision) .....		156.90
Medical examiners' fees.....		482.90
Salaries and all other compensation of officers, directors, trustees and home office employees.....		3,700.98
Rent .....		1,975.00
Advertising, \$441.13; postage, telegraph, telephone and express, \$435.04; exchange, \$3.20.....		879.37
Legal expense .....		1,413.58
Furniture, fixtures and safes.....		399.75
Repairs and expenses (other than taxes) on real estate, F. and F. repairs.....		5.79
Taxes on real estate.....		13.96
All other licenses, fees and taxes:		
Sundry items .....		200.23
Bills received charged off.....		35,448.36
Other disbursements:		
Personal property tax.....		192.27
Workmen's compensation insurance.....		14.08
State department extra expense.....		388.30
First year's premium notes charged off.....		358.94
Paid off notes.....		3,591.65
Interest on borrowed money.....		255.48
Gross loss on sale or maturity of ledger assets, viz.:		
H. A. department.....		48,492.88
		<hr/>
Total disbursements .....	\$	100,088.28
		<hr/>
Balance .....	\$	239,838.81

## LEDGER ASSETS

Book value of real estate.....	\$ 1,581.39
Mortgage loans on real estate.....	143,661.10
Loans secured by pledge of bonds, stocks or other collateral .....	7,000.00
Loans made to policyholders on this company's policies assigned as collateral.....	654.50
Book value of bonds and stocks.....	67,500.00
Cash in company's office.....	706.45
Deposits in trust companies and banks not on interest.	4,995.02
Deposits in trust companies and banks on interest....	750.00
Bills receivable, \$10,762.00; agents' balances (debit, \$2,903.74; credit, \$675.39); net, \$2,228.35.....	12,990.35
	<hr/>
Total ledger assets.....	\$ 239,838.81

## NON-LEDGER ASSETS

Interest due, \$22,867.45, and accrued, \$2,753.05, on mortgages .....	\$ 25,620.50	
Interest due, \$11,085.00, and accrued, \$1,556.60, on bonds .....	12,641.60	
Interest due, \$1,120.00, and accrued, \$144.65, on collateral loans .....	1,264.65	
	<hr/>	
Total interest and rents due and accrued.....		\$ 39,526.75
		Renewals
Gross premiums due and unreported on policies in force December 31, 1911 (less re-insurance premiums), int. ....	\$ 2,551.52	
Gross deferred premiums on policies in force December 31, 1911 (less re-insurance premiums), ind.....	124.62	
	<hr/>	
Totals .....	\$ 2,676.14	
Deduct loading .....	534.23	
	<hr/>	
Net amount of uncollected and deferred premiums .....		2,141.91
All other assets:		
Automatic policy loans.....		288.55
H. A. uncollected premiums.....		3,450.90
		<hr/>
Gross assets .....		\$ 285,246.92

## DEDUCT ASSETS NOT ADMITTED

Commuted commissions, agents' debit balances, gross.\$	2,903.74	
Loans on personal security.....	10,762.00	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	963.55	
Past due interest.....	3,150.00	
Past due interest on mortgage loans and bonds.....	31,922.45	
Book value of ledger assets over market value.....	34,378.00	
Bank balance in question.....	6,096.30	
	<hr/>	
		\$ 90,176.04
		<hr/>
Admitted assets .....		\$ 195,070.88

## LIABILITIES, SURPLUS AND OTHER FUNDS

Net present value of all the outstanding policies in force on the 31st day of December, 1911, as computed by the company on the following tables of mortality and rates of interest, viz.:		
Ordinary .....	\$ 7,011.71	
Int. ....	2,697.84	
	<hr/>	
Total .....		\$ 9,709.55
Reserve to provide for health and accident benefits contained in life policies.....		55.00
		<hr/>
Net reserve .....		\$ 9,709.55
Dividends left with the company to accumulate at interest, and accrued interest thereon.....		673.88
Premiums paid in advance, including surrender values so applied.....		69.92
Unearned interest and rent paid in advance.....		9.19
Salaries, rents, office expenses, bills and accounts due or accrued .....		2,104.65
Legal fees, due or accrued.....		1,050.00

Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	16.78
Contingent liability .....	25,628.59
Unpaid dividends to stockholders, H. A. department..	5,145.78
	<hr/>
Capital stock .....	\$ 44,463.34
Unassigned funds (surplus).....	100,000.00
	50,607.54
	<hr/>
Total .....	\$ 195,070.88

EXHIBITS OF POLICIES

ORDINARY BUSINESS

The following is a correct statement of the ordinary business of the year on policy account as it stood at the close of business December 31:

CLASSIFICATION	Whole Life Policies		Endowment Policies	
	No.	Amount	No.	Amount
At end of previous year.....	73	\$ 96,000.00	14	\$ 17,000.00
		<hr/>		<hr/>
Totals before transfers.....	73	\$ 96,000.00	14	\$ 17,000.00
Transfers, deductions .....	3	\$ 6,000.00	.....	.....
		<hr/>		<hr/>
Balance of transfers.....	3	6,000.00	.....	.....
		<hr/>		<hr/>
Totals after transfers.....	70	\$ 90,000.00	14	\$ 17,000.00
Deduct ceased:				
By lapse .....	5	\$ 11,000.00	2	\$ 3,000.00
		<hr/>		<hr/>
Outstanding end of year.....	5	\$ 11,000.00	2	\$ 3,000.00
		<hr/>		<hr/>
Policies re-insured .....	65	\$ 79,000.00	12	\$ 14,000.00

CLASSIFICATION	Term and Other Policies Including Return Premium Additions		Total Nos. and Amounts	
	No.	Amount	No.	Amount
	At end of previous year.....	.....	.....	87
Transfers, additions .....	3	\$ 6,000.00	.....	.....
		<hr/>		<hr/>
Totals after transfers.....	3	\$ 6,000.00	87	\$ 113,000.00
Deduct ceased:				
By lapse .....	.....	.....	7	\$ 14,000.00
		<hr/>		<hr/>
Outstanding end of year.....	.....	.....	7	\$ 14,000.00
		<hr/>		<hr/>
Policies re-insured .....	3	\$ 6,000.00	80	\$ 99,000.00

## INDUSTRIAL BUSINESS

The following is a correct statement of the industrial business of the year on policy account as it stood at the close of business December 31:

CLASSIFICATION	Industrial		Intermediate	
	No.	Amount	No.	Amount
At end of previous year.....	193	\$ 39,867.00	215	\$ 113,433.00
Issued during year.....	752	107,701.00	185	113,967.00
Totals before transfers.....	925	\$ 147,567.00	400	\$ 227,400.00
Totals after transfers.....	925	\$ 147,567.00	400	\$ 227,400.00
By lapse .....	253	\$ 49,914.00	162	\$ 98,500.00
Total terminated .....	253	\$ 49,914.00	162	\$ 98,500.00
Outstanding end of year.....	672	\$ 97,654.00	238	\$ 128,900.00

## BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Policies on the lives of citizens of said state in force December 31 of previous year.....	495	\$ 266,300.00
Policies on the lives of citizens of said state issued during the year .....	215	88,845.00
Total .....	710	\$ 355,145.00
Deduct ceased to be in force during the year.....	325	141,451.00
Policies in force December 31.....	385	\$ 213,694.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during year.....		\$ 2,948.10
Total .....		\$ 2,948.10
Losses and claims settled during the year in cash.....		2,948.10

Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses, \$7,850.90.

## GAIN AND LOSS EXHIBIT

For the year ending December 31, 1915, showing the sources of the increase and the decrease in the surplus during the year.

## INSURANCE EXHIBIT

Running expenses—		Gain in Surplus	Loss in Surplus
Gross premiums received during the year.....\$	8,537.74		
Deduct gross uncollected and deferred premiums of the previous year.....	2,050.43		
Balance .....	\$ 6,487.31		
Add gross uncollected and deferred premiums December 31, 1915.....	2,676.14		
Total .....	\$ 9,163.45		
Deduct gross premiums paid in advance December 31, 1915.....	69.92		
Balance .....	\$ 9,093.53		

Gross premiums of the year .....	\$	9,093.53	
Deduct net premiums on the same .....		4,924.11	
		<hr/>	
Loading on gross premiums .....	\$	4,169.42	
Insurance expenses paid during the year.....	\$	11,927.01	
Deduct insurance expenses unpaid December 31 of previous year .....		29,846.94	
		<hr/>	
Balance .....	\$	-17,918.93	
Add insurance expenses unpaid December 31, 1915 (including \$534.23 loading on uncollected and deferred premiums) .....		29,334.45	
		<hr/>	
Insurance expenses incurred during the year .....		11,415.52	
		<hr/>	
Loss from loading.....	\$		7,246.10
Interest—			
Interest, dividends and rents received during the year .....	\$	866.70	
Deduct interest and rents due and accrued December 31 of previous year...		23,254.67	
		<hr/>	
Balance .....	\$	-22,387.97	
Add interest and rents due and accrued December 31, 1915 .....		39,526.75	
		<hr/>	
Total .....	\$	17,138.78	
Deduct interest and rents paid in advance December 31, 1915.....		9.19	
		<hr/>	
Balance .....	\$	17,129.59	
Add interest and rents paid in advance December 31 of previous year.....		3.67	
		<hr/>	
Interest earned during the year .....	\$	17,133.26	
Investment expenses paid during the year.....	\$	269.44	
Deduct investment expenses unpaid December 31 of previous year.....		19.53	
		<hr/>	
Balance .....	\$	249.91	
		<hr/>	

Investment expenses incurred during the year	249.91		
<hr/>			
Net income from investments .....	\$ 16,843.35		
Interest required to maintain reserve .....	313.44		
<hr/>			
Gain from interest.....		\$ 16,529.91	
Mortality—			
Expected mortality on net amount at risk.....	\$ 4,667.33		
Death losses paid during the year .....	\$ 2,948.10		
<hr/>			
Balance .....	\$ 2,948.10		
<hr/>			
Death losses incurred during the year including the commuted value of installment death losses.....	\$ 2,948.10		
<hr/>			
Actual mortality on net amount at risk.....	2,948.10		
<hr/>			
Gain from mortality... Surrenders, lapses and changes—		1,719.23	
Terminal reserves on policies and additions surrendered for cash value during the year.....	\$ 631.16		
Deduct amount paid on the same .....	632.00		
<hr/>			
Gain during the year on said policies surrendered for cash.....	\$ .84		
<hr/>			
Dividends—			
Dividends left with the company to accumulate .....	\$ 202.66		
Dividends applied to pay renewal premiums .....	50.98		
<hr/>			
Total .....	\$ 283.64		
Decrease in surplus on dividend account .....			\$ 283.64
Special funds—			
Special funds and special reserves December 31, 1914.....	\$ 66.00		
Special funds and special reserves December 31, 1915.....	55.00		
<hr/>			
Increase in special funds and special reserves during the year.....		\$ 110.00	

## INVESTMENT EXHIBIT

Gain on other investments, viz.: Stock transfers.....\$	850.00	
Bills receivable, charged off.....		35,448.36
Rent on furniture, \$16.50; fire insurance refunded, \$20.00 .....	36.50	
Loss from assets not admitted.....		2,738.85
Miscellaneous—		
First year premium notes charged off.....		358.94
Loss from H. & A.....		2,142.05
		<hr/>
Total gains and losses in surplus during the year..\$	19,146.64	\$ 48,218.78
Surplus—		
Surplus December 31, 1914.....\$	79,679.68	
Surplus December 31, 1915.....	50,607.54	
	<hr/>	
Decrease in surplus.....	29,072.14	
	<hr/>	
Totals .....	\$ 48,218.78	\$ 48,218.78

## INTERROGATORIES REGARDING NEW BUSINESS

Expected death losses during 1915 on all policies issued during said year per mortality tables used by the company in computing its premiums .....	\$	3,812.33
Death losses incurred during 1915 on said policies (not deducting reserves) .....		2,948.10
Loading on first year's premiums on policies issued in 1915 (averag- ing 75 per cent of the gross premiums).....		4,575.20
Expenses specifically chargeable to first year's insurance, viz.:		
Commissions on first year's premiums.....\$	2,117.86	
Compensation not paid by commission, for services in obtaining new insurance, exclusive of salaries paid in good faith for agency supervision, either at the home office or at branch offices.....	639.80	
Medical examinations and inspections of proposed risks .....	482.90	
Advances to agents.....	489.56	
	<hr/>	
Total .....		\$ 4,230.12

## GENERAL INTERROGATORIES REGARDING GAIN AND LOSS EXHIBIT

Does the company value on the full level premium reserve system, the preliminary term, the modified preliminary term or the select and ultimate basis? Answer: Modified preliminary term.

If the company uses more than one of the above methods, give the amounts of insurance and reserve under each method: One only.

Has the company ever issued both non-participating and participating policies? Answer: Non-participating only.

Does the company at present issue both non-participating and participating policies? (If the company does not at present issue both, state which kind is issued). Answer: Non-participating only.

Give the amounts of insurance in force under each of these plans, stating separately amounts of annual dividend business and deferred dividend business respectively: No division.

Has the company any assessment or stipulated premium insurance in force? Answer: No.

## SCHEDULE OF ALL OTHER DEPOSITS

Showing all deposits made with any government, province, state, district, county, municipality, corporation, firm or individual, except the regular deposits in banks and trust companies subject to check, and those shown in "Special Deposit Schedule" above.

Where Deposited	Description of Deposit (Indicating literal form of registration of securities)	Par Value
Insurance Commissioner of State of Colorado .....	First mortgage loans.....	\$118,175.00
	Collateral loans .....	7,000.00
	Briggs' irrigation bonds.....	2,000.00
	Lafayette mortgage county bonds.....	14,000.00
		<hr/>
Total.....		\$141,175.00



SCHEDULE A

SHOWING ALL REAL ESTATE OWNED DECEMBER 31, 1915, THE COST, BOOK AND MARKET VALUE THEREOF, THE NATURE AND AMOUNT OF ALL LIENS AND INCUMBRANCES THEREON, INCLUDING INTEREST DUE AND ACCRUED QUANTITY, DIMENSIONS AND LOCATION OF LANDS;

SIZE AND DESCRIPTION OF BUILDINGS

(Nature of incumbrances, if any, including interest due and accrued) Date Acquired

	NAME OF VENDOR	Book Value	Market Value
*Lot 1, Block 3, Industrial City Addition No. 2, Lafayette, Colo.....	Elizabeth and Peter Smith.....	\$ 643.03	\$ 643.03
†Lots 11 and 12, Block 2, First Union Addition, Lafayette, Colo.....	Chris and Ida Ward.....	938.36	938.36
Totals.....		\$1,581.39	\$1,581.39

\*Taken over by foreclosure.

†Taken over by foreclosure.

SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE BANKERS' INTERNATIONAL LIFE ASSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915

No.	DATE Year Given	State	County	RECORD OF MORTGAGE Book	Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Date Due	Rate of Per Cent	INTEREST		Gross Amount Received During 1915
												Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	
11	1910	Colo.	Weld	353	421	\$ 800.00			\$ 800.00	Mar. 25	8	\$ 35.06	\$ 16.88	\$ 94.94
24	1910	Colo.	Boulder	359	8	700.00			700.00	Apr. 2	8	82.00	14.00	82.00
25	1910	Colo.	Boulder	317	373	848.00			848.00	Feb. 1	6	51.65	21.20	17.19
35	1911	Colo.	Boulder	359	76	970.00		\$ 970.00		Oct. 30	8			94.45
54	1911	1914	Colo.	Denver	2315	103	2,865.00		2,865.00	June 12	8	114.60	12.72	114.60
61	1912	1913	Colo.	Weld	353	297	18,000.00		18,000.00	Dec. 12	6	3,240.00	855.00	
72	1910	1913	Colo.	Boulder	359	21	605.66	452.36	153.30	Mar. 15	8	1.40		27.64
73	1912	1915	Colo.	Saguache	129	157	10,000.00		10,000.00	Feb. 28	6	1,500.00	200.00	
74	1912	1917	Colo.	Saguache	129	160	10,000.00		10,000.00	Aug. 28	6	1,500.00	200.00	
75	1912	1917	Colo.	Costilla	86	202	8,000.00		8,000.00	Feb. 28	6	1,200.00	160.00	
76	1912	1915	Colo.	Costilla	70	478	1,500.00		1,500.00	Dec. 7	7	367.50	4.38	

SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE BANKERS' INTERNATIONAL LIFE ASSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No. Mortgaged	Value of Lands	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
11	\$ 300.00	\$ 1,200.00	\$ 1,000.00	Lots 21 and 22, Block 18, Lots 19 and 20, Block 3, Frederick, Colorado.
24	250.00	1,200.00	1,000.00	Lot 6, Block 8, Lafayette, Colo.
25	300.00	3,500.00	1,500.00	Lots 7 and 8, Block 3, Miller's Second Addition, Lafayette, Colo.
35	500.00	1,500.00	1,000.00	Sold October 1, 1915.
54	4,000.00	300.00	300.00	Lots 12 and 13, Block 3, Gerspac First Addition, Denver, Colo.
61	31,500.00	(Coal Land)		Part Section 31, Township 1 North, Range 68, Abstract, 320 acres.
72	150.00	1,350.00	850.00	Lot 12, Block 51, West Union Addition, Lafayette, Colo.
73	30,000.00	500.00	.....	Northwest 1/2, Section 3, Township 41 North, Range 8, San Luis Valley Water Rights, Saguache County, Colo.
74	.....	.....	.....	Northeast 1/4, Section 4, Township 41 North, Range 8, San Luis Valley Water Rights, Saguache County, Colorado.
75	12,050.00	.....	.....	Northwest 1/4, Section 19, Township 40 North, Range 9, San Luis Valley Water Rights, Costilla County, Colo.
76	4,000.00	.....	.....	Southeast 1/4, Section 15, Township 40 North, Range 9 East, 160 acres, San Luis Valley Water Rights, Costilla County, Colo.

SCHEDULE B—Concluded

SHOWING ALL MORTGAGES OWNED BY THE BANKERS' INTERNATIONAL LIFE ASSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915

DATE Year Given Due	STATE County	RECORD OF MORTGAGE Book Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915
			Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount or Paid on Account During 1915	Rate of Past Due Per Dec. 31, 1915	Date Due 1915	Amount Accrued Dec. 31, 1915	
77	1912 1917 Colo.	Saguache 127 183	4,000.00			Mar. 5 Sept. 5	600.00	76.00	
79	1912 1917 Colo.	Saguache 127 183	2,000.00			Feb. 29 Aug. 29	435.99	55.00	
80	1912 1917 Colo.	Saguache 129 225	17,000.00			June 10 Dec. 10	3,570.00	66.00	
82	1913 1918 Colo.	Park 80 12	22,500.00			May 27	1,575.00	931.87	
83	1913 1918 Colo.	Saguache 129 329	49,110.00			June 20 Dec. 20	8,594.25	95.49	619.71
84	1914 1917 Colo.	Denver 246 163	3,500.00			May 13 Nov. 13		26.25	210.00
85	1915 1917 Colo.	Boulder 359 76		\$ 684.80		Feb. 28 Aug. 28		18.26	
Totals.....			\$152,398.66	\$ 684.80	\$ 1,422.36		\$ 22,867.45	\$ 2,753.05	\$ 1,260.53
Less amount assumed on Loan No. 83.....			8,000.00						
Interest paid on No. 83.....			240						
Interest paid on No. 71.....			300						
Totals .....			\$144,398.66	\$ 684.80	\$ 1,422.36		\$ 22,867.45	\$ 2,753.05	\$ 720.53
Sold December 21, 1913.									

SCHEDULE B—Concluded

SHOWING ALL MORTGAGES OWNED BY THE BANKERS' INTERNATIONAL LIFE ASSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No. Mortgaged	Value of Lands	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
77	500.00	7,000.00	1,000.00	Lot 1, Block 28, Hot Springs, Saguache, Colo. Lots 21 and 22, Blocks 28, 48 and 49, Mineral Springs, Colo.
79	4,350.00	1,275.00	.....	Lots 1, 6, 8 and 16, Block 12, Lots 11, 19, 20, Block 20, Lots 2, 4, 5 and 23, Block 21.
80	30,000.00	.....	.....	Part Section 192, Township 45 North, Range 9; part Sections 6 and 9, Township 45 North, Range 10. Water rights 320 acres.
82	27,200.00	5,000.00	1,800.00	Part Sections 29, 30, 31 and 32, Township 55; part Sections 5 and 6, Township 9; Abstract 1040 and water rights.
83	107,000.00	3,500.00	.....	See Trust Deed deposited with State Department.
84	2,000.00	5,000.00	3,500.00	Lot 11, South ½ of Block 183, Fletcher's Capitol Hill Addition, Denver, Colo.
85	1,000.00	1,200.00	1,000.00	Lot 7, Block 2, Lafayette, Colo.
	\$252,100.00	\$ 26,325.00	\$ 8,450.00	
	.....	.....	.....	
	.....	.....	.....	
	\$252,100.00	\$ 26,325.00	\$ 8,450.00	

## SCHEDULE C

SHOWING ALL COLLATERAL LOANS IN FORCE DECEMBER 31, 1915, AND ALL SUBSTITUTIONS OF COLLATERAL THEREON DURING SAID YEAR.

Description of securities held as collateral December 31, 1911: Assignment of forty-six feet of water in the Michigan Association Ditch, or the Michigan Ditch Association, together with the following notes and trust deeds held by said company as collateral securities as follows: P. M. Hopkins, \$2,400.00; John Jennings, \$1,200.00; Fred Hurd, \$1,200.00; P. J. Miller, \$2,400.00; G. I. Miller, \$1,200.00; J. Lipsey, \$2,400.00; E. R. Jones, \$1,200.00; J. C. Vanderberg, \$2,000.00; J. Hurd, \$1,200.00. Total, \$15,600.00. Amount loaned thereon, \$7,000.00; date of loan, Sept. 25, 1911; maturity of loan, Sept. 25, 1914; rate of interest, 8%; amount past due Dec. 31, 1915, \$1,120.00; amount accrued Dec. 31, 1915, \$144.65. Name of actual borrower, John Barnd.

## SCHEDULE D

SHOWING ALL BONDS OWNED BY THE COMPANY DECEMBER 31, 1915.

Lafayette Manufacturing & Supply Co., Lafayette, Colo., first mortgage bonds—Interest: rate of, 6%; how paid, April 1, Oct. 1; year of maturity, 1919; book value, \$14,000.00; par value, \$14,000.00; rate used to obtain market value, 100; market value (excluding accrued interest), \$14,000.00; actual cost (excluding accrued interest), \$14,000.00. Interest: amount due and accrued December 31, 1915, \$3,150.00; date acquired, August 3, 1912; from whom acquired, Lafayette Bank & Trust Company.

Biggs Irrigation Co., first mortgage bonds—Interest: rate of, 6%; how paid, November 1, July 1; year of maturity, 1921; book value, \$33,500.00; par value, \$33,500.00; rate used to obtain market value, 100; market value (excluding accrued interest), \$33,500.00; actual cost (excluding accrued interest), \$33,500.00. Interest: amount due and accrued December 31, 1915, \$6,825.00; date acquired, April 9 to December 3, 1912; by whom acquired, S. V. Biggs.

Jackson County Land & Irrigation Co., first mortgage bonds—Interest: rate of, 8%; how paid, May 1, November 1; year of maturity, 1917; book value, \$20,000.00; par value, \$20,000.00; rate used to obtain market value, 100; market value (excluding accrued interest), \$20,000.00; actual cost (excluding accrued interest), \$20,000.00. Interest: amount due and accrued December 31, 1915, \$2,666.60; date acquired, November 11, 1912; from whom acquired, John Barnd.

Totals: book value, \$67,500.00; par value, \$67,500.00; market value (excluding accrued interest), \$67,500.00; actual cost (excluding accrued interest), \$67,500.00. Interest: amount due and accrued December 31, 1915, \$12,641.60.

## SCHEDULE E

SHOWING ALL BALANCES DECEMBER 31, AND LARGEST BALANCE CARRIED IN EACH BANK OR TRUST COMPANY DURING EACH MONTH OF THE YEAR 1915.

Bank or Trust Company	January	February	March
First National Bank, Center, Colo.....\$	2.00	\$ 2.00	\$ 4.00
First National Bank, Canon City.....	1,698.30	1,698.30	1,698.30
First National Bank, Cripple Creek.....	1,310.00	1,310.00	1,310.00
Interstate Trust Co., Denver, Colo.....	803.61	1,252.07	489.79
Union National Bank, Houston, Tex.....	.....	.....	.....
Salisbury Missouri Savings Bank.....	.....	.....	2,500.00
State Savings Bank, Taos, N. M.....	68.00	68.00	68.00
State Savings Bank, Taos, N. M.....	1,020.00	1,020.00	1,020.00
City Bank, Victor, Colo.....	2,000.00	2,000.00	2,000.00
Louisville Bank, Louisville, Colo.....	57.92	57.92	57.92
Totals .....	\$ 6,959.83	\$ 7,408.29	\$ 9,148.01

Bank or Trust Company	April	May	June
First National Bank, Center, Colo.....\$	5.00	\$ 5.00	\$ 1.00
First National Bank, Canon City.....	1,698.30	1,698.30	1,698.30
First National Bank, Cripple Creek.....	1,310.00	1,310.00	1,310.00
Interstate Trust Co., Denver, Colo.....	2,196.66	1,650.24	1,152.32
Union National Bank, Houston, Tex.....	.....	.....	.....
Salisbury Missouri Savings Bank.....	2,500.00	2,500.00	2,500.00
State Savings Bank, Taos, N. M.....	68.00	68.00	68.00
State Savings Bank, Taos, N. M.....	1,020.00	1,020.00	1,020.00
City Bank, Victor, Colo.....	2,000.00	2,000.00	2,000.00
Louisville Bank, Louisville, Colo.....	57.92	57.92	57.92
<b>Totals</b> .....	<b>\$ 10,855.88</b>	<b>\$ 10,309.46</b>	<b>\$ 9,807.54</b>

Bank or Trust Company	July	August	September
First National Bank, Center, Colo.....\$	2.00	\$ 2.00	\$ 3.00
First National Bank, Canon City.....	1,698.30	1,698.30	1,698.30
First National Bank, Cripple Creek.....	1,310.00	1,310.00	1,310.00
Interstate Trust Co., Denver, Colo.....	3,080.87	989.24	661.67
Union National Bank, Houston, Tex....	26.90	82.85	166.79
Salisbury Missouri Savings Bank.....	1,250.00	1,250.00	1,250.00
State Savings Bank, Taos, N. M.....	68.00	68.00	68.00
State Savings Bank, Taos, N. M.....	1,020.00	1,020.00	1,020.00
City Bank, Victor, Colo.....	2,000.00	2,000.00	2,000.00
Louisville Bank, Louisville, Colo.....	57.92	57.92	57.92
<b>Totals</b> .....	<b>\$ 10,513.99</b>	<b>\$ 8,748.31</b>	<b>\$ 8,235.68</b>

Bank or Trust Company	October	November	December
First National Bank, Center, Colo.....\$	1.00	\$ 2.00	\$ 4.00
First National Bank, Canon City.....	1,698.30	1,698.30	1,698.30
First National Bank, Cripple Creek.....	1,310.00	1,310.00	1,310.00
Interstate Trust Co., Denver, Colo.....	821.32	876.01	934.86
Union National Bank, Houston, Tex....	153.58	100.50	39.14
Salisbury Missouri Savings Bank.....	1,250.00	.....	.....
State Savings Bank, Taos, N. M.....	68.00	68.00	68.00
State Savings Bank, Taos, N. M.....	1,020.00	1,020.00	1,020.00
City Bank, Victor, Colo.....	2,000.00	2,000.00	2,000.00
Louisville Bank, Louisville, Colo.....	57.92	57.92	57.92
<b>Totals</b> .....	<b>\$ 9,380.12</b>	<b>\$ 7,132.73</b>	<b>\$ 7,182.22</b>

Bank or Trust Company	Balance Dec. 31, 1915
First National Bank, Center, Colo.....\$	4.00
First National Bank, Canon City.....	1,698.30
First National Bank, Cripple Creek.....	1,310.00
Interstate Trust Co., Denver, Colo.....	-1,202.34
Union National Bank, Houston, Tex.....	39.14
Salisbury Missouri Savings Bank.....	.....
State Savings Bank, Taos, N. M.....	68.00
State Savings Bank, Taos, N. M.....	1,020.00
City Bank, Victor, Colo.....	2,000.00
Louisville Bank, Louisville, Colo.....	57.92
<b>Total</b> .....	<b>\$ 4,995.02</b>

## SCHEDULE F

SHOWING ALL CLAIMS FOR DEATH LOSSES AND ALL OTHER POLICY CLAIMS RESISTED OR COMPROMISED DURING 1915, AND ALL CLAIMS FOR DEATH LOSSES AND ALL OTHER POLICY CLAIMS RESISTED DECEMBER 31, 1915.

Policy number, 452; amount claimed, \$510.00; amount paid during 1915, \$510.00; paid in full; name of insured, A. Hogue; P. O. address, Denver, Colo.

Policy number, 471; amount claimed, \$2,000.00; amount paid during 1915, \$1,963.10; amount resisted Dec. 31, 1915, \$36.90; why compromised, balance of annual premium; name of insured, P. L. Bressler; P. O. address, Pueblo, Colo.

Policy number, 613; amount claimed, \$500.00; amount paid during 1915, \$475.00; amount resisted Dec. 31, 1915, \$25.00; why compromised, allowance on immediate settlement; name of insured, W. Givens; P. O. address, Denver, Colo.

Totals, amount claimed, \$3,010.00; amount paid during 1915, \$2,948.10.

## SCHEDULE H

SHOWING ALL SALARIES PAID IN THE YEAR 1915, TO ANY REPRESENTATIVE, EITHER AT THE HOME OFFICE OR AT ANY BRANCH OFFICE OR AGENCY OF THE COMPANY, FOR AGENCY SUPERVISION.

Title, secretary-manager; name of payee, Edwin Starkey; location of payee, Denver, Colo.; amount paid, \$3,333.00.

Title, superintendent agents; name of payee, Jno. W. Cooper; location of payee, Denver, Colo.; amount paid, \$2,333.00.

Title, assistant secretary; name of payee, S. Miller; location of payee, Denver, Colo.; amount paid, \$1,425.00.

Title, treasurer; name of payee, F. N. Briggs; location of payee, Denver, Colo.; amount paid, \$300.00.

Total amount paid, \$7,391.00.

## SCHEDULE J

SHOWING ALL LEGAL EXPENSES PAID DURING 1915 IN DETAIL.

Docket and notary fees, sundries; amount paid, \$26.50; occasion of expense, sundry cases.

Name, W. L. Bannister; address, Denver, Colo.; amount paid, \$50.00; occasion of expense, consulting attorney.

Sundry items, account claims adjusted, 24; amount paid, \$55.35; occasion of expense, sundry cases.

Name, E. L. Williams; address, Denver, Colo.; amount paid, \$1,281.73; occasion of expense, general counsel for company.

Total amount paid, \$1,413.58.

## SCHEDULE L

PROCEEDINGS AT LAST ANNUAL ELECTION HELD ON MAY 9, 1915.

Names of Candidates for Director or Trustee	Number of Votes Cast for Each Candidate		Total Votes
	In Person	By Proxy	
F. N. Briggs.....	2,700 2-5	2,695 2-5	5,395 4-5
Zeph Chas. Felt.....	2,700 2-5	2,695 2-5	5,395 4-5
T. W. Monell .....	2,700 2-5	2,695 2-5	5,395 4-5
Ira M. De Long.....	2,700 2-5	2,695 2-5	5,395 4-5
D. S. Jones .....	2,700 2-5	2,695 2-5	5,395 4-5
John W. Cooper .....	2,700 2-5	2,695 2-5	5,395 4-5
Edwin Starkey .....	2,700 2-5	2,695 2-5	5,395 4-5
E. L. Williams.....	2,700 2-5	2,695 2-5	5,395 4-5
C. F. Binkley.....	2,700 2-5	2,695 2-5	5,395 4-5



# BANKERS LIFE COMPANY, OF DES MOINES, IOWA

Incorporated June 30, 1879. Commenced business September 2, 1879.

Home Office, Sixth and Locust Streets, Des Moines, Ia.

President, E. E. CLARK.

Secretary, G. S. NOLLEN.

## CAPITAL STOCK

Amount of capital paid up in cash..... Mutual  
 Ledger assets (per balance December 31 of previous year).....\$ 24,149,395.21

## INCOME

Total premium income .....\$ 7,275,083.75  
 Total investment income ..... 1,352,739.62  
 Miscellaneous income ..... 16,204.95

Total income ..... \$ 8,644,028.32

## DISBURSEMENTS

Paid policyholders for losses, matured endowments,  
 annuities, etc. ....\$ 4,328,790.95  
 Dividends to policyholders ..... 271,758.63  
 Paid stockholders for interest or dividends.....  
 Other disbursements ..... 1,422,802.07

Total disbursements ..... \$ 6,023,351.65

## ASSETS

Total admitted assets ..... \$ 27,934,421.21

## LIABILITIES

Reserve .....\$ 7,947,672.55  
 Other liabilities ..... 19,152,740.10

Total amount of liabilities, except capital..... \$ 27,100,412.65

Capital paid in cash, mutual; surplus, \$834,008.56.

Total liabilities ..... \$ 27,934,421.21

## EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	194,568	\$406,026,266.00
Outstanding December 31, 1915.....	189,962	398,296,857.00

## COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	4,681	\$ 9,496,100.00
Colorado policies issued and restored during the year.....	346	896,800.00

Total ..... 5,027 \$ 10,392,900.00

Deduct ceased to be in force during the year..... 498 1,001,500.00

Policies in force December 31..... 4,529 \$ 9,391,400.00

Losses and claims unpaid December 31 of previous year..... 7 \$ 14,000.00

Losses and claims incurred during the year..... 64 127,048.00

Total ..... 71 \$ 141,048.00

Losses and claims settled during the year in cash, \$133,134.00;

by compromise, \$900.00 ..... 67 \$ 134,034.00

Losses and claims unpaid December 31..... 4 7,014.00

Premiums collected or secured in cash and notes or credits  
 without any deduction for losses, dividends, commissions,  
 or other expenses, \$87,552.34; assessments received, \$93,-  
 506.38.

## THE BANKERS RESERVE LIFE COMPANY, OF OMAHA, NEB.

Incorporated January 15, 1908. Commenced business March 3, 1908.  
Home Office, Omaha, Neb.

President, B. H. ROBISON.

Secretary, R. C. WAGNER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	4,979,391.29

### INCOME

Total premium income .....	\$ 1,247,996.22
Total investment income .....	278,393.84
Miscellaneous income .....	2,669.59
Total income .....	\$ 1,529,059.65

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 332,196.97
Dividends to policyholders .....	147,180.29
Paid stockholders for dividends.....	10,000.00
Other disbursements .....	314,071.62
Total disbursements .....	\$ 803,448.88

### ASSETS

Total admitted assets .....	\$ 5,802,743.57
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### LIABILITIES

Reserve .....	\$ 4,436,732.00
Other liabilities .....	224,507.90
Total amount of liabilities, except capital.....	\$ 4,661,239.90
Capital paid in cash, \$100,000.00; surplus, \$1,041,503.67.	
Total liabilities .....	\$ 5,802,743.57

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	16,926	\$ 33,347,481.43
Outstanding December 31, 1915.....	17,691	33,987,661.12

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	174	\$ 274,994.25
Colorado policies issued during the year.....	75	98,923.25
Total .....	249	\$ 373,917.50
Deduct ceased to be in force during the year.....	48	71,967.00
Policies in force December 31.....	201	\$ 301,950.50
Losses and claims unpaid December 31 of previous year.....	....	\$ .....
Losses and claims incurred during the year.....	....	.....
Total .....	....	\$ .....
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....	....	\$ .....
Losses and claims unpaid December 31.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$10,955.90.		

## BENEFICIAL LIFE INSURANCE COMPANY, OF SALT LAKE CITY, UTAH

Incorporated 1905. Commenced business 1905.

Home Office, 47 West South Temple Street, Salt Lake City, Utah.

President, JOSEPH F. SMITH.

Secretary, AXEL B. C. OHLSON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance December 31 of previous year).....		1,132,162.26

### INCOME

Total premium income .....	\$	500,893.91
Total investment income .....		77,406.74
Miscellaneous income .....		22,390.48
		\$ 600,691.13

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc., and surrender.....	\$	82,839.33
Dividends to policyholders.....		14,393.18
Paid stockholders for interest or dividends.....		20,000.00
Other disbursements .....		188,546.09
		\$ 305,778.60

### ASSETS

Total admitted assets .....	\$	1,465,440.45
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### LIABILITIES

Reserve .....	\$	939,960.79
Other liabilities .....		220,266.59
		\$ 1,160,227.38
Total amount of liabilities, except capital.....		
Capital paid in cash, \$200,000.00; surplus, \$105,213.07.		
		\$ 1,465,440.45

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	11,510	\$ 15,019,038.00
Outstanding December 31, 1915.....	12,707	16,577,044.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	227	\$ 292,500.00
Colorado policies issued during the year.....	55	58,000.00
		\$ 350,500.00
Total .....	282	\$ 350,500.00
		\$ 125,731.00
Deduct ceased to be in force during the year.....	105	125,731.00
		\$ 224,769.00
Policies in force December 31.....	177	\$ 224,769.00
Losses and claims unpaid December 31 of previous year.....	....	.....
Losses and claims incurred during the year.....	1	\$ 1,000.00
		\$ 1,000.00
Total .....	1	\$ 1,000.00

Losses and claims settled during the year in cash, \$1,000.00; by compromise, \$.....	1	\$ 1,000.00
Losses and claims unpaid December 31.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$6,501.43.		

## CAPITOL LIFE INSURANCE COMPANY, OF DENVER, COLO.

Organized under the Laws of the State of Colorado.  
Incorporated July, 1905. Commenced business August, 1905.  
Home Office.....Sixteenth and Curtis Streets, Denver, Colo

### OFFICERS

THOS. F. DALY, President.  
JOHN F. CAMPION, First-Vice President.  
CHAS. BOETTCHER, Second Vice-President.  
JOHN H. UPTON, Actuary.  
PATRICK CROWE, Secretary and Treasurer.

DIRECTORS OR TRUSTEES—Gerald Hughes, John Gaffy, Wm. E. Hutton,  
John F. Campion, Thos. F. Daly, Julius A. Myers, Clarence J. Daly, Chas.  
Boettcher, John A. Keefe, Samuel D. Nicholson, Chas. Connor, Patrick  
Crowe, John A. Ewing.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	100,000.00
Amount of ledger assets (as per balance) December 31 of previous year .....		1,549,444.39

### INCOME

First year's premiums on original policies, without deduction for commissions or other expenses, less \$6,672.84 for first year's re-insurance.....	\$	170,150.87
Dividends and coupons applied to purchase paid-up additions and annuities.....		1,216.29
		\$ 171,367.16
Total new premiums .....	\$	171,367.16
Renewal premiums without deduction for commissions or other expenses, less \$7,072.85 for re-insurance on renewals .....	\$	430,277.23
Dividends and coupons applied to pay renewal pre- miums .....		13,345.68
Dividends applied to shorten the endowment or pre- mium-paying period .....		22.39
Surrender values applied to pay renewal premiums....		177.03
		443,822.33
Total renewal premiums.....		443,822.33
Total premium income.....	\$	615,189.49
Dividends left with the company to accumulate at interest .....		28,669.77
Gross interest on mortgage loans, less \$176.67 accrued interest on mortgages acquired during 1915.....	\$	63,434.71
Gross interest on bonds and dividends on stocks.....		10,171.36
Gross interest on premium notes, policy loans or liens		21,306.61
Gross interest on deposits in trust companies and banks .....		835.15
Gross rent from company's property.....		373.75
		96,121.58
Total gross interest and rents.....		96,121.58

From other sources:	
Suspense account .....	\$ 656.07
Taxes on Pfeiffer property previously charged off.....	143.60
	799.67
From agents' balances previously charged off.....	511.66
Gross increase, by adjustment, in book value of ledger assets, viz.:	
Bonds .....	97.50
	97.50
Total income .....	\$ 741,389.67

DISBURSEMENTS

For death claims (less \$1,000.00 re-insurance), \$54,402.85; additions, \$107.22 .....	\$ 54,510.07
For matured endowments.....	7,500.00
For total and permanent disability claims.....	30.70
	62,040.77
Net amount paid for losses and matured endowments .....	\$ 62,040.77
Premium notes and liens voided by lapse.....	16,413.94
Surrender values paid in cash or applied in liquidation of loans or notes, less re-insurance, \$424.22.....	72,558.83
Surrender values applied to pay new premiums.....	177.03
Dividends and coupons paid to policyholders in cash, or applied in liquidation of loans or notes.....	2,677.79
Dividends and coupons applied to pay renewal premiums .....	13,345.68
Dividends applied to shorten the endowment or premium-paying period .....	22.39
Dividends and coupons applied to purchase paid-up additions and annuities.....	1,216.29
Dividends left with the company to accumulate at interest .....	28,669.77
(Total paid policyholders.....\$197,122.49)	
Expense of investigation and settlement of policy claims .....	280.60
Dividends, coupons and interest thereon held on deposit surrendered during the year.....	7,867.12
Paid stockholders for interest or dividends.....	6,000.00
Commissions to agents (less commission on re-insurance): First year's premiums, \$122,831.65; renewal premiums, \$15,765.35 .....	138,597.00
Agency supervision and traveling expenses of supervisors (except compensation for home office supervision) .....	14,362.68
Branch office expenses, including salaries of managers and clerks .....	12,325.26
Medical examiners' fees, \$20,833.20; inspection of risks, \$4,201.98 .....	25,035.18
Salaries and all other compensation of officers, directors, trustees and home office employees.....	25,062.30
Rent .....	7,550.65
Advertising, \$3,842.34; printing and stationery, \$6,786.01; postage, telegraph, telephone and express, \$4,243.05; exchange, \$552.45 .....	15,423.85
Legal expense .....	2,986.37
Furniture, fixtures and safes.....	2,029.04
Repairs and expenses (other than taxes) on real estate .....	180.13
Taxes on real estate.....	4.02
State taxes on premiums.....	5,982.99
Insurance department licenses and fees.....	2,345.63

All other licenses, fees and taxes:		
Federal corporation tax.....	\$	499.38
City licenses, etc.....		158.75
Personal property tax.....		2,124.80
		2,782.93
Other disbursements:		
Reinstatement expense, \$2,890.08; officers' expense, \$705.94 .....	\$	3,596.02
Bureau earnings, \$6,926.03; discount, \$35.30; miscel- laneous expense, \$1,929.71.....		8,891.04
Special inspection, \$197.54; collection expense, \$843.96; investigation of mortgage loans, \$67.60.....		1,109.10
Suspense account, \$755.76; sundry accounts, \$2,123.19...		2,878.95
		16,475.11
Agents' balances charged off.....		3,634.94
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds .....		22.34
		486,070.63
Total disbursements .....	\$	486,070.63
Balance .....	\$	1,804,763.43

## LEDGER ASSETS

Book value of real estate.....	\$	21,772.64
Mortgage loans on real estate.....		1,167,278.00
Loans made to policyholders on this company's pol- icies assigned as collateral.....		310,224.34
Premium notes on policies in force, of which \$23,402.42 is for first year's premiums.....		64,557.43
Book value of bonds.....		158,818.39
Cash in company's office.....		8,056.93
Deposits in trust companies and banks not on interest		25,865.92
Deposits in trust companies and banks on interest....		17,996.14
Bills receivable, \$2,072.63; agents balances (debit, \$27,056.46) .....		29,129.09
Taxes and other items secured by mortgage loans....		1,064.55
		\$ 1,804,763.43

## NON-LEDGER ASSETS

Interest due, \$2,710.00, and accrued, \$13,790.62, on mort- gages .....	\$	16,500.62
Interest accrued on bonds.....		887.51
Interest due, \$207.05, and accrued, \$509.52, on premium notes, policy loans or liens.....		716.57
Interest accrued on other assets.....		272.39
Rents due .....		90.00
		\$ 18,467.09
Total interest and rents due and accrued.....	\$	18,467.09
Due from other companies for losses or claims on policies of this company, re-insured.....		500.00
		Renewals
Gross premiums due and unreported on policies in force December 31, 1915 (less re-insurance pre- miums) .....	\$	57,427.79
Gross deferred premiums on policies in force Decem- ber 31, 1915 (less re-insurance premiums).....		12,606.71
		Totals
Totals .....	\$	70,034.50

Deduct loading (12½ per cent).....	8,754.31
Net amount of uncollected and deferred premiums .....	61,280.19
Gross assets .....	\$ 1,885,010.71

**DEDUCT ASSETS NOT ADMITTED**

Agents' debit balances, gross.....\$	27,056.46
Bills receivable .....	2,072.63
Premium notes, policy loans and other policy assets in excess of net value and of other policy liabilities on individual policies.....	7,489.99
	\$ 36,619.08
Admitted assets .....	\$ 1,848,391.63

**LIABILITIES, SURPLUS AND OTHER FUNDS**

Net present value of all the outstanding policies in force on the 31st day of December, 1915, as computed by the company on the following tables of mortality and rates of interest, viz.:	
American Experience table at 3½ per cent.....\$	1,427,831.30
Same for reversionary additions.....	7,912.45
Total .....	\$ 1,435,743.75
Deduct net value of risks of this company re-insured in other solvent companies.....	9,684.67
Net reserve .....	\$ 1,426,059.08
Extra reserve for total and permanent disability benefits .....	2,995.00
Claims for death losses reported for which no proofs have been received.....\$	5,000.00
Claims for death losses and other policy claims resisted .....	1,000.00
Total policy claims.....	6,000.00
Dividends and coupons left with the company to accumulate at interest, and accrued interest thereon .....	78,744.24
Premiums paid in advance, including surrender values so applied.....	890.26
Unearned interest and rent paid in advance.....	7,438.03
Commissions due to agents on premium notes when paid .....	19,198.01
Commissions to agents, due or accrued.....	210.95
Salaries, rents, office expenses, bills and accounts due or accrued .....	2,252.77
Medical examiners' fees.....	1,738.00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	7,132.52
Dividends and coupons or other profits due policyholders, including those contingent on payment of outstanding and deferred premiums.....	15,087.18
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies....	25,000.00

Reserve, special or surplus funds not included above:	
Survivorship account fund.....	2,830.72
All other liabilities:	
Bureau earnings .....	305.75
Re-insurance premiums first year.....	708.47
Re-insurance premiums renewal.....	878.07
Suspense account .....	656.07
	<hr/>
	\$ 1,598,125.17
Capital stock .....	100,000.00
Unassigned funds (surplus).....	150,266.46
	<hr/>
Total .....	\$ 1,848,391.63

## EXHIBITS OF POLICIES

SHOWING PAID-FOR BUSINESS ONLY  
ORDINARY BUSINESS

CLASSIFICATION	Whole Life Policies		Endowment Policies	
	No.	Amount	No.	Amount
At end of previous year.....	8,409	\$ 13,850,083.75	1,085	\$ 1,813,346.67
Issued during year.....	2,901	4,641,150.00	328	449,750.00
Revived during year.....	135	213,000.00	13	15,500.00
Increased during year.....	....	15,105.00	....	1,500.00
	<hr/>	<hr/>	<hr/>	<hr/>
Totals before transfers.....	11,445	\$ 18,719,338.75	1,426	\$ 2,280,096.67
Transfers, deductions .....	9	16,500.00	11	13,533.17
Transfers, additions .....	17	32,209.88	5	7,000.00
Balance of transfers.....	8	15,709.88	6	6,533.17
	<hr/>	<hr/>	<hr/>	<hr/>
Totals after transfers.....	11,453	\$ 18,735,048.63	1,420	\$ 2,273,563.50
Deduct ceased:				
By death .....	27	\$ 45,000.00	4	\$ 6,000.00
By maturity .....	....	.....	2	7,500.00
By surrender .....	229	438,213.00	50	127,500.00
By lapse .....	1,569	2,392,500.00	146	207,500.00
By decrease .....	....	93,423.00	....	7,438.00
	<hr/>	<hr/>	<hr/>	<hr/>
Total terminated .....	1,825	\$ 2,969,136.00	202	\$ 355,938.00
	<hr/>	<hr/>	<hr/>	<hr/>
Outstanding end of year.....	9,628	\$ 15,765,912.63	1,218	\$ 1,917,625.50



	Term and Other Policies Including Return Premium		Additions to Policies by Dividends		Total Nos. and Amounts	
	No.	Amount	Amount	No.	Amount	
At end of previous year...	129	\$ 371,906.53	\$ 14,972.95	9,623	\$ 16,050,309.99	
Issued during year.....	32	149,000.00	1,648.45	3,261	5,241,548.45	
Revived during year.....	2	3,000.00	.....	150	231,500.00	
Increased during year.....	....	1,000.00	.....	....	17,605.00	
<hr/>						
Totals before transfers .....	163	\$ 524,906.53	.....	....	.....	
Transfers, deductions ....	6	15,209.88	.....	....	.....	
Transfers, additions .....	4	6,033.17	.....	....	.....	
Balance of transfers.....	2	9,176.71	.....	....	.....	
<hr/>						
Totals after transfers .....	161	\$ 515,729.82	\$ 16,621.40	13,034	\$ 21,540,963.35	
Deduct ceased:						
By death .....	....	.....	.....	31	\$ 51,000.00	
By maturity .....	....	.....	.....	2	7,500.00	
By surrender .....	....	.....	.....	279	565,713.00	
By lapse .....	42	\$ 122,767.52	.....	1,757	2,722,767.52	
By decrease .....	....	5,000.00	.....	....	105,861.00	
<hr/>						
Total terminated...	42	\$ 127,767.52	.....	2,069	\$ 3,452,841.52	
<hr/>						
Outstanding end of year .....	119	\$ 387,962.30	\$ 16,621.40	10,965	\$ 18,088,121.83	
Policies re-insured .....	....	.....	.....	....	\$ 679,476.95	

BUSINESS IN THE STATE OF COLORADO DURING 1915

	Ordinary	
	No.	Amount
Policies on the lives of citizens of said state in force December 31 of previous year.....	3,130	\$ 5,380,660.00
Policies on the lives of citizens of said state issued during the year .....	1,192	1,813,103.00
<hr/>		
Total .....	4,322	\$ 7,193,763.00
Deduct ceased to be in force during the year.....	737	1,243,212.00
<hr/>		
Policies in force December 31.....	3,585	\$ 5,950,551.00
<hr/>		
Losses and claims incurred during year.....	18	\$ 26,000.00
<hr/>		
Total .....	18	\$ 26,000.00
Losses and claims settled during the year.....	16	24,000.00
<hr/>		
Losses and claims unpaid December 31.....	2	\$ 1,500.00

Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses: Ordinary, \$206,733.18. Total, \$206,733.18.

## GAIN AND LOSS EXHIBIT

FOR THE YEAR ENDING DECEMBER 31, 1915, SHOWING THE SOURCES OF THE INCREASE AND THE DECREASE IN THE SURPLUS DURING THE YEAR.

## INSURANCE EXHIBIT.

Running expenses—		Gain in Surplus	Loss in Surplus
Gross premiums received during the year.....\$	615,189.49		
Deduct gross uncollected and deferred premiums of the previous year.....	67,249.94		
	<hr/>		
Balance .....	\$ 547,939.55		
Add gross uncollected and deferred premiums December 31, 1915.....	70,034.50		
	<hr/>		
Total .....	\$ 617,974.05		
Deduct gross premiums paid in advance December 31, 1915.....	890.26		
	<hr/>		
Balance .....	\$ 617,083.79		
Add gross premiums paid in advance December 31 of previous year of annual statement for said year .....	1,313.99		
	<hr/>		
Gross premiums of the year .....	\$ 618,397.78		
Deduct net premiums on same .....	404,974.12		
	<hr/>		
Loading on gross premiums of the year (averaging 34.5 per cent of the gross premiums) .....		\$ 213,423.66	
Insurance expenses paid during the year.....\$	268,539.16		
Deduct insurance expenses unpaid December 31 of previous year (including \$8,484.64 loading on uncollected and deferred premiums) .....	33,233.96		
	<hr/>		
Balance .....	\$ 235,305.20		
Add insurance expenses unpaid December 31, 1915 (including \$8,754.31 loading on uncollected and deferred premiums).....	39,592.31		
	<hr/>		
Insurance expenses incurred during the year....	274,897.51		
Loss from loading.....			\$ 61,473.85

Interest—	
Interest, dividends and rents received during the year .....	\$ 96,121.58
Deduct interest and rents due and accrued December 31 of previous year..	15,301.65
	<hr/>
Balance .....	\$ 80,819.93
Add interest and rents due and accrued December 31, 1915 .....	18,467.09
	<hr/>
Total .....	\$ 99,287.02
Deduct interest and rents paid in advance December 31, 1915.....	7,438.08
	<hr/>
Balance .....	\$ 91,848.94
Add interest and rents paid in advance December 31 of previous year.....	6,102.10
	<hr/>
Interest earned during the year .....	\$ 97,951.04
Investment expenses paid during the year.....	\$ 2,128.82
	<hr/>
Balance .....	\$ 2,128.82
	<hr/>
Investment expenses incurred during the year .....	2,128.82
	<hr/>
Net income from investments .....	\$ 95,822.22
Interest required to maintain reserve .....	49,052.87
	<hr/>
Gain from interest.....	\$ 46,769.35
Mortality—	
Expected mortality on net amount at risk....	\$ 151,431.43
Death losses paid during the year .....	\$ 54,510.07
Deduct death losses unpaid December 31 of previous year .....	12,000.00
	<hr/>
Balance .....	\$ 42,510.07
Add death losses unpaid December 31, 1915.....	6,000.00
	<hr/>
Death losses incurred during the year, including the commuted value of installment death losses..	\$ 48,510.07

Deduct terminal reserves released by death of insured .....	6,530.65	
	<hr/>	
Actual mortality on net amount at risk.....		41,979.42
		<hr/>
Gain from mortality....		109,452.01
Surrenders, lapses and changes—		
Terminal reserves on policies and additions surrendered for cash value during the year.....\$	74,876.22	
Deduct amount paid on the same .....	72,558.83	
	<hr/>	
Gain during the year on said policies surrendered for cash.....	\$	2,317.39
Terminal reserves on policies on account of which extended insurance was granted during the year..\$	892.71	
Deduct indebtedness and initial reserves on said extended insurance .....	847.56	
	<hr/>	
Gain during the year on extended insurance....		45.15
Terminal reserves on policies exchanged during the year for paid-up insurance .....	\$	4,709.90
Deduct indebtedness and initial reserves on said paid-up insurance .....	4,621.32	
	<hr/>	
Gain during the year on said paid-up insurance		88.67
Gain during the year from reserves released on lapsed policies on which no cash value, paid-up or extended insurance was allowed .....		5,277.18
		<hr/>
Total .....	\$	7,728.39
		<hr/>
Total gain during the year from surrendered and lapsed policies .....		7,728.39
		<hr/>
Dividends—		
Dividends paid stockholders.....		\$ 6,000.00
Dividends paid policyholders in cash, \$2,677.79; left with the company to accumulate, \$28,714.55 .....	\$	31,392.34
Dividends applied to pay renewal premiums .....		13,345.68

Dividends applied to purchase paid-up additions and annuities .....	1,216.29	
Increase in unpaid, deferred, apportioned and provisionally ascertained dividends .....	25,027.34	
<b>Total .....</b>	<b>70,981.65</b>	
<hr/>		
Decrease in surplus on dividend account .....		70,981.65
Special funds—		
Special funds and special reserves December 31, 1914.....	\$ 1,666.25	
Special funds and special reserves December 31, 1915.....	2,830.72	
<b>Increase in special funds and special reserves during the year.....</b>		<b>1,164.57</b>

INVESTMENT EXHIBIT

Real estate—		
Gains—		
Profit on sales .....	\$ 143.60	
<b>Total gain carried in.....</b>	<b>\$ 143.60</b>	
Stocks and bonds—		
Gains—		
Increase in book value, other than for accruals .....	\$ 97.50	
<b>Total gain carried in.....</b>	<b>97.50</b>	
Losses—		
Decrease in book value, other than for amortization .....	\$ 22.34	
<b>Total loss carried in.....</b>		<b>22.34</b>
Re-insurance .....	500.00	181.76
Loss from miscellaneous assets.....		320.69
Loss from disability .....		674.00
Loss from assets not admitted excepting item 43, page 4 .....		600.91
Miscellaneous—		
Net loss on account of total and permanent disability benefits or additional accidental death benefits included in life policies .....		30.70
Agents' balances .....	511.66	3,634.94
<b>Total gains and losses in surplus during the year .....</b>	<b>\$ 165,202.51</b>	<b>\$ 145,085.41</b>
Surplus—		
Surplus December 31, 1914.....	\$ 130,149.36	
Surplus December 31, 1915.....	150,266.46	
<b>Increase in surplus .....</b>		<b>20,117.10</b>
<b>Totals .....</b>	<b>\$ 165,202.51</b>	<b>\$ 165,202.51</b>

## INTERROGATORIES REGARDING NEW BUSINESS

Expected death losses during 1915 on all policies issued during said year per mortality tables used by the company in computing its premiums .....	\$ 47,279.59
Death losses incurred during 1915 on said policies (not deducting reserves) .....	2,000.00
Reserves released during 1915 on lapsed policies on which premiums for not more than one year had been paid, or the value of term extension or paid-up insurance allowed thereon.....	5,277.18
Loading on first year's premiums on policies issued in 1915 (averaging 68.5 per cent of the gross premiums).....	116,610.65

Expenses specifically chargeable to first year's insurance, viz.:	
Commissions on first year's premiums.....	\$ 122,831.65
Compensation not paid by commission for services in obtaining new insurance, exclusive of salaries paid in good faith for agency supervision either at the home office or at branch offices.....	14,362.68
Medical examinations and inspections of proposed risks .....	25,035.18
Advances to agents.....	2,096.10

Total ..... \$ 164,325.61

## GENERAL INTERROGATORIES REGARDING GAIN AND LOSS EXHIBIT

Does the company value on the full level premium reserve system, the preliminary term, the modified preliminary term or the select and ultimate basis? Answer: Full level (terms), preliminary term (O. L. 20 P. L.), modified preliminary term (End and 10 and 15 P. L.).

If the company uses more than one of the above methods, give the amounts of insurance and reserve under each method. Answer: Full preliminary, \$16,304,922.00; reserve, \$1,270,154.28; net level, \$477,578.43; reserve, \$49,054.25; modified preliminary term, \$1,289,000.00; reserve, \$108,621.35.

Has the company ever issued both non-participating and participating policies? Answer: Yes.

Does the company at present issue both non-participating and participating policies? Answer: Yes.

Give the amounts of insurance in force under each of these plans, stating separately amounts of annual dividend business and deferred dividend business respectively. Answer: Non-participating, \$13,445,639.83; annual dividend, \$1,850,432.00; deferred dividend, \$2,792,050.00.

Has the company any assessment or stipulated premium insurance in force? Answer: No.

## PREMIUM NOTE ACCOUNT

Premium notes, loans or liens on hand December 31 of previous year.....	\$ 64,421.45
Received during the year on new policies, \$23,402.42; on old policies, \$105,941.31.....	129,343.73
Restored by revival of policies.....	.....
Total .....	\$ 193,765.18
Deductions during the year as follows:	
Used in payment of losses and claims.....	\$ .....
Used in purchase of surrendered policies.....	394.05
Voided by lapse .....	21,420.49
Used in payment of dividends to policyholders.....	.....
Redeemed by maker in cash.....	107,393.21
Total reduction of premium note account.....	\$ 129,207.75
Balance of note assets at end of year.....	\$ 64,557.43

SCHEDULE OF ALL OTHER DEPOSITS

SHOWING ALL DEPOSITS MADE WITH ANY GOVERNMENT, PROVINCE, STATE, DISTRICT, COUNTY, MUNICIPALITY, CORPORATION, FIRM OR INDIVIDUAL, EXCEPT THE REGULAR DEPOSITS IN BANKS AND TRUST COMPANIES SUBJECT TO CHECK, AND THOSE SHOWN IN "SPECIAL DEPOSIT SCHEDULE" ABOVE.

Where Deposited	Description of Deposit (Indicating literal form of registration of securities)	Par Value
Insurance Commissioner, State of Colorado	6% first mortgage on an undivided one-half interest in lots 13, 14, 15 and 16, blk. 108, East Denver. Building on this property also included. Property located at Sixteenth and Curtis Streets, Denver, Colo. ....	\$ 85,000.00
Insurance Commissioner, State of Colorado	6% first mortgage on lots 12, 13, 14, 15, 16, blk. 248, Clement's addition to the City of Denver, including building on this property located at 1811 Grant street, Denver, Colo. ....	25,000.00
Total .....		\$ 110,000.00

SCHEDULE A—Part 1

SHOWING ALL REAL ESTATE OWNED DECEMBER 31, 1915, THE COST, BOOK AND MARKET VALUE THEREOF, THE NATURE AND AMOUNT OF ALL LIENS AND INCUMBRANCES THEREON, INCLUDING INTEREST DUE AND ACCRUED, ETC.

No. 1. Lot 6, blk. 108; lot 24, blk. 128; lot 19, blk. 13, town of Electra, Wichita County, Texas—Date acquired, Dec. 29, 1913; name of vendors, Jas. A. Brown, Ida M. Brown; amount of incumbrances, \$350.00; actual cost\*, \$350.00; book value, \$350.00; expended for taxes, repairs and expenses 1915, \$4.02.

No. 2. 400 acres, farm, with dwellings and barns, E. half of N. E. quarter, sec. 24; S. E. quarter sec. 24; N. E. quarter sec. 25; Tp. 3 S. of Range 34 west of 6th P. M., Rawlins County, Kansas—Date acquired, Nov. 22, 1913; name of vendor, T. J. Taylor; amount of incumbrances, \$4,351.97; actual cost\*, \$10,000.00; book value, \$11,000.00; gross rental, \$225.00; expended for taxes, repairs and expenses, 1915, \$22.50.

No. 3. Lots 21 and 22, blk. 319, Clement's Add. to the City of Denver, and buildings—Date acquired, May 29, 1915; name of vendor, Oscar J. Pfeiffer; actual cost\*, \$6,079.48; improvements, \$5,343.16; book value, \$11,422.64; market value, \$12,000.00; gross rental, 1915, \$148.75; expended for taxes, repairs, and expenses, 1915, \$157.63.

Totals, actual cost, \$21,772.64; book value, \$21,772.64; market value, \$12,000.00; gross rental, 1915, \$373.75; expended for taxes, repairs, and expenses, 1915, \$184.15.

CLASSIFICATION

SHOWING THE TOTAL AMOUNT OF REAL ESTATE OWNED IN EACH STATE AND FOREIGN COUNTRY.

Colorado, market value, \$12,000.00; Kansas, market value, \$11,000.00; Texas, market value, \$350.00. Total, \$23,350.00.

\*Including cost of acquiring title, and, if the property was acquired by foreclosure, such costs shall include the amounts expended for taxes, repairs and improvements prior to the date on which the company acquired the title.

SCHEDULE A—Part 2

SHOWING ALL REAL ESTATE ACQUIRED DURING 1915, AND SHOWING ALSO AMOUNTS EXPENDED FOR ADDITIONS AND PERMANENT IMPROVEMENTS MADE DURING SAID YEAR TO ALL REAL ESTATE.

No.	Quantity, Dimensions and Location of Lands; Size and Description of Buildings (or) Nature of Additions and Permanent Improvements Made During the Year. (Nature of Incumbrances, if any.)	Date Acquired	How Acquired	Name of Vendor	Cost to Company	Dur- ing 1915	Perma- nent Improve- ments	Book Value Decem- ber 31, 1915
3	Lots 21 and 22, blk. 319, Clement's Add. to City of Denver, and building, 1519 Pearl street, Denver, Colo.	May 29, 1915	Foreclosure of Mtg.	Oscar J. Pfeiffer	\$ 6,079.48	\$ 5,343.16	\$ 11,422.64	
Totals					\$ 6,079.48	\$ 5,343.16	\$ 11,422.64	





SCHEDULE B

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

DATE Year Given	Year Due	State	County	RECORD OF MORTGAGE Book	Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount in Full During 1915	Amount Unpaid Dec. 31, 1915	INTEREST			Gross Amount Received During 1915
										Rate of Per Cent	Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	
1	1905	Colo.	Denver	1355	294	\$ 4,000.00	.....	\$ 4,000.00	.....	April 1	.....	.....	\$ 1,301.60
										Oct. 28	6	.....	
										April		.....	
9	1906	Colo.	Denver	1857	258	3,000.00	.....	3,000.00	.....	Oct. 6	6	.....	180.00
										June		.....	
13	1906	Colo.	Denver	1867	535	1,600.00	.....	1,000.00	\$ 600.00	Dec. 17	6	.....	\$ 1.40
										Feb. Aug.		.....	86.33
										May		.....	
25	1908	Colo.	Denver	1994	5	10,500.00	.....	.....	10,500.00	Nov. 24	6	.....	64.75
										June		.....	
29	1909	Colo.	Denver	2037	525	85,000.00	.....	5,000.00	80,000.00	Dec. 21	6	.....	106.64
										Mar.		.....	
32	1909	Colo.	Denver	1994	6	25,000.00	.....	.....	25,000.00	Sept. 24	6	.....	404.15
										May		.....	
41*	1910	Tex.	Dallas	185	61	100.00	.....	100.00	.....	Nov. 1	6	.....	3.00
										June		.....	
44	1910	Colo.	Denver	1994	13	25,000	.....	.....	25,000.00	Dec. 10	6	.....	91.65
										June		.....	
45	1910	Colo.	Denver	1994	14	2,000.00	.....	.....	2,000.00	Dec. 11	6	.....	7.00
										May		.....	
46	1910	Colo.	Denver	1994	15	1,000.00	.....	.....	1,000.00	Nov. 21	6	.....	6.67
												.....	

SCHEDULE B

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
1	\$ 4,000.00	\$ 8,000.00	\$ 5,000.00	Lots 21 and 22, Block 319, Clement's Addition to Denver.
9	4,200.00	9,000.00	4,000.00	Lots 36 and 37, Block 8, Emery's Capitol Hill Addition to Denver.
13	2,250.00	3,000.00	2,600.00	Lot 20 and South ½ of Lot 21, Block 37, Schermer's Addition to Denver.
25	15,000.00	30,000.00	20,000.00	Lots 9 and 10, Block 45, Evans Addition to Denver.
29	425,000.00	25,000.00	25,000.00	An undivided ½ interest in lots 13, 14, 15 and 16, Block 108, East Denver.
32	6,750.00	47,500.00	25,000.00	Lots 28, 29, 30, 31 and 32, Block 42, H. C. Brown's Second Addition to Denver.
41*	800.00	1,500.00	1,400.00	Lot 19, Block 2, Junius Heights Addition to Dallas, Texas.
44	80,000.00	10,000.00	10,000.00	Lots 27 and 28, in Block 109, East Denver.
45	1,800.00	2,500.00	2,500.00	South 15 feet of Lot 2, North 15 feet of Lot 3, Block 140, South Division of Capitol Hill, Denver.
46	.....	.....	4,000.00	Lot 11, Block 321, Clement's Addition to Denver.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount in Full During 1915	Amount Unpaid Dec. 31, 1915	Date Due	Rate of Per Cent	INTEREST		Gross Amount Received During 1915
											Amount Paid on Account or	Amount Past Due Dec. 31, 1915	
48	1910	1916	Colo.	Denver	1994 17	3,500.00	.....	3,500.00	Jan.	6 6	.....	102.67	210.00
49	1910	1915	Colo.	Denver	1994 18	8,000.00	.....	8,000.00	June	23 6	575.00	12.00	.....
51*	1910	1915	Tex.	Tarrant	92 296	15,000.00	.....	15,000.00	Sept.	1 7	.....	350.00	1,050.00
53	1910	1916	Colo.	Denver	1994 19	21,000.00	.....	21,000.00	May	3 6	.....	203.20	1,260.00
54	1911	1917	Colo.	Denver	1994 20	15,000.00	.....	15,000.00	Jan.	2 6	.....	447.50	900.00
55	1911	1917	Colo.	Weld	336 350	5,000.00	.....	5,000.00	Jan.	27 7	.....	150.69	350.00
58	1911	1917	Colo.	Denver	1994 22	6,000.00	.....	6,000.00	May	5 6	180.00	56.00	180.00
59	1911	1916	Colo.	Adams	57-310 401-40	10,000.00	.....	10,000.00	May	29 7	.....	.....	227.50
60	1911	1916	Colo.	Denver	1994 23	37,000.00	.....	36,000.00	Nov.	1 6	.....	360.00	2,190.00
62	1911	1916	Colo.	Denver	2167 157	5,000.00	.....	5,000.00	June	30 6	.....	1.67	300.00
64	1911	1917	Colo.	Denver	1994 25	3,250.00	.....	3,250.00	Mar.	23 6	.....	54.69	195.00

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
48	2,500.00	5,000.00	4,500.00	Lots 25 and 26, in Block 63, E. F. Hallack's Second Addition to Denver.
49	.....	.....	12,000.00	Lots 12, 13 and 14 and west 17 feet of Lot 15, Block 135, South Division of Capitol Hill.
51*	.....	.....	12,000.00	Lot 17 and north ¼ of Lot 15, in Daggett's Hillside Addition to Ft. Worth, Texas.
53	75,000.00	5,000.00	2,000.00	Lots 29 and 30, in Block 196, East Denver.
54	35,000.00	8,000.00	9,000.00	Lots 25 and 26, in Block 196, East Denver.
55	6,000.00	10,000.00	5,000.00	Parts of Lot 1, in Block 94, Greeley, Colo.
58	6,000.00	10,000.00	6,000.00	Lots 21 and 22, in Block 34, Wyman's Addition to Denver.
59	.....	.....	1,500.00	Part of Section 31, Township 1 South, Range 68.
60	.....	.....	40,000.00	Lots 9, 10 and 11 and south 5 feet of Lot 8, Block 68, H. C. Brown's Addition to Denver.
62	4,000.00	8,000.00	4,000.00	Lots 10, 11 and 12, Block 13, Lake Archer Subdivision, Lots 1, 2 and 3, Block 1, Norwood Addition to Denver.
64	1,500.00	5,000.00	4,000.00	Lot 36 and south ½ of Lot 37, Block 6, Brown's Addition to Denver.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year	State	County	RECORD OF MORTGAGE Book	Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915			
						Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Unpaid Dec. 31, 1915	Rate of Per Cent	Amount Past Due Dec. 31, 1915		Amount Accrued Dec. 31, 1915		
65	1911	1916	Colo.	Larimer	304	223	20,000.00	.....	20,000.00	Jan.	28	6	.....	513.34	1,200.00
										July	1	6	.....		
										Mar.	31	6	.....	200.00	600.00
67	1911	1916	Colo.	Denver	2167	411	10,000.00	2,000.00	8,000.00	Aug.	1	6	.....		
										Mar.	1	6	.....	110.00	360.00
68	1911	1917	Colo.	Denver	1994	27	6,000.00	500.00	5,500.00	Sept.	12	6	.....	363.34	1,200.00
										Mar.	17	6	.....	219.99	1,800.00
69	1911	1916	Colo.	Denver	1994	28	20,000.00	.....	20,000.00	May	20	6	.....	54.67	480.00
										Nov.	20	6	.....	54.67	.....
70	1911	1917	Colo.	Denver	1994	29	30,000.00	.....	30,000.00	June	30	6	.....	1.00	180.00
										Dec.	8	6	.....	336.00	840.00
71	1911	1916	Colo.	Denver	1994	30	8,000.00	.....	8,000.00	Aug.	6	6	.....	.....	.....
										Feb.	6	6	.....	17.42	117.65
72	1911	1914	Colo.	Denver	2237	133	8,000.00	.....	8,000.00	May	6	6	.....	.....	.....
										Nov.	6	6	.....	.....	.....
73	1911	1916	Colo.	Denver	1994	31	3,000.00	.....	3,000.00	Nov.	6	6	.....	.....	.....
										Nov.	6	6	.....	.....	.....
74	1912	1917	Colo.	Denver	1994	32	14,000.00	.....	14,000.00	Nov.	6	6	.....	.....	.....
										June	6	6	.....	.....	.....
75	1912	1917	Colo.	Denver	1994	33	2,000.00	100.00	1,900.00	Dec.	6	6	.....	.....	.....

## SCHEDULE B—Continued

## THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION	
				(State if this Mortgage is being foreclosed or if there are any prior liens)	
65	15,000.00	58,200.00	36,500.00	Lots 23, 24, 25 and 26, Block 121, City of Ft. Collins, Colo.	
67	.....	20,000.00	14,000.00	Lot 1 and N. 12½ feet of Lot 2, Block 2, Sumner's Addition to Denver.	
68	4,000.00	14,000.00	6,000.00	Lots 19 and 20, Block 86, Porter's Addition to the City of Denver.	
69	22,500.00	20,000.00	20,000.00	Lot 21, in Block 173, East Denver.	
70	27,000.00	65,000.00	36,000.00	Lots 30, 31 and 32, Block 2, H. C. Brown's Addition to Denver.	
71	7,000.00	25,000.00	14,000.00	Lots 31 and 32 and ½ Lot 30, Block 191, Clement's Addition to Denver.	
72	6,000.00	25,000.00	15,000.00	Lots 31, 32 and 33, Block 31, Wyman's Addition to City of Denver.	
73	2,000.00	6,000.00	4,000.00	Lots 1 and 2, in Block 7, Waddell & Machen's Subdivision.	
74	60,000.00	.....	.....	Lots 30, 31 and 32, in Block 63, and Lots 7 and 8, in Block 131, East Denver.	
75	800.00	4,200.00	2,500.00	Lot 4 and north ½ Lot 5, in Block 207, Capitol Avenue Subdivision of Denver.	

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Date Due	Rate of Per Cent	INTEREST		Gross Amount Received During 1915
											Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	
76	1912	Colo.	Denver	1994 34	50,000.00	.....	50,000.00	Dec. 1	6	.....	250.00	3,000.00	
77	1912	Colo.	Denver	1994 37	1,500.00	300.00	1,200.00	July 24	6	.....	31.60	90.00	
78	1912	Colo.	Denver	1994 35	2,000.00	.....	2,000.00	July 13	6	245.00	56.33	.....	
79	1912	Colo.	Denver	1994 36	10,000.00	.....	10,000.00	July 24	6	.....	263.33	600.00	
80	1912	Colo.	Prowers	75 388	7,000.00	.....	7,000.00	Aug. 20	6	.....	154.00	420.00	
81	1912	Colo.	Weld	294 383	8,000.00	.....	8,000.00	Dec. 8	6	.....	32.00	480.00	
82	1912	Colo.	Otero	31 527	10,000.00	.....	10,000.00	April 30	6	.....	103.33	600.00	
83	1912	Colo.	Weld	294 384	5,000.00	.....	5,000.00	June 24	6	.....	6.67	300.00	
84	1912	Colo.	Denver	1994 39	4,000.00	.....	4,000.00	Aug. 9	6	.....	95.33	240.00	
85	1912	Colo.	Denver	1994 38	1,500.00	\$ 1,500.00	.....	Aug. 3	6	.....	.....	103.66	
86	1912	Colo.	Denver	2355 42	1,500.00	.....	1,500.00	April 18	6	.....	18.50	90.00	



SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
76	670,000.00	30,000.00	.....	An undivided $\frac{1}{4}$ interest in Lots 13, 14, 15 and 16, Block 108, East Denver.
77	750.00	2,400.00	1,750.00	West $\frac{1}{2}$ of Lot 10 and east $\frac{3}{4}$ of Lot 11, in Block 38, Byer's Subdivision.
78	600.00	3,500.00	2,000.00	Lot 8, in Block 9, Re-subdivision of Blocks 7, 8, 9, 28, 29 and 30, Witter & Cofield's Subdivision of town of Highlands.
79	22,500.00	7,500.00	6,000.00	Lots 15 and 16 and south $\frac{1}{2}$ of Lot 14, in Block 34, H. C. Brown's Addition to Denver.
80	.....	.....	600.00	S. W. $\frac{1}{4}$ of Section 24, in Township 21, South of Range 47 West.
81	.....	.....	\$ 800.00	Southeast $\frac{1}{4}$ of Section 29, Township 4 North, Range 68 West, in Weld County, Colorado.
82	.....	.....	2,000.00	Southeast $\frac{1}{4}$ of Section 14, Township 23 South, Range 57 West, in Otero County, Colorado.
83	.....	.....	1,000.00	West $\frac{1}{2}$ of Northwest $\frac{1}{4}$ of Section 28, Township 6 North, Range 66 West, 6 P. M.
84	\$ 2,500.00	\$ 6,000.00	5,000.00	Lots 18, 19, 20, 21, 22 and 23, Block 13, Richthofen's, Montclair, Colo.
85	500.00	2,500.00	1,500.00	Lot 46 and north $\frac{1}{2}$ of Lot 45, Block 14, Grant Subdivision.
86	.....	.....	2,000.00	South $8\frac{1}{2}$ feet of Lot 3, all of Lot 4, Block 7, Sherman Subdivision.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given Due	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Date Due	Rate of Per Cent	INTEREST			Gross Amount Received During 1915
											Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	Amount Received	
87	1912 1915	Colo.	Denver	2287 300	7,500.00	.....	7,500.00	.....	Feb. 28 Aug. 30	6	.....	152.50	.....	450.00
88	1912 1915	Colo.	Denver	1994 40	2,750.00	.....	.....	.....	Mar. Sept. 18	6	.....	.....	.....	165.00
89	1912 1916	Colo.	Jefferson	139 163	350.00	.....	170.00	.....	Monthly June	6	.....	32.30	.....	37.28
90	1912 1915	Colo.	Denver	2445 69	12,500.00	.....	.....	.....	Dec. 3 June	6	.....	.....	.....	243.75
91	1912 1917	Colo.	Denver	2287 570	35,000.00	.....	35,000.00	.....	Dec. 7 May	6	.....	145.84	.....	2,100.00
92*	1912 1916	Tex.	Dallas	188 311	500.00	.....	500.00	.....	Nov. 15 June	6	.....	3.83	.....	30.00
93	1912 1916	Colo.	Denver	2445 130	35,000.00	.....	35,000.00	.....	Dec. 16 June	6	.....	93.34	.....	2,100.00
94	1912 1917	Colo.	Denver	1994 41	6,000.00	.....	6,000.00	.....	Dec. 23 June	6	.....	9.00	.....	360.00
95	1912 1915	Colo.	Denver	2395 219	4,500.00	.....	4,500.00	.....	Dec. 27 Jan.	6	.....	3.75	.....	405.00
96	1913 1918	Colo.	Denver	1994 42	10,000.00	.....	10,000.00	.....	July 7 Jan.	6	.....	291.67	.....	630.00
97*	1913 1919	Tex.	Dallas	188 314	1,558.00	.....	1,558.00	.....	July 21 July	7	.....	48.77	.....	109.06

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
87	45,000.00	12,000.00	6,500.00	738 feet on Fifteenth Street, near Chestnut, in the East Division of the City of Denver.
88	.....	.....	4,000.00	North 75 feet of the south 125 feet of Plot 100, Block 24, Bellevue.
89	.....	.....	1,000.00	Lot 15, Block 6, West Colfax Subdivision, Jefferson County, Colo.
90	.....	.....	103,400.00	15 acres known as Elitch's Gardens and 6 feet x 40 rods, on West 1 in North ½ Northwest ½ Section 30, Township 3 South, Range 68 West; also Plots 1 to 5 inclusive, Block 1, Cottage Hill Gardens.
91	25,000.00	50,000.00	35,000.00	Lots 7 and 8, in Block 245, West Denver.
92*	.....	.....	1,500.00	Lot 7, Block S, Cockrell's Fairland Addition to Dallas.
93	20,000.00	67,000.00	50,000.00	Lots 1, 2 and 3, Block 26, East Denver, known as Steck's Addition.
94	3,500.00	12,500.00	8,000.00	Lots 15 and 16 and the south ½ of Lot 14, in Block 6, Park Club Place.
95	3,000.00	6,000.00	5,500.00	Lots 7 and 8, Block 11, Inslee's Addition to Denver.
96	.....	.....	15,000.00	South ½ Lot 17, Lots 18, 19 and 20, Block 24, Wyman's Addition to Denver.
97*	.....	.....	2,500.00	Lot 4, Block 4, Golf Ground Addition, Oak Lawn City, County of Dallas, Texas.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given Due	State	County	RECORD OF MORTGAGE Book Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915				
					Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount in Full During 1915	Amount Unpaid Dec. 31, 1915	Rate of Past Due Per Dec. 31, 1915	Amount Accrued Dec. 31, 1915					
98	1913	1916	Neb.	Red Willow	47	407	1,800.00	.....	1,800.00	Jan. July	30	7	.....	53.20	126.00
99*	1913	1917	Tex.	Dallas	188	313	750.00	.....	500.00	Jan. July	18	6	.....	13.67	43.00
100	1913	1916	Colo.	Mesa	152	328	1,200.00	.....	200.00	Aug. July	26	6	.....	21.00	72.46
101*	1913	1918	Tex.	Dallas	237	76	3,500.00	.....	3,500.00	Dec. Mar.	31	6	.....	.....	315.00
102	1913	1916	Colo.	Denver	1994	43	5,000.00	.....	5,000.00	Sept. Mar.	2	6	.....	99.17	300.00
103*	1913	1918	Tex.	Dallas	237	157	2,500.00	.....	2,500.00	Sept. May	1	7	.....	58.33	175.00
104*	1913	1918	Tex.	Dallas	238	302	2,500.00	.....	500.00	Nov. Jan.	1	7	.....	23.33	157.50
105	1913	1923	Colo.	Weld	387	76	12,000.00	.....	12,000.00	July Jan.	1	6	.....	360.00	720.00
106	1913	1918	Colo.	Denver	2437	115	35,000.00	.....	35,000.00	July Mar.	28	6	.....	898.34	2,100.00
107	1913	1916	Colo.	Arapahoe	81	77	5,500.00	.....	500.00	Sept. April	6	7	.....	111.81	385.00
108	1913	1918	Colo.	Denver	1994	44	2,500.00	.....	2,500.00	Oct.	4	6	.....	36.66	150.00

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION	
				(State if this Mortgage is being foreclosed or if there are any prior liens)	
98	1,000.00	4,000.00	2,000.00	Lots 2, 3 and 4, in Block 54, Town of Bartley, Red Willow County, Nebraska.	
99*	.....	.....	1,150.00	Lot 14, Block F, Alta Vista Addition to City of Dallas, Texas.	
100	750.00	2,500.00	1,800.00	North ½ of Lot 8 and all of Lots 9 and 10, in Block 18, City of Grand Junction, Colorado.	
101*	2,500.00	6,000.00	4,500.00	Lot 5, Block 9, First Installment of Highland Park Addition to Dallas, Texas.	
102	10,000.00	7,000.00	5,000.00	Lots 31, 32 and the North ½ of Lot 30, Block 41, H. C. Brown's Second Addition to Denver.	
103*	2,500.00	3,500.00	2,700.00	Lot 9, Block N, Munger Place Addition to the City of Dallas, Texas.	
104*	3,000.00	4,750.00	4,000.00	Part of Lots 16 and 17, Block J/688, Munger Place, Dallas, Texas.	
105	16,000.00	15,000.00	12,000.00	Lot 3, Block 57, City of Greeley, and all buildings thereon.	
106	15,000.00	60,000.00	45,000.00	Lots 15 and 16, in Block 93, East Denver.	
107	12,000.00	3,000.00	2,000.00	South ½ of North ½ and Southwest ¼, Section 33, Township 5 South, Range 68 West, Arapahoe County, Colorado.	
108	1,200.00	4,300.00	3,000.00	Lots 15 and 16, in Block 3, Ridgeland, Colorado.	

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	INTEREST			Gross Amount Received During 1915	
									Date Due	Rate of Per Cent	Amount Past Due Dec. 31, 1915		Amount Accrued Dec. 31, 1915
109*	1913	1918	Tex.	Dallas	238 614	5,000.00	.....	5,000.00	Jan. July 1	6½	.....	162.50	325.00
110	1913	1918	Colo.	Denver	1994 46	25,000.00	1,000.00	24,000.00	April Oct. 29	6	.....	252.00	1,500.00
111	1913	1918	Colo.	Denver	1994 47	8,000.00	.....	8,000.00	May Nov. 3	7	.....	90.23	560.00
112	1913	1916	Colo.	Denver	1994 45	1,500.00	.....	1,500.00	April Oct. 29	6	.....	15.75	90.00
113	1913	1918	Colo.	Denver	1994 48	2,500.00	500.00	2,000.00	June Dec. 17	6	.....	5.00	145.17
114	1913	1918	Colo.	Denver	1994 49	20,000.00	.....	20,000.00	June Dec. 20	6	.....	40.00	1,200.00
115	1913	1917	Colo.	Jefferson	164 461	15,000.00	5,000.00	10,000.00	June Dec. 20	6	.....	30.00	900.00
116	1913	1916	Colo.	Denver	2437 580	29,000.00	.....	29,000.00	June Dec. 29	6	.....	14.50	1,740.00
117*	1913	1918	Tex.	Dallas	607 499	\$ 1,500.00	.....	\$ 1,500.00	Mar. Sept. 18	7	.....	\$ 30.03	\$ 108.36
118*	1913	1918	Tex.	Dallas	604 437	1,400.00	.....	1,400.00	Mar. Sept. 18	7	.....	28.04	101.36
119*	1913	1918	Tex.	Dallas	608 86	2,000.00	.....	2,000.00	Jan. July 28	7	.....	59.89	140.00

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
109*	4,250.00	10,000.00	10,000.00	Lot 2 and West 5 feet of Lot 3, Block A, of Munger Place Addition to Dallas, Texas.
110	.....	.....	30,000.00	Lots 8, 9, and South ½ of Lot 7, in Block 62, H. C. Brown's Second Addition to Denver.
111	12,000.00	10,000.00	8,000.00	Lots 1, 2, 3, 4, 5 and 6, in Block 13, in Inslee's Addition to Denver.
112	.....	.....	2,000.00	Lot 23, in Block 49, Wyman's Second Addition to Denver.
113	2,500.00	3,000.00	2,500.00	Lots 23 and 24, Block 4, Kettle's Addition to Denver.
114	35,000.00	5,000.00	3,500.00	Lots 11 and 12, Block 230, East Denver.
115	.....	.....	15,025.00	South ⅝ of Northwest ¼ and East ½ of Section 25, Township 5 South, Range 70 West, Jefferson County.
116	.....	.....	30,000.00	An undivided ½ interest in Lots 1, 2, 3, 4 and 5, Block 108, East Denver.
117*	.....	.....	\$ 1,750.00	Part of Lot 8 in Block 2/3324 of Miller and Stemons Addition to Dallas.
118*	.....	.....	1,650.00	Part of Lot 8 in Block 2/3324 of Miller and Stemons Addition to Dallas.
119*	.....	.....	2,000.00	Lot 15, Block 42, of the Winnetka Heights Addition to Dallas.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount in Full During 1915	or Unpaid Dec. 31, 1915	INTEREST				Gross Amount Received During 1915
									Rate of Per Cent	Date Due	Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	
120*	1913	Tex.	Dallas	600 540	1,850.00		1,850.00	1,850.00	Jan.	25	7	56.48	129.50
121*	1914	Tex.	Dallas	246 352	2,500.00		2,500.00	2,500.00	Jan.	7	8	97.23	200.00
122*	1913	Tex.	Dallas	603 509	3,000.00		3,000.00	3,000.00	Mar.	21	7	58.33	210.00
123*	1913	Tex.	Dallas	244 724	3,500.00		3,500.00	3,500.00	Mar.	12	7	74.18	245.00
124*	1913	Tex.	Dallas	605 250	3,200.00		3,200.00	3,200.00	May	22	7	24.27	224.00
125*	1913	Tex.	Dallas	606 220	3,000.00		3,000.00	3,000.00	Mar.	12	7	63.58	210.00
126*	1913	Tex.	Dallas	252 388	2,000.00		2,000.00	2,000.00	June	29	7	1.17	140.00
127*	1914	Tex.	Dallas	252 680	1,354.86		\$ 154.86	1,200.00	Jan.	6	8	46.94	100.19
128*	1913	Tex.	Dallas	252 613	3,500.00		3,500.00	3,500.00	Dec.	27	7		61.25
129*	1913	Tex.	Dallas	614 137	1,500.00			1,500.00	May	1	7	17.50	105.00
130*	1913	Tex.	Dallas	607 498	1,500.00			1,500.00	Feb.	28	7	36.17	105.00



SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
120*	.....	.....	2,000.00	Lot 9, Block 39, of the Winnetka Heights Addition to Dallas.
121*	.....	.....	3,750.00	Lot 11, Block 89, of the Highland Park Addition to Dallas.
122*	.....	.....	3,500.00	Lot 6, Block 2, of the J. D. Aldredge's Commerce Park Addition to Dallas.
123*	.....	.....	4,500.00	Lot 26, Block 1, of the J. D. Aldredge's Commerce Park Addition to Dallas.
124*	.....	.....	3,500.00	Lot 2, Block 4 of the J. D. Aldredge's Commerce Park Addition to Dallas.
125*	.....	.....	4,000.00	Lot 6, Block 3, of the J. D. Aldredge's Commerce Park Addition to Dallas.
126*	.....	.....	2,000.00	50 x 170 feet on Garrett Avenue on Northeast line—2004 Garrett Avenue, Dallas, Texas.
127*	.....	.....	2,000.00	Lots 4 and 5, Block D, of Colonial Annex Addition to Dallas, Texas.
128*	.....	.....	.....	Lot 6, Block 9, of Edgewood Place Addition to Dallas, Texas.
129*	750.00	2,500.00	2,200.00	Lot 8, Block 17, of Oak Cliff Annex Addition to Dallas, Texas.
130*	.....	.....	1,500.00	Lot 14, Block 5, of Hillside Addition to Oak Cliff in the City of Dallas, Texas.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given Due	State	County	RECORD OF MORTGAGE Book Page	Date	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount in Full During 1915	Amount Unpaid Dec. 31, 1915	INTEREST			Gross Amount Received During 1915	
										Date Due	Rate of Past Due Per Ccnt	Amount Accrued Dec. 31, 1915		
131	1914	1917	Colo.	Denver	1994	51	2,000.00	1,250.00	750.00	Mar.	7	6	17.25	108.19
132	1914	1919	Colo.	Denver	1994	50	6,000.00		6,000.00	Mar.	5	6	116.00	360.00
133	1914	1919	Colo.	Denver	1994	53	35,000.00		35,000.00	June	1	6	175.00	2,100.00
134	1914	1917	Colo.	Denver	1994	52	12,000.00		12,000.00	April	15	6	154.00	720.00
135	1913	1919	Okla.	Pittsburg	14	371	1,500.00	1,500.00		Jan.	1	6		110.00
136*	1914	1917	Tex.	Dallas	253	616	2,500.00	250.00	2,250.00	Mar.	20	8	50.50	190.00
137	1914	1919	Kan.	Phillips	69	147	2,250.00		2,250.00	April	15	7	33.68	157.50
138*	1914	1919	Tex.	Dallas	253	502	3,000.00	500.00	2,500.00	June	29	7	1.75	210.00
139	1914	1919	Colo.	Denver	1994	54	6,500.00	500.00	6,000.00	June	29	6	3.00	375.00
140	1914	1917	Colo.	Denver	1994	55	16,000.00		16,000.00	Jan.	30	6	405.33	960.00
141	1914	1917	Colo.	Denver	1994	56	10,000.00		10,000.00	July 1 <sup>st</sup>	31	7	201.67	350.00

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
131	1,500.00	2,750.00	2,600.00	Part of Block 9, Gallup's South Broadway Subdivision, Denver.
132	7,500.00	16,000.00	12,000.00	Lots 33, 34, 35, in Block 30, Wyman's Addition to the City of Denver.
133	60,000.00	40,000.00	35,000.00	Lots 13 to 20, both inclusive, and West 1/2 of the alley in rear of and adjoining said lots in Block 30 and improvement thereon, H. C. Brown's Addition to Denver.
134	2,000.00	35,000.00	16,000.00	Lot 28, in Block 80, in J. W. Smith's Addition to Denver and all improvements.
135	.....	.....	.....	West 1/2 of Northeast 1/4 and Northeast 1/4 of Section 18, Township 4 North, Range 16 East, of the Indian Base Meridian.
136*	.....	.....	2,700.00	Homestead, 4209 Crutcher Street, Dallas, Texas.
137	.....	.....	.....	South 1/2, Southeast 1/4, Section 17, Township 1, Range 19 and Northwest 1/4 of Northeast 1/4, Section 20, Township 1, Range 19, 120 acres.
138*	.....	.....	4,000.00	Lot 17, Block D, of Bowser and Lemmon's Oak Lawn Addition to Dallas.
139	5,000.00	14,000.00	7,000.00	Lots 39, 40, North 1/4 38, Block 18, Inslee's Addition to Denver. 975 Lafayette Street, Denver.
140	45,000.00	4,000.00	4,000.00	Lots 27 and 28, in Block 196, East Division of the City of Denver.
141	25,000.00	11,000.00	11,000.00	Lots 8, 9, 10 and the South 1/2 of Lot 7, in Block 7, Country Club Place, Denver.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	INTEREST			Gross Amount Received During 1915			
									Date Due	Rate of Per Cent	Amount Past Due Dec. 31, 1915		Amount Accrued Dec. 31, 1915		
142	1914	1917	Colo.	Denver	1994	57	500.00	.....	500.00	Mar.	4	6	.....	9.75	30.00
143	1914	1919	Colo.	Denver	1994	58	4,500.00	.....	350.00	Mar.	15	6	.....	73.32	270.00
144*	1914	1919	Tex.	Dallas	264	551	2,750.00	.....	2,750.00	Mar.	8	8	.....	69.06	195.84
145	1914	1917	Colo.	Denver	1994	59	2,500.00	.....	2,500.00	April	30	6	.....	25.41	150.00
146	1914	1917	Colo.	Denver	1994	60	2,750.00	.....	250.00	May	2	6	.....	24.59	165.00
147*	1914	1919	Tex.	Dallas	264	358	3,000.00	.....	3,000.00	Nov.	5	8	.....	58.00	240.00
148*	1914	1919	Tex.	Dallas	265	229	2,500.00	.....	500.00	April	3	8	.....	39.56	177.26
149*	1914	1916	Tex.	Dallas	266	249	1,183.00	.....	600.00	May	19	8	.....	5.60	86.61
150*	1914	1917	Tex.	Dallas	266	5	6,750.00	.....	750.00	May	20	7	.....	47.83	381.87
151*	1914	1919	Tex.	Dallas	635	674	6,000.00	.....	6,000.00	Jan.	23	8	.....	210.67	480.00
152*	1914	1916	Tex.	Dallas	266	218	800.00	.....	800.00	May	14	8	.....	8.55	57.25

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
142	.....	.....	3,400.00	Lots 31 and the South ½ of 32, in Block 28, Sherman Sub-division, Denver.
143	2,000.00	8,000.00	4,500.00	Lots 10 and 11, in Block 29, Park Hill.
144*	.....	.....	2,750.00	Part of Block 772, City and County Dallas, Gaston and Carroll Avenues.
145	1,000.00	5,800.00	2,500.00	Lot 15 and the North ½ of Lot 16, in Block 173, in South Division of Capitol Hill, Denver.
146	1,000.00	5,500.00	4,000.00	Lots 14 and 15, Block 2, Park Hill, Denver.
147*	.....	.....	4,500.00	Lot 9, Chenault's Sub-division, Block 771, City and County Dallas.
148*	1,800.00	3,800.00	3,000.00	Lot 15, Block 4, of Rosemont Crest Addition to the City of Dallas, Texas.
149*	2,000.00	2,500.00	2,000.00	Lot 5, Block C, Deer Park Addition to Dallas. Number 4211 Thomas Avenue, Dallas, Texas.
150*	10,000.00	11,000.00	6,000.00	Block 525, City of Dallas. Number 2134-36 North Harwood Street, Dallas, Texas.
151*	3,000.00	10,000.00	8,000.00	Part of Block 1492y, of Munger Place, being 70 x 185 feet, 5200-4 Victor Road, Dallas, Texas.
152*	.....	.....	2,700.00	Lot 7, Block 6, McKills Homestead Addition to Dallas. Number 4932 Rieger Avenue, Dallas, Texas.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given	Year Due	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount in Full During 1915	or Unpaid Dec. 31, 1915	INTEREST			Gross Amount Received During 1915
										Rate of Past Due	Amount Accrued	Amount Received	
										Per Dec. 31, 1915	Dec. 31, 1915	Dec. 31, 1915	
153*	1914	1919	Tex.	Dallas	637 14	2,250.00		\$ 250.00	\$ 2,000.00	30	8	\$ 27.11	\$ 180.00
154	1914	1919	Colo.	Denver	2517 23	25,000.00			25,000.00	17	6	62.50	1,500.00
155	1914	1919	Colo.	Denver	1994 61	8,000.00	\$ 4,500.00		12,500.00	28	6	68.75	612.36
156*	1914	1917	Tex.	Dallas	266 188	2,250.00		250.00	2,000.00	25	8	16.00	165.00
157	1915	1920	Colo.	Saguache	141 76		1,200.00		1,200.00	21	7	37.57	42.00
158	1915	1920	Colo.	Alamosa	12 39		2,000.00		2,000.00	23	7	61.83	70.00
159	1915	1917	Colo.	Rio Grande	120 184		700.00		700.00	2	7	24.50	24.50
160	1915	1920	Colo.	Rio Grande	101 449		4,000.00		4,000.00	21	7	125.23	140.00
161*	1914	1917	Tex.	Dallas	267 13		2,000.00		2,000.00	10	6	7.33	104.33
162*	1914	1918	Tex.	Dallas	266 99		600.00	150.00	450.00	30	8	3.10	41.28
163	1915	1920	Colo.	Saguache	141 122		4,000.00		4,000.00	22	7	101.11	140.00

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
153*	.....	.....	\$ 2,500.00	Lot 10, Block 771, Chenault's Sub-division, Dallas, Texas.
154	\$ 50,000.00	\$ 20,000.00	18,000.00	Lots 7, 8 and the Southwest 10 feet of Lot 6, immediately adjoining Lot 7, all in Block 128, East Denver.
155	4,500.00	32,000.00	18,000.00	Lots 16, 17 and 18, Block 7, Inslee's Addition to the City of Denver.
156*	.....	.....	2,750.00	Lot 13, Block 5, College Hill Addition to City of Dallas. Number 5015 San Jacinta Street, Dallas, Texas.
157	500.00	4,430.00	2,000.00	Lots 21 to 24, inclusive, Block 7, Center, Colorado.
158	.....	.....	.....	Northwest ¼ of Section 8, Township 40 North, Range 10 East, New Mexico Meridian and water and water rights, Alamosa, Colorado.
159	400.00	1,300.00	1,300.00	Lots 53 and 54, Block D, Howard's Sub-division, Monte Vista, Colorado.
160	.....	.....	.....	Southwest ¼ Section 20, Township 40 North, Range 8 East, New Mexico Meridian, Rio Grande County, Colorado.
161*	2,200.00	2,800.00	1,500.00	Part of Block 965, City of Dallas. 3109 McKinney Avenue, Dallas, Texas.
162*	1,500.00	2,500.00	2,000.00	Part Lots 13 and 14, Block E, Cockrell's Fairland Addition to City of Dallas, Texas.
163	.....	.....	.....	South ½ Section 35, Township 4 North, Range 8 East, New Mexico Meridian, water and water rights, Saguache County, Colorado.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Rate of Past Due Per Dec. 31, 1915	Date Due	INTEREST		Gross Amount Received During 1915
											Amount Accrued Dec. 31, 1915	Amount Accrued During 1915	
164*	1915	Tex.	Dallas	268 200	1,500.00	1,500.00	1,500.00	1,500.00	8	Jan. 14	56.00	43.35	
165*	1915	Tex.	Dallas	...	3,500.00	3,500.00	3,500.00	3,500.00	7	Aug. ..	.....	.....	
166	1915	Colo.	Saguache	141 115	800.00	800.00	800.00	800.00	7	Aug. 16	21.16	28.00	
167	1915	Colo.	Denver	1994 62	30,000.00	30,000.00	30,000.00	30,000.00	6	Aug. 25	635.01	900.00	
168	1915	Colo.	Denver	1994 63	2,000.00	2,000.00	2,000.00	2,000.00	6	Aug. 24	12.33	88.00	
169	1915	Colo.	Denver	1994 64	1,700.00	1,700.00	1,700.00	1,700.00	6	April 8	23.80	51.00	
170	1915	Colo.	Jefferson	183 494	10,000.00	10,000.00	10,000.00	10,000.00	7	April 22	136.11	299.54	
171*	1915	Tex.	Dallas	272 54	600.00	600.00	600.00	600.00	6	May 31	9.10	13.00	
172	1915	Colo.	Denver	2517 504	50,000.00	50,000.00	50,000.00	50,000.00	6	Nov. 14	391.65	1,500.00	
173	1915	Colo.	Denver	1994 65	8,000.00	8,000.00	8,000.00	8,000.00	6	Jan. 2	238.07	42.67	



SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
164*	.....	.....	1,500.00	Lot 2, Block H, Alta Vista Addition to Dallas. 5704 Bryan Parkway, City of Dallas, Texas.
165*	.....	.....	.....	.....
166	300.00	1,500.00	1,000.00	Lots 16 to 20, inclusive, Block 7, Jones' Addition to Center, Colorado.
167	30,000.00	45,000.00	40,000.00	Lots 12, 13, 14, 15, 16, Block 248, Clement's Addition to Denver.
168	.....	.....	.....	See Loan Number 25.
169	.....	.....	2,500.00	Lot 34 and North 1/3 of Lot 33, Block 223, Capitol Avenue Sub-division, City of Denver.
170	24,000.00	6,000.00	4,000.00	Northeast 1/4 of Southeast 1/4 and Southeast 1/4 of Southeast 1/4, Section 32, Township 3 South, Range 69 West of P. M., Jefferson County.
171*	2,250.00	1,000.00	1,000.00	Part of Block 803 1/2, City of Dallas. 4109 East Side.
172	.....	.....	60,000.00	Front 1/2 Lots 1-6 inclusive, Block 23, East Denver, and Lots 15 and 16 and all Lot X, Gaston Addition to Denver.
173	.....	.....	21,500.00	Lots 1, 2, 3, 4 and North 1/2 of Lot 5, Block 36, Park Avenue Addition to Denver.

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given	Year Due	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Date Due	Rate of Per Cent	Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	Gross Amount Received During 1915
174	1915	1920	Colo.	Mesa	152 513	1,300.00	.....	.....	1,300.00	May	22 7	.....	9.86	45.50
175	1915	1920	Colo.	Denver	1994 66	2,000.00	.....	.....	2,000.00	June	9 6	.....	7.67	60.00
176	1915	1918	Colo.	Routt	93 217	1,000.00	.....	.....	1,000.00	June	11 8	.....	4.67	37.80
177	1915	1918	Colo.	Denver	1994 67	6,000.00	.....	.....	6,000.00	Dec.	10 6	.....	142.00	.....
178	1915	1920	Colo.	Denver	1994 68	5,000.00	.....	.....	5,000.00	Feb.	18 6	.....	111.67	.....
179	1915	1918	Colo.	Denver	1994 69	3,650.00	.....	.....	3,650.00	Aug.	18 6	.....	62.66	.....
180*	1915	1920	Tex.	Dallas	279 378	10,000.00	.....	.....	10,000.00	Mar.	1 7	.....	175.00	.....
181	1915	1920	Colo.	Denver	1994 70	7,500.00	.....	.....	7,500.00	Sept.	11 6	.....	101.25	.....
182	1915	1920	Colo.	Denver	1994 71	10,000.00	.....	.....	10,000.00	April	13 6	.....	130.00	.....
183	1915	1920	Colo.	Denver	2527 410	5,000.00	.....	.....	5,000.00	April	14 6	.....	64.17	.....
184	1915	1918	Colo.	Jefferson	197 20	4,000.00	.....	.....	4,000.00	April	14 7	.....	59.89	.....

SCHEDULE B—Continued

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
174	2,500.00	200.00	200.00	113 acres in Section 16, Township 1 South, Range 1 West, of Universal Meridian, Mesa County, Colorado.
175	1,250.00	3,500.00	2,000.00	Lots 7-11 inclusive, Block 108, Colfax Terrace, Denver.
176	2,000.00	1,400.00	1,400.00	Part Section 8, Township 6 North, Range 84 of 6 P. M., within and a part of Steamboat Springs, Routt County, Colorado.
177	.....	.....	8,000.00	Part of West ½ of Southeast ¼ of Section 3, Township 4 South of Range 68 West, City and County of Denver.
178	2,500.00	10,000.00	5,000.00	The East ½ of Lots 7 to 12, inclusive, Block 17, Witter and Cofield Sub-division of Town of Highlands, Denver.
179	.....	.....	4,000.00	North 75 feet of the South 125 feet of plot 100, Block 24, Bellevue, Denver.
180*	3,500.00	16,500.00	15,000.00	Part of Block 992, part of Block 1037, City of Dallas, Texas.
181	4,000.00	16,000.00	9,000.00	Lots 22-25 inclusive, Block 28, Arlington Heights Addition to Denver, Colorado.
182	15,000.00	10,000.00	10,000.00	Lots 16-19 inclusive, Block 37, McCullough's Hill, a Sub-division of McCullough's Addition to Denver.
183	7,500.00	6,000.00	5,000.00	Lots 6 and 7 and part of Lots 5 and 8, Block 3, Mullin's Addition to Denver.
184	12,500.00	7,500.00	4,000.00	58 Acres in Section 30, Township 2 South of Range 69, 15 Acres in Section 31, Township 2, water and water rights.

SCHEDULE B—Concluded

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	DATE Year Given	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount in Full During 1915	Amount Unpaid Dec. 31, 1915	INTEREST			Gross Amount Received During 1915
									Rate	Amount	Amount	
	Year Due								of	Accrued	Received	
									Per	Dec. 31,	Dec. 31,	
									Cent	1915	1915	
									Due			
									Date			
									Due			
185	1915	1918	Colo.	Denver	1994 72	3,000.00	.....	3,000.00	April	2 6	44.50	.....
186	1915	1916	Colo.	Denver	1994 73	2,000.00	.....	2,000.00	April	26 7	25.66	.....
187	1915	1920	Colo.	Denver	1994 74	1,500.00	.....	1,500.00	June	2 6	7.50	.....
188	1915	1918	Colo.	Denver	1994 75	11,000.00	.....	11,000.00	June	7 6	45.83	.....
189	1915	1920	Colo.	Douglas	....	\$ 8,000.00	.....	\$ 8,000.00	June	8 7	\$ 35.78	.....
190	1915	1918	Colo.	Boulder	384 436-439	1,800.00	.....	1,800.00	June	3 6	6.49	.....
191	1915	1920	Okla.	Pittsburg	25 70-71	1,200.00	.....	1,200.00	May	1 6	4.60	.....
192	1915	1916	Colo.	Mesa	....	200.00	.....	200.00	June	18 7	.54	.....
193	1915	1920	Colo.	Pitkin	....	10,000.00	.....	10,000.00	Mar.	8 6	.....	.....
194*	1915	....	Tex.	.....	....	7,500.00	.....	7,500.00	Sept.	.....	.....	.....
195	1915	....	Colo.	.....	....	4,000.00	.....	4,000.00	.....	.....	.....	.....
										Total.....	\$63,611.38	
										Less accrued interest paid..	176.67	
										\$ 2,710.00	\$13,790.62	\$63,434.71

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO, DECEMBER 31, 1915.

Showing all Mortgages Owned, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
185	4,200.00	9,000.00	4,000.00	Lots 36-37, Block 8, Emery's Capitol Hill Addition to Denver.
186	.....	.....	.....	See Loan Number 111.
187	700.00	2,600.00	2,500.00	Lot 28 and South ½ Lot 29, Block 3, Clayton's Addition to Denver.
188	5,000.00	20,000.00	10,000.00	Lots 1, 2, 3, Block 45, Frost's Sub-division, City of Denver.
189	.....	.....	.....	West ½ of Northwest ¼ and Southwest ¼ of Section 25 and Northeast ¼ of Section 26, Township 6 South of Range 69 West, and all water rights.
190	\$ 2,000.00	\$ 2,000.00	\$ 1,500.00	Part of Section 24, Township 1, North of Range 71 West of 6th P. M., Boulder County, Colorado.
191	700.00	2,300.00	2,300.00	Lot 6, Block 118, Haileyville, Oklahoma.
192	2,500.00	750.00	.....	See Mortgage Loan Number 174.
193	.....	.....	.....	490 Acres Pitkin County, Colorado.
194*	..	.....	.....	Loans in Transit.
195	.....	.....	.....	Loans in Transit.

CLASSIFICATION

Showing the total amount of Mortgage Loans on Real Estate in each State.	
Colorado	\$1,051,370.00
Texas	110,658.00
Nebraska	1,800.00
Oklahoma	1,200.00
Kansas	2,250.00
<b>Total</b>	<b>\$1,167,278.00</b>

## SCHEDULE

## SHOWING ALL BONDS\* OWNED BY

DESCRIPTION. (Give complete and accurate description of all bonds owned, including the location of all street railway and miscellaneous securities. If bonds are "serial" issues, give amount maturing each year.)	Year of Maturity	Book Value	Par Value	Market Value (Excluding accrued Interest)	Actual Cost (Excluding Accrued Interest)
City of Rocky Ford, Colo., 5% Sewer Bonds.....	1924	\$ 5,500.00	\$ 5,500.00	\$ 5,500.00	\$ 5,500.00
Denver Union Water Co., 5% Gold Bonds.....	1914	35,000.00	35,000.00	35,000.00	36,050.00
City of Denver, Colo., 6% District No. 2.....	1923	4,228.54	4,200.00	4,228.54	4,242.00
City of Las Animas, Colo., 6% Imp. Bonds.....	1929	19,500.00	19,500.00	19,500.00	19,500.00
City of Julesburg, Colo., 6% Water Bonds.....	1921	8,000.00	8,000.00	8,000.00	8,000.00
City of Denver, Colo., 6% Montclair Park.....	1923	9,064.80	9,000.00	9,064.80	9,000.00
City of Denver, Colo., 6% N. S. Imp. Dist. 16....	1924	3,022.50	3,000.00	2,022.50	3,030.00
City of Grand Junction, Colo., 6% Imp. Bonds....	1923	20,000.00	20,000.00	20,000.00	20,000.00
City of Cheyenne Wells, Colo., 6% Water Bonds..	1926	11,880.00	12,000.00	11,880.00	11,880.00
City of Del Norte, Colo., 6% Refunding Bonds....	1928	10,000.00	10,000.00	10,000.00	10,000.00
Sugar City, Colo., 6% Sanitary Sewer Bonds.....	1932	9,614.55	9,614.55	9,614.55	9,614.55
City of Denver, Colo., 7th Ave. Imp. Bonds.....	1936	700.00	700.00	700.00	700.00
City of Plentywood, Mont., 6% Water Bonds....	1934	10,000.00	10,000.00	10,000.00	10,000.00
City of Denver, Colo., S. S. Imp. Bonds, Dist. 11..	1925	2,016.20	2,000.00	2,016.20	2,020.00
City of Denver, Colo., W. S. Imp. Bonds, Dist. 2..	1924	1,007.80	1,000.00	1,007.80	1,010.00
City of Ogden, Utah, 6% Paving Bonds.....	1924	4,334.00	4,400.00	4,334.00	4,334.00
Southern Sierras Power Co., 6% Bonds.....	1936	4,950.00	5,000.00	4,950.00	4,950.00
Totals .....		\$158,818.39	\$158,914.55	\$158,818.39	\$159,830.53

\*Interest payable semi-annually.

D—Part 1

THE COMPANY DECEMBER 31, 1915.

Interest—Amount Due and Accrued December 31, 1915	Interest—Gross Amount Received During 1915	Decrease by Adjustment, in Book Value During 1915	Date Acquired	FROM WHOM ACQUIRED	Decrease in Amortized Value During 1915
\$ 8.25	\$ 325.00	\$ .....	8-17-'05	German American Trust Co.....	\$ ....
.....	2,625.00	.....	9-26-'05	Wm. C. Packard.....	....
63.00	252.00	2.54	1909-1910	Denver and Pueblo Construction Co....	2.54
.....	1,178.75	.....	12-15-'09	Bellan Investment Co.....	....
160.00	480.00	.....	3-22-23-1911	J. H. Causey & Co.....	....
45.00	540.00	6.30	5-23-29-1911	Schayer Bros. ....	6.30
75.00	180.00	7.50	9-3-1914	Jno. O'Keefe .....	7.50
100.00	1,200.00	.....	9-2-1911	Wm. E. Sweet & Co.....	....
60.00	720.00	.....	1-22-1912	Jas. Q. Newton & Co.....	....
150.00	600.00	.....	5-24-1912	W. E. Sweet & Co.....	....
192.30	636.88	.....	9-24-1912	Jas. Q. Newton & Co.....	....
17.50	102.00	.....	1-7-1914	The Moss Bond Investment Co.....	....
.....	600.00	.....	9-15-1914	German American Trust Co.....	....
10.00	120.00	3.80	12-31-1914	Jno. O'Keefe .....	3.80
5.00	60.00	2.20	12-31-1914	Jno. O'Keefe .....	2.20
1.46	550.90	.....	9-16-1914	Sweet, Causey, Foster & Co.....	....
.....	.83	.....	12-30-1915	Sweet, Causey, Foster & Co.....	....
<hr/>	<hr/>	<hr/>			<hr/>
\$ 887.51	\$10,171.36	\$ 22.34			\$22.48

CAPITOL LIFE INSURANCE COMPANY

SCHEDULE D--Part 3  
 SHOWING ALL BONDS AND STOCKS ACQUIRED DURING 1915.

DESCRIPTION

(Full name and number of shares of each block of stock. Full name, rate of interest and date of maturity of bonds.)

DESCRIPTION	Date Acquired	Name of Vendor	Cost to Company (Excluding Accrued interest on Bonds)	Book	Par
				Value	Value
City of Ogden, Utah, Paving Bonds No. 112, Bond No. 346 .....	1-30-15	Sweet, Causey, Foster & Co.....	\$ 886.50	\$ 886.50	\$ 900.00
The Southern Sierras Power Co., First Mortgage, 6% Gold Bonds.....	12-30-15	Sweet, Causey, Foster & Co.....	4,950.00	4,950.00	5,000.00
Totals .....			\$ 5,836.50	\$ 5,836.50	\$ 5,900.00



## SCHEDULE D—Part 4

## SHOWING ALL BONDS AND STOCKS SOLD, REDEEMED OR OTHERWISE DISPOSED OF DURING 1915.

City of Ogden, Utah, 6 per cent Paving Bonds—coupons, 1 of \$100.00 each on Bonds 336 to 345 inclusive—Date sold, 1-30-'15; par value, \$1,000.00; cost to company (excluding accrued interest on bonds), \$985.00; book value at date of sale, \$985.00; profit on sale, \$15.00.

City of Ogden, Utah, 6 per cent Paving Bonds,—coupons 2, 3, 4 and 5 of \$100.00 each on Bonds Nos. 336 to 346 inclusive—Date sold, 3-2-'15; par value, \$4,400.00; cost to company (excluding accrued interest on bonds), \$4,334.00; book value at date of sale, \$4,334.00; profit on sale, \$66.00.

City of Las Animas, Colo., 6 per cent Public Improvement Bonds—Date sold, 4-17-'15; par value, \$500.00; cost to company (excluding accrued interest on bonds), \$500.00; book value at date of sale, \$500.00.

City and County of Denver, Colo., Public Imp. Bonds, Seventh Avenue Parkway Surfacing, District No. 2—Date sold, 7-29-'15; par value, \$1,000.00; cost to company (excluding accrued interest on bonds), \$1,000.00; book value at date of sale, \$1,000.00.

Town of Sugar City, Colo., Sanitary Sewer District No. 1, 6 per cent No. 1 and 2, \$500.00 each—Date sold, 8-31-'15; par value, \$1,000.00; cost to company (excluding accrued interest on bonds), \$1,000.00; book value at date of sale, \$1,000.00.

City of Ogden, Utah, 6 per cent Paving Bonds, District No. 112, coupons No. 6 on Bonds Nos. 336 to 346 inclusive—Date sold, 12-30-'15; par value, \$1,100.00; cost to company (excluding accrued interest on bonds), \$1,083.50; book value at date of sale, \$1,083.50; profit on sale, \$16.50.

City of Rocky Ford, Colo., 5 per cent Sewer Bonds No. 21—Date sold, 12-28-'15; par value, \$1,000.00; cost to company (excluding accrued interest on bonds), \$1,000.00; book value at date of sale, \$1,000.00.

Totals, par value, \$10,000.00; cost to company (excluding accrued interest on bonds), \$9,902.50; book value at date of sale, \$9,902.50; profit on sale, \$97.50.

## SCHEDULE E

SHOWING ALL BALANCES DECEMBER 31, AND LARGEST BALANCE CARRIED IN EACH BANK OR TRUST COMPANY DURING EACH MONTH OF THE YEAR 1915.

Bank or Trust Company	Jan.	Feb.	March
Denver National Bank .....	\$12,373.47	\$22,129.65	\$25,025.12
German American Trust Co.....	15,281.08	9,238.55	9,473.79
Federal National Bank, 9-9-15 merged with Hamilton National Bank.....	10,777.71	9,099.14	3,283.84
Colorado National Bank, Denver, Colo.....	.....	.....	.....
First National Bank, Kansas City, Mo.....	407.22	310.22	450.15
Gate City National Bank, Kansas City, Mo.....	.....	.....	.....
C. D. Caddo National Bank, Caddo, Okla.....	5,000.00	5,000.00	5,000.00
C. D. Farmers & Merchants Bank, Arnett, Okla..	298.20	298.20	255.64
Certificate of indebtedness, State of Colorado.....	73.34	73.34	73.34
First National Bank, Frankfort, S. D.....	.....	.....	.....
First National Bank, Columbus, Mont.....	.....	.....	.....
Farmers National Bank, Lincoln, Kan.....	.....	.....	.....
State Bank of Paxico, Kan.....	.....	.....	.....
Security State Bank, Judith Gap, Mont.....	.....	.....	.....
Peoples State Bank, Rossville, Kan.....	.....	.....	.....
State Bank of Moore, Moore, Mont.....	.....	.....	.....
Hedges State Bank, Hedgesville, Mont.....	.....	.....	.....
James Valley Bank, Huron, S. D.....	.....	.....	5,000.00
First State Bank, St. Lawrence, S. D.....	.....	.....	400.00
Kersey State Bank, Kersey, Colo.....	.....	.....	.....
Farmers National Bank, Ault, Colo.....	.....	.....	.....
First National Bank, La Jara, Colo.....	.....	.....	.....
First National Bank, Sterling, Colo.....	.....	.....	.....
Ignacio State Bank, Ignacio, Colo.....	.....	.....	.....

Bank or Trust Company	April	May	June
Denver National Bank .....	\$12,935.07	\$12,695.22	\$ 9,762.67
German American Trust Co.....	10,418.61	9,412.09	10,683.09
Federal National Bank, 9-9-15 merged with Hamilton National Bank .....	5,670.80	5,973.63	96.01
Colorado National Bank, Denver, Colo.....	.....	.....	.....
First National Bank, Kansas City, Mo.....	603.03	515.64	290.77
Gate City National Bank, Kansas City, Mo.....	.....	.....	.....
C. D. Caddo National Bank, Caddo, Okla.....	5,000.00	5,000.00	5,000.00
C. D. Farmers & Merchants Bank, Arnett, Okla..	255.64	255.64	255.64
Certificate of indebtedness, State of Colorado.....	73.34	73.34	73.34
First National Bank, Frankfort, S. D.....	.....	.....	.....
First National Bank, Columbus, Mont.....	.....	.....	.....
Farmers National Bank, Lincoln, Kan.....	.....	.....	.....
State Bank of Paxico, Kan.....	.....	.....	.....
Security State Bank, Judith Gap, Mont.....	.....	.....	.....
Peoples State Bank, Rossville, Kan.....	.....	.....	.....
State Bank of Moore, Moore, Mont.....	.....	.....	.....
Hedges State Bank, Hedgesville, Mont.....	.....	.....	.....
James Valley Bank, Huron, S. D.....	5,000.00	5,000.00	5,000.00
First State Bank, St. Lawrence, S. D.....	400.00	400.00	400.00
Kersey State Bank, Kersey, Colo.....	100.00	100.00	100.00
Farmers National Bank, Ault, Colo.....	42.00	42.00	42.00
First National Bank, La Jara, Colo.....	33.66	33.66	33.66
First National Bank, Sterling, Colo.....	.....	.....	130.00
Ignacio State Bank, Ignacio, Colo.....	.....	.....	.....

Bank or Trust Company	July	August	Sept.
Denver National Bank.....	\$13,022.85	\$13,048.12	\$19,921.60
German American Trust Co.....	9,095.67	8,983.19	12,302.30
Federal National Bank, 9-9-15 merged with Hamilton National Bank.....	1,994.36	4,170.76	3,267.72
Colorado National Bank, Denver, Colo.....	.....	.....	.....
First National Bank, Kansas City, Mo.....	61.94	.....	.....
Gate City National Bank, Kansas City, Mo.....	448.09	360.59	176.34
C. D. Caddo National Bank, Caddo, Okla.....	.....	5,000.00	5,000.00
C. D. Farmers & Merchants Bank, Arnett, Okla..	308.43	97.44	52.79
Certificate of indebtedness, State of Colorado.....	73.34	73.34	73.34
First National Bank, Frankfort, S. D.....	7,000.00	7,000.00	7,382.05
First National Bank, Columbus, Mont.....	400.00	400.00	725.00
Farmers National Bank, Lincoln, Kan.....	.....	31.96	41.32
State Bank of Paxico, Kan.....	.....	50.00	50.00
Security State Bank, Judith Gap, Mont.....	.....	.....	759.01
Peoples State Bank, Rossville, Kan.....	.....	.....	.....
State Bank of Moore, Moore, Mont.....	.....	.....	.....
Hedges State Bank, Hedgesville, Mont.....	.....	.....	.....
James Valley Bank, Huron, S. D.....	.....	.....	.....
First State Bank, St. Lawrence, S. D.....	400.00	400.00	400.00
Kersey State Bank, Kersey, Colo.....	100.00	100.00	100.00
Farmers National Bank, Ault, Colo.....	42.00	42.00	42.00
First National Bank, La Jara, Colo.....	33.66	33.66	33.66
First National Bank, Sterling, Colo.....	130.00	130.00	130.00
Ignacio State Bank, Ignacio, Colo.....	234.00	234.00	234.00

Bank or Trust Company	Oct.	Nov.	Dec.
Denver National Bank .....	\$20,518.01	\$20,736.33	\$22,928.78
German American Trust Co.....	12,016.25	10,004.17	11,450.58
Federal National Bank, 9-9-15 merged with Hamilton National Bank .....	2,793.88	3,678.82	4,716.94
Colorado National Bank, Denver, Colo.....	.....	5,963.73	7,621.06
First National Bank, Kansas City, Mo.....	.....	.....	.....
Gate City National Bank, Kansas City, Mo.....	19.83	19.83	19.83
C. D. Caddo National Bank, Caddo, Okla.....	5,000.00	5,000.00	5,000.00
C. D. Farmers & Merchants Bank, Arnett, Okla..	52.79	52.79	52.79
Certificate of indebtedness, State of Colorado.....	73.34	73.34	73.34
First National Bank, Frankfort, S. D.....	7,682.05	7,742.64	7,865.75
First National Bank, Columbus, Mont.....	1,025.00	1,025.00	1,025.00
Farmers National Bank, Lincoln, Kan.....	41.32	60.34	60.34
State Bank of Paxico, Kan.....	50.00	50.00	50.00
Security State Bank, Judith Gap, Mont.....	759.01	849.21	1,225.32
Peoples State Bank, Rossville, Kan.....	48.45	48.45	48.45
State Bank of Moore, Moore, Mont.....	.....	.....	3,473.26
Hedges State Bank, Hedgesville, Mont.....	.....	.....	372.13
James Valley Bank, Huron, S. D.....	.....	.....	.....
First National Bank, St. Lawrence, S. D.....	.....	.....	.....
Kersey State Bank, Kersey, Colo.....	100.00	100.00	.....
Farmers National Bank, Ault, Colo.....	42.00	42.00	.....
First National Bank, La Jara, Colo.....	33.66	.....	.....
First National Bank, Sterling, Colo.....	.....	.....	.....
Ignacio State Bank, Ignacio, Colo.....	234.00	234.00	.....

Bank or Trust Company	Balance Dec. 31, 1915	Rate of Interest	Amount of
			Interest Received Dur- ing 1915
Denver National Bank.....	\$11,655.52	2%	\$ 314.61
German American Trust Co.....	3,047.55	2%	175.03
Federal National Bank, 9-9-15 merged with Hamil- ton National Bank.....	2,310.26	2%	87.13
Colorado National Bank, Denver, Colo.....	7,624.06	2%	10.91
First National Bank, Kansas City, Mo.....	.....	....	.....
Gate City National Bank, Kansas City, Mo.....	19.83	....	.....
C. D. Caddo National Bank, Caddo, Okla.....	5,000.00	5%	228.47
C. D. Farmers & Merchants Bank, Arnett, Okla..	11.25	4%	8.49
Certificate of indebtedness, State of Colorado....	73.34	4%	.....
First National Bank, Frankfort, S. D.....	7,865.75	4%	.....
First National Bank, Columbus, Mont.....	1,025.00	....	.....
Farmers National Bank, Lincoln, Kan.....	60.34	4%	.....
State Bank of Paxico, Kan.....	50.00	4%	.....
Security State Bank, Judith Gap, Mont.....	1,225.32	4%	.....
Peoples State Bank, Rossville, Kan.....	48.45	4%	.....
State Bank of Moore, Moore, Mont.....	3,473.26	5%	.....
Hedges State Bank, Hedgesville, Mont.....	372.13	6%	.....
James Valley Bank, Huron, S. D.....	.....	....	.....
First State Bank, St. Lawrence, S. D.....	.....	5%	10.00
Kersey State Bank, Kersey, Colo.....	.....	....	.....
Farmers National Bank, Ault, Colo.....	.....	....	.....
First National Bank, La Jaha, Colo.....	.....	3%	.51
First National Bank, Sterling, Colo.....	.....	....	.....
Ignacio State Bank, Ignacio, Colo.....	.....	....	.....
Totals .....	\$43,862.06		\$ 835.15

## SCHEDULE F

SHOWING ALL CLAIMS FOR DEATH LOSSES AND ALL OTHER POLICY CLAIMS RESISTED OR COMPROMISED DURING 1915, AND ALL CLAIMS FOR DEATH LOSSES AND ALL OTHER POLICY CLAIMS RESISTED DECEMBER 31, 1915.

Policy number, 19,305; amount claimed, \$5,000.00; amount paid during 1915, \$4,400.00; amount resisted Dec. 31, 1915, \$600.00; why compromised, account misrepresentation of facts on application; name of insured, Wm. D. Clark; P. O. address, Ardmore, Okla.

Policy number, 21,873; amount claimed, \$5,000.00; amount paid during 1915, \$3,352.85; amount resisted Dec. 31, 1915, \$1,647.15; why compromised, operation unknown to company; name of insured, Horace Crck; P. O. address, Kansas City, Mo.

Policy number, 14,878; amount claimed, \$2,000.00; amount paid during 1915, \$650.00; amount resisted Dec. 31, 1915, \$1,350.00; why compromised, policy canceled account non-payment of renewal premium prior to death; name of insured, Isadore Oschaffenburg; P. O. address, Dallas, Texas.

Policy number, 23,077; amount claimed, \$1,000.00; amount paid during 1915, resisted; amount resisted Dec. 31, 1915, \$1,000.00; why compromised, account misrepresentation of facts on application; name of insured, Harry Taylor; P. O. address, Orco, Idaho.

Total amount claimed, \$13,000.00; amount paid during 1915, \$8,402.85; amount resisted Dec. 31, 1915, \$4,579.15.

## SCHEDULE G

SHOWING ALL SALARIES, COMPENSATION AND EMOLUMENTS OF WHATEVER AMOUNT RECEIVED IN THE YEAR 1915, BY OFFICERS AND DIRECTORS, AND, WHERE THE SAME AMOUNTED TO MORE THAN \$5,000.00, BY ANY PERSON, FIRM OR CORPORATION.

Title, secretary and treasurer; name of payee, Patrick Crowe; location of payee, Denver, Colo.; amount paid, \$600.00.

Title, assistant secretary; name of payee, Clarence J. Daly; location of payee, Denver, Colo.; amount paid, \$1,200.00.

Title, actuary and assistant secretary; name of payee, John M. Upton; location of payee, Denver, Colo.; amount paid, \$2,400.00.

Total amount paid, \$4,200.00.

## SCHEDULE H

SHOWING ALL SALARIES PAID IN THE YEAR 1915, TO ANY REPRESENTATIVE, EITHER AT THE HOME OFFICE OR AT ANY BRANCH OFFICE OR AGENCY OF THE COMPANY FOR AGENCY SUPERVISION.

Title, superintendent of agencies; name of payee, Bert M. Carley; location of payee, Denver, Colo.; amount paid, \$2,850.00.

Title, agency supervisor; name of payee, E. S. Perrine; location of payee, Denver, Colo.; amount paid, \$400.00.

Title, agency supervisor; name of payee, Chas. R. Washbourne; location of payee, Denver, Colo.; amount paid, \$800.00.

Title, agency supervisor; name of payee, E. C. Brandenburg; location of payee, Amarillo, Tex.; amount paid, \$500.00.

Title, agency supervisor; name of payee, C. E. Knight; location of payee, Denver, Colo.; amount paid, \$125.00.

Total amount paid, \$4,675.00.

SCHEDULE J

SHOWING ALL LEGAL EXPENSES PAID DURING 1915 IN DETAIL.

Date	Name of Payee	Address	Amount paid	Occasion of Expense
1 year	Wm. E. Hutton	Denver, Colo.	\$1,800.00	Salary.
1 year	Grace Clark	Denver, Colo.	120.00	Salary.
January, 1915	Geo. P. Steele	Denver, Colo.	150.00	Advice and service.
February, 1915	Potter & Gray	Ardmore, Okla.	100.00	Attorney's fee, suit Wm. D. Clark.
March, 1915	N. F. Meeum	Douglas, Wyo.	20.00	Attorney's fee, In re claim W. P. Vance.
March, 1915	R. G. Dun & Co.	Denver, Colo.	16.47	Collecting from W. D. Burt.
May, 1915	Chas. W. Messinger	Douglas, Wyo.	7.00	Sheriff's fee, A. P. Vance.
July, 1915	Reed, Lawrence & Bates	Dallas, Texas	9.00	V. S. Aschoffenburg, fees, etc., Dist. Ct.
August, 1915	Reed, Lawrence & Bates	Dallas, Texas	150.00	V. S. Aschoffenburg, services in full.
September, 1915	Bruce B. McCoy	Denver, Colo.	50.00	In re foreclosure Pfeiffer mortgage.
September, 1915	Bruce B. McCoy	Denver, Colo.	50.00	In re foreclosure 1st mtg. Nat. Security Co.
September, 1915	Bruce B. McCoy	Denver, Colo.	50.00	In re Jas. A. Travis.
October, 1915	Reed, Lawrence & Bates	Dallas, Texas	11.65	Court costs vs. Aschoffenburg.
October, 1915	Potter & Gray	Ardmore, Okla.	100.00	Balance in full account Wm. S. Clark.
October, 1915	Wm. E. Hutton	Denver, Colo.	1.25	Copy of affidavit N. G. Boyd.
November, 1915	Frank L. Barry	Kansas City, Mo.	350.00	Services vs. H. Creek.
November, 1915	Reitler & Gehman	Denver, Colo.	1.00	Deposition vs. J. B. Hover.
Total			\$2,986.37	

SCHEDULE L

Names of Candidates for Director or Trustee	Number of Votes Cast for Each Candidate		Total Votes
	In	By	
	Person	Proxy	
Gerald Hughes .....	527	273	800
John Gaffy .....	527	273	800
Jno. A. Keefe .....	527	273	800
Chas. Connor .....	527	273	800
Wm. E. Hutton .....	527	273	800
Thos. F. Daly.....	527	273	800
Chas. Boettcher .....	527	273	800
Patrick Crowe .....	527	273	800
John A. Ewing .....	527	273	800
John F. Campion .....	527	273	800
Julius A. Meyers .....	527	273	800
Clarence A. Daly .....	527	273	800
Samuel D. Nicholson .....	527	273	800

SCHEDULE M

Age 25

SHOWING RATES OF ANNUAL DIVIDENDS DECLARED (PAID) IN 1915  
AND ANNUAL PREMIUMS PER \$1,000.00 OF INSURANCE AT AGE 25,  
AT DATE OF ISSUE.

YEARS IN WHICH THE POLICIES WERE ISSUED.

Kind of Policy—	Year	Prem.	Div'd
Ordinary Life .....	1912	\$ 21.41	\$ 1.90
“ “ .....	1911	21.41	2.01
“ “ .....	1910	21.41	2.12
“ “ .....	1909	21.41	2.24
“ “ .....	1908	21.41	2.36
“ “ .....	1907	21.41	2.48
“ “ .....	1906	21.41	2.27
“ “ .....	1905	21.41	2.46
20-Payment Life .....	1912	31.70	2.50
“ “ .....	1911	31.70	2.75
“ “ .....	1910	31.70	2.98
“ “ .....	1909	31.70	3.22
“ “ .....	1908	31.70	3.47
“ “ .....	1907	31.70	3.73
“ “ .....	1906	30.25	3.64
“ “ .....	1905	30.25	3.92
10-Year Endowment Assurance.....	1906	98.50	11.19
“ “ “ .....	1905	98.50	12.82
15-Year Endowment Assurance.....	1912	68.56	3.81
“ “ “ .....	1911	68.56	4.53
“ “ “ .....	1910	68.56	5.29
“ “ “ .....	1909	68.56	6.08
“ “ “ .....	1908	68.56	6.90
“ “ “ .....	1907	68.56	7.76
“ “ “ .....	1906	67.20	7.91
“ “ “ .....	1905	67.20	8.84
20-Year Endowment Assurance.....	1912	50.42	2.76
“ “ “ .....	1911	50.42	3.24
“ “ “ .....	1910	50.42	3.73
“ “ “ .....	1909	50.42	4.25
“ “ “ .....	1908	50.42	4.79
“ “ “ .....	1907	50.42	5.35
“ “ “ .....	1906	49.20	5.70
“ “ “ .....	1905	49.20	6.31

## SCHEDULE M—(Continued)

## Age 35

SHOWING RATES OF ANNUAL DIVIDENDS DECLARED (PAID) IN 1915  
AND ANNUAL PREMIUMS PER \$1,000.00 OF INSURANCE AT AGE 35,  
AT DATE OF ISSUE.

## YEARS IN WHICH THE POLICIES WERE ISSUED.

Kind of Policy—	Year	Prem.	Div'd
Ordinary Life .....	1912	\$ 27.88	\$ 2.41
“ “ .....	1911	27.88	2.57
“ “ .....	1910	27.88	2.74
“ “ .....	1909	27.88	2.92
“ “ .....	1908	27.88	3.10
“ “ .....	1907	27.88	3.29
“ “ .....	1906	26.70	3.16
“ “ .....	1905	26.70	3.36
20-Payment Life .....	1912	38.14	2.96
“ “ .....	1911	38.14	3.24
“ “ .....	1910	38.14	3.54
“ “ .....	1909	38.14	3.84
“ “ .....	1908	38.14	4.16
“ “ .....	1907	38.14	4.49
“ “ .....	1906	36.85	4.51
“ “ .....	1905	36.85	4.86
10-Year Endowment Assurance.....	1906	99.20	11.21
“ “ “ .....	1905	99.20	12.84
15-Year Endowment Assurance.....	1906	69.00	8.15
“ “ “ .....	1905	69.00	9.05
20-Year Endowment Assurance.....	1912	52.22	2.93
“ “ “ .....	1911	52.22	3.41
“ “ “ .....	1910	52.22	3.91
“ “ “ .....	1909	52.22	4.43
“ “ “ .....	1908	52.22	4.97
“ “ “ .....	1907	52.22	5.53
“ “ “ .....	1906	51.40	5.94
“ “ “ .....	1905	51.40	6.55

## Age 45

Ordinary Life .....	1912	\$ 39.08	\$ 3.21
“ “ .....	1911	39.08	3.47
“ “ .....	1910	39.08	3.73
“ “ .....	1909	39.08	4.00
“ “ .....	1908	39.08	4.27
“ “ .....	1907	39.08	4.55
“ “ .....	1906	38.35	4.64
“ “ .....	1905	38.35	4.92
20-Payment Life .....	1912	48.78	3.76
“ “ .....	1911	48.78	4.12
“ “ .....	1910	48.78	4.36
“ “ .....	1909	48.26	4.75
“ “ .....	1908	48.26	5.15
“ “ .....	1907	48.26	5.56
“ “ .....	1906	47.30	5.74
“ “ .....	1905	47.30	6.17
10-Year Endowment Assurance.....	1906	101.00	11.22
“ “ “ .....	1905	101.00	12.87
15-Year Endowment Assurance.....	1906	73.40	8.54
“ “ “ .....	1905	73.40	9.46



SCHEDULE M—(Continued)  
Age 45—Concluded

SHOWING RATES OF ANNUAL DIVIDENDS DECLARED (PAID) IN 1915 AND ANNUAL PREMIUMS PER \$1,000.00 OF INSURANCE AT AGE 45, AT DATE OF ISSUE.

YEARS IN WHICH THE POLICIES WERE ISSUED.

Kind of Policy—	Year	Prem.	Div'd
20-Year Endowment Assurance.....	1912	57.12	3.34
“ “ “ .....	1911	57.12	3.82
“ “ “ .....	1910	57.12	4.33
“ “ “ .....	1909	57.12	4.85
“ “ “ .....	1908	57.12	5.39
“ “ “ .....	1907	57.12	5.95
“ “ “ .....	1906	56.40	6.39
“ “ “ .....	1905	56.40	6.99
Age 55			
Ordinary Life .....	1912	\$ 60.12	\$ 4.69
“ “ .....	1911	60.12	5.07
“ “ .....	1910	60.12	5.45
“ “ .....	1909	60.12	5.83
“ “ .....	1908	60.12	6.21
“ “ .....	1907	60.12	6.58
“ “ .....	1906	60.25	7.00
“ “ .....	1905	60.12	7.38
20-Payment Life .....	1912	67.24	5.00
“ “ .....	1911	67.24	5.48
“ “ .....	1910	67.24	5.67
“ “ .....	1909	67.24	6.13
“ “ .....	1908	66.18	6.60
“ “ .....	1907	66.18	7.08
“ “ .....	1906	66.40	7.63
“ “ .....	1905	66.40	8.12
10-Year Endowment Assurance.....	1906	107.10	11.32
“ “ “ .....	1905	107.10	13.00
15-Year Endowment Assurance.....	1912	84.74	4.61
“ “ “ .....	1911	84.74	5.32
“ “ “ .....	1910	84.74	6.06
“ “ “ .....	1909	84.74	6.82
“ “ “ .....	1908	84.74	7.62
“ “ “ .....	1907	84.74	8.44
“ “ “ .....	1906	84.50	9.25
“ “ “ .....	1905	84.50	10.14
20-Year Endowment Assurance.....	1912	70.09	4.15
“ “ “ .....	1911	70.09	4.66
“ “ “ .....	1910	70.09	5.17
“ “ “ .....	1909	70.09	5.69
“ “ “ .....	1908	70.09	6.24
“ “ “ .....	1907	70.09	6.79
“ “ “ .....	1906	70.30	7.40
“ “ “ .....	1905	70.30	7.98

## CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES, OF DES MOINES, IOWA

Incorporated February 18, 1896. Commenced business February 20, 1896.  
Home Office, Seventh and Grand Avenue, Des Moines, Iowa.

President, GEO. B. PEAK.

Secretary, H. G. EVERETT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	3,388,063.71

### INCOME

Total premium income.....	\$ 1,250,535.87
Total investment income.....	230,382.00
Miscellaneous income .....	17,343.88
Total income .....	\$ 1,498,261.75

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 179,247.14
Dividends and allotments to policyholders.....	18,755.09
Paid stockholders for interest or dividends.....	10,000.00
Other disbursements .....	662,416.51
Total disbursements .....	\$ 870,418.74

### ASSETS

Total admitted assets.....	\$ 4,053,284.34
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### LIABILITIES

Reserve . . . ..	\$ 3,326,991.63
Other liabilities .....	251,457.44
Total amount of liabilities, except capital and surplus . . . ..	\$ 3,578,449.07
Capital paid in cash, \$100,000.00; surplus, \$374,835.27.	
Total liabilities .....	\$ 4,053,284.34

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	23,895	\$ 36,859,398.00
Outstanding December 31, 1915.....	26,907	41,715,829.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	271	\$ 498,212.50
Colorado policies issued during the year, including migrations to 13 \$15,150.00.....	99	118,250.00
Total .....	370	\$ 616,462.50
Deduct ceased to be in force during the year, including migrations from 12 \$16,500.00.....	45	68,354.00
Policies in force December 31.....	325	\$ 548,108.50
Losses and claims unpaid December 31 of previous year.....	....	\$ .....
Losses and claims incurred during the year.....	4	8,680.00
Total .....	4	\$ 8,680.00

Losses and claims settled during the year in cash, \$8,680.00; by compromise, \$.....	4	\$ 8,680.00
Losses and claim unpaid December 31, 1915.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$17,432.54.		

**CENTRAL STATES LIFE INSURANCE COMPANY,  
OF ST. LOUIS, MO.**

Incorporated June 5, 1909. Commenced business November 4, 1910.  
Home Office, Central National Bank Building, St. Louis, Mo.

President, FRANK P. CRUNDEN.

Secretary, WM. H. McBRIDE.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 390,000.00  
Ledger assets (per balance December 31 of previous year)..... 1,044,772.15

**INCOME**

Total premium income.....\$ 311,825.24  
Total investment income..... 62,056.55  
Miscellaneous income ..... 14,346.07

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Total income ..... \$ 388,227.86

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 20,300.00  
Dividends to policyholders..... 3,882.24  
Paid stockholders for interest or dividends..... 11,699.98  
Other disbursements ..... 275,865.08

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Total disbursements ..... \$ 311,747.30

**ASSETS**

Total admitted assets..... \$ 1,141,233.39

**LIABILITIES**

Reserve .....\$ 539,396.10  
Other liabilities ..... 58,584.94

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Total amount of liabilities, except capital..... \$ 597,981.04  
Capital paid in cash, \$390,000.00; surplus, \$153,252.35.

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Total liabilities ..... \$ 1,141,233.39

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	6,082	\$ 9,544,359.00
Outstanding December 31, 1915.....	6,512	10,059,745.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,298	\$ 2,178,750.00
Colorado policies issued during the year.....	431	659,500.00
Total .....	1,729	\$ 2,838,250.00
Deduct ceased to be in force during the year.....	486	779,500.00

Policies in force December 31..... 1,243 \$ 2,058,750.00

Losses and claims unpaid December 31 of previous year.....	1	\$ 2,000.00
Losses and claims incurred during the year.....	3	5,000.00
Total .....	4	\$ 7,000.00

Losses and claims settled during the year in cash, \$5,000.00;  
by compromise, \$..... \$ 5,000.00  
Losses and claims unpaid December 31.....  
Premiums collected or secured in cash and notes or credits  
without any deduction for losses, dividends, commissions,  
or other expenses, \$68,135.06.

## THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY, OF BOSTON, MASS.

Incorporated June 5, 1902. Commenced business September 11, 1902.  
Home Office, 77 Franklin Street, Boston, Mass.

President, ARTHUR E. CHILDS.

Secretary, WILLIAM H. BROWN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance December 31 of previous year).....	10,148,389.62

### INCOME

Total premium income.....	\$ 2,143,152.48
Total investment income.....	523,756.33
Miscellaneous income .....	381,411.77
Total income .....	\$ 3,018,323.58

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 1,077,875.36
Dividends to policyholders.....	68,850.22
Paid stockholders for interest or dividends.....	70,000.00
Other disbursements .....	896,012.04
Total disbursements .....	\$ 2,112,737.62

### ASSETS

Total admitted assets.....	\$ 11,306,104.42
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### LIABILITIES

Reserve .....	\$ 9,408,075.44
Other liabilities .....	426,660.30
Total amount of liabilities, except capital.....	\$ 9,834,735.74
Capital paid in cash, \$1,000,000.00; surplus, \$471,368.68.	

Total liabilities .....	\$ 11,306,104.42
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### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	25,465	\$ 65,006,420.50
Outstanding December 31, 1915.....	26,861	67,115,899.00
*Industrial outstanding December 31, 1914.....	1,924	305,779.00
*Industrial outstanding December 31, 1915.....	1,768	283,851.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	2,418	\$ 5,218,195.00
Colorado policies issued during the year.....	378	738,253.00
Total .....	2,796	\$ 5,956,448.00
Deduct ceased to be in force during the year.....	363	818,932.00
Policies in force December 31.....	2,433	\$ 5,137,516.00

Losses and claims unpaid December 31 of previous year.....	2	\$ 5,000.00
Losses and claims incurred during the year.....	16	26,924.80
Total .....	18	\$ 31,924.80

Losses and claims settled during the year in cash, \$26,886.40; by compromise, \$.....	16	\$ 26,886.40
Losses and claims unpaid December 31.....	2	5,038.40
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$201,163.10.		

\*No industrial business written since 1907.

**THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,  
OF HARTFORD, CONN.**

Incorporated June 15, 1846. Commenced business December 15, 1846.  
Home Office, 36 Pearl Street, Hartford, Conn.

President, JOHN M. TAYLOR.

Secretary, WILLIAM H. DEMING.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 70,650,640.09

**INCOME**

Total premium income .....\$ 7,492,914.00  
Total investment income ..... 3,431,215.18  
Miscellaneous income ..... 423,307.92  

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Total income ..... \$ 11,347,437.10

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 5,041,645.78  
Dividends to policyholders ..... 1,761,237.93  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 3,152,545.91  

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Total disbursements ..... \$ 9,955,429.62

**ASSETS**

Total admitted assets ..... \$ 74,567,854.02

**LIABILITIES**

Reserve .....\$ 66,468,643.00  
Other liabilities ..... 3,272,978.24  

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Total amount of liabilities, except capital..... \$ 69,741,621.24  
Capital paid in cash, \$.....; surplus, \$4,426,232.78.  

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Total liabilities ..... \$ 74,167,854.02

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	96,033	\$228,305,763.41
Outstanding December 31, 1915.....	100,411	237,784,931.79

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,092	\$ 2,185,474.00
Colorado policies issued during the year.....	380	706,883.00
<hr/> Total .....	<hr/> 1,472	<hr/> \$ 2,892,357.00
Deduct ceased to be in force during the year.....	164	320,897.00
<hr/> Policies in force December 31.....	<hr/> 1,308	<hr/> \$ 2,571,460.00
Losses and claims unpaid December 31 of previous year.....	.....	\$ .....
Losses and claims incurred during the year.....	11	18,512.00
<hr/> Total .....	<hr/> 11	<hr/> \$ 18,512.00

Losses and claims settled during the year in cash, \$18,512.00;  
by compromise, \$..... 11 \$ 18,512.00  
Losses and claims unpaid December 31.....  
Premiums collected or secured in cash and notes or credits  
without any deduction for losses, dividends, commissions,  
or other expenses, \$75,424.18.

**CONTINENTAL ASSURANCE COMPANY, OF CHICAGO, ILL.**

Incorporated April 26, 1911. Commenced business August 15, 1911.

Home Office, 910 Michigan Avenue, Chicago, Ill.

President, H. G. B. ALEXANDER. Secretary, MUNTON MAVERICK.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance December 31 of previous year).....		181,559.49

**INCOME**

Total premium income .....	\$	66,906.52
Total investment income .....		9,625.28
Miscellaneous income .....		24.52
<b>Total income .....</b>	<b>\$</b>	<b>76,556.32</b>

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$	10,100.04
Dividends to policyholders .....		
Paid stockholders for interest or dividends.....		4,000.00
Other disbursements .....		32,568.53
<b>Total disbursements .....</b>	<b>\$</b>	<b>46,668.57</b>

**ASSETS**

Total admitted assets .....	\$	229,842.47
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**LIABILITIES**

Reserve .....	\$	78,097.00
Other liabilities .....		3,263.34
<b>Total amount of liabilities, except capital.....</b>	<b>\$</b>	<b>81,360.34</b>
Capital paid in cash, \$100,000.00; surplus, \$48,482.13.		
<b>Total liabilities .....</b>	<b>\$</b>	<b>229,842.47</b>

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	1,372	\$ 2,176,994.00
Outstanding December 31, 1915.....	1,779	2,507,457.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	48	\$ 52,244.00
Colorado policies issued during the year.....	19	17,500.00
<b>Total .....</b>	<b>67</b>	<b>\$ 69,744.00</b>
Deduct ceased to be in force during the year.....	13	13,760.00
<b>Policies in force December 31.....</b>	<b>54</b>	<b>\$ 55,984.00</b>
Losses and claims unpaid December 31 of previous year.....	....	\$ .....
Losses and claims incurred during the year.....	....	.....
<b>Total .....</b>	<b>....</b>	<b>\$ .....</b>
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....	....	\$ .....
Losses and claims unpaid December 31.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$1,964.90.		

**CONTINENTAL LIFE INSURANCE COMPANY,  
OF SALT LAKE CITY, UTAH**

Incorporated February 14, 1904. Commenced business March 1, 1904.  
Home Office, McCormick Building, Salt Lake City, Utah.

President, F. J. HAGENBARTH.

Secretary, M. B. JOHNSON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 208,875.00
Ledger assets (per balance December 31 of previous year).....	1,292,220.28

**INCOME**

Total premium income .....	\$ 502,455.56
Total investment income .....	68,921.77
Miscellaneous income .....	6,598.79
<b>Total income .....</b>	<b>\$ 577,976.12</b>

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 113,873.90
Dividends and coupons to policyholders.....	14,603.96
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	305,518.82
<b>Total disbursements .....</b>	<b>\$ 433,996.68</b>

**ASSETS**

Total admitted assets .....	\$ 1,517,994.52
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**LIABILITIES**

Reserve .....	\$ 1,101,959.24
Other liabilities .....	133,189.89
<b>Total amount of liabilities, except capital.....</b>	<b>\$ 1,235,149.13</b>
Capital paid in cash, \$208,875.00; surplus, \$73,970.39.	
<b>Total liabilities .....</b>	<b>\$ 1,517,994.52</b>

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	7,750	\$ 14,530,284.00
Outstanding December 31, 1915.....	8,351	15,114,614.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	368	\$ 830,573.00
Colorado policies issued during the year.....	340	512,508.00
<b>Total .....</b>	<b>708</b>	<b>\$ 1,343,081.00</b>
Deduct ceased to be in force during the year.....	146	344,000.00
<b>Policies in force December 31.....</b>	<b>562</b>	<b>\$ 999,081.00</b>
Losses and claims unpaid December 31 of previous year.....	.....	\$ .....
Losses and claims incurred during the year.....	2	2,912.81
<b>Total .....</b>	<b>2</b>	<b>\$ 2,912.81</b>

Losses and claims settled during the year in cash, \$1,912.81; by compromise, \$.....	1	\$ 1,912.81
Losses and claims unpaid December 31.....	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$23,060.78.		

# THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, OF NEW YORK, N. Y.

Incorporated July 26, 1859. Commenced business July 28, 1859.  
Home Office, 120 Broadway, New York, N. Y.

President, WILLIAM A. DAY.

Secretary, WILLIAM ALEXANDER.

## CAPITAL STOCK

Amount of capital paid up in cash.....\$ 100,000.00  
Ledger assets (per balance December 31 of previous year)..... 526,789,751.00

## INCOME

Total premium income.....\$ 56,015,861.63  
Total investment income..... 24,899,405.41  
Miscellaneous income ..... 2,375,542.99

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Total income ..... \$ 83,290,810.03

## DISBURSEMENTS

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 46,026,373.34  
Dividends to policyholders..... 12,345,014.97  
Paid stockholders for interest or dividends..... 7,000.00  
Other disbursements ..... 13,143,834.33

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Total disbursements ..... \$ 71,522,222.64

## ASSETS

Total admitted assets..... \$546,961,912.46

## LIABILITIES

Reserve .....\$445,688,127.00  
Other liabilities ..... 90,602,020.04

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Total amount of liabilities, except capital..... \$536,290,147.04  
Capital paid in cash, \$100,000.00; surplus, \$10,571,765.42.

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Total liabilities ... \$546,961,912.46

## EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	612,997	\$1,494,234,342.00
Outstanding December 31, 1915.....	653,207	1,529,886,053.00

## COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	3,401	\$ 8,165,259.00
Colorado policies issued during the year.....	560	1,062,748.00
<b>Total</b> .....	<b>3,961</b>	<b>\$ 9,228,007.00</b>
Deduct ceased to be in force during the year.....	366	930,846.00
<b>Policies in force December 31.....</b>	<b>3,595</b>	<b>\$ 8,297,161.00</b>
Losses and claims unpaid December 31 of previous year.....	1	\$ 213.00
Losses and claims incurred during the year.....	51	123,628.00
<b>Total</b> .....	<b>52</b>	<b>\$ 123,841.00</b>
Losses and claims settled during the year in cash, \$101,628.00; by compromise, \$.....	45	\$ 101,628.00
Losses and claims unpaid December 31.....	7	22,213.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$288,396.01.		



**THE FARMERS & BANKERS LIFE INSURANCE COMPANY,  
OF WICHITA, KAN.**

Incorporated February 2, 1910. Commenced business May 1, 1911.  
Home Office, 709 Beacon Building, Wichita, Kans.

President, H. K. LINDSLEY.

Secretary, E. B. JEWETT.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	275,000.00
Ledger assets (per balance December 31 of previous year).....		667,900.55

**INCOME**

Total premium income.....	\$	347,493.90
Total investment income.....		38,508.53
Miscellaneous income .....		708.76
<b>Total income .....</b>	<b>\$</b>	<b>386,711.19</b>

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$	42,104.22
Dividends to policyholders.....		5,127.92
Paid stockholders for interest or dividends.....		8,224.00
Other disbursements .....		195,040.41
<b>Total disbursements .....</b>	<b>\$</b>	<b>250,496.55</b>

**ASSETS**

Total admitted assets.....	\$	812,592.85
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**LIABILITIES**

Reserve .....	\$	324,870.25
Other liabilities .....		75,120.48
<b>Total amount of liabilities, except capital.....</b>	<b>\$</b>	<b>399,990.73</b>
Capital paid in cash, \$275,000.00; surplus, \$137,602.12.		
<b>Total liabilities .....</b>	<b>\$</b>	<b>812,592.85</b>

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	5,527	\$ 8,661,990.00
Outstanding December 31, 1915.....	7,014	11,201,984.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	....	\$ .....
Colorado policies issued during the year.....	....	.....
<b>Total .....</b>	<b>....</b>	<b>\$ .....</b>
Deduct ceased to be in force during the year.....	....	.....
<b>Policies in force December 31.....</b>	<b>....</b>	<b>\$ .....</b>
Losses and claims unpaid December 31 of previous year.....	....	\$ .....
Losses and claims incurred during the year.....	....	.....
<b>Total .....</b>	<b>....</b>	<b>\$ .....</b>
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....	....	\$ .....
Losses and claims unpaid December 31.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$.....		

## THE FARMERS LIFE INSURANCE COMPANY, OF DENVER, COLO.

Organized under the Laws of the State of Colorado.

Incorporated November 4, 1911. Commenced business July 7, 1913.

Home Office.....340 Gas & Electric Building, Denver, Colo.

### OFFICERS

President, E. M. AMMONS.

Vice-President, L. C. FULENWIDER, JOHN H. ORR, WM. M. GLENN,  
D. A. LORD, C. H. TULLY.

Secretary, E. M. SABIN.

Treasurer, CALVIN FLEMING.

DIRECTORS OR TRUSTEES—E. M. Ammons, Calvin Fleming, D. A. Lord,  
Dr. J. E. Kinney, Wm. M. Glenn, J. A. O'Shaughnessy, W. T. Ashley,  
A. A. Edwards, J. H. Orr, J. J. McIlquham, E. M. Sabin, L. C. Fulen-  
wider, C. H. Tully.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	251,756.00
Amount of ledger assets (as per balance) December 31 of previous year.....	\$	643,459.58
Increase of capital during the year.....		34,856.00
		678,513.58
Extended at .....	\$	678,513.58

### INCOME

First year's premiums on original policies, without deduction for commissions or other expenses, less \$922.29 for first year's re-insurance.....	\$	31,626.22
Dividends applied to purchase paid-up additions and annuities . . . . .		434.50
Surrender values applied to purchase paid-up insur- ance and annuities.....		348.00
		32,408.72
Total new premiums.....	\$	32,408.72
Renewal premiums, without deduction for commissions or other expenses, less \$631.00 for re-insurance on renewals . . . . .	\$	43,183.18
Dividends and coupons applied to pay renewal premiums .....		849.84
		44,033.02
Total renewal premiums.....		44,033.02
	\$	76,441.74
Total premium income.....	\$	76,441.74
Gross interest on mortgage loans, less \$110.00 accrued interest on mortgages aquired during 1915.....	\$	7,182.80
Gross interest on bonds and dividends on stocks.....		6.13
Gross interest on premium notes, policy loans or liens		203.98
Gross interest on deposits in trust companies and banks . . . . .		22.05
Gross interest on stock subscription notes.....		9,887.71
Gross interest on bills receivable, \$22.50; premiums, \$2.38 . . . . .		24.88
		17,327.55
Total gross interest and rents.....		17,327.55

Premium on capital stock.....	\$ 81,363.91	
Suspended premiums .....	457.33	
Dividends refunded on account cancellations.....	206.40	
		82,027.64
Borrowed money (gross), including bills payable.....		236,285.00
		\$ 412,081.93
Total income .....		

DISBURSEMENTS

For death claims (less \$5,000.00 reinsurance), \$9,000.00; additions, \$.....	\$ 9,000.00	
		\$ 9,000.00
Net amount paid for losses and matured en- dowments . . .		\$ 9,000.00
Premium notes and liens voided by lapse, less \$130.15 restorations .....		1,365.99
Surrender values paid in cash or applied in liquidation of loans or notes.....		1,901.00
Surrender values applied to purchase paid-up insur- ance and annuities .....		348.00
Dividends applied to pay renewal premiums.....		460.38
Coupons applied to pay renewal premiums.....		359.70
Dividends applied to purchase paid-up additions and annuities .....		434.50
(Total paid policy-holders.....\$13,869.57)		
Coupons and interest thereon held on deposit sur- rendered during the year.....		31.23
Commissions to agents (less commission on re-insur- ance): First year's premiums.....		24,069.22
Compensation of managers and agents not paid by commission for services in obtaining new insur- ance .....		200.00
Agency supervision and traveling expenses of super- visors (except compensation for home office su- pervision) .....		1,192.29
Medical examiner's fees, \$4,273.70; inspection of risks, \$750.00 .....		5,023.70
Salaries and all other compensation of officers, direct- ors, trustees and home office employees.....		18,499.66
Rent, less \$605.00 received under sublease.....		1,495.00
Advertising, \$674.40; printing and stationery, \$755.04; postage, telegraph, telephone and express, \$732.46; exchange, \$99.77 .....		2,261.67
Legal expense .....		3,054.25
Repairs and expenses (other than taxes) on real estate		178.00
Taxes on real estate.....		74.27
State taxes on premiums.....		65.60
Insurance department licenses and fees.....		304.50
All other licenses, fees and taxes:		
Internal revenue .....	\$ 118.83	
City and County taxes.....	585.11	
		703.94

Other disbursements:	
Operating expenses stock department and commissions .....	\$ 40,756.36
Home office, miscellaneous and traveling expenses....	2,482.74
Suspended premiums .....	52.86
Reinsurance premiums, \$50.75; investment expenses, \$1,387.27 .....	1,438.02
	<hr/>
	44,729.98
Interest accrued on bonds purchased.....	30.92
Agents' balances charged off.....	1,903.81
Borrowed money repaid (gross).....	100,010.67
Interest on borrowed money.....	4,926.31
	<hr/>
Total disbursements .....	\$ 222,624.59
	<hr/>
Balance .....	\$ 867,772.92

## LEDGER ASSETS

Book value of real estate (less \$2,500.00 incumbrances)..\$	14,238.69
Mortgage loans on real estate, first liens.....	305,102.29
Loans secured by pledge of bonds, stocks or other collateral .....	8,247.89
Loans made to policyholders on this company's policies assigned as collateral.....	3,999.19
Premium notes on policies in force.....	746.00
Book value of bonds, \$3,437.10; and stocks, \$498,195.01..	501,632.14
Deposits in trust companies and banks not on interest	11,370.13
Bills receivable, \$1,900.00; agents' balances (debit, \$9,-519.08; credit, \$261.80); net, \$9,257.28.....	11,157.28
Accounts receivable, \$7,504.33; furniture and fixtures, \$3,774.98 .....	11,279.31
	<hr/>
Total ledger assets.....	\$ 867,772.92

## NON-LEDGER ASSETS

Interest due, \$15,938.86, and accrued, \$6,515.21, on mortgages .....	\$ 22,454.07
Interest accrued on bonds.....	65.92
Interest due, \$532.32, and accrued, \$103.24, on collateral loans . . . . .	635.57
Interest due, \$6.71, and accrued, \$8.55, on premium notes, policy loans or liens.....	15.26
Rents due on company's property or lease.....	290.00
	<hr/>
Total interest and rents due and accrued.....	\$ 23,460.82

## Renewals

Gross premiums due and unreported on policies in force December 31, 1915 (less re-insurance premiums . . . . .)	\$ 3,841.54
Gross deferred premiums on policies in force December 31, 1915 (less re-insurance premiums).....	2,248.82
	<hr/>
Totals .....	\$ 6,090.36
Deduct loading .....	469.36
	<hr/>

Net amount of uncollected and deferred premiums . . . . . 5,621.00

Gross assets..... \$ 896,854.71

## DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes.....	\$ 3,774.98	
Agents' debit balances, gross.....	9,519.08	
Loans on personal security, endorsed or not, \$7,504.33; bills receivable, \$1,900.00 .....	9,404.33	
Premium notes, policy loans and other policy assets in excess of net value and of other policy liabilities on individual policies .....	386.32	
		\$ 23,084.71
Admitted assets .....		\$ 873,770.03

## LIABILITIES, SURPLUS AND OTHER FUNDS

Net present value of all the outstanding policies in force on the 31st day of December, 1915, as com- puted by the company on the following tables of mortality and rates of interest, viz.:		
American Experience table at 4 per cent on all poli- cies issued by company.....	\$ 20,952.59	
Same for reversionary additions.....		\$ 20,952.59
American Experience table at 3½ per cent on prelim- inary term .....	\$ 60,739.99	
Same for reversionary additions.....	847.17	
		61,587.16
Other tables and rates, viz.:		
American Experience table at 3½ per cent Ill. stand- ard . . . . .	\$ 1,113.39	
Same for reversionary additions.....		1,113.39
Total .....		\$ 83,653.14
Deduct net value of risks of this company re-insured in other solvent companies.....		142.00
		\$ 83,511.14
Net reserve .....		\$ 83,511.14
Premiums paid in advance, including surrender values so applied .....	\$ 264.89	
Unearned interest and rent paid in advance.....	85.33	
Salaries, rents, oee expenses, bills and accounts due or accrued .....	510.06	
Medical examiner's fees.....	150.00	
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	1,346.00	
Borrowed money, \$78,801.10, and interest thereon, \$205.00 .....	79,006.10	
Dividends or other profits due policyholders, includ- ing those contingent on payment of outstanding and deferred premiums .....	49.41	
Dividends declared on or apportioned to annual divi- dend policies payable to policyholders during 1916, whether contingent upon the payment of renewal premiums or otherwise.....	900.00	
Reserve, special or surplus funds not included above:		
Bills payable .....	120,150.00	
Suspended premium .....	457.33	
		\$ 286,430.26

Capital stock .....	254,756.00
Unassigned funds (surplus).....	332,583.77
Total .....	\$ 873,770.03

## EXHIBITS OF POLICIES

## Ordinary Business, Showing Paid for Business Only

CLASSIFICATION	Whole Life Policies		Endowment Policies	
	No.	Amount	No.	Amount
At end of previous year.....	901	\$ 1,459,007.00	492	\$ 687,224.00
Issued during year.....	659	1,114,048.00	45	59,500.00
Revived during year.....	13	23,500.00	3	4,000.00
Increased during year.....	....	2,301.00	....	49.00
Totals before transfers.....	1,573	\$ 2,598,856.00	540	\$ 750,773.00
Transfers, deductions .....	....	\$ .....	238	\$ 314,250.00
Transfers, additions .....	238	314,250.00	....	.....
Balance of transfers.....	238	314,250.00	238	314,250.00
Totals after transfers ..	1,811	\$ 2,913,106.00	302	\$ 436,523.00
Deduct ceased:				
By death .....	2	\$ 11,000.00	3	\$ 3,000.00
By surrender .....	20	28,000.00	8	13,500.00
By lapse .....	303	531,701.00	205	266,500.00
By decrease .....	3	3,796.00	....	.....
Not taken .....	10	19,000.00	....	.....
Total terminated .....	338	\$ 593,497.00	216	\$ 283,000.00
Outstanding end of year.....	1,473	2,319,609.00	86	\$ 153,523.00
Policies re-insured .....	3	\$ 15,000.00	....	\$ .....

Term and Other  
Policies, including  
Return Premium Additions

CLASSIFICATION	Return Premium Additions		Total Numbers and Amounts	
	No.	Amount	No.	Amount
At end of previous year.....	29	\$ 101,639.00	1,422	\$ 2,217,870.00
Issued during year.....	7	23,000.00	711	1,196,548.00
Revived during year.....	....	.....	16	27,500.00
Increased during year.....	....	.....	....	2,350.00
Totals before transfers .....	36	\$ 124,639.00	....	\$ .....
Totals after transfers.....	36	\$ 124,639.00	2,149	\$ 3,474,268.00
Deduct ceased:				
By death .....	....	\$ .....	5	\$ 14,000.00
By surrender .....	....	.....	28	41,500.00
By lapse .....	11	46,688.00	519	844,889.00
By decrease .....	....	.....	3	3,796.00
Not taken .....	1	2,500.00	11	21,500.00
Total terminated .....	12	\$ 49,188.00	566	\$ 925,685.00
Outstanding end of year.....	24	\$ 75,451.00	1,583	\$ 2,548,583.00
Policies re-insured .....	1	\$ 5,000.00	4	\$ 20,000.00

## MISCELLANEOUS QUESTIONS

Have all the transactions of the company of which notice was received at the home office on or before the close of business December 31 been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Has there been included in this statement proper reserve to cover liabilities which may have been actually incurred on or before December 31, but of which no notice was received at the home office until subsequently? Answer: Yes.

Is there a loading or margin for expenses on all policies over the net premium according to the state standard? Answer: Yes.

Is any surrender value promised in excess of the reserve as legally computed? If so, what amount therefor has been included in liabilities, and where? Answer: No.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan? Answer: Proprietary.

What dividends and what proportion of the profits of the company may be paid to the stockholders? Answer: All except dividends on a few policies issued by The Anchor Life Ins. Co., re-insured.

(a) Is the surplus or unassigned funds, per item 48, page 5 of this statement, the property of the stockholders or of the policyholders? Answer: Stockholders.

(b) If any part of such surplus or unassigned funds may be claimed by or paid to the stockholders, what was the amount thereof on December 31, 1915? Answer: .....

Total dividends paid stockholders since organization of the company, cash, \$11,974.15; stock, \$.....

Does any officer, director or trustee receive any commission on the business of the company? Answer: No.

Total amount loaned to directors or other officers, none; loaned to stockholders not officers, none; (exclusive of policy loans).

Have the future loadings on the premiums, or any part thereof, been assigned or hypothecated in any way? If so, give full information. Answer: No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer: Notes accepted at discretion of company for renewal premiums.

Does the company issue contracts providing benefits for total, permanent or partial disability? Answer: Yes.

If so, give full and complete information relating thereto. Company waives premium during total disability.

Were all the stocks, bonds and other securities owned December 31, 1915, in the actual possession of the company on said date, except as shown by the schedules of Special and Other Deposits? Answer: No.

If not, give full and complete information relating thereto. \$95,000.00 mortgages, Guarantee Life Insurance Company; \$55,859.00, U. S. Nat. Bank, Denver. Above amounts up as collateral for loans, 471 shares Anchor Life stock in escrow as security for payment of same, 600 shares Guarantee Life stock in escrow as security for payment of same.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? Answer: .....

If so, give full and complete information relating thereto. ....

State if an examination of this company's affairs has been conducted during the year of this statement by any insurance department. If so, by what department? Answer: No.

Has any change been made during the year of this statement in the charter, articles of incorporation, or deed of settlement of the company? Answer: Yes, authorizing the purchase of stocks in other insurance companies; changing date of annual meeting to the first Tuesday in March.

What officials and heads of departments of the company supervised the making of this report? Answer: J. A. O'Shaughnessy, Gen. Mgr.

## BUSINESS IN THE STATE OF COLORADO DURING 1915

	No.	Amount
Policies on the lives of citizens of said state in force December 31 of previous year.....	301	\$ 530,300.00
Policies on the lives of citizens of said state issued during the year .....	509	814,548.00
<b>Total .....</b>	<b>810</b>	<b>\$ 1,344,848.00</b>
Deduct ceased to be in force during the year.....	117	216,312.00
<b>Policies in force December 31.....</b>	<b>693</b>	<b>\$ 1,128,536.00</b>
Losses and claims settled during the year, in cash.....	....	\$ 14,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses, \$31,888.80.		

## GAIN AND LOSS EXHIBIT

FOR THE YEAR ENDING DECEMBER 31, 1915, SHOWING THE SOURCES OF THE INCREASE AND THE DECREASE IN THE SURPLUS DURING THE YEAR.

## INSURANCE EXHIBIT

	Gain in Surplus	Loss in Surplus
Running Expenses—		
Gross premiums received during the year.....\$	76,441.74	
Deduct gross uncollected and deferred premiums of the previous year.....	16,834.76	
<b>Balance .....</b>	<b>59,606.98</b>	
Add gross uncollected and deferred premiums December 31, 1915.....	6,090.36	
<b>Total .....</b>	<b>65,697.34</b>	
Deduct gross premiums paid in advance December 31, 1915.....	264.89	
<b>Balance .....</b>	<b>65,432.45</b>	
Add gross premiums paid in advance December 31 of previous year.....	339.40	
<b>Gross premiums of the year .....</b>	<b>65,771.85</b>	
Deduct net premiums on the same .....	46,056.14	
<b>Loading on gross premiums of the year (averaging .. per cent of the gross premiums) .....</b>	<b>\$ 19,715.71</b>	



Insurance expenses paid during the year.....\$	66,182.69	
Deduct insurance expenses unpaid December 31 of previous year (including \$6,603.23 loading on uncollected and deferred premiums) .....	7,575.92	
Balance .....	\$ - 58,606.77	
Add insurance expenses unpaid December 31, 1915 (including \$469.36 loading on uncollected and deferred premiums).....	2,680.42	
Insurance expenses incurred during the year	61,287.19	
Loss from loading.....		\$ 41,571.48
Interest—		
Interest, dividends and rents received during the year .....	\$ 17,296.63	
Deduct interest and rents due and accrued December 31 of previous year..	12,826.39	
Balance .....	\$ 4,470.24	
Add interest and rents due and accrued December 31, 1915 .....	23,460.82	
Total .....	\$ 27,931.06	
Deduct interest and rents paid in advance December 31, 1915.....	85.33	
Balance .....	\$ 27,845.73	
Add interest and rents paid in advance December 31 of previous year..	794.48	
Interest earned during the year .....	\$ 28,640.21	
Investment expenses paid during the year.....\$	1,639.54	
Balance .....	\$ 1,639.54	
Investment expenses incurred during the year .....	\$ 1,639.54	
* Net income from investments .....	\$ 27,000.67	
Interest required to maintain reserve .....	2,926.25	
Gain from interest.....	\$ 24,074.42	

Mortality—	
Expected mortality on net amount at risk.....	\$ 18,971.52
Death losses paid during the year .....	\$ 9,000.00
Balance .....	\$ 9,000.00
Death losses incurred during the year, including the commuted value of instalment death losses..	\$ 9,000.00
Deduct terminal reserves released by death of insured .....	440.14
Actual mortality on net amount at risk.....	\$ 8,559.86
Gain from mortality....	\$ 10,411.66
Surrenders, Lapses and Changes—	
Terminal reserves on policies and additions surrendered for cash value during the year.....	\$ 2,193.40
Deduct amount paid on the same .....	1,901.00
Gain during the year on said policies surrendered for cash....	\$ 292.40
Terminal reserves on policies on account of which extended insurance was granted during the year..	\$ 2,559.49
Deduct indebtedness and initial reserves on said extended insurance .....	2,421.54
Gain during the year on extended insurance....	137.95
Terminal reserves on policies exchanged during the year for paid-up insurance .....	\$ 357.06
Deduct indebtedness and initial reserves on said paid-up insurance.....	348.00
Gain during the year on said paid-up insurance .....	17.46
Gain during the year from reserves released on lapsed policies on which no cash value, paid-up or extended insurance was allowed	804.15
Total .....	\$ 1,251.96

Total gain during the year from surrendered and lapsed policies...		\$	1,251.96	
Dividends—				
Dividends applied to pay renewal premiums .....	\$	460.38		
Coupons applied to pay renewal premiums .....		390.93		
Dividends applied to purchase paid-up additions and annuities.....		434.50		
Increase in unpaid, deferred, apportioned and provisionally ascertained dividends .....		949.41		
Total .....	\$	2,235.22		
Decrease in surplus on dividend account .....			\$	2,235.22
Premium on capital stock.....	\$	81,363.91		
Dividends refunded on account cancellations .....		206.40		
			\$	81,570.31
Loss from assets not admitted.....			\$	4,694.43
Miscellaneous—				
Operating expenses and commissions stock department .....				40,756.36
Total gains and losses in surplus during the year.....	\$	117,308.35	\$	89,257.49
Surplus—				
Surplus December 31, 1914.....	\$	304,532.91		
Surplus December 31, 1915.....		332,583.77		
Increase in surplus.....				28,050.86
Totals .....	\$	117,308.35	\$	117,308.35

GENERAL INTERROGATORIES REGARDING NEW BUSINESS

Expected death losses during 1915 on all policies issued during said year per mortality tables used by the company in computing its permiums .....	\$	9,815.06
Death losses incurred during 1915 on said policies (not deducting reserves) .....		1,000.00
Loading on first year's premiums on policies issued in 1915 (averaging 70 per cent of the gross premiums).....		21,811.00
Expenses specifically chargeable to first year's insurance, viz.:		
Commissions on first year's premiums.....	\$	24,069.22
Compensation not paid by commission for services in obtaining new insurance, exclusive of salaries paid in good faith for agency supervision either at the home office or at branch offices.....		200.00
Medical examinations and inspections of proposed risks .....		5,023.70
Advances to agents.....		470.00
Total .....	\$	29,762.92

## INTERROGATORIES REGARDING NEW BUSINESS

Does the company value on the full level premium reserve system, the preliminary term, the modified preliminary term or the select and ultimate basis? Answer: Preliminary term, Illinois standard; full reserve on term policies issued by company.

If the company uses more than one of the above methods, give the amounts of insurance and reserve under each method.

Preliminary term.....	Insurance, \$2,499,583.00	Reserve, \$82,397.75
Illinois standard.....	Insurance, 18,500.00	Reserve, 1,113.39
Full reserve term.....	Insurance, 32,500.00	Reserve, 374.02

Has the company ever issued both non-participating and participating policies? Answer: All non-participating, except some policies re-insured.

Does the company at present issue both non-participating and participating policies? (If the company does not at present issue both, state which kind is issued). Answer: Non-participating.

Give the amounts of insurance in force under each of these plans, stating separately amounts of annual dividend business and deferred dividend business respectively. Participating, \$351,185.00; non-participating, \$2,199,398.00.

Has the company any assessment or stipulated premium insurance in force? Answer: No.

## PREMIUM NOTE ACCOUNT

Premium notes, loans or liens on hand December 31		
of previous year.....	\$	1,014.10
Received during the year on old policies.....		3,066.29
		<hr/>
Total .....	\$	4,080.39
Deductions during the year as follows:		
Voided by lapse .....	\$	1,365.99
Redeemed by maker in cash.....		1,968.40
		<hr/>
Total reduction of premium note account.....	\$	3,334.39
		<hr/>
Balance of note assets at end of year.....	\$	746.00

## SCHEDULE OF ALL OTHER DEPOSITS

SHOWING ALL DEPOSITS MADE WITH ANY GOVERNMENT, PROVINCE, STATE, DISTRICT, COUNTY, MUNICIPALITY, CORPORATION, FIRM OR INDIVIDUAL, EXCEPT THE REGULAR DEPOSITS IN BANKS AND TRUST COMPANIES SUBJECT TO CHECK, AND THOSE SHOWN IN "SPECIAL DEPOSIT SCHEDULE" ABOVE.

Where deposited, Insurance commissioner, state of Colorado; description of deposit (indicating literal form of registration of securities), approved first mortgage loans on real estate; par value, \$101,625.00. Total, \$101,625.00.

**SCHEDULE A—PART 1**

SHOWING ALL REAL ESTATE OWNED DECEMBER 31, 1915, THE COST, BOOK AND MARKET VALUE THEREOF, THE NATURE AND AMOUNT OF ALL LIENS AND INCUMBRANCES THEREON, INCLUDING INTEREST DUE AND ACCRUED, ETC.

Quantity, Dimensions and Location of Lands; Size and Description of Buildings.	Name of Vendor	Amount of Incumbrances	Actual Cost	Book Value	Expended for Taxes, Repairs and Expenses
(Nature of incumbrances, if any, including interest due and accrued.)					
Lots 24, 32, 33, Stanley Heights, being portion of N. W. ¼ of S. W. ¼ of Sec. 17, Twp. 3 S., R. 69 W., 6 P. M., and N. E. ¼, Sec. 18, Twp. 3 S., R. 69 W., 6 P. M., 294 acres	J. M. Travis	\$2,500.00	\$6,770.90	\$6,770.90	\$236.52
S. ½, Sec. 22, Twp. 38 N., R. 9 E., 6 N. M. M., 320 acres	The Alamosa Land & Loan Co.		9,967.79	9,967.79	
Improvements, \$1,000.00			\$16,738.69	\$16,738.69	\$236.52
<b>Totals</b>					

**CLASSIFICATION**  
 SHOWING THE TOTAL AMOUNT OF REAL ESTATE OWNED IN EACH STATE AND FOREIGN COUNTRY.  
 STATE  
 Colorado ..... \$16,738.69  
**Totals** ..... \$16,738.69

**SCHEDULE A—PART 2**

SHOWING ALL REAL ESTATE ACQUIRED DURING 1915, AND SHOWING ALSO AMOUNTS EXPENDED FOR ADDITIONS AND PERMANENT IMPROVEMENTS MADE DURING SAID YEAR TO ALL REAL ESTATE.

Quantity, Dimensions and Location of Lands; Size and Description of Buildings (or) Nature of Additions and Permanent Improvements Made During the Year. (Nature of incumbrances, if any.)	Date Acquired	How Acquired	Name of Vendor	Cost to Company During 1915	Book Value December 31, 1915
Lots 24, 32, 33, Stanley Heights, being portion of N. W. ¼ of S. W. ¼ of Sec. 17 and N. E. ¼ of S. E. ¼, Sec. 18 in Twp. 3 S., R. 69 W., 6 P. M., 294 acres...	2-20-15	Deeded to Company for amount of Mortgage and Expenses	J. M. Travis	\$236.52	\$ 6,770.90
S. ½ Sec. 22, Twp. 38 N., R. 9 E., 6 N. M. M., 320 acres. Improvements, \$1,000.00	12-23-15	Deeded to Company for amount of Mortgage and Interest	The Alamosa Land and Loan Co.		9,967.79
<b>Totals</b>				\$236.52	\$16,738.69

SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE FARMERS LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		State	County	Book Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915		
	Year Given	Year Due				Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Rate of	Date Due		Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915
1	2-23-11	2-23-16	Colo.	Delta	95	\$ 1,225.00	.....	.....	\$ 1,225.00	2-23-16	10	.....	\$ 104.79	\$ 122.50
2	3-9-12	5-1-17	Colo.	Conejos	85	11,000.00	.....	.....	11,000.00	3-9-14	6	1,200.00	535.33	.....
3	2-13-12	8-15-15	Colo.	R. Grande	85	1,239.22	.....	\$ 1,239.22	.....	.....	..	.....	.....	103.71
4	2-25-12	5-25-17	Colo.	R. Grande	102	2,500.00	.....	.....	2,500.00	5-25-14	6	270.00	90.00	.....
5	12-27-10	1-1-16	Neb.	Adams	94	1,000.00	.....	.....	1,000.00	1-1-16	6	.....	29.83	90.00
6	4-1-12	4-1-18	Neb.	Wash'g'n	90	600.00	.....	600.00	.....	.....	..	.....	.....	107.80
7	11-13-12	11-13-17	Colo.	Conejos	85	8,000.00	.....	8,000.00	.....	.....	..	.....	.....	1,824.00
8	4-1-11	4-1-16	Colo.	Archuleta	31	8,359.00	.....	.....	8,359.00	4-1-16	8	.....	165.18	807.77
9	12-9-09	12-9-17	Colo.	Jefferson	168	1,628.60	.....	.....	1,628.60	12-9-15	8	65.14	7.60	195.28
10	12-2-12	15-16-17	Colo.	Costilla	70	900.00	.....	300.00	600.00	12-2-16	6	.....	2.90	54.00
11-12	1-3-13	1-3-16	Colo.	Adams	56	8,500.00	.....	3,500.00	5,000.00	6-30-15	6	300.00	.....	.....
13	12-31-12	12-31-17	Colo.	Delta	98	9,000.00	.....	.....	9,000.00	12-31-14	6	1,298.40	.....	50.00
14	1-3-13	1-3-18	Colo.	Weld	366	5,000.00	.....	5,000.00	.....	.....	..	.....	.....	411.67
15	12-28-12	1915	Colo.	Adams	56	5,250.00	.....	.....	5,250.00	6-28-13	6	855.75	1.75	.....
16	2-10-13	2-10-18	Neb.	R. Willow	47	2,000.00	.....	.....	2,000.00	2-10-16	6	.....	106.67	96.00
17	2-14-13	2-14-18	Colo.	La Plata	132	7,500.00	.....	.....	7,500.00	2-14-16	6	.....	395.00	378.00
18	3-8-13	3-8-16	Colo.	El Paso	506	1,750.00	.....	.....	1,750.00	3-8-14	6	186.00	85.17	.....
19	3-28-13	3-28-18	Colo.	Douglas	29	8,000.00	.....	.....	8,000.00	3-28-15	6	480.00	362.66	.....
20	3-28-13	3-28-18	Colo.	Delta	108	38,163.09	.....	.....	38,163.00	3-28-14	6	4,051.56	1,736.41	.....
21	5-28-13	5-28-18	Colo.	El Paso	514	2,500.00	.....	.....	2,500.00	5-28-16	6	.....	13.34	78.00

SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE FARMERS LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	LOCATION AND DESCRIPTION (State if this mortgage is being foreclosed or if there are any prior liens)
1	\$ 5,000.00	\$.....	87.47 acres, Twp. 15.
2	22,000.00	2,000.00	240 acres, Twp. 36.
3	.....	.....	Lots 19 and 20, Block 32, Second West Side Addition, Monte Vista, Colo.
4	5,000.00	.....	E. 1/2 of S. E. 1/4 of N. W. 1/4 of S. E. 1/4 and N. E. 1/4 of S. W. 1/4, Sec. 17, Twp. 38 N., R 7 E., N. M. P. M.
5	3,000.00	1,500.00	15 acres, Twp. 8.
6	.....	.....	S. E. 1/4, Sec. 13, Twp. 1 S., R. 52 W.
7	.....	.....	320 acres, Twp. 38, Conejos Co., Colo.
8	17,000.00	.....	654.36 acres, Twp. 36.
9	5,000.00	.....	10 acres, Twp. 3.
10	3,000.00	.....	S. E. 1/4, Sec. 21, Twp. 30 S., R. 72 W., 6 P. M.
11-12	11,000.00	.....	Lots 12-18 inc. in Re Sub. Div. Blk. 4, Twp. 2, Adams Co., Colo.
13	16,000.00	.....	S. E. 1/4 of N. E. 1/4 and E. 1/2 of S. W. 1/4 of N. E. 1/4, Sec. 24, Twp. 14 S., R. 92, and W. 1/2 of S. E. 1/4 of N. E. 1/4 and E. 1/2 of S. W. 1/4 of N. E. 1/4, Sec. 24, Twp. 14 S., R. 92.
14	12,000.00	.....	26 acres, Twp. 2.
15	10,800.00	3,000.00	120 acres, Brighton, Colo.
16	4,500.00	.....	160 acres, Twp. 3.
17	21,150.00	.....	480 acres, Twp. 35.
18	3,600.00	.....	S. W. 1/4 of N. W. 1/4, Sec. 26, and S. E. 1/4 of N. E. 1/4, and portion of S. W. 1/4 of N. E. 1/4, Sec. 27, lying E. of R. of W. of C. & C. C. R. R., Twp. 14 S., R. 67 W. 6 P. M.
19	14,000.00	2,500.00	480 acres, Twp. 6.
20	60,000.00	.....	444 acres, Twp. 14.
21	500.00	7,500.00	Lot 8, Blk 16, Fountain, Colo.

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE FARMERS LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		State	County	Book	Page	AMOUNT PAID ON		PRINCIPAL		INTEREST			Gross Amount Received During 1915
	Year Given	Year Due					Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Amount Past Due Dec. 31, 1915	Rate of	Date Due	
23	8-6-13	8-6-18	Colo.	Routt	85	162	10,000.00		10,000.00		2-6-16	6		480.00
24	8-18-13	8-18-16	Colo.	Cheyenne	28	473	1,050.32	1,050.32						162.20
25	11-10-13	11-10-18	Colo.	Garfield	91	151	2,000.00				11-10-15	6	120.00	16.67
26	11-10-13	11-10-18	Colo.	Garfield	91	147	3,000.00		3,000.00		11-10-15	6		25.00
27	11-10-13	11-10-18	Colo.	Garfield	91	149	25,000.00		25,000.00		11-10-15	6	1,500.00	208.37
28	11-10-13	11-10-18	Colo.	Garfield	91	153	70,000.00		70,000.00		11-10-15	6	4,200.00	583.33
29	7-9-13	7-9-16	Neb.	Garden	2	75	1,000.00		1,000.00		1-9-16	6		28.50
30	11-20-13	11-20-18	Colo.	Pitkin	154	134	2,000.00		2,000.00		5-20-16	6		13.33
31	11-1-13	11-1-18	Neb.	Garden	2	38	1,600.00		1,600.00		11-1-16	6		15.73
33	1-16-14	1-16-19	Neb.	Lincoln	44	65	4,700.00		4,700.00		1-16-16	6		270.00
34	2-16-14	2-16-19	Colo.	Jefferson	164	478	4,140.00	4,270.90						
35	1-21-14	1-21-19	Neb.	McPherson	3	95	4,600.00		4,600.00		1-21-16	6		259.90
37	2-26-14	2-26-17	Colo.	Grand	54	333	3,000.00		3,000.00		2-26-16	6		151.00
38	2-16-14	2-16-19	Kan.	Greeley	10	255	6,475.00	3,525.00			8-15-14	6	412.88	206.00
39	5-25-14	5-25-19	Neb.	Garden	2	291	1,500.00		1,500.00		5-25-16	6		8.75
40	9-26-14	9-26-15	Neb.	Franklin	59	43	400.00		400.00		1-1-16	6		6.33
41	10-22-14	10-22-17	Neb.	Scottsbl'ff	15	360	1,000.00		1,000.00		10-22-16	6		11.33
42	11-12-14	11-12-19	Neb.	Grant	3	345	1,000.00		1,000.00		11-12-16	6		3.00
43	3-10-14	3-10-18	N. Mex.	San Juan	46	27	3,500.00		3,500.00		3-10-15	6	210.00	46.67
44	7-8-13	7-8-16	Colo.	Denver	2505	278	4,000.00	4,000.00						28.72
45	7-1-14	7-1-15	Neb.	Lincoln	45	213	1,600.00		1,600.00		7-11-16	8		60.00
46	12-17-14	12-30-19	Colo.	Elbert	72	269	1,700.00		1,700.00		6-30-15	6	102.00	
47	6-4-14	10-1-19	Colo.	Jefferson	189	388	2,300.00	100.00			6-4-16	6		9.53
48	5-28-13	5-28-15	Kan.	Wynd'te	...	...	3,500.00	3,500.00						



SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE FARMERS LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	LOCATION AND DESCRIPTION (State if this mortgage is being foreclosed or if there are any prior liens)
23	22,800.00	.....	760 acres, Twp. 3.
24	.....	.....	320 acres, Twp. 12.
25	3,800.00	.....	19 acres, Twp. 6.
26	6,000.00	.....	50 acres, Twp. 6.
27	48,000.00	.....	320 acres, Twp. 6.
28	136,000.00	.....	650 acres, Twp. 6.
29	4,800.00	.....	480 acres, Twp. 16.
30	8,400.00	.....	About 280 acres, Twp. 9.
31	7,000.00	3,000.00	W. ½ of N. E. ¼, Sec. 25, Twp. 16, R. 42 W. 6 P. M.
33	25,000.00	.....	640 acres, Twp. 14.
34	.....	.....	Lots 24, 32 and 33, Standley Heights.
35	10,000.00	.....	480 acres, Twp. 19.
37	4,800.00	900.00	320 acres, Twp. 2.
38	28,000.00	2,000.00	3,040 acres, Twp. 18.
39	3,200.00	.....	S. W. ¼ of N. E. ¼ and N. W. ¼ of S. E. ¼, Sec. 15, Twp. 16 N., R. 42 W. of 6 P. M.
40	300.00	1,300.00	44 ft. Lot 3, Blk. 8, Gage's Add., Franklin, Neb.
41	3,000.00	.....	Lot 2, Sec. 21, Twp. 22 N., R. 55 W. of 6 P. M.
42	3,200.00	500.00	N. E. ¼ of Sec. 12, Twp. 24, R. 37 W. of 6 P. M.
43	5,200.00	1,000.00	N. ½ of N. E. ¼ S. E. ¼ of N. W. ¼ and N. E. ¼ of S. W. ¼, Sec. 13, Twp. 30 N., R. 8 W. N. M. M.
44	26,000.00	.....	Lots 17, 18, 19, 20, Blk. 216, Clement's Add., Denver.
45	3,500.00	250.00	148.10 acres, Twp. 13.
46	3,500.00	.....	160 acres, Twp. 8.
47	5,000.00	.....	Blks. 15 and 16 in Fairview Fruit Garden, Golden, Colo.
48	.....	.....	Lots in Rosedale, Kansas.

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE FARMERS LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		State	County	Book	Page	MORTGAGE			PRINCIPAL			INTEREST			Gross Amount Received During 1915	
	Year Given	Year Due					Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Rate of	Date Due	Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	Amount Due of		Date
49	2-1-10	2-1-15	Kan.	Wy'nd'te	...	...	900.00	...	900.00	...	...	...	...	...	...	10.35	
50	2-7-10	2-7-15	Kan.	Labette	...	...	2,500.00	...	2,500.00	...	...	...	...	...	...	47.65	
51	3-1-10	3-1-15	Kan.	Mitchell	40	112	10,500.00	...	3,500.00	...	7,000.00	...	...	...	105.00	378.25	
52	6-1-10	6-1-17	Kan.	Harvey	57	170	1,400.00	...	...	...	1,400.00	...	...	...	7.00	81.66	
53	11-1-10	11-1-15	Kan.	Wy'nd'te	459	443	900.00	...	900.00	...	...	...	...	...	...	35.65	
54	11-1-10	1-1-16	Kan.	Wy'nd'te	459	462	950.00	...	66.00	...	884.00	...	...	...	...	60.33	
55	3-1-11	3-1-16	Kan.	Wy'nd'te	467	80	425.00	...	425.00	...	...	...	...	...	...	13.70	
56	7-22-11	7-22-16	Kan.	Wy'nd'te	470	48	1,820.00	...	65.40	...	1,754.60	...	...	...	46.50	67.34	
57	8-24-11	8-24-16	Kan.	Wy'nd'te	475	72	1,133.00	...	145.00	...	988.00	...	...	...	20.90	46.93	
58	8-24-11	8-24-16	Kan.	Wy'nd'te	475	71	800.00	...	...	...	800.00	...	24.00	...	16.80	9.73	
59	10-1-11	10-1-16	Okla.	Tillman	44	111	650.00	...	...	...	650.00	...	...	...	3.25	39.00	
60	2-1-11	2-1-16	Okla.	Tillman	17	506	2,600.00	...	...	...	2,600.00	...	...	...	142.56	21.23	
61	3-24-13	4-1-18	Okla.	Jefferson	36	176	350.00	...	...	...	350.00	...	...	...	3.50	16.98	
62	6-17-13	7-1-18	Okla.	Glove	7	180	1,000.00	...	...	...	1,000.00	...	...	...	30.00	33.50	
63	3-29-13	4-1-18	Okla.	Tulsa	145	210	500.00	...	...	...	500.00	...	...	...	7.50	24.25	
64	11-29-13	11-29-19	Kan.	Finney	1	469	1,250.00	...	...	...	1,250.00	...	72.50	...	6.75	...	
65	11-29-13	11-29-19	Kan.	Finney	1	467	1,250.00	...	...	...	1,250.00	...	72.50	...	6.75	...	
66	11-29-13	11-29-19	Kan.	Finney	1	465	1,250.00	...	...	...	1,250.00	...	72.50	...	6.75	...	
67	11-29-13	11-29-19	Kan.	Finney	1	473	1,250.00	...	...	...	1,250.00	...	72.50	...	6.75	...	
68	4-13-12	4-13-15	Colo.	Weid	353	381	...	5,000.00	5,000.00	...	...	...	...	...	...	313.33	
69	11-29-13	11-29-19	Kan.	Finney	1	461	1,250.00	...	...	...	1,250.00	...	72.50	...	6.75	...	

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE FARMERS LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	LOCATION AND DESCRIPTION (State if this mortgage is being foreclosed or if there are any prior liens)
49	.....	.....	Lot 12, Blk. 11, 1st Add. Western Highlands, an add. to Kansas City.
50	.....	.....	Com. 90 ft. west of N. E. Cor. Lot 1, Blk. 2, Mount Valley, etc.
51	46,000.00	10,000.00	S. E. ¼ Sec. 30, and W. ½ of S. W. ¼ Sec. 29, and S. E. ¼ Sec. 30, Twp. 6, R. 10.
52	3,000.00	.....	Beg. S. E. cor. of S. W. ¼ of S. E. ¼, Sec. 20-30-1, thence N. 80 rods, E. 50 rods to beginning, Harvey Co.
53	.....	.....	Lots 13 and 14, Blk. 31, Pleasant Hill Add., Kansas City, Kan.
54	1,000.00	1,600.00	Lot 20 and W. 2 ft Lot 21, Blk. 4, Bellevue Add., K. C.
55	.....	.....	All of Lot 41 and E. 15 ft. of L. 42, Blk. 1, Pleasant Hill Add. to K. C.
56	1,200.00	3,500.00	Part of Lots 6, 7, 8, 9, 10, Blk. 4, Pleasant Hill Add. to K. C.
57	1,500.00	2,250.00	Lots 34 and 35, Blk 2, Pleasant Hill Add. to K. C.
58	1,000.00	1,750.00	Lot 22, S. 1 ft. of Lot 23, Blk. 3, McGrew Pl., K. C.
59	3,000.00	1,000.00	S. ½ of S. W. ¼, Sec. 34-2-19.
60	5,500.00	1,500.00	S. W. ¼, Sec. 4-1-8.
61	900.00	50.00	S. ½ S. E. ¼ of N. E. ¼ of N. E. ¼ of S. E. ¼, Sec. 4, R. 4.
62	2,500.00	.....	E. ½ of N. W. ¼ (less 10 as.), Sec. 8, Pt. E. ½ of W. ½, N. W. ¼, Sec. 8, lying East R. of Way of G. C. & S. F. Ry., Twp 8, R. 2.
63	1,200.00	.....	N. W. ¼ of S. E. ¼, Sec. 2-16-13, Mayes Co.
64	.....	.....	All in Finney Co., Kans., except one quarter in Hodgeman Co., Kas.
65	.....	.....	N. ½ of S. E. ¼ of N. E. ¼, Sec. 8, and S. E. ¼ of S. W. ¼ of N. W. ¼, and N. ½ of N. W. ¼ of S. W. ¼, Sec. 9-6-3.
66	.....	.....	Lot 116, Griffenstein's 3rd Add. to Wichita, Kans.
67	.....	.....	Lot 25, Blk. 1, Hood Sub-Div., an Add. to K. C., Mo.
68	.....	.....	All that part of S. W. ¼, Sec. 32, Twp. 2 N. of R. 66 W. of 6 P. M. lying East of R. of W. of U. P. R. Co., con. 122 acres.
69	.....	.....	S. W. ¼ of Sec. 27, Twp. 22 S., R. 27 W. 6 P. M.

SCHEDULE B—Concluded

SHOWING ALL MORTGAGES OWNED BY THE FARMERS LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		State	County	Book Page	PRINCIPAL			INTEREST				Gross Amount Received During 1915	
	Year Given	Year Due				Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Rate of	Date Due	Amount Past Due Dec. 31, 1915		Amount Accrued Dec. 31, 1915
70	11-29-13	11-29-19	Kan.	Finney	523	1,250.00	.....	1,250.00	11-29-15	6	72.50	6.75	.....	
71	11-29-13	11-29-19	Kan.	Finney	1 463	1,250.00	.....	1,250.00	11-29-15	6	72.50	6.75	.....	
72	12- 8-13	12- 1-18	Okla.	Love	6 617	400.00	.....	400.00	12- 1-15	6	12.00	2.00	23.40	
73	10-19-08	10- 1-15	Kan.	Sedgwick	200	500.00	.....	200.00	.....	..	.....	.....	3.67	
74	3-12-12	3-15-18	Mo.	Jackson	431 96	1,100.00	.....	100.00	3-15-18	8	.....	17.50	57.36	
75	11- 1-09	11- 1-14	Kan.	Wy'nd'te	353 85	.....	750.00	.....	.....	6	47.88	.....	.....	
76	12-30-09	3- 1-16	Kan.	Morris	25 271	.....	1,000.00	.....	9- 1-15	6	30.00	20.00	13.16	
77	2- 1-10	2- 1-19	Kan.	Johnson	33 575	.....	1,000.00	.....	2- 1-16	5	.....	25.00	6.82	
78	10- 1-13	10- 1-18	Kan.	Wy'nd'te	515 525	.....	750.00	.....	4- 1-15	6	36.25	11.25	.....	
79	8- 7-15	8- 7-18	Colo.	Denver	... ..	.....	750.00	.....	2- 7-16	6	.....	17.88	.....	
80	7-29-15	7-29-20	Colo.	Arapahoe	81 387	.....	6,500.00	.....	1-29-16	6	.....	76.50	.....	
81	10-29-15	1- 3-18	Colo.	Weld	428 23	.....	10,000.00	.....	4-29-16	6	.....	101.66	.....	
82	10-21-15	10-21-20	Colo.	Grand	42 276	.....	1,000.00	.....	10-21-16	7	.....	13.39	.....	
						\$320,058.23	\$30,405.90\$	45,361.84	\$305,102.29		\$15,938.86	\$ 6,515.21	\$ 7,292.80	

SCHEDULE B—Concluded

SHOWING ALL MORTGAGES OWNED BY THE FARMERS LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	LOCATION AND DESCRIPTION (State if this mortgage is being foreclosed or if there are any prior liens)
70	.....	.....	N. W. ¼ of Sec. 20, Twp. 21 S., R. 26 W. 6 P. M.
71	.....	.....	N. W. ¼ of Sec. 12, Twp. 22 S., R. 30 W. 6 P. M.
72	1,250.00	.....	N. ½ of S. E. ¼ of N. E. ¼ of Sec. 8, and S. E. ¼ of S. W. ¼ of N. W. ¼ and the N. ½ of N. W. ¼ of S. W. ¼ of Sec. 9, Twp. 6 S., R. 3 W. of Indian Base & Meridian—50 acres.
73	.....	.....	Lot 116, Market St., in Griffenstein's 3rd Add. to Wichita, Kans.
74	2,500.00	1,500.00	All of Lot 25 in Blk. 1, Hood's Sub-Div., an Add. to K. C., Mo.
75	1,500.00	1,200.00	Lots 18, 19, 20, Blk. 2, in Barnes' Add. to K. C., Kans.
76	4,000.00	.....	N. E. ¼ of N. E. ¼, Sec. 35, Twp. 4, R. 6 East.
77	1,300.00	5,000.00	N. E. ¼ of Sec. 14, Twp. 14, R. 2, E. 6 P. M.
78	1,500.00	2,500.00	Lot 24, Blk 2, Barnes Add. to Western Highlands, K. C., Kans.
79	450.00	1,800.00	Rear or E. 40 ft. of Lots 1 to 6 and rear or E. 40 ft. of Lot 7, Blk. 17, Kasserman's Add.
80	13,000.00	.....	E. ½ of N. W. ¼ of N. E. ¼, Sec. 20, Twp. 4 S., R. 68 W. 6 P. M.
81	35,000.00	.....	All that part of S. W. ¼, Sec. 32, Twp. 2 N., R. 66 W. of 6 P. M. lying E. of R. of W. of U. P. R. R. Co., etc., con. 148 acres.
82	.....	.....	N. E. ¼ Sec. 18, Twp. 1 S., R. 78 W. 6 P. M.

SCHEDULE C—PART 1

SHOWING ALL COLLATERAL LOANS IN FORCE DECEMBER 31, 1915, AND ALL SUBSTITUTIONS OF COLLATERAL THEREON DURING SAID YEAR.

Description of Securities Held as Collateral December 31, 1915. (Give in this column the number of shares of each block of stock and rate of interest and year of maturity on each bond held as collateral.)	Par Value	Amount Loaned Thereon	Date of Loan	Maturity of Loan	Rate on Loan	INTEREST		Name of Actual Borrower
						Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	
Stock lumber, hardware, oils, paints and building supplies and materials of every kind and character and furniture and fixtures, and all future acces- sions and additions to stock, teams, harness, wagons and additional teams and wagons.....\$	.....\$	3,500.00	1- 3-13	1- 3-16	6	\$210.00	\$103.25	The College L. & S. Co.
2,500 shares of stock in The Mutual Trina Ditch Co....\$	2,500.00	4,747.89	11-10-14	5-10-15	6	322.32	.....	W. G. Lock- ard.
Totals .....	2,500.00	8,247.89				\$522.32	\$103.25	

SCHEDULE D—PART 1

SHOWING ALL BONDS OWNED BY THE COMPANY DECEMBER 31, 1915.

DESCRIPTION. Give complete and accurate description of all bonds owned, including the location of all street railway and miscellaneous securities. If bonds are "serial" issues, give amount maturing each year.	INTEREST Rate of	How Paid	INTEREST YEAR OF Maturity	Book Value	Par Value	Rate Used to Obtain Market Value	Market Value (Excluding Accrued Interest)	INTEREST			From Whom Acquired	Are These Bonds Amply Secured, and not in Default as to Principal or Interest
								Actual Cost (Excluding Accrued Interest)	Amount Due and Accrued Dec. 31, 1915	Date Acquired		
The Middle Park Land & Live Stock Co., 3 bonds... ..	7	Semi-A.	10-15-25	\$3,000.00	\$3,000.00	100%	\$3,000.00	\$3,000.00	\$ 65.92	12- 1-15	The Middle Park L. & L. Co.	
Lumbermans Cement & Brick Co.....	6	Semi-A.	7- 1-21	437.10	.....	....	.....	.....	112.25	1-21-12	Ernest Grill, Boulder, Colo.	Int. in default.
Totals .....				\$3,437.10	\$3,000.00		\$3,000.00	\$3,000.00	\$178.17			





First Nat'l Bank, Saguache.....	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
Grant County State Bank.....	752.00	752.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00
First State Bank of Whitman.....	.....	.....	2,500.00	.....	.....	.....	.....	.....	.....
Fleming Bros. Bank.....	5,456.60	10,162.89	7,824.29	14,703.61	14,444.24	14,444.24	14,444.24	14,444.24	14,444.24
Bank of Hyannis.....	.....	.....	400.00	150.00	100.00	100.00	100.00	100.00	1,850.50
United States Nat'l Bank, Denver.....	55,859.08	51,741.62	11,854.02	18,456.45	22,549.62	14,513.29	14,513.29	14,513.29	5,361.41
Lakeside State Bank.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Citizens State Bank, Lamar, Colo.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals . . . . .	\$66,352.51	\$67,127.01	\$24,606.45	\$33,852.87	\$37,814.77	\$55,132.82	\$55,132.82	\$55,132.82	\$15,531.49

BANK OR TRUST COMPANY

	August	September	October	November	December	December	December	December	December	Amount of Interest Received During 1915
	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Alda State Bank, Alda, Neb.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bank of Cody, Neb.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Broadway Bank .....	7,976.84	5,856.65	5,020.55	6,982.94	9,021.12	7,495.96	7,495.96	7,495.96	7,495.96	.....
Certificates of deposit, Southerland, Neb.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	22.05
Citizens Bank of Ogalalla, Neb.....	30.42	30.42	.....	.....	.....	.....	.....	.....	.....	.....
First Nat'l Bank, Saguache.....	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	.....
Grant County State Bank.....	61.00	2,988.50	530.00	.....	.....	.....	.....	.....	.....	.....
First State Bank of Whitman.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fleming Bros. Bank.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bank of Hyannis.....	1,850.50	100.50	.....	.....	.....	.....	.....	.....	.....	.....
United States Nat'l Bank, Denver.....	6,475.87	6,409.92	1,759.90	2,757.33	4,860.62	3,674.17	3,674.17	3,674.17	3,674.17	.....
Lakeside State Bank.....	.....	.....	500.00	.....	.....	.....	.....	.....	.....	.....
Citizens State Bank, Lamar, Colo.....	.....	.....	.....	125.00	125.00	.....	.....	.....	.....	.....
Totals . . . . .	\$ 6,549.63	\$15,585.99	\$ 8,010.45	\$10,065.27	\$14,448.74	\$11,370.13	\$11,370.13	\$11,370.13	\$11,370.13	\$22.05

SCHEDULE G

SHOWING ALL SALARIES, COMPENSATION AND EMOLUMENTS OF WHATEVER AMOUNT RECEIVED IN THE YEAR 1915, BY OFFICERS AND DIRECTORS, AND, WHERE THE SAME AMOUNTED TO MORE THAN \$5,000.00, BY ANY PERSON, FIRM OR CORPORATION.

Title	Name of Payee	Location of Payee	Amount Paid	Date	By Whom Authorized
Gen'l Mgr.	J. A. O'Shaughnessy	Denver, Colo.	\$ 5,000.00	1915	Executive Committee.
President	E. M. Ammons	Denver, Colo.	3,000.00	1915	Executive Committee.
Treasurer	Calvin Fleming	Denver, Colo.	1,200.00	1915	Executive Committee.
Vice-Pres.	L. C. Fulenwider	Denver, Colo.	1,200.00	1915	Executive Committee.
Secretary	E. M. Sabin	Denver, Colo.	2,250.00	1915	Executive Committee.
Med. Dir.	Dr. J. E. Kinney	Denver, Colo.	2,400.00	1915	Executive Committee.
Secretary	W. O. Temple (deceased)	Denver, Colo.	416.00	1915	Executive Committee.
Director	Wm. M. Glenn	Tribune, Kan.	101.50	1915	Executive Committee.
Director	J. J. McIlquham	Brookside, Wyo.	84.50	1915	Executive Committee.
Director	W. T. Ashley	Saguache, Colo.	124.00	1915	Executive Committee.
Director	C. H. Tully	Alliance, Neb.	26.60	1915	Executive Committee.
Director	J. H. Orr	Lewellen, Neb.	99.00	1915	Executive Committee.
Director	A. A. Edwards	Fort Collins, Colo.	45.00	1915	Executive Committee.
Director	D. A. Lord	Denver, Colo.	30.00	1915	Executive Committee.
Director	H. T. Quick (deceased)	Golden, Colo.	10.60	1915	Executive Committee.
Total			\$ 15,987.87		

SCHEDULE H

SHOWING ALL SALARIES PAID IN THE YEAR 1915, TO ANY REPRESENTATIVE, EITHER AT THE HOME OFFICE OR AT ANY BRANCH OFFICE OR AGENCY OF THE COMPANY FOR AGENCY SUPERVISION.

TITLE	Name of Payee	Location of Payee	Amount Paid
Superintendent of Agents	Walter Johnson	Denver, Colo.	\$900.00
Total			\$900.00

SCHEDULE J

SHOWING ALL LEGAL EXPENSES PAID DURING 1915 IN DETAIL.

Date	Name of Payee	Address	Amount Paid	Occasion of Expense
1-29-15	E. M. Sabin.....	Denver, Colo. ....	50.00	In re Nebraska Dept.
2- 6-15	E. C. Little.....	Kansas City, Mo.....	250.00	In re Anchor Life Ins. Co.
3-10-15	Gus Schlapp, Clerk of Court.....	Delta, Colo. ....	7.55	In re Burroughs vs. Long.
4- 1-15	A. L. Berger.....	Kansas City, Mo.....	100.00	In re Anchor Life Ins. Co.
4-12-15	A. L. Berger.....	Kansas City, Mo.....	38.50	In re Anchor Life Ins. Co.
4-20-15	Clerk of Court, Delta County.....	Delta, Colo. ....	5.00	In re N. F. O. Co. vs. F. L.
5- 7-15	Burkett, Wilson & Brown.....	Lincoln, Neb. ....	200.00	In re F. M. vs. Brian.
5- 7-15	M. A. Davis, Sheriff.....	Delta, Colo. ....	1.00	In re N. F. O. Co. (Court Costs).
5-12-15	O. W. Palm Ins. Agcy.....	Lincoln, Neb. ....	5.00	In re F. L. vs. Brian (Bond).
5-15-15	Nat'l Surety Co.....	Kansas City, Mo.....	10.00	In re Anchor Life (Bond).
6-14-15	E. M. Sabin.....	Denver, Colo. ....	100.00	In re Inspection Texas Property.
6-30-15	E. M. Sabin.....	Denver, Colo. ....	155.00	In re Inspection Texas Property.
7- 9-15	L. M. Dabney.....	Houston, Tex. ....	575.00	In re Examination.
9- 8-15	Burkett, Wilson & Brown.....	Lincoln, Neb. ....	300.00	In re F. L. vs. Brian.
9- 8-15	R. C. Hoyt, Clerk of Court.....	Lincoln, Neb. ....	11.70	In re F. L. vs. Brian.
9-14-15	J. R. Killian, Clerk of Court.....	Center, Colo. ....	21.50	In re Wehrle Case.
10-13-15	Clerk of Court.....	Denver, Colo. ....	5.00	In re Royer Case.
10-23-15	H. C. Riddle.....	Denver, Colo. ....	50.00	In re Royer Case.
10-15-15	Nat'l Surety Co.....	Kansas City, Mo.....	125.00	In re Anchor Life.
10-30-15	H. C. Riddle.....	Denver, Colo. ....	50.00	In re Royer.
12-31-15	H. C. Riddle.....	Denver, Colo. ....	25.00	In re College L. & S. Co.
12-31-15	E. M. Sabin.....	Denver, Colo. ....	150.00	In re Seiler Case.
12-31-15	E. M. Sabin.....	Denver, Colo. ....	100.00	In re N. F. O. Co.
12-31-15	E. M. Sabin.....	Denver, Colo. ....	50.00	In re N. F. O. Co.
12-31-15	E. M. Sabin.....	Denver, Colo. ....	69.00	In re Wehrle.
12-31-15	E. M. Sabin.....	Denver, Colo. ....	500.00	In re Nebraska Dept.
Total.....			\$ 2,955.25	

## SCHEDULE K

SHOWING ALL EXPENDITURES IN CONNECTION WITH MATTERS BEFORE LEGISLATIVE BODIES, OFFICERS OR DEPARTMENTS OF GOVERNMENT DURING 1915.

Date	Name of Payee	Address	Amount Paid
3-11-15	W. E. Sharp.....	Lincoln, Neb.....	\$100.00

## SCHEDULE L

PROCEEDINGS AT LAST ANNUAL ELECTION HELD ON....., 1915.  
 No election held since last report. Election to be held March 7, 1916.

# THE FIDELITY MUTUAL LIFE INSURANCE COMPANY, OF PHILADELPHIA, PA.

Incorporated December 2, 1878. Commenced business January 1, 1879.  
Home Office, 112-116 North Broad Street, Philadelphia, Pa.

President, WALTER LEMAR TALBOT. Secretary, CHAS. G. HODGE.

## CAPITAL STOCK

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 30,583,488.09.

## INCOME

Total premium income.....	\$ 4,799,523.85
Total investment income.....	1,649,874.36
Miscellaneous income .....	61,270.90
Total income .....	\$ 6,513,669.11

## DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 1,994,593.45
Dividends to policyholders.....	793,576.39
Surrender values to policyholders.....	1,974,513.39
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	1,169,565.67
Total disbursements .....	\$ 5,932,248.90

## ASSETS

Total admitted assets..... \$ 31,278,578.35

## LIABILITIES

Reserve .....	\$ 27,018,192.41
Other liabilities .....	3,030,207.61
Total amount of liabilities, except surplus.....	\$ 30,048,400.02
Capital paid in cash, \$.....; surplus, \$1,230,178.33.	
Total liabilities .....	\$ 31,278,578.35

## EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	61,825	\$134,064,215.00
Outstanding December 31, 1915.....	64,403	132,355,777.00

## COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	466	\$ 1,335,410.00
Colorado policies issued during the year.....	26	94,522.00
Total .....	492	\$ 1,429,962.00
Deduct ceased to be in force during the year.....	38	81,658.00
Policies in force December 31.....	454	\$ 1,348,304.00

Losses and claims unpaid December 31 of previous year.....	....	\$ .....
Losses and claims incurred during year.....	11	31,026.87
Total .....	11	\$ 31,026.87

Losses and claims settled during the year in cash, \$17,305.87; by compromise, \$500.00.....	11	\$ 31,026.87
Losses and claims unpaid December 31.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$57,450.44.		

## GERMAN-AMERICAN LIFE INSURANCE COMPANY, OF DENVER, COLO.

Organized under the Laws of the State of Colorado.

Incorporated February 10, 1910. Commenced Business October 7, 1911.

Home Office.....Sixteenth and Champa Streets, Denver, Colo.

### OFFICERS

President, J. C. BURGER. Vice-President, C. E. YOUKER.  
Secretary, ROBT. BROWN. Treasurer, ROBT. BROWN.  
Actuary, PAUL L. WOOLSTON.

DIRECTORS OR TRUSTEES—P. W. Allen, C. E. Youker, Robert Brown,  
J. R. Forsyth, W. L. McCaslin, F. N. Cochems, C. M. Hampson, L. E.  
Armstrong, A. A. Ferguson, R. J. Bardwell, J. M. Cunningham, J. C.  
Burger.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	186,035.00
Amount of ledger assets (as per balance) December 31 of previous year.....	\$	308,102.50
Cash \$10,513.83 transferred from partial payment on capital stock, 3,136.17—13,650.00.		
Increase of capital during the year, \$13,650.00.....		10,513.83
		\$ 318,616.33
Extended at .....	\$	318,616.33

### INCOME

First year's premiums on original policies, without deduction for commissions or other expenses, less \$937.77 for first year's reinsurance.....	\$	85,137.08
		\$ 85,137.08
Total first year's premiums on original policies	\$	85,137.08
Total new premiums.....	\$	85,137.08
Renewal premiums, without deduction for commis- sions or other expenses, less \$836.18 for reinsurance on renewals .....	\$	54,536.19
Dividends applied to pay renewal premiums.....		1,143.65
		55,679.84
Total renewal premiums.....		55,679.84
Extra premiums for total and permanent disability benefits, \$3,065.98, and for additional accidental death benefits, \$731.25, included in life policies.....		3,797.23
		\$ 144,614.15
Total premium income .....	\$	144,614.15
Coupons left with the company to accumulate at interest .....		6,155.62
Gross interest on mortgage loans.....	\$	11,907.91
Gross interest on bonds, dividends and stocks.....	\$	2,400.00
Gross interest on premium notes, \$123.06; policy loans, \$174.19 .....	\$	297.25
Gross interest on deposits in trust companies and banks .....	\$	416.27
Stockholders' notes .....	\$	1,543.91
		16,565.34
Total gross interest and rents.....		16,565.34

From other sources:		
Premium on capital stock.....	\$	641.75
Suspense .....		601.81
		1,243.56
From agents' balances previously charged off.....		911.34
		<hr/>
Total income .....	\$	169,490.01

**DISBURSEMENTS**

For death claims .....	\$	10,000.00
For additional accidental death benefits.....		1,000.00
		<hr/>
Net amount paid for losses and matured endowments .....	\$	11,000.00
Premium notes and liens voided by lapse, less \$1,611.80, restorations .....		1,268.76
Surrender values paid in cash or applied in liquidation of loans or notes.....		1,577.00
Coupons applied to pay renewal premiums.....		1,143.65
Coupons left with the company to accumulate at interest .....		6,155.62
(Total paid policy-holders.....\$21,145.03)		
Coupons and interest thereon held on deposit surrendered during the year.....		271.61
Commissions to agents (less commission on reinsurance): First year's premiums, \$62,091.81; renewal premiums, \$877.53.....		62,969.34
Compensation of managers and agents not paid by commission for services in obtaining new insurance .....		384.95
Agency supervision and traveling expenses of supervisors (except compensation for home office supervision) .....		6,088.75
Medical examiners' fees, \$8,114.50; inspection of risks, \$1,789.50 .....		9,904.00
Salaries and all other compensation of officers, directors, trustees and home office employees.....		19,783.73
Rent .....		1,845.00
Advertising, \$1,910.08; printing and stationery, \$3,328.44; postage, telegraph, telephone and express, \$1,413.02; exchange, \$32.35 .....		6,683.89
Legal expense .....		73.69
Furniture, fixtures and safes.....		709.16
State taxes on premiums.....		295.59
Insurance department licenses and fees.....		635.00
All other licenses, fees and taxes:		
Personal property tax, Denver.....	\$	571.30
Internal revenue stamps.....		64.10
		<hr/>
		635.40
Other disbursements:		
Fidelity bonds, officers, employees, \$45.08; home office trade expense, \$174.60.....	\$	219.68
Investment expense .....		60.00
Stock commissions, \$200.00; books and periodicals, \$239.10 .....		439.10
Workmen's compensation, \$58.30; miscellaneous office expense, \$197.57.....		255.87
		<hr/>
		974.65
Agents' balances charged off.....		7,143.18
		<hr/>
Total disbursements .....	\$	139,542.97
		<hr/>
Balance ..!	\$	348,563.37

## LEDGER ASSETS

Mortgage loans on real estate.....	\$ 104,630.60	
Loans made to policy-holders on this company's policies assigned as collateral.....	3,274.37	
Premium notes on policies in force, of which none is for first year's premiums.....	1,516.14	
Book value of bonds.....	40,000.00	
Cash in company's office.....	110.70	
Deposits in trust companies and banks not on interest	61,412.24	
Deposits in trust companies and banks on interest....	19,845.26	
		\$ 81,368.20
Agents' balances (debit, \$18,216.22; credit, \$663.09); net..	\$ 17,553.13	
Miscellaneous accounts .....	220.93	
Total ledger assets, as per balance.....		348,563.37

## NON-LEDGER ASSETS

Interest due, \$5,271.08, and accrued, \$5,055.52 on mortgages .....	\$ 10,326.60	
Interest accrued on bonds.....	756.65	
Interest accrued on premium notes.....	26.77	
Interest accrued on bank deposits and other assets....	53.90	
Total interest and rents due and accrued.....		\$ 11,163.92
		Renewals
Gross premiums due and unreported on policies in force December 31, 1914 (less reinsurance premiums) .....	\$ 5,162.50	
Gross deferred premiums on policies in force December 31, 1914 (less reinsurance premiums).....	2,550.29	
Totals .....	\$ 7,712.79	
Deduct loading .....	1,928.17	
Net amount of uncollected and deferred premiums .....		5,784.62
Stockholders notes .....		110,625.11
Gross assets .....		\$ 476,137.02

## DEDUCT ASSETS NOT ADMITTED

Agents' debit balances, gross, less liabilities included thereon .....	\$ 12,760.98	
Loans on personal security, gross, endorsed or not....	314.53	
Premium notes and loans on policies and net premiums in item 29 in excess of the net value of their policies .....	511.46	
Stockholders notes .....	110,625.11	
		\$ 124,212.08
Admitted assets .....		\$ 351,924.94



## LIABILITIES, SURPLUS AND OTHER FUNDS

Net present value of all the outstanding policies in force on the 31st day of December, 1915, as computed by the company on the following tables of mortality and rates of interest, viz.:	
American experience table at 3½ per cent on all busi- ness, Illinois basis .....	\$ 83,086.00
<hr/>	
Total .....	\$ 83,086.00
Deduct net value of risks of this company reinsured in other solvent companies.....	1,106.73
<hr/>	
Net reserve *.....	\$ 81,979.27
Extra reserve for total and permanent disability bene- fits, \$3,065.98; and for additional accidental death benefits, \$731.25, included in life policies.....	3,797.23
Claims for death losses reported for which no proofs have been received.....	\$ 2,036.82
<hr/>	
Total policy claims.....	\$ 2,036.82
Coupons left with the company to accumulate at interest, and accrued interest thereon.....	12,129.43
Premiums paid in advance, including surrender values so applied .....	296.95
Unearned interest and rent paid in advance.....	332.09
Commissions to agents, due or accrued.....	500.00
Salaries, rents, office expenses, bills and accounts due or accrued .....	761.00
Medical examiners' fees .....	860.90
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement .....	825.91
Reserve, special or surplus funds not included above:	
Suspense .....	601.81
Survivorship investment fund.....	169.50
Reinsurance premiums .....	49.33
All other liabilities:	
Partial payments on capital stock.....	201.28
<hr/>	
Capital stock .....	\$ 104,540.62
Unassigned funds (surplus) .....	186,035.00
	61,349.32
<hr/>	
Total .....	\$ 351,924.94

## EXHIBITS OF POLICIES

## INCLUDING ALL BUSINESS PAID FOR

CLASSIFICATION	Whole Life Policies		Endowment Policies	
	No.	Amount	No.	Amount
At end of previous year.....	1,421	\$ 2,450,000.00	25	\$ 51,000.00
Issued during year.....	1,453	2,161,969.00	156	264,000.00
Revived during year.....	82	179,000.00	.....	.....
Totals before transfers.....	2,956	\$ 4,790,969.00	.....	.....
Transfers, deductions .....	2	3,500.00	.....	.....
Totals after transfers.....	2,954	\$ 4,787,469.00	181	\$ 315,000.00
Deduct ceased:				
By death .....	8	\$ 12,000.00	.....	.....
By surrender .....	14	29,500.00	1	\$ 5,000.00
By lapse .....	525	892,000.00	11	20,000.00
Total terminated .....	547	\$ 941,500.00	12	\$ 25,000.00
Outstanding end of year.....	2,407	\$ 3,845,969.00	169	\$ 290,000.00
Policies reinsured .....	5	15,000.00	2	6,500.00

CLASSIFICATION	Term and Other Policies, including Return Premium Additions		Total Numbers and Amounts	
	No.	Amount	No.	Amount
At end of previous year.....	.....	.....	1,446	\$ 2,501,000.00
Issued during year.....	.....	.....	1,609	2,425,969.00
Revived during year.....	.....	.....	82	179,000.00
Transfers, deductions .....	2	3,500.00	.....	.....
Totals after transfers.....	2	\$ 3,500.00	3,137	\$ 5,105,969.00
Total terminated .....	.....	.....	559	\$ 966,500.00
Outstanding end of year.....	2	\$ 3,500.00	2,578	4,139,469.00
Policies reinsured .....	16	74,834.00	23	96,334.00

## MISCELLANEOUS QUESTIONS

Have all the transactions of the company of which notice was received at the home office on or before the close of business December 31 been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Has there been included in this statement proper reserve to cover liabilities which may have been actually incurred on or before December 31, but of which no notice was received at the home office until subsequently? Answer: Yes.

Is there a loading or margin for expenses on all policies over the net premium according to the State standard? Answer: Yes.

Is any surrender value promised in excess of the reserve as legally computed? If so, what amount therefor has been included in liabilities, and where? Answer: No.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan? Answer: Strictly proprietary plan.

What dividends and what proportion of the profits of the company may be paid to the stockholders? Answer: All.

Is the surplus or unassigned funds the property of the stockholders or of the policyholders? Answer: Stockholders.

If any part of such surplus or unassigned funds may be claimed by or paid to the stockholders, what was the amount thereof on December 31, 1915? Answer: Item 48, page 5.

Total dividends paid stockholders since organization of the company, cash, none; stock, none.

Does any officer, director or trustee receive any commission on the business of the company? Answer: Yes. One director has general agents contract with renewal commissions.

Have the future loadings on the premiums, or any part thereof, been assigned or hypothecated in any way? If so, give full information. Answer: Several general agency contracts with limited renewal commissions.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer: Company does not accept notes on first year's premiums. No fixed proportion on renewal premiums.

Does the company issue contracts providing benefits for total permanent or partial disability? Answer: Yes.

If so, give full and complete information relating thereto. Provides for payment of premiums in event of total and permanent disability; provides for payments of instalments in event of specified loss of members or of sight.

Were all the stocks, bonds and other securities owned December 31, 1914, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? Answer: Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? Answer: No.

What officials and heads of departments of the company supervised the making of this report? Answer: Consulting actuary, secretary-treasurer and cashier.

BUSINESS IN THE STATE OF COLORADO DURING 1915

	No.	Amount.
Policies on the lives of citizens of said state in force December 31 of previous year.....	1,244	\$ 2,103,500.00
Policies on the lives of citizens of said state issued during the year .....	1,550	2,320,469.00
Total .....	2,794	\$ 4,423,969.00
Deduct ceased to be in force during the year.....	457	715,000.00
Policies in force December 31.....	2,337	\$ 3,708,969.00
Losses and claims incurred during year.....	6	\$ 8,000.00
Total .....	6	\$ 8,000.00
Losses and claims settled during the year, in cash.....	6	\$ 8,000.00
Losses and claims unpaid December 31.....	1	\$ 36.82

Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses, \$121,283.51.

## GAIN AND LOSS EXHIBIT

FOR THE YEAR ENDING DECEMBER 31, 1915, SHOWING THE SOURCES OF THE INCREASE AND THE DECREASE IN THE SURPLUS DURING THE YEAR.

INSURANCE EXHIBIT		Gain in Surplus	Loss in Surplus
Running Expenses—			
Gross premiums received during the year.....\$	138,968.42		
Deduct gross uncollected and deferred premiums of the previous year....	2,809.65		
	<hr/>		
Balance .....	\$ 136,158.77		
Add gross uncollected and deferred premiums December 31, 1915.....	7,712.79		
	<hr/>		
Total .....	\$ 143,871.56		
Deduct gross premiums paid in advance December 31, 1914.....	296.95		
	<hr/>		
Balance .....	\$ 143,574.61		
Add gross premiums paid in advance December 31 of previous year.....	.....		
	<hr/>		
Gross premiums of the year .....	\$ 143,574.61		
Deduct net premiums on the same .....	68,585.83		
	<hr/>		
Loading on gross premiums of the year (averaging 52.2 per cent of the gross premiums) .....		\$ 74,988.78	
Insurance expenses paid during the year.....\$	116,583.69		
Deduct insurance expenses unpaid December 31 of previous year (including \$702.41 loading on uncollected and deferred premiums) .....	2,628.96		
	<hr/>		
Balance .....	\$ 113,954.73		
Add insurance expenses unpaid December 31, 1915 (including \$1,928.17 loading on uncollected and deferred premiums)	4,924.41		
	<hr/>		
Insurance expenses incurred during the year .....		\$ 118,879.14	
		<hr/>	
Loss from loading.....			\$ 43,890.36

Interest—	
Interest, dividends and rents received during the year .....	\$ 16,565.34
Deduct interest and rents due and accrued December 31 of previous year..	9,998.50
	<hr/>
Balance .....	\$ 6,566.84
Add interest and rents due and accrued December 31, 1915 .....	11,163.92
	<hr/>
Total .....	\$ 17,730.76
Deduct interest and rents paid in advance December 31, 1915.....	332.09
	<hr/>
Balance .....	\$ 17,398.67
Add interest and rents paid in advance December 31 of previous year.....	241.87
	<hr/>
Interest earned during the year .....	\$ 17,640.54
Investment expenses paid during the year.....	\$ 631.30
	<hr/>
Balance .....	\$ 631.30
Investment expenses incurred during the year .....	\$ 631.30
	<hr/>
Net income from investments .....	\$ 17,009.24
Interest required to maintain reserve .....	2,173.81
	<hr/>
Gain from interest.....	\$ 14,835.43
Mortality—	
Expected mortality on net amount at risk .....	\$ 28,686.83
Death losses paid during the year .....	\$ 10,000.00
Deduct death losses unpaid December 31 of previous year .....	
	<hr/>
Balance .....	\$ 10,000.00
Add death losses unpaid December 31, 1914.....	2,036.82
	<hr/>
Death losses incurred during the year, including the commuted value of instalment death losses..	\$ 12,036.82

Deduct terminal reserves released by death of insured .....	\$	54.00	
<hr/>			
Actual mortality on net amount at risk.....	\$	11,982.82	
Gain from mortality....	\$		16,704.01
Surrenders, lapses and changes—			
Terminal reserves on policies and additions surrendered for cash value during the year.....	\$	2,845.76	
Deduct amount paid on the same .....		2,845.76	
<hr/>			
Terminal reserves on policies on account of which extended insurance was granted during the year		146.00	
Deduct indebtedness and initial reserves on said extended insurance.....		146.00	
<hr/>			
Gain during the year from reserves released on lapsed policies on which no cash value, paid-up or extended insurance was allowed .....	\$	1,190.00	
<hr/>			
Total .....	\$	1,190.00	
<hr/>			
Total gain during the year from surrendered and lapsed policies .....	\$		1,190.00
<hr/>			
Dividends—			
Dividends paid policyholders in cash, \$271.61; left with the company to accumulate, \$6,553.49 .....	\$	6,825.10	
Dividends applied to pay renewal premiums .....		1,143.65	
<hr/>			
Total .....	\$	7,968.75	
<hr/>			
Decrease in surplus on dividend account .....			7,968.75
<hr/>			
Loss from assets not admitted.....	\$		7,552.99

Miscellaneous—			
Net gain on account of total and permanent disability benefits or additional accidental death benefits included in life policies .....	\$	1,643.99	
Loss from all other sources (give items and amounts):			
Partial payments on capital stock.....			379.83
Premium on capital stock.....		641.75	
Balance unaccounted for.....			56.35
<hr/>			
Total gains and losses in surplus during the year.....	\$	35,015.18	\$ 59,848.28
Surplus—			
Surplus December 31, 1914.....	\$	86,182.42	
Surplus December 31, 1915.....		61,349.32	
<hr/>			
Increase in surplus.....	\$	24,833.10	
<hr/>			
Totals .....	\$	59,848.28	\$ 59,848.28

INTERROGATORIES REGARDING NEW BUSINESS

Expected death losses during 1915 on all policies issued during said year per mortality tables used by the company in computing its premiums .....	\$	10,480.19
Death losses incurred during 1915 on said policies (not deducting reserves) .....		1,000.00
Reserves released during 1915 on lapsed policies on which premiums for not more than one year had been paid, or the value of term extension or paid-up insurance allowed thereon.....		425.00
Loading on first year's premiums on policies issued in 1915 (averaging 75 per cent of the gross premiums).....		63,852.81
Expenses specifically chargeable to first year's insurance, viz.:		
Commissions on first year's premiums.....	\$	62,091.81
Compensation not paid by commission for services in obtaining new insurance, exclusive of salaries paid in good faith for agency supervision either at the home office or at branch offices.....		384.95
Medical examinations and inspections of proposed risks .....		9,904.00
Advance to agents.....		3,585.54
<hr/>		
Total .....	\$	75,966.30

GENERAL INTERROGATORIES REGARDING GAIN AND LOSS EXHIBIT

Does the company value on the full level premium reserve system, the preliminary term, the modified preliminary term or the select and ultimate basis? Answer: Modified preliminary term, 20 payment life basis.

If the company uses more than one of the above methods, give the amounts of insurance and reserve under each method. Answer: One method.

Has the company ever issued both non-participating and participating policies? Answer: No.

Does the company at present issue both non-participating and participating policies? (If the company does not at present issue both, state which kind is issued). Answer: Non-participating.

Give the amounts of insurance in force under each of these plans, stating separately amounts of annual dividend business and deferred dividend business, respectively: Non-participating, \$4,139,469.00.

Has the company any assessment or stipulated premium insurance in force? Answer: No.

## PREMIUM NOTE ACCOUNT

Premium notes, loans or liens on hand December 31 of previous year.....	\$	1,416.10	
Received during the year on new and old policies.....		4,077.65	
Restored by revival of policies.....		1,611.80	
		<hr/>	
Total .....	\$		7,105.55
Deductions during the year as follows:			
Used in payment of losses and claims.....	\$	45.82	
Voided by lapse .....		2,880.56	
Redeemed by maker in cash.....		2,663.03	
		<hr/>	
Total reduction of premium note account.....	\$		5,589.41
			<hr/>
Balance of note assets at end of year.....	\$		1,516.14

## SCHEDULE OF ALL OTHER DEPOSITS

Showing all deposits made with any government, province, state, district, county, municipality, corporation, firm or individual, except the regular deposits in banks and trust companies subject to check, and those shown in "Special Deposit Schedule" above.

Where Deposited.	Description of Deposit (Indicating literal form of registration of securities.)	Par Value. Dollars.
Insurance Commission, State of Colorado.	Approved, first mortgages on real estate..	\$ 200,125.00
		<hr/>
Total .....		\$ 200,125.00





## SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE GERMAN-AMERICAN LIFE INSURANCE COMPANY, DECEMBER 31, 1915,  
AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		State	County	RECORD OF MORTGAGE		Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	PRINCIPAL		Amount Unpaid Dec. 31, 1915
	Year Given	Year Due			Book	Amount Paid on Account or in Full During 1915						
1	1910	1918	Colo.	Weld	301	338	\$ 5,000.00	.....	.....	\$ 5,000.00		
3	1911	1914	Colo.	Larimer	196	72	3,000.00	.....	\$ 3,000.00	.....		
4	1911	1916	Colo.	Weld	336	240	8,000.00	.....	.....	8,000.00		
5	1911	1915	Colo.	Logan	84	587	1,600.00	.....	1,600.00	.....		
7	1911	1916	Colo.	Chaffee	96	476	3,500.00	.....	.....	3,500.00		
8	1911	1916	Colo.	Weld	336	341	6,500.00	.....	.....	6,500.00		
9	1911	1916	Colo.	Washington	91	261	15,000.00	.....	.....	15,000.00		
10	1911	1916	Colo.	Huerfano	78	567	6,325.00	.....	.....	6,325.00		
11	1911	1916	Colo.	Weld	336	534	7,000.00	.....	7,000.00	.....		
12	1911	1916	Colo.	Weld	347	3	2,800.00	.....	.....	2,800.00		
13	1911	1916	Colo.	Weld	347	18	8,000.00	.....	.....	8,000.00		
14	1911	1916	Wyo.	Larimer	179	39	25,000.00	.....	.....	25,000.00		
15	1911	1916	Colo.	Boulder	359	411-415	15,000.00	.....	.....	15,000.00		
17	1911	1916	Colo.	Logan	103	88	3,000.00	.....	.....	3,000.00		



## SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE GERMAN-AMERICAN LIFE INSURANCE COMPANY, DECEMBER 31, 1915,  
AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		State	RECORD OF MORTGAGE			Page	Amount Unpaid Dec. 31, 1914	PRINCIPAL		Amount Unpaid Dec. 31, 1915
	Year Given	Year Due		County	Book	Amount Loaned During 1915			Amount Paid on Account or in Full During 1915		
18	1911	1916	Colo.	Larimer	304	211	7,500.00	.....	.....	7,500.00	
25	1911	1916	Colo.	Otero	118	265	6,000.00	.....	.....	6,000.00	
33	1911	1916	Colo.	Garfield	49	2	12,000.00	.....	.....	12,000.00	
34	1911	1916	Wyo.	Albany	205	451	5,500.00	.....	.....	5,500.00	
47	1911	1914	Colo.	Weld	347	384	1,000.00	.....	.....	1,000.00	
65	1912	1917	N. M.	Chavez	30	615	16,000.00	.....	.....	16,000.00	
74	1912	1917	Colo.	Weld	347	555	19,871.60	.....	.....	19,871.60	
88	1912	1917	Colo.	Otero	118	284	5,000.00	.....	.....	5,000.00	
114	1912	1917	Colo.	Weld	369	145	3,500.00	.....	.....	3,500.00	
116	1912	1914	Colo.	Weld	369	214	1,550.00	.....	.....	1,550.00	
119	1912	1917	Colo.	Pueblo	381	118	3,500.00	.....	.....	3,500.00	
120	1913	1918	Colo.	Weld	369	392	15,000.00	.....	.....	15,000.00	
121	1913	1918	Colo.	Boulder	384	88-92	3,000.00	.....	3,000.00	.....	

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE GERMAN-AMERICAN LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Date Due	Rate of %	Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	INTEREST		Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings
					Gross Amount Received Dec. 31, 1915				
18	1-14 7-14 8-1	6	.....	207.50	449.75	12,000.00	75.00	.....	
25	7-1 4-21	6	.....	149.00	363.48	9,000.00	500.00	.....	
33	10-21 2-4	6	.....	138.00	733.28	24,200.00	6,000.00	4,000.00	
34	8-4 6-18	6	17.95	124.66	499.70	14,000.00	400.00	.....	
47	12-18	6	.....	2.00	60.00	500.00	1,700.00	1,200.00	
65	1-23 2-1	6	.....	898.67	960.00	28,000.00	350.00	.....	
74	8-1	6	2,444.37	.....	.....	37,055.00	1,000.00	.....	
88	3-11 9-11	6	.....	90.83	300.87	10,000.00	.....	.....	
114	4-22 10-22	6	.....	39.67	214.71	4,000.00	1,700.00	1,500.00	
116	5-14 11-14	6	96.05	19.28	139.77	2,375.00	2,000.00	.....	
119	6-10 12-10	6	105.58	11.67	337.32	5,000.00	2,350.00	1,325.00	
120	2-15 5-6	6	963.20	790.00	.....	29,000.00	4,600.00	1,925.00	
121	11-6	7	.....	.....	210.00	.....	.....	.....	

SCHEDULE B--Concluded

SHOWING ALL MORTGAGES OWNED BY THE GERMAN-AMERICAN LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		State	RECORD OF MORTGAGE	Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915
	Year Given	Year Due							
122	1913	1916	Wyo.	Albany	392	3,700.00	.....	.....	3,700.00
126	1914	1917	Colo.	Weld	499	3,500.00	.....	.....	3,500.00
127	1915	1918	Wyo.	Carbon	117	.....	\$ 1,500.00	.....	1,500.00
128	1915	1917	Colo.	Denver	253	.....	1,000.00	.....	1,000.00
Totals .....						\$216,436.60	\$ 2,500.00	\$ 14,600.00	\$204,246.60

SCHEDULE B—Concluded

SHOWING ALL MORTGAGES OWNED BY THE GERMAN-AMERICAN LIFE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Date Due	Rate of %	Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	INTEREST		Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings
					Gross Amount Received Dec. 31, 1915	Value of Buildings			
122	3-27	6	113.90	57.35	325.30	6,400.00	200.00	.....	.....
126	1-24	7	.....	229.34	293.42	5,000.00	1,000.00	.....	1,000.00
127	1-15	7	.....	48.12	39.78	8,000.00	850.00	.....	.....
123	12-20	7	.....	2.14	.....	3,500.00	.....	.....	3,000.00
			Totals.....	\$ 5,271.08	\$ 11,907.91	\$399,030.00	\$ 41,490.00		\$ 26,350.00

CLASSIFICATION

SHOWING THE TOTAL AMOUNT OF MORTGAGE LOANS ON REAL ESTATE IN EACH STATE AND FOREIGN COUNTRY.

Colorado .....	\$152,546.60
Wyoming .....	35,700.00
New Mexico .....	16,000.00
Total .....	\$204,246.60

SCHEDULE

SHOWING ALL BONDS OWNED BY

DESCRIPTION.

Give complete and accurate description of all bonds owned, including the location of all street railway and miscellaneous securities. If bonds are "serial" issues, give amount maturing each year.

DESCRIPTION.	Interest Rate of %	Interest How paid	Year of Maturity	Book Value	Par Value	Rate Used to Obtain Market Value
Bennett Live Stock Co., Fremont, Neb., first mortgage bonds.....	6 3-15	9-15	1921	\$ 9,000.00	\$ 9,000.00	100
Bennett Live Stock Co., Fremont, Neb., first mortgage bonds.....	6 3-15	9-15	1921	12,500.00	12,000.00	100
Bennett Live Stock Co., Fremont, Neb., first mortgage bonds.....	6 3-15	9-15	1921	6,500.00	6,500.00	100
Bennett Live Stock Co., Fremont, Neb., first mortgage bonds.....	6 3-15	9-15	1921	4,500.00	4,500.00	100
Bennett Live Stock Co., Fremont, Neb., first mortgage bonds.....	6 3-15	9-15	1921	500.00	500.00	100
Bennett Live Stock Co., Fremont, Neb., first mortgage bonds.....	6 3-15	9-15	1921	1,000.00	1,000.00	100
Bennett Live Stock Co., Fremont, Neb., first mortgage bonds.....	6 3-15	9-15	1921	1,000.00	1,000.00	100
Cheyenne Hotel Co., Cheyenne Wyo.....	6 1-1	7-1	1936	5,000.00	5,000.00	100
Totals .....				<u>\$40,000.00</u>	<u>\$40,000.00</u>	



D—PART 1

THE COMPANY DECEMBER 31, 1915.

Market Value (excluding accrued interest)	Actual Cost (excluding accrued interest)	Amount Interest Due and Accrued December 31, 1915	Gross Interest Amount Received During 1915	Date Acquired	From Whom Acquired
\$ 9,000.00	\$ 9,000.00	\$ 157.50	\$ 540.00	11-29-11.....	H. M. Bennett, Denver, Colo.
12,000.00	12,500.00	218.75	750.00	1-2-12.....	H. M. Bennett, Denver, Colo.
6,500.00	6,500.00	113.75	390.00	3-2-12.....	H. M. Bennett, Denver, Colo.
4,500.00	4,500.00	78.75	270.00	3-23-12.....	H. M. Bennett, Denver, Colo.
500.00	500.00	8.75	30.00	4-22-12.....	H. M. Bennett, Denver, Colo.
1,000.00	1,000.00	17.50	60.00	8-3-12.....	H. M. Bennett, Denver, Colo.
1,000.00	900.00	12.50	60.00	1-6-14.....	H. M. Bennett, Denver, Colo.
5,000.00	5,000.00	149.15	300.00	6-26-11.....	J. Sorenson and B. H. Sage, Cheyenne, Wyo.
<u>\$40,000.00</u>	<u>\$39,900.00</u>	<u>\$ 756.65</u>	<u>\$ 2,400.00</u>		

SHOWING ALL BALANCES DECEMBER 31, AND LARGEST BALANCE CARRIED

	Jan.	Feb.	March	April	May
The German American Trust Co., Denver..\$	500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
City Bank & Trust Co., Denver.....					
First National Bank, Akron.....				300.00	300.00
First State Bank, Baggs, Wyo.....	3,121.54	3,121.54	1,707.69	1,707.69	1,707.69
Farmers & Merchants Bank, Bayfield.....					
First National Bank, Berthoud.....					277.37
First State Bank, Brandon.....					
Briggsdale State Bank, Briggsdale.....					
Burlington State Bank, Burlington.....	2,601.46	2,601.46	2,644.22	2,652.88	2,661.18
Mercantile Bank & Trust Co., Boulder....			200.00	200.00	200.00
Byers State Bank, Byers.....					
First State Bank, Cheraw.....	1,052.17	1,052.17	1,062.08	765.60	765.60
Cheyenne Co. St. Bank, Cheyenne Wells..	691.78	691.78	691.78	733.59	838.18
Plateau Valley Bank, Collbran.....	229.72	229.72	229.72	229.72	229.72
First National Bank, Colorado Springs....	240.00	240.00	40.00		
State Savings Bank, Colorado Springs....			200.00	200.00	200.00
First National Bank, Craig.....					
Citizens Bank, Craig.....			150.00	150.00	150.00
Bank of DeBeque, DeBeque.....					
J. J. Harris & Co., Bankers, Dolores.....					
Rio Grande State Bank, Del Norte.....					
East Lake State Bank, East Lake.....			200.00	200.00	200.00
First National Bank, Eaton.....	658.56	658.56	658.56	658.56	875.63
Bank of Eckley, Eckley.....					200.00
Bank of Fairplay, Fairplay.....					
First Bank of Fruita, Fruita.....		200.00	200.00	200.00	200.00
Farmers State Bank, Flagler.....	1,045.89	1,045.89	1,045.89	1,146.87	1,186.47
Ft. Collins National Bank, Ft. Collins....					
Ft. Morgan State Bank, Ft. Morgan.....					
Morgan County Nat. Bank, Ft. Morgan..	200.00	200.00	200.00	200.00	200.00
First National Bank, Fountain.....					
First National Bank, Fowler.....	30.69	30.69	30.69	30.69	30.69
Ignacio State Bank, Ignacio.....					
Gilcrest State Bank, Gilcrest.....	115.00	115.00	115.00	115.00	100.00
Citizens Nat. Bank, Glenwood Springs....	905.96	905.96	1,013.91	1,059.73	1,059.73
Union National Bank, Greeley.....	1,486.28	1,486.28	1,989.60	1,989.60	2,019.72
First Nat. Bank, Green River, Wyo.....	667.18	667.18	667.18	740.66	740.66
Gunnison Bank & Trust Co., Gunnison....	164.35	164.35	164.35	164.35	164.35
Bank of Gypsum, Gypsum.....					
Hartman State Bank, Hartman.....	200.00	200.00	200.00	264.77	264.77
Colorado State Bank, Haswell.....	1,043.58	1,043.58	985.28	964.08	964.08
First National Bank, Hayden.....					
Yampa Valley Bank, Hayden.....	215.87	215.87	215.87	215.87	215.87
First National Bank, Holyoke.....	75.52	75.52	75.52	152.20	251.94
Kit Carson State Bank, Kit Carson.....	459.69	459.69	584.07	584.07	584.07
First National Bank, La Jara.....				25.00	225.00
Colorado Savings & Trust Co., La Junta..	39.60	39.60	39.60	39.60	39.60
Citizens State Bank, Lamar.....	500.00	500.00	500.00		
Lamar National Bank, Lamar.....	500.00	500.00	502.06	502.06	502.06
Farmers State Bank, Las Animas.....	751.36	827.10	827.10	827.10	827.10
Littleton State Bank, Littleton.....	100.00	100.00	100.00	100.00	100.00
Farmers National Bank, Longmont.....	4,156.31	4,323.38	5,120.39	3,605.06	2,984.07
Larimer Co. Bank & Trust Co., Loveland..	1,333.39	4,608.47	5,713.79	3,787.43	2,787.43
First National Bank, Magdalena, N. M....	717.79	719.54	721.15	722.96	724.42
Medicine Bow St. Bk., Medicine Bow, Wyo.	820.83	820.83	835.07	443.23	881.11

ULE E

IN EACH BANK OR TRUST COMPANY DURING EACH MONTH OF THE YEAR 1915.

June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Balance Dec. 31, 1915	Interest Received
\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ .....
.....	.....	.....	.....	.....	.....	500.00	500.00	.....
300.00	300.00	300.00	300.00	300.00	354.17	354.17	354.17	.....
1,533.21	1,033.21	1,194.94	1,225.55	1,225.55	767.10	767.10	767.10	.....
.....	200.00	200.00	200.00	200.00	200.00	200.00	200.00	.....
407.11	436.95	436.95	436.95	436.95	436.95	436.95	436.95	.....
.....	.....	200.00	200.00	200.00	200.00	200.00	200.00	.....
200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	.....
2,455.63	2,063.87	1,063.87	1,275.45	1,550.43	1,867.54	2,185.77	2,185.77	89.89
200.00	200.00	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	100.00	100.00	100.00	100.00	100.00	.....
768.92	805.74	805.74	805.74	563.74	658.51	664.87	664.87	31.11
1,726.44	1,726.44	1,726.44	1,726.44	1,523.91	1,294.89	1,294.89	1,294.89	.....
229.72	229.72	229.72	229.72	291.32	291.32	291.32	291.32	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
200.00	210.00	210.00	210.00	210.00	210.00	210.00	210.00	.....
.....	.....	.....	156.55	156.55	156.55	156.55	156.55	.....
150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	.....
63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	.....
.....	.....	200.00	200.00	200.00	200.00	200.00	200.00	.....
.....	.....	.....	.....	300.00	300.00	300.00	300.00	.....
200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	.....
875.63	875.63	913.91	913.91	933.05	933.05	933.05	933.05	.....
200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	.....
.....	.....	.....	.....	.....	.....	654.31	654.31	.....
330.78	330.78	330.78	330.78	330.78	330.78	330.78	330.78	.....
2,842.20	3,207.13	2,720.44	2,255.86	1,705.86	1,705.86	1,735.70	1,735.70	.....
.....	500.00	500.00	500.00	500.00	500.00	1,627.39	1,627.39	.....
.....	.....	.....	250.00	250.00	250.00	250.00	250.00	.....
200.00	200.00	200.00	52.62	52.62	50.00	50.00	50.00	.....
200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	.....
30.69	30.69	30.69	30.69	30.69	30.69	30.69	30.69	.....
.....	200.00	200.00	200.00	200.00	200.00	200.00	200.00	.....
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	.....
1,059.73	1,380.61	1,080.61	1,080.61	1,080.61	830.61	1,194.21	1,194.21	.....
2,052.32	1,817.05	1,899.10	1,454.43	1,454.43	1,558.93	2,470.88	2,470.88	.....
740.66	740.66	740.66	740.66	740.66	749.41	749.41	749.41	.....
201.91	201.91	201.91	201.91	233.22	233.22	248.14	248.14	.....
.....	.....	.....	.....	.....	200.00	200.00	200.00	.....
264.77	264.77	264.77	264.77	264.77	264.77	264.77	264.77	.....
1,004.30	676.25	647.30	397.30	397.30	436.45	521.20	520.20	.....
.....	.....	.....	22.50	91.50	179.84	503.38	503.38	.....
215.87	215.87	215.87	215.87	568.87	568.87	745.35	745.35	.....
280.83	280.83	280.83	280.83	280.83	324.65	324.65	324.65	.....
689.11	489.11	525.93	556.24	564.40	564.40	2,055.22	2,055.22	.....
225.00	225.00	225.00	225.00	225.00	346.65	1,059.04	1,059.04	.....
39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
502.06	502.06	502.06	502.06	502.06	502.06	850.54	850.54	18.80
885.54	885.54	1,885.54	1,885.54	1,885.54	2,048.97	2,344.94	2,344.94	.....
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	.....
2,262.22	2,385.90	2,086.08	2,544.37	2,336.56	3,072.37	4,929.52	4,929.52	51.55
2,022.58	1,875.41	1,575.41	1,075.41	1,119.57	1,180.27	1,216.82	1,216.82	.....
726.17	727.97	729.72	731.52	733.33	735.08	738.63	738.63	22.59
1,207.46	1,107.49	1,308.19	1,260.86	1,868.68	1,730.01	1,933.25	1,933.25	.....

## SCHEDULE

SHOWING ALL BALANCES DECEMBER 31, AND LARGEST BALANCE CARRIED

	Jan.	Feb.	March	April	May
First National Bank, Meeker.....	575.24	575.24	575.24	575.24	575.24
Merino State Bank, Merino.....	.....	.....	.....	.....	.....
First National Bank, Monte Vista.....	.....	.....	.....	.....	.....
First National Bank, New Windsor.....	409.21	400.21	400.21	.....	.....
Citizens State Bank, Ordway.....	1,801.77	1,801.77	1,801.77	1,781.32	1,781.32
Otis State Bank, Otis.....	269.52	269.52	269.52	306.34	306.34
Pueblo Savings Bank, Pueblo.....	300.00	300.00	300.00	300.00	300.00
First National Bank, Rawlins, Wyo.....	766.72	766.72	766.72	466.72	466.72
Union State Bank, Rifle.....	531.20	540.08	540.08	540.08	548.96
Rocky Ford National Bank, Rocky Ford..	154.64	154.64	154.64	154.64	154.64
North Side St. Bank, Rock Springs, Wyo..	.....	.....	.....	.....	.....
First National Bank, Saguache.....	158.52	158.52	158.52	158.52	158.52
Commercial National Bank, Salida.....	.....	.....	.....	.....	.....
Seibert State Bank, Seibert.....	144.69	144.69	144.69	144.69	144.69
Sheridan National Bank, Sheridan, Wyo..	472.52	472.52	472.52	529.48	529.48
Springfield State Bank, Springfield.....	.....	.....	.....	.....	300.00
First National Bank, Steamboat.....	.....	.....	.....	.....	.....
Milner Bank & Trust Co., Steamboat.....	.....	.....	277.07	427.07	427.07
State Bank, Sugar City.....	686.76	686.76	693.84	693.84	693.84
International State Bank, Trinidad.....	.....	.....	.....	.....	.....
Bank of Baca County, Two Buttes.....	.....	.....	.....	.....	.....
First National Bank, Walsenburg.....	.....	.....	.....	.....	.....
Weldon Valley State Bank, Weldon.....	.....	.....	.....	.....	.....
Farmers State Bank, Windsor.....	878.25	878.25	878.25	878.25	878.25
National Bank of Wray, Wray.....	673.22	673.22	737.20	767.44	767.44
Citizens State Bank, Yuma.....	480.18	480.18	480.18	480.18	480.18
First National Bank, Loveland.....	.....	.....	.....	.....	.....
Hamilton National Bank, Denver.....	4,497.72	2,601.07	506.29	2,046.78	925.60
Totals .....	\$37,415.68	\$39,247.55	\$39,287.31	\$36,428.96	\$35,596.80

E—Continued

IN EACH BANK OR TRUST COMPANY DURING EACH MONTH OF THE YEAR 1915.

June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Balance Dec. 31, 1915	Interest Received
575.24	325.24	325.24	325.24	325.24	325.24	325.24	325.24	.....
.....	.....	.....	250.00	250.00	563.90	563.90	563.90	.....
.....	.....	.....	.....	.....	190.00	190.00	190.00	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
1,561.16	1,076.47	760.67	760.67	760.67	760.67	1,117.27	1,117.27	31.04
306.34	402.64	402.64	402.64	402.64	402.64	434.95	434.95	.....
300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	.....
466.72	216.72	216.72	216.72	216.72	216.72	216.72	216.72	.....
548.96	307.84	523.66	523.66	532.54	532.54	578.58	578.58	.....
54.64	54.64	54.64	54.64	54.64	54.64	54.64	54.64	.....
.....	.....	.....	.....	.....	.....	43.21	43.21	.....
158.52	58.52	58.52	58.52	58.52	58.52	58.52	58.52	.....
.....	.....	.....	.....	.....	1,185.00	1,290.68	1,290.68	.....
144.69	144.69	144.69	144.69	144.69	144.69	144.69	144.69	.....
550.81	300.81	300.81	300.81	300.81	300.81	300.81	300.81	.....
300.00	300.00	600.00	600.00	600.00	300.00	300.00	300.00	.....
.....	.....	.....	.....	.....	.....	233.47	233.47	.....
827.07	827.07	827.07	827.07	1,379.39	1,440.52	2,557.28	2,557.28	.....
767.75	517.75	517.75	517.75	517.75	674.67	696.77	696.77	29.18
.....	.....	.....	.....	467.33	467.33	467.33	467.33	.....
.....	.....	200.00	200.00	200.00	200.00	200.00	200.00	.....
.....	300.00	300.00	300.00	300.00	300.00	300.00	300.00	.....
.....	250.00	250.00	250.00	250.00	285.36	285.36	285.36	.....
878.25	890.25	596.25	602.25	602.25	608.25	1,132.74	1,132.74	.....
767.44	667.44	667.44	667.44	667.44	667.44	777.19	777.19	.....
480.18	280.18	280.18	280.18	280.18	280.18	280.18	280.18	.....
.....	.....	.....	.....	.....	.....	7.50	7.50	.....
912.13	1,038.50	4,267.77	1,410.43	1,150.08	1,504.82	15,745.59	15,745.59	.....
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$37,494.06	\$36,038.65	\$38,679.81	\$35,486.15	\$36,822.97	\$39,781.21	\$66,079.41	\$66,079.41	\$ 274.16

SCHEDULE  
CERTIFICATES

	Jan.	Feb.	March	April	May
Hamilton National Bank, Denver.....\$	\$	\$	\$	\$	\$
Lincoln Bank, Arriba.....	631.80	157.95	157.95	157.95	157.95
Alamosa National Bank, Alamosa.....	53.89	53.89	53.89	53.89	53.89
First National Bank, Akron.....					
First State Bank, Brandon.....					
Briggsdale State Bank, Briggsdale.....					
Bristol State Bank, Bristol.....			29.84	29.84	29.84
Mercantile Bank & Trust Co., Boulder....			67.35	67.35	67.35
Burlington State Bank, Burlington.....					
Citizens Bank, Craig.....	150.00	150.00			
First State Bank, Cheraw.....		13.40	13.40	13.40	13.40
Cheyenne Co. St. Bk., Cheyenne Wells....					888.26
First State Bank, Clifton.....	67.04	67.04	130.44	164.57	164.57
Plateau Valley Bank, Collbran.....				35.42	35.42
Bank of DeBeque, DeBeque.....	62.62	62.62	62.62	62.62	62.62
J. J. Harris & Co., Bankers, Delores.....					
Durango Trust Co., Durango.....			50.74	113.36	143.96
First National Bank, Eaton.....				107.05	156.00
East Lake State Bank, East Lake.....	31.51	31.51	31.51	31.51	31.51
Ft. Collins National Bank, Ft. Collins....					
Ft. Morgan State Bank, Ft. Morgan....					
Bank of Fairplay, Fairplay.....					
Farmers State Bank, Flagler.....	2,582.13	2,574.64	2,638.53	2,728.81	2,728.81
Fleming State Bank, Fleming.....					
First National Bank, Fountain.....					
First Bank of Fruita, Fruita.....			273.36	404.14	404.14
Gilcrest State Bank, Gilcrest.....	38.50	38.50	38.50	38.50	38.50
Citizens Nat. Bank, Glenwood Springs....					
Garfield Co. State Bank, Grand Valley....					
Grand Valley Nat. Bk., Grand Junction..	115.91	224.21	224.21	304.83	304.83
United States Bk. & Tr. Co., Grand Jct....		298.61	323.61	323.61	323.61
Union National Bank, Greeley.....	101.53	101.53	101.53	451.53	451.53
Bank of Gypsum, Gypsum.....					
Carbon State Bank, Hanna, Wyo.....					
Hartman State Bank, Hartman.....	64.77	64.77	95.08	61.44	61.44
Colorado State Bank, Haswell.....		206.85	206.85	40.22	40.22
First National Bank, Hayden.....					
Yampa Valley Bank, Hayden.....					
Kit Carson State Bank, Kit Carson.....			180.51	570.97	1,334.97
First National Bank, La Jara.....		107.92	107.92	107.92	356.11
Lamar National Bank, Lamar.....			137.35	227.70	298.80
Colorado National Bank, Denver.....	34.65	34.65	34.65	34.65	34.65
Genoa State Bank, Genoa.....	1,396.89	1,396.89	1,396.89	368.31	368.31
Eckley State Bank, Eckley.....					
First State Bank, Laramie, Wyo.....					
Farmers State Bank, Las Animas.....	57.30	57.30	221.45	340.95	340.95
Larimer Co. Bk. & Tr. Co., Loveland....	402.59	402.59	258.55	258.55	258.55
Farmers National Bank, Longmont.....	65.88	65.88	65.88	65.88	65.88
First National Bank, Monte Vista.....					
First National Bank, Meeker.....		52.62	52.62	112.30	112.30
Bank of Moffat, Moffat.....	141.73	141.73	141.73	141.73	141.73
First National Bank, Newcastle, Wyo....					
Galloway Bros. & Anderson, Bankers, Norwood .....					180.43

E—Continued  
OF DEPOSIT.

June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Rate of Interest	Amount of Interest
\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ 4,400.00	....	\$ .....
157.95	157.95	157.95	157.95	157.00	.....	.....	4%	3.69
53.89	53.89	53.89	53.89	53.89	53.89	.....	4%	2.14
30.00	69.15	69.15	69.15	859.53	859.53	577.73	....	.....
.....	.....	.....	.....	.....	129.05	129.05	....	.....
92.86	92.86	92.86	123.16	156.81	156.81	63.95	....	.....
29.84	29.84	29.84	29.84	29.84	29.84	29.84	....	.....
67.35	67.35	67.35	67.35	67.35	67.35	67.35	....	.....
295.92	295.92	435.22	435.22	485.15	642.82	174.73	4%	1.85
.....	.....	.....	.....	.....	.....	.....	....	.....
13.40	13.40	13.40	13.40	13.40	.....	.....	....	.....
45.12	45.12	45.12	45.12	45.12	.....	.....	....	.62
164.57	164.57	164.57	164.57	130.44	130.44	.....	4%	5.28
35.42	35.42	35.42	35.42	35.42	35.42	.....	4%	.91
.....	.....	.....	.....	.....	.....	.....	4%	1.26
.....	.....	30.05	59.20	59.20	101.15	101.15	....	.....
425.23	630.35	706.69	716.54	741.54	648.15	139.85	3%	5.07
156.00	156.00	156.00	156.00	156.00	156.00	.....	....	.....
61.44	61.44	207.16	364.50	432.66	434.40	452.89	4%	1.86
.....	526.07	651.07	651.07	710.75	951.99	.....	....	.....
.....	.....	.....	.....	126.54	126.54	126.54	....	.....
.....	.....	.....	.....	205.30	266.73	67.42	....	.....
1,298.85	450.88	450.88	450.88	128.72	128.72	.....	4%	16.96
.....	.....	.....	.....	.....	.....	66.00	....	.....
.....	118.09	118.09	118.09	118.09	118.09	87.36	4%	.61
311.36	311.36	311.36	311.36	311.36	311.36	.....	....	.....
38.50	38.50	38.50	38.50	38.50	38.50	.....	....	.....
.....	.....	.....	.....	.....	.....	100.00	....	.....
.....	.....	.....	.....	30.00	30.00	.....	....	.....
448.83	673.83	753.83	753.83	803.83	524.21	150.00	4%	6.23
323.61	323.61	323.61	323.61	.....	.....	.....	4%	6.56
451.53	350.00	350.00	350.00	350.00	350.00	.....	4%	9.53
.....	.....	.....	.....	266.05	315.73	315.73	....	.....
.....	.....	.....	.....	.....	116.78	.....	....	.....
64.44	64.44	64.44	64.44	64.44	.....	.....	....	.....
133.88	270.34	270.34	270.34	270.34	270.34	.....	....	.....
.....	.....	68.61	236.44	339.46	388.21	174.96	....	2.69
.....	139.95	312.73	382.86	490.31	490.31	350.33	4%	1.43
1,334.97	1,334.97	1,334.97	1,334.97	1,334.97	1,456.85	.....	4%	33.97
356.11	950.86	950.86	1,397.08	1,397.08	1,397.08	1,040.97	4%	2.16
298.80	331.74	331.74	331.74	331.74	331.74	.....	3%	.....
34.65	.....	.....	.....	.....	.....	.....	....	1.04
.....	.....	.....	.....	.....	.....	.....	....	.....
.....	.....	.....	28.81	28.81	28.81	28.81	....	.....
.....	.....	.....	.....	.....	29.84	29.84	....	.....
283.65	283.65	295.97	295.97	295.97	295.97	.....	4%	1.14
27.72	27.72	27.72	27.72	27.72	687.56	918.04	4%	6.65
65.88	65.88	65.88	65.88	.....	.....	700.00	....	.....
.....	.....	.....	.....	209.85	209.85	209.85	....	.....
112.30	112.30	112.30	112.30	.....	.....	.....	4%	2.54
141.73	141.73	141.73	141.73	.....	.....	.....	4%	1.42
.....	.....	.....	.....	.....	.....	51.11	....	.....
180.43	180.43	180.43	180.43	180.43	180.43	180.43	....	.....

SCHEDULE  
CERTIFICATES

	Jan.	Feb.	March	April	May
Citizens Bank, Ordway.....		336.39	336.39	336.39	336.39
Otis State Bank, Otis.....	96.32	96.32	96.32	96.32	96.32
Proctor State Bank, Proctor.....			34.13	34.13	34.13
Union State Bank, Rifle.....					
Cosgriff & Fuller, Bkrs., Rock River, Wyo. ....					
Commercial National Bank, Salida.....	92.00	92.00	92.00	92.00	92.00
Saratoga State Bank, Saratoga, Wyo.....					
Seibert State Bank, Seibert.....					
Stratton State Bank, Stratton.....					
Milner Bank & Trust Co., Steamboat Spgs. ....	276.02	276.02			624.06
First National Bank, Steamboat Springs..					77.70
First National Bank, Sterling.....					
First State Bank, Springfield.....			105.65	105.65	335.58
Bank of Telluride, Telluride.....				194.40	239.16
Sheridan National Bank, Sheridan, Wyo..			43.83		21.33
State Bank, Sugar City.....					73.91
First National Bank, Walsenburg.....					
Weldon Valley Bank, Weldon.....					
State Bank, Wiley.....		64.74	64.74	64.74	64.74
Farmers State Bank, Windsor.....	269.11	441.43	487.55	487.55	487.55
National Bank of Wray, Wray.....	93.63	93.63	30.24		
Citizens State Bank, Yuma.....	72.00	72.00	72.00	72.00	72.00
Farmers State Bank, Yuma.....	30.43	58.47	58.47	58.47	58.47
Totals .....	\$ 6,928.25	\$ 7,836.10	\$ 8,518.28	\$ 8,963.65	\$12,266.87



E—Concluded  
OF DEPOSIT.

June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Rate of Interest	Amount of Interest
336.39	336.39	336.39	336.39	336.39	336.39	.....	4%	4.48
96.32	139.23	139.23	139.23	139.23	42.91	42.91	4%	1.26
34.13	34.13	34.13	34.13	.....	.....	.....	....	1.42
.....	10.96	10.96	10.96	10.96	138.91	127.95	4%	.22
80.00	80.00	80.00	80.00	80.00	80.00	80.00	....	.....
92.00	92.00	92.00	92.00	92.00	1,276.71	1,856.95	4%	3.68
.....	86.48	86.48	86.48	86.48	168.26	81.78	4%	1.30
.....	.....	65.58	65.58	65.58	65.58	.....	....	.....
100.38	100.38	100.38	154.55	250.71	150.33	96.16	....	.....
653.90	856.75	1,069.97	1,166.12	1,166.12	1,166.12	56.70	5%	7.34
77.70	232.53	278.71	278.71	278.71	278.71	46.18	4%	.94
.....	.....	.....	.....	.....	.....	131.50	....	.....
335.58	335.58	335.58	335.58	335.58	342.58	.....	....	.....
280.05	280.05	280.05	280.05	280.05	280.05	280.05	....	.....
.....	.....	.....	.....	.....	.....	.....	....	.....
.....	.....	.....	.....	.....	.....	.....	....	.....
.....	.....	1,613.23	1,613.23	1,613.23	1,613.23	1,613.23	....	.....
.....	293.42	293.42	326.44	326.44	326.44	.....	....	.....
64.74	64.74	64.74	64.74	64.74	64.74	.....	4%	2.39
487.55	487.55	487.55	487.55	487.55	487.55	.....	4%	2.81
.....	.....	.....	79.79	79.79	79.79	30.75	4%	.66
72.00	132.26	132.26	132.26	132.26	.....	.....	....	.....
58.47	58.47	58.47	58.47	58.47	58.47	.....	....	.....
<u>\$10,305.44</u>	<u>\$12,190.53</u>	<u>\$14,978.86</u>	<u>\$16,181.62</u>	<u>\$17,210.90</u>	<u>\$19,497.26</u>	<u>\$15,178.09</u>		<u>\$ 142.11</u>

SCHEDULE G

SHOWING ALL SALARIES, COMPENSATION AND EMOLUMENTS OF WHATEVER AMOUNT RECEIVED IN THE YEAR 1915, BY OFFICERS AND DIRECTORS, AND, WHERE THE SAME AMOUNTED TO MORE THAN \$5,000.00, BY ANY PERSON, FIRM OR CORPORATION.

Title	Name of Payee	Location of Payee	Amount Paid	Date	By Whom Authorized
President	J. C. Burger	Denver, Colo.	\$ 1,500.00	12-31-15	Board of Directors
Sec. Treas and Genl. Mgr.	Robert Brown	Denver, Colo.	5,000.00	12-31-15	Board of Directors
Medical Director	F. W. Cochens	Salida, Colo.	2,500.00	12-31-15	Board of Directors
General Consul	Richard McKnight	Denver, Colo.	400.00	7-31-15	Board of Directors
General Consul	Rodney J. Bardwell	Denver, Colo.	200.00	12-31-15	Board of Directors
Consulting Actuary	Paul L. Woolston	Denver, Colo.	3,000.00	12-31-15	Board of Directors
Total			\$ 12,600.00		

SCHEDULE H

SHOWING ALL SALARIES PAID IN THE YEAR 1915, TO ANY REPRESENTATIVE, EITHER AT THE HOME OFFICE OR AT ANY BRANCH OFFICE OR AGENCY OF THE COMPANY, FOR AGENCY SUPERVISION.

Title	Name of Payee	Location of Payee	Amount Paid
Superintendent of agents	W. Rolla Wilson	Denver, Colo.	\$ 1,791.67
Superintendent of agents	O. L. Gambrel	Denver, Colo.	1,750.00
Superintendent of agents	J. P. Collum	Denver, Colo.	200.00
Total			\$ 3,741.67

SCHEDULE J

SHOWING ALL LEGAL EXPENSES PAID DURING 1915 IN DETAIL.

Date	Payee, Name	Address	Amount Paid	Occasion of expense
3-5-15	L. E. Armstrong	Rock Springs, Wyo	\$ 12.00	Cost of suit stock notes
3-19-15	H. W. Allen	La Junta, Colo	25.00	In matter of agent
5-10-15	L. E. Armstrong	Rock Springs, Wyo	2.50	Fee collection of stock notes
6-10-15	J. R. Kennedy	Canon City, Colo	22.70	Court costs suit premium note
6-11-15	L. E. Armstrong	Rock Springs, Wyo	2.50	Fee collection stock notes
11-4-15	L. E. Armstrong	Rock Springs, Wyo	2.50	Fee collection stock notes
12-17-15	Clerk of Court, Weld County	Greeley, Colo	6.49	Court fees foreclosure
Total			\$ 73.69	

SCHEDULE L

PROCEEDINGS AT LAST ANNUAL ELECTION HELD ON FEBRUARY 15, 1915.

Names of Candidates for Director or Trustee	Number of Votes Cast for Each Candidate		Total Votes
	In Person		
J. C. Burger	37,262		37,262
W. N. McCachin	37,262		37,262
C. M. Hampson	37,262		37,262
P. W. Allen	37,262		37,262
F. N. Cochens	37,262		37,262
Richard McKnight	37,262		37,262
J. M. Cunningham	37,262		37,262
L. E. Armstrong	37,262		37,262
Robert Brown	37,262		37,262
T. A. Cosgriff	37,262		37,262
C. E. Youker	37,262		37,262
A. A. Feiguson	37,262		37,262
J. R. Forsyth	37,262		37,262

## THE GERMANIA LIFE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated April 10, 1860. Commenced business July 16, 1860.  
Home Office, 50 Union Square, New York, N. Y.

President, HUBERT CILLIS.

Secretary, CARL HEYER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance December 31 of previous year).....	50,107,820.69

### INCOME

Total premium income .....	\$ 5,968,195.11
Total investment income .....	2,457,708.11
Miscellaneous income .....	567,813.04
Total income .....	
	\$ 8,993,716.26

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 4,909,481.29
Dividends to policyholders .....	940,403.96
Paid stockholders for interest and dividends.....	24,000.00
Other disbursements .....	1,551,232.60
Total disbursements .....	
	\$ 7,425,117.85

### ASSETS

Total admitted assets .....	\$ 52,581,562.87
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### LIABILITIES

Reserve .....	\$ 44,233,300.00
Other liabilities .....	6,354,248.94
Total amount of liabilities, except capital.....	
	\$ 50,587,548.94
Capital paid in cash, \$200,000.00; surplus, \$1,794,013.93.	
Total liabilities .....	
	\$ 52,581,562.87

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	81,620	\$150,319,679.00
Outstanding December 31, 1915.....	81,408	150,964,008.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,638	\$ 2,690,509.00
Colorado policies issued during the year.....	189	288,500.00
Total .....		\$ 2,979,009.00
Deduct ceased to be in force during the year.....	124	209,962.00
Policies in force December 31.....		\$ 2,769,047.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	23	45,594.77
Total .....		\$ 45,594.77

Losses and claims settled during the year in cash, \$10,079.49; by compromise, \$.....	20	\$ 40,079.49
Losses and claims unpaid December 31.....	3	5,515.28
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$114,548.41.		

**HOME LIFE INSURANCE COMPANY, OF NEW YORK, N. Y.**

Incorporated April 30, 1860. Commenced business May 1, 1860.  
Home Office, 256 Broadway, New York, N. Y.

President, GEORGE E. IDE. Secretary, ELLIS W. GLADWIN.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 125,000.00  
Ledger assets (per balance December 31 of previous year)..... 30,348,907.47

**INCOME**

Total premium income .....\$ 4,345,064.90  
Total investment income ..... 1,500,857.37  
Miscellaneous income ..... 76,781.23  

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Total income ..... \$ 5,922,703.50

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 2,844,660.37  
Dividends to policyholders ..... 602,720.86  
Paid stockholders for interest or dividends..... 15,000.00  
Other disbursements ..... 1,152,208.09  

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Total disbursements ..... \$ 4,614,589.32

**ASSETS**

Total admitted assets ..... \$ 32,029,439.71

**LIABILITIES**

Reserve .....\$ 29,036,607.00  
Other liabilities ..... 854,377.36  

---

Total amount of liabilities, except capital..... \$ 29,890,984.36  
Capital paid in cash, \$125,000.00; surplus, \$2,013,455.35.  

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Total liabilities ..... \$ 32,029,439.71

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	59,600	\$120,893,433.00
Outstanding December 31, 1915.....	61,665	125,660,173.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,567	\$ 3,506,747.00
Colorado policies issued during the year.....	288	522,711.45
<hr/> Total .....	1,855	\$ 4,029,458.45
Deduct ceased to be in force during the year.....	110	256,653.45
<hr/> Policies in force December 31.....	1,745	\$ 3,772,805.00
Losses and claims unpaid December 31 of previous year.....	....	\$ .....
Losses and claims incurred during the year.....	11	40,496.45
<hr/> Total .....	14	\$ 40,496.45
Losses and claims settled during the year in cash, \$35,496.45; by compromise, \$.....	12	\$ 25,496.45
Losses and claims unpaid December 31.....	2	5,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$114,101.23.		

## INTERNATIONAL LIFE INSURANCE COMPANY, OF ST. LOUIS, MO.

Incorporated August 19, 1909. Commenced business August 19, 1909.  
Home Office, Eighth and Chestnut Streets, St. Louis, Mo.

President, MASSEY WILSON.

Secretary, W. F. GRANTGES.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	525,000.00
Ledger assets (per balance December 31 of previous year).....		4,378,546.17

### INCOME

Total premium income.....	\$	1,579,338.54
Total investment income.....		270,254.64
Miscellaneous income .....		197,205.29
Total income .....		\$ 2,046,798.47

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$	297,786.97
Dividends to policyholders.....		146,497.69
Paid stockholders for interest or dividends.....		125,450.50
Other disbursements .....		890,631.63
Total disbursements .....		\$ 1,460,366.79

### ASSETS

Total admitted assets.....	\$	5,052,853.58
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### LIABILITIES

Reserve .....	\$	3,695,653.00
Other liabilities .....		501,246.98
Total amount of liabilities, except capital.....		\$ 4,196,899.98
Capital paid in cash, \$525,000.00; surplus, \$330,953.60.		
Total liabilities .....		\$ 5,052,853.58

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	21,735	\$ 41,532,209.00
Outstanding December 31, 1915.....	24,266	46,665,972.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	134	\$ 249,211.00
Colorado policies issued during the year.....	37	62,610.00
Total .....		\$ 311,821.00
Deduct ceased to be in force during the year.....	45	79,641.00
Policies in force December 31.....		\$ 232,180.00
Losses and claims unpaid December 31 of previous year.....	.....	\$ .....
Loss and claims incurred during the year.....	2	3,000.00
Total .....		\$ 3,000.00
Losses and claims settled during the year in cash, \$3,000.00;		
by compromise, \$.....	2	\$ 3,000.00
Losses and claims unpaid December 31.....	.....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$6,300.21.		

**KANSAS CITY LIFE INSURANCE COMPANY,  
OF KANSAS CITY, MO.**

Incorporated May, 1895. Commenced business June, 1895.  
Home Office, Rialto Building, Kansas City, Mo.

President, J. B. REYNOLDS.

Secretary, F. W. FLEMING.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	4,790,301.51

**INCOME**

Total premium income.....	\$ 2,415,826.76
Total investment income.....	284,764.74
Miscellaneous income .....	5,779.76
<b>Total income .....</b>	<b>\$ 2,835,201.51</b>

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 735,096.13
Dividends to policyholders.....	238,203.55
Paid stockholders for interest or dividends.....	12,000.00
Other disbursements .....	942,347.02
<b>Total disbursements .....</b>	<b>\$ 1,927,646.70</b>

**ASSETS**

Total admitted assets.....	\$ 5,887,363.72
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**LIABILITIES**

Reserve .....	\$ 4,823,587.00
Other liabilities .....	696,430.61
<b>Total amount of liabilities, except capital.....</b>	<b>\$ 5,520,017.61</b>
Capital paid in cash, \$100,000.00; surplus, \$267,346.11;	
<b>Total liabilities .....</b>	<b>\$ 5,887,363.72</b>

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	39,737	\$ 65,801,727.00
Outstanding December 31, 1915.....	46,676	77,137,929.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,927	\$ 3,093,000.00
Colorado policies issued during the year.....	1,221	1,952,250.00
<b>Total .....</b>	<b>3,148</b>	<b>\$ 5,045,250.00</b>
Deduct ceased to be in force during the year.....	413	642,250.00
<b>Policies in force December 31.....</b>	<b>2,735</b>	<b>\$ 4,403,000.00</b>
Losses and claims unpaid December 31 of previous year.....		\$ .....
Losses and claims incurred during the year.....	9	18,500.00
<b>Total .....</b>	<b>9</b>	<b>\$ 18,500.00</b>
Losses and claims settled during the year in cash, \$16,500.00; by compromise, \$.....	8	\$ 16,500.00
Losses and claims unpaid December 31, 1915.....	1	2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$138,397.67.		

## THE MANHATTAN LIFE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated 1850. Commenced business August 1, 1850.  
Home Office, 64-70 Broadway, New York.

President, THOMAS E. LOVEJOY.                      Secretary, MELVIN DeMOTT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance December 31 of previous year).....	21,314,225.31

### INCOME

Total premium income .....	\$ 1,930,271.27	
Total investment income .....	1,024,172.22	
Miscellaneous income .....	12,865.39	
Total income .....		\$ 2,967,308.88

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 2,584,189.99	
Dividends to policyholders .....	258,406.42	
Paid stockholders for interest or dividends.....	42,248.68	
Other disbursements .....	721,290.99	
Total disbursements .....		\$ 3,606,136.08

### ASSETS

Total admitted assets .....	\$ 20,933,731.67
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### LIABILITIES

Reserve .....	\$ 18,970,713.00	
Other liabilities .....	1,595,622.80	
Total amount of liabilities, except capital.....		\$ 20,566,335.80
Capital paid in cash, \$100,000.00; surplus, \$267,395.87.		
Total liabilities .....		\$ 20,933,731.67

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	35,288	\$ 67,687,959.00
Outstanding December 31, 1915.....	33,612	63,027,507.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	961	\$ 1,399,468.00
Colorado policies issued during the year.....	115	181,830.00
Total .....	1,076	\$ 1,581,298.00
Deduct ceased to be in force during the year.....	123	198,742.00
Policies in force December 31.....	953	\$ 1,382,556.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	13	21,998.50
Total .....	13	\$ 21,998.50
Losses and claims settled during the year in cash, \$.....:		
by compromise, \$.....	12	\$ 20,898.50
Losses and claims unpaid December 31, 1915.....	1	1,100.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$43,379.55.		



## MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, OF SPRINGFIELD, MASS.

Incorporated May 15, 1851. Commenced business August 1, 1851.  
Home Office, 500 Main Street, Springfield, Mass.

President, WM. W. McCLENCH.

Secretary, WHEELER H. HALL.

### CAPITAL STOCK

Amount of capital paid up in cash..... Mutual  
Ledger assets (per balance December 31 of previous year).....\$ 78,882,049.39

### INCOME

Total premium income .....	\$ 12,185,958.76
Total investment income .....	3,916,159.63
Miscellaneous income .....	690,011.97
Total income .....	\$ 16,792,130.36

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 4,215,641.42
Dividends to policyholders .....	2,471,088.39
Paid stockholders for interest or dividends.....	
Other disbursements .....	4,950,674.59
Total disbursements .....	\$ 11,637,404.40

### ASSETS

Total admitted assets ..... \$ 86,896,603.39

### LIABILITIES

Reserve .....	\$ 75,680,485.00
Other liabilities .....	4,782,834.27
Total amount of liabilities, except capital.....	\$ 80,463,319.27
Capital paid in cash, \$.....; surplus, \$6,433,284.12.	
Total liabilities .....	\$ 86,896,603.39

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	154,358	\$351,003,262.00
Outstanding December 31, 1915.....	165,462	374,415,941.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,337	\$ 2,735,012.00
Colorado policies issued during the year.....	251	410,250.00
Total .....	1,588	\$ 3,145,262.00
Deduct ceased to be in force during the year.....	186	396,337.00
Policies in force December 31.....	1,402	\$ 2,748,925.00
Losses and claims unpaid December 31 of previous year.....	1	\$ 2,500.00
Losses and claims incurred during the year.....	27	77,519.00
Total .....	28	\$ 80,019.00
Losses and claims settled during the year in cash, \$79,661.00; by compromise, \$.....	27	\$ 79,661.00
Losses and claims unpaid December 31.....	1	358.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$89,978.16.		

## MERCHANTS LIFE INSURANCE COMPANY, OF BURLINGTON, IOWA

Incorporated April 4, 1894. Commenced business June 14, 1894.  
Home Office, National State Bank Building, Burlington, Iowa.

President, JOHN J. SEEVLEY.

Secretary, F. J. KUHLEMEIER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance February 20, 1915).....		1,379,071.78

### INCOME

Total premium income.....	\$	765,967.16
Total investment income.....		55,700.33
Miscellaneous income .....		52,239.78
		\$ 873,907.27

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$	357,000.00
Dividends to policyholders.....		
Paid stockholders for interest or dividends.....		
Other disbursements .....		541,453.77
		\$ 898,453.77

### ASSETS

Total admitted assets.....	\$	1,370,288.36
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### LIABILITIES

Reserve . . . . .	\$	390,900.00
Other liabilities .....		790,522.42
		\$ 1,181,422.42
Total amount of liabilities, except capital.....		
Capital paid in cash, \$100,000.00; surplus, \$88,865.94.		
		\$ 1,370,288.36

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	30,807	\$ 61,473,000.00
Outstanding December 31, 1915.....	28,992	58,344,770.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	499	\$ 1,000,000.00
Colorado policies issued during the year.....	15	27,000.00
		\$ 1,027,000.00
Total .....	514	\$ 1,027,000.00
Deduct ceased to be in force during the year.....	169	319,000.00
		\$ 708,000.00
Policies in force December 31.....	345	\$ 708,000.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	8	16,000.00
		\$ 16,000.00
Total .....	8	\$ 16,000.00
Losses and claims settled during the year in cash, \$16,000.00;		
by compromise, \$.....	8	\$ 16,000.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$17,517.47. °		

**MIDLAND LIFE INSURANCE COMPANY,  
OF KANSAS CITY, MO.**

Incorporated January 26, 1909. Commenced business August 2, 1909.  
Home Office, Sharp Building, Kansas City, Mo.

President, DANIEL BOONE.

Secretary, DANIEL BOONE, JR.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance December 31 of previous year).....		460,924.88

**INCOME**

Total premium income.....	\$	271,405.66
Total investment income.....		27,347.23
Miscellaneous income .....		23,656.80
<b>Total income .....</b>	<b>\$</b>	<b>322,409.69</b>

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$	19,600.00
Dividends to policyholders.....		38,291.80
Paid stockholders for interest or dividends.....		10,000.00
Other disbursements .....		129,830.36
<b>Total disbursements .....</b>	<b>\$</b>	<b>197,722.16</b>

**ASSETS**

Total admitted assets.....	\$	611,901.56
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**LIABILITIES**

Reserve .....	\$	381,562.00
Other liabilities .....		66,484.92
<b>Total amount of liabilities, except capital.....</b>	<b>\$</b>	<b>448,046.92</b>
Capital paid in cash, \$100,000.00; surplus, \$63,854.64.		
<b>Total Liabilities .....</b>	<b>\$</b>	<b>611,901.56</b>

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	3,910	\$ 6,703,393.00
Outstanding December 31, 1915.....	4,622	7,649,615.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	521	\$ 876,000.00
Colorado policies issued during the year.....	252	426,044.00
<b>Total .....</b>	<b>773</b>	<b>\$ 1,302,044.00</b>
Deduct ceased to be in force during the year.....	101	181,000.00
<b>Policies in force December 31.....</b>	<b>672</b>	<b>\$ 1,121,044.00</b>
Losses and claims unpaid December 31 of previous year.....	.....	\$ .....
Losses and claims incurred during the year.....	2	3,000.00
<b>Total .....</b>	<b>2</b>	<b>\$ 3,000.00</b>
Losses and claims settled during the year in cash, \$3,000.00; by compromise, \$.....	2	\$ 3,000.00
Losses and claims unpaid December 31.....	.....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$43,628.81.		

## MISSOURI STATE LIFE INSURANCE COMPANY, OF ST. LOUIS, MO.

Incorporated November 23, 1892. Commenced business December 1, 1892.  
Home Office, Northwest corner Fifteenth and Locust Streets, St. Louis, Mo.

President, EDMUND P. MELSON.

Secretary, T. F. LAWRENCE.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance December 31 of previous year).....	10,000,275.24

### INCOME

Total premium income .....	\$ 3,458,770.89
Total investment income .....	736,450.43
Miscellaneous income .....	13,706.91
Total income .....	\$ 4,208,928.23

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 693,699.35
Dividends to policyholders .....	112,280.59
Paid stockholders for interest or dividends.....	60,000.00
Other disbursements .....	1,840,429.05
Total disbursements .....	\$ 2,706,408.99

### ASSETS

Total admitted assets .....	\$ 12,000,808.15
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### LIABILITIES

Reserve .....	\$ 9,283,849.68
Other liabilities .....	902,833.44
Total amount of liabilities, except capital.....	\$ 10,186,683.12
Capital paid in cash, \$1,000,000.00; surplus, \$814,125.03.	
Total liabilities .....	\$ 12,000,808.15

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	54,779	\$ 93,364,393.79
Outstanding December 31, 1915.....	60,980	106,880,393.17

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,595	\$ 2,105,348.70
Colorado policies issued during the year.....	496	704,256.18
Total .....	2,091	\$ 2,809,604.88
Deduct ceased to be in force during the year.....	379	529,785.38
Policies in force December 31.....	1,712	\$ 2,279,819.50
Losses and claims unpaid December 31 of previous year.....	.....	\$ .....
Losses and claims incurred during the year.....	8	15,449.74
Total .....	8	\$ 15,449.74

Losses and claims settled during the year in cash, \$13,449.74; by compromise, \$.....	7	\$ 13,449.74
Losses and claims unpaid December 31.....	1	2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$79,481.76.		

## THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, OF NEWARK, N. J.

Incorporated January 31, 1845. Commenced business April, 1845.  
Home Office, 750 Broad Street, Newark, N. J.

President, FREDERICK FRELINGHEUSEN. Secretary, J. WM. JOHNSON.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 173,449,014.23

### INCOME

Total premium income .....\$ 26,899,013.71  
Total investment income ..... 8,847,626.24  
Miscellaneous income ..... 806,820.59

Total income ..... \$ 36,553,460.54

### DISBURSEMENTS

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 13,844,371.37  
Dividends to policyholders ..... 5,502,769.06  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 5,155,419.10

Total disbursements ..... \$ 24,502,559.53

### ASSETS

Total admitted assets ..... \$190,330,153.12

### LIABILITIES

Reserve .....\$170,386,811.00  
Other liabilities ..... 19,843,342.12

Total amount of liabilities, except contingency  
reserve funds ..... \$150,230,153.12  
Capital paid in cash, \$.....; contingency reserve  
funds, \$100,000.00.

Total liabilities ..... \$190,330,153.12

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	297,170	\$714,233,070.00
Outstanding December 31, 1915.....	314,763	761,459,167.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	2,966	\$ 7,914,675.00
Colorado policies issued during the year.....	385	847,680.00

Total .....	3,351	\$ 8,762,355.00
Deduct ceased to be in force during the year.....	197	521,105.00

Policies in force December 31..... 3,154 \$ 8,241,250.00

Losses and claims unpaid December 31 of previous year.....	1	\$ 632.00
Losses and claims incurred during the year.....	49	129,388.00

Total ..... 50 \$ 130,020.00

Losses and claims settled during the year in cash, \$118,491.00; by compromise, \$.....	47	\$ 118,491.00
Losses and claims unpaid December 31.....	3	11,529.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$254,826.73.		

## THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, NEW YORK CITY, N. Y.

Incorporated April 12, 1842. Commenced business February 1, 1843.  
Home Office, 34 Nassau Street, New York, N. Y.

President, CHARLES A. PEABODY. Secretary, WILLIAM J. EASTON.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 601,616,112.03

### INCOME

Total premium income.....\$ 59,255,292.97  
Total investment income..... 27,820,987.22  
Miscellaneous income ..... 1,175,427.47

Total income ..... \$ 88,251,707.66

### DISBURSEMENTS

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 50,857,419.01  
Dividends to policyholders..... 17,120,910.31  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 13,397,165.59

Total disbursements ..... \$ 81,375,494.91

### ASSETS

Total admitted assets..... \$616,528,254.00

### LIABILITIES

Reserve .....\$503,227,820.00  
Other liabilities ..... 113,300,434.00

Total amount of liabilities, except capital..... \$616,528,254.00  
Capital paid in cash, \$.....; surplus, \$.....

Total liabilities ..... \$616,528,254.00

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914... ..	723,829	\$1,612,574,168.00
Outstanding December 31, 1915.....	734,560	1,636,538,117.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	6,805	\$ 12,584,202.10
Colorado policies issued during the year.....	834	1,491,753.97
Total .....	7,639	\$ 14,075,956.07
Deduct ceased to be in force during the year.....	586	1,276,293.07

Policies in force December 31..... 7,053 \$ 12,799,663.00

Losses and claims unpaid December 31 of previous year.....	1	\$ 1,500.00
Losses and claims incurred during the year.....	94	191,334.88

Total ..... 95 \$ 192,834.88

Losses and claims settled during the year in cash, \$192,634.88;  
by compromise, \$..... 94 \$ 192,634.88  
Losses and claims unpaid December 31..... 1 200.00  
Premiums collected or secured in cash and notes or credits  
without any deduction for losses, dividends, commissions,  
or other expenses, \$416,359.97.

**NATIONAL LIFE INSURANCE COMPANY,  
OF MONTPELIER, VT.**

Incorporated November 13, 1848. Commenced business February 1, 1850.  
Home Office, 116 State Street, Montpelier, Vt.

President, JOSEPH A. DE BOER.

Secretary, OSMAN D. CLARK.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 59,710,258.48

**INCOME**

Total premium income.....\$ 7,290,432.09  
Total investment income..... 3,093,035.22  
Miscellaneous income ..... 21,563.75  

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Total income ..... \$ 10,405,031.06

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 5,535,455.67  
Dividends to policyholders..... 1,324,246.86  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 1,677,986.65  

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Total disbursements ..... \$ 8,537,689.18

**ASSETS**

Total admitted assets..... \$ 63,823,905.02

**LIABILITIES**

Reserve .....\$ 53,042,496.00  
Other liabilities ..... 6,963,556.01  

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Total amount of liabilities, except capital..... \$ 60,006,052.01  
Capital paid in cash, \$.....; surplus, \$3,817,853.01.  

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Total liabilities ..... \$ 63,823,905.02

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	98,030	\$194,625,366.00
Outstanding December 31, 1915.....	101,122	200,987,121.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	464	\$ 969,515.36
Colorado policies issued during the year.....	62	128,407.85
<hr/> Total .....	<hr/> 526	<hr/> \$ 1,097,923.21
Deduct ceased to be in force during the year.....	31	83,056.24
<hr/> Policies in force December 31.....	<hr/> 495	<hr/> \$ 1,014,866.97
Losses and claims unpaid December 31 of previous year.....	....	\$ .....
Losses and claims incurred during the year.....	7	6,207.83
<hr/> Total .....	<hr/> 7	<hr/> \$ 6,207.83
Losses and claims settled during the year in cash, \$6,207.83; by compromise, \$.....	7	\$ 6,207.83
Losses and claims unpaid December 31.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$37,050.03.		

# NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA, OF CHICAGO, ILL.

Incorporated July 25, 1868. Commenced business August 1, 1868.  
Home Office, 29 South La Salle Street, Chicago, Ill.

President, ALBERT M. JOHNSON.

Secretary, ROBERT D. LAY.

## CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance December 31 of previous year).....	12,268,024.94

## INCOME

Total premium income .....	\$ 2,632,597.45	
Total investment income .....	629,864.34	
Miscellaneous income .....	831,018.01	
Total income .....		\$ 4,093,479.80

## DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 1,484,961.95	
Dividends to policyholders .....	148,067.73	
Paid stockholders for interest or dividends.....	50,000.00	
Other disbursements .....	1,666,933.34	
Total disbursements .....		\$ 3,349,963.02

## ASSETS

Total admitted assets .....	\$ 13,407,827.53
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## LIABILITIES

Reserve .....	\$ 11,424,393.95	
Other liabilities .....	1,201,182.54	
Total amount of liabilities, except capital.....		\$ 12,625,576.49
Capital paid in cash, \$500,000.00; surplus, \$282,251.04.		_____
Total liabilities .....		\$ 13,407,827.53

## EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	48,904	\$ 79,729,387.30
Outstanding December 31, 1915.....	49,414	81,006,351.39

## COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	713	\$ 1,071,479.06
Colorado policies issued during the year.....	117	177,640.54
Total .....	830	\$ 1,249,119.60
Deduct ceased to be in force during the year.....	117	165,071.73
Policies in force December 31.....	713	\$ 1,084,047.87
Losses and claims unpaid December 31 of previous year.....	1	\$ 1,000.00
Losses and claims incurred during the year.....	9	13,863.90
Total .....	10	\$ 14,863.90
Losses and claims settled during the year in cash, \$9,863.90; by compromise, \$.....	8	9,863.90
Losses and claims unpaid December 31.....	2	5,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$38,212.37.		



**NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,  
OF BOSTON, MASS.**

Incorporated April 1, 1835. Commenced business December 1, 1843.  
Home Office, 87 Milk Street, Boston, Mass.

President, ALFRED D. FOSTER.

Secretary, JACOB A. BARBEY.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 68,002,503.00

**INCOME**

Total premium income .....\$ 10,192,309.35  
Total investment income ..... 3,176,503.81  
Miscellaneous income ..... 141,581.57  

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Total income ..... \$ 13,510,394.73

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 5,257,716.74  
Dividends to policyholders ..... 1,978,079.78  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 2,187,684.92  

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Total disbursements ..... \$ 9,423,481.44

**ASSETS**

Total admitted assets ..... \$ 74,274,980.68

**LIABILITIES**

Reserve .....\$ 65,096,887.89  
Other liabilities ..... 4,057,903.11  

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Total amount of liabilities, except capital..... \$ 69,154,791.00  
Capital paid in cash, \$.....; surplus, \$5,120,189.68  

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Total liabilities ..... \$ 74,274,980.68

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	119,868	\$290,732,446.00
Outstanding December 31, 1915.....	128,438	309,699,971.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,153	\$ 3,017,454.00
Colorado policies issued during the year.....	151	421,042.00
<hr/> Total .....	<hr/> 1,304	<hr/> \$ 3,438,496.00
Deduct ceased to be in force during the year.....	125	322,285.00
<hr/> Policies in force December 31.....	<hr/> 1,179	<hr/> \$ 3,116,211.00
Losses and claims unpaid December 31 of previous year.....	5	\$ 15,000.00
Losses and claims incurred during the year.....	13	32,969.00
<hr/> Total .....	<hr/> 18	<hr/> \$ 47,969.00
Losses and claims settled during the year in cash, \$47,969.00; by compromise, \$.....	18	\$ 47,969.00
Losses and claims unpaid December 31.....		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$99,968.65.		

## NEW YORK LIFE INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated 1841. Commenced business 1845.  
Home Office, 346 Broadway, New York, N. Y.

President, DARWIN P. KINGSLEY.      Secretary, SEYMOUR M. BALLARD.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 799,838,591.21

### INCOME

Total premium income.....\$ 91,332,562.73  
Total investment income..... 36,792,803.90  
Miscellaneous income ..... 3,399,648.12

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Total income ..... \$131,525,014.75

### DISBURSEMENTS

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 59,248,577.49  
Dividends to policyholders..... 16,672,582.75  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 17,766,112.84

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Total disbursements ..... \$ 93,687,273.08

### ASSETS

Total admitted assets..... \$822,917,849.85

### LIABILITIES

Reserve .....\$675,731,039.00  
Other liabilities ..... 147,186,810.85

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Total amount of liabilities..... \$822,917,849.85  
Capital paid in cash, \$.....; surplus, \$.....

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Total liabilities ..... \$822,917,849.85

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	1,142,253	\$2,347,098,388.00
Outstanding December 31, 1915.....	1,175,321	2,403,800,878.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	10,943	\$ 20,408,970.00
Colorado policies issued during the year.....	1,590	2,682,350.00
<b>Total</b> .....	<b>12,533</b>	<b>\$ 23,091,320.00</b>
Deduct ceased to be in force during the year.....	890	1,797,012.00
<b>Policies in force December 31, 1915.....</b>	<b>11,643</b>	<b>\$ 21,294,308.00</b>
Losses and claims unpaid December 31 of previous year.....	11	\$ 8,785.79
Losses and claims incurred during the year.....	167	333,961.16
<b>Total</b> .....	<b>178</b>	<b>\$ 342,746.95</b>
Losses and claims settled during the year in cash, \$326,026.16; by compromise, \$.....	160	\$ 326,026.16
Losses and claims unpaid December 31, 1915.....	18	16,720.79
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$753,047.56.		

**THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, OF MILWAUKEE, WIS.**

Incorporated March, 1857. Commenced business November 25, 1858.  
Home Office, Milwaukee, Wis.

President, GEO. C. MARKHAM.

Secretary, A. S. HATHAWAY.

**CAPITAL STOCK**

Amount of capital paid up in cash.....Purely Mutual  
Ledger assets (per balance December 31 of previous year)..... 327,446,239.19

**INCOME**

Total premium income.....\$ 49,461,752.31  
Total interest and rents..... 16,443,565.22  
All other income..... 984,772.79

Total income ..... \$ 66,890,090.32

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 29,187,023.75  
Dividends to policyholders..... 13,271,991.90  
Other disbursements ..... 9,924,028.72

Total disbursements ..... \$ 52,383,044.37

**ASSETS**

Total admitted assets..... \$343,631,110.05

**LIABILITIES**

Reserve .....\$312,136,886.00  
Other liabilities ..... 23,250,850.47

Total amount of liabilities, except capital..... \$335,387,736.47

Capital paid in cash, purely mutual; surplus,  
\$8,243,373.58.

Total liabilities ..... \$343,631,110.05

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	527,872	\$1,365,299,749.00
Outstanding December 31, 1915.....	548,702	1,420,012,571.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	9,480	\$ 23,347,561.00
Colorado policies issued during the year.....	926	2,343,460.00

Total ..... 10,406 \$ 25,691,024.00  
Deduct ceased to be in force during the year..... 628 1,590,907.00

Policies in force December 31..... 9,778 \$ 24,100,117.00

Losses and claims unpaid December 31 of previous year..... 8 \$ 16,682.00  
Losses and claims incurred during the year..... 121 312,119.85

Total ..... 129 \$ 328,801.85

Losses and claims settled during the year in cash, \$318,764.85;  
by compromise, \$..... 125 \$ 318,764.85  
Losses and claims unpaid December 31..... 4 10,037.00

Premiums collected or secured in cash and notes or credits  
without any deduction for losses, dividends, commissions,  
or other expenses, \$777,770.59.

## NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY, OF MINNEAPOLIS, MINN.

Incorporated September 15, 1885. Commenced business September 15, 1885.  
Home Office, corner Nicolett Avenue and Eleventh Street, Minneapolis, Minn.

President, JOHN T. BAXTER.

Secretary, M. V. JENNESS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ .....
Ledger assets (per balance December 31 of previous year).....	3,585,996.35

### INCOME

Total premium income .....	\$ 1,241,535.47	
Total investment income .....	232,115.36	
Miscellaneous income .....	10,893.15	
Total income .....	\$ 1,484,543.98	

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 373,344.03	
Dividends to policyholders .....	91,419.83	
Paid stockholders for interest or dividends. ....	.....	
Other disbursements .....	475,262.46	
Total disbursements .....	\$ 940,026.32	

### ASSETS

Total admitted assets .....	\$ 4,554,633.36
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### LIABILITIES

Reserve .....	\$ 3,709,162.00	
Other liabilities .....	402,315.75	
Total amount of liabilities, except capital.....	\$ 4,111,477.75	
Capital paid in cash, \$.....; surplus, \$443,155.61.		
Total liabilities .....	\$ 4,554,633.36	

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	19,978	\$ 31,842,869.00
Outstanding December 31, 1915.....	21,753	35,171,968.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	448	\$ 607,799.00
Colorado policies issued during the year.....	201	294,199.00
Total .....	649	\$ 901,998.00
Deduct ceased to be in force during the year.....	117	163,790.00
Policies in force December 31.....	532	\$ 738,208.00
Losses and claims unpaid December 31 of previous year.....	1	\$ 610.00
Losses and claims incurred during the year.....	5	4,551.88
Total .....	6	\$ 5,161.88

Losses and claims settled during the year in cash, \$5,161.88; by compromise, \$.....	6	\$ 5,161.88
Losses and claims unpaid December 31.....	.....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$32,699.68.		

**OCCIDENTAL LIFE INSURANCE COMPANY,  
OF ALBUQUERQUE, N. M.**

Incorporated June 13, 1906. Commenced business January 1, 1907.  
Home Office, Second and Copper Streets, Albuquerque, N. M.

President, A. B. McMILLEN.

Secretary, GEO. ROSLINGTON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	140,000.00
Ledger assets (per balance December 31 of previous year).....		563,076.73

**INCOME**

Total premium income .....	\$	235,960.30
Total investment income .....		38,728.52
Miscellaneous income and account department.....		22,415.18
<b>Total income .....</b>	<b>\$</b>	<b>297,104.00</b>

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$	69,238.13
Coupons to policyholders .....		1,093.72
Paid stockholders for interest or dividends.....		8,400.00
Other disbursements .....		141,100.82
<b>Total disbursements .....</b>	<b>\$</b>	<b>219,832.67</b>

**ASSETS**

Total admitted assets .....	\$	659,947.48
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**LIABILITIES**

Reserve .....	\$	450,360.18
Other liabilities .....		39,542.17
<b>Total amount of liabilities, except capital.....</b>	<b>\$</b>	<b>489,902.35</b>
Capital paid in cash, \$140,000.00; surplus, \$30,045.13.		
<b>Total liabilities .....</b>	<b>\$</b>	<b>659,947.48</b>

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	2,936	\$ 6,918,074.00
Outstanding December 31, 1915.....	3,598	8,043,528.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	227	\$ 440,250.00
Colorado policies issued during the year.....	171	271,500.00
<b>Total .....</b>	<b>398</b>	<b>\$ 711,750.00</b>
Deduct ceased to be in force during the year.....	73	203,650.00
<b>Policies in force December 31.....</b>	<b>325</b>	<b>\$ 508,100.00</b>
Losses and claims unpaid December 31 of previous year.....	....	\$ .....
Losses and claims incurred during the year.....	....	.....
<b>Total .....</b>	<b>....</b>	<b>\$ .....</b>
Losses and claims settled during the year in cash, \$.....;		
by compromise, \$.....	....	\$ .....
Losses and claims unpaid December 31.....	....	.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$15,165.67.		

## THE PACIFIC MUTUAL LIFE INSURANCE COMPANY, OF CALIFORNIA

Incorporated December 28, 1867. Commenced business January, 1868.  
Home Office, Sixth and Olive Streets, Los Angeles, Cal.

President, GEO. I. COCHRAN.

Secretary, C. I. D. MOORE.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance December 31 of previous year).....	29,350,116.91

### INCOME

Total premium income .....	\$ 5,808,861.09
Total investment income .....	1,785,488.48
Miscellaneous income .....	195,932.37
Total income .....	\$ 7,790,281.94

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 2,512,163.60
Dividends to policyholders .....	626,623.66
Paid stockholders for interest or dividends.....	80,000.00
Other disbursements .....	1,574,139.98
Total disbursements .....	\$ 4,792,927.24

### ASSETS

Life department .....	\$ 33,430,514.31
Accident department .....	2,226,096.73
Total admitted assets .....	\$ 35,656,611.04

### LIABILITIES

Reserve .....	\$ 28,953,061.00
Other liabilities .....	4,626,204.13
Total amount of liabilities, except capital—Life department .....	\$ 32,423,168.40
Total amount of liabilities, except capital—Acci- dent department .....	1,156,096.73
Capital paid in cash, \$1,000,000.00; surplus, Life depart- ment, \$1,007,345.91; Accident department, \$70,000.00..	2,077,345.91
Total liabilities—Life and Accident departments	\$ 35,656,611.04

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	82,146	\$154,525,447.00
Outstanding December 31, 1915.....	84,405	160,659,702.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	3,144	\$ 5,848,490.00
Colorado policies issued during the year.....	521	891,055.00
Total .....	3,665	\$ 6,739,545.00
Deduct ceased to be in force during the year.....	263	606,042.00
Policies in force December 31, 1915.....	3,402	\$ 6,133,503.00
Losses and claims unpaid December 31 of previous year.....	1	\$ 2,000.00
Losses and claims incurred during the year.....	30	96,249.60
Total .....	31	\$ 98,249.60
Losses and claims settled during the year in cash, \$90,827.60; by compromise, \$.....	25	\$ 90,827.60
Losses and claims unpaid December 31, 1915.....	6	7,422.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$229,132.98.		

**PENN MUTUAL LIFE INSURANCE COMPANY,  
OF PHILADELPHIA, PA.**

Incorporated February 24, 1847. Commenced business May 25, 1847.  
Home Office, Sixth and Walnut Streets, Philadelphia, Pa.

President, GEORGE K. JOHNSON. Secretary, JOHN HUMPHREYS.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 148,632,429.54

**INCOME**

Total premium income.....\$ 23,376,650.21  
Total investment income ..... 7,499,992.19  
Miscellaneous income ..... 550,760.57

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Total income ..... \$ 31,427,402.97

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, surrender values, etc.....\$ 13,712,615.44  
Dividends to policyholders ..... 3,756,177.59  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 5,327,174.35

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Total disbursements ..... \$ 22,795,967.38

**ASSETS**

Total admitted assets ..... \$160,500,403.72

**LIABILITIES**

Reserve .....\$136,474,367.64  
Other liabilities ..... 24,026,036.08

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Total amount of liabilities, except capital..... \$160,500,403.72  
Capital paid in cash, \$.....; surplus, \$.....

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Total liabilities ..... \$160,500,403.72

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	228,944	\$620,779,667.00
Outstanding December 31, 1915.....	237,603	646,383,305.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	2,150	\$ 6,632,232.00
Colorado policies issued during the year.....	192	644,385.00
<b>Total</b> .....	<b>2,342</b>	<b>\$ 7,276,617.00</b>
Deduct ceased to be in force during the year.....	172	727,965.00
<b>Policies in force December 31</b> .....	<b>2,170</b>	<b>\$ 6,548,652.00</b>
Losses and claims unpaid December 31 of previous year.....	2	\$ 51,511.00
Losses and claims incurred during the year.....	33	129,095.00
<b>Total</b> .....	<b>35</b>	<b>\$ 180,606.00</b>
Losses and claims settled during the year in cash, \$.....; by compromise, \$.....	33	\$ 159,606.00
Losses and claims unpaid December 31.....	2	21,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$237,506.29.		

## PHOENIX MUTUAL LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated May, 1851. Commenced business May, 1851.  
Home Office, 49 Pearl Street, Hartford, Conn.

President, JOHN M. HOLCOMBE. Secretary, SILAS H. CORNWELL.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 37,157,267.83

### INCOME

Total premium income.....\$ 5,999,083.14  
Total investment income..... 1,948,300.86  
Miscellaneous income ..... 292,120.41

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Total income ..... \$ 8,239,504.41

### DISBURSEMENTS

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 4,061,653.40  
Dividends to policyholders..... 956,495.84  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 1,544,470.02

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Total disbursements ..... \$ 6,562,619.26

### ASSETS

Total admitted assets..... \$ 40,026,983.94

### LIABILITIES

Reserve .....\$ 36,085,473.00  
Other liabilities ..... 3,941,510.94

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Total amount of liabilities, except capital..... \$ 40,026,983.94  
Capital paid in cash, \$......; surplus, \$.....

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Total liabilities ..... \$ 40,026,983.94

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	86,279	\$162,931,810.00
Outstanding December 31, 1915.....	88,269	167,512,999.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,480	\$ 2,597,785.33
Colorado policies issued during the year.....	161	263,317.00
<b>Total</b> .....	<b>1,641</b>	<b>\$ 2,861,102.33</b>
Deduct ceased to be in force during the year.....	111	205,132.00
<b>Policies in force December 31</b> .....	<b>1,530</b>	<b>\$ 2,655,970.33</b>
Losses and claims unpaid December 31 of previous year.....	2	\$ 3,717.36
Losses and claims incurred during the year.....	16	34,800.81
<b>Total</b> .....	<b>18</b>	<b>\$ 38,518.17</b>
Losses and claims settled during the year in cash, \$36,518.17; by compromise, \$.....	17	\$ 36,518.17
Losses and claims unpaid December 31.....	1	2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$82,088.49.		



**PITTSBURGH LIFE AND TRUST COMPANY,  
OF PITTSBURGH, PA.**

Incorporated June 28, 1902. Commenced business January 1, 1903.  
Home Office, Federal Street and Liberty Avenue, Pittsburgh, Pa.

President, W. C. BALDWIN.

Secretary, JAS. H. MAHAN.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 1,000,000.00  
Ledger assets (per balance December 31 of previous year)..... 23,735,799.11

**INCOME**

Total premium income.....\$ 3,091,572.55  
Total investment income..... 1,028,235.14  
Miscellaneous income ..... 23,363.65

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Total income ..... \$ 4,143,171.34

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 2,895,711.49  
Dividends to policyholders..... 239,825.34  
Paid stockholders for interest or dividends..... 100,000.00  
Other disbursements ..... 1,272,440.59

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Total disbursements ..... \$ 4,507,977.42

**ASSETS**

Total admitted assets..... \$ 23,865,460.46

**LIABILITIES**

Reserve .....\$ 21,767,681.00  
Other liabilities ..... 562,254.44

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Total amount of liabilities, except capital..... \$ 22,329,935.44  
Capital paid in cash, \$1,000,000.00; surplus, \$535,525.02.

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Total liabilities ..... \$ 23,865,460.46

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1911.....	57,424	\$106,075,390.00
Outstanding December 31, 1915.....	60,135	108,524,009.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	578	\$ 1,080,657.00
Colorado policies issued during the year.....	162	327,911.00
Total .....	740	1,408,568.00
Deduct ceased to be in force during the year.....	138	368,356.00
Policies in force December 31.....	602	\$ 1,040,212.00
Losses and claims unpaid December 31 of previous year.....	1	\$ 258.00
Losses and claims incurred during the year.....	14	22,712.00
Total .....	15	\$ 22,970.00
Losses and claims settled during the year in cash, \$20,299.00: by compromise, \$.....	12	\$ 20,299.00
Losses and claims unpaid December 31.....	3	2,671.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expense, \$31,572.97.		

## THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA, PHILADELPHIA, PA.

Incorporated March 22, 1865. Commenced business June, 1865.  
Home Office, Northwest Corner Fourth and Chestnut Streets, Philadelphia, Pa.

President, ASA S. WING.

Secretary, C. WALTER BORTON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance December 31 of previous year).....	79,564,872.89

### INCOME

Total premium income.....	\$ 11,460,745.21
Total investment income.....	3,963,889.37
Miscellaneous income....	283,186.30
Total income .....	
	\$ 15,707,820.88

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 7,657,956.99
Dividends to policyholders.....	1,934,180.01
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	2,791,929.89
Total disbursements .....	
	\$ 12,384,066.89

### ASSETS

Total admitted assets.....	\$ 87,573,848.99
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### LIABILITIES

Reserve .....	\$ 78,394,711.00
Other liabilities .....	5,483,173.54
Total amount of liabilities, except capital.....	
	\$ 83,877,884.54
Capital paid in cash, \$1,000,000.00; surplus, \$2,695,964.45.	
Total liabilities .....	
	\$ 87,573,848.99

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	119,326	\$316,615,000.00
Outstanding December 31, 1915.....	126,923	329,691,608.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,281	\$ 2,918,698.00
Colorado policies issued during the year.....	405	742,145.00
Total .....		\$ 3,660,843.00
Deduct ceased to be in force during the year.....	109	245,788.00
Policies in force December 31.....		\$ 3,415,055.00
Losses and claims unpaid December 31 of previous year.....		
	1	\$ 2,122.00
Losses and claims incurred during the year.....	4	4,211.00
Total .....		\$ 6,333.00

Losses and claims settled during the year in cash, \$6,333.00;  
by compromise, \$.....

	5	\$ 6,333.00
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Losses and claims unpaid December 31.....

Premiums collected or secured in cash and notes or credits  
without any deduction for losses, dividends, commissions,  
or other expenses, \$103,459.46.

**THE PRUDENTIAL INSURANCE COMPANY OF AMERICA,  
OF NEWARK, N. J.**

Incorporated 1873. Commenced business 1876.  
Home Office, 755-769 Broad Street, Newark, N. J.

President, FORREST F. DRYDEN. Secretary, WILLARD I. HAMILTON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 2,000,000.00  
Ledger assets (per balance December 31 of previous year)..... 361,942,309.91

**INCOME**

Total premium income.....\$ 93,851,365.28  
Total investment income..... 18,474,130.65  
Miscellaneous income ..... 310,365.49

Total income ..... \$112,635,861.42

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities . . . . . \$ 26,263,901.85  
Paid policyholders for surrender values..... 8,933,023.34  
Dividends to policyholders..... 7,846,937.14  
Paid stockholders for interest or dividends..... 400,000.00  
Other disbursements ..... 42,725,742.82

Total disbursements ..... \$ 86,169,605.15

**ASSETS**

Total admitted assets..... \$383,982,866.78

**LIABILITIES**

Reserve .....\$324,724,906.00  
Other liabilities ..... 41,066,027.33

Total amount of liabilities, except capital and  
surplus ..... \$365,790,933.33

Capital paid in cash, \$2,000,000.00; surplus, \$16,191,933.45.

Total liabilities ..... \$383,982,866.78

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	12,835,645	\$2,592,478,248.00
Outstanding December 31, 1915.....	13,828,276	2,810,080,324.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	71,437	\$ 20,218,659.00
Colorado policies issued during the year.....	16,983	5,151,770.00

Total ..... 91,420 \$ 25,370,429.00

Deduct ceased to be in force during the year..... 11,222 3,172,638.00

Policies in force December 31..... 80,198 \$ 22,197,791.00

Losses and claims unpaid December 31 of previous year..... 49 \$ 9,441.53

Losses and claims incurred during the year..... 953 179,885.58

Total ..... 1,002 \$ 189,327.11

Losses and claims settled during the year in cash, \$178,234.98;  
by compromise, \$..... 941 \$ 178,234.98  
Losses and claims unpaid December 31..... 61 11,092.13

Premiums collected or secured in cash and notes or credits  
without any deduction for losses, dividends, commissions,  
or other expenses, \$670,892.16.

**PRUSSIAN LIFE INSURANCE COMPANY,  
OF BERLIN, GERMANY  
UNITED STATES DEPARTMENT**

Incorporated 1865. Commenced business in United States February 6, 1905.  
United States Head Office, Broad Street and Farmington Avenue,  
Hartford, Conn.

Resident Manager, WM. C. SCHEIDE.

**CAPITAL STOCK**

Amount of deposit capital .....	\$	200,000.00
Ledger assets (per balance December 31 of previous year).....		811,389.75

**INCOME**

Total premium income .....	\$	228,078.38
Total investment income .....		28,147.84
Miscellaneous income .....		117,859.61
Total income .....		\$ 374,085.83

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$	260,418.15
Dividends to policyholders .....		
Paid stockholders for interest or dividends.....		
Other disbursements .....		34,574.52
Total disbursements .....		\$ 294,992.67

**ASSETS**

Total admitted assets .....	\$	878,447.46
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**LIABILITIES**

Reserve .....	\$	130,762.00
Other liabilities .....		60,947.91
Total amount of liabilities, except capital.....		\$ 191,709.91
Deposit capital, \$200,000.00; surplus, \$486,737.55.		
Total liabilities .....		\$ 878,447.46

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	3,677	\$ 21,273,469.82
Outstanding December 31, 1915.....	3,707	21,511,129.55

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	33	\$ 144,965.00
Colorado policies issued during the year.....	45	208,390.00
Total .....		\$ 353,355.00
Deduct ceased to be in force during the year.....	37	176,165.00

Policies in force December 31.....	41	\$ 177,190.00
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Losses and claims unpaid December 31 of previous year.....	\$	.....
Losses and claims incurred during the year.....		.....
Total .....		\$ .....

Losses and claims settled during the year in cash, \$.....;	\$	.....
by compromise, \$.....		.....
Losses and claims unpaid December 31.....		.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$2,528.00.		.....

**RELIANCE LIFE INSURANCE COMPANY,  
OF PITTSBURGH, PA.**

Incorporated March 31, 1903. Commenced business May 4, 1903.  
Home Office, Fifth Avenue and Wood Street, Pittsburgh, Pa.

President, JAMES H. REED.

Secretary, H. G. SCOTT.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance December 31 of previous year).....	4,698,254.28

**INCOME**

Total premium income .....	\$ 1,817,109.42
Total investment income .....	230,735.76
Miscellaneous income .....	88,914.51
<b>Total income .....</b>	<b>\$ 2,136,759.69</b>

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 319,421.69
Dividends to policyholders .....	40,122.97
Paid stockholders for interest or dividends.....	60,000.00
Other disbursements .....	1,056,676.51
<b>Total disbursements .....</b>	<b>\$ 1,476,221.17</b>

**ASSETS**

Total admitted assets .....	\$ 5,520,185.37
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**LIABILITIES**

Reserve .....	\$ 4,076,979.00
Other liabilities .....	163,182.19
<b>Total amount of liabilities, except capital.....</b>	<b>\$ 4,240,161.19</b>
Capital paid in cash, \$1,000,000.00; surplus, \$280,024.18.	
<b>Total liabilities .....</b>	<b>\$ 5,520,185.37</b>

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	27,870	\$ 50,494,401.00
Outstanding December 31, 1915.....	32,216	58,593,747.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	693	\$ 1,192,001.00
Colorado policies issued during the year.....	197	248,500.00
<b>Total .....</b>	<b>890</b>	<b>\$ 1,440,501.00</b>
Deduct ceased to be in force during the year.....	149	236,000.00
<b>Policies in force December 31.....</b>	<b>741</b>	<b>\$ 1,204,501.00</b>
Losses and claims unpaid December 31 of previous year.....		\$ .....
Losses and claims incurred during the year.....	3	7,000.00
<b>Total .....</b>	<b>3</b>	<b>\$ 7,000.00</b>
Losses and claims settled during the year in cash, \$7,000.00; by compromise, \$.....	3	\$ 7,000.00
Losses and claims unpaid December 31.....		.....
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$36,545.14.		

## THE STATE LIFE INSURANCE COMPANY, OF INDIANAPOLIS, IND.

Incorporated September 5, 1894. Commenced business September 24, 1894.  
Home Office, State Life Building, Indianapolis, Ind.

President, H. W. BENNETT.

Secretary, ALBERT SOHM.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 14,331,630.79

### INCOME

Total premium income .....	\$ 2,644,974.89
Total investment income .....	879,984.07
Miscellaneous income .....	16,508.27
Total income .....	\$ 3,541,467.23

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 1,009,974.66
Dividends to policyholders .....	303,286.13
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	786,026.42
Total disbursements .....	\$ 2,099,287.21

### ASSETS

Total admitted assets ..... \$ 16,240,256.82

### LIABILITIES

Reserve .....	\$ 12,832,269.67
Other liabilities .....	933,353.19
Total amount of liabilities, except capital.....	\$ 13,765,622.86
Capital paid in cash, \$.....; surplus, \$2,474,633.96.	
Total liabilities .....	\$ 16,240,256.82

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	32,406	\$ 73,616,621.00
Outstanding December 31, 1915.....	34,531	75,684,361.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,090	\$ 4,164,907.00
Colorado policies issued during the year.....	162	489,206.00
Total .....	1,252	\$ 4,654,113.00
Deduct ceased to be in force during the year.....	97	347,700.00
Policies in force December 31.....	1,155	\$ 4,306,413.00
Losses and claims unpaid December 31 of previous year..... \$ .....		
Losses and claims incurred during the year.....	9	26,000.00
Total .....	9	\$ 26,000.00

Losses and claims settled during the year in cash, \$23,500.00;  
by compromise, \$..... 8 \$ 23,500.00  
Losses and claims unpaid December 31..... 1 2,500.00  
Premiums collected or secured in cash and notes or credits  
without any deduction for losses, dividends, commissions,  
or other expenses, \$96,730.06.

**THE TRAVELERS INSURANCE COMPANY,  
OF HARTFORD, CONN.**

Incorporated June 17, 1863. Commenced business July 1, 1866.  
Home Office, 700 Main Street, Hartford, Conn.

President, LOUIS F. BUTTER.

Secretary, JAMES L. HOWARD.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 74,302,105.52

**INCOME**

Total premium income .....\$ 10,988,285.82  
Total investment income ..... 3,812,837.25  
Miscellaneous income ..... 688,594.37  
  
Total income ..... \$ 15,489,717.44

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 6,509,986.04  
Dividends to policyholders ..... 63,340.56  
Paid stockholders for interest or dividends..... 280,000.00  
Other disbursements ..... 3,731,931.90  
  
Total disbursements ..... \$ 10,585,258.50

**ASSETS**

Total admitted assets ..... \$ 82,114,570.46

**LIABILITIES**

Reserve .....\$ 69,688,170.00  
Other liabilities ..... 6,366,312.41  
  
Total amount of liabilities, except capital..... \$ 76,054,482.41  
Capital paid in cash, \$.....; surplus, \$6,060,088.05.  
  
Total liabilities ..... \$ 82,114,570.46

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	134,199	\$348,589,793.00
Outstanding December 31, 1915.....	147,288	394,815,205.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	1,478	\$ 3,681,153.00
Colorado policies issued during the year.....	334	771,653.00
<b>Total</b> .....	<b>1,812</b>	<b>\$ 4,452,806.00</b>
Deduct ceased to be in force during the year.....	146	358,536.00
<b>Policies in force December 31.....</b>	<b>1,666</b>	<b>\$ 4,094,270.00</b>
Losses and claims unpaid December 31 of previous year.....	1	\$ 248.00
Losses and claims incurred during the year.....	23	\$ 51,761.00
<b>Total</b> .....	<b>24</b>	<b>\$ 52,009.00</b>
Losses and claims settled during the year in cash, \$48,978.00; by compromise, \$.....	22	\$ 48,978.00
Losses and claims unpaid December 31.....	2	3,031.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$107,162.21.		

## THE UNION CENTRAL LIFE INSURANCE COMPANY, OF CINCINNATI, OHIO

Incorporated 1867. Commenced business 1867.  
Home Office, 1-7 West Fourth Street, Cincinnati, Ohio.

President, JESSE R. CLARK.

Secretary, GEORGE L. WILLIAMS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance December 31 of previous year).....	100,372,168.85

### INCOME

Total premium income.....	\$ 14,684,469.63
Total investment income.....	6,494,782.94
Miscellaneous income .....	757,131.69
Total income .....	
	\$ 21,936,384.26

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 6,872,430.00
Dividends to policyholders.....	2,751,086.42
Paid stockholders for interest or dividends.....	50,000.00
Other disbursements .....	7,056,937.97
Total disbursements .....	
	\$ 16,730,454.39

### ASSETS

Total admitted assets.....	\$109,385,066.09
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### LIABILITIES

Reserve .....	\$ 88,297,370.00
Other liabilities .....	16,939,971.66
Total amount of liabilities, except capital and surplus .....	
	\$105,237,341.66
Capital paid in cash, \$500,000.00; surplus, \$3,647,724.43.	
Total liabilities .....	
	\$109,385,066.09

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	191,630	\$400,637,613.00
Outstanding December 31, 1915.....	200,426	429,975,546.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	2,149	\$ 4,840,690.00
Colorado policies issued during the year.....	709	1,713,924.00
Total .....		\$ 6,554,614.00
Deduct ceased to be in force during the year.....	331	725,252.00
Policies in force December 31.....		\$ 5,829,362.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	37	60,945.70
Total .....		\$ 60,945.70

Losses and claims settled during the year in cash, \$59,523.60; by compromise, \$222.76 .....	36	\$ 59,746.36
Losses and claims unpaid December 31.....	1	1,199.31
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$189,217.88.		



**UNION MUTUAL LIFE INSURANCE COMPANY,  
OF PORTLAND, ME.**

Incorporated July 17, 1848. Commenced business October 1, 1849.  
Home Office, 396 Congress Street, Portland, Me.

President, ARTHUR L. BATES.

Secretary, SYLVAN B. PHILLIPS.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ .....  
Ledger assets (per balance December 31 of previous year)..... 19,090,257.35

**INCOME**

Total premium income.....\$ 2,298,178.11  
Total investment income..... 891,177.98  
Miscellaneous income ..... 15,541.98

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Total income ..... \$ 3,204,898.07

**DISBURSEMENTS**

Paid policyholders for losses, matured endowments,  
annuities, etc. ....\$ 2,129,491.55  
Dividends to policyholders..... 352,956.02  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 673,332.28

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Total disbursements ..... \$ 3,155,779.85

**ASSETS**

Total admitted assets..... \$ 18,477,745.51

**LIABILITIES**

Reserve .....\$ 17,408,079.00  
Other liabilities ..... 307,379.94

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Total amount of liabilities, except capital..... \$ 17,715,458.94  
Capital paid in cash, \$.....; surplus, \$762,286.57.

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Total liabilities ..... \$ 18,477,745.51

**EXHIBIT OF POLICIES**

	No.	Amount
Outstanding December 31, 1914.....	43,861	\$ 65,420,684.00
Outstanding December 31, 1915.....	43,052	64,639,288.00

**COLORADO BUSINESS DURING THE YEAR**

	No.	Amount
Colorado policies in force December 31 of previous year.....	682	\$ 1,188,609.60
Colorado policies issued during the year.....	49	113,050.00
<b>Total</b> .....	<b>731</b>	<b>\$ 1,301,659.60</b>
Deduct ceased to be in force during the year.....	72	184,519.63
<b>Policies in force December 31</b> .....	<b>659</b>	<b>\$ 1,117,139.97</b>
Losses and claims unpaid December 31 of previous year.....	1	\$ 16.91
Losses and claims incurred during the year.....	13	22,883.12
<b>Total</b> .....	<b>14</b>	<b>\$ 22,900.03</b>

Losses and claims settled during the year in cash, \$11,768.17;  
by compromise, \$..... 8 \$ 11,768.17  
Losses and claims unpaid December 31..... 6 11,131.86  
Premiums collected or secured in cash and notes or credits  
without any deduction for losses, dividends, commissions,  
or other expenses, \$39,402.95.

## THE UNITED STATES LIFE INSURANCE COMPANY, IN THE CITY OF NEW YORK

Incorporated February, 1850. Commenced business March, 1850.  
Home Office, 273-277 Broadway, New York, N. Y.

President, JOHN P. MUNN, M. D.

Secretary, A. WHEELWRIGHT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 264,000.00
Ledger assets (per balance December 31 of previous year).....	7,734,641.43

### INCOME

Total premium income.....	\$ 767,439.86
Total investment income.....	395,048.51
Miscellaneous income .....	100,000.00
Total income .....	\$ 1,262,488.37

### DISBURSEMENTS

Paid policyholders for losses, matured endowments, annuities, etc. ....	\$ 1,002,093.50
Dividends to policyholders.....	55,820.23
Paid stockholders for interest or dividends.....	18,480.00
Other disbursements .....	444,433.10
Total disbursements .....	\$ 1,520,826.83

### ASSETS

Total admitted assets.....	\$ 7,629,529.33
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### LIABILITIES

Reserve .....	\$ 6,954,924.00
Other liabilities .....	271,107.49
Total amount of liabilities, except capital.....	\$ 7,226,031.49
Capital paid in cash, \$264,000.00; surplus, \$139,497.84.	
Total liabilities .....	\$ 7,629,529.33

### EXHIBIT OF POLICIES

	No.	Amount
Outstanding December 31, 1914.....	14,549	\$ 25,723,325.00
Outstanding December 31, 1915.....	14,443	24,920,747.00

### COLORADO BUSINESS DURING THE YEAR

	No.	Amount
Colorado policies in force December 31 of previous year.....	472	\$ 853,672.00
Colorado policies issued during the year.....	58	97,000.00
Total .....	530	\$ 950,672.00
Deduct ceased to be in force during the year.....	70	126,078.00
Policies in force December 31.....	460	\$ 824,594.00
Losses and claims unpaid December 31 of previous year.....		
Losses and claims incurred during the year.....	3	\$ 2,010.00
Losses and claims incurred during the year.....	12	26,991.98
Total .....	15	\$ 29,001.98
Losses and claims settled during the year in cash, \$25,858.98:		
by compromise, \$.....	11	\$ 25,858.98
Losses and claims unpaid December 31.....	4	3,143.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or other expenses, \$28,525.51.		

# STATISTICAL TABLES

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LIFE

## COLORADO BUSINESS—LIFE—

NAME OF COMPANY	Policies in Force December 31, 1914		Policies Issued in 1915		Policies Terminated in 1915	
	No.	Amount	No.	Amount	No.	Amount
Aetna Life Ins. Co., Hart- ford, Conn. ....	2,321	\$ 4,858,752	485	\$ 1,866,403	359	\$ 704,038
American Bankers Ins. Co., The, Chicago, Ill. ....	356	398,025	296	369,000	111	122,000
Amicable Life Ins. Co., Waco, Texas .....	.....	.....	.....	.....	.....	.....
Bankers International Life Assurance Co., Denver, Colo. ....	495	266,300	215	88,845	325	141,451
Bankers Life Co., Des Moines, Iowa .....	4,681	9,496,100	346	896,800	498	1,001,500
Bankers Reserve Life Co., Omaha, Neb. ....	174	274,994	75	98,923	48	71,967
Beneficial Life Ins. Co., Salt Lake City, Utah. ....	227	292,500	55	58,000	105	125,731
Capitol Life Ins Co., Den- ver, Colo. ....	3,130	5,380,660	1,192	1,813,103	737	1,243,212
Central Life Assur. Society of U.S., Des Moines, Iowa	271	498,212	99	118,250	45	68,354
Central States Life Ins. Co., St. Louis, Mo. ....	1,298	2,178,750	431	659,500	486	779,500
Columbian National Life Ins. Co., Boston, Mass. ....	2,418	5,218,195	378	738,253	363	818,932
Connecticut Mutual Life Ins. Co., Hartford, Conn.	1,092	2,185,474	380	706,883	164	320,897
Continental Assurance Co., Chicago, Ill. ....	48	52,244	19	17,500	13	13,760
Continental Life Insurance Co., Salt Lake City, Utah .....	368	830,573	340	512,508	146	344,000
Equitable Life Assur. So- ciety of the U. S., New York, N. Y. ....	3,401	8,165,259	560	1,062,748	366	930,846
Farmers and Bankers Life Ins. Co., The, Wichita, Kan. ....	.....	.....	.....	.....	.....	.....
Farmers Life Ins. Co., The, Denver, Colo. ....	301	530,300	509	814,548	117	216,312
Fidelity Mutual Life Ins. Co., Philadelphia, Pa. ....	466	1,355,440	26	94,522	38	81,658
German American Life Ins. Co., Denver, Colo. ....	1,244	2,103,500	1,550	2,320,469	457	715,000
Germania Life Ins. Co., New York, N. Y. ....	1,638	2,690,509	189	288,500	124	209,962
Home Life Ins. Co., New York, N. Y. ....	1,567	3,506,747	288	522,711	110	256,653
International Life Ins. Co., St. Louis, Mo. ....	134	249,211	37	62,610	45	79,641
Kansas City Life Ins. Co., Kansas City, Mo. ....	1,927	3,093,000	1,221	1,952,250	413	642,250
Manhattan Life Ins. Co., New York, N. Y. ....	961	1,399,468	115	181,830	123	198,742
Massachusetts Mutual Life Ins. Co., Springfield, Mass. ....	1,334	2,735,012	251	410,250	186	396,337
Merchants Life Ins. Co., Burlington, Iowa .....	494	1,000,000	15	27,000	169	319,000
Midland Life Ins. Co., Kan- sas City, Mo. ....	521	876,000	252	426,044	101	181,000
Missouri State Life Ins. Co., St. Louis, Mo. ....	1,595	2,105,349	496	704,256	379	529,785
Mutual Benefit Life Ins. Co., Newark, N. J. ....	2,966	7,914,675	385	847,680	197	521,105
Mutual Life Ins. Co., New York, N. Y. ....	6,865	12,584,202	834	1,491,754	586	1,276,293
National Life Ins. Co., Montpelier, Vt. ....	464	969,515	62	128,408	31	83,056
National Life Ins. Co. of U. S. A., Chicago, Ill. ....	713	1,071,479	117	177,641	117	165,072
New England Mutual Life Ins. Co., Boston, Mass. ....	1,153	3,017,454	151	421,042	125	322,285

FOR THE YEAR 1915.

Policies in Force Dec. 31, 1915		Losses and Claims Incurred in 1915		Losses and Claims Paid in 1915		Premiums Received, Without Any Deduc- tion for Losses, Claims, Dividends, Com- missions or Other Expenses
No.	Amount	No.	Amount	No.	Amount	
2,447	\$ 6,021,117	40	\$ 69,992	42	\$ 70,514	\$ 143,051.36
541	645,025	..	5,000	..	5,650	18,423.42
...	.....	..	.....	..	.....	.....
385	213,694	..	2,948	..	2,948	7,850.90
4,529	9,391,400	64	127,048	67	134,034	181,058.72
201	301,950	..	.....	..	.....	10,955.90
177	224,769	1	1,000	1	1,000	6,501.43
3,585	5,950,551	18	26,000	16	24,500	206,733.13
325	548,108	4	8,680	4	8,680	17,432.54
1,243	2,058,750	3	5,000	4	7,000	68,135.06
2,433	5,137,516	16	26,925	16	26,886	201,163.10
1,308	2,571,460	11	18,512	11	18,512	75,424.18
54	55,984	..	.....	..	.....	1,964.90
562	999,081	2	2,913	1	1,913	22,530.15
3,595	8,297,161	51	123,628	45	101,628	288,396.04
...	.....	..	.....	..	.....	.....
693	1,128,536	..	.....	..	.....	34,888.80
454	1,348,304	11	31,027	11	31,027	57,450.44
2,337	3,708,969	6	8,000	6	8,000	121,283.51
1,703	2,769,047	23	45,595	20	40,079	114,548.41
1,745	3,772,805	14	40,496	12	35,496	114,101.23
126	232,180	2	3,000	2	3,000	6,300.21
2,735	4,403,000	9	18,500	8	16,500	138,397.67
953	1,382,556	13	21,998	12	20,898	43,379.55
1,402	2,748,925	27	77,519	27	79,661	89,978.16
345	708,000	8	16,000	8	16,000	17,517.47
672	1,121,044	2	3,000	2	3,000	43,628.81
1,712	2,279,820	8	15,450	7	13,450	79,481.76
3,154	8,241,250	49	129,388	47	118,491	254,826.73
7,053	12,799,663	94	191,335	94	192,635	416,359.97
495	1,014,867	7	6,208	7	6,208	37,050.03
713	1,084,048	9	13,864	8	9,864	38,212.37
1,179	3,116,211	13	32,969	18	47,969	99,968.65

## COLORADO BUSINESS—LIFE—

NAME OF COMPANY	Policies in Force December 31, 1914		Policies Issued in 1915		Policies Terminated in 1915	
	No.	Amount	No.	Amount	No.	Amount
New York Life Ins. Co., New York, N. Y.....	10,943	20,408,970	1,590	2,682,350	890	1,797,012
Northwestern Mutual Life Ins. Co., Milwaukee, Wis.	9,480	23,347,564	926	2,343,460	628	1,590,907
Northwestern National Life Ins. Co., Minneapolis, Minn. ....	448	607,799	201	294,199	117	163,790
Occidental Life Ins. Co., Albuquerque, N. M.....	227	440,250	171	271,500	73	203,650
Pacific Mutual Life Ins. Co. of California, Los Angeles, Cal. ....	3,144	5,848,490	521	891,055	263	606,042
Penn Mutual Life Ins. Co., Philadelphia, Pa.....	2,150	6,632,232	192	644,385	172	727,965
Phoenix Mutual Life Ins. Co., Hartford, Conn.....	1,480	2,597,785	161	263,317	111	205,132
Pittsburgh Life & Trust Co., Pittsburg, Pa.....	578	1,080,657	162	327,911	138	368,356
Provident Life & Trust Co., Philadelphia, Pa. ....	1,281	2,918,698	405	742,145	109	245,788
Prudential Insurance Co. of America, Newark, N. J..	74,437	20,218,659	16,983	5,151,770	11,222	3,172,638
Prussian Life Ins. Co., Ber- lin, Germany.....	33	144,965	45	208,390	37	176,165
Reliance Life Ins. Co. of Pittsburgh, Pittsburg, Pa. ....	693	1,192,001	197	248,500	149	236,000
State Life Ins. Co., In- dianapolis, Ind. ....	1,090	4,164,907	162	489,206	97	347,700
Travelers Insurance Co., Hartford, Conn. ....	1,478	3,681,153	334	771,653	146	358,536
Union Central Life Ins. Co., Cincinnati, Ohio .....	2,149	4,840,690	709	1,713,924	331	725,252
Union Mutual Life Ins. Co., Portland, Me. ....	682	1,188,610	49	113,050	72	184,520
United States Life Ins. Co., New York, N. Y.....	472	853,672	58	97,000	70	126,078
Totals.....	155,336	\$187,445,001	34,235	\$ 37,132,046	21,709	\$ 24,115,870

FOR THE YEAR 1915—Continued.

Policies in Force Dec. 31, 1915		Losses and Claims Incurred in 1915		Losses and Claims Paid in 1915		Premiums Received, Without Any Deduc- tion for Losses, Claims, Dividends, Com- missions or Other Expenses
No.	Amount	No.	Amount	No.	Amount	
11,643	21,294,308	167	333,961	160	326,026	753,047.56
9,778	24,100,117	121	312,120	125	318,765	777,770.59
532	738,208	5	4,552	6	5,162	32,699.68
325	508,100	..	.....	..	.....	15,165.67
3,402	6,133,503	30	96,249	25	90,827	229,132.98
2,170	6,548,652	33	129,095	33	159,606	237,506.29
1,530	2,655,970	16	34,801	17	36,518	82,088.49
602	1,040,212	14	22,712	12	20,299	31,572.97
1,577	3,415,055	4	4,211	5	6,333	103,459.46
80,198	22,197,791	953	179,886	941	178,235	670,892.16
41	177,190	..	.....	..	.....	2,528.00
741	1,204,501	3	7,000	3	7,000	36,545.14
1,155	4,306,413	9	26,000	8	23,500	96,730.06
1,666	4,094,270	23	51,761	22	48,978	107,162.21
2,527	5,829,362	37	60,946	36	59,746	189,217.88
659	1,117,140	13	22,883	8	11,768	39,402.95
460	824,594	12	26,992	11	25,859	28,525.51
<u>167,862</u>	<u>\$200,461,177</u>	<u>1,945</u>	<u>\$ 2,385,164</u>	<u>1,908</u>	<u>\$ 2,364,165</u>	<u>\$ 6,390,442.25</u>





**CASUALTY, FIDELITY AND SURETY  
INSURANCE COMPANIES  
1915**

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ABSTRACTS COMPILED FROM THE ANNUAL  
STATEMENTS OF THE CASUALTY, FIDELITY  
AND SURETY INSURANCE COMPANIES LI-  
CENSED TO TRANSACT BUSINESS IN THIS  
STATE, SHOWING THEIR CONDITION ON  
DECEMBER 31, 1915.



## THE AETNA ACCIDENT AND LIABILITY COMPANY, OF HARTFORD, CONN.

Incorporated May, 1883. Commenced business May, 1907.  
Home Office, 650 Main Street, Hartford, Conn.

President, MORGAN G. BULKELEY. Secretary, J. SCOFIELD ROWE.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	3,328,266.87

### INCOME

Net premium income .....	\$ 2,737,088.17	
Total investment income .....	133,014.94	
Miscellaneous income .....	11.25	
Total income .....		\$ 2,870,114.36

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 641,050.79	
Paid stockholders for interest or dividends.....	100,000.00	
Other disbursements .....	1,373,609.52	
Total disbursements .....		\$ 2,114,660.31

### ASSETS

Total admitted assets .....	\$ 4,222,272.34
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,163,755.27	
Capital, \$1,000,000.00; surplus, \$1,058,517.07.....	2,058,517.07	
Total liabilities .....		\$ 4,222,272.34

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 15.80	\$ .....
Health .....		
Liability .....	1,890.27	
Fidelity .....	476.20	
Surety .....	2,928.35	-411.27
Plate Glass .....	728.26	160.33
Steam Boiler .....		
Burglary and Theft.....	993.56	549.84
Credit .....		
Sprinkler .....	15.00	
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....	3,873.77	-30.43
Workmen's Compensation .....	860.59	18.98
Live Stock .....		
Totals .....	\$ 11,781.80	\$ 287.45

**AETNA LIFE INSURANCE COMPANY,  
OF HARTFORD, CONN.**  
(ACCIDENT AND LIABILITY DEPARTMENT)

Incorporated June, 1820. Commenced business October, 1850.  
Home Office, 650 Main Street, Hartford, Conn.

President, MORGAN G. BULKELEY.

Secretary, C. E. GILBERT.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 5,000,000.00  
Ledger assets (per balance) December 31 of previous year..... 10,099,543.99

**INCOME**

Net premium income .....\$ 9,129,953.98  
Total investment income ..... 393,198.09  
Miscellaneous income .....  
Total income ..... \$ 9,523,152.07

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 5,026,622.00  
Paid stockholders for interest or dividends..... 200,000.00  
Other disbursements ..... 4,215,559.43  
Total disbursements ..... \$ 9,442,181.43

**ASSETS**

Accident, health, liability and workmen's compensa-  
tion business .....\$ 11,284,195.13  
Life business ..... 112,954,357.80  
Total admitted assets ..... \$124,238,552.93

**LIABILITIES**

Accident, health, liability and workmen's compensa-  
tion business .....\$ 7,468,852.90  
Life business ..... 98,792,487.21  
Total amount of liabilities, except capital..... \$106,261,340.11  
Capital, \$5,000,000.00; surplus, accident, health, lia-  
bility and workmen's compensation business,  
\$1,315,342.23; life business, \$11,661,870.59..... 17,977,212.82  
Total liabilities ..... \$124,238,552.93

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 16,965.69	\$ 3,704.73
Health .....	2,267.11	755.10
Liability .....	6,061.22	1,018.31
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft .....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Compensation .....	7,036.91	589.10
Live Stock .....		
<b>Totals .....</b>	<b>\$ 32,330.93</b>	<b>\$ 6,067.24</b>

## AMERICAN AUTOMOBILE INSURANCE COMPANY, OF ST. LOUIS, MO.

Incorporated December 22, 1911. Commenced business January 1, 1912.  
Home Office, Pierce Building, St. Louis, Mo.

President, CHAS. W. DISBROW.

Secretary, S. S. WILLIAMS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	225,000.00
Ledger assets (per balance) December 31 of previous year.....		676,723.71

### INCOME

Net premium income.....	\$	856,233.00
Total investment income.....		19,182.72
Miscellaneous income .....		5,447.26
		\$ 880,862.98

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	290,187.45
Paid stockholders for interest or dividends.....		22,500.00
Other disbursements .....		339,247.90
		\$ 651,935.35

### ASSETS

Total admitted assets.....	\$	925,974.09
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	575,758.48
Capital, \$225,000.00; surplus, \$125,215.61.....		350,215.61
		\$ 925,974.09

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass.....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	21,108.26	5,898.40
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
		\$ 5,898.40
Totals .....	\$ 21,108.26	\$ 5,898.40

## AMERICAN BANKERS INSURANCE COMPANY, OF CHICAGO, ILL.

Incorporated April 30, 1909. Commenced business July 25, 1910.  
Home Office, 43-45 East Ohio Street, Chicago, Ill.

President, ERNEST W. SPICER.

Secretary, JAMES P. WHEDON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	325,000.00
Ledger assets (per balance) December 31 of previous year.....		699,210.14

### INCOME

Net premium income .....	\$	109,378.27
Total investment income.....		1,337.50
Miscellaneous income, including life department.....		331,234.41
		\$ 441,950.18

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	32,774.98
Paid stockholders for interest or dividends.....		
Other disbursements, including life department.....		291,224.03
		\$ 323,999.01

### ASSETS

Total admitted assets.....	\$	823,094.91
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	483,633.01
Capital, \$325,000.00; surplus, \$14,461.90.....		339,461.90
		\$ 823,094.91

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 2,522.89	\$ 781.80
Health .....	1,146.52	388.91
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass.....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
Totals .....		\$ 3,669.41
		\$ 1,170.71

**THE AMERICAN CREDIT-INDEMNITY COMPANY OF NEW YORK, OF NEW YORK, N. Y.**

Incorporated April 28, 1893. Commenced business May 1, 1893.  
Home Office, 80 Maiden Lane, New York, N. Y.

President, E. M. TREAT.

Secretary, JOS. J. GROSS.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 350,000.00  
Ledger assets (per balance) December 31 of previous year..... 1,483,573.05

**INCOME**

Net premium income.....\$ 640,617.64  
Total investment income..... 60,604.45  
Miscellaneous income ..... 2,704.91  

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Total income ..... \$ 703,927.00

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 468,452.80  
Paid stockholders for interest or dividends..... 7,000.00  
Other disbursements ..... 356,936.52  

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Total disbursements ..... \$ 832,389.32

**ASSETS**

Total admitted assets..... \$ 1,191,375.93

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 640,488.57  
Capital, \$350,000.00; surplus, \$200,887.36..... 550,887.36  

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Total liabilities ..... \$ 1,191,375.93

**COLORADO BUSINESS DURING THE YEAR 1915**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass.....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	11,435.00	6,471.51
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	<hr/> \$ 11,435.00	<hr/> \$ 6,471.51

# AMERICAN FIDELITY COMPANY, OF MONTPELIER, VT.

Incorporated 1900. Commenced business 1901.  
Home Office, Montpelier, Vt.

President, CHAS. H. DARLING.

Secretary, RALPH B. DENNY.

## CAPITAL STOCK

Amount of capital paid up in cash.....	\$	305,500.00
Ledger assets (per balance) December 31 of previous year.....		1,153,819.06

## INCOME

Net premium income.....	\$	313,786.42
Total investment income.....		35,836.62
Miscellaneous income .....		172.84
<b>Total income .....</b>	<b>\$</b>	<b>349,795.88</b>

## DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	382,844.46
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		294,359.43
<b>Total disbursements .....</b>	<b>\$</b>	<b>677,203.89</b>

## ASSETS

Total admitted assets.....	\$	851,803.56
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## LIABILITIES

Total amount of liabilities, except capital.....	\$	418,473.74
Capital, \$305,500.00; surplus, \$127,829.82.....		433,329.82
<b>Total liabilities .....</b>	<b>\$</b>	<b>851,803.56</b>

## COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 997.56	\$ 127.94
Health .....	151.15	.....
Liability .....	.....	.....
Fidelity .....	317.17	-145.73
Surety .....	488.08	.....
Plate Glass.....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	336.27	55.00
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 2,290.23</b>	<b>\$ 37.21</b>



**AMERICAN OLD LINE INSURANCE COMPANY,  
OF LINCOLN, NEB.**

Incorporated 1903. Commenced business 1903.  
Home Office, Eleventh and O Streets, Lincoln, Neb.

President, W. A. RANKINS.

Secretary, M. D. HATCH.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 100,000.00
Ledger assets (per balance) December 31 of previous year.....	159,848.32

**INCOME**

Net premium income.....	\$ 167,915.58
Total investment income.....	8,793.03
Miscellaneous income .....	.....
<b>Total income .....</b>	<b>\$ 176,708.61</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 48,566.08
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	108,553.37
<b>Total disbursements .....</b>	<b>\$ 157,119.45</b>

**ASSETS**

Total admitted assets.....	\$ 279,437.48
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 121,594.23
Capital, \$100,000.00; surplus, \$57,843.25.....	157,843.25
<b>Total liabilities .....</b>	<b>\$ 279,437.48</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	3,117.00	1,127.80
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass.....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 3,117.00</b>	<b>\$ 1,127.80</b>

## AMERICAN SURETY COMPANY OF NEW YORK, OF NEW YORK, N. Y.

Incorporated April 14, 1884. Commenced business April 15, 1884.  
Home Office, 100 Broadway, New York, N. Y.

President, F. W. LAFRENTZ.

Secretary, WM. A. BRANDT.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 5,000,000.00
Ledger assets (per balance) December 31 of previous year.....	9,220,079.86

### INCOME

Net premium income.....	\$ 3,210,138.13	
Total investment income.....	1,137,990.32	
Miscellaneous income .....	131.13	
Total income .....		\$ 4,348,259.58

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 902,482.20	
Paid stockholders for interest or dividends.....	250,000.00	
Other disbursements .....	3,115,194.66	
Total disbursements .....		\$ 4,267,676.86

### ASSETS

Total admitted assets.....	\$ 9,148,440.54
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 3,046,912.07	
Capital, \$5,000,000.00; surplus, \$1,101,528.47.....	6,101,528.47	
Total liabilities .....		\$ 9,148,440.54

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	14,188.57	11,613.56
Surety .....	17,762.91	13,852.24
Plate Glass.....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	\$ 31,951.51	\$ 25,465.80

**BANKERS ACCIDENT INSURANCE COMPANY,  
OF DES MOINES, IOWA**

Incorporated March 30, 1893. Commenced business May 8, 1893.  
Home Office, Seventh and Locust Streets, Des Moines, Ia.

President, F. L. MINER.

Secretary, J. A. KIZER.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance) December 31 of previous year.....		233,158.97

**INCOME**

Net premium income .....	\$	350,229.30
Total investment income .....		8,492.05
Miscellaneous income .....		15,818.10
<b>Total income .....</b>	<b>\$</b>	<b>374,539.45</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	133,588.33
Paid stockholders for interest or dividends.....		3,500.00
Other disbursements .....		191,414.90
<b>Total disbursements .....</b>	<b>\$</b>	<b>328,503.23</b>

**ASSETS**

Total admitted assets .....	\$	243,680.08
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	115,815.65
Capital, \$100,000.00; surplus, \$27,864.43.....		127,864.43
<b>Total liabilities .....</b>	<b>\$</b>	<b>243,680.08</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 3,315.71	\$ 797.61
Health .....		176.88
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft .....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
<b>Totals .....</b>	<b>\$ 3,315.71</b>	<b>\$ 974.49</b>

## BANKERS' INTERNATIONAL LIFE ASSURANCE COMPANY, OF DENVER, COLO.

Incorporated May 9, 1910. Commenced business October 26, 1911.

Organized under the Laws of the State of Colorado.

Home Office.....Gas and Electric Building, Denver, Colo.

C. A. GENT, President.

EDWIN STARKEY, Secretary.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 100,000.00
Amount of ledger assets (as per balance), December 31 of previous year .....	2,870,120.53

### INCOME

	Gross Premiums Written and Renewed During the Year
Accident and health.....	\$ 45,544.15
Total .....	\$ 45,544.15
Policy fees required or represented by applications....	632.55
Life department .....	10,493.60
Total income .....	\$ 56,670.30

### DISBURSEMENTS

Accident .....	\$ 5,091.07
Health .....	8,672.19
Death .....	1,698.07
Total .....	\$ 15,461.33
Investigation and adjustment of claims, viz.:	
Accident .....	120.50
Policy fees retained by agents.....	591.55
Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes:	
Accident and Health.....	18,688.80
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	7,599.43
Salaries, traveling and all other expenses of agents and November expenses, manager and vice-president..	1,379.55
Rents, including company's offices for agents.....	436.34
State taxes on premiums.....	23.49
Insurance department licenses and fees.....	513.19
All other licenses, fees and taxes:	
Premium dividends to policy-holders.....	4.17
Petty office expense.....	21.10
Advertising .....	280.87
Printing and stationery .....	1,193.68
Postage, telegraph, telephone and express.....	1,037.14
Other disbursements:	
Life department .....	55,459.14
Agents' balances charged off.....	1,141.74
Total disbursements .....	\$ 103,952.02
Balance .....	\$ 239,838.81

## LEDGER ASSETS

Total ledger assets, life department.....	\$	239,838.81
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## NON-LEDGER ASSETS

Rents, life department .....	\$	41,957.21
Uncalled premiums on H. A. policies written after October 1, 1915.....		3,450.90
Gross assets .....	\$	285,246.92

## DEDUCT ASSETS NOT ADMITTED

Life department .....	\$	90,176.04
Admitted assets .....	\$	195,070.88

## LIABILITIES

	Adjusted	
Accident .....	\$	344.65
Health .....		1,559.71
Total .....	\$	1,904.36
Total unpaid claims and expenses of settlement..	\$	1,904.36
Total unearned premiums as shown by recapitu- lation .....	\$	917.10
Commissions, brokerage and other charges due or to become due to agents or brokers on policies is- sued on or after October 1, 1911, viz.:		
Accident and health.....		1,115.27
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement .....		623.85
Advance premiums, life department .....		39,317.56
Other liabilities, viz.:		
Premiums paid in advance .....		585.20
Total amount of all liabilities, except capital..	\$	44,463.34
Capital actually paid up in cash.....	\$	100,000.00
Surplus over all liabilities .....		50,607.54
Surplus as regards policy-holders .....	\$	150,607.54
Total liabilities .....	\$	195,070.88

## EXHIBIT OF PREMIUMS

	Accident	
In force December 31, 1915.....	\$	15,652.80
Written or renewed during the year.....		45,544.15
Total .....	\$	61,196.95
Deduct expirations and cancellations.....		39,186.55
In force at end of year.....	\$	22,010.40
Net premiums in force.....	\$	22,010.40

## RECAPITULATION

Gross premiums (less re-insurance) upon all unexpired risks, viz.:

Accident, total unearned premiums, \$1,502.30. Health, running one year or less from date of policy, premiums, \$1,834.20; amount unearned (50 per cent), \$917.10; running more than one year from date of policy, premiums, \$585.20.

## GENERAL INTERROGATORIES

Gross premiums (less re-insurance and return premiums) received from organization of company, \$92,183.72,

Total losses (less re-insurance) paid from organization of company, \$22,098.12.

Total dividends declared from organization of company, viz.: Cash, None.

## BUSINESS IN COLORADO DURING 1911

	Gross Premiums Less Return Premiums on Risks Written or Renewed During the Year	Gross Losses Paid
Accident and health .....	\$ 20,150.65	\$ 6,683.37
Totals .....	\$ 20,150.65	\$ 6,683.37

## UNDERWRITING EXHIBIT

		Loss in Surplus
Premiums		
Total premiums .....	\$ 45,544.15	
Add unpaid return and re- insurance premiums Dec. 31, 1914 .....	4,103.10	
Total .....	\$ 49,647.25	
Balance .....	\$ 49,647.25	
Total .....	\$ 49,647.25	
Deduct unearned premiums Dec. 31, 1915.....	1,502.30	
Premiums earned during 1915 .....	\$ 48,144.95	
Underwriting Profit and Loss Items		
Policy fees .....	\$ 632.55	
Total .....	\$ 632.55	
Policy fees retained by agents .....	591.55	
Agents' balances charged off .....	1,141.74	
Other underwriting dis- bursements, other than losses and expenses.....	18,688.80	
Total .....	\$ 20,422.09	
Loss .....	\$ 19,789.54	
Underwriting profit and loss .....	19,789.54	
Underwriting income earned during 1915.....	\$ 28,355.41	

Losses	
Losses paid .....	\$ 15,461.33
Balance .....	\$ 15,461.33
Total .....	\$ 15,461.33
Deduct unpaid losses Dec. 31, 1915 .....	481.80
Balance .....	\$ 14,979.53
Add unpaid losses Dec. 31, 1915 .....	1,904.36
Losses incurred during 1915 .....	\$ 16,883.89
Underwriting Expenses	
Underwriting expenses paid during 1915 .....	\$ 12,609.46
Deduct underwriting ex- penses unpaid Dec. 31, 1914 .....	735.01
Balance .....	\$ 11,874.45
Add underwriting expenses unpaid Dec. 31, 1915.....	1,739.12
Underwriting expenses incurred during 1915....	13,613.57
Underwriting losses and expenses .....	\$ 30,497.46
Loss from underwriting during 1915 .....	\$ 2,142.05
Total gains and losses from underwriting and investments .....	\$ 2,142.05
Total gains and losses in surplus during 1915	\$ 2,142.05
Surplus Dec. 31, 1914.....	\$ 79,679.68
Surplus Dec. 31, 1915.....	50,607.54
Decrease in surplus dur- ing 1915 .....	\$ 26,930.12
Total .....	\$ 29,072.14

Per cent of losses incurred to premiums earned, 33.6.

Per cent of underwriting expenses incurred to premiums earned, 70.5.

## CASUALTY COMPANY OF AMERICA, NEW YORK CITY, N. Y.

Incorporated September, 1903. Commenced business September 28, 1903.  
Home Office, 68 William Street, New York, N. Y.

President, EDWIN W. DE LEON. Secretary, JOHN S. JENKINS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance) December 31 of previous year.....	3,416,436.21

### INCOME

Net premium income .....	\$ 3,547,825.44
Total investment income .....	267,837.11
Miscellaneous income .....	18,479.07
Total income .....	\$ 3,834,141.62

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,457,941.42
Paid stockholders for interest or dividends.....	45,000.00
Other disbursements .....	2,035,525.76
Total disbursements .....	\$ 3,538,467.18

### ASSETS

Total admitted assets .....	\$ 3,637,176.88
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 2,873,569.67
Capital, \$750,000.00; surplus, \$13,607.21.....	763,607.21
Total liabilities .....	\$ 3,637,176.88

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 3,944.51	\$ 1,063.62
Health .....	896.57	157.19
Liability .....	2,270.25	1,546.91
Fidelity .....	12.20	.....
Surety .....	88.99	.....
Plate Glass .....	152.89	118.66
Workmen's Compensation .....	2,180.49	8.37
Burglary and Theft .....	90.22	.....
Industrial .....	1,570.55	554.32
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	150.55	11.21
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	\$ 11,357.22	\$ 3,460.28



**THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY,  
OF BOSTON, MASS.**

Incorporated June 5, 1902. Commenced business September 11, 1902.  
Home Office, 77 Franklin Street, New York, N. Y.

President, ARTHUR E. CHILDS.

Secretary, WM. H. BROWN.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 1,000,000.00  
Ledger assets (per balance) December 31 of previous year..... 10,148,389.62

**INCOME**

Net premium income .....\$ 360,245.28  
Total investment income (see Life statement).....  
Miscellaneous income (see Life statement)..... 2,688,078.30  

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Total income ..... \$ 3,048,323.58

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 173,453.05  
Paid stockholders for interest or dividends and other  
disbursements (see Life statement)..... 1,757,510.68  
Other disbursements ..... 181,773.89  

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Total disbursements ..... \$ 2,112,737.62

**ASSETS**

Total admitted assets ..... \$ 11,306,104.42

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 9,834,735.74  
Capital, \$1,000,000.00; surplus, \$471,368.68..... 1,471,368.68  

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Total liabilities ..... \$ 11,306,104.42

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 3,681.48	\$ 675.35
Health .....	1,599.99	685.55
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft .....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
<hr/> Totals .....	<hr/> \$ 5,281.47	<hr/> \$ 1,360.90

**THE COMMONWEALTH CASUALTY COMPANY,  
OF PHILADELPHIA, PA.**

Incorporated March 20, 1906. Commenced business April, 1906.  
Home Office, 524-539 Drexel Building, Philadelphia, Pa.

President, I. N. STEVENS.

Secretary, E. S. COOK.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance) December 31 of previous year.....		191,447.55

**INCOME**

Net premium income .....	\$	152,741.81
Total investment income .....		7,115.44
Miscellaneous income .....		12,210.00
		\$ 172,067.25

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	49,064.51
Paid stockholders for interest or dividends.....		10,000.00
Other disbursements .....		100,306.41
		\$ 159,370.92

**ASSETS**

Total admitted assets .....	\$	193,612.14
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	41,124.33
Capital, \$100,000.00; surplus, \$52,487.81.....		152,487.81
		\$ 193,612.14

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 47.75	\$ .....
Health .....		.....
Liability .....		.....
Fidelity .....		.....
Surety .....		.....
Plate Glass .....		.....
Steam Boiler .....		.....
Burglary and Theft .....		.....
Credit .....		.....
Sprinkler .....		.....
Title .....		.....
Fly Wheel .....		.....
Automobile and Teams Property Damage.....		.....
Workmen's Collective .....		.....
Live Stock .....		.....
		\$ 47.75
Total .....	\$	\$ .....

**CONTINENTAL CASUALTY COMPANY, OF HAMMOND, IND.**

Incorporated November, 1897. Commenced business December, 1897.  
General Office, Chicago, Ill.

President, H. G. B. ALEXANDER.

Secretary, W. H. BETTS.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 300,000.00
Ledger assets (per balance) December 31 of previous year.....	2,166,390.16

**INCOME**

Net premium income.....	\$ 2,763,072.18
Total investment income.....	73,750.15
Miscellaneous income .....	111,618.89
<b>Total income .....</b>	<b>\$ 2,948,441.22</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 1,196,200.77
Paid stockholders for interest or dividends.....	60,000.00
Other disbursements .....	1,602,176.60
<b>Total disbursements .....</b>	<b>\$ 2,858,377.37</b>

**ASSETS**

Total admitted assets.....	\$ 2,100,919.21
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**LIABILITIES**

Total amount of liabilities, including voluntary reserve of \$168,065.85, except capital.....	\$ 1,500,919.21
Capital, \$300,000.00; surplus, \$300,000.00.....	600,000.00
<b>Total liabilities .....</b>	<b>\$ 2,100,919.21</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 56,323.40	\$ 26,181.17
Health .....	19,178.19	7,027.39
Workmen's Compensation .....	1,645.43	18.50
Fidelity .....		
Surety .....		
Plate Glass.....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
<b>Totals .....</b>	<b>\$ 77,147.02</b>	<b>\$ 33,227.06</b>

## EMPLOYERS INDEMNITY CORPORATION, OF KANSAS CITY, MO.

Incorporated January 30, 1914. Commenced business July 1, 1914.  
Home Office, 214-220 Commerce Building, Kansas City, Mo.

President, E. G. TRIMBLE.

Secretary, JOHN WOODHEAD.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	250,000.00
Ledger assets (per balance) December 31 of previous year.....		78,949.22

### INCOME

Net premium income.....	\$	55,243.94
Total investment income.....		11,008.82
Miscellaneous income .....		25,000.00
		Total income .....
	\$	91,252.76

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	3,772.47
Paid stockholders for interest or dividends.....		10,000.00
Other disbursements .....		23,639.37
		Total disbursements .....
	\$	37,411.84

### ASSETS

Total admitted assets.....	\$	380,291.37
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	47,554.90
Capital, \$250,000.00; surplus, \$82,736.47.....		332,736.47
		Total liabilities .....
	\$	380,291.37

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....		
Liability .....	129.43	
Workmen's Compensation .....	4,376.59	72.50
Fidelity .....		
Surety .....		
Plate Glass.....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
		Totals .....
	\$	\$
	4,506.02	72.50

UNITED STATES BRANCH OF  
**THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION,  
LIMITED, OF LONDON, ENGLAND**

Incorporated October 25, 1880. Commenced business April, 1881.  
United States Head Office, 33 Broad Street, Boston, Mass.

United States Manager, SAMUEL APPERTON.

**CAPITAL STOCK**

Deposit capital .....	\$	250,000.00
Ledger assets (per balance) December 31 of previous year.....		8,424,725.00

**INCOME**

Net premium income.....	\$	6,889,055.53
Total investment income.....		321,878.79
Miscellaneous income .....		806.83
Total income .....		\$ 7,211,741.15

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	3,769,071.94
Remitted to home office.....		276,548.31
Other disbursements .....		2,425,444.45
Total disbursements .....		\$ 6,471,064.70

**ASSETS**

Total admitted assets.....	\$	9,152,148.66
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	6,771,832.23
Capital, \$.....; surplus, \$.....		2,380,316.43
Total liabilities .....		\$ 9,152,148.66

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 372.05	\$ 26.43
Health .....	75.25	.....
Liability .....	1,662.98	942.00
Workmen's Compensation .....	3,766.84	90.68
Fidelity .....	39.58	.....
Surety .....	.....	.....
Plate Glass.....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	156.78	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	15.19	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....		\$ 6,088.67 \$ 1,059.11

## THE EMPLOYERS' MUTUAL INSURANCE COMPANY, OF DENVER, COLO.

Organized under the Laws of the State of Colorado.

Incorporated July 24, 1915. Commenced business July 31, 1915.

Home Office.....522-524 Gas and Electric Building, Denver, Colo.

### OFFICERS

President, S. M. PERRY.

Vice-President, D. W. BROWN.

Secretary, S. S. MURPHEY.

Treasurer, LEWIS A. HAYDEN.

DIRECTORS—S. M. Perry, H. Van Mater, Geo. C. Bartlett, W. W. Curtis,  
D. W. Brown, Ralph L. Snodgrass, S. S. Murphey, Lewis A. Hayden.

### INCOME

	Gross Premiums Written and Renewed During the Year	Net Premiums	
Workmen's compensation .....	\$ 163,526.58	\$ 163,526.58	
<b>Totals</b> .....	<b>\$ 163,526.58</b>	<b>\$ 163,526.58</b>	
			\$ 163,526.58
Gross interest on deposits in trust companies and banks .....		\$ 589.88	
<b>Total gross interest and rents</b> .....			<b>589.88</b>
Outstanding vouchers .....			2,002.29
<b>Total income</b> .....			<b>\$ 166,118.75</b>

### DISBURSEMENTS

	Gross Amount Paid for Losses	Net Amount Paid Policyholders for Losses	
Workmen's compensation .....	\$ 2,637.46	\$ 2,637.46	
<b>Totals</b> .....	<b>\$ 2,637.46</b>	<b>\$ 2,637.46</b>	
			\$ 2,637.46
Investigation and adjustment of claims, viz.:			
Workmen's compensation .....	\$ 3,085.98		
Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes:			
Workmen's compensation .....		3,085.98	
			\$ 6,171.96
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....			4,805.24
Inspections (other than medical and claim).....			2,773.12
Revenue .....		\$ 562.54	
			562.54

Legal expenses .....		2,855.89
Printing and stationery.....		1,597.23
Exchange .....	\$ 9.83	
General expenses .....	87.50	

97.33

Total disbursements ..... \$ 21,500.77

Balance ..... \$ 144,617.98

**LEDGER ASSETS**

Cash in company's office.....	\$ 20.00	
Deposits in trust companies and banks on interest....	94,495.88	

\$ 94,515.88

On Policies  
or Renewals  
Effective  
On or After  
Oct. 1, 1915

Workmen's compensation .....	\$ 50,102.10	
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Totals . . . . . \$ 50,102.10

Ledger assets ..... \$ 144,617.98

**NON-LEDGER ASSETS**

Unearned premium on treasurer's bond.....	\$ 50.75	
Office furniture, fixtures and supplies.....	951.47	
Proportion organization expenses.....	664.02	

1,666.24

Gross assets ..... \$ 146,284.22

**DEDUCT ASSETS NOT ADMITTED**

Furniture and fixtures.....	\$ 951.47	
Proportion organization expenses.....	664.02	

1,615.49

Admitted assets ..... \$ 144,668.73

**LIABILITIES**

Special reserve for unpaid liability and workmen's compensation losses .....	\$ 27,427.00	
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Total unpaid claims..... \$ 27,427.00

Estimated expenses of investigation and adjust-  
ment of unpaid claims:

Workmen's compensation .....	2,475.15	
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Total unearned premiums..... 51,270.78

Commissions, brokerage and other charges due or  
to become due to agents or brokers on policies  
effective on or after October 1, 1915, viz.:

Workmen's compensation .....	2,475.15	
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Reinsurance . . . . .	6,006.06	
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Unpaid vouchers outstanding.....	\$ 2,002.29	
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Catastrophe reserve .....	25,000.00	
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27,002.29

Total amount of all liabilities, except capital... \$ 116,656.43

Surplus over all liabilities..... 28,012.30

Total liabilities ..... \$ 144,668.73

EXHIBIT OF PREMIUMS

	Workmen's Compensation
Written or renewed during the year.....	\$ 163,526.58
Deduct deposit premiums only.....	51,270.78
	<hr/>
Net premiums in force.....	\$ 112,255.80

RECAPITULATION

Workmen's compensation, running one year or less from date of policy, premiums, \$112,255.80; amount unearned (50 per cent) \$56,127.90. Total unearned premiums, \$56,127.90.

GENERAL INTERROGATORIES

Gross premiums (less re-insurance and return premiums) received from organization of company, \$.....

Total losses per statement of last year plus net losses paid, \$.....

Total dividends declared from organization of company, viz.: Cash, \$.....; stock, \$.....

Give the largest net amount insured in any one risk in each of the following classes:

Workmen's compensation, \$25,000.00.

Has this company reinsured any risk with any other company and agreed to release such company from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Answer: Yes. If so, give full information. All losses in excess of \$25,000.00 up to and including \$150,000.00, under which it is agreed that no loss to any person shall exceed \$2,500.00.

What provision has this company made to protect itself from an excessive loss in the event of a catastrophe under an employer's liability or a workmen's compensation contract issued without limit of loss? Answer: Is explained in answer to above question.

BUSINESS IN COLORADO DURING 1915

	Gross Premiums Less Return Premiums on Risks Written or Renewed During the Year	Gross Losses Paid
Workmen's compensation .....	\$ 112,255.80	\$ 2,637.46
	<hr/>	<hr/>
Totals .....	112,255.80	\$ 2,637.46

UNDERWRITING AND INVESTMENT EXHIBIT

SHOWING THE SOURCES OF THE INCREASE AND DECREASE IN SURPLUS DURING 1915.

UNDERWRITING EXHIBIT

		Gain in Surplus
Premiums—		
Total premiums.....	\$ 163,526.58	
	<hr/>	
Total .....	\$ 163,526.58	
Deduct unpaid return and re-insurance premiums		
Dec. 31, 1915.....	6,006.06	
	<hr/>	
Balance .....	\$ 157,520.52	
Deduct unearned pre- miums Dec. 31, 1915.....	51,270.78	
	<hr/>	



Premiums earned during 1915 .....	\$	106,249.74		
Underwriting Profit and Loss Items—				
Gain from:				
Unearned premium treasurer's bond .....	\$	50.75		
Interest on bank deposits.		589.88		
		<hr/>		
Total .....	\$	640.63		
Gain from underwriting profit and loss items .....	\$	640.63		
		<hr/>		
Underwriting income earned during 1915....	\$	106,890.37		
Losses—				
Losses paid .....	\$	2,637.46		
		<hr/>		
Balance .....	\$	2,637.46		
		<hr/>		
Total .....	\$	2,637.46		
		<hr/>		
Balance .....	\$	2,637.46		
Add unpaid losses Dec. 31, 1915 .....		27,427.00		
		<hr/>		
Losses incurred during 1915 .....	\$	30,064.46		
Underwriting Expenses—				
Underwriting expenses paid during 1915.....	\$	18,863.31		
		<hr/>		
Balance .....	\$	18,863.31		
Underwriting expenses unpaid Dec. 31, 1915.....		4,950.30		
		<hr/>		
Underwriting expenses incurred during 1915 .....		23,813.61		
Underwriting losses and expenses.....	\$	53,878.07		
		<hr/>		
Gain from underwriting during 1915.....			\$	53,012.30
			Gain	Loss
			in Surplus	in Surplus
Total gains and losses from underwriting and investments .....	\$	53,012.30		
		<hr/>		
Total gains and losses in surplus during 1915.....	\$	53,012.30		
Increase in surplus during 1915.....			\$	53,012.30
		<hr/>		<hr/>
Totals .....	\$	53,012.30	\$	53,012.30

Per cent of losses incurred to premiums earned, 28.3.

Per cent of underwriting expenses incurred to premiums earned, 17.7.

Per cent of total losses and expenses incurred and dividends declared to total income earned, 46.

**SCHEDULE P—PART II**  
**SPECIAL RESERVE FOR UNPAID WORKMEN'S COMPENSATION LOSSES DECEMBER 31, 1915.**  
**SCHEDULE OF EXPERIENCE**

Years in Which Compensation on Policies Were Issued	Gross Premiums on Policies Written or Renewed	Amount of earned Compensation Premiums	Compensation Loss Payments	Compensation Loss Expense Payments	Compensation Loss and Expense Payments	Percentage of Payments to Premiums Earned
1915.....	\$163,526.58	\$106,249.74	\$2,637.46	\$22,147.37	\$24,784.83	2332
Totals.....	\$163,526.58	\$106,249.74	\$2,637.46	\$22,147.37	\$24,784.83	.2332

**SCHEDULE P—PART II**  
**SPECIAL RESERVE FOR UNPAID WORKMEN'S COMPENSATION LOSSES DECEMBER 31, 1915.**  
**SCHEDULE OF EXPERIENCE.**

Unpaid Fatal Compensation Claims December 31, 1915	Present Value of Estimated Future Payments	Unpaid Non-Fatal Compensation Claims December 31, 1915	Present Value of Estimated Future Payments	Total Compensation Losses	Compensation Loss Ratio
1915.....	9 \$10,559.50	405 \$14,928.74	105 \$14,928.74	\$50,273.07	.4731
Totals	9	105	105	\$50,273.07	.4731

**COMPUTATION OF RESERVE FOR UNPAID COMPENSATION LOSSES.**

We are carrying the full amount of \$27,427.00—100% of our unpaid losses as a reserve for them.  
 No deduction has been made for present worth of money.

**SCHEDULE P—PART III**

Total reserve for unpaid compensation losses.....	\$27,427.00
Total reserve for unpaid liability and compensation losses.....	\$27,427.00

## THE EUROPEAN ACCIDENT INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

Incorporated May 10, 1911. Commenced business in United States  
September 29, 1911.

Head Office, 123 Williams Street, New York, N. Y.

United States Managers, FESTER & FOLSOM (Inc.).

### CAPITAL STOCK

Deposit capital .....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	1,396,820.18

### INCOME

Net premium income.....	\$ 954,067.40
Total investment income.....	54,341.67
Miscellaneous income .....	.....
Total income .....	\$ 1,008,409.07

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 296,556.46
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	335,977.08
Total disbursements .....	\$ 632,533.54

### ASSETS

Total admitted assets.....	\$ 1,783,682.72
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,058,682.72
Capital, \$200,000.00; surplus, \$525,000.00.....	725,000.00
Total liabilities .....	\$ 1,783,682.72

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 6,566.07	\$ 11,997.42
Health .....	1,039.67	178.90
Liability .....	753.61	.....
Fidelity .....	890.71	.....
Surety .....	138.68	.....
Plate Glass.....	.....	.....
Steam Boiler .....	8.38	.....
Burglary and Theft.....	2,504.82	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	\$ 11,901.94	\$ 12,176.32

## FEDERAL CASUALTY COMPANY, OF DETROIT, MICH.

Incorporated March 19, 1906. Commenced business May 2, 1906.  
Home Office, 479 Woodward Avenue, Detroit, Mich.

President, V. D. CLIFF.

Secretary, L. E. DALY.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		421,674.73

### INCOME

Net premium income.....	\$	336,393.21
Total investment income.....		21,917.17
Miscellaneous income .....		49,499.88
		\$ 407,810.26

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	133,701.65
Paid stockholders for interest or dividends.....		50,000.00
Other disbursements .....		222,507.70
		\$ 406,209.35

### ASSETS

Total admitted assets.....	\$	414,988.27
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	45,913.98
Capital, \$200,000.00; surplus, \$169,074.29.....		369,074.29
		\$ 414,988.27

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 8,644.85	\$ 3,410.29
Health .....		
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
		\$ 3,410.29
Totals .....	\$ 8,644.85	\$ 3,410.29

**THE FIDELITY AND CASUALTY COMPANY,  
OF NEW YORK, N. Y.**

Incorporated March 20, 1876. Commenced business May 1, 1876.  
Home Office, 92-94 Liberty Street, New York, N. Y.

President, ROBERT J. HILLAS.

Secretary, THEODORE E. GATY.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 1,000,000.00  
Ledger assets -(per balance) December 31 of previous year..... 12,658,396.67

**INCOME**

Net premium income.....\$ 8,581,544.36  
Total investment income..... 542,601.16  
Miscellaneous income ..... 159,623.96

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Total income ..... \$ 9,283,769.48

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 3,579,063.44  
Paid stockholders for interest or dividends..... 200,000.00  
Other disbursements ..... 4,875,504.39

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Total disbursements ..... \$ 8,654,567.83

**ASSETS**

Total admitted assets..... \$ 12,726,400.64

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 9,326,859.03  
Capital, \$1,000,000.00; surplus, \$2,399,541.61..... 3,399,541.61

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Total liabilities ..... \$ 12,726,400.64

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year .	Gross losses paid
Accident .....	\$ 12,619.52	\$ 7,372.59
Health .....	4,484.83	1,832.39
Liability .....	14,526.13	4,594.20
Fidelity .....	1,075.52	1,185.00
Surety .....	1,181.50	9,741.83
Plate Glass .....	3,547.64	938.69
Steam Boiler .....	1,742.87	129.55
Burglary and Theft.....	3,402.13	1,375.35
Compensation .....	3,007.57	227.15
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	2,800.32	.....
Automobile and Teams Property Damage.....	1,626.04	171.23
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 50,014.07</b>	<b>\$ 27,567.98</b>

## FIDELITY & DEPOSIT COMPANY OF MARYLAND, OF BALTIMORE, MD.

Incorporated February, 1890. Commenced business June, 1890.  
Home Office, Northwest corner Charles and Lexington Streets, Baltimore, Md.

President, EDWIN WARFIELD.

Secretary, ROBERT S. HART.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 3,000,000.00
Ledger assets (per balance) December 31 of previous year.....	12,244,770.98

### INCOME

Net premium income .....	\$ 6,787,754.34
Total investment income .....	510,631.63
Miscellaneous income .....	160,730.71
	\$ 7,459,116.68

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 2,495,517.49
Paid stockholders for interest or dividends.....	480,000.00
Other disbursements .....	4,446,844.39
	\$ 7,422,361.88

### ASSETS

Total admitted assets .....	\$ 11,233,239.93
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 6,440,141.86
Capital, \$3,000,000.00; surplus, \$1,793,098.07.....	4,793,098.07
	\$ 11,233,239.93

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 3,645.12	\$ 6,747.27
Health .....	866.14	192.13
Liability .....	10,846.29	2,544.40
Fidelity .....	14,888.33	370.71
Surety .....	14,201.07	1,477.99
Plate Glass .....	2,518.35	457.75
Steam Boiler .....		
Burglary and Theft .....	2,420.84	1,262.50
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....	704.42	160.38
Workingman's Collective .....		
Workmen's Compensation .....	17,149.89	773.83
	\$ 67,240.45	\$ 13,986.96

## FRANKFORT GENERAL INSURANCE COMPANY OF FRANKFORT-ON-MAIN, GERMANY

Incorporated March, 1865. Commenced business August, 1896.  
Head Office, 123 William Street, New York, N. Y.

United States Manager, C. H. FRANKLIN.

### CAPITAL STOCK

Deposit capital .....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	1,498,879.44

### INCOME

Net premium income .....	\$ 960,346.51
Total investment income .....	48,764.01
Miscellaneous income .....	80,457.66
Total income .....	\$ 1,089,568.18

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 557,189.97
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	530,964.19
Total disbursements .....	\$ 1,088,154.16

### ASSETS

Total admitted assets .....	\$ 1,401,209.85
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 935,728.31
Capital, \$250,000.00; surplus, \$215,481.54.....	465,481.54
Total liabilities .....	\$ 1,401,209.85

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium and re-insurance on risks written or renewed during the year	Gross losses paid
Accident and Health .....	\$ 1,597.39	\$ 619.93
Liability .....	2,033.41	1,325.24
Workmen's Compensation .....	4,155.04	437.85
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft .....	159.69	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	17.90	23.66
Workmen's Collective .....	2,800.92	2,387.75
Live Stock .....	.....	.....
Totals .....	\$ 10,764.35	\$ 4,794.43

## GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED, OF PERTH, SCOTLAND

Incorporated February 23, 1891. Commenced business in the United States  
March 9, 1899.

Head Office, Fourth and Walnut Streets, Philadelphia, Pa.

United States Manager, FREDERICK RICHARDSON.

### CAPITAL STOCK

Deposit capital .....	\$	250,000.00
Ledger assets (per balance) December 31 of previous year.....		3,318,476.86

### INCOME

Net premium income .....	\$	3,063,953.65
Total investment income .....		95,453.43
Miscellaneous income .....		1,131,325.48
		\$ 4,290,732.56

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	2,207,729.94
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		2,025,758.30
		\$ 4,233,488.24

### ASSETS

Total admitted assets .....	\$	2,908,617.51
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	2,407,793.60
Capital, \$250,000.00; surplus, \$250,823.91.....		500,823.91
		\$ 2,908,617.51

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 20,082.28	\$ 6,150.43
Health .....	7,554.35	3,897.19
Liability .....	358.86	54.70
Workmen's Compensation .....	650.56	.....
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft .....	159.57	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
		\$ 10,102.32
Totals .....	\$ 28,805.62	\$ 10,102.32



**GEORGIA CASUALTY COMPANY, OF MACON, GA.**

Incorporated April 20, 1909. Commenced business August 16, 1909.  
Home Office, Georgia Casualty Building, Macon, Ga.

President, W. E. SMALL.

Secretary, E. P. AMERINE.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 300,540.00
Ledger assets (per balance) December 31 of previous year.....	1,006,186.65

**INCOME**

Net premium income.....	\$ 1,112,686.83
Total investment income.....	48,631.72
Miscellaneous income .....	.....
<b>Total income .....</b>	<b>\$ 1,161,318.55</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 332,936.16
Paid stockholders for interest or dividends.....	18,032.40
Other disbursements .....	485,610.09
<b>Total disbursements .....</b>	<b>\$ 836,578.65</b>

**ASSETS**

Total admitted assets.....	\$ 1,225,657.98
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 775,120.38
Capital, \$300,540.00; surplus, \$149,997.60.....	450,537.60
<b>Total liabilities .....</b>	<b>\$ 1,225,657.98</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 75.12	\$ .....
Health .....	124.10	.....
Liability .....	1,214.67	33.36
Workmen's Compensation .....	728.12	.....
Surety .....	.....	.....
Plate Glass .....	47.56	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	478.85	6.20
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 2,668.42</b>	<b>\$ 39.56</b>

## GLOBE INDEMNITY COMPANY, OF NEW YORK, N. Y.

Incorporated June 1, 1911. Commenced business December 4, 1911.  
Home Office, 45 William Street, New York, N. Y.

President, HENRY W. EATON.

Secretary, A. DUNCAN REID.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance) December 31 of previous year.....	4,033,085.89

### INCOME

Net premium income.....	\$ 3,759,929.51
Total investment income.....	143,188.99
Miscellaneous income .....	11,159.94
Total income .....	\$ 3,914,278.44

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,609,276.25
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	481,503.79
Total disbursements .....	\$ 3,090,780.04

### ASSETS

Total admitted assets.....	\$ 4,649,525.38
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 3,394,080.03
Capital, \$750,000.00; surplus, \$505,445.35.....	1,255,445.35
Total liabilities .....	\$ 4,649,525.38

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 2,233.81	\$ 835.97
Health .....	547.50	37.50
Liability .....	12,365.28	6,098.40
Workmen's Compensation .....	17,223.54	1,211.33
Fidelity .....	1,935.29	.....
Surety .....	1,188.89	.....
Plate Glass .....	1,421.14	378.38
Steam Boiler .....	.....	.....
Burglary and Theft.....	1,671.83	251.80
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	918.61	556.43
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	\$ 39,505.89	\$ 9,369.81

**GREAT EASTERN CASUALTY INSURANCE COMPANY,  
OF NEW YORK, N. Y.**

Incorporated December, 1892. Commenced business January, 1893.  
Home Office, 55 John Street, New York, N. Y.

President, LOUIS H. FIBEL.

Secretary, THOMAS H. DARLING.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	1,077,773.59

**INCOME**

Net premium income.....	\$ 952,528.56
Total investment income.....	39,620.85
Miscellaneous income .....	12,394.17
<b>Total income .....</b>	<b>\$ 1,004,543.58</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 401,139.06
Paid stockholders for interest or dividends.....	20,000.00
Other disbursements .....	582,389.13
<b>Total disbursements .....</b>	<b>\$ 1,003,528.19</b>

**ASSETS**

Total admitted assets.....	\$ 1,047,163.70
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 519,223.31
Capital, \$250,000.00; surplus, \$277,940.39.....	527,940.39
<b>Total liabilities .....</b>	<b>\$ 1,047,163.70</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 10,690.96	\$ 1,647.31
Health .....	4,854.68	760.10
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....	5,600.13	1,224.07
Steam Boiler .....		
Burglary and Theft.....	694.82	257.00
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
<b>Totals .....</b>	<b>\$ 21,840.59</b>	<b>\$ 3,888.48</b>

## GREAT WESTERN ACCIDENT INSURANCE COMPANY, OF DES MOINES, IOWA

Incorporated June 18, 1914. Commenced business August 1, 1914.  
Home Office, Ninth and Walnut Streets, Des Moines, Iowa.

President, H. B. HAWLEY.

Secretary, R. D. EMERY.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance) December 31 of previous year.....		296,605.29

### INCOME

Net premium income.....	\$	425,297.09
Total investment income.....		30,211.60
Miscellaneous income .....		59.98
		\$ 455,568.67

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	126,713.08
Paid stockholders for interest or dividends.....		10,000.00
Other disbursements .....		276,418.60
		\$ 413,131.68

### ASSETS

Total admitted assets.....	\$	308,400.07
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	138,312.61
Capital, \$100,000.00; surplus, \$70,087.46.....		170,087.46
		\$ 308,400.07

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health .....	\$ 13,013.87	\$ 3,397.76
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
Totals .....		\$ 13,013.87
		\$ 3,397.76

## GUARDIAN CASUALTY AND GUARANTY COMPANY, OF SALT LAKE CITY, UTAH

Incorporated May, 1909. Commenced business May, 1909.  
Home Office, 400 McCornick Building, Salt Lake City, Utah.

President, W. S. McCORNICK.

Secretary, THOMAS W. SLOAN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	300,000.00
Ledger assets (per balance) December 31 of previous year.....		956,235.36

### INCOME

Net premium income.....	\$	1,001,102.78
Total investment income.....		40,324.47
Miscellaneous income .....		24,050.49
		\$ 1,065,477.74

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	594,430.90
Paid stockholders for interest or dividends.....		30,000.00
Other disbursements .....		442,640.28
		\$ 1,067,071.18

### ASSETS

Total admitted assets.....	\$	1,037,780.03
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	505,700.04
Capital, \$300,000.00; surplus, \$232,079.99.....		532,079.99
		\$ 1,037,780.03

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 31.50	\$ .....
Health .....	202.20	173.98
Liability .....	710.53	.....
Compensation .....	2,188.23	.....
Fidelity .....	58.90	.....
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	52.50	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....		\$ 3,243.86 \$ 173.98

## HARTFORD ACCIDENT AND INDEMNITY COMPANY, OF HARTFORD, CONN.

Incorporated August 12, 1913. Commenced business August 12, 1913.  
Home Office, 125 Trumbull Street, Hartford, Conn.

President, R. M. BISSELL.

Secretary, JAS. L. D. KEARNEY.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	800,000.00
Ledger assets (per balance) December 31 of previous year.....		2,033,218.32
Increase in paid-up capital stock during the year.....		50,000.00

### INCOME

Net premium income.....	\$	2,362,659.45
Total investment income.....		78,968.30
Miscellaneous income .....		1,651.12
Total income .....		\$ 2,443,278.87

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	527,757.30
Paid stockholders for interest or dividends.....		
Other disbursements .....		1,043,146.30
Total disbursements .....		\$ 1,568,903.60

### ASSETS

Total admitted assets.....	\$	2,953,445.15
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	1,782,451.74
Capital, \$800,000.00; surplus, \$370,993.41.....		1,170,993.41
Total liabilities .....		\$ 2,953,445.15

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 275.99	\$ .....
Health .....	55.31	.....
Liability .....	2,333.75	.....
Workmen's Compensation .....	8,510.99	537.70
Fidelity .....	568.46	.....
Surety .....	780.89	.....
Plate Glass .....	612.85	22.75
Steam Boiler .....	.....	.....
Burglary and Theft.....	639.40	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	337.89	.....
Workmen's Collective .....	.....	.....
Live Stock .....	511.15	.....
Totals .....		\$ 14,626.68 \$ 560.45

**THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, OF HARTFORD, CONN.**

Incorporated June, 1866. Commenced business October, 1866.  
Home Office, 56 Prospect Street, Hartford, Conn.

President, LYMAN B. BRAINERD.

Secretary, CHAS. S. BLAKE.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	6,877,366.23

**INCOME**

Net premium income.....	\$ 1,713,486.72
Total investment income.....	267,895.71
Miscellaneous income .....	39,458.42
<b>Total income .....</b>	<b>\$ 2,020,840.85</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 80,428.53
Paid stockholders for interest or dividends; stock, \$1,000,000.00; cash, \$120,000.00.....	1,120,000.00
Other disbursements .....	622,762.65
<b>Total disbursements .....</b>	<b>\$ 2,543,191.18</b>

**ASSETS**

Total admitted assets.....	\$ 6,234,416.32
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 2,663,662.90
Capital, \$2,000,000.00; surplus, \$1,570,753.42.....	3,570,753.42
<b>Total liabilities .....</b>	<b>\$ 6,234,416.32</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	8,314.85	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	648.03	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 8,962.88</b>	<b>\$ .....</b>

## ILLINOIS SURETY COMPANY, OF CHICAGO, ILL.

Incorporated April 13, 1905. Commenced business April 13, 1905.  
Home Office, 134 South La Salle Street, Chicago, Ill.

President, A. J. HOPKINS.

Secretary, CHAS. E. SCHICK.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	250,000.00
Ledger assets (per balance) December 31 of previous year.....		934,283.33

### INCOME

Net premium income.....	\$	492,243.83
Total investment income.....		21,697.92
Miscellaneous income .....		12,720.74
		\$ 526,662.49

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	259,601.86
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		311,667.36
		\$ 571,269.22

### ASSETS

Total admitted assets.....	\$	684,300.30
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	375,637.07
Capital, \$250,000.00; surplus, \$58,663.23.....		308,663.23
		\$ 684,300.30

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	758.82	.....
Surety .....	1,708.76	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
		\$ .....
Totals .....	\$ 2,467.58	\$ .....



## INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY, OF CRAWFORDSVILLE, IND.

Incorporated 1893. Commenced business 1886.  
Home Office, Ben Hur Building, Crawfordsville, Ind.

President, BENJAMIN CRANE.

Secretary, FRANK M. BOYD.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		408,399.33

### INCOME

Net premium income.....	\$	259,545.09
Total investment income.....		18,807.95
Miscellaneous income .....		175.62
		\$ 278,528.66

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	124,802.27
Paid stockholders for interest or dividends.....		.....
Other disbursements .....		154,318.27
		\$ 279,120.54

### ASSETS

Total admitted assets.....	\$	406,998.84
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	141,522.15
Capital, \$200,000.00; surplus, \$65,476.69.....		265,476.69
		\$ 406,998.84

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	1,197.73	675.00
		\$ 675.00
Totals .....	\$ 1,197.73	\$ 675.00

**INTERSTATE CASUALTY & GUARANTY COMPANY,  
OF ALBUQUERQUE, N. M.**

Incorporated ..... Commenced business .....  
Home Office, Albuquerque, N. M.

President, .....

Secretary, .....

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 103,960.00  
Ledger assets (per balance) December 31 of previous year..... 179,990.84

**INCOME**

Net premium income.....\$ 25,785.76  
Total investment income..... 7,544.73  
Miscellaneous income ..... 65.50  
  
Total income ..... \$ 33,845.99

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 11,584.25  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 36,407.24  
  
Total disbursements ..... \$ 47,991.49

**ASSETS**

Total admitted assets.....\$ 168,437.30

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 7,833.49  
Capital, \$103,960.00; surplus, \$56,643.81.... 160,603.81  
  
Total liabilities ..... \$ 168,437.30

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	\$ .....	\$ .....

**THE KANSAS CASUALTY & SURETY COMPANY,  
OF WICHITA, KAN.**

Incorporated July 26, 1909. Commenced business January 3, 1910.  
Home Office, Schweiter Building, Wichita, Kan.

President, J. C. O. MOORE.

Secretary, GEO. D. MARCY.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	342,820.00
Ledger assets (per balance) December 31 of previous year.....		686,581.50

**INCOME**

Net premium income.....	\$	128,858.53
Total investment income.....		35,094.75
Miscellaneous income .....		116,336.60
<b>Total income .....</b>	<b>\$</b>	<b>280,289.88</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	35,056.20
Paid stockholders for interest or dividends.....	34,555.60
Other disbursements .....	115,930.32
<b>Total disbursements .....</b>	<b>\$ 185,542.12</b>

**ASSETS**

Total admitted assets.....	\$	593,262.74
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	89,507.03
Capital, \$342,820.00; surplus, \$160,935.71.....		503,755.71
<b>Total liabilities .....</b>	<b>\$</b>	<b>593,262.74</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 11.50	\$ .....
Health .....	.....	.....
Liability, Auto .....	162.50	.....
Fidelity .....	374.90	.....
Surety .....	8,754.93	3,742.95
Plate Glass .....	110.92	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	45.15	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	29.50	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 9,489.40</b>	<b>\$ 3,742.95</b>

## KANSAS CITY CASUALTY COMPANY, OF KANSAS CITY, MO.

Incorporated July 26, 1909. Commenced business January 3, 1910.  
Home Office, 800 New York Life Building, Kansas City, Mo.

President, W. B. YOUNG.

Secretary, DENNIS HUDSON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		326,981.13

### INCOME

Net premium income.....	\$	87,872.74
Total investment income.....		15,757.58
Miscellaneous income .....		7,295.91
		\$ 110,926.23

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	47,117.52
Paid stockholders for interest or dividends.....		
Other disbursements .....		84,124.14
		\$ 131,241.66

### ASSETS

Total admitted assets.....	\$	307,558.78
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	47,163.41
Capital, \$200,000.00; surplus, \$60,395.37.....		260,395.37
		\$ 307,558.78

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 1,493.25	\$ 509.05
Health .....	811.69	266.34
Liability .....	988.94	108.90
Fidelity .....		
Surety .....		
Plate Glass .....	5,361.63	2,040.88
Steam Boiler .....		
Burglary and Theft.....	403.34	219.43
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....	1,013.72	315.97
Workmen's Collective .....		
Live Stock .....		
		\$ 3,860.57
Totals .....	\$ 10,072.57	\$ 3,860.57

**LLOYDS PLATE GLASS INSURANCE COMPANY,  
OF NEW YORK, N. Y.**

Incorporated August, 1882. Commenced business September, 1882.  
Home Office, 61-63 William Street, New York, N. Y.

President, WM. T. WOODS.

Secretary, CHAS. E. W. CHAMBERS.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	250,000.00
Ledger assets (per balance) December 31 of previous year.....		992,927.13

**INCOME**

Net premium income.....	\$	562,073.62
Total investment income.....		46,765.11
Miscellaneous income .....		151.80
<b>Total income .....</b>	<b>\$</b>	<b>608,990.53</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	197,081.29
Paid stockholders for interest or dividends.....		50,000.00
Other disbursements .....		348,082.45
<b>Total disbursements .....</b>	<b>\$</b>	<b>595,163.74</b>

**ASSETS**

Total admitted assets.....	\$	951,236.89
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	375,043.35
Capital, \$250,000.00; surplus, \$326,193.54.....		576,193.54
<b>Total liabilities .....</b>	<b>\$</b>	<b>951,236.89</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass .....	7,031.30	2,956.65
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage..	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 7,031.30</b>	<b>\$ 2,956.65</b>

UNITED STATES BRANCH OF  
**LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED,**  
**OF LONDON, ENGLAND**

Incorporated 1869. Commenced business in United States in 1892.  
 Head Office, 134 South La Salle Street, Chicago, Ill.

United States Manager, T. W. LAWSON.

**CAPITAL STOCK**

Deposit capital .....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	5,179,915.44

**INCOME**

Net premium income.....	\$ 4,508,887.41
Total investment income.....	199,053.11
Miscellaneous income .....	24,982.39
Total income .....	\$ 4,732,922.91

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 2,158,303.50
Remitted home office, London.....	11,800.00
Other disbursements .....	2,151,179.57
Total disbursements .....	\$ 4,321,283.07

**ASSETS**

Total admitted assets.....	\$ 5,321,362.80
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 4,302,661.29
Capital, \$500,000.00; surplus, \$518,698.51.....	1,018,698.51
Total liabilities .....	\$ 5,321,362.80

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 12,110.41	\$ 3,131.62
Health .....	1,361.34	436.70
Liability .....	110,197.14	91,755.16
Compensation .....	81,146.29	8,079.21
Surety .....		
Plate Glass .....		
Steam Boiler .....	4,812.61	2,282.10
Burglary and Theft.....	2,162.70	141.25
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....	3,450.48	938.53
Workmen's Collective .....	31,393.27	16,582.95
Live Stock .....		
Totals .....	\$ 276,634.27	\$ 123,347.58

**LONDON & LANCASHIRE INDEMNITY COMPANY OF AMERICA, OF NEW YORK, N. Y.**

Incorporated June 1, 1915. Commenced business June 14, 1915.  
Home Office, 57-59 William Street, New York, N. Y.

President, A. G. McILWAIN, JR.

Secretary, GEORGE C. HOWER.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 750,000.00  
Ledger assets (per balance) December 31 of previous year.....

**INCOME**

Net premium income.....\$ 1,057,035.59  
Total investment income..... 46,175.03  
Miscellaneous income ..... 755,133.80  
  
Total income ..... \$ 1,858,344.42

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 51,865.55  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 409,286.16  
  
Total disbursements ..... \$ 461,151.71

**ASSETS**

Total admitted assets..... \$ 2,316,084.82

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 1,040,896.74  
Capital, \$750,000.00; surplus, \$525,188.08..... 1,275,188.08  
  
Total liabilities ..... \$ 2,316,084.82

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 260.15	\$ 99.42
Health .....	155.00	
Liability .....	64.68	
Fidelity .....	11.97	
Surety .....		
Plate Glass .....	467.66	82.54
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....	16.50	
Workmen's Compensation .....	7,555.17	356.11
Live Stock .....		
<b>Totals .....</b>	<b>\$ 8,531.13</b>	<b>\$ 538.07</b>

## LOYAL PROTECTIVE INSURANCE COMPANY, OF BOSTON, MASS.

Incorporated July 23, 1909. Commenced business August 20, 1909.  
Home Office, 581 Boylston Street, Boston, Mass.

President, S. AUGUSTUS ALLEN.

Secretary, FRANCIS B. TARKS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance) December 31 of previous year.....		474,241.55

### INCOME

Net premium income.....	\$	567,493.44
Total investment income.....		19,333.96
Miscellaneous income .....		49,419.54
		\$ 636,246.94

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	331,946.95
Paid stockholders for interest or dividends.....		10,000.00
Other disbursements .....		261,831.49
		\$ 603,778.44

### ASSETS

Total admitted assets.....	\$	501,764.16
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	236,722.19
Capital, \$100,000.00; surplus, \$165,041.97.....		265,041.97
		\$ 501,764.16

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 5,152.19	\$ 3,361.80
Health .....		
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
		\$ 3,361.80
Totals .....	\$ 5,152.19	\$ 3,361.80



**MARYLAND CASUALTY COMPANY, OF BALTIMORE, MD.**

Incorporated February 4, 1898. Commenced business March 1, 1898.  
Home Office, Baltimore, Md.

President, JOHN T. STONE.

Secretary, JAMES F. MITCHELL.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	7,129,110.96

**INCOME**

Net premium income.....	\$ 6,476,956.03
Total investment income.....	354,771.28
Miscellaneous income.....	118,404.65
<b>Total income .....</b>	<b>\$ 6,950,131.96</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 2,871,960.56
Paid stockholders for interest or dividends.....	200,000.00
Other disbursements .....	3,454,408.43
<b>Total disbursements .....</b>	<b>\$ 6,526,368.99</b>

**ASSETS**

Total admitted assets.....	\$ 7,256,780.46
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 5,468,786.44
Capital, \$1,000,000.00; surplus, \$787,994.02.....	1,787,994.02
<b>Total liabilities .....</b>	<b>\$ 7,256,780.46</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 968.46	\$ 116.06
Health .....	269.17	41.95
Liability .....	3,747.36	5,092.35
Fidelity .....	6,914.21	-10,101.83
Surety .....	4,795.50	57,112.86
Plate Glass .....	2,141.68	816.04
Steam Boiler .....	516.92	.....
Burglary and Theft.....	637.48	364.55
Compensation .....	5,159.11	18.98
Sprinkler .....	353.55	875.00
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	20.25	.....
Workmen's Collective .....	.....	.....
Phys. Defense .....	565.00	644.00
<b>Totals .....</b>	<b>\$ 26,088.69</b>	<b>\$ 54,979.96</b>

**THE MASONIC PROTECTIVE ASSOCIATION,  
OF WORCESTER, MASS.**

Incorporated June 12, 1909. Commenced business June 29, 1895.  
Home Office, 18 Franklin Street, Worcester, Mass.

President, FRANCIS A. HARRINGTON.  
Secretary, CHARLES A. HARRINGTON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance) December 31 of previous year.....		517,954.06

**INCOME**

Net premium income.....	\$	625,564.31
Total investment income.....		21,030.80
Miscellaneous income .....		138,206.52
<b>Total income .....</b>	<b>\$</b>	<b>784,801.63</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	354,591.85
Paid stockholders for interest or dividends.....		10,000.00
Other disbursements .....		377,010.93
<b>Total disbursements .....</b>	<b>\$</b>	<b>741,602.78</b>

**ASSETS**

Total admitted assets.....	\$	554,945.20
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	241,357.18
Capital, \$100,000.00; surplus, \$213,588.02.....		313,588.02
<b>Total liabilities .....</b>	<b>\$</b>	<b>554,945.20</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health.....	\$ 3,550.67	\$ 3,453.12
Health .....		
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
<b>Totals .....</b>	<b>\$ 3,550.67</b>	<b>\$ 3,453.12</b>

**MASSACHUSETTS BONDING AND INSURANCE COMPANY,  
OF BOSTON, MASS.**

Incorporated July 29, 1907. Commenced business November 26, 1907.  
Home Office, 77-85 State Street, Boston, Mass.

President, T. J. FLAVEY.

Secretary, JOHN T. BURNETT.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	5,067,173.29

**INCOME**

Net premium income.....	\$ 4,527,534.06
Total investment income.....	146,511.11
Miscellaneous income .....	217,903.30
<b>Total income .....</b>	<b>\$ 4,891,948.47</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses and loss ex- penses .....	\$ 2,584,967.02
Paid stockholders for interest or dividends.....	120,000.00
Other disbursements .....	2,364,302.97
<b>Total disbursements .....</b>	<b>\$ 5,069,269.99</b>

**ASSETS**

Total admitted assets.....	\$ 4,603,877.22
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 2,465,251.28
Capital, \$2,000,000.00; surplus, \$138,625.94.....	2,138,625.94
<b>Total liabilities .....</b>	<b>\$ 4,603,877.22</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident and Health .....	\$ 24,201.65	\$ 9,650.05
Liability .....	80.61	.....
Fidelity .....	4,558.10	18.33
Surety .....	6,747.29	14.82
Plate Glass .....	1,424.61	294.36
Steam Boiler .....	.....	.....
Burglary and Theft.....	409.91	48.00
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 37,422.17</b>	<b>\$ 10,025.56</b>

## MERCHANTS LIFE AND CASUALTY COMPANY, OF MINNEAPOLIS, MINN.

Incorporated June 23, 1908. Commenced business July 25, 1908.  
Home Office, 329 Plymouth Bldg., Minneapolis, Minn.

President, M. J. McMICHAEL.

Secretary, C. C. THOMAS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	100,000.00
Ledger assets (per balance) December 31 of previous year.....		204,881.32

### INCOME

Net premium income.....	\$	134,822.86
Total investment income.....		9,912.34
Miscellaneous income .....		70,018.40
		\$ 215,753.60

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	53,019.45
Paid stockholders for interest or dividends.....		20,000.00
Other disbursements .....		128,954.88
		\$ 201,974.33

### ASSETS

Total admitted assets.....	\$	240,328.16
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	33,539.70
Capital, \$100,000.00; surplus, \$106,788.46.....		206,788.46
		\$ 240,328.16

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 450.25	\$ 335.00
Health .....		
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
Totals .....		\$ 450.25    \$ 335.00

**THE METROPOLITAN CASUALTY INSURANCE COMPANY,  
OF NEW YORK, N. Y.**

Incorporated April 22, 1874. Commenced business April 23, 1874.  
Home Office, 47 Cedar Street, New York, N. Y.

President, EUGENE H. WINSLOW.

Secretary, S. WM. BURTON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		990,531.25

**INCOME**

Net premium income.....	\$	672,218.43
Total investment income.....		35,152.41
Miscellaneous income .....		60.81
<b>Total income .....</b>	<b>\$</b>	<b>707,431.65</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	264,731.84
Paid stockholders for interest or dividends.....		36,000.00
Other disbursements .....		396,859.68
<b>Total disbursements .....</b>	<b>\$</b>	<b>697,591.52</b>

**ASSETS**

Total admitted assets.....	\$	1,000,904.64
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	433,807.79
Capital, \$200,000.00; surplus, \$367,096.85.....		567,096.85
<b>Total liabilities .....</b>	<b>\$</b>	<b>1,000,904.64</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 4,202.91	\$ 8,526.06
Health .....	520.37	102.00
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....	2,951.96	1,153.12
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
<b>Totals .....</b>	<b>\$ 7,675.24</b>	<b>\$ 9,781.18</b>

**MIDLAND CASUALTY INSURANCE COMPANY,  
OF CHICAGO, ILL.**

Incorporated March 28, 1911. Commenced business June 11, 1912.  
Home Office, Green Bay, Wis.

President, GEO. D. NORR.

Secretary, JOHN G. MULUNBERN.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	110,280.00
Ledger assets (per balance) December 31 of previous year.....		31,423.29

**INCOME**

Net premium income.....	\$	108,185.77
Total investment income.....		6,224.01
Miscellaneous income .....		30,795.10
<b>Total income .....</b>	<b>\$</b>	<b>145,204.88</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	33,251.80
Paid stockholders for interest or dividends.....		2,000.00
Other disbursements .....		87,343.51
<b>Total disbursements .....</b>	<b>\$</b>	<b>122,595.31</b>

**ASSETS**

Total admitted assets.....	\$	160,244.18
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	39,605.48
Capital, \$110,280.00; surplus, \$10,358.70.....		120,638.70
<b>Total liabilities .....</b>	<b>\$</b>	<b>160,244.18</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 2,307.89	\$ 438.63
Health .....		
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
<b>Totals .....</b>	<b>\$ 2,307.89</b>	<b>\$ 438.63</b>

**NATIONAL CASUALTY, OF DETROIT, MICH.**

Incorporated December 19, 1904. Commenced business December 31, 1904.  
Home Office, 422 Majestic Building, Detroit, Mich.

President, W. G. CURTIS.

Secretary, E. A. GRANT.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year 1915.....		347,857.53

**INCOME**

Net premium income.....	\$	715,612.41
Total investment income.....		15,156.52
Miscellaneous income .....		33,694.58
<b>Total income .....</b>	<b>\$</b>	<b>764,463.51</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	310,474.58
Paid stockholders for interest or dividends.....		16,000.00
Other disbursements .....		435,277.55
<b>Total disbursements .....</b>	<b>\$</b>	<b>761,752.13</b>

**ASSETS**

Total admitted assets.....	\$	356,666.83
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	50,621.00
Capital, \$200,000.00; surplus, \$106,045.83.....		306,045.83
<b>Total liabilities .....</b>	<b>\$</b>	<b>356,666.83</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 13,099.15	\$ 5,453.32
Health .....		
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
<b>Totals .....</b>	<b>\$ 13,099.15</b>	<b>\$ 5,453.32</b>

# NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA, OF CHICAGO, ILL.

Incorporated July 25, 1868. Commenced business August 1, 1868.  
Home Office, 29 South La Salle Street, Chicago, Ill.

President, A. M. JOHNSON.

Secretary, ROBERT D. LAY.

## CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	12,268,024.94

## INCOME

Net premium income.....	\$ 755,785.95
Total investment income.....	.....
Miscellaneous income, including life department.....	3,337,693.85
<b>Total income</b> .....	<b>\$ 4,093,479.80</b>

## DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 258,826.51
Paid stockholders for interest or dividends.....	.....
Other disbursements, including life department.....	3,091,136.51
<b>Total disbursements</b> .....	<b>\$ 3,349,963.02</b>

## ASSETS

Total admitted assets.....	\$ 13,407,827.53
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## LIABILITIES

Total amount of liabilities, except capital.....	\$ 12,625,576.49
Capital, \$500,000.00; surplus, \$282,251.04.....	782,251.04
<b>Total liabilities</b> .....	<b>\$ 13,407,827.53</b>

## COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 8,694.62	\$ 3,380.97
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals</b> .....	<b>\$ 8,694.62</b>	<b>\$ 3,380.97</b>



**NATIONAL SURETY COMPANY, OF NEW YORK, N. Y.**

Incorporated February 24, 1897. Commenced business June 9, 1897.  
Home Office, 115 Broadway, New York, N. Y.

President, WM. B. JONES.

Secretary, HUBERT J. HEWITT.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 3,000,000.00
Ledger assets (per balance) December 31 of previous year.....	8,018,692.82

**INCOME**

Net premium income.....	\$ 3,775,286.42
Total investment income.....	280,350.90
Miscellaneous income .....	554,193.85
<b>Total income .....</b>	<b>\$ 4,609,831.17</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 997,529.57
Paid stockholders for interest or dividends.....	240,156.00
Other disbursements .....	2,139,121.82
<b>Total disbursements .....</b>	<b>\$ 3,376,807.39</b>

**ASSETS**

Total admitted assets.....	\$ 9,865,055.33
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 3,661,384.04
Capital, \$3,000,000.00; surplus, \$3,203,671.29.....	6,203,671.29
<b>Total liabilities .....</b>	<b>\$ 9,865,055.33</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	32,567.06	4,239.52
Surety .....	30,148.80	206.76
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	2,902.08	35.60
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 65,617.94</b>	<b>\$ 4,481.88</b>

## NEW AMSTERDAM CASUALTY COMPANY, OF NEW YORK CITY, N. Y.

Incorporated December 31, 1898. Commenced business January 31, 1899.  
Home Office, 59 John Street, New York, N. Y.

President, J. ARTHUR NELSON.

Secretary, GEO. E. TAYLOR.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 750,000.00
Ledger assets (per balance) December 31 of previous year.....	1,758,882.98

### INCOME

Net premium income.....	\$ 1,667,144.06
Total investment income.....	75,592.47
Miscellaneous income .....	305,923.34
Total income .....	\$ 2,048,659.87

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 723,669.88
Paid stockholders for interest or dividends.....	64,625.00
Other disbursements .....	877,861.26
Total disbursements .....	\$ 1,666,156.14

### ASSETS

Total admitted assets.....	\$ 2,319,567.14
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,369,489.43
Capital, \$750,000.00; surplus, \$200,077.71.....	950,077.71
Total liabilities .....	\$ 2,319,567.14

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 609.85	\$ 37.50
Health .....	172.00	.....
Liability .....	1,105.00	80.05
Fidelity .....	461.59	.....
Surety .....	507.33	.....
Plate Glass .....	364.60	68.49
Steam Boiler .....	.....	.....
Burglary and Theft.....	164.17	.....
Workmen's Compensation .....	2,627.07	126.95
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	279.79	31.05
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	\$ 6,291.40	\$ 344.04

**NEW ENGLAND EQUITABLE COMPANY,  
OF BOSTON, MASS.**

Incorporated March 4, 1910. Commenced business March 5, 1910.  
Home Office, 4 Liberty Square, Boston, Mass.

President, BENJAMIN J. TAUSSIG. Secretary, WALTER H. WEIR.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 1,000,000.00  
Ledger assets (per balance) December 31 of previous year..... 2,472,910.28

**INCOME**

Net premium income.....\$ 2,192,558.82  
Total investment income..... 73,794.82  
Miscellaneous income ..... 207,514.28

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Total income ..... \$ 2,473,867.92

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 957,657.67  
Paid stockholders for interest or dividends.....  
Other disbursements ..... 1,380,673.41

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Total disbursements ..... \$ 2,338,331.08

**ASSETS**

Total admitted assets..... \$ 3,041,943.40

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 1,813,828.27  
Capital, \$1,000,000.00; surplus, \$228,115.13..... 1,228,115.13

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Total liabilities ..... \$ 3,041,943.40

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 138.29	\$ .....
Health .....	39.50	.....
Liability .....	3,481.55	17.00
Fidelity .....	1,219.61	.....
Surety .....	565.36	4,486.25
Plate Glass .....	—.82	38.97
Steam Boiler .....	.....	.....
Burglary and Theft.....	345.63	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Workmen's Compensation .....	814.16	68.00
Automobile and Teams Property Damage.....	622.81	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 7,226.09</b>	<b>\$ 4,610.22</b>

## NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY, OF NEWARK, N. J.

Incorporated April 21, 1868. Commenced business September 15, 1868.  
Home Office, 271 Market Street, Newark, N. J.

President, SAMUEL C. HOAGLAND.

Secretary, HARRY C. HEDDEN.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	400,000.00
Ledger assets (per balance) December 31 of previous year.....		849,754.55

### INCOME

Net premium income.....	\$	491,087.28
Total investment income.....		36,711.95
Miscellaneous income .....		160.29
Total income .....		\$ 527,959.52

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	172,712.85
Paid stockholders for interest or dividends.....		21,000.00
Other disbursements .....		259,113.16
Total disbursements .....		\$ 452,826.01

### ASSETS

Total admitted assets.....	\$	1,023,495.26
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	360,443.88
Capital, \$400,000.00; surplus, \$263,051.38.....		663,051.38
Total liabilities .....		\$ 1,023,495.26

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	426.54	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass .....	17,818.39	5,166.45
Steam Boiler .....	.....	.....
Burglary and Theft.....	3,164.67	839.90
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	81.60	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....		\$ 21,491.20 \$ 6,006.35

## NEW YORK PLATE GLASS INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated 1891. Commenced business March 19, 1891.  
Home Office, Maiden Lane and William Street, New York, N. Y.

President, MAJOR A. WHITE.

Secretary, J. CARROLL FRENCH.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		1,098,325.64

### INCOME

Net premium income.....	\$	569,100.34
Total investment income.....		40,855.89
Miscellaneous income .....		18,196.02
		\$ 628,152.25

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	215,221.40
Paid stockholders for interest or dividends.....		40,000.00
Other disbursements .....		313,321.39
		\$ 568,542.79

### ASSETS

Total admitted assets.....	\$	1,044,364.94
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	392,475.93
Capital, \$200,000.00; surplus, \$451,889.01.....		651,889.01
		\$ 1,044,364.94

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass .....	9,561.71	2,981.36
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....		\$ 2,981.36

## NORTH AMERICAN ACCIDENT INSURANCE COMPANY, OF CHICAGO, ILL.

Incorporated May 13, 1886. Commenced business June 15, 1886.  
Home Office, 209 South La Salle Street, Chicago, Ill.

President, E. C. WALLER.

Secretary, A. E. FORREST.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 200,000.00
Ledger assets (per balance) December 31 of previous year.....	778,507.82

### INCOME

Net premium income.....	\$ 1,244,991.71
Total investment income.....	33,489.88
Miscellaneous income .....	160,990.32
Total income .....	\$ 1,439,471.91

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 426,489.69
Paid stockholders for interest or dividends.....	40,000.00
Other disbursements .....	883,055.06
Total disbursements .....	\$ 1,349,544.75

### ASSETS

Total admitted assets.....	\$ 832,532.42
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 399,815.35
Capital, \$200,000.00; surplus, \$232,717.07.....	432,717.07
Total liabilities.....	\$ 832,532.42

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 27,117.26	\$ 8,958.94
Health .....		
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
Totals .....	\$ 27,117.26	\$ 8,958.94

**OCCIDENTAL LIFE INSURANCE COMPANY,  
OF ALBUQUERQUE, N. M.**

Incorporated June 13, 1906. Commenced business January 1, 1907.  
Home Office, Second and Copper Streets, Albuquerque, N. M.

President, A. B. McMILLEN.

Secretary, GEO. ROSLINGTON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	140,000.00
Ledger assets (per balance) December 31 of previous year.....		36,238.20

**INCOME**

Net premium income.....	\$	20,217.99
Total investment income .....		2,127.05
Miscellaneous income .....		45.16
<b>Total income .....</b>	<b>\$</b>	<b>22,390.20</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	10,104.20
Paid stockholders for interest or dividends.....		
Other disbursements .....		13,346.72
<b>Total disbursements .....</b>	<b>\$</b>	<b>23,450.92</b>

**ASSETS**

Total admitted assets.....	\$	35,522.55
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	9,596.86
Capital, \$.....; surplus, \$25,925.69.....		25,925.69
<b>Total liabilities .....</b>	<b>\$</b>	<b>35,522.55</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	.....	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ .....</b>	<b>\$ .....</b>

(No separate Accident or Health policies are sold by this Company in Colorado. Premiums for disability benefits contained in Life policies are included in Colorado Life premiums.)

## THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED, OF LONDON, ENGLAND

Incorporated December 13, 1871. Commenced business in the United States  
August 23, 1895.

United States Head Office, 59 John Street, New York, N. Y.

Manager United States Branch, WILLIAM J. GARDNER.

### CAPITAL STOCK

Deposit capital .....	\$ 250,000.00
Ledger assets (per balance) December 31 of previous year.....	5,934,909.18

### INCOME

Net premium income.....	\$ 4,523,237.93
Total investment income.....	214,964.04
Miscellaneous income .....	8,314.49
Total income .....	\$ 4,746,516.46

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,940,214.21
Remittance to home office.....	224,163.70
Other disbursements .....	2,040,285.25
Total disbursements .....	\$ 4,204,663.16

### ASSETS

Total admitted assets.....	\$ 6,101,601.57
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 4,791,880.46
Deposit capital, \$250,000.00; surplus, \$1,059,721.11.....	1,309,721.11
Total liabilities .....	\$ 6,101,601.57

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 14,368.15	\$ 5,484.93
Health .....	1,641.68	2,961.11
Liability .....	30,501.35	26,966.70
Workmen's Compensation .....	47,159.17	1,216.58
Fidelity .....	50.89	.....
Surety .....	.....	.....
Plate Glass .....	899.59	133.71
Steam Boiler .....	855.52	.....
Burglary and Theft.....	1,553.16	2,792.00
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	801.79	34.35
Workmen's Collective .....	1,036.83	595.62
Live Stock .....	.....	.....
Totals .....	\$ 98,868.13	\$ 40,185.00



**PACIFIC MUTUAL LIFE INSURANCE COMPANY,  
OF LOS ANGELES, CAL.**

Incorporated December 28, 1867. Commenced business May 1, 1885.  
Home Office, Sixth and Olive Streets, Los Angeles, Cal.

President, GEO. I. COCHRAN.

Secretary, C. I. D. MOORE.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 1,000,000.00  
Ledger assets (per balance) December 31 of previous year..... 2,163,832.61

**INCOME**

Net premium income.....\$ 1,793,629.69  
Total investment income ..... 120,569.10  
Miscellaneous income ..... 48,741.35

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Total income ..... \$ 1,962,940.14

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 800,806.72  
Paid stockholders for interest or dividends..... 120,000.00  
Other disbursements ..... 984,286.04

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Total disbursements ..... \$ 1,905,092.76

**ASSETS**

Total admitted assets..... \$ 35,656,611.04

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 33,579,265.13  
Capital, \$1,000,000.00; surplus, \$1,077,345.91..... 2,077,345.91

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Total liabilities ..... \$ 35,656,611.04

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 51,597.92	\$ 33,775.67
Health .....	12,077.30	4,779.63
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
<b>Totals</b> .....	<b>\$ 63,675.22</b>	<b>\$ 38,555.30</b>

## PREFERRED ACCIDENT INSURANCE COMPANY, OF NEW YORK, N. Y.

Incorporated March 3, 1893. Commenced business May 6, 1893.  
Home Office, 80 Maiden Lane, New York, N. Y.

President, KIMBALL C. ATWOOD.

Secretary, WILFRID C. POTTER.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 700,000.00
Ledger assets (per balance) December 31 of previous year.....	3,500,746.83

### INCOME

Net premium income.....	\$ 2,094,979.69
Total investment income.....	120,483.53
Miscellaneous income .....	.....
Total income .....	
	\$ 2,215,463.22

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 778,739.47
Paid stockholders for interest or dividends.....	168,000.00
Other disbursements .....	999,203.23
Total disbursements .....	
	\$ 1,945,942.70

### ASSETS

Total admitted assets.....	\$ 3,592,520.22
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 1,892,520.22
Capital, \$700,000.00; surplus, \$1,000,000.00.....	1,700,000.00
Total liabilities .....	
	\$ 3,592,520.22

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 9,844.88	\$ 1,478.73
Health .....	1,226.99	2,383.03
Liability .....	1,488.03	.....
Fidelity .....	.....	.....
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	192.25	300.00
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	239.39	78.05
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....		
	\$ 12,991.54	\$ 4,239.81

**RELIANCE LIFE INSURANCE COMPANY,  
OF PITTSBURGH, PA.**

Incorporated March 31, 1903. Commenced business May 4, 1903.  
Home Office, Fifth Avenue and Wood Street, Pittsburgh, Pa.

President, JAMES H. REED.

Secretary, H. G. SCOTT.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 1,000,000.00  
Ledger assets (per balance) December 31 of previous year..... 4,698,254.28

**INCOME**

Net premium income.....\$ 75,473.00  
Total investment income (see life statement)..... 2,061,286.69  
Miscellaneous income .....

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Total income ..... \$ 2,136,759.69

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 30,058.61  
Paid stockholders for interest or dividends..... 60,000.00  
Other disbursements ..... 1,386,162.56

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Total disbursements ..... \$ 1,476,221.17

**ASSETS**

Total admitted assets..... \$ 5,520,185.37

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 4,240,161.19  
Capital, \$1,000,000.00; surplus, \$28,024.18..... 1,280,024.18

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Total liabilities ..... \$ 5,520,185.37

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 3,304.02	\$ 2,007.36
Health .....	911.76	228.21
Liability .....		
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft.....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
Totals .....	\$ 4,215.78	\$ 2,235.57

## THE ROCKY MOUNTAIN LIVE STOCK INSURANCE CO., OF DENVER, COLO.

Organized under the Laws of the State of Colorado.

Incorporated June 12th, 1915. Commenced business June 29th, 1915.

Home Office.....308 Tabor Opera House, Denver, Colo.

President, WILLIAM R. TORBERT. Vice-President, GEORGE A. QUINBY.  
Secretary-Treasurer, FLORENCE P. TORBERT.

DIRECTORS—William R. Torbert, Florence P. Torbert, George A. Quinby.

### CAPITAL STOCK

Amount of capital paid up in cash.....\$ 100,000.00

### INCOME

	Gross Premiums Written and Renewed During the Year	Re- insurance	Net Premiums	
Live stock .....	\$ 29,160.75	\$ 677.96	\$ 28,482.79	
Totals .....	\$ 29,160.75	\$ 677.96	\$ 28,482.79	
				\$ 28,482.79
Gross interest from all other sources.....			\$ 23.19	
Total gross interest .....				23.19
Paid into surplus .....			\$ 1,503.00	
Total .....				1,503.00
Total income .....				\$ 30,008.98

### DISBURSEMENTS

	Gross Amount Paid for Losses	Net Amount Paid Policy-holders for Losses	
Live stock .....	\$ 4,207.21	\$ 4,207.21	
Totals .....	\$ 4,207.21	\$ 4,207.21	
			\$ 4,207.21
Commission or brokerage, less amount received on return premiums and reinsurance for the following classes:			
Live stock .....		\$ 2,540.78	
			\$ 2,540.78
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....			2,666.26
Salaries, traveling and all other expenses of agents not paid by commissions.....			2,098.55
Rents .....			251.25
Insurance department licenses and fees.....			406.66

Legal expenses .....	\$ 150.00
Advertising .....	420.40
Printing and stationery .....	936.41
Postage, telegraph, telephone and express.....	446.99
Furniture and fixtures .....	215.70
	2,169.50
Total disbursements .....	\$ 14,340.21
Balance .....	\$ 115,668.77

## LEDGER ASSETS

Mortgage loans on real estate.....	\$ 87,000.00
Book value of bonds.....	13,000.00
Cash in company's office.....	183.91
Deposits in trust companies and banks not on interest..	2,415.90
Agents' balances .....	2,180.95
Bills receivable .....	10,888.01
	115,668.77
Ledger assets .....	\$ 115,668.77

## NON-LEDGER ASSETS

Interest accrued on mortgages.....	\$ 3,377.00
Gross assets .....	\$ 119,045.77

## DEDUCT ASSETS NOT ADMITTED

Admitted assets .....	\$ 119,045.77
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## LIABILITIES

Gross premiums (less re-insurance) upon all unexpired risks running one year or less from date of policy, \$28,482.79; unearned premiums 50 per cent, \$14,241.40 .....	\$ 14,241.40
Total unearned premiums as shown by recapitulation .....	\$ 14,241.40
Total amount of all liabilities, except capital....	\$ 14,241.40
Capital actually paid up in cash.....	\$ 100,000.00
Surplus over all liabilities.....	4,804.37
	104,804.37
Surplus as regards policy-holders.....	104,804.37
Total liabilities .....	\$ 119,045.77

## EXHIBIT OF PREMIUMS

In force December 31, 1915.....	\$ 29,160.75	Live Stock
Total .....	\$ 29,160.75	
Deduct expirations and cancellations.....	677.96	
In force at the end of the year.....	\$ 28,482.79	
Net premiums in force.....	\$ 28,482.79	

## RECAPITULATION

Live stock, running one year or less from date of policy, premium, \$28,482.79; amount unearned (50 per cent), \$14,241.40; total unearned, \$14,241.40.

Totals, running one year or less from date of policy, premium, \$28,482.79; amount unearned (50 per cent), \$14,241.40; total unearned premium, \$14,241.40.

## GENERAL INTERROGATORIES

Have all the transactions of the company of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before December 31 but of which no notice was received at the home office until subsequently? Answer: Yes.

Gross premiums (less re-insurance and return premiums) received from organization of company, \$28,482.79.

Total losses (less re-insurance) paid from organization of company, \$4,207.21.

Total dividends declared from organization of company, viz.: Cash, none; stock, none.

Total amount of the company's stock owned by the directors at par value, \$100,000.00.

What interest, direct or indirect, has this company in the capital stock of any other insurance company? Answer: None.

Is a majority of the capital stock of this company owned or controlled directly or indirectly by any other corporation? Answer: No.

Total amount loaned to the directors or other officers, \$394.05.

Give the largest gross amount insured in any one risk in each of the following classes (without deduction for re-insurance):

Workmen's collective, \$6,480.00; live stock, \$6,480.00.

Has this company reinsured any risk with any other company and agreed to release such company from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Answer: No.

Has this company guaranteed policies issued by any other company and now in force? Answer: No.

What provision has this company made to protect itself from an excessive loss in the event of a catastrophe under an employer's liability or a workmen's compensation contract issued without limit of loss? Answer: Ocean Accident Guarantee Co., \$5,000.00.

Were all the stocks, bonds and other securities owned December 31, 1914, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? Answer: Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? Answer: No.

What officials and heads of departments of the company supervised the making of this report? Secretary.

## BUSINESS IN THE STATE OF COLORADO DURING 1915

	Gross Premiums	Less Return Premiums on Risks Written or Renewed During the Year	Gross Losses Paid
Live stock .....	\$ 28,482.79	\$	4,207.21
Totals .....	\$ 28,482.79	\$	4,207.21

UNDERWRITING AND INVESTMENT EXHIBIT

SHOWING THE SOURCES OF THE INCREASE AND DECREASE IN SURPLUS DURING 1914.

UNDERWRITING EXHIBIT

		Loss in Surplus
<p style="text-align: center;">Premiums</p>		
Total premiums.....	\$ 28,482.79	
	<hr/>	
Total .....	\$ 28,482.79	
	<hr/>	
Balance .....	\$ 28,482.79	
	<hr/>	
Total .....	\$ 28,482.79	
Deduct unearned premiums Dec. 31, 1915.....	14,241.40	
	<hr/>	
Premiums earned during 1915 .....	\$ 14,241.39	
Underwriting income earned during 1915.....		\$ 14,241.39
<p style="text-align: center;">Losses</p>		
Losses paid .....	\$ 4,207.21	
	<hr/>	
Balance .....	\$ 4,207.21	
	<hr/>	
Losses incurred during 1915 .....	\$ 4,207.21	
<p style="text-align: center;">Underwriting Expenses</p>		
Underwriting expenses paid during 1915.....	\$ 10,133.00	
	<hr/>	
Balance .....	\$ 10,133.00	
	<hr/>	
Underwriting expenses incurred during 1915....	10,133.00	
	<hr/>	
Underwriting losses and expenses .....		14,340.21
		<hr/>
Underwriting during 1915		\$ 98.82

## UNDERWRITING AND INVESTMENT EXHIBIT

SHOWING THE SOURCES OF THE INCREASE AND DECREASE IN SURPLUS DURING 1914

## INVESTMENT EXHIBIT

		Gain in Surplus	Loss in Surplus
Interest and Rents			
Interest, dividends and rents received during the year .....	\$ 23.19		
Balance .....	\$ 23.19		
Add interest, dividends and rents due and accrued Dec. 31, 1915.....	3,377.00		
Total .....	\$ 3,400.19		
Profit on Investments			
Investment income earned during 1915 .....	\$ 3,400.19		
Gain from investments dur- ing 1915 .....		\$ 3,400.19	
Total gains and losses from underwriting and investments .....		\$ 3,400.19	\$ 98.82
Miscellaneous Exhibit			
Total gains and losses in surplus during 1915..		\$ 3,400.19	\$ 98.82
Surplus Dec. 31, 1915.....	\$ 4,804.37		
Increase in surplus during 1915 .....			3,301.37
Totals .....		\$ 3,400.19	\$ 3,400.19

Per cent of losses incurred to premiums earned, 28.2.

Per cent of underwriting expenses incurred to premiums earned, 67.9.

Per cent of investment expenses incurred to interest and rents earned, 81.3.



SCHEDULE OF ALL OTHER DEPOSITS

SHOWING ALL DEPOSITS MADE WITH ANY GOVERNMENT, PROVINCE, STATE, DISTRICT, COUNTY, MUNICIPALITY, CORPORATION, FIRM OR INDIVIDUAL, EXCEPT THE REGULAR DEPOSITS IN BANKS AND TRUST COMPANIES SUBJECT TO CHECK, AND THOSE SHOWN IN "SPECIAL DEPOSIT SCHEDULE" ABOVE.

Where Deposited	(Indicating literal form of registration of securities)	Dollars
State of Colorado.....Mortgage dated June 8, 1915, due 5 years, interest 6 per cent., land and water, Adams County.....		\$ 87,000.00
State of Colorado.....Bonds, Barr Lake Land & Improvement Company; secured by trust deed on land and water in Adams and Weld Counties, Colorado....		13,000.00
Total .....		<u>100,000.00</u>

SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE INSURANCE COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE		RECORD OF MORTGAGE		PRINCIPAL		INTEREST		Par Value
	Year Given	Year Due	State	County	Amount Unpaid	Date Due	Rate of	Amount Accrued	
1	1915	1920	Colorado	Adams	\$ 57,000.00	1920	6%	\$ 2,987.00	\$ 130,840.00
									Value of Lands Mortgaged

SCHEDULE D—PART 1

SHOWING ALL BONDS OWNED BY THE COMPANY DECEMBER 31, 1915.

DESCRIPTION.

Give complete and accurate description of all bonds owned, including the location of all street railway and miscellaneous companies. If bonds are "serial" issues, give amount maturing each year

Bonds of the Barr Lake Land & Improvement Co. secured by trust deed on land and water in Adams and Weld Counties, Colorado ..... 6%

Rate Used to Obtain Market Value (excluding accrued interest) 100 \$ 13,000.00

INTEREST Amount Due and Accrued December 31, 1915 \$ 390.00

YEAR OF

INTEREST

How Paid Annually 1926 \$ 13,000.00

Par Value \$ 13,000.00

Book Value \$ 13,000.00

SCHEDULE O

LOSSES AND CLAIMS OTHER THAN LIABILITY AND WORKMEN'S COMPENSATION CLAIMS

Losses and Claims Paid During 1915, viz.:

Losses and Claims Incurred During 1914, Less

Salvage and Reinsurance Received During 1914 on Said Losses and Claims \$ 4,207.21

Total (Columns 4 and 5) \$ 4,207.21

Live stock ..... \$ 4,207.21

Totals ..... \$ 4,207.21

Losses and Claims Paid During 1915, viz.:

Losses and Claims Incurred During 1914, Less

Salvage and Reinsurance Received During 1914 on Said Losses and Claims \$ 4,207.21

Total (Columns 7 and 8) \$ 4,207.21

Totals ..... \$ 4,207.21

Losses and Claims Unpaid Dec. 31, 1915, viz.: Estimated Liability Dec. 31, 1915.

On Losses and Claims Incurred During 1914, Less

Reinsurance Thereon \$ 4,207.21

Total (Columns 10 and 11) \$ 4,207.21

Totals ..... \$ 4,207.21

SCHEDULE N

SHOWING ALL BALANCES CARRIED IN EACH BANK OR TRUST COMPANY ON THE LAST DAY OF EACH MONTH OF THE YEAR 1915.

	June 30	July 31	August 31	September 30	October 31	November 30	December 31
Byers State Bank.....			\$ 54.00	\$ 22.90	\$ 22.90	\$ 22.90	\$ 22.90
Citizens State Bank, Lamar.....			197.47	108.30	36.77	34.27	4.27
Commercial State Bank, Antonito.....			4.90	4.90	4.90	4.90	4.90
Eastlake State Bank.....				52.08	47.73	19.79	19.79
First National Bank, Steamboat Springs....		\$ 63.98		63.98	63.98	63.98	63.98
First National Bank of Eaton.....		78.00	32.80				
Farmers & Merchants State Bank, Brighton			147.24	59.27	50.54	50.54	68.90
First National Bank, Hayden.....			70.86	78.89	53.74	146.40	245.24
First National Bank of Brighton.....			112.42	15.32	15.32	56.97	56.97
First National Bank of Fountain.....			25.40	30.73	94.41	142.85	45.61
Littleton State Bank .....		48.00	187.29				
La Salle State Bank .....			47.30	47.30	47.30	126.49	41.69
Mercantile Bank & Trust Co., Boulder.....			10.50	385.75	20.19	10.74	46.38
Ni Wot State Bank.....			4.17	13.35	13.35	13.35	13.35
Peoples' Home Bank, Rocky Ford.....			60.67	30.67	30.67	30.67	30.67
Bank of Ridgway .....					13.67	13.67	13.67
Yampa Valley Bank .....					17.07	24.27	95.83
First National Bank, Johnstown .....					109.00	96.20	313.04
First National Bank, Arvada .....					136.43	167.62	92.74
State Bank of Lyons .....						17.85	17.85
Bank of Kremmling .....						56.95	56.95
Elizabeth State Bank .....							254.01
State Savings Bank, Colorado Springs.....							42.99
Federal National Bank .....	\$ 1,280.30	832.19	2.95				
Hamilton National Bank .....				12.63	106.68	3.68	3.68
Commerce State & Savings Bank.....				613.39	311.02	545.72	860.49
Totals .....	\$ 1,280.30	\$ 1,022.17	\$ 1,021.95	\$ 626.04	\$ 1,195.67	\$ 1,649.81	\$ 2,415.90

## ROYAL INDEMNITY COMPANY, OF NEW YORK, N. Y.

Incorporated September 30, 1910. Commenced business February 15, 1911.  
Home Office, 84 William Street, New York, N. Y.

President, EDWARD F. BEDDALL.                      Secretary, WILLIAM MACKINTOSH.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	4,332,966.39

### INCOME

Net premium income.....	\$ 3,780,988.28
Total investment income.....	132,130.09
Miscellaneous income .....	9,888.98
Total income .....	\$ 3,923,007.35

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,501,521.00
Paid stockholders for interest or dividends.....	.....
Other disbursements .....	1,821,778.45
Total disbursements .....	\$ 3,323,299.45

### ASSETS

Total admitted assets.....	\$ 4,859,973.17
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### LIABILITIES

Total amount of liabilities, except capital (including voluntary contingent reserve. \$475,000.00).....	\$ 3,404,374.05
Capital, \$1,000,000.00; surplus, \$455,599.12.....	1,455,599.12
Total liabilities .....	\$ 4,859,973.17

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 1,688.50	\$ 6,991.30
Health .....	130.65	118.21
Liability .....	6,863.52	1,703.75
Workmen's Compensation .....	7,100.37	305.71
Fidelity .....	252.12	.....
Surety .....	561.23	.....
Plate Glass .....	685.47	291.45
Steam Boiler .....	254.00	.....
Burglary and Theft.....	1,051.73	261.00
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	177.88
Automobile and Team Property Damage.....	398.55	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	\$ 18,986.14	\$ 9,852.30

**SOUTHERN SURETY COMPANY, OF DENISON, OKLA.**

Incorporated May 10, 1907. Commenced business May 10, 1907.  
 General Office, Federal Reserve Bank Building, St. Louis, Mo.

President, C. S. COBB.

Secretary, E. G. DAVIS.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 600,000.00  
 Ledger assets (per balance) December 31 of previous year..... 3,016,107.18

**INCOME**

Net premium income.....\$ 2,444,992.93  
 Total investment income..... 103,847.98  
 Miscellaneous income ..... 75,487.29

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Total income ..... \$ 2,624,328.20

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 1,228,544.66  
 Paid stockholders for interest or dividends.....  
 Other disbursements ..... 1,464,859.80

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Total disbursements ..... \$ 2,693,404.46

**ASSETS**

Total admitted assets..... \$ 2,791,834.34

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 1,991,834.34  
 Capital, \$600,000.00; surplus, \$200,000.00..... 800,000.00

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Total liabilities ..... \$ 2,791,834.34

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	1,056.06	1,228.56
Liability .....	1,023.92	75.00
Fidelity .....	448.36	.....
Surety .....	2,795.79	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	76.80	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	19.17	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	\$ 5,420.10	\$ 1,303.56

## THE STANDARD ACCIDENT INSURANCE COMPANY, OF DETROIT, MICH.

Incorporated May 29, 1884. Commenced business August 1, 1884.  
Home Office, Penobscot Building, Detroit, Mich.

President, LEM W. BOWEN.

Secretary, J. S. HEATON.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 1,000,000.00
Ledger assets (per balance) December 31 of previous year.....	4,936,365.62

### INCOME

Net premium income.....	\$ 3,120,010.11
Total investment income.....	213,711.85
Miscellaneous income .....	1,576.05
Total income .....	\$ 3,335,298.01

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 1,234,207.41
Paid stockholders for interest or dividends.....	85,000.00
Other disbursements .....	1,561,217.47
Total disbursements .....	\$ 2,880,424.88

### ASSETS

Total admitted assets.....	\$ 5,421,992.21
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 3,235,043.46
Capital, \$1,000,000.00; surplus, \$1,186,948.75.....	2,186,948.75
Total liabilities .....	\$ 5,421,992.21

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 12,220.09	\$ 2,590.18
Health .....	1,802.09	812.87
Liability .....	361.34	.....
Fidelity .....	6,304.85	322.73
Surety .....	.....	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft.....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	10.40	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
Totals .....	\$ 20,698.77	\$ 3,725.78

**THE TRAVELERS INDEMNITY COMPANY,  
OF HARTFORD, CONN.**

Incorporated March 25, 1903. Commenced business May 12, 1906.  
Home Office, 700 Main Street, Hartford, Conn. .

President, LOUIS F. BUTLER.

Secretary, JAMES H. COBURN.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$ 1,000,000.00  
Ledger assets (per balance) December 31 of previous year..... 2,684,985.66

**INCOME**

Net premium income.....\$ 1,258,808.94  
Total investment income..... 119,023.20  
Miscellaneous income ..... 769.38

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Total income ..... \$ 1,378,601.52

**DISBURSEMENTS**

Net amount paid policyholders for losses.....\$ 404,093.80  
Paid stockholders for interest or dividends..... 80,000.00  
Other disbursements ..... 615,079.42

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Total disbursements ..... \$ 1,099,173.22

**ASSETS**

Total admitted assets ..... \$ 2,845,568.98

**LIABILITIES**

Total amount of liabilities, except capital.....\$ 1,269,621.72  
Capital, \$1,000,000.00; surplus, \$575,947.26..... 1,575,947.26

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Total liabilities ..... \$ 2,845,568.98

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 433.01	\$ 149.99
Health .....		
Liability .....	3.94	
Workmen's Compensation .....	1,825.85	18.98
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....	824.85	
Burglary and Theft .....	1.65	
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams and Other Property Damage..	2,480.77	857.21
Workmen's Collective .....		
Live Stock .....		
<b>Totals</b> .....	<b>\$ 5,570.07</b>	<b>\$ 1,026.18</b>

## THE TRAVELERS INSURANCE COMPANY, OF HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business April 1, 1864.  
Home Office, 700 Main Street, Hartford, Conn.

President, LOUIS F. BUTLER.

Secretary, JAMES L. HOWARD.

### CAPITAL STOCK

Amount of capital stock paid up in cash.....\$ 5,000,000.00  
Ledger assets (per balance) December 31 of previous year..... 20,868,360.26

### INCOME

Net premium income .....	\$ 15,250,366.16
Total investment income .....	856,760.12
Miscellaneous income .....	5,847.99
	\$ 16,112,974.27

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 7,245,679.81
Paid stockholders for interest or dividends.....	520,000.00
Other disbursements .....	7,486,202.39
	\$ 15,251,882.20

### ASSETS

Total admitted assets .....	\$ 21,833,092.34
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 14,084,378.28
Capital, \$5,000,000.00; surplus, \$2,748,714.06.....	7,748,714.06
	\$ 21,833,092.34

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 80,669.71	\$ 39,768.60
Health .....	4,297.47	1,552.69
Liability .....	15,816.56	11,494.80
Workmen's Compensation .....	20,168.19	761.29
Fidelity .....		
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft .....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....	3,069.55	1,953.05
Live Stock .....		
	\$ 124,021.48	\$ 55,530.43



**UNION HEALTH AND ACCIDENT COMPANY,  
OF DENVER, COLO.**

Organized under the Laws of the State of Colorado.

Incorporated November 2, 1906. Commenced business December 29, 1906.

Home Office.....202-205 Central Savings Bank Bldg., Denver, Colorado

**OFFICERS**

President, F. S. MOORE.

Vice-President, O. M. MOORE.

Secretary, J. S. McCLEERY.

Treasurer, B. F. MOORE.

**DIRECTORS**—F. S. Moore, J. A. Judson, J. S. McCleery, O. M. Moore, B. F. Moore.

**CAPITAL STOCK**

Amount of capital paid up in cash.....\$	100,000.00	
Amount of ledger assets (as per balance) December 31 of previous year.....	153,902.10	
		\$ 153,902.10
Extended at .....		\$ 153,902.10

**INCOME**

**—DEDUCT—**

	Gross Return				
	Premiums	Premi-			
	Written	ums	Premiums		
	and	on	on		
	Renewed	Policies	Policies	Total	
	During	Can-	Not	Deduc-	Net
	the Year	celled	Taken	tions	Premiums
Accident and health.....	\$62,321.08	\$ 71.85	\$ 14.37	\$ 86.22	\$62,234.86
					\$ 62,234.86
Total .....					\$ 62,234.86
Policy fees required or represented by application.....					22,360.00
Gross interest on mortgage loans.....\$				8,180.69	
Gross interest on bonds and dividends on stocks.....				450.00	
Gross interest on deposits in trust companies and banks .....				106.43	
Gross interest from all other sources.....				15.00	
Gross rents from company's property.....				51.68	
					\$ 8,803.80
Total gross interest and rents.....					\$ 8,803.80
From other sources:					
Commission real estate loans.....					944.00
					\$ 94,342.66
Total income .....					\$ 94,342.66

**DISBURSEMENTS**

	Gross	Net
	Amount	Amount Paid
	Paid	Policyholders
	for Losses	for Losses
Accident and health.....\$	22,107.85	\$ 22,107.85
		\$ 22,107.85
Total .....		\$ 22,107.85
Investigation and adjustment of claims, viz.:		
Accident and health.....		15.50
Policy fees retained by agents.....		22,360.00

Commissions or brokerage, less amount received on return premiums and re-insurance for the following classes:		
Accident and health.....		18,010.19
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....		10,249.50
Salaries, traveling and all other expenses of agents not paid by commissions.....		1,798.35
Medical examiners' fees and salaries.....		117.00
Rents .....		1,510.00
Repairs and expenses (other than taxes) on real estate		67.37
Taxes on real estate.....		16.96
State taxes on premiums.....		370.26
Insurance department licenses and fees.....		749.15
All other licenses, fees and taxes:		
Federal corporation tax.....\$	81.94	
Personal tax .....	189.72	
Privilege tax .....	15.50	
		<hr/>
		287.16
Legal expenses .....		52.75
Advertising .....		115.36
Printing and stationery.....		554.30
Postage, telegraph, telephone and express.....		820.81
Stockholders for interest or dividends (amount de- clared during the year).....		6,000.00
Other disbursements:		
Dividends to policyholders.....\$	1,357.35	
Traveling and general expense.....	157.44	
		<hr/>
		1,514.79
Agents' balances charged off.....		325.45
		<hr/>
Total disbursements .....	\$	87,042.75
		<hr/>
Balance .....	\$	161,202.01

## LEDGER ASSETS

Book value of real estate.....\$	6,616.59	
Mortgage loans on real estate.....	127,820.00	
Book value of stocks.....	14,100.00	
Cash in company's office.....\$	88.37	
Deposits in trust companies and banks on interest .....	4,614.24	
		<hr/>
		4,702.61
		On Policies or Renewals Effective On or After Oct. 1, 1915
Accident and health.....\$	5,170.62	
		<hr/>
Total .....	5,170.62	
Personal accounts receivable, net.....	888.56	
Other ledger assets, viz.:		
Furniture and fixtures.....	1,903.63	
		<hr/>
Ledger assets .....	\$	161,202.01

NON-LEDGER ASSETS

Interest due, \$271.50, and accrued, \$1,840.26, on mortgages .....	\$	2,111.76	
Interest on stock.....		112.50	
		<hr/>	
	\$		2,224.26
Gross assets .....	\$		<hr/> 163,426.27

DEDUCT ASSETS NOT ADMITTED

Personal accounts receivable, net.....	\$	888.56	
Furniture and fixtures.....		1,903.63	
		<hr/>	
	\$		2,792.19
Admitted assets .....	\$		<hr/> 160,634.08

LIABILITIES

Losses and claims:

	Reported or in Process of Adjustment	Total	Net Unpaid Claims Except Liability and Workmen's Comp. Claims (Excluding Expenses of Investi- gation and Adjustment)
Accident and health.....	\$ 3,674.05	\$ 3,674.05	\$ 3,674.05
Total unpaid claims.....			<hr/> \$ 3,674.05
Estimated expenses of investigation and adjustment of unpaid claims:			
Total unearned premiums as shown by recapitulation.			6,439.05
Commissions, brokerage and other charges due or to become due to agents or brokers on policies effective on or after October 1, 1915, viz.:			
Accident and health.....			1,239.81
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....			685.12
Other liabilities, viz.:			
Advance premium (100 per cent).....			1,325.75
Total amount of all liabilities, except capital...			<hr/> \$ 13,363.78
Capital actually paid up in cash.....		\$ 100,000.00	
Surplus over all liabilities.....		47,270.30	
		<hr/>	
Surplus as regards policyholders.....			147,270.30
Total liabilities .....			<hr/> \$ 160,634.08

EXHIBIT OF PREMIUMS

	Accident and Health
In force December 31, 1914.....	\$ 10,942.05
Written or renewed during the year.....	62,321.08
	<hr/>
Total .....	\$ 73,263.13
Deduct expirations and cancellations.....	60,385.03
	<hr/>
In force at the end of the year.....	\$ 12,878.10
Net premiums in force.....	<hr/> \$ 12,878.10

## RECAPITULATION

Accident and health, running one year or less from date of policy, premiums, \$12,878.10; amount unearned (50 per cent), \$6,439.05; advance premiums (100 per cent), \$1,325.75; total premiums, \$12,878.10; total unearned premiums, \$6,439.05.

## GENERAL INTERROGATORIES

Have all the transactions of the company of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? Answer: Yes.

Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? Answer: Yes.

Gross premiums (less re-insurance and return premiums) received from organization of company, \$564,632.32.

Total losses per statement of last year plus net losses paid, \$196,145.05.

Total dividends declared from organization of company, viz.: Cash, \$78,000.00.

Total amount of the company's stock owned by the directors at par value, \$52,999.00.

What interest, direct or indirect, has this company in the capital stock of any other insurance company? Answer: None.

Is a majority of the capital stock of this company owned or controlled directly or indirectly by any other corporation? Answer: No.

Does any officer, director or trustee receive any commission on the business of the company? Answer: No.

Give the largest gross amount insured in any one risk in each of the following classes (without deduction for re-insurance):

Accident and health, \$5,000.00.

Give the largest net amount insured in any one risk in each of the following classes:

Accident and health, \$5,000.00.

Has this company re-insured any risk with any other company and agreed to release such company from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, re-insured? Answer: No.

Has this company guaranteed policies issued by any other company and now in force? Answer: No.

Were all the stocks, bonds and other securities owned December 31, 1915, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? Answer: Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? Answer: No.

State if an examination of this company's affairs has been conducted during the year of this statement by any insurance department. If so, by what department. Answer: Yes. Colorado and Wyoming.

Has any change been made during the year of this statement in the charter, articles of incorporation or deed of settlement of the company? Answer: No.

What officials and heads of departments of the company supervised the making of this report? Secretary.

## BUSINESS IN COLORADO DURING THE YEAR

	Gross Premiums Less Return Premiums on Risks Written or Renewed During the Year		Gross Losses Paid
Accident and health.....	\$	24,332.53	\$ 9,490.45
Totals .....	\$	24,332.53	\$ 9,490.45

UNDERWRITING AND INVESTMENT EXHIBIT

SHOWING THE SOURCES OF THE INCREASE AND DECREASE IN SURPLUS DURING 1915.

UNDERWRITING EXHIBIT

	Gain in Surplus
Premiums—	
Total premiums .....\$	62,234.86
<hr/>	
Total .....\$	62,234.86
<hr/>	
Balance .....\$	62,234.86
Add unearned premiums	
Dec. 31, 1914.....	5,471.02
<hr/>	
Total .....\$	67,705.88
Deduct unearned pre-	
miums Dec. 31, 1915.....	6,439.05
<hr/>	
Premiums earned dur-	
ing 1915 .....	\$ 61,266.83
Underwriting Profit and	
Loss Items—	
Gain from:	
Policy fees .....\$	22,360.00
<hr/>	
Total .....\$	22,360.00
Loss from:	
Policy fees retained by	
agents .....	22,360.00
Agents' balances charged	
off .....	325.45
Other underwriting dis-	
bursements .....	19,941.04
<hr/>	
Total .....\$	42,626.49
<hr/>	
Loss .....\$	20,266.49
Bills receivable and pre-	
miums in course of col-	
lection not admitted Dec.	
31, 1914 .....	541.27
Bills receivable and pre-	
miums in course of col-	
lection not admitted Dec.	
31, 1915 .....	888.56
<hr/>	
Loss .....\$	347.29
<hr/>	
Loss from underwriting	
profit and loss items.	\$ 20,613.78
<hr/>	
Underwriting income	
earned during 1915...	\$ 81,880.61

Losses—			
Losses paid .....	\$ 22,107.85		
Balance .....	\$ 22,107.85		
Total .....	\$ 22,107.85		
Deduct unpaid losses Dec. 31, 1914 .....	3,110.85		
Balance .....	\$ 18,997.00		
Add unpaid losses Dec. 31, 1915 .....	3,674.05		
Losses incurred during 1915 .....	\$ 22,671.05		
Underwriting Expenses—			
Underwriting expenses paid during 1915.....	\$ 56,411.17		
Deduct underwriting expenses unpaid Dec. 31, 1914 .....	1,635.63		
Balance .....	\$ 54,775.54		
Add underwriting expenses unpaid Dec. 31, 1915.....	1,924.93		
Underwriting expenses incurred during 1915..	56,700.47		
Underwriting losses and expenses .....		\$ 79,371.52	
Gain from underwriting during 1915.....			\$ 2,509.09

INVESTMENT EXHIBIT

Gain in Surplus

Interest and Rents—			
Interest, dividends and rents received during the year .....	\$ 8,803.80		
Deduct interest, dividends and rents due and accrued Dec. 31, 1914.....	2,707.96		
Balance .....	\$ 6,095.84		
Add interest, dividends and rents due and accrued Dec. 31, 1915.....	2,224.26		
Total .....	\$ 8,320.10		
Interest and rents earned during 1915 .....	\$ 8,320.10		
Profit on Investments—			
Gain from other investments .....	\$ 944.00		
Profit on investments during 1915 .....	\$ 944.00		
Investment income earned during 1915....		\$ 9,264.10	

Investment Expenses—			
Investment expenses paid during 1915 .....	\$	84.33	
Balance .....	\$	84.33	
<hr/>			
Investment expenses incurred during 1915....	\$	84.33	
Investment losses and expenses during 1915..			\$ 84.33
<hr/>			
Gain from investments during 1915 .....			\$ 9,179.77
<hr/>			
Total gains and losses from underwriting and investments.....			\$ 11,688.86
Miscellaneous Exhibit—			
		Loss in Surplus	Gain in Surplus
			Loss in Surplus
Dividends declared to stockholders during 1915 .....	\$	6,000.00	
Dividends declared to policyholders during 1915 .....		1,357.35	
Net loss .....			\$ 7,357.35
<hr/>			
Total gains and losses in surplus during 1915 .....		\$ 11,688.86	\$ 7,357.35
Surplus Dec. 31, 1914.....	\$	42,938.79	
Surplus Dec. 31, 1915.....		47,270.30	
Increase in surplus during 1915.....			4,331.51
<hr/>			
Totals .....	\$	11,688.86	\$ 11,688.86

Per cent of losses incurred to premiums earned, 37.  
 Per cent of underwriting expenses incurred to premiums earned, 92.  
 Per cent of investment expenses incurred to interest and rents earned, 1.  
 Per cent of total losses and expenses incurred and dividends declared to total income earned, 95.

SCHEDULE OF ALL OTHER DEPOSITS

SHOWING ALL DEPOSITS MADE WITH ANY GOVERNMENT, PROVINCE, STATE, DISTRICT, COUNTY, MUNICIPALITY, CORPORATION, FIRM OR INDIVIDUAL, EXCEPT THE REGULAR DEPOSITS IN BANKS AND TRUST COMPANIES SUBJECT TO CHECK, AND THOSE SHOWN IN "SPECIAL DEPOSIT SCHEDULE" ABOVE.

Where deposited	Description of deposit	Par Value
Under control of Colorado Insurance department.	(Indicating literal form of registration of securities.) Real estate mortgages (first liens)	\$ 100,000.00

## SCHEDULE A—Part 1

SHOWING ALL REAL ESTATE OWNED DECEMBER 31, 1915, THE COST, BOOK AND MARKET VALUE THEREOF, THE NATURE AND AMOUNT OF ALL LIENS AND INCUMBRANCES THEREON, INCLUDING INTEREST DUE AND ACCRUED, ETC.

Lots 39 and 40, blk. 11, Berkeley; 4-room frame house, 2-room brick building in rear—Date acquired, Nov. 13, 1913; name of vendor, Rebecca Creeley; \*actual cost, \$884.50; book value, \$884.50; gross rental, 1914, \$38.00; expended for taxes, repairs and expenses, 1914, \$20.53; net income, 1914, \$17.47; gross rental, 1915, \$16.00; expended for taxes, repairs and expenses, 1915, \$48.18.

Lot 40 and south one-half lot 41, block 8, West Colfax Subdivision, 5-room pressed brick cottage—Date acquired, Sept. 7, 1915; name of vendor, Public Trustee; \*actual cost, \$1,415.04; book value, \$1,415.04; also lot 37 and south one-half lot 38, block 8, West Colfax Subdivision, 5-room pressed brick cottage—Date acquired, Sept. 7, 1915; name of vendor, Public Trustee; \*actual cost, \$1,439.78; book value, \$1,439.78; also lot 42 and north one-half lot 41, block 8, West Colfax Subdivision, 5-room pressed brick cottage—Date acquired, Sept. 7, 1915; name of vendor, Public Trustee; \*actual cost, \$1,413.27; book value, \$1,413.27; also lot 39 and north one-half lot 38, block 8, West Colfax Subdivision, 5-room pressed brick cottage—Date acquired, Sept. 7, 1915; name of vendor, Public Trustee; \*actual cost, \$1,464.00; book value, \$1,464.00; gross rental, 1915, \$35.68; expended for taxes, repairs and expenses, 1915, \$36.15.

Totals, \*actual cost, \$6,616.59; book value, \$6,616.59; gross rental, 1914, \$38.00; expended for taxes, repairs, and expenses, 1914, \$20.53; net income, 1914, \$17.47; gross rental, 1915, \$51.68; expended for taxes, repairs and expenses, 1915, \$84.33.

\*Including cost of acquiring title, and, if the property was acquired by foreclosure, such costs shall include the amounts expended for taxes, repairs and improvements prior to the date on which the company acquired the title.

## SCHEDULE A—Part 2

SHOWING ALL REAL ESTATE ACQUIRED DURING 1915, AND SHOWING ALSO AMOUNTS EXPENDED FOR ADDITIONS AND PERMANENT IMPROVEMENTS MADE DURING SAID YEAR TO ALL REAL ESTATE.

Lot 40 and south one-half lot 41, block 8, West Colfax Subdivision, 5-room pressed brick cottage—Date acquired, Sept. 7, 1915; how acquired, foreclosure; name of vendor, Public Trustee; cost to company during 1915, \$1,415.04; book value, December 31, 1915, \$1,415.04.

Lot 37 and south one-half lot 38, block 8, West Colfax Subdivision, 5-room pressed brick cottage—Date acquired, Sept. 7, 1915; how acquired, foreclosure; name of vendor, Public Trustee; cost to company during 1915, \$1,439.78; book value, December 31, 1915, \$1,439.78.

Lot 42 and north one-half lot 41, block 8, West Colfax Subdivision, 5-room pressed brick cottage—Date acquired, Sept. 7, 1915; how acquired, foreclosure; name of vendor, Public Trustee; cost to company during 1915, \$1,413.27; book value, December 31, 1915, \$1,413.27.

Lot 39 and north one-half lot 38, block 8, West Colfax Subdivision, 5-room pressed brick cottage—Date acquired, Sept. 7, 1915; how acquired, foreclosure; name of vendor, Public Trustee; cost to company during 1915, \$1,464.00; book value, December 31, 1915, \$1,464.00.

Totals, cost to company during 1915, \$5,732.09; book value, December 31, 1915, \$5,732.09.





SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Year Given	State	County	Book Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915	
					Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Amount Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915		
1	1905	1917	Colo.	Denver	1709	145	\$ 1,500.00	.....	.....	.....	\$ 36.00	\$ 90.00
3	1903	1918	Colo.	Denver	1745	306	3,000.00	.....	.....	.....	68.00	180.00
5	1905	1916	Colo.	Denver	1724	66	1,500.00	.....	.....	.....	26.75	180.00
7	1906	1918	Colo.	Denver	1683	38	1,200.00	.....	.....	.....	25.40	72.00
21	1906	1918	Colo.	Denver	1995	19	2,000.00	.....	.....	.....	55.33	120.00
23	1907	1914	Colo.	Denver	1866	194	1,400.00	.....	\$ 1,400.00	.....	.....	21.50
43	1908	1917	Colo.	Denver	1904	52	700.00	.....	.....	.....	.....	13.88
45	1908	1917	Colo.	Denver	2005	125	2,000.00	.....	.....	.....	.....	22.33
48	1908	1917	Colo.	Denver	2005	278	3,000.00	.....	.....	.....	.....	85.00
58	1908	1917	Colo.	Denver	1965	126	1,500.00	.....	.....	.....	.....	10.50
59	1908	1911	Colo.	Denver	2015	312	1,250.00	.....	1,250.00	.....	.....	.....
63	1909	1918	Colo.	Denver	2085	247	1,400.00	.....	.....	.....	.....	20.06

SCHEDULE B

IS SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this mortgage is being foreclosed or if there are any prior liens)
1	\$ 1,200.00	\$ 2,500.00	\$ 2,000.00	Lot 34, Block 5, Arlington Park, located at 555 Clarkson Street, Denver, Colo.
3	3,000.00	3,000.00	3,000.00	Lots 41 and 42, Block 14, Colfax Avenue Park Subdivision, 1575 Milwaukee Street, Denver, Colo.
5	600.00	2,500.00	2,000.00	Lots 14 and 15, Block 12, Ziehl & McLain's Addition, 4404 Aleott Street, Denver, Colo.
7	500.00	2,000.00	1,000.00	Lot 10 and North ½ of Lot 11, Block 7, First Addition to Argyle Park, 3860 Osceola Street, Denver, Colo.
21	1,300.00	4,000.00	2,600.00	Lot 25, Block 90, Stiles' Addition, 2333 Curtis Street, Denver, Colo.
23	1,500.00	3,500.00	2,000.00	
43	800.00	2,700.00	1,600.00	East 71.6 feet of Plot No. 4 in Berkeley Gardens, 4310 West Forty-seventh Street, Denver, Colo.
45	1,000.00	3,100.00	2,700.00	Lot 24 and East ½ of Lot 23, Block 11, Cottage Hill, 4603 West Thirty-third Avenue, Denver, Colo.
48	2,500.00	5,000.00	3,000.00	Lots 26, 25 and adjoining ½ of Lot 24, Block 53, Case & Ebert's Addition, at 3333 Curtis Street, Denver, Colo.
58	1,000.00	2,500.00	1,600.00	Lots 9 and 10, Block 14, Wolff Place Addition, at 3258 Quitman, Denver, Colo.
59	600.00	2,000.00	1,250.00	
63	300.00	2,000.00	1,500.00	East ½ of Lot 37 and Lot 38, Block 3, Boulevard Highlands, 3055 West Thirty-ninth Avenue, Denver, Colo.

SCHEDULE B--Continued

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE Year Given	State	County	MORTGAGE Book Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915			
					Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Date Due of	Rate		Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	
64	1909	Colo.	Denver	2085	246	1,600.00	.....	100.00	1,500.00	10-5	6%	.....	21.50	96.00
65	1909	Colo.	Denver	2095	35	1,500.00	.....	.....	1,500.00	11-15	6%	.....	11.50	90.00
66	1909	Colo.	Denver	2095	43	1,500.00	.....	.....	1,500.00	11-20	6%	.....	10.25	90.00
68	1909	Colo.	Denver	2095	68	1,800.00	.....	1,800.00	.....	Qr.	6%	.....	.....	95.40
77	1909	Colo.	Denver	2065	55	900.00	.....	900.00	.....	2-13	6%	.....	.....	27.60
78	1910	Colo.	Denver	2125	131	400.00	.....	.....	400.00	3-29	6%	.....	6.13	24.00
79	1910	Colo.	Denver	2155	224	750.00	.....	.....	750.00	6-10	6%	.....	2.63	45.00
80	1910	Colo.	Jefferson	159	157	1,000.00	.....	.....	1,000.00	12-14	6%	.....	2.83	60.00
81	1910	Colo.	Denver	2205	241	1,250.00	.....	1,250.00	.....	1-11	6%	.....	.....	86.45
82	1910	Colo.	Denver	2205	284	1,500.00	.....	.....	1,500.00	7-26	6½%	.....	41.97	97.50
83	1910	Colo.	Denver	2215	194	1,250.00	.....	1,250.00	.....	3-17	7%	.....	.....	144.70
85	1910	Colo.	Denver	2246	279	12,500.00	.....	.....	12,500.00	10-24	6%	.....	139.58	750.00

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Association on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
64	300.00	3,000.00	1,600.00	East ½ of Lot 36 and all Lot 37, Block 1, Boulevard Highlands, 3061 West Thirty-eighth Avenue, Denver, Colo.
65	1,000.00	2,000.00	1,500.00	Lots 21, 22, 23 and 24, Block 40, in the certain town plat known as Berkeley, at 4504 Sheridan Boulevard, Denver, Colo.
66	600.00	2,200.00	1,200.00	Lots 17, 18 and 19, Block 7, in the certain plat known as First Addition to Berkeley, formerly known as Interlaken, 4412 Stuart Street, Denver, Colo.
68	800.00	3,200.00	2,000.00	
77	1,000.00	1,500.00	1,000.00	
78	500.00	500.00	400.00	Lots 9 and 10, Block 23, Berkeley, at 4360 Zenobia Street, Denver, Colo.
79	400.00	1,100.00	1,000.00	Lot 36 and North 17 feet of Lot 35, Block 9, Berkeley, at 3941 Wolff Street, Denver, Colo.
80	500.00	1,700.00	1,050.00	Lots 23 and 24, Block 2, Jefferson County, Colo.
81	300.00	2,900.00	1,500.00	
82	1,500.00	3,000.00	2,500.00	Lots 21, 22, 23, 24, Block 16, Berkeley, located at 4110 Xavier Street, Denver, Colo.
83	400.00	2,400.00	1,500.00	
85	5,000.00	25,000.00	12,500.00	Lots 1, 2 and 3, in Major's Subdivision of Lot 4, Block 36, Potter Highlands, located at Gallup and Fairview Avenues, Denver, Colo.

SCHEDULE B--Continued

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE Year Given	State	County	Book Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915	
					Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Date Due of	Rate		Amount Past Due Dec. 31, 1915
86	1910	Colo.	Denver	2175 314	450.00	.....	450.00	11-5	6%	.....	4.20	27.00
89	1911	Colo.	Jefferson	168 84	1,500.00	.....	1,500.00	10-22	6%	\$ 45.00	17.25	45.00
91	1911	Colo.	Denver	2295 170	1,350.00	.....	1,350.00	7-25	6%	.....	35.10	81.00
93	1911	Colo.	Jefferson	175 101	3,750.00	.....	3,750.00	10-1	6%	.....	56.25	225.00
95	1911	Colo.	Denver	2295 315	1,500.00	.....	1,500.00	Qr.	6%	22.50	7.50	90.00
96	1911	Colo.	Denver	2305 228	1,350.00	.....	1,350.00	10-30	6%	.....	13.73	81.00
97	1911	Colo.	Denver	2335 137	600.00	.....	600.00	12-13	6%	.....	1.80	36.00
98	1911	Colo.	Denver	2335 130	1,400.00	.....	1,400.00	12-11	6%	.....	4.66	84.00
99	1910	Colo.	Denver	2205 242	1,250.00	.....	\$ 1,250.00	7-11	6%	.....	.....	89.10
100	1912	Colo.	Denver	2335 305	4,000.00	.....	4,000.00	7-23	6%	.....	105.33	240.00
101	1912	Colo.	Denver	2365 86	1,250.00	.....	1,250.00	8-23	6%	.....	26.67	76.05
102	1912	Colo.	Denver	2365 85	1,250.00	.....	1,250.00	8-23	6%	.....	26.67	76.65

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Association on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
86	500.00	3,000.00	1,500.00	Lots 29 and 30, Block 22, Berkeley, located at 4221 Xavier Street, Denver, Colo.
88	600.00	2,500.00	2,100.00	Lots 47 and 48, Block 1, Berkeley, Jefferson County, Colo., located at 4393 Sheridan Boulevard.
91	750.00	2,200.00	1,500.00	Lot 6 and East ½ of Lot 7, Block 5, Sagamore Hill, located at 3155 West Thirty-fifth Avenue, Denver, Colo.
93	8,000.00	2,000.00	2,980.00	East 10 acres of the South 50 acres of the West ½ of Southwest ¼ of Section 24, Township 3 South, Range 69, West of 6th P. M., Jefferson County, Colo.
95	1,200.00	1,800.00	1,500.00	Lot 28 and South ½ of Lot 29, Block 8, J. P. Farmer's Addition, located at 985 South Emerson Street, Denver, Colo.
96	500.00	2,000.00	1,500.00	Lots 21 and 22, Hall's Subdivision of Block 11, Argyle Park, located at 4315 Quitman Street, Denver, Colo.
97	1,000.00	2,000.00	1,500.00	West 25 feet of Lots 27, 28, 29 and 30, Block 33, Downing's Addition, located at 1822 East Twenty-eighth Avenue, Denver, Colo.
98	500.00	2,300.00	1,500.00	Lots 23 and 24, Hall's Subdivision of Block 11, Argyle Park, located at 4323 Quitman Street, Denver, Colo.
99	400.00	2,400.00	1,500.00	
100	2,000.00	6,000.00	5,500.00	Lots 19, 20 and 21, Block 1, Resubdivision of Block 29, McCullough's Addition, located at 2039 Park Place, Denver, Colo.
101	800.00	2,000.00	1,500.00	A tract of land 43 feet by 80 feet, in Lots 1 and 2, Block 10, Cottage Hill, located at 3273 Vrain Street, Denver, Colo.
102	800.00	2,000.00	1,500.00	A tract of land 49 feet by 80 feet, in Lots 1 and 2, Block 10, Cottage Hill, located at 3263 Vrain Street, Denver, Colo.

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE Year Given	State	County	Book	Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915		
						Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Date Due	Rate of		Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915
103	1912	Colo.	Denver	2356	121	3,500.00	.....	3,500.00	.....	3-1	6%	.....	.....	.....
104	1912	Colo.	Denver	2365	262	2,100.00	.....	2,100.00	.....	Qr.	6%	.....	31.50	126.00
105	1912	Colo.	Denver	2375	141	2,500.00	.....	.....	2,500.00	Qr.	6%	.....	25.00	150.00
106	1912	Colo.	Arapahoe	64	201	1,250.00	.....	.....	1,250.00	5-3 11-3	6%	.....	12.08	75.00
107	1912	Colo.	Denver	2375	200	3,100.00	.....	500.00	2,600.00	6-7 12-7	6%	.....	10.40	171.00
108	1912	Colo.	Denver	2405	140	2,500.00	.....	.....	2,500.00	Qr.	6%	.....	27.09	150.00
109	1912	Colo.	Denver	2355	190	1,500.00	.....	130.00	1,370.00	Qr.	6%	.....	14.62	90.00
110	1912	Colo.	Denver	2415	28	2,500.00	.....	.....	2,500.00	2-28 8-30	6%	.....	50.41	150.00
111	1912	Colo.	Denver	2415	209	3,600.00	.....	1,500.00	1,500.00	4-22 10-22	6%	.....	17.25	180.00
112	1912	Colo.	Denver	2415	282	2,750.00	.....	250.00	2,500.00	5-4 11-4	6%	.....	23.75	159.40
113	1913	Colo.	Denver	2445	283	3,350.00	.....	100.00	3,250.00	Qr.	7%	.....	40.44	229.55
114	1913	Colo.	Denver	2395	296	3,500.00	.....	.....	3,500.00	1-31 7-31	6%	.....	87.50	210.00
115	1913	Colo.	Denver	2475	154	12,000.00	.....	1,000.00	11,000.00	3-22 9-22	6%	.....	198.00	1,075.00



## SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Association on the Buildings	LOCATION AND DESCRIPTION	
				Buildings	(State if this Mortgage is being foreclosed or if there are any prior liens)
103	2,000.00	8,000.00	3,500.00		
104	1,000.00	3,500.00	2,000.00		Lot 27 and North ½ of Lot 26, Rogers' Resubdivision of Block 19, Potter Highlands, located at 3434 Federal Boulevard.
105	1,600.00	4,000.00	3,000.00		Lots 6 and 7, Block 16, Ashley's Addition, and Lots 6 and 7, Block 21, Clayton's Addition, located at 2732 York Street, Denver, Colo.
106	600.00	4,000.00	2,000.00		Lots 1 and 2, Block 3, East Colfax Avenue Park, Arapahoe County, Colo., located at 1390 Dayton Street.
107	2,500.00	10,000.00	6,500.00		Lots 27 and 38, Block 3, Inslee's Addition, located at 1243 Lafayette Street, Denver, Colo.
108	2,500.00	3,000.00	3,000.00		Block 10, Schermerhorn & Worrell's Subdivision of Montclair, located at 1750 Willow Street, Denver, Colo.
109	1,000.00	2,000.00	1,500.00		East 10 feet of Lot 31 and West 20 feet of Lot 32, Block 46, Byers' Subdivision, located at 165 Byers Place, Denver, Colo.
110	800.00	4,200.00	2,500.00		Lots 13 and 14, Block 7, Belmont Place, located at 2340 Holly Street, Denver, Colo.
111	800.00	5,200.00	3,500.00		Lots 15 and 16, Block 7, Belmont Place, located at 2332 Holly Street, Denver, Colo.
112	800.00	4,250.00	3,000.00		Lots 17 and 18, Block 7, Belmont Place, located at 2324 Holly Street, Denver, Colo.
113	800.00	5,500.00	4,000.00		Lots 1, 2, 3 and 4, Block 8, Mountain View, located at 3883-91 Utica Street, Denver, Colo.
114	2,000.00	4,500.00	3,650.00		Lots 40 and 41, Block 14, Williams' Driving Park Addition, located at 575 High Street, Denver, Colo.
115	6,000.00	20,000.00	10,000.00		Lots 30, 31, 32, 33, 34 and 35, Block 1, Arlington Park, located at 543-561 Logan Avenue, Denver, Colo.

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE Year Given	State	County	Book Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915	
					Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Date Due of	Rate		Amount Past Due Dec. 31, 1915
117	1913	Colo.	Denver	2905 40	3,000.00	.....	3,000.00	.....	.....	7%	31.50	210.00
118	1913	Colo.	Denver	2505 131	1,800.00	.....	1,800.00	.....	.....	6-2 6%	8.50	54.00
119	1913	Colo.	Denver	2515 62	500.00	.....	500.00	.....	.....	6%	4.58	31.20
120	1913	Colo.	Denver	2515 122	1,250.00	.....	1,250.00	.....	.....	2-22 8.22 7%	.....	138.98
121	1913	Colo.	Denver	2515 246	1,250.00	.....	1,250.00	.....	.....	3-22 9-22 6 1/2%	22.34	81.11
122	1913	Colo.	Denver	2515 289	1,350.00	.....	200.00	.....	.....	4-2 10-2 6%	18.11	121.50
123	1914	Colo.	Denver	2465 242	1,500.00	.....	1,500.00	.....	.....	4-30 10-30 6%	15.25	90.00
124	1914	Colo.	Denver	2465 243	500.00	.....	500.00	.....	.....	5-4 11-4 6%	4.75	30.00

SCHEDULE B—Continued

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this mortgage is being foreclosed or if there are any prior liens)
117	1,500.00	4,500.00	5,300.00	Lots 47 and 48, Block 9, Overland Park Subdivision, located at 1601-1607 South Broadway, Denver, Colo.
118	800.00	2,700.00	1,800.00	Lots 39 and 40, Block 3, Boulevard Highlands, located at 3051 West Thirty-ninth Avenue, Denver, Colo.
119	700.00	2,600.00	2,500.00	Commencing at the Southwest corner of the North ½ of West ½ of Northeast ¼ of Southwest ¼ of Southeast ¼ of Section 10, Township 4 South, Range 68 West, and running thence North 35 feet, thence East 221 feet, to a point which is the point of beginning; thence at right angles North 150 feet; thence at right angles East 31¼ feet; thence at right angles South 150 feet; thence at right angles West 31¼ feet, to the point of beginning, intending to convey a strip fronting 31¼ feet on Maple Street, by a depth northward from Maple Street of 150 feet. Except a strip of ground 16 feet wide North and South across the entire North end of above described property, which said 16 foot strip has been heretofore deeded to the City of Denver as a public alley, located at 221 East Maple Street, Denver, Colo.
120	400.00	2,400.00	1,500.00	Lots 9 and 10, Block 77, Berkeley, located at 4870 Perry Street, Denver, Colo.
121	400.00	1,700.00	1,500.00	
122	500.00	2,000.00	1,500.00	Commencing at the Northeast corner of Plot or Lot 2, Block 13, Grand View, running thence South 50 feet; thence West 125 feet; thence North 50 feet; thence East 125 feet, to beginning, located at 4467 King Street, Denver, Colo.
123	700.00	2,800.00	1,800.00	The North 33 feet of the South 89 feet of the West 88 feet of Lot 2, Block 26, Potter Highlands, located at 3340 Bryant Street, Denver, Colo.
124	1,000.00	2,000.00	3,000.00	South 10 feet of Lot 2 and North 20 feet of Lot 3, Block 27, Schinner's Addition, located at 2350 Gilpin Street, Denver, Colo.

SCHEDULE B—Concluded

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Year Given	DATE	State	County	Book Page	PRINCIPAL			INTEREST			Gross Amount Received During 1915	
						Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Amount Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915		
125	1914	1917	Colo.	Denver	2457 513	1,600.00	.....	1,600.00	2-28 8-28	6%	.....	32.80	96.00
126	1914	1917	Colo.	Denver	2555 169	2,500.00	.....	2,500.00	6-4 12-4	6%	75.00	11.25	150.00
127	1914	1917	Colo.	Denver	2545 49	1,000.00	.....	1,000.00	2-4 8-4	6%	.....	22.83	60.00
128	1915	1918	Colo.	Denver	2625 215	.....	\$ 1,600.00	.....	2-20 8-20	7%	.....	43.55	56.00
130	1915	1918	Colo.	Denver	2625 303	.....	1,600.00	.....	3-12 9-12	7%	.....	33.91	56.00
131	1915	1918	Colo.	Denver	2635 12	.....	1,000.00	.....	3-22 9-22	6%	.....	16.50	30.00
132	1915	1918	Colo.	Denver	2635 36	.....	1,000.00	.....	3-29 9-29	7%	.....	17.89	35.90
133	1915	1918	Colo.	Denver	2635 177	.....	2,500.00	.....	4-30 10-30	6%	75.00	25.41	.....
134	1915	1918	Colo.	Denver	2635 305	.....	1,600.00	300.00	6-4 12-4	6%	.....	5.85	48.00
135	1915	1918	Colo.	Denver	2665 164	.....	1,250.00	1,250.00	1-6 7-6	6%	.....	.....	19.80
136	1915	1918	W. V.	Kansas	.....	.....	6,000.00	.....	Qr. 4-26	6%	.....	38.00	90.00
137	1915	1918	Colo.	Denver	2675 213	.....	3,000.00	.....	10-26 5-4	6½%	.....	35.20	.....
138	1915	1918	Colo.	Denver	2675 290	.....	1,600.00	.....	11-4	6%	.....	15.20	.....
Totals.....						\$125,850.00	\$ 21,150.00	\$ 19,180.00	\$127,820.00		\$ 271.50	\$ 1,840.26	\$ 8,180.59

SCHEDULE B—Concluded

SHOWING ALL MORTGAGES OWNED BY THE UNION HEALTH AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No. Mortgaged	Value of Lands	Value of Buildings	Amount of Insurance Held by the Company on the Buildings	LOCATION AND DESCRIPTION (State if this mortgage is being foreclosed or if there are any prior liens)
125	2,400.00	1,800.00	2,000.00	South 2 feet of Lot 16 and North 21 feet of Lot 17, Evans & Ebert's Subdivision of Block 10, Evans & Witter's First Addition to the City of Denver, Colo., located at 1436 Delaware Street, Denver, Colo.
126	1,000.00	4,000.00	2,500.00	West 30½ of East 125 feet of Lots 16, 17, 18 and South ½ of Lot 19, Block 28, McCullough's Addition, located at 2125 East Twenty-first Avenue, Denver, Colo.
127	600.00	2,000.00	1,500.00	Lot 26 and North ½ of Lot 25, Barth's Resubdivision of Block 26, Witter & Cofield's Subdivision of the town of Highlands, City and County of Denver, Colo., located at 2432 King Street, Denver, Colo.
128	300.00	3,000.00	2,500.00	Lot 17 and North ½ of Lot 18, Brother's Second Addition City and County of Denver, located at 2731 Java Court, Denver, Colo.
130	1,000.00	2,000.00	2,000.00	South 25 feet of Lot 7, in Block 12, East Broadway Terrace, located at 361 Lincoln Street, Denver, Colo.
131	2,000.00	3,000.00	2,500.00	Lots 29 and 30, Block 24, Case & Ebert's Addition, located at 3049-3055 Larimer Street, Denver, Colo.
132	1,000.00	2,000.00	2,500.00	Lot 21, Block 4, Highland Park, located at 3138 Federal Boulevard, Denver, Colo.
133	600.00	3,500.00	3,000.00	Lots 35 and 36 in Resubdivision of Block 10, Potter Highlands, located at 2633 West Thirty-sixth Avenue, Denver, Colo.
134	600.00	2,500.00	2,500.00	Lot 11 and North ½ of Lot 12, Block 9, Park Hill, located at 2350 Dexter Street, Denver, Colo.
135	500.00	1,750.00	1,500.00	
136	24,000.00	.....	.....	Lots "C" and "V," Malden District, Kanawha County, West Virginia.
137	1,200.00	5,000.00	5,000.00	South 17½ feet of Lot 22 and all of Lots 23 and 24, Block 103, Byers' East Subdivision, located at 382-386 South Logan, Denver, Colo.
138	500.00	2,500.00	2,000.00	Lot 36 and East 16 feet of Lot 35, Block 7, Boulevard Highlands, located at 3152 West Denver Place, Denver, Colo.
		<hr/>	<hr/>	
	\$107,750.00	\$245,400.00	\$172,630.00	

## SCHEDULE D—Part 2

SHOWING ALL STOCKS OWNED BY THE COMPANY DECEMBER 31, 1915.

Number of shares, 45; U. S. National Bank Stock, 17th and Stout streets, Denver, Colo.; book value, \$11,250.00; par value, \$4,500.00; market value, \$11,250.00; actual cost, \$11,250.00; dividends, rate of in each of last three years, 1913, 10 per cent; 1914, 10 per cent; 1915, 10 per cent; amount received during 1915, \$450.00.

Number of shares, 114; Central National Bank Stock (course of liquidation, \$11,400.00 paid); book value, \$14,250.00; par value, \$11,400.00; actual cost, \$14,250.00.

Totals, book value, \$25,500.00; par value, \$15,900.00; market value, \$11,250.00; actual cost, \$15,500.00.

## SCHEDULE N

SHOWING ALL BALANCES CARRIED IN EACH BANK OR TRUST COMPANY ON THE LAST DAY OF EACH MONTH OF THE YEAR 1915.

Central Savings Bank and Trust Co., January 31, \$3,204.98; February 27, \$5,762.08; March 31, \$1,562.61; April 30, \$4,440.99; May 31, \$4,186.07; June 30, \$2,390.81; July 31, \$3,765.21; August 31, \$300.44; September 30, \$886.74; October 30, \$4,617.36; November 30, \$3,958.12; December 31, \$4,614.24; rate of interest, 2½%; amount of interest received during 1915, \$106.43.

**UNITED STATES CASUALTY COMPANY,  
OF NEW YORK CITY, N. Y.**

Incorporated May 2, 1895. Commenced business May 3, 1895.  
Home Office, 80 Maiden Lane, New York, N. Y.

President, EDSON S. LOTT.

Secretary, D. G. LUCKETT.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....	3,244,572.86

**INCOME**

Net premium income .....	\$ 2,196,633.51	
Total investment income .....	129,463.14	
Miscellaneous income .....	1,171.34	
Total income .....		\$ 2,327,267.99

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 1,041,195.67	
Paid stockholders for interest or dividends.....	49,950.00	
Other disbursements .....	1,094,871.20	
Total disbursements .....		\$ 2,186,016.87

**ASSETS**

Total admitted assets .....	\$ 3,190,205.39
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 1,890,205.39	
Capital, \$500,000.00; surplus, \$800,000.00.....	1,300,000.00	
Total liabilities .....		\$ 3,190,205.39

**COLORADO BUSINESS DURING THE YEAR**

Gross premiums less  
return premium  
on risks written or  
renewed during  
the year

Gross  
losses  
paid

Accident .....	\$ 12,573.69	\$ 2,846.92
Health .....	3,147.50	487.86
Liability .....	5,796.16	1,790.28
Workmen's Compensation .....	21,777.78	421.13
Surety .....		
Plate Glass .....	2,390.67	57.45
Steam Boiler .....	231.10	
Burglary and Theft .....	700.41	676.75
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....	758.18	285.37
Workmen's Collective .....		
Live Stock .....		
Totals .....	\$ 47,375.49	\$ 6,560.76

## UNITED STATES FIDELITY & GUARANTY COMPANY, OF BALTIMORE, MD.

Incorporated March 19, 1896. Commenced business August 1, 1896.  
Home Office, U. S. Fidelity & Guaranty Bldg., Baltimore, Md.

President, JOHN R. BLAND.

Secretary, GEORGE R. COLLIS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 2,000,000.00
Ledger assets (per balance) December 31 of previous year.....	9,166,019.13

### INCOME

Net premium income .....	\$ 8,154,487.15	
Total investment income .....	331,865.98	
Miscellaneous income .....	19,231.87	
Total income .....		\$ 8,505,585.00

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$ 3,044,209.42	
Paid stockholders for interest or dividends.....	200,000.00	
Other disbursements .....	3,985,718.02	
Total disbursements .....		\$ 7,229,927.44

### ASSETS

Total admitted assets .....	\$ 9,707,019.51
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### LIABILITIES

Total amount of liabilities, except capital.....	\$ 6,523,856.56	
Capital, \$2,000,000.00; surplus, \$1,183,162.95.....	3,183,162.95	
Total liabilities .....		\$ 9,707,019.51

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 3,618.58	\$ 8,693.93
Health .....	331.21	65.70
Liability .....	8,745.30	5,476.00
Fidelity .....	19,779.23	2,188.88
Surety .....	23,186.66	17,610.63
Plate Glass .....	3,111.64	1,122.32
Steam Boiler .....		
Burglary and Theft .....	6,693.05	3,843.01
Workmen's Compensation .....	9,482.12	437.47
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....	763.70	262.07
Workmen's Collective .....	—100.23	
Live Stock .....		
Totals .....	\$ 75,611.26	\$ 39,700.01



**UNITED STATES GUARANTEE COMPANY,  
OF NEW YORK CITY, N. Y.**

Incorporated January 18, 1890. Commenced business January 18, 1890.  
Home Office, 111 Broadway, New York, N. Y.

President, DANIEL J. TOMPKINS. Secretary, WARD E. FLANINGTON.

**CAPITAL STOCK**

Amount of capital paid up in cash.....	\$	250,000.00
Ledger assets (per balance) December 31 of previous year.....		942,225.85

**INCOME**

Net premium income .....	\$	214,459.51
Total investment income .....		37,504.54
Miscellaneous income .....		
<b>Total income .....</b>	<b>\$</b>	<b>251,964.05</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$	45,762.39
Paid stockholders for interest or dividends.....		20,000.00
Other disbursements .....		127,442.63
<b>Total disbursements .....</b>	<b>\$</b>	<b>193,205.02</b>

**ASSETS**

Total admitted assets .....	\$	1,026,334.55
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$	187,744.89
Capital, \$250,000.00; surplus, \$588,589.66.....		838,589.66
<b>Total liabilities .....</b>	<b>\$</b>	<b>1,026,334.55</b>

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ .....	\$ .....
Health .....	.....	.....
Liability .....	1,023.52	.....
Fidelity .....	.....	2,510.55
Surety .....	60.00	.....
Plate Glass .....	.....	.....
Steam Boiler .....	.....	.....
Burglary and Theft .....	.....	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	.....	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
<b>Totals .....</b>	<b>\$ 1,083.52</b>	<b>\$ 2,510.58</b>

## WESTERN CASUALTY COMPANY, OF CHICAGO, ILL.

Incorporated December 19, 1914. Commenced business January 30, 1915.  
Home Office, 208 South La Salle Street, Chicago, Ill.

President, A. WATSON ARMOUR. Secretary, GEORGE M. WILLETTS.

### CAPITAL STOCK

Amount of capital paid up in cash.....	\$	200,000.00
Ledger assets (per balance) December 31 of previous year.....		

### INCOME

Net premium income .....	\$	489,104.26
Total investment income.....		5,044.45
Miscellaneous income .....		5,000.00
		-----
Total income .....	\$	499,148.71

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	15,940.48
Paid stockholders for interest or dividends.....		
Other disbursements .....		1,914.52
		-----
Total disbursements .....	\$	20,855.00

### ASSETS

Total admitted assets .....	\$	683,097.23
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### LIABILITIES

Total amount of liabilities, except capital.....	\$	379,370.03
Capital, \$200,000.00; surplus, \$103,727.20 .....		303,727.20
		-----
Total liabilities .....	\$	683,097.23

### COLORADO BUSINESS DURING THE YEAR

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$	\$
Health .....		
Liability .....	288.74	
Fidelity .....	4,664.33	220.25
Surety .....		
Plate Glass .....		
Steam Boiler .....		
Burglary and Theft .....		
Credit .....		
Sprinkler .....		
Title .....		
Fly Wheel .....		
Automobile and Teams Property Damage.....		
Workmen's Collective .....		
Live Stock .....		
		-----
Totals .....	\$ 4,953.07	\$ 220.25

**WESTERN INDEMNITY COMPANY, OF DALLAS, TEXAS**

Incorporated Aug. 18, 1913. Commenced business September 6, 1913.  
Home Office, 1112-1120 Western Indemnity Building, Dallas, Texas.

President, THOMAS B. LOVE.

Secretary, E. R. LONG.

**CAPITAL STOCK**

Capital stock, 1914 .....	\$ 400,000.00	
Increase, 1915 .....	100,000.00	
		\$ 500,000.00
Amount of capital stock paid up in cash.....		\$ 500,000.00
Ledger assets (per balance) December 31 of previous year.....		766,032.70

**INCOME**

Net premium income .....	\$ 405,313.98	
Total investment income .....	82,460.97	
Miscellaneous income .....	260,671.57	
		\$ 748,446.52
Total income .....		\$ 748,446.52

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 133,993.17	
Paid stockholders for dividends .....	16,000.00	
Other disbursements .....	314,388.28	
		\$ 464,381.45
Total disbursements .....		\$ 464,381.45

**ASSETS**

Total admitted assets .....	\$ 1,128,944.21
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**LIABILITIES**

Total amount of liabilities, except capital.....	\$ 397,886.18	
Capital, \$500,000.00; surplus, \$231,058.03 .....	731,058.03	
		\$ 1,128,944.21
Total liabilities .....		\$ 1,128,944.21

**COLORADO BUSINESS DURING THE YEAR**

	Gross premiums less return premium on risks written or renewed during the year	Gross losses paid
Accident .....	\$ 1,047.51	\$ 169.04
Health .....	197.90	15.00
Liability .....	914.95	.....
Fidelity .....	450.30	24.00
Surety .....	.....	.....
Plate Glass .....	414.80	108.33
Steam Boiler .....	.....	.....
Burglary and Theft .....	110.70	.....
Credit .....	.....	.....
Sprinkler .....	.....	.....
Title .....	.....	.....
Fly Wheel .....	.....	.....
Automobile and Teams Property Damage.....	61.93	.....
Workmen's Collective .....	.....	.....
Live Stock .....	.....	.....
		\$ 316.37
Totals .....	\$ 3,198.09	\$ 316.37



# STATISTICAL TABLES

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CASUALTY, FIDELITY AND SURETY

COLORADO BUSINESS—CASUALTY, FIDELITY AND  
SURETY COMPANIES—FOR THE YEAR 1915

COMPANY	Premiums Received	Losses Paid
Aetna Accident & Liability Co., Hartford, Conn.....\$	11,781.80	\$ 287.45
Aetna Life Insurance Co. (Casualty Dept.), Hartford, Conn. ....	32,330.93	6,067.24
American Automobile Insurance Co., St. Louis, Mo..	21,108.26	5,989.40
American Bankers Insurance Co. (Casualty Dept.), Chicago, Ill. ....	3,669.41	1,170.71
American Credit Indemnity Co., New York, N. Y....	11,435.00	6,471.51
American Fidelity Co., Montpelier, Vt.....	2,290.23	37.21
American Old Line Insurance Co., Lincoln, Neb.....	3,117.00	1,127.80
American Surety Co., New York, N. Y.....	31,951.51	25,465.80
Bankers Accident Insurance Co., Des Moines, Ia....	3,315.71	974.49
Bankers International Life Assurance Co. (Accident Dept.), Denver, Colo.....	20,150.65	6,683.37
Casualty Company of America, New York, N. Y....	11,357.22	3,460.28
Columbian National Life Insurance Co. (Casualty Dept.), Boston, Mass.....	5,281.47	1,360.90
Commonwealth Casualty Co., Philadelphia, Pa.....	47.75	.....
Continental Casualty Co., Hammond, Ind.....	77,147.02	33,227.06
Employers Indemnity Corporation, Kansas City, Mo.	4,506.02	72.50
Employers Liability Assurance Corporation, Ltd., The, London, England.....	6,088.67	1,059.11
Employers Mutual Insurance Co., Denver, Colo....	112,255.80	2,637.46
European Accident Insurance Co., Ltd., London, England .....	11,901.94	12,176.32
Federal Casualty Co., Detroit, Mich.....	8,644.85	3,410.21
Fidelity & Casualty Company, New York, N. Y....	50,014.07	27,507.98
Fidelity & Deposit Co., Baltimore, Md.....	67,240.45	13,986.96
Frankfort General Insurance Co., Germany.....	10,764.35	4,794.43
General Accident, Fire and Life Assurance Corpora- tion, Ltd., Scotland.....	28,805.62	10,102.32
Georgia Casualty Co., Macon, Georgia.....	2,668.42	39.56
Globe Indemnity Co., New York, N. Y.....	39,505.89	9,369.81
Great Eastern Casualty Co., New York, N. Y.....	21,840.50	3,888.48
Great Western Accident Insurance Co., Des Moines, Ia. ....	13,013.87	3,397.76
Guardian Casualty & Guaranty Co., Salt Lake City, Utah .....	3,243.86	173.98
Hartford Accident & Indemnity Co., Hartford, Conn.	14,626.68	560.45
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn. ....	8,962.88	.....
Illinois Surety Co., Chicago, Ill.....	2,467.58	.....
Indiana & Ohio Live Stock Insurance Co., Craw- fordsville, Ind. ....	1,197.73	675.00
Interstate Casualty & Guaranty Insurance Co., The, Albuquerque, N. M.....	.....	.....
Kansas Casualty & Surety Co., Wichita, Kan.....	9,489.40	3,742.95
Kansas City Casualty Co., Kansas City, Mo.....	10,072.57	3,860.57
Lloyds Plate Glass Insurance Co., New York, N. Y.	7,031.30	2,956.65
London Guarantee & Accident Insurance Co., London, England .....	276,634.27	123,347.58
"    Lancashire Indemnity Co. of America, New York, N. Y.....	8,531.13	538.07
Loyal Protective Insurance Co., Boston, Mass.....	5,152.19	3,361.80
Maryland Casualty Co., Baltimore, Md.....	26,088.69	51,979.96
Masonic Protective Association, Worcester, Mass....	3,550.67	3,453.12
Massachusetts Bonding & Insurance Co., Boston, Mass. ....	37,422.17	10,025.56
Merchants Life & Casualty Co., Minneapolis, Minn.	450.25	335.00
Metropolitan Casualty Insurance Co., New York, N. Y. ....	7,675.24	9,781.18
Midland Casualty Co., Chicago, Ill.....	2,555.00	1,176.00
National Casualty Co., Detroit, Mich.....	13,099.15	5,453.32
National Life Insurance Co., U. S. A. (Casualty Dept.), Chicago, Ill.....	8,694.62	3,380.97
National Surety Co., New York, N. Y.....	65,617.94	4,481.88
New Amsterdam Casualty Co., New York, N. Y....	6,291.40	344.04
New England Equitable Insurance Co., Boston, Mass. ....	7,226.09	4,610.22
New Jersey Fidelity & Plate Glass Insurance Co., Newark, N. J.....	21,491.20	6,006.35
New York Plate Glass Insurance Co., New York, N. Y. ....	9,561.71	2,984.36
North American Accident Insurance Co., Chicago, Ill. ....	27,117.26	8,958.94

COLORADO BUSINESS—CASUALTY, FIDELITY AND  
SURETY COMPANIES—FOR THE YEAR 1915—Concluded

COMPANY	Premiums Received	Losses Paid
Ocean Accident & Guaranty Corporation, Ltd., London, England .....	98,868.13	40,185.00
Pacific Mutual Life Insurance Co. (Casualty Dept.), Los Angeles, Cal.....	63,675.22	38,555.30
Preferred Accident Insurance Co., New York, N. Y. Reliance Life Insurance Co. (Casualty Dept.), Pitts- burg, Pa. ....	12,991.54	4,239.81
Rocky Mountain Live Stock Insurance Co., Denver, Colo. ....	4,215.78	2,235.57
Royal Indemnity Co., New York, N. Y.....	28,482.79	4,207.21
Southern Surety Co., Muskogee, Okla.....	18,986.14	9,852.30
Standard Accident Insurance Co., Detroit, Mich.....	5,420.10	1,303.56
Travelers Indemnity Co., Hartford, Conn.....	20,698.77	3,725.78
Travelers Insurance Co. (Casualty Dept.), Hartford, Conn. ....	5,570.07	1,026.18
Union Health & Accident Co., Denver, Colo.....	124,021.48	55,530.43
United States Casualty Co., New York, N. Y.....	24,332.53	9,490.45
United States Fidelity & Guaranty Co., Baltimore, Md. ....	47,375.49	6,560.76
United States Guarantee Co., New York, N. Y.....	75,611.26	39,700.01
Western Casualty Co., Chicago, Ill.....	1,083.52	2,510.58
Western Indemnity Co., Dallas, Texas.....	4,953.07	220.25
	3,198.09	316.37
Totals .....	\$1,735,969.37	\$ 659,577.71





# ASSESSMENT INSURANCE COMPANIES

(OTHER THAN FIRE COMPANIES)

1915

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ABSTRACTS COMPILED FROM THE ANNUAL  
STATEMENTS OF THE ASSESSMENT INSUR-  
ANCE COMPANIES, LICENSED TO TRANSACT  
BUSINESS IN THIS STATE, SHOWING THEIR  
CONDITION ON DECEMBER 31, 1915.



## BUSINESS MENS ACCIDENT ASSOCIATION OF AMERICA, OF KANSAS CITY, MO.

Incorporated June 29, 1909. Commenced business July 1, 1909.  
Home Office, 500 Gumleer Building, Kansas City, Mo.

President, C. S. JOBES.

Secretary, W. T. GRANT.

Balance from previous year..... \$ 72,083.75

### INCOME

Total net amount received from members and applicants (see statement, page 2, line 11).....	\$	437,686.26
Total investment income .....		538.05
Miscellaneous income .....		495.00
		\$ 438,719.31

### DISBURSEMENTS

Total payments to members (and beneficiaries).....	\$	212,976.41
Other disbursements .....		183,054.66
		\$ 396,031.07

### ASSETS

Total admitted assets ..... \$ 132,300.31

### LIABILITIES

Total unpaid claims .....	\$	39,104.38
Other liabilities .....		36,988.64
		\$ 76,093.02

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$.....; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$.....; .....; \$.....  
Total, \$114,771.99.

### EXHIBIT OF POLICIES OR CERTIFICATES Business in Colorado During the Year

	No.	Amount
Certificates in force December 31, 1914.....	1,461	\$ 1,240,000.00
Certificates written during year.....	2,114	5,128,100.00
Certificates revived during year.....	122	394,000.00
Deduct terminated or decreased during the year.....	1,516	4,334,250.00
Total policies and certificates in force December 31.....	2,181	2,427,850.00

### EXHIBIT OF DEATH CLAIMS

Claims unpaid December 31.....	\$	
Claims (face value) incurred during year.....		
Claims paid during year.....		
Claims unpaid December 31.....		

### EXHIBIT OF PERMANENT DISABILITY CLAIMS

Claims unpaid December 31.....	\$	
Claims incurred during the year.....		
Claims paid during the year.....		
Claims unpaid December 31.....		

### EXHIBIT OF SICK AND ACCIDENT CLAIMS

Claims unpaid December 31 .....	14	\$ 879.79
Claims incurred during the year.....	278	7,992.24
Claims paid during the year .....	239	7,403.96
Claims unpaid December 31 .....	39	1,257.36

### EXHIBIT OF OLD AGE AND OTHER CLAIMS

Claims unpaid December 31.....	\$	
Claims incurred during the year.....		
Claims paid during year.....		
Claims unpaid December 31.....		

**INTER-STATE BUSINESS MEN'S ACCIDENT ASSOCIATION,  
OF DES MOINES, IOWA**

Incorporated April 18, 1908. Commenced business April 18, 1908.  
Home Office, Fourth and Chestnut Streets, Des Moines, Iowa.

President, G. S. GILBERTSON. Secretary, ERNEST W. BROWN.

Balance from previous year.....\$ 158,400.69

**INCOME**

Total net amount received from members and appli-  
cants (see statement, page 2, line 11).....\$ 599,054.55  
Total investment income..... 4,146.77  
Miscellaneous income .....

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Total income (see statement, page 2, line 29)... \$ 603,201.32

**DISBURSEMENTS**

Total payments to members (and beneficiaries).....\$ 346,289.40  
Other disbursements ..... 211,407.99

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Total disbursements ..... \$ 557,697.39

**ASSETS**

Total admitted assets..... \$ 227,110.26

**LIABILITIES**

Total unpaid claims.....\$ 39,135.08  
Other liabilities ..... 27,977.48

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Total liabilities ..... \$ 67,112.56

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$.....; Reserve, \$.....; Disability, \$.....; Sickness  
and Accident, \$172,240.47; Expense, \$31,664.15; ....., \$..... Total,  
\$203,904.62.

**EXHIBIT OF POLICIES OR CERTIFICATES  
Business in Colorado During the Year**

	No.	Amount
Certificates in force December 31, 1914.....	977	\$ 3,730,000.00
Certificates written during year.....	605	2,185,000.00
Certificates revived during year.....	63	243,000.00
Deduct terminated or decreased during the year.....	382	1,433,000.00
Total policies and certificates in force December 31, 1915.....	1,263	4,725,000.00

**EXHIBIT OF DEATH CLAIMS**

Claims unpaid December 31, 1914.....	.....	\$ .....
Claims (face value) incurred during year.....	2	10,000.00
Claims paid during year.....	1	5,000.00
Claims unpaid December 31, 1915.....	.....	.....

**EXHIBIT OF PERMANENT DISABILITY CLAIMS**

Claims unpaid December 31.....	.....	\$ .....
Claims incurred during the year.....	.....	.....
Claims paid during the year.....	.....	.....
Claims unpaid December 31.....	.....	.....

**EXHIBIT OF SICK AND ACCIDENT CLAIMS**

Claims unpaid December 31, 1914.....	14	\$ 925.92
Claims incurred during the year.....	108	5,719.81
Claims paid during the year.....	92	51,962.16
Claims unpaid December 31, 1915.....	19	683.57

**EXHIBIT OF OLD AGE AND OTHER CLAIMS**

Claims unpaid December 31.....	.....	\$ .....
Claims incurred during the year.....	.....	.....
Claims paid during the year.....	.....	.....
Claims unpaid December 31.....	.....	.....

**NATIONAL LIFE ASSOCIATION, OF DES MOINES, IOWA**

Incorporated October 24, 1899. Commenced business March 19, 1900.  
Home Office, S. and L. Building, Des Moines, Iowa.

President, JAMES P. HEWITT. Secretary, A. W. LAYMAN.

Balance from previous year.....\$ 902,214.96

**INCOME**

Total net amount received from members and applicants (see statement, page 2, line 11).....\$ 527,598.52  
Total investment income..... 27,726.06  
Miscellaneous income ..... 62,562.97

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Total income (see statement, page 2, line 29)... \$ 617,887.55

**DISBURSEMENTS**

Total payments to members (and beneficiaries).....\$ 278,090.29  
Other disbursements ..... 177,091.14

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Total disbursements ..... \$ 455,181.43

**ASSETS**

Total admitted assets..... \$ 1,096,831.78

**LIABILITIES**

Total unpaid claims.....\$ 49,000.00  
Other liabilities ..... 226,304.61

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Total liabilities ..... \$ 275,304.61

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$-193.96; Reserve, \$1,020,781.17; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$29,146.31; Surplus, \$15,187.56. Total, \$1,064,921.08.

**EXHIBIT OF POLICIES OR CERTIFICATES**

Business in Colorado During the Year

	No.	Amount
Certificates in force December 31, 1914.....	390	\$ 930,000.00
Certificates written during year.....	49	128,000.00
Certificates increased during year.....	48	122,000.00
Deduct terminated or decreased during the year.....	113	294,000.00
Total policies and certificates in force December 31, 1915.....	374	886,000.00

**EXHIBIT OF DEATH CLAIMS**

Claims unpaid December 31, 1914.....	\$ .....
Claims (face value) incurred during year.....	2 4,000.00
Claims paid during year.....	2 4,000.00
Claims unpaid December 31, 1915.....	.....

**EXHIBIT OF PERMANENT DISABILITY CLAIMS**

Claims unpaid December 31, 1914.....	\$ .....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1915.....	.....

**EXHIBIT OF SICK AND ACCIDENT CLAIMS**

Claims unpaid December 31, 1914.....	\$ .....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1915.....	.....

**EXHIBIT OF OLD AGE AND OTHER CLAIMS**

Claims unpaid December 31, 1914.....	\$ .....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31, 1915.....	.....

**STATE FARMERS MUTUAL HAIL INSURANCE COMPANY,  
OF WASECA, MINN.**

Incorporated March 2, 1896. Commenced business March 3, 1896.  
Home Office, Waseca, Minn.

President, F. T. DAY.

Secretary, C. H. WATSON.

Balance from previous year.....\$ 214,383.81

**INCOME**

Total net amount received from members and appli-  
cants (see statement, page 2, line 11).....\$ 507,805.92  
Total investment income..... 6,098.88  
Miscellaneous income ..... 32,286.26

Total income (see statement, page 2, line 29).. \$ 546,191.06

**DISBURSEMENTS**

Total payments to members (and beneficiaries).....\$ 469,188.21  
Other disbursements ..... 166,211.05

Total disbursements ..... \$ 635,399.26

**ASSETS**

Total admitted assets..... \$ 272,522.26

**LIABILITIES**

Total unpaid claims.....\$ 4,900.00  
Other liabilities ..... 1,000.00

Total liabilities ..... \$ 5,900.00

**BALANCES**

Balances on hand December 31, 1915, in the following funds:

Mortuary, \$.....; Reserve, \$.....; Disability, \$.....; Sickness  
and Accident, \$.....; Expense, \$.....; ....., \$.....  
Total, \$.....

**EXHIBIT OF POLICIES OR CERTIFICATES**

Business in Colorado During the Year

	No.	Amount
Certificates in force December 31.....	.....	\$ .....
Certificates written during year.....	1,506	1,075,467.00
Certificates increased during year.....	.....	.....
Deduct terminated or decreased during the year.....	.....	.....
Total policies and certificates in force December 31, 1915.....	.....	.....

**HAIL LOSSES**

Claims unpaid December 31.....	\$ .....
Claims (face value) incurred during year.....	95,359.91
Claims paid during year.....	95,359.91
Claims unpaid December 31, 1915.....	.....

**EXHIBIT OF PERMANENT DISABILITY CLAIMS**

Claims unpaid December 31.....	\$ .....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31.....	.....

**EXHIBIT OF SICK AND ACCIDENT CLAIMS**

Claims unpaid December 31.....	\$ .....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31.....	.....

**EXHIBIT OF OLD AGE AND OTHER CLAIMS**

Claims unpaid December 31.....	\$ .....
Claims incurred during the year.....	.....
Claims paid during the year.....	.....
Claims unpaid December 31.....	.....

## WESTERN LIFE AND ACCIDENT COMPANY, DENVER, COLO.

Organized under the Laws of the State of Colorado.

Incorporated October, 1900. Commenced business October, 1900.

Home Office.....941-6 Gas and Electric Building, Denver, Colo.

### OFFICERS

President, THOS. T. GREGORY. Vice-President, WILLIAM H. BIEGEL.  
Secretary and Treasurer, REGINALD Q. TOWNER.

Balance from previous year.....\$ 24,485.21

### INCOME

Membership fees actually received.....\$	39,250.55
Subsequent year's assessments or premiums.....	110,933.95
	150,184.50
Total received from applicants and members... \$	150,184.50
Deduct payments returned to applicants and mem- bers returned premiums .....	139.30
	150,045.20
Net amount received from applicants and members.... \$	150,045.20
Gross interest on mortgage loans, per Schedule B, less \$...... accrued interest on mortgages acquired during year of report .....	1,468.50
Gross interest from all other sources.....	.60
Borrowed money .....	1,000.00
Commission on real estate loans.....	16.00
From agents' balances previously charged off account reopened .....	1,422.91
	153,953.21
Total income .....	\$ 153,953.21

### DISBURSEMENTS

Death claims .....	\$ 2,335.00
Sick and accident claims.....	31,500.77
Dividends on policies .....	9,618.55
	43,454.32
Total payments to members.....\$	43,454.32
Commissions and fees paid to agents on account of year's fees, dues, assessments or premiums.....	10,150.00
Salaries of managers or agents not paid by com- missions .....	8,185.73
Salaries of officers and trustees, No. 3.....	10,805.00
Salaries of office employes, No. 12.....	5,701.20
Salaries and fees paid to medical examiners.....	1,113.50
Traveling and other expenses of officers.....	559.83
Collection and remittance of fees, dues, assessments and premiums .....	1,284.82
Insurance department fees and licenses.....	693.85
Agents' licenses .....	294.00
Municipal licenses .....	35.50
Taxes on assessments or premiums.....	501.03
Municipal taxes .....	92.02
Corporation taxes .....	20.14
Rent .....	3,987.25
Advertising, printing and stationery.....	2,916.85
Postage, express, telegraph and telephone.....	2,475.73
Legal expense in litigating claims.....	213.75
Other legal expenses .....	348.88
Furniture and fixtures .....	687.10
Borrowed money, \$......; interest thereon.....	122.36

All other disbursements:	
General expense .....	523.65
Exchange .....	56.90
Re-insurance .....	124.25
Revenue postage .....	1.60
Agents' balances charged off.....	992.04
	<hr/>
Total disbursements .....	\$ 155,341.30
	<hr/>
Balance .....	\$ 23,097.12

## LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens, \$.....; other than first liens.....\$	20,072.50
Deposited in trust companies and banks not on interest	1,240.76
Cash in association's office.....	23.05
Agents' balances (debit, \$1,906.69; credit, \$145.88), net..	1,760.81
	<hr/>
Total ledger assets .....	\$ 23,097.12

## NON-LEDGER ASSETS

Interest due, \$20.20, and accrued, \$200.77 on mortgages.\$	220.97
	<hr/>
Total interest and rents due and accrued.....	\$ 220.97
Premiums or assessments actually collected by agencies not yet turned over to the association....	2,000.00
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued.....	4,000.00
Furniture and fixtures, thirteen offices.....\$	3,500.00
Printing, stationery and supplies.....	2,000.00
	<hr/>
Total .....	5,500.00
	<hr/>
Gross assets .....	\$ 34,818.09

## DEDUCT ASSETS NOT ADMITTED

Agents' debit balances .....	\$ 1,760.81
Other items, viz.:	
Furniture and fixtures .....	3,500.00
Printing, stationery and supplies.....	2,000.00
	<hr/>
Total .....	7,260.81
	<hr/>
Total admitted assets .....	\$ 27,557.28

## LIABILITIES

Death claims due and unpaid.....\$	18.75
	<hr/>
Total death claims .....	\$ 18.75
Sick and accident claims reported but not yet ad- justed, No. 171 .....	\$ 3,443.00
	<hr/>
Total sick and accident claims.....	\$ 3,443.00
	<hr/>
Total unpaid claims .....	\$ 3,461.75



Salaries, rents, expenses, bills and accounts, due or accrued .....	271.61
Taxes due or accrued on premiums.....	1,687.69
Borrowed money, \$1,000.00; interest due or accrued on same, \$.....	1,000.00
Advance premiums or assessments (include all payments made by applicants rejected or not yet accepted as members) less 25 per cent renewals is paid agents .....	6,097.90
All other liabilities:	
Dividends due policyholders .....	482.75
	<hr/>
Total liabilities .....	\$ 13,001.70

**EXHIBIT OF POLICIES OR CERTIFICATES**

	Total Business of the Year		Business in Colorado During Year	
	No.	Amount	No.	Amount
Policies or certificates in force December 31, 1914, as per last statement....	7,117	\$ .....	1,689	\$ .....
Policies or certificates written during the year .....	11,090	.....	1,222	.....
Totals .....	18,207	\$ .....	2,911	\$ .....
Deduct terminated or decreased during the year .....	8,955	.....	1,248	.....
Total benefit certificates in force December 31, 1915.....	9,252	\$ .....	1,663	\$ .....
Policies or certificates terminated by death during the year.....	28	\$ .....	9	\$ .....
Policies or certificates terminated by lapse during the year.....	8,927	.....	1,239	.....
Received during the year from members in Colorado: Sick and Accident. \$23,519.10. Total, \$23,519.10.				

**EXHIBIT OF DEATH CLAIMS**

	Total Claims		Colorado Claims	
	No.	Amount	No.	Amount
Claims incurred during the year (include commuted value only of installment policies or certificates)....	28	\$ 2,353.75	9	\$ 1,055.00
Totals .....	28	\$ 2,353.75	9	\$ 1,055.00
Claims paid during the year.....	27	2,335.00	9	1,055.00
Balance .....	1	\$ 18.75	....	\$ .....
Claims unpaid December 31, 1915.....	1	\$ 18.75	....	\$ .....

**EXHIBIT OF SICK AND ACCIDENT CLAIMS**

	Total Claims		Colorado Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1914, as per last statement .....	69	\$ 1,442.95	16	\$ 334.50
Claims incurred during the year.....	1,797	33,500.82	470	7,170.40
Totals .....	1,866	\$ 34,943.77	486	\$ 7,504.90
Claims paid during the year.....	1,695	31,500.77	441	6,695.55
Claims unpaid December 31, 1915.....	171	\$ 3,443.00	45	\$ 809.35

## GENERAL INTERROGATORIES

What membership fee is charged? \$2.00 and \$5.00.

What are the limiting ages for admission? 16 to 60, inclusive.

What is the minimum and maximum insurance that may be issued on any one life? \$30.00 to \$150.00 Natural; \$1,000 to \$2,000 Accidental.

Is a medical examination required before issuing a policy or certificate to applicants? No.

How are the expenses of the association provided? From the income.

Are the premiums or assessments graded on any table of mortality? No.

If so, specify table and state whether premiums or assessments are levied on age at entry or attained age according to the degree of hazard of occupation and amount of insurance desired. If on age at entry are they based on the "level premium" or "step rate plan?" (give full information) Premium not increased as insured grows older. Applicants between ages of 55 and 60 charged higher rate when insured.

Are notices of the assessments and dues sent to the members? Yes. If so, do they state for what purpose the money is to be used? No.

How are the periodical assessments or premiums apportioned among the various funds? Not divided.

Is any part of the mortuary, disability, reserve or any other benefit fund, or the accretions from or assessments for the same used for expenses? If so, what amount and for what purpose? Not divided.

Does the association provide in its by-laws or policies (state which) for the levying of extra assessments and how and when? Yes, in the policy. No extra assessment ever levied.

Does the association promise to pay the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce? Yes. If so, how is the amount guaranteed? From the income.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

What is the amount of one full assessment on present membership: About \$7,500.00.

Has the association during the year levied extra assessments on policies paying stipulated premiums and how much? No. Or increased the basis or rate of assessments? No. Or increased the number of assessments, the basis or rate remaining the same? No.

How is the reserve fund created and for what purpose and under what circumstances can it be disbursed? None.

Does the association issue any form of certificate or policy other than whole life, with premiums or assessments payable during life? Yes. If so, give full description of each form. Health and Accident payable annually, semi-annually, quarterly, monthly or weekly.

Does the association pay or allow or promise to pay or allow any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition? Yes. If so, give all the facts relating thereto. A dividend each fifth year.

Does the association pay an old age disability benefit? No.

Does the association issue annuity contracts or installments policies? No.

Are the officers and directors elected by the members? Yes. Are notices of election sent to members? Yes. When and how? Thirty days previous to annual meeting by mail. Are proxies contained in applications? Yes.

Is a policy exhibit and statement of financial condition mailed to each member of the association annually? No.

If association or any insurance department computes any mathematical reserve upon the association's policies or certificates, give results, name table of mortality interest and methods used. None.

Has the constitution or have the laws of the association been amended during the year, and, if so, when? No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules and regulations in force at the present time? Yes.

In what states is the association authorized to transact business? Colorado, Wyoming, Wisconsin, Missouri, Oklahoma, Montana, Nevada, California.

Does any officer, director or trustee receive any commission on the business of the association? No.

Were all the stocks, bonds and other securities owned December 31st last in the actual possession of the association on said date except as shown by the schedules of special and other deposits? Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement? No.

(a) Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association, during the year? Answer: No.

(b) If so, was there any contract, agreement, or understanding written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or any firm, corporation, or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, or on account of, such reinsurance, amalgamation, absorption, or transfer of membership or funds? Answer: No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement? Answer: No.

What officials and heads of departments of the association supervised the making of this report? Secretary.

**SPECIAL DEPOSIT SCHEDULE**

SHOWING ALL DEPOSITS MADE WITH STATE OR OTHER OFFICIALS, WHICH ARE HELD FOR THE SPECIAL PROTECTION OF THE CITIZENS OF STATES OR COUNTRIES WHEREIN SUCH DEPOSITS ARE MADE, WITH THE MARKET VALUE OF THE SECURITIES SO DEPOSITED, AND THE LIABILITIES IN SUCH STATES OR COUNTRIES RESPECTIVELY, ON THE 31ST DAY OF DECEMBER, 1911.

Name of State or Country	Description of Securities	Market Value
Missouri.....	Mortgage on Denver real estate.....	\$1,000.00
Total .....		\$1,000.00

**SCHEDULE OF ALL OTHER DEPOSITS**

SHOWING ALL DEPOSITS MADE WITH ANY GOVERNMENT, PROVINCE, STATE, DISTRICT, COUNTY, MUNICIPALITY, CORPORATION, FIRM OR INDIVIDUAL, EXCEPT THE REGULAR DEPOSITS IN BANKS AND TRUST COMPANIES SUBJECT TO CHECK, AND THOSE SHOWN IN "SPECIAL DEPOSIT SCHEDULE" ABOVE.

Where Deposited	Description of Deposit	Par Value
Colorado.....	First Mortgage Denver real estate loans.....	\$10,000.00
Total .....		\$10,000.00

SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE WESTERN LIFE AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1914.

No.	DATE Year Given	Year Due	State	County	RECORD OF MORTGAGE Book Page	PRINCIPAL		INTEREST			Gross Amount Received During 1915	
						Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount Paid on Account or in Full During 1915	Amount Unpaid Dec. 31, 1915	Amount Past Due Dec. 31, 1915		Amount Accrued Dec. 31 1915
1-22	1912	1918	Colo.	Denver	....	....	\$ 1,600.00	\$ .....	\$ 1,600.00	6%	1-11-16	\$ 96.00
7	1910	1916	Colo.	Denver	....	....	2,800.00	.....	2,800.00	6%	5-28-16	168.00
10	1913	1916	Colo.	Denver	....	....	1,200.00	.....	1,200.00	6%	5-18-16	72.00
8-11	1910	1916	Colo.	Denver	....	....	1,600.00	.....	1,600.00	6%	2-18-16	96.00
5-12	1909	1916	Colo.	Denver	....	....	1,500.00	.....	1,500.00	6%	1-20-16	112.50
13	1914	1916	Colo.	Mesa	....	....	2,000.00	.....	2,000.00	6%	1-15-16	180.00
14	1913	1917	Colo.	Denver	....	....	1,400.00	.....	1,400.00	6%	6-30-16	84.00
4-15	1911	1915	Colo.	Denver	....	....	2,000.00	.....	2,000.00	6%	2- 1-16	120.00
17	1914	1917	Colo.	Mesa	....	....	1,500.00	.....	.....	7%	.....	105.00
3-18	1909	1917	Colo.	Denver	....	....	2,000.00	.....	2,000.00	6%	3-19-16	120.00
19	1914	1917	Colo.	Denver	....	....	1,200.00	.....	1,200.00	6%	4-29-16	72.00
20	1914	1917	Colo.	Denver	....	....	700.00	.....	700.00	7%	5- 2-16	49.00
2-21	1911	1917	Colo.	Denver	....	....	1,400.00	.....	1,400.00	6%	5-15-16	84.00
6-23	1909	1915	Colo.	Denver	....	....	2,000.00	.....	.....	6%	.....	110.00
24	1915	1916	Colo.	Mesa	....	....	.....	672.50	672.50	6%	11-22-15	.....
Totals .....						\$ 22,900	\$ 672.50	\$ 3,500.00	\$ 20,072.50	\$ 20.20	\$ 200.77	\$ 1,468.50

SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE WESTERN LIFE AND ACCIDENT COMPANY, DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1914.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Association on the Buildings	LOCATION AND DESCRIPTION (State if this mortgage is being foreclosed or if there are any prior liens)
1-22	\$ 700.00	\$ 2,900.00	\$ 2,300.00	1276 Cook St., Denver, Colo.
7	1,000.00	4,000.00	3,500.00	2550 Vine Street, Denver, Colo.
10	450.00	2,400.00	1,200.00	3448 West Thirty-fourth Avenue, Denver, Colo.
8-11	600.00	2,400.00	1,600.00	3896 Xavier Street, Denver, Colo.
5-12	500.00	2,500.00	2,000.00	3892 Xavier Street, Denver, Colo.
13	13,500.00	.....	.....	Palisade, Colo.
14	450.00	2,500.00	2,000.00	3240 Alcott Street, Denver, Colo.
4-15	2,000.00	2,000.00	2,000.00	1639 East Twenty-second Avenue, Denver, Colo.
17	1,200.00	3,500.00	2,200.00	Grand Junction, Colo.
3-18	800.00	2,700.00	2,500.00	2534 Williams Street, Denver, Colo.
19	1,500.00	1,100.00	800.00	4690 Osceola Street, Denver, Colo.
20	450.00	1,100.00	1,000.00	3991 Zenobia Street, Denver, Colo.
2-21	400.00	2,000.00	1,500.00	267 South Franklin Street, Denver, Colo.
6-23	900.00	3,800.00	2,500.00	1608 Cook Street, Denver, Colo.
24	.....	.....	.....	Palisade, Colo.
	\$24,450.00	\$32,900.00	\$25,100.00	

SCHEDULE G

SHOWING ALL SALARIES, COMPENSATION AND EMOLUMENTS OF WHATEVER AMOUNT RECEIVED BY OFFICERS AND DIRECTORS (OR TRUSTEES) IN THE YEAR 1914, AND ALSO, WHERE THE SAME AMOUNTED TO MORE THAN \$3,000.00, BY ANY PERSON, FIRM OR CORPORATION.

Title	Name of Payee	Location of Payee	Amount Paid
President	Thos. G. Gregory	Denver	\$3,600.00
Vice-President	W. H. Beigel	Los Angeles	3,600.00
Secretary and Treasurer	R. V. Towner	Denver	3,600.00
Total			\$10,800.00

SCHEDULE N

SHOWING ALL BALANCES CARRIED IN EACH BANK OR TRUST COMPANY ON THE LAST DAY OF EACH MONTH OF THE YEAR 1915.

	Jan. 31	Feb. 28	Mch. 31	April 30	May 31	June 30	July 31	Aug. 31	Sept. 30	Oct. 31	Nov. 30	Dec. 31
Bank or Trust Company	\$611.06	\$375.15	\$86.32	\$10.77	\$75.74	\$763.97	\$171.44	\$953.66	\$559.79	\$291.03	\$661.80	\$1,240.76
Colorado National Bank												
Totals	\$611.06	\$375.15	\$86.32	\$10.77	\$75.74	\$763.97	\$171.44	\$953.66	\$559.79	\$291.03	\$661.80	\$1,240.76

## CASUALTY RECIPROCAL EXCHANGE, SUBSCRIBERS AT, OF KANSAS CITY, MO.

Commenced business January 1, 1912.

Home Office, Twenty-eighth and Wyandotte Streets, Kansas City, Mo.  
Attorney In Fact, BRUCE DODSON.

### GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....	\$	
Ledger assets (per balance) December 31 of previous year.....		360,455.40

### INCOME

Net premium income .....	\$	228,218.76
Total investment income .....		3,733.25
Miscellaneous income .....		73,787.34
		\$ 305,739.35

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	73,850.92
Dividends to policyholders .....		39,249.87
Paid for interest or dividends on guaranty capital....		.....
Other disbursements .....		79,887.54
		\$ 192,988.33

### ASSETS

Total admitted assets .....	\$	230,625.06
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### LIABILITIES

Total amount of liabilities, except guaranty capital.....	\$	153,320.93
Guaranty capital, \$.....; surplus, \$77,304.13.....		77,304.13

### RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31.....	\$	\$	\$

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	
Less \$..... risks cancelled and \$..... reinsurance in companies authorized in Colorado.....		.....

Net risks written .....	\$	
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Gross premiums on risks written.....	\$	1,656.42
Less \$807.97 return premiums, and \$..... premiums for reinsurance in companies authorized in Colorado.....		807.97

Net premiums received .....	\$	848.45
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Losses paid (deducting salvage) .....	\$	463.50
Less losses on risks re-insured in companies authorized in Colorado .....		.....

Net losses paid .....	\$	463.50
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Losses incurred .....	\$	491.50
Less losses on risks re-insured in companies authorized in Colorado .....		.....

Net losses incurred .....	\$	491.50
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## DRUGGISTS INDEMNITY EXCHANGE, SUBSCRIBERS AT, OF ST. LOUIS, MO.

When formed: 1907. Commenced business: 1907.  
Home Office, 506 Olive Street, St. Louis, Mo.

Attorney In Fact, H. W. EDDY.

### GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....	\$	
Ledger assets (per balance) December 31 of previous year.....		82,863.05

### INCOME

Net premium income .....	\$	130,946.27
Total investment income .....		1,407.41
Miscellaneous income .....		
Total income .....		\$ 132,353.68

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	46,110.30
Dividends to policyholders .....		43,766.14
Paid for interest or dividends on guaranty capital....		
Other disbursements .....		36,253.01
Total disbursements .....		\$ 126,129.45

### ASSETS

Total admitted assets .....	\$	88,141.07
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### LIABILITIES

Total amount of liabilities, except guaranty capital.....	\$	60,313.49
Guaranty capital, \$.....; surplus, \$27,827.58.....		27,827.58

### RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31, 1915..	\$ 8,864,752.00	\$ 133,828.82	\$ .....

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	235,400.00
Less \$83,500.00 risks cancelled and \$..... re-insurance in companies authorized in Colorado.....		83,500.00

Net risks written .....	\$	151,900.00
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Gross premiums on risks written.....	\$	2,301.64
Less \$776.74 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		776.74

Net premiums received .....	\$	1,524.90
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Losses paid (deducting salvage) .....	\$	
Less losses on risks re-insured in companies authorized in Colorado .....		

Net losses paid .....	\$	
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Losses incurred .....	\$	
Net losses on risks re-insured in companies authorized in Colorado..		

Net losses incurred .....	\$	
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## EMPLOYERS INDEMNITY EXCHANGE, OF KANSAS CITY, MO.

When formed, 1909. Commenced business February 1, 1909.  
Home Office, 214-220 Commerce Building, Kansas City, Mo.

Attorney In Fact, E. G. TRIMBLE.

### GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....	\$	
Ledger assets (per balance) December 31 of previous year.....		170,348.26

### INCOME

Net premium income .....	\$	334,460.90
Total investment income .....		5,731.58
Miscellaneous income .....		313,975.24
		\$ 654,167.72

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	109,855.69
Dividends to policyholders .....		55,497.37
Paid for interest or dividends on guaranty capital.....		.....
Other disbursements .....		134,949.00
		\$ 300,302.06

### ASSETS

Total admitted assets .....	\$	514,214.30
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### LIABILITIES

Total amount of liabilities, except guaranty capital.....	\$	168,481.88
Guaranty capital, \$.....; surplus, \$345,732.42.....		345,732.42

### RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force Dec. 31, 1915.....	\$	\$	\$

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	11,650.00
Less \$2,500.00 risks cancelled and \$..... re-insurance in companies authorized in Colorado .....		2,500.00

Net risks written .....	\$	9,150.00
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Gross premiums on risks written .....	\$	3,125.20
Less \$2,110.43 return premiums, and \$94.25 premiums for re-insurance in companies authorized in Colorado.....		2,204.68

Net premiums received .....	\$	920.52
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Losses paid (deducting salvage) .....	\$	155.50
Less losses on risks re-insured in companies authorized in Colorado .....		.....

Net losses paid .....	\$	155.50
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Losses incurred .....	\$	253.00
Less losses on risks re-insured in companies authorized in Colorado .....		.....

Net losses incurred .....	\$	253.00
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## RECIPROCAL EXCHANGE, SUBSCRIBERS AT, OF KANSAS CITY, MO.

Commenced business December 1, 1900.  
Home Office, Twenty-eighth and Wyandotte Streets, Kansas City, Mo.

Attorney In Fact, BRUCE DODSON.

### GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....	\$	
Ledger assets (per balance) December 31 of previous year.....		1,078,610.65

### INCOME

Net premium income .....	\$	489,621.08
Total investment income .....		25,382.14
Miscellaneous income .....		17,500.00
		\$ 532,143.22

### DISBURSEMENTS

Net amount paid to policyholders for losses.....	\$	166,635.38
Dividends to policyholders .....		155,626.92
Paid for interest or dividends on guaranty capital....		.....
Other disbursements .....		141,742.98
		\$ 464,005.28

### ASSETS

Total admitted assets .....	\$	725,703.88
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### LIABILITIES

Total amount of liabilities, except guaranty capital.....	\$	208,716.79
Guaranty capital \$.....; surplus, \$516,987.09.....		516,987.09

### RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31, 1915..	\$ 41,226,897.00	\$ 371,115.10	\$ .....

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	226,850.00
Less \$8,750.00 risks cancelled and \$..... re-insurance in companies authorized in Colorado .....		8,750.00
		\$ 218,100.00
Gross premiums on risks written .....	\$	2,888.84
Less \$1,308.76 return premiums and \$..... premiums for re-insurance in companies authorized in Colorado.....		1,308.76
		\$ 1,580.08
Losses paid (deducting salvage).....	\$	105.77
Less losses on risks re-insured in companies authorized in Colorado..		.....
		\$ 105.77
Losses incurred .....	\$	105.77
Less losses on risks re-insured in companies authorized in Colorado..		.....
		\$ 105.77

**UTILITIES INDEMNITY EXCHANGE, OF ST. LOUIS, MO.**

Home Office, 1920 Railway Exchange Building, St. Louis, Mo.

Attorney In Fact, LYNTON T. BLOCK.

**GUARANTY CAPITAL**

Amount of guaranty capital paid up in cash.....	\$ .....
Ledger assets (per balance) December 31 of previous year.....	36,420.51

**INCOME**

Net premium income .....	\$ 89,591.51
Total investment income .....	433.06
Miscellaneous income .....	116,787.99
<b>Total income .....</b>	<b>\$ 206,812.56</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$ 38,373.16
Dividends to policyholders .....	.....
Paid for interest or dividends on guaranty capital....	.....
Other disbursements .....	48,716.49
<b>Total disbursements .....</b>	<b>\$ 87,089.65</b>

**ASSETS**

Total admitted assets .....	\$ 38,286.52
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**LIABILITIES**

Total amount of liabilities, except guaranty capital.....	\$ 20,506.00
Guaranty capital, \$.....; surplus, \$17,780.52.....	17,780.52

**RISKS AND PREMIUMS**

	Risks	Cash	Notes
Net amount in force December 31.....	\$ .....	\$ .....	\$ .....

**COLORADO BUSINESS DURING THE YEAR**

Gross risks written .....	\$ .....
Less \$..... risks cancelled and \$..... re-insurance in companies authorized in Colorado .....	.....
<b>Net risks written .....</b>	<b>\$ .....</b>
Gross premiums on risks written .....	\$ 1,081.45
Less \$550.86 return premiums, and \$26.47 premiums for re-insurance in companies authorized in Colorado .....	577.33
<b>Net premiums received .....</b>	<b>\$ 504.12</b>
Losses paid (deducting salvage).....	\$ 80.88
Less losses on risks re-insured in companies authorized in Colorado..	.....
<b>Net losses paid .....</b>	<b>\$ 80.88</b>
Losses incurred .....	\$ 57.00
Less losses on risks re-insured in companies authorized in Colorado..	.....
<b>Net losses incurred .....</b>	<b>\$ 57.00</b>

## WARNER INTER-INSURANCE BUREAU, SUBSCRIBERS AT, OF CHICAGO, ILL.

Commenced business December 27, 1907.  
Home Office, 104 South Michigan Avenue, Chicago, Ill.

Attorney In Fact, LANSING B. WARNER.

### GUARANTY CAPITAL

Amount of guaranty capital paid up in cash.....	\$	
Ledger assets (per balance) December 31 of previous year.....		428,029.22

### INCOME

Net premium income .....	\$	369,845.81	
Total investment income .....		9,662.58	
Miscellaneous income .....		64,647.75	
Total income .....	\$		444,156.14

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$	212,549.54	
Dividends to policyholders .....		144,332.30	
Paid for interest or dividends on guaranty capital....		.....	
Other disbursements .....		114,573.38	
Total disbursements .....	\$		471,455.22

### ASSETS

Total admitted assets .....	\$	398,187.47
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### LIABILITIES

Total amount of liabilities, except guaranty capital.....	\$	148,396.39
Guaranty capital, \$.....; surplus, \$249,791.08.....		249,791.08

### RISKS AND PREMIUMS

	Risks	Cash	Notes
Net amount in force December 31, 1915..	\$ 24,728,717.00	\$ 282,777.88	\$ .....

### COLORADO BUSINESS DURING THE YEAR

Gross risks written .....	\$	143,200.00
Less \$48,800.00 risks cancelled and \$..... re-insurance in companies authorized in Colorado .....		48,800.00

Net risks written .....	\$	94,400.00
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Gross premiums on risks written .....	\$	1,907.11
Less \$461.47 return premiums, and \$..... premiums for re-insurance in companies authorized in Colorado.....		461.47

Net premiums received .....	\$	1,445.64
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Losses paid (deducting salvage) .....	\$	
Less losses on risks re-insured in companies authorized in Colorado..		.....

Net losses paid .....	\$	
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Losses incurred .....	\$	
Less losses on risks re-insured in companies authorized in Colorado..		.....

Net losses incurred .....	\$	
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# STATISTICAL TABLES

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ASSESSMENT

COLORADO BUSINESS—ASSESSMENT—FOR THE YEAR  
1915.

	Risks Written	Premiums Received, Without Any De- ductions for Losses, Commis- sions or Expenses	Losses and Claims Incurred	Losses and Claims Paid	Ratio
Business Men's Accident Association of America, Kansas City, Mo.....	\$5,128,100.00	\$ 19,428.50	\$ 7,992.24	\$ 7,403.96	41.1
Inter-State Business Men's Accident Association, Des Moines, Iowa .....	2,185,000.00	11,382.05	15,719.81	10,962.16	138.1
National Life Association, Des Moines, Iowa.....	128,000.00	13,531.09	4,000.00	4,000.00	29.6
State Farmers Mutual Hail Ins. Co., Waseca, Minn.....	1,075,467.00	78,838.20	95,359.91	95,359.91	121.0
Western Life & Accident Co., Denver, Colo. ....		23,519.10	8,225.40	7,750.55	35.0
Totals .....	\$8,516,567.00	\$146,698.94	\$131,297.36	\$125,476.58	89.5

COLORADO BUSINESS—RECIPROCAL OR INTER-INSURANCE  
EXCHANGES—FOR THE YEAR 1915.

Casualty Reciprocal Exchange, Kansas City, Mo.....	\$ 151,900.00	\$ 845.45	\$ 491.50	\$ 463.50	58.0
Druggists Indemnity Exchange, St. Louis, Mo.....		1,524.00			....
Employers Indemnity Exchange, Kansas City, Mo.....		920.52	253.00	155.50	27.5
Reciprocal Exchange, Kansas City, Mo. ....	218,100.00	1,580.08	105.77	105.77	6.7
Utilities Indemnity Exchange, St. Louis, Mo.....		504.12	57.00	80.88	11.3
Warner Inter-Insurance Bureau, Chicago, Ill.....	94,400.00	1,445.64			....
Totals .....	\$ 464,400.00	\$ 6,820.71	\$ 907.27	\$ 805.65	13.3

**FRATERNAL INSURANCE  
SOCIETIES  
1915**

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ABSTRACTS COMPILED FROM THE ANNUAL  
STATEMENTS OF THE FRATERNAL INSUR-  
ANCE COMPANIES, LICENSED TO TRANSACT  
BUSINESS IN THIS STATE, SHOWING THEIR  
CONDITION ON DECEMBER 31, 1915.





**SUPREME CAMP OF THE AMERICAN WOODMEN,  
OF DENVER, COLO.**

Organized under the Laws of the State of Colorado.

Incorporated April 4, 1901. Commenced business April 5, 1901.

Date of admission into Colorado, April, 1901.

Home Office.....Arapahoe Building, Denver, Colo.

**SUPREME OFFICERS**

President, C. M. WHITE.

Secretary, L. H. LIGHTNER.

Actuary, JOHN H. UPTON.

**INCOME**

Membership fees actually received, certified fees.....\$	811.35	
All other assessments or premiums.....	54,490.04	
Dues and per capita tax.....	25,371.10	
Total received from members.....		\$ 80,672.49
Deduct payments returned to applicants and members and camps .....		1,056.50
Net amount received from members.....		\$ 79,615.99
Gross interest on mortgage loans.....\$	1,442.65	
Gross interest on bonds.....	905.00	
Gross interest from all other sources.....	184.08	
Sale of lodge supplies.....	1,384.22	
From all other sources, viz.:		
Notes paid by camps and deputies.....	300.86	
Refund franchise tax.....	302.34	
Commission on mortgagees .....	232.50	
Bonds .....	142.50	
Total income .....	\$ 28,200.56	\$ 84,510.14

**DISBURSEMENTS**

Death claims .....	\$ 30,700.65	
Permanent disability claims, from beneficiary fund...	800.00	
Accident claims .....	612.50	
Total benefits paid .....		\$ 32,113.15
Salaries of deputies and organizers.....\$	11,309.17	
Salaries of officers and trustees, No. 3.....	3,928.00	
Salaries of office employees, Nos. 6 to 8.....	4,430.45	
Salaries and fees paid to supreme medical examiners..	490.00	
Traveling and other expenses of officers, trustees and committees .....	2,272.86	
Bonding S. C. officers.....	159.65	
Insurance department fees.....	241.50	
Rent .....	448.00	
Advertising, printing and stationery.....	1,905.68	
Postage, express, telegraph and telephone.....	917.09	
Lodge supplies .....	1,429.83	
Official publication .....	118.00	
Franchise tax .....	47.00	
Legal expense in litigating claims.....	20.00	
Other legal expenses .....	42.28	
Furniture and fixtures .....	460.63	

All other disbursements (specify purpose):	
Personalty tax .....	24.57
Fire insurance .....	41.10
Prizes .....	51.00
Office supplies .....	782.59
Bank exchange .....	40.60
Valuation report .....	50.00
Total disbursements .....	\$ 61,323.15
Balance .....	\$ 69,500.00

## LEDGER ASSETS

Mortgage loans on real estate, first liens.....\$	45,478.51
Book value of bonds.....	10,000.00
Deposited in trust companies and banks on interest..	1,000.00
Cash in association's office, \$677.45; deposited in banks not on interest) \$12,344.64.....	13,022.09
Total ledger assets.....	\$ 69,500.60

## NON-LEDGER ASSETS

Interest due on mortgages.....\$	607.25
Interest due on bonds.....	200.00
Total interest and rents due.....	807.25
Assessments actually collected by Subordinate Lodges not yet turned over to Supreme Lodge.....	6,000.00
All other assets:	
Furniture and fixtures.....\$	1,500.00
Stock and supplies.....	500.00
	2,000.00
Gross assets .....	\$ 78,307.85

## DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures.....\$	1,500.00
Stock and supplies.....	500.00
	\$ 2,000.00
Total admitted assets .....	\$ 76,307.85

## LIABILITIES

Deah claims reported but not yet adjusted: No. 12....\$	2,437.50
Total death claims.....	\$ 2,437.50
Total liabilities .....	\$ 2,437.50

SCHEDULE OF MEMBERSHIP, AMOUNT OF INSURANCE, MORTUARY RECEIPTS, NUMBER OF DEATHS AND LOSSES INCURRED AT ATTAINED AGE.

Attained Age	Number of Members Dec. 31, 1915	Amount of Insurance	Received in Mor- tuary Assessments During the Year	Number of Deaths During the Year	Death Losses In- curred During the Year
16-18	365	\$ 124,000.00	\$ 650.38	1	\$ 500.00
19	355	119,750.00	602.55	2	1,000.00
20	402	133,500.00	860.00	2	1,000.00
21	476	182,000.00	923.70	2	1,000.00
22	492	189,500.00	1,090.00	2	1,000.00
23	473	230,000.00	1,250.00	1	500.00
24	621	255,500.00	1,562.45	2	1,000.00
25	662	273,000.00	1,594.00	2	1,000.00
26	649	304,200.00	1,555.60	3	1,500.00
27	671	423,500.00	1,640.00	3	1,500.00
28	713	696,000.00	2,100.00	4	2,000.00
29	896	785,750.00	2,332.40	5	3,000.00
30	819	752,500.00	2,479.00	6	2,500.00
31	701	790,000.00	2,354.00	3	1,250.00
32	616	448,250.00	2,158.00	2	1,000.00
33	556	327,000.00	2,083.00	4	2,000.00
34	590	441,750.00	2,475.30	2	1,000.00
35	694	586,750.00	2,725.00	..	.....
36	684	583,250.00	2,782.05	7	3,750.00
37	631	454,500.00	2,386.70	6	3,000.00
38	558	319,100.00	2,031.92	4	1,750.00
39	650	364,500.00	2,186.20	4	2,000.00
40	628	249,250.00	1,866.55	4	2,000.00
41	623	247,500.00	1,595.00	8	4,000.00
42	417	189,750.00	1,391.90	2	1,500.00
43	330	153,000.00	1,250.00	5	2,500.00
44	315	149,500.00	1,205.05	2	750.00
45	343	154,000.00	1,441.70	1	500.00
46	290	133,850.00	850.50	2	1,000.00
47	295	119,050.00	700.45	8	3,750.00
48	291	107,250.00	650.00	4	1,500.00
49	212	72,350.00	445.00	2	750.00
50	113	41,200.00	395.00	2	1,000.00
51	69	24,750.00	375.20	2	750.00
52	51	19,050.00	325.64	2	1,000.00
53	39	19,350.00	350.60	2	2,000.00
54	31	14,100.00	300.00	..	.....
55	18	8,500.00	250.15	1	500.00
56	14	7,000.00	225.30	..	.....
57	17	7,500.00	215.05	..	.....
58	15	7,250.00	200.60	..	.....
59	6	3,250.00	175.00	..	.....
60	6	3,000.00	150.00	..	.....
61	5	1,500.00	90.30	..	.....
62	2	1,500.00	90.75	..	.....
63	1	500.00	30.00	1	500.00
64	4	2,000.00	120.05	..	.....
Totals	17,509	\$ 10,520,250.00	\$ 54,490.04	117	\$ 57,250.00

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in Colorado During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1914 .....	14,562	\$ 7,739,250.00	116	\$ 49,500.00
Benefit certificates written during the year . . . . .	10,406	4,797,550.00	93	40,600.00
Benefit certificates increased during the year . . . . .		17,650.00	...	.....
<b>Totals</b> .....	<b>24,968</b>	<b>\$ 12,554,450.00</b>	<b>209</b>	<b>\$ 90,100.00</b>
Deduct terminated, decreased or transferred during the year.....	7,459	2,034,200.00	16	7,700.00
<b>Total benefit certificates in force December 31, 1915.....</b>	<b>17,509</b>	<b>\$ 10,520,250.00</b>	<b>193</b>	<b>\$ 82,400.00</b>
Benefit certificates terminated by death during the year.....	117	57,250.00	...	.....
Benefit certificates terminated by lapse during the year.....	7,342	1,976,950.00	16	7,700.00
Received during the year from members in Colorado: Mortuary, \$539.35; Reserve, inc. in Mort.; Disability, inc. in Mort.; Accident, inc. in Mort.; Expense, \$377.05; Total, \$916.40.				

## EXHIBIT OF DEATH CLAIMS

	Total Claims		Colorado Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1914, face value . . . . .	6	\$ 2,750.00	....	.....
Claims incurred during the year.....	117	57,250.00	....	.....
<b>Totals, face value.....</b>	<b>123</b>	<b>\$ 60,000.00</b>	<b>....</b>	<b>.....</b>
Claims paid during the year, 110 dropped, actual value.....	111	30,700.15	....	.....
<b>Balance</b> .....	<b>12</b>	<b>\$ 29,299.85</b>	<b>....</b>	<b>.....</b>
Saved by compromising or scaling down claims during the year, 2-5.....	....	27,549.85	....	.....
Claims unpaid December 31, 1915, face value . . . . .	12	\$ 5,000.00	....	.....
Actual liabilities .....	....	\$ 2,437.50	....	.....

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		Colorado Claims	
	No.	Amount	No.	Amount
Claims incurred during the year.....	3	\$ 800.00	....	.....
<b>Totals</b> .....	<b>3</b>	<b>\$ 800.00</b>	<b>....</b>	<b>.....</b>
Claims paid during the year.....	3	800.00	....	.....

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		Colorado Claims	
	No.	Amount	No.	Amount
Claims incurred during the year.....	5	\$ 612.50	1	\$ 12.50
<b>Totals</b> .....	<b>5</b>	<b>\$ 612.50</b>	<b>1</b>	<b>\$ 12.50</b>
Claims paid during the year.....	5	612.50	1	12.50

## GENERAL INTERROGATORIES

Is the association organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes.

If so, how many subordinate lodges or branches are there? 252.

How often are meetings of the subordinate branches required to be held? At least once per month.

How are the subordinate branches represented in the supreme or governing body? By representatives elected by the members of the local camps.

What is the basis of representation in the governing body? One representative for 200 members or fraction thereof.

How often are regular meetings of the governing body held? Quadrennially.

When was the last regular meeting of the governing body held? August, 1913.

How many members of governing body attended the last regular meeting? Fifty-five.

How many of same were delegates of the subordinate branches? Forty-eight.

When and by whom are the officers and directors elected? Quadrennially by delegates to supreme camp meeting.

What are the qualifications for membership? Sound physically, good moral character, not employed in a prohibitive occupation.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits? Yes.

What are the limiting ages for admission? Minimum 16, maximum 50.

What is the minimum and the maximum insurance that may be issued on any one life? Minimum, \$100; maximum, \$2,000.

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

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? No.

Who may be designated as beneficiaries? Wife, husband, children or other blood relatives to the fourth degree.

How are the expenses of the governing body defrayed? Supreme camp general fund created by 15c per capita, monthly sale of lodge supplies and entrance fees.

Are assessments graded on any table of mortality? Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age. Mortality tabled N. F. C. age at entry. If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information) Level assessments.

Are the liabilities of the association under its certificates in force December 31st, each year mathematically determined? Answer: Yes. Give the date of last valuation, standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation. N. F. C. 4 per cent, Int. 12, John H. Upton.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto. Minimum 12, maximum 24.

Are notices of the assessments and dues sent to the members? In case extra assessments. If so, do they state the purpose for which the money is to be used? They would so state.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses? No.

Does the Association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce? No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition? No.

Does the association pay an old age disability benefit? Yes. If so, at what age does the benefit commence? 70.

Does the association issue annuity contracts or instalments policies? No.

How many assessments were collected during the year? Mortuary, 12; disability, included in mortuary; emergency or reserve, included in mortuary; expense, 12.

What would be the amount of one full assessment on the membership, December 31, 1914? Mortuary, \$6,553.82; Disability, inc. in Mort.; Emergency or Reserve, inc. in Mort.; Expense, \$2,505.40.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed? By setting aside 15 per cent mortuary assessments. The payment of beneficiary obligations in case of emergency.

Has the constitution or have the laws of the association been amended during the year, and if so, when? Yes, November.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time? Filed with this statement.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state? Colorado, 3; Florida, 52; Georgia, 40; Alabama, 30; Texas, 123; Missouri, 1; Kentucky, 1. Membership liabilities maintained in following states: South Carolina, 1; Oklahoma, Mississippi and Washington, D. C., 1.

Does any officer, director or trustee receive any commission on the business of the association? No.

Assessments collected from organization of association, viz.: Mortuary, \$197,837.25; disability, included in mortuary.

Losses and claims paid from organization of association, viz.: Death claims, \$131,841.44; Disability claims, inc. in Mort.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except for the preliminary organization of subordinate bodies? No.

Were all the stocks, bonds and other securities owned December 31, 1915, in the actual possession of the association on said date, except as shown by the "special deposit schedule?" Answer: Yes.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year? Answer: No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement? Answer: No.

What officials and heads of departments of the association supervised the making of this report? Supreme clerk and supreme commander.



SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE SUPREME CAMP OF THE AMERICAN WOODMEN DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	DATE Year Given	State	County	RECORD OF MORTGAGE Book Page	Amount Unpaid Dec. 31, 1914	Amount Loaned During 1915	Amount or Paid on Account in Full During 1915	Amount Unpaid Dec. 31, 1915	INTEREST			Gross Amount Received During 1915
									Rate Per Cent	Amount Past Due Dec. 31, 1915	Amount Accrued Dec. 31, 1915	
1	1914	1917	Colo.	Denver	2585 174	\$ 10,000.00	\$ .....	\$ 10,000.00	6	\$ .....	\$ 200.00	\$ 600.00
												Feb.
												Aug.
2	1914	1917	Colo.	Denver	2585 87	3,500.00	.....	3,500.00	6	.....	81.00	210.00
3	1914	1916	Tex.	Travis	.....	450.00	.....	450.00	8	.....	.....	42.65
4	1915	1918	Tex.	Harris	127 202	1,000.00	.....	1,000.00	6	.....	60.00	.....
5	1915	1918	Colo.	Denver	2625 79	4,500.00	.....	4,500.00	6	.....	56.00	202.50
6	1915	1918	Colo.	Denver	2635 51	2,500.00	.....	2,500.00	6	.....	37.50	75.00
7	1915	1919	Fla.	Miami	.....	2,900.00	.....	2,900.00	6	43.50	58.00	50.00
8	1915	1918	Colo.	Denver	2523 625	4,500.00	.....	4,500.00	6	.....	33.75	67.50
9	1915	1918	Colo.	Denver	2665 270	2,500.00	.....	2,500.00	6	.....	18.75	37.50
10	1915	1918	Colo.	Denver	2665 296	2,000.00	.....	2,000.00	6	.....	12.50	30.00
11	1915	1918	Colo.	Denver	2675 25	5,000.00	.....	5,000.00	6	.....	20.00	75.00
12	1915	1918	Colo.	Denver	2675 32	3,500.00	.....	3,500.00	6	.....	11.75	52.50
13	1915	1918	Colo.	Denver	2685 7	2,341.91	.....	2,341.91	6	.....	18.00	.....
14	1915	1918	Colo.	Denver	2685 152	786.60	.....	786.60	6	.....	.....	.....
Totals					.....	\$ 31,428.51	.....	\$ 45,478.51		\$ 43.50	\$ 607.25	\$ 1,442.65



SCHEDULE B

SHOWING ALL MORTGAGES OWNED BY THE SUPREME CAMP OF THE AMERICAN WOODMEN DECEMBER 31, 1915, AND ALL MORTGAGE LOANS MADE, INCREASED, DISCHARGED, REDUCED OR DISPOSED OF DURING 1915.

No.	Value of Lands Mortgaged	Value of Buildings	Amount of Insurance Held by the Association on the Buildings	LOCATION AND DESCRIPTION (State if this Mortgage is being foreclosed or if there are any prior liens)
1	\$ 4,000.00	\$20,000.00	\$15,000.00	Lot 38, blk. 320, known as 1671 Washington street. Premises consist of 3-story pressed bk. bldg.
2	6,000.00	7,000.00	4,000.00	Lots 41-42-43-44, blk. 8, Lincoln Subd. Premises consisting of 2-story pressed brk. building.
3	5,000.00	1,200.00	8,000.00	Pt. lot 4 in blk. 6 in out lot 56, Div. B, city of Austin, Travis county, Texas.
4	1,000.00	2,000.00	2,500.00	Blk. 47, Nobles Add. City of Houston, Harris county, Texas.
5	2,000.00	5,000.00	4,000.00	Lot 8, N. 24 ft. lot 9, blk. 44, McCullough Hill Subd. of McCullough Add. to Denver, City and County of Denver, Colo.
6	1,500.00	3,000.00	2,500.00	Lot 10, N. one-half lot 11, blk. 7, Kuntz Add., City and County of Denver, Colo.
7	1,500.00	2,000.00	.....	Transaction not completed.
8	3,570.00	7,000.00	8,000.00	Lots 23 and 24, S. one-half 22, blk. 13, Sam Rafield Add., 3d filing, Denver, Colo.
9	800.00	3,200.00	2,000.00	Lot 15, S. one-half 14, blk. 15, Ashley Add, Denver, Colo.
10	800.00	3,200.00	2,000.00	Lot 24, S. one-half 25, blk. 17, Ashley Add., Denver, Colo.
11	2,000.00	8,000.00	6,000.00	Lots 5 to 8, blk. 45, Downington, Denver, Colo.
12	1,800.00	5,250.00	3,500.00	Lots 39 and 40, blk. 170, So. Div. Capitol Hill, Denver, Colo.
13	1,000.00	5,500.00	2,500.00	Lots 19 and 20, blk. 312, Capital ave. Subd., 3d filing, Denver, Colo.
14	1,600.00	4,500.00	.....	Lots 43 and 44, blk. 174, So. Div. Capitol Hill, Denver, Colo.
	\$28,250.00	\$77,850.00	\$54,300.00	

## SCHEDULE D—Part 1

SHOWING ALL BONDS OWNED BY THE ASSOCIATION DECEMBER 31,  
1915.

Washington Park Sidewalk District Bonds Nos. 2 and 3 at \$1,000.00 each—  
Rate of interest, 6 per cent; interest how paid, March-September; year of ma-  
turity, on or before 1926; book value, \$2,000.00; par value, \$2,000.00; rate used to  
obtain market value, 101; market value (excluding accrued interest), \$2,000.00;  
actual cost (excluding accrued interest), \$2,020.00; interest, amount due and  
accrued December 31, 1915, \$40.00; interest, gross amount received during 1915,  
\$150.00.

West Denver Paving District No. 3, Bonds 48 to 63 inclusive, at \$500.00 each  
—Rate of interest, 6 per cent; interest, how paid, March-September; year of  
maturity, on or before 1926; book value, \$8,000.00; par value, \$8,000.00; rate used  
to obtain market value, 102; market value (excluding accrued interest), \$8,000.00;  
actual cost (excluding accrued interest), \$8,160.00; interest, amount due and  
accrued December 31, 1915, \$160.00; interest, gross amount received during 1915,  
\$450.00.

Totals, book value, \$10,000.00; par value, \$10,000.00; market value (excluding  
accrued interest), \$10,000.00; actual cost (excluding accrued interest), \$10,180.00;  
interest, amount due and accrued December 31, 1915, \$200.00; interest, gross  
amount received during 1915, \$600.00.

SCHEDULE D—Part 4

SHOWING ALL BONDS SOLD, REDEEMED OR OTHERWISE DISPOSED OF DURING 1915.

DESCRIPTION. (Full name and number of shares of each block of stock. Full name, rate of interest and date of maturity of bonds.)	Consideration (ex- cluding accrued int. on bonds)	Par Value	Cost to Association (excluding accrued int. on bonds)	Book Value at Date of Sale	Profit on Sale	Int. and Div. Rec'd During 1915 (includ- ing accrued int. on bonds sold)
Bonds 35-36, \$500.00 each, W. 13th ave. to W. 16th ave., Alcott to Hooker Subd., District No. 6—Date sold, July 30, 1915; name of purchaser, Hibernia Bank and Trust Co.....	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 14.25	\$ 30.00
Bonds 8-9, \$500.00 each, Welton to Wynkoop, 19th to 20th street, alley paving District No. 6—Date sold, July 30, 1915; name of purchaser, Hibernia Bank and Trust Co.....	1,000.00	1,000.00	1,000.00	1,000.00	14.25	30.00
Bonds 8-9-10, \$500.00 each, Colfax to W. Colfax from Speer Boul. to 14th street to 13th street, alley paving District No. 28—Date sold, July 30, 1915; name of purchaser, Hibernia Bank and Trust Co. ....	1,500.00	1,500.00	1,500.00	1,500.00	21.375	45.00
Bonds 11-12-13, \$500.00 each, 8th to 5th ave., Speer Boul. to Pearl, Williams street alley paving District No. 30—Date sold, July 30, 1915; name of purchaser, Hibernia Bank and Trust Co.....	1,500.00	1,500.00	1,500.00	1,500.00	21.375	45.00
Bonds 25 to 28 inclusive, \$500.00 each, Corona to Williams street on 3d ave. from 3d to 8th ave., Williams street Parkway Imp. Dist.— Date sold, July 30, 1915; name of purchaser, Hibernia Bank and Trust Co. ....	2,000.00	2,000.00	2,000.00	2,000.00	28.50	60.00
Bonds 96-101 inclusive, \$500.00, Cherry Creek Improving Dist. 4— Date sold, July 30, 1915; name of purchaser, Hibernia Bank and Trust Co. ....	3,000.00	3,000.00	3,000.00	3,000.00	42.75	95.00
Totals .....	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$142.50	\$305.00

SCHEDULE E

SHOWING ALL LOSSES AND CLAIMS UNPAID DECEMBER 31, 1915

Name of Insured	City or Town	P. O. Address	State	Amount of Certificate or Claim	Amount Due and Unpaid	In Process of Adjustment or Reported	Why Unpaid or Resisted
Frederick Hayes.....	Tampa	.....	Florida	\$ 250.00	\$ 62.50	\$ 62.50	Unadjusted
Mary Mazon.....	Roxton	.....	Texas	500.00	125.00	125.00	"
William Coats.....	Cleburne	.....	Texas	250.00	125.00	125.00	"
Robert Metcalf.....	Denton	.....	Texas	500.00	125.00	125.00	"
Phillip D. Ewing.....	Tyler	.....	Texas	500.00	500.00	500.00	"
Eddie Lee Love.....	Waxahachie	.....	Texas	500.00	125.00	125.00	"
Ellen Sloan.....	Temple	.....	Texas	250.00	250.00	250.00	"
P. R. Wofford.....	Jacksonville	.....	Florida	250.00	125.00	125.00	"
Joseph H. Johnson.....	St. Augustine	.....	Florida	500.00	125.00	125.00	"
Alex. Lavine.....	Waycross	.....	Georgia	500.00	125.00	125.00	"
Joseph Kinchen.....	Unadilla	.....	Georgia	500.00	250.00	250.00	"
Rachel Way.....	Waycross	.....	Georgia	500.00	500.00	500.00	"
Totals .....				\$ 5,000.00	\$ 2,437.50	\$ 2,437.50	

SCHEDULE F

SHOWING ALL LOSSES AND CLAIMS PAID, COMPROMISED, SCALED DOWN OR DROPPED DURING THE YEAR.

Date of Death or Proof of Disability	Amount of Certificate or Claim	Amount Paid		Name of Insured	City or Town	P. O. Address	State	Why Compromised, Scaled Down or Dropped
		Member or Beneficiary						
7- 7-14	\$500.00	\$333.30		Julia Watson	Austin		Texas	As per Contract
10-26-14	250.00	166.65		Will J. Lewis	Orange		Texas	" " "
1- 1-15	500.00	450.00		Carter L. Price	Palestine		Texas	" " "
1- 2-15	500.00	125.00		George Savage	Piney		Texas	" " "
1- 3-15	500.00	500.00		Wm. A. Peete	Tyler		Texas	" " "
1- 3-15	500.00	125.00		Wm. M. Osbore	Beaumont		Texas	As per Contract
1-16-15	500.00	250.00		Frances Scott	Beaumont		Texas	" " "
1-17-15	500.00	500.00		Hattie Martin	Luling		Texas	" " "
1-20-15	500.00	125.00		Ida Patterson	Beaumont		Texas	As per Contract
1-22-15	500.00	125.00		Mary Barber	Jefferson		Texas	" " "
1-29-15	250.00	62.50		Carrie Price	Austin		Texas	" " "
1-31-15	500.00	250.00		Henry Feltenberg	Dallas		Texas	" " "
2-12-15	500.00	62.50		William Chinn	Edna		Texas	" " "
2-15-15	500.00	500.00		Emma Jones	Austin		Texas	" " "
2-18-15	500.00	60.00		Frances G. Drake	Cameron		Texas	As per Contract
3-10-15	500.00	250.00		Jno. Bradley	Beaumont		Texas	" " "
3-17-15	500.00	125.00		Germa Sally	Navasota		Texas	" " "
3-20-15	500.00	125.00		Jennie D. Winn	Ft. Worth		Texas	" " "
4- 5-15	500.00	125.00		Laura A. Cooper	Marshall		Texas	" " "
4-17-15	500.00	125.00		Alfred William	Beaumont		Texas	" " "
5- 3-15	500.00	125.00		Allen Hardurek	Richmond		Texas	" " "
5-10-15	500.00	500.00		Mary Belle Washington	Austin		Texas	" " "
5-13-15	500.00	250.00		Will Osborne	Tyler		Texas	As per Contract
5-22-15	500.00	125.00		George Woolridge	Eagle Lake		Texas	" " "
6- 3-15	500.00	125.00		Mayona Floyd	Athen		Texas	" " "
6- 4-15	500.00	125.00		Diamond F. Foster	San Antonio		Texas	" " "
6- 9-15	500.00	125.00		Alberta Davis	Lott		Texas	" " "
6-29-15	500.00	125.00		Herman L. Johnson	Taylor		Texas	" " "
6-30-15	500.00	125.00		Lillie Debose	Crockett		Texas	" " "
7-11-15	500.00	500.00		Bertha Thompson	Austin		Texas	" " "
-15	500.00	500.00		Mary Roberts	Beaumont		Texas	" " "

## SCHEDULE G

SHOWING ALL SALARIES, COMPENSATION AND EMOLUMENTS OF WHATEVER AMOUNT RECEIVED BY OFFICERS AND DIRECTORS (OR TRUSTEES) IN THE YEAR 1915, AND ALSO, WHERE THE SAME AMOUNTED TO MORE THAN \$3,000.00, BY ANY PERSON, FIRM OR CORPORATION.

Title, supreme commander; name of payee, C. M. White; location of payee, Denver, Colo.; amount paid, \$2,400.00; date, monthly; by whom authorized, supreme executive council.

Title, supreme clerk; name of payee, L. H. Lightner; location of payee, Denver, Colo.; amount paid, \$1,800.00; date, monthly; by whom authorized, supreme executive council.

Title, supreme banker; name of payee, G. W. Norman; location of payee, Austin, Tex.; amount paid, \$360.00; date, monthly; by whom authorized, supreme executive council.

Total amount paid, \$4,560.00.

## SCHEDULE N

SHOWING ALL BALANCES CARRIED IN EACH BANK OR TRUST COMPANY ON THE LAST DAY OF EACH MONTH OF THE YEAR 1915.

Bank or Trust Company	January 31	February 28	March 31
Colorado National Bank.....\$	2,890.45	\$ 3,537.75	\$ 7,835.79
American National Bank.....	4,265.44	3,702.94	2,202.99
American National Bank.....	1,000.00	1,000.00	1,000.00
In office .....	76.26	672.57	79.02
Totals .....	\$ 8,232.15	\$ 8,913.26	\$ 11,117.80

Bank or Trust Company	April 30	May 31	June 30
Colorado National Bank.....\$	4,983.01	\$ 5,167.92	\$ 18,373.19
American National Bank.....	2,224.47	2,224.47	1,881.12
American National Bank.....	1,000.00	1,000.00	1,000.00
In office .....	73.20	316.86	86.73
Totals .....	\$ 8,820.68	\$ 8,709.25	\$ 21,341.04

Bank or Trust Company	July 31	August 31	September 30
Colorado National Bank.....\$	16,234.60	\$ 8,299.89	\$ 4,117.98
American National Bank.....	1,401.12	6,101.12	1,913.62
American National Bank.....	1,000.00	1,000.00	1,000.00
In office .....	3,793.58	481.04	103.84
Totals .....	\$ 22,519.30	\$ 15,882.05	\$ 7,135.44

Bank or Trust Company	October 31	November 30	December 31
Colorado National Bank.....\$	8,532.10	\$ 8,721.54	\$ 10,981.02
American National Bank.....	1,413.62	1,413.62	1,363.62
American National Bank.....	1,000.00	1,000.00	1,000.00
In office .....	119.89	287.64	677.45
Totals .....	\$ 11,065.61	\$ 11,422.80	\$ 14,022.09

Bank or Trust Company	Rate of Interest	Amount of Interest Received During 1915
Colorado National Bank.....	Open acct.	\$ 125.00
American National Bank.....	Open acct.	19.08
American National Bank.....	4%	40.00
In office .....		
Total .....		\$ 184.08

## BROTHERHOOD OF AMERICAN YEOMEN, OF DES MOINES, IOWA

Incorporated December 27, 1897. Commenced business February 25, 1897.  
Home Office, Fifth and Park Streets, Des Moines, Iowa.

President, WILLIAM KOCH.

Secretary, WILLIAM E. DAVY.

Balance from previous year .....\$ 2,979,649.42

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 2,451,103.88
Total investment income .....	159,169.77
Miscellaneous income .....	45,828.49
Total income .....	\$ 2,656,102.14

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 1,501,785.71
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	558,793.29
Other disbursements .....	175,025.19
Total disbursements .....	\$ 2,235,604.19

### ASSETS

Total admitted assets ..... \$ 3,653,124.58

### LIABILITIES

Total unpaid claims .....	\$ 322,432.57
Other liabilities .....	196,765.33
Total liabilities .....	\$ 519,197.90

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$7,660.39; Reserve, \$3,188,314.92; Auxiliary, \$12,586.03; Sickness and  
Accident, \$.....; Expense, \$191,586.03; ....., \$.....  
Total, \$3,400,147.37.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	6,819	\$ 10,382,000.00
Benefit certificates written during the year.....	651	808,500.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	13,000.00
Totals .....	7,470	\$ 11,203,500.00
Deduct terminated, deceased or transferred during the year	500	401,000.00
Total benefit certificates in force December 31, 1915....	6,970	\$ 10,802,500.00
Benefit certificates terminated by death during the year.....	77	\$ 125,500.00
Benefit certificates terminated by lapse during the year.....	423	264,500.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	11,000.00

## CATHOLIC KNIGHTS AND LADIES OF AMERICA, SUPREME COUNCIL OF, OF CHICAGO, ILL.

Incorporated May 20, 1890. Commenced business May 20, 1890.  
Home Office, 155 North Clark Street, Chicago, Ill.

President, C. H. MARR.

Secretary, HENRY F. HAYES.

Balance from previous year .....\$ 51,938.51

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 198,036.87
Total investment income .....	780.62
Miscellaneous income .....	1,195.64
Total income .....	\$ 200,013.13

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 189,780.00
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	10,444.89
Other disbursements .....	7,065.24
Total disbursements .....	\$ 207,290.13

### ASSETS

Total admitted assets .....\$ 59,209.55

### LIABILITIES

Total unpaid claims .....	\$ 22,150.00
Other liabilities .....	447.93
Total liabilities .....	\$ 22,597.93

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$32,794.94; Reserve, \$.....; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$11,866.57; ....., \$.....  
Total, \$44,661.51.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	239	\$ 413,500.00
Benefit certificates written during the year.....	7	10,000.00
Benefit certificates revived during year.....	8	14,000.00
Benefit certificates increased during the year.....	....	2,000.00
Totals .....	254	\$ 439,500.00
Deduct terminated, deceased or transferred during the year	10	17,000.00
Total benefit certificates in force December 31, 1915..	244	\$ 422,500.00
Benefit certificates terminated by death during the year.....	5	\$ 9,000.00
Benefit certificates terminated by lapse during the year.....	5	7,000.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	1,000.00



**THE SUPREME COUNCIL OF THE CATHOLIC MUTUAL  
BENEFIT ASSOCIATION, OF HORNELL, N. Y.**

Incorporated June 9, 1879. Commenced business July 12, 1876.  
Home Office, 188 Main Street, Hornell, N. Y.

President, JOHN J. HYNES.

Secretary, MARTIN A. CAMERON.

Balance from previous year.....\$ 1,779,903.23

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank).....\$ 1,408,019.01  
Total investment income ..... 179,451.71  
Miscellaneous income ..... 17,474.36  

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Total income ..... \$ 1,604,945.08

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 1,655,630.09  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank)..... 17,180.34  
Other disbursements ..... 27,704.19  

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Total disbursements ..... \$ 1,700,514.62

**ASSETS**

Total admitted assets ..... \$ 1,849,813.26

**LIABILITIES**

Total unpaid claims .....\$ 297,686.13  
Other liabilities ..... 105,328.70  

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Total liabilities ..... \$ 403,014.83

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$1,657.05; Reserve, \$1,682,073.73; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$602.97; ....., \$.....  
Total, \$1,684,333.75.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	256	\$ 380,500.00
Benefit certificates written during the year.....	2	2,000.00
Benefit certificates received by transfer during the year....	....	.....
Benefit certificates increased during the year.....	....	.....
<hr/> Totals .....	<hr/> 258	<hr/> \$ 382,500.00
Deduct terminated, deceased or transferred during the year	14	22,500.00
<hr/> Total benefit certificates in force December 31, 1915..	<hr/> 244	<hr/> \$ 360,000.00
Benefit certificates terminated by death during the year....	7	\$ 11,500.00
Benefit certificates terminated by lapse during the year....	6	10,000.00
Benefit certificates transferred during the year.....	1	1,000.00
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## THE CATHOLIC RELIEF AND BENEFICIARY ASSOCIATION, OF AUBURN, N. Y.

Incorporated 1893. Commenced business 1890.  
Home Office, 120 Genesee Street, Auburn, N. Y.

President MICHAEL G. LANGAN. Secretary, MARGARET H. GRANEY.

Balance from previous year.....\$ 75,072.84

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$	156,392.97
Total investment income .....		3,769.26
Miscellaneous income .....		1,108.77
		\$ 161,271.00

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$	143,813.80
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....		5,529.77
Other disbursements .....		11,389.08
		\$ 160,732.65

### ASSETS

Total admitted assets .....

	\$	76,768.03
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### LIABILITIES

Total unpaid claims .....	\$	48,000.00
Other liabilities .....		1,022.19
		\$ 49,022.19

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$652.33; Reserve, \$71,401.18; Disability, \$.....; Sickness and  
Accident, \$3,520.41; Expense, \$37.27; ....., \$.....  
Total, \$75,611.19.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	322	\$ 336,250.00
Benefit certificates written during the year.....	4	5,000.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	.....
		\$ 341,250.00
Deduct terminated, deceased or transferred during the year	80	74,250.00
		\$ 267,000.00
Benefit certificates terminated by death during the year.....	5	\$ 4,500.00
Benefit certificates terminated by lapse during the year....	75	69,750.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

**THE COMMON BROTHERHOOD, OF DENVER, COLO.**

Organized under the Laws of the State of Colorado.

Incorporated at Denver, Colorado. Commenced business March 17, 1913.

Date of admission into Colorado, March 17, 1913.

Home Office.....334-335 Empire Bldg., Denver, Colorado.

**SUPREME OFFICERS**

President, M. A. TULLY. Vice-President, J. B. PHILLIPS.

Secretary-Treasurer, GEO. E. LAYNE.

**GRAND OFFICERS IN THE STATE OF COLORADO**President, M. A. TULLY, Denver, Colo.; Secretary, GEO. E. LAYNE,  
Denver, Colo.

Balance from previous year.....\$ 1,456.42

**INCOME**

	Mortuary	Expense	Totals
Net amount received from members.....\$	19,682.48	\$ 5,354.68	\$ 25,037.16
Sale of lodge supplies.....		12.95	12.95
From all other sources.....		1.50	1.50
<b>Total income .....</b>	<b>\$ 19,682.48</b>	<b>\$ 5,369.13</b>	<b>\$ 25,051.61</b>

**DISBURSEMENTS**

Death claims .....	\$ 18,767.46	\$ .....	\$ 18,767.46
<b>Total benefits paid.....</b>	<b>\$ 18,767.46</b>	<b>\$ .....</b>	<b>\$ 18,767.46</b>
Commissions and fees paid to deputies and organizers .....		\$ 52.00	\$ 52.00
Salaries of deputies and organizers.....		435.00	435.00
Salaries of officers and trustees, No. 6..		2,840.00	2,840.00
Other compensation of officers and trus- tees .....		50.00	50.00
Salaries and other compensation of com- mittees .....		1,020.00	1,020.00
Other compensation of office employees..		12.25	12.25
Salaries and fees paid to supreme med- ical examiners .....		11.00	11.00
Salaries and fees paid to subordinate medical examiners .....		36.00	36.00
Traveling and other expenses of officers, trustees and committees.....		441.75	441.75
Insurance department fees.....		50.00	50.00
Rent .....		240.00	240.00
Advertising, printing and stationery....		86.25	86.25
Postage, express, telegraph and tele- phone .....		113.91	113.94
Other legal expenses .....		50.00	50.00
Taxes, repairs and other expenses on real estate .....		9.82	9.82
All other disbursements.....		146.67	146.67
Bonds .....		61.00	61.00
Insurance .....		5.00	5.00
Compensation insurance .....		10.00	10.00
Fire insurance .....		13.60	13.60
Returned premiums .....		8.40	8.40
Bank exchange .....		6.45	6.45
<b>Total disbursements .....</b>	<b>\$ 18,767.46</b>	<b>\$ 5,699.13</b>	<b>\$ 24,466.59</b>
Balance before transfers.....	1,757.06	284.38	2,041.44
<b>Balance .....</b>	<b>\$ 1,757.06</b>	<b>\$ 284.38</b>	<b>\$ 2,041.44</b>

## THE COMMON BROTHERHOOD

## LEDGER ASSETS

Cash deposited in banks (not on interest).....\$	2,041.44
Total ledger assets, as per balance.....	\$ 2,041.44

## DEDUCT ASSETS NOT ADMITTED

Total admitted assets.....	\$ 2,041.44
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## LIABILITIES

Death claims due and unpaid.....\$	14,430.14
Total death claims.....	\$ 14,430.14
Total liabilities .....	\$ 14,430.14

## SCHEDULE OF MEMBERSHIP, AMOUNT OF INSURANCE, MORTUARY RECEIPTS, NUMBER OF DEATHS AND LOSSES INCURRED AT ATTAINED AGE.

Attained Age	Number of Members December 31, 1914	Amount of Insurance	Number of Deaths During the Year	Death Losses Incurred During the Year
16	3	\$ 2,500.00	..	\$ .....
17	3	2,500.00	..	.....
18	3	2,700.00	..	.....
19	3	4,000.00	..	.....
20	8	8,000.00	..	.....
21	4	4,000.00	..	.....
22	5	4,093.49	..	.....
23	4	3,500.00	..	.....
24	4	4,000.00	..	.....
25	5	5,666.66	..	.....
26	4	3,500.00	..	.....
27	4	5,000.00	..	.....
28	5	4,725.32	..	.....
29	8	7,232.90	..	.....
30	6	8,133.33	..	.....
31	9	9,538.28	..	.....
32	2	2,294.96	..	.....
33	4	4,865.02	..	.....
34	6	8,867.83	..	.....
35	9	13,619.21	..	.....
36	10	12,312.61	..	.....
37	8	10,808.51	..	.....
38	3	4,038.73	1	1,621.62
39	7	9,678.94	..	.....
40	5	6,531.86	..	.....
41	8	10,881.50	..	.....
42	17	22,582.96	..	.....
43	5	7,039.44	..	.....
44	14	27,521.07	1	1,598.17
45	15	22,507.92	1	1,144.06
46	9	11,238.24	..	.....
47	9	13,240.14	..	.....
48	12	14,399.47	1	1,016.26
49	16	22,467.50	1	1,369.86
50	11	35,962.34	1	1,134.75
51	11	12,417.18	1	1,695.50
52	19	25,808.41	..	.....
53	18	22,673.72	..	.....

SCHEDULE OF MEMBERSHIP, AMOUNT OF INSURANCE, MORTUARY RECEIPTS, NUMBER OF DEATHS AND LOSSES INCURRED AT ATTAINED AGE.

Attained Age	Number of Members December 31, 1914	Amount of Insurance	Number of Deaths During the Year	Death Losses Incurred During the Year
54	17	22,194.41	1	1,719.74
55	19	25,477.68	..	.....
56	12	16,571.93	..	.....
57	19	31,409.43	..	.....
58	18	30,042.31	3	5,150.05
59	16	20,955.46	..	.....
60	13	17,824.86	2	3,844.40
61	8	11,219.57	2	3,524.94
62	8	10,252.37	..	.....
63	8	9,866.72	1	1,019.10
64	5	5,603.37	1	1,541.28
65	9	7,552.55	1	1,000.00
66	2	2,314.95	..	.....
67	3	2,837.83	2	1,909.19
68	7	6,461.00	..	.....
69	8	8,248.47	..	.....
70	4	3,359.59	..	.....
71	3	2,293.60	1	1,018.18
72	2	1,208.09	..	.....
73	1	811.59	..	.....
74	2	1,330.31	1	811.59
75	1	527.11	..	.....
76	2	1,347.06	..	.....
77	..	.....	..	.....
78	1	293.70	..	.....
Totals	514	\$ 623,251.50	22	\$ 31,118.69

EXHIBIT OF CERTIFICATES

	Business in Colorado During Year	
	No.	Amount
Benefit certificates in force December 31, 1913.....	568	\$ 714,803.94
Benefit certificates written during the year.....	36	36,000.00
Totals	604	\$ 750,803.94
Deduct terminated, decreased or transferred during the year	90	127,552.44
Total benefit certificates in force December 31, 1914....	514	\$ 623,251.50
Benefit certificates terminated by death during the year....	22	31,118.69
Benefit certificates terminated by lapse during the year....	68	96,433.75
Benefit certificates transferred during the year.....	604	\$ 750,803.94
Received during the year from members in Colorado: Mortuary, \$19,682.48; expense, \$5,369.13. Total, \$25,051.61.		

## EXHIBIT OF DEATH CLAIMS

	Colorado Claims	
	No.	Amount
Claims unpaid December 31, 1913.....	6	\$ 5,400.58
Claims incurred during the year.....	22	31,118.69
Totals .....	28	\$ 36,519.27
Claims paid during the year.....	13	18,767.46
Balance .....	15	\$ 17,751.81
Saved by compromising or scaling down claims during the year .....	....	3,321.67
Claims unpaid December 31, 1914.....	....	\$ 14,430.14

## GENERAL INTERROGATORIES

Is the association organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes.

If so, how many subordinate lodges or branches are there? Twenty-one.

How often are meetings of the subordinate branches required to be held? Once a month.

How are the subordinate branches represented in the supreme or governing body? One delegate from each assembly.

What is the basis of representation in the governing body? One vote for every fifty members or fraction.

How often are regular meetings of the governing body held? Every three years.

When was the last regular meeting of the governing body held? March 17, 1913.

How many of same were delegates of the subordinate branches? Sixteen.

When and by whom are the officers and directors elected? Directors elected by the governing body; officers appointed by directors.

What are the qualifications for membership? White; must be of good character—able to pass a first class medical examination.

What are the limiting ages for admission? Sixteen to sixty.

What is the minimum and the maximum insurance that may be issued on any one life? Five hundred to three thousand.

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

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? No.

Who may be designated as beneficiaries? Blood relatives, to the fourth degree, and all others as set forth in the Mobile Bill.

How are the expenses of the governing body defrayed? From the general fund of the senate.

Are assessments graded on any table of mortality? Yes, National Fraternal Congress Table.

If so, specify table and state whether assessments are levied on age at entry or attained age. Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan" (give full information)? Level rate.

Are the liabilities of the association under its certificates in force December 31st, each year mathematically determined? Answer: Yes.

Are notices of the assessments and dues sent to the members? No.

Is any portion of assessments paid by new members used for expenses? Answer: Yes. If so, give full particulars. By-laws provide that 75 per cent of first year's premium may be used for promoting expenses, provided all claims against the society have been paid.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce? Yes. If so, how is the amount guaranteed? No guarantee at present other than that provided for by premiums collected.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition? Yes. If so, give all the facts relating thereto. Our certificates provide for paid-up and extended insurance after the third year.

Does the association pay an old age disability benefit? Yes. If so, at what age does the benefit commence? Seventy.

How many assessments were collected during the year? Twelve.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed? Created from the assessments paid by members.

Has the Constitution or have the laws of the association been amended during the year, and if so, when? No.

Have you filed with this department all forms of benefit certificates issued, a copy of the Constitution and of all the laws, rules or regulations in force at the present time? Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state? Colorado, forty-one.

Does any officer, director or trustee receive any commission on the business of the association? No.

Assessments collected from organization of association, viz.: Mortuary, thirty-four.

Losses and claims paid from organization of association, viz.: Death claims, \$65,773.91.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except for the preliminary organization of subordinate bodies? No.

Were all the stocks, bonds and other securities owned December 31, 1914, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?" Have no stocks or bonds.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement? Answer: None.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year? Answer: None.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement? Answer: No.

What officials and heads of departments of the association supervised the making of this report? Geo. E. Layne, Secretary-Treasurer.

SCHEDULE E

SHOWING ALL LOSSES AND CLAIMS UNPAID DECEMBER 31, 1914

Date of Death or Notice of Disability	NAME OF INSURED	P. O. ADDRESS City or Town	State	Amount of Certificate or Claim	Amount Due and Unpaid
Nov. 5, 1913...	W. J. Forsyth...	Durango .....	Colorado.....	\$1,365.00	\$ 232.92
Oct. 26, 1914...	Peter Nelson.....	Leadville .....	Colorado.....	1,487.00	437.88
Nov. 16, 1914...	C. H. Woods.....	Denver .....	Colorado.....	2,019.00	1,169.23
Mch. 21, 1915...	A. E. Shumel....	Idaho Spgs...	Colorado.....	1,621.00	921.62
May 5, 1915...	Jno. Stevens.....	Central City..	Colorado.....	1,719.00	769.74
May 26, 1915...	J. W. Warren...	Central City..	Colorado.....	1,598.00	898.17
Nov. 9, 1915...	Wm. T. Lowrey..	Leadville .....	Colorado.....	1,926.00	1,926.60
Nov. 17, 1915...	A. B. Helburg....	Georgetown ..	Colorado.....	1,607.00	1,407.14
Dec. 4, 1915...	Jno. McEnroe.....	Leadville .....	Colorado.....	1,695.00	1,695.50
Nov. 28, 1915...	B. T. Bates.....	Idaho Spgs...	Colorado.....	1,019.00	1,019.10
Nov. 27, 1915...	C. H. Smith.....	Denver .....	Colorado.....	1,018.00	1,018.18
Dec. 10, 1915...	J. E. Johnson....	Denver .....	Colorado.....	1,016.00	1,016.26
Nov. 26, 1915...	W. L. Lewis.....	Denver .....	Colorado.....	1,917.00	1,917.80
Totals.....				\$20,013.00	\$14,430.14

SCHEDULE F

SHOWING ALL LOSSES AND CLAIMS COMPROMISED, SCALED DOWN OR DROPPED DURING THE YEAR

Date of Death or Proof of Disability	Amount of Certificate or Claim	Amount Paid Member or Beneficiary	Name of Insured	City or Town	P. O. Address State
Jan. 21, 1915.....	\$1,226.27	\$ 800.00.....	D. E. Carter.....	Berkeley.....	California
May 1, 1915.....	2,121.21	1,200.00.....	W. F. Patmon....	Stockton.....	California
July 2, 1915.....	1,917.80	1,300.00.....	W. J. Spargo.....	Leadville .....	Colorado
July 7, 1915.....	1,009.61	600.00.....	J. Kolsch .....	Leadville .....	Colorado
July 12, 1915.....	1,369.86	750.00.....	D. O'Connell .....	Tonopah.....	Nevada
Nov. 24, 1914.....	1,826.92	1,500.00.....	Patrick Cleary ...	Leadville .....	Colorado
Totals .....	\$9,741.67	\$6,150.00			

SCHEDULE G

SHOWING ALL SALARIES, COMPENSATION AND EMOLUMENTS OF WHATEVER AMOUNT RECEIVED BY OFFICERS AND DIRECTORS (OR TRUSTEES) IN THE YEAR 1914, AND ALSO, WHERE THE SAME AMOUNTED TO MORE THAN \$3,000, BY ANY PERSON, FIRM OR CORPORATION

Title	Name of Payee	Location of Payee	Amount Paid	By Whom Authorized
President.....	Peter B. Turnbull.....	Leadville .....	\$ 24.00	Died May 3, 1915.
Secy.-Gen'l....	W. P. Brill.....	Leadville .....	70.00	Retired June 1, 1915.
President.....	M. A. Tully.....	Denver.....	.....	.....
Secy.-Treas...	Geo. E. Layne.....	Denver.....	2,090.00	.....
Chairman .....	D. T. Charles.....	Denver.....	280.00	.....
.....	W. L. Macy.....	Denver.....	115.00	.....
.....	M. A. Tully.....	Denver.....	115.00	.....
.....	R. C. Johnson.....	Denver.....	95.00	.....
.....	J. H. McDevitt.....	Denver.....	25.00	.....
.....	W. W. Gibb.....	Denver.....	115.00	.....
Total.....			\$2,929.00	

SCHEDULE N

SHOWING ALL BALANCES CARRIED IN EACH BANK OR TRUST COMPANY ON THE LAST DAY OF EACH MONTH OF THE YEAR 1914.

BANK OR TRUST COMPANY	Jan. 31	Feb. 28	Mch. 31
Carbonate National Bank, Leadville.....	\$1,295.88	\$1,031.41	\$ 516.17
Totals .....	\$1,295.88	\$1,031.41	\$ 516.17
BANK OR TRUST COMPANY	Apr. 30	May 31	June 30
United States National Bank, Denver.....	\$1,119.72	\$1,619.89	\$1,205.57
Totals .....	\$1,119.72	\$1,619.89	\$1,205.57
BANK OR TRUST COMPANY	July 31	Aug. 31	Sept. 30
United States National Bank, Denver.....	\$1,083.95	\$1,903.02	\$1,533.69
Totals .....	\$1,083.95	\$1,903.02	\$1,533.69
BANK OR TRUST COMPANY	Oct. 31	Nov. 30	Dec. 31
United States National Bank, Denver.....	\$1,483.66	\$1,528.42	\$2,041.44
Totals .....	\$1,483.66	\$1,528.42	\$2,041.44



## COURT OF HONOR, OF SPRINGFIELD, ILL.

Incorporated July 16, 1895. Commenced business July 23, 1895.  
Home Office, Springfield, Ill.

President, A. L. HEREFORD.

Secretary, W. E. ROBINSON.

Balance from previous year .....\$ 2,530,372.65

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,187,072.28
Total investment income .....	126,893.42
Miscellaneous income .....	2,420.59
	\$ 1,316,386.29

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 941,342.31
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	180,777.99
Other disbursements .....	95,560.05
	\$ 1,217,680.35

### ASSETS

Total admitted assets ..... \$ 2,808,701.33

### LIABILITIES

Total unpaid claims.....	\$ 74,509.16
Other liabilities .....	5,373.55
	\$ 79,882.71

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$28,191.31; Reserve, \$2,574,041.70; Disability, \$3,403.52; Sickness and  
Accident, \$.....; Expense, \$23,442.06; ....., \$.....  
Total, \$2,629,078.59.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	1,366	\$ 1,478,500.00
Benefit certificates written during the year.....	1,008	1,029,500.00
Benefit certificates received by transfer during year.....	5	7,000.00
Benefit certificates increased during the year.....	....	.....
	2,379	\$ 2,515,000.00
Deduct terminated, deceased or transferred during the year	777	781,500.00
	1,602	\$ 1,733,500.00
Benefit certificates terminated by death during the year.....	11	\$ 13,500.00
Benefit certificates terminated by lapse during the year.....	762	758,000.00
Benefit certificates transferred during the year.....	4	7,000.00
Benefit certificates terminated by.....during the year.....	....	.....
Benefit certificates decreased during the year.....	....	3,000.00

## GRAND LODGE, DEGREE OF HONOR OF COLORADO, NEW MEXICO AND ARIZONA.

Organized under the Laws of the State of Colorado.

Incorporated, 1913. Commenced business 1895.

Date of admission into Colorado, 1895.

Home Office.....1025 E. Evans avenue, Pueblo, Colo.

### SUPREME OFFICERS

President, MARY A. BIGLER.

Secretary, ANNA B. HAWKE.

Treasurer, MARY A. MCGOWAN.

Actuary, P. B. TWITCHELL.

### GRAND OFFICERS IN THE STATE OF COLORADO.

President, Mary A. Bigler, 1535 Cleveland Place, Denver; Secretary, Anna B. Hawke, 1025 E. Evans Avenue, Pueblo; Attorney for Service of Process, Commissioner of Insurance, Denver, Colo.

### INCOME

All other assessments or premiums.....	\$	7,986.68
Dues and per capita tax.....		940.69
Other payments by members, viz.....		1.50
Certificate fees .....		9.50
		\$ 8,938.37
Net amount received from members.....	\$	8,938.37
Gross interest from all other sources.....		260.00
Sale of lodge supplies.....		28.45
		\$ 9,226.82
Total income .....	\$	9,226.82

### DISBURSEMENTS

Death claims .....	\$	8,000.00
		\$ 8,000.00
Total benefits paid.....	\$	8,000.00
Commissions and fees paid to deputies and organizers..	\$	10.00
Salaries of officers and trustees.....		650.00
Salaries and other compensation of committees.....		36.00
Other compensation of office employees, valuation....		22.50
Traveling and other expenses of officers, trustees and committees .....		86.92
Insurance department fees.....		50.00
Advertising, printing and stationery.....		38.00
Postage, express, telegraph and telephone.....		54.61
Lodge supplies .....		18.00
All other disbursements:		
Bonding .....		54.55
Superior lodge tax.....		72.05
		\$ 9,092.63
Total disbursements .....	\$	9,092.63
Balance .....	\$	7,340.33

### SUMMARY OF TRANSFERS

Date of transfer, December, 1915, from the general fund to the benefit fund; amount, \$17.85.

### LEDGER ASSETS

Deposited in trust companies and banks on interest...\$		6,500.00
Cash in association's office, \$147.93; deposited in banks (not on interest), \$392.40.....		840.33
		\$ 7,340.33
Total ledger assets.....	\$	7,340.33

NON-LEDGER ASSETS

Interest due and accrued on other assets .....	\$	145.00	
Total interest and rents due and accrued.....			145.00
Assessments actually collected by Subordinate Lodges not yet turned over to Supreme Lodge.....			652.00
Gross assets .....	\$		8,137.33
Total admitted assets.....	\$		8,137.33

LIABILITIES

Death claims reported but not yet adjusted, No. 2....	\$	2,000.00	
Total death claims.....	\$		2,000.00
Total liabilities .....	\$		2,000.00

SCHEDULE OF MEMBERSHIP, AMOUNT OF INSURANCE, MORTUARY RECEIPTS, NUMBER OF DEATHS AND LOSSES INCURRED AT ATTAINED AGE.

Attained Age	Number of Members Dec. 31, 1915	Amount of Insurance	Number of Deaths During the Year	Death Losses In- curred During the Year
19 .....	1	\$1,000.00	..	.....
20 .....	1	1,000.00	..	.....
22 .....	2	2,000.00	..	.....
23 .....	1	1,000.00	..	.....
24 .....	3	3,000.00	..	.....
25 .....	2	2,000.00	..	.....
26 .....	3	3,000.00	..	.....
29 .....	2	2,000.00	..	.....
31 .....	2	2,000.00	..	.....
32 .....	6	6,000.00	..	.....
33 .....	4	4,000.00	..	.....
34 .....	1	1,000.00	..	.....
35 .....	3	3,000.00	..	.....
36 .....	13	13,000.00	..	.....
37 .....	10	10,000.00	..	.....
38 .....	10	10,000.00	..	.....
39 .....	6	5,250.00	..	.....
40 .....	6	6,000.00	..	.....
41 .....	7	7,000.00	..	.....
42 .....	12	12,000.00	..	.....
43 .....	23	23,000.00	..	.....
44 .....	28	28,000.00	..	.....
45 .....	19	19,000.00	..	.....
46 .....	19	19,000.00	..	.....
47 .....	21	21,000.00	..	.....
48 .....	27	27,000.00	..	.....
49 .....	27	27,000.00	1	\$ 1,000.00
50 .....	42	42,000.00	..	.....
51 .....	30	30,000.00	1	1,000.00
52 .....	25	25,000.00	..	.....
53 .....	31	31,000.00	..	.....
54 .....	21	21,000.00	..	.....

SCHEDULE OF MEMBERSHIP, AMOUNT OF INSURANCE, MORTUARY RECEIPTS, NUMBER OF DEATHS AND LOSSES INCURRED AT ATTAINED AGE.

Attained Age	Number of Members Dec. 31, 1915.	Amount of Insurance	Number of Deaths During the Year	Death Losses In- curred During the Year
55 .....	41	41,000.00	1	1,000.00
56 .....	26	26,000.00	1	1,000.00
57 .....	31	31,000.00	..	.....
58 .....	30	30,000.00	2	2,000.00
59 .....	20	20,000.00	1	1,000.00
60 .....	17	17,000.00	..	.....
61 .....	19	19,000.00	1	1,000.00
62 .....	15	15,000.00	1	1,000.00
63 .....	9	9,000.00	..	.....
64 .....	6	6,000.00	..	.....
65 .....	10	10,000.00	..	.....
66 .....	5	5,000.00	..	.....
67 .....	9	9,000.00	..	.....
68 .....	3	3,000.00	..	.....
69 .....	3	3,000.00	..	.....
Totals.....	652	\$651,250.00	9	\$ 9,000.00

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in Colorado During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1913 .....	686	\$ 686,000.00	605	\$ 605,000.00
Benefit certificates written during the year .....	4	3,250.00	4	3,250.00
Benefit certificates increased during the year . . . . .	2	2,000.00	2	2,000.00
Totals .....	692	\$ 691,250.00	611	\$ 610,250.00
Deduct terminated, decreased or transferred during the year.....	....	.....	37	37,000.00
Total benefit certificates in force December 31, 1915.....	652	\$ 651,250.00	574	\$ 573,250.00
Benefit certificates terminated by death during the year.....	9	9,000.00	8	8,000.00
Benefit certificates terminated by lapse during the year.....	31	31,000.00	29	29,000.00

Received during the year from members in Colorado: Mortuary, \$7,053.53; Expense, \$841.89; Total, \$7,895.42.

## EXHIBIT OF DEATH CLAIMS

	Total Claims		Colorado Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1914.....	1	\$ 1,000.00	1	\$ 1,000.00
Claims incurred during the year (include commuted value only of installment certificates) .....	9	9,000.00	8	8,000.00
Totals .....	10	\$ 10,000.00	9	\$ 9,000.00
Claims paid during the year.....	8	8,000.00	7	7,000.00
Balance .....	2	\$ 2,000.00	2	\$ 2,000.00
Claims unpaid December 31, 1915.....	2	\$ 2,000.00	2	\$ 2,000.00

## GENERAL INTERROGATORIES

Is the Association organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes.

If so, how many subordinate lodges or branches are there? 25.

How are the subordinate branches represented in the supreme or governing body? By one representative from each subordinate body.

What is the basis of representation in the governing body? One representative each lodge, one vote each 25 members.

How often are regular meetings of the governing body held? Four years.

When was the last regular meeting of the governing body held? March 18, 19, 1913.

How many members of governing body attended the last regular meeting? 26.

How many of same were delegates of the subordinate branches? 15.

When and by whom are the officers and directors elected? At Grand Session by members of that body.

What are the qualifications for membership? Past Chief of Honor in subordinate lodge.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits? Yes.

What are the limiting ages for admission? 16 to 50.

What is the minimum and the maximum insurance that may be issued on any one life? Minimum, \$250.00; maximum, \$1,000.00.

Is a medical examination required before issuing a benefit certificate to applicant? Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? No.

Who may be designated as beneficiaries? Relations or dependents.

How are the expenses of the governing body defrayed? From expense fund.

Are assessments graded on any table of mortality? Since January 1, 1914.

If so, specify table and state whether assessments are levied on age at entry or attained age. Age at entry—N. F. C. Table.

If on age at entry, are they based on the "level premium" or "step rate plan?" Level.

Are the liabilities of the Association under its certificates in force December 31st, each year mathematically determined? Yes.

Give the date of last valuation, standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation. May, 1915. P. B. Twitchell. 12 assessments.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto. Minimum, 12.

Are notices of the assessments and dues sent to the members? Yes. If so, do they state the purpose for which the money is to be used? Yes.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses? No.

Is any portion of assessments paid by new members used for expenses? No.

Does the Association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition? No.

Does the Association pay an old age disability benefit? No.

Does the Association issue annuity contracts or instalment policies? No.

How many assessments were collected during the year? Mortuary, 12; Expense, 12.

What would be the amount of one full assessment on the membership, December 31, 1915? Mortuary, \$651.41; Expense, \$69.30.

Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time? Yes.

In what states is the Association authorized to transact business, and how many subordinate branches are there in each state? Colorado, 20; New Mexico, 3; Arizona, 2.

Does any officer, director or trustee receive any commission on the business of the Association? No.

Assessments collected from organization of Association, viz.: Mortuary, \$180,058.40.

Losses and claims paid from organization of Association, viz.: Death claims, \$175,302.75.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except for the preliminary organization of subordinate bodies? Yes.

Were all the stocks, bonds and other securities owned December 31, 1915, in the actual possession of the Association on said date, except as shown by the "Special Deposit Schedule"? Yes.

Were any of the stocks, bonds or other assets of the Association loaned during the year covered by this statement? None.

Has this Association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement? No.

What officials and heads of departments of the Association supervised the making of this report? Grand Recorder.

SCHEDULE E

SHOWING ALL LOSSES AND CLAIMS UNPAID DECEMBER 31, 1914.

Date of Death or Notice of Disability	Name of Insured	P. O. ADDRESS City or Town	State	Amount of Certificate or Claim	Why Unpaid or Resisted
May, 1914	Nora C. Brown	Los Angeles	Cal.	\$1,000.00	Proof not in contention between beneficiaries.
Dec., 1915	Bettie Davis	Leadville	Colo.	1,000.00	Proof not complete.
Totals				\$2,000.00	

SCHEDULE G

SHOWING ALL SALARIES, COMPENSATION AND EMOLUMENTS OF WHATEVER AMOUNT RECEIVED BY OFFICERS AND DIRECTORS (OR TRUSTEES) IN THE YEAR 1914, AND ALSO, WHERE THE SAME AMOUNTED TO MORE THAN \$3,000, BY ANY PERSON, FIRM OR CORPORATION.

Title	Name of Payee	Location of Payee	Amount Paid	By Whom Authorized
Grand Recorder	Anna B. Hawke.....	Pueblo, Colo.....	\$580.00	Grand Lodge
Acting Recorder	Eva D. Parker.....	Pueblo, Colo.....	20.00	Grand Lodge
Finance Com.	Eva D. Parker.....	Pueblo, Colo.....	18.00	Constitution
Finance Com.	Anna Brooks .....	Pueblo, Colo.....	18.00	Constitution
Grand Receiver	Mary A. McGowan....	Boulder, Colo.....	50.00	Grand Lodge

SCHEDULE N

SHOWING ALL BALANCES CARRIED IN EACH BANK OR TRUST COMPANY ON THE LAST DAY OF EACH MONTH OF THE YEAR 1914.  
BANK OR

TRUST COMPANY	January 31	February 28	March 31	April 30
Boulder .....	\$ 7,288.39	\$ 8,043.90	\$ 7,463.80	\$ 6,806.94
Totals .....	\$ 7,288.39	\$ 8,043.90	\$ 7,463.80	\$ 6,806.94
	May 31	June 30	July 31	August 31
Boulder .....	\$ 7,099.07	\$ 7,312.92	\$ 7,321.69	\$ 7,411.38
Totals .....	\$ 7,099.07	\$ 7,312.92	\$ 7,321.69	\$ 7,411.38
	September 30	October 31	November 30	December 31
Boulder .....	\$ 7,672.12	\$ 6,712.07	\$ 7,593.77	\$ 6,892.40
Totals .....	\$ 7,672.12	\$ 6,712.07	\$ 7,593.77	\$ 6,892.40
			Rate of Interest	Amount of Interest Received During 1914.
Boulder .....			4%	\$ 260.00
Totals .....			4%	\$ 260.00

**SUPERIOR LODGE DEGREE OF HONOR,  
OF SIOUX CITY, IOWA**

Incorporated August 14, 1907. Commenced business January 12, 1896.  
Home Office, 410-417 United Bank Building, Sioux City, Iowa.

President, FRANCES BUELL OLSON. Secretary, ELIZABETH E. ALLBURN.

Balance from previous year .....\$ 762,029.27

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank).....\$ 292,024.16  
Total investment income ..... 41,174.68  
Miscellaneous income ..... 553.72  

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Total income ..... \$ 333,752.56

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 176,250.00  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 13, inclusive,  
page 3, Annual Statement Blank)..... 19,543.74  
Other disbursements ..... 15,219.64  

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Total disbursements ..... \$ 211,013.38

**ASSETS**

Total admitted assets ..... \$ 926,306.34

**LIABILITIES**

Total unpaid claims .....\$ 11,000.00  
Other liabilities ..... 2,954.98  

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Total liabilities ..... \$ 13,954.98

**BALANCES**

Balances on hand December 31, in the following funds:  
Mortuary, \$24,841.96; Reserve, \$859,610.98; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$216.38; Upchurch Fund, \$99.13; Total,  
\$884,768.45.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	686	\$ 686,000.00
Benefit certificates written during the year.....	4	3,250.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	2	2,000.00
<hr/> Totals .....	692	\$ 691,250.00
Deduct terminated, deceased or transferred during the year	39	39,000.00
<hr/> Total benefit certificates in force December 31, 1915....	653	\$ 652,250.00
Benefit certificates terminated by death during the year.....	8	\$ 8,000.00
Benefit certificates terminated by lapse during the year....	31	31,000.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....



**THE EMINENT HOUSEHOLD OF COLUMBIAN WOODMEN,  
OF ATLANTA, GA.**

Incorporated August, 1903. Commenced business February, 1904.  
Home Office, Rhodes Building, Atlanta, Ga.

President, WM. A. ROANE. Secretary, J. G. STAMAND.

Balance from previous year.....\$ 706,569.19

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank).....\$ 449,146.04  
Total investment income ..... 43,515.12  
Miscellaneous income ..... 330.70  

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Total income ..... \$ 492,991.86

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 348,194.97  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank)..... 91,806.51  
Other disbursements ..... 44,328.87  

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Total disbursements ..... \$ 484,330.35

**ASSETS**

Total admitted assets ..... \$ 710,180.49

**LIABILITIES**

Total unpaid claims .....\$ 96,954.98  
Other liabilities ..... 3,972.20  

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Total liabilities ..... \$ 100,927.18

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$663,459.35; Reserve Am. Ex., \$2,033.25; Disability, \$.....; Sick-  
ness and Accident, \$.....; Expense, \$47,290.62; Overs and Advances.  
\$2,447.48. Total, \$715,230.70.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	30	\$ 63,000.00
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
<hr/> Totals .....	<hr/> 30	<hr/> \$ 63,000.00
Deduct terminated, deceased or transferred during the year	4	12,000.00
<hr/> Total benefit certificates in force December 31, 1915....	<hr/> 26	<hr/> \$ 51,000.00
Benefit certificates terminated by death during the year....	1	\$ 1,000.00
Benefit certificates terminated by lapse during the year....	3	11,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

## SUPREME ASSEMBLY OF THE EQUITABLE FRATERNAL UNION, OF NEENAH, WIS.

Incorporated August, 1897. Commenced business August, 1897.  
Home Office, South Commercial Street, Neenah, Wis.

President, E. A. WILLIAMS. Secretary, ORRIN THOMPSON.

Balance from previous year.....\$ 2,112,288.10

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 436,798.97	
Total investment income .....	112,975.12	
Miscellaneous income .....	3,075.99	
Total income .....		\$ 552,850.08

### DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual State- ment Blank) .....	\$ 225,229.59	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank) .....	68,458.39	
Other disbursements .....	37,758.91	
Total disbursements .....		\$ 331,446.89

### ASSETS

Total admitted assets .....

		\$ 2,424,643.17
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### LIABILITIES

Total unpaid claims .....	\$ 15,471.03	
Other liabilities .....		
Total liabilities .....		\$ 15,471.03

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Plan One Mortuary, \$2,178,290.03; Reserve, \$.....; Disability, \$.....;  
Accident, \$52.30; Expense, \$48,743.86; Adequate Rate Mortuary, \$106,605.10.  
Total, \$2,333,691.29.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1911, as per last statement .....	327	\$ 461,000.00
Benefit certificates written during the year.....	31	34,500.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year .....	....	1,000.00
Totals .....	358	\$ 496,500.00
Deduct terminated, deceased or transferred during the year	52	58,000.00
Total benefit certificates in force December 31, 1915....	306	\$ 438,500.00
Benefit certificates terminated by death during the year....	1	\$ 1,000.00
Benefit certificates terminated by lapse during the year.....	48	54,000.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by return during the year....	3	3,000.00
Benefit certificates decreased during the year .....	....	.....

**THE FRATERNAL AID UNION, OF LAWRENCE, KAN.**

Incorporated February 14, 1894. Commenced business October, 1890.  
Home Office, corner Vermont and Henry Streets, Lawrence, Kas.

President, V. A. YOUNG.

Secretary, L. D. ROBERTS.

Balance from previous year.....\$ 985,066.94

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank).....\$ 1,410,175.41  
Total investment income ..... 44,341.01  
Miscellaneous income ..... 21,170.54  

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Total income ..... \$ 1,475,686.96

**DISBURSEMENTS**

Total benefits (see line 8, page 3, Annual State-  
ment Blank) .....\$ 1,195,473.71  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank)..... 226,420.38  
Other disbursements ..... 180,774.65  

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Total disbursements ..... \$ 1,602,668.74

**ASSETS**

Total admitted assets ..... \$ 1,030,807.81

**LIABILITIES**

Total unpaid claims .....\$ 165,432.59  
Other liabilities ..... 66,062.51  

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Total liabilities ..... \$ 231,495.10

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$3,695.75; Reserve, \$11,682.65; Inspection, \$7,097.20; Emergency,  
\$773,891.52; Expense, \$3,184.17; Spa.-Ben., \$58,533.84. Total, \$858,085.16.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	6,310	\$ 8,387,550.00
Benefit certificates written during the year.....	347	318,500.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	2,000.00
<hr/> Totals .....	<hr/> 6,657	<hr/> \$ 8,708,050.00
Deduct terminated, deceased or transferred during the year	836	1,039,900.00
<hr/> Total benefit certificates in force December 31, 1915....	<hr/> 5,821	<hr/> \$ 7,668,150.00
Benefit certificates terminated by death during the year....	86	\$ 108,314.53
Benefit certificates terminated by lapse during the year....	749	916,085.47
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by dis. during the year.....	1	2,000.00
Benefit certificates decreased during the year.....	....	13,500.00

## FRATERNAL BANKERS RESERVE SOCIETY, OF CEDAR RAPIDS, IOWA

Incorporated December 15, 1900. Commenced business January 26, 1901.  
Home Office, 510-512 Second Avenue, Cedar Rapids, Iowa.

President, R. D. TAYLOR.

Secretary, T. JAY KREBS.

Balance from previous year .....\$ 82,226.87

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	104,200.06	
Total investment income .....	2,308.52	
Miscellaneous income .....	82.32	
Total income .....		\$ 106,590.90

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	59,134.11	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	35,316.51	
Other disbursements .....	9,691.15	
Total disbursements .....		\$ 104,141.77

### ASSETS

Total admitted assets .....\$ 84,134.99

### LIABILITIES

Total unpaid claims .....	21,068.97	
Other liabilities .....	4,000.00	
Total liabilities .....		\$ 25,068.97

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$49,054.54; Reserve, \$35,606.23; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$15.23; ....., \$.....  
Total, \$84,676.00.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	234	\$ 223,100.00
Benefit certificates written during the year.....	51	58,500.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals .....	285	\$ 281,600.00
Deduct terminated, deceased or transferred during the year	151	134,850.00
Total benefit certificates in force December 31, 1915....	134	\$ 146,750.00
Benefit certificates terminated by death during the year....	4	\$ 4,500.00
Benefit certificates terminated by lapse during the year.....	147	130,350.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

**THE SUPREME LODGE OF THE FRATERNAL BROTHERHOOD, OF LOS ANGELES, CAL.**

Incorporated February 3, 1896. Commenced business March 17, 1896.  
Home Office, 845 South Figueroa Street, Los Angeles, Cal.

President, MRS. EMMA R. NEIDIG. Secretary CHAS. W. DEMPSTER.

Balance from previous year.....\$ 994,038.82

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	586,708.63	
Total investment income .....	56,377.39	
Miscellaneous income .....	97,792.27	
Total income .....		\$ 740,878.29

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 370,767.30	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	101,010.83	
Other disbursements .....	32,144.31	
Total disbursements .....		\$ 503,922.44

**ASSETS**

Total admitted assets .....

	\$ 1,344,678.11
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**LIABILITIES**

Total unpaid claims .....	\$ 220,666.04	
Other liabilities .....	13,341.99	
Total liabilities .....		\$ 234,028.03

**BALANCES**

Balances on hand December 31 in the following funds:  
Mortuary, \$1,191,802.67; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$39,192.00; ....., \$.....  
Total, \$1,230,994.67.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	456	\$ 543,500.00
Benefit certificates written during the year.....	104	89,200.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	.....
Totals .....	560	\$ 632,700.00
Deduct terminated, deceased or transferred during year....	120	90,300.00
Total benefit certificates in force December 31, 1915.....	440	\$ 542,400.00
Benefit certificates terminated by death during the year....	5	\$ 7,200.00
Benefit certificates terminated by lapse during the year....	115	82,100.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	1,000.00

## FRATERNAL PROTECTIVE ASSOCIATION (INC.), OF BOSTON, MASS.

Incorporated January 14, 1903. Commenced business January 12, 1904.  
Home Office, 12-20 Pemberton Square, Boston, Mass.

President, WILLIAM F. JARVIS. Secretary, HENRY M. BILLINGS.

Balance from previous year.....\$ 65,931.69

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 135,765.81
Total investment income .....	1,941.69
Miscellaneous income .....	486.09
Total income .....	\$ 138,193.59

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 85,470.86
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	23,125.36
Other disbursements .....	17,309.17
Total disbursements .....	\$ 125,905.39

### ASSETS

Total admitted assets .....

	\$ 78,550.41
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### LIABILITIES

Total unpaid claims .....	\$ 20,792.27
Other liabilities .....	26,481.71
Total liabilities .....	\$ 47,273.98

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$.....; Reserve, \$34,839.66; Disability, \$.....; Sickness and  
Accident, \$32,539.80; Expense, \$10,840.43; ....., \$.....  
Total, \$78,219.89.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	119	\$ 23,000.00
Benefit certificates written during the year.....	2	800.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals .....	121	\$ 23,800.00
Deduct terminated, deceased or transferred during the year	16	4,300.00
Total benefit certificates in force December 31, 1915....	105	\$ 19,500.00
Benefit certificates terminated by death during the year....	.....	\$ .....
Benefit certificates terminated by lapse during the year.....	10	3,100.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by surrender and cancellation during the year .....	6	1,200.00
Benefit certificates decreased during the year.....	.....	.....

**GRAND CARNIOLIAN SLOVENIAN CATHOLIC UNION OF UNITED STATES OF AMERICA, OF JOLIET, ILL.**

Incorporated January 12, 1898. Commenced business April 2, 1894.  
Home Office, 1004 North Chicago Street, Joliet, Ill.

President, PAUL SCHNELLER. Secretary, JOSEPH ZULAR.

Balance from previous year .....\$ 312,030.18

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$ 175,694.45  
Total investment income ..... 13,899.74  
Miscellaneous income ..... 657.60  

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Total income ..... \$ 190,251.79

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....\$ 94,796.76  
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank) ..... 5,659.75  
Other disbursements ..... 19,653.93  

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Total disbursements ..... \$ 120,110.44

**ASSETS**

Total admitted assets ..... \$ 387,033.63

**LIABILITIES**

Total unpaid claims .....\$ 32,657.15  
Other liabilities ..... 331.27  

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Total liabilities ..... \$ 32,988.42

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$133,878.46; Reserve, \$246,240.16; Disability, \$400.90; Sickness and Accident, \$245.25; Expense, \$1,406.76; ..... \$.....  
Total, \$382,171.53.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	818	\$ 730,500.00
Benefit certificates written during the year.....	58	56,250.00
Benefit certificates received by transfer during the year....	....	.....
Benefit certificates increased during the year.....	....	.....
<hr/> Totals .....	876	\$ 786,750.00
Deduct terminated, deceased or transferred during the year	9	6,750.00
<hr/> Total benefit certificates in force December 31, 1915..	867	\$ 780,000.00
Benefit certificates terminated by death during the year....	3	\$ 2,500.00
Benefit certificates terminated by lapse during the year.....	6	4,250.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## THE GRAND FRATERNITY, OF PHILADELPHIA, PA.

Incorporated October 7, 1893. Commenced business January 1, 1886.

Home Office, 1414 Arch Street, Philadelphia, Pa.

President, FREDERICK GASTON.

Secretary, W. E. GREGG.

Balance from previous year .....\$ 366,770.31

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 244,268.53
Total investment income .....	38,064.29
Miscellaneous income .....	2,228.45
Total income .....	\$ 284,561.27

### DISBURSEMENTS

Total benefits paid (see line 8, page 3, Annual State- ment Blank) .....	\$ 141,046.38
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	67,628.26
Other disbursements .....	40,131.64
Total disbursements .....	\$ 248,806.28

### ASSETS

Total admitted assets .....\$ 616,032.00

### LIABILITIES

Total unpaid claims .....	\$ 102,292.45
Other liabilities .....	35,000.00
Total liabilities .....	\$ 137,292.45

### BALANCES

Balances on hand December 31, 1915, in the following funds:

Mortuary, \$.....; Reserve, \$397,254.98; Disability, \$.....; Sickness and Accident, \$4,641.72; Expense, \$628.60; .....	\$.....
Total, \$402,525.30.	

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	210	\$ 234,950.00
Benefit certificates written during the year.....	41	48,550.00
Benefit certificates received by transfer during the year....	....	.....
Benefit certificates increased during the year.....	....	.....
Totals .....	251	\$ 283,500.00
Deduct terminated, deceased or transferred during the year	26	38,400.00
Total benefit certificates in force December 31, 1915....	225	\$ 245,100.00
Benefit certificates terminated by death during the year....	4	\$ 5,000.00
Benefit certificates terminated by lapse during the year.....	22	33,400.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....



**THE HOMESTEADERS, OF DES MOINES, IOWA**

Incorporated January 25, 1906. Commenced business February 13, 1906.  
Home Office, Security Building, Des Moines, Iowa.

President, HARRY J. GREENE. Secretary, A. H. COREY.

Balance from previous year .....\$ 266,683.35

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 373,475.68
Total investment income .....	14,773.82
Miscellaneous income .....	11,242.62
<b>Total income .....</b>	<b>\$ 399,492.12</b>

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 196,203.58
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	103,304.12
Other disbursements .....	37,019.19
<b>Total disbursements .....</b>	<b>\$ 336,526.89</b>

**ASSETS**

Total admitted assets .....\$ 369,678.38

**LIABILITIES**

Total unpaid claims .....	\$ 30,811.93
Other liabilities .....	5,949.06
<b>Total liabilities .....</b>	<b>\$ 36,760.99</b>

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$27,154.65; Reserve, \$301,825.36; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$668.57; ....., \$.....  
Total, \$329,648.58.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	2,009	\$ 3,199,500.00
Benefit certificates written during the year.....	268	402,000.00
Benefit certificates received by transfer during the year.....	....	.....
Benefit certificates increased during the year.....	....	4,560.00
<b>Totals .....</b>	<b>2,277</b>	<b>\$ 3,606,000.00</b>
Deduct terminated, deceased or transferred during the year	305	499,000.00
<b>Total benefit certificates in force December 31, 1915....</b>	<b>1,972</b>	<b>\$ 3,107,000.00</b>
Benefit certificates terminated by death during the year....	26	\$ 41,000.00
Benefit certificates terminated by lapse during the year.....	213	355,000.00
Benefit certificates transferred during the year.....	22	36,500.00
Benefit certificates terminated by not taken during the year	44	63,500.00
Benefit certificates decreased during the year.....	....	3,000.00

## SUPREME CONCLAVE IMPROVED ORDER HEPTASOPHS, OF BALTIMORE, MD.

Incorporated September 4, 1878. Commenced business August 28, 1878.  
Home Office, Cathedral and Preston Streets, Baltimore, Md.

President, JOHN C. FOLSOM.

Secretary, FRANK E. PLEITNER.

Balance from previous year.....\$ 601,665.72

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 1,445,923.71
Total investment income .....	21,006.09
Miscellaneous income .....	3,217.75
Total income .....	\$ 1,470,147.55

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 1,632,629.35
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	49,336.36
Other disbursements .....	83,181.76
Total disbursements .....	\$ 1,765,147.47

### ASSETS

Total admitted assets .....

	\$ 391,807.02
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### LIABILITIES

Total unpaid claims .....	\$ 356,375.56
Other liabilities .....	1,473.82
Total liabilities .....	\$ 357,849.38

### BALANCES

Balances on hand December 31, 1915, in the following funds:

Mortuary, \$73,388.19; Reserve, \$215,224.22; Disability, \$.....; Sickness and Accident, .....; Expense, \$18,053.39; ....., \$.....	
Total, \$306,665.80.	

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	50	\$ 118,000.00
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals .....	50	\$ 118,000.00
Deduct terminated, deceased or transferred during the year	2	4,000.00
Total benefit certificates in force December 31, 1915..	48	\$ 114,000.00
Benefit certificates terminated by death during the year....	.....	\$ .....
Benefit certificates terminated by lapse during the year.....	2	4,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

**INDEPENDENT ORDER BRITH ABRAHAM,  
OF NEW YORK, N. Y.**

Incorporated February 7, 1887. Commenced business February 7, 1887.  
Home Office, 37 Seventh Street, New York, N. Y.

President, LEON SANDERS. Secretary, MAX L. HOLLANDER.

Balance from previous year.....\$ 685,652.15

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 945,244.70	
Total investment income .....	30,587.09	
Miscellaneous income .....	21,408.43	
	<hr/>	
Total income .....		\$ 997,240.22

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 757,765.00	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	23,452.81	
Other disbursements .....	67,971.01	
	<hr/>	
Total disbursements .....		\$ 849,188.82

**ASSETS**

Total admitted assets .....	\$ 883,364.39
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**LIABILITIES**

Total unpaid claims .....	\$ 119,000.00	
Other liabilities .....	10,793.10	
	<hr/>	
Total liabilities .....		\$ 129,793.10

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$51,704.76; Reserve, \$571,988.32; Disability, \$4,625.87; Sickness and  
Accident, \$11,923.53; Expense, \$.....; \$4,728.11; ....., \$148,617.45.  
Total, \$833,703.55.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	452	\$ 226,000.00
Benefit certificates written during the year.....	75	37,500.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	.....
	<hr/>	
Totals .....	527	\$ 263,500.00
Deduct terminated, deceased or transferred during the year	36	18,000.00
	<hr/>	
Total benefit certificates in force December 31, 1915....	491	\$ 245,500.00
Benefit certificates terminated by death during the year.....	4	\$ 2,000.00
Benefit certificates terminated by lapse during the year.....	32	16,000.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## INDEPENDENT ORDER FORESTERS, OF TORONTO, ONTARIO, CANADA

Incorporated July, 1881. Commenced business July, 1881.  
Home Office, Bay and Richmond Streets, Toronto, Ontario.

President, ELLIOTT G. STEVENSON.

Secretary, F. J. DARCH.

Balance from previous year .....\$ 23,410,733.60

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 4,428,007.59
Total investment income .....	1,421,262.45
Miscellaneous income .....	14,008.32
Total income .....	\$ 5,863,278.36

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 3,934,908.89
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank) .....	303,460.60
Other disbursements .....	942,293.75
Total disbursements .....	\$ 5,180,663.24

### ASSETS

Total admitted assets .....\$ 23,871,630.01

### LIABILITIES

Total unpaid claims .....	\$ 395,138.77
Other liabilities .....	1,113,772.05
Total liabilities .....	\$ 1,508,910.82

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$23,915,177.16; Reserve, \$.....; Disability, \$.....; Sickness  
and Accident, \$178,171.56; Expense, \$.....; ....., \$.....  
Total, \$24,093,348.72.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	208	\$ 348,800.00
Benefit certificates written during the year.....	15	12,500.00
Benefit certificates received by transfer during the year....	7	16,000.00
Benefit certificates increased during the year.....	....	.....
Totals .....	230	\$ 377,300.00
Deduct terminated, deceased or transferred during the year	23	53,400.00
Total benefit certificates in force December 31, 1915....	207	\$ 323,900.00
Benefit certificates terminated by death during the year.....	3	\$ 5,000.00
Benefit certificates terminated by lapse during the year.....	19	14,250.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by old age during the year...	1	4,150.00
Benefit certificates decreased during the year.....	....	.....

**KNIGHTS OF COLUMBUS, OF NEW HAVEN, CONN.**

Incorporated March 29, 1882. Commenced business February 2, 1882.  
Home Office, 956 Chapel Street, New Haven, Conn.

President, JAMES A. FLAHERTY.

Secretary, WM. J. MCGIMLEY.

Balance from previous year .....\$ 5,594,143.36

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 1,684,183.58
Total investment income .....	237,471.25
Miscellaneous income .....	35,268.12
<b>Total income .....</b>	<b>\$ 1,956,922.95</b>

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 802,902.24
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	69,846.46
Other disbursements .....	253,888.05
<b>Total disbursements .....</b>	<b>\$ 1,126,636.75</b>

**ASSETS**

Total admitted assets .....	\$ 6,499,166.99
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**LIABILITIES**

Total unpaid claims .....	\$ 118,000.00
Other liabilities .....	15,000.00
<b>Total liabilities .....</b>	<b>\$ 133,000.00</b>

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$50,000.00; Reserve, \$6,332,542.02; Disability, \$.....; Sickness  
and Accident, \$.....; Expense, \$41,887.54; ....., \$.....  
Total, \$6,424,429.56.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	663	\$ 765,750.00
Benefit certificates written during the year.....	50	60,000.00
Benefit certificates received by transfer during the year....	....	.....
Benefit certificates increased during the year.....	....	.....
<b>Totals .....</b>	<b>713</b>	<b>\$ 825,750.00</b>
Deduct terminated, deceased or transferred during the year	59	62,050.00
<b>Total benefit certificates in force December 31, 1915...</b>	<b>654</b>	<b>\$ 763,700.00</b>
Benefit certificates terminated by death during the year....	5	\$ 5,000.00
Benefit certificates terminated by lapse during the year.....	54	57,000.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	50.00

NATIONAL COUNCIL OF  
**THE KNIGHTS AND LADIES OF SECURITY,  
 OF TOPEKA, KAN.**

Incorporated February 22, 1892. Commenced business February 22, 1892.  
 Home Office, 701 Kansas Avenue, Topeka, Kas.

President, W. B. KIRKPATRICK. Secretary, J. V. ABRAMS.

Balance from previous year.....\$ 2,527,470.89

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 2,263,895.19
Total investment income .....	.....
Miscellaneous income .....	161,110.96
Total income .....	\$ 2,425,006.15

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 1,813,166.87
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank) .....	293,640.41
Other disbursements .....	108,734.66
Total disbursements .....	\$ 2,215,541.94

**ASSETS**

Total admitted assets .....

	\$ 2,961,098.26
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**LIABILITIES**

Total unpaid claims .....	\$ 190,000.00
Other liabilities .....	8,325.00
Total liabilities .....	\$ 198,325.00

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
 Mortuary, \$7,683.95; Reserve, \$2,637,598.25; Disability, \$.....; Sickness  
 and Accident, \$.....; Expense, \$91,652.90; ....., \$.....  
 Total, \$2,736,935.10.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	5,383	\$ 7,097,500.00
Benefit certificates written during the year.....	1,374	1,819,500.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals .....	6,757	\$ 8,917,000.00
Benefit certificates decreased during the year.....	941	1,296,000.00
Total benefit certificates in force December 31, 1915....	5,816	\$ 7,621,000.00
Benefit certificates terminated by death during the year.....	59	\$ 82,000.00
Benefit certificates terminated by lapse during the year.....	768	1,037,500.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by not lifted during the year	114	176,500.00
Benefit certificates decreased during the year .....	941	1,296,000.00

**SUPREME LODGE, KNIGHTS OF PYTHIAS,  
OF INDIANAPOLIS, IND.**

Re-incorporated June, 1894. Commenced business October, 1877.  
Home Office, Indiana Pythian Building, Indianapolis, Ind.

President, HARRY WADE. Secretary, W. O. POWERS.

Balance from previous year.....\$ 6,884,794.75

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank) .....\$ 2,421,752.44  
Total investment income ..... 357,627.12  
Miscellaneous income ..... 10,465.63  

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Total income ..... \$ 2,789,845.19

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 1,602,142.05  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank) ..... 114,583.23  
Other disbursements ..... 190,355.62  

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Total disbursements ..... \$ 1,907,080.90

**ASSETS**

Total admitted assets ..... \$ 7,935,301.33

**LIABILITIES**

Total unpaid claims .....\$ 133,784.00  
Other liabilities (includes reserve on certificates in  
4th and 5th classes) ..... 6,651,450.68  

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Total liabilities ..... \$ 6,785,234.68

**BALANCES**

Balances on hand December 31 in the following funds:  
Mortuary, \$7,287,062.80; Reserve, \$.....; Disability, \$.....; Sickness  
and Accident, \$.....; Expense, \$480,496.24; ....., \$.....  
Total, \$7,767,559.04.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	860	\$ 1,103,128.00
Benefit certificates written during the year.....	133	163,500.00
Benefit certificates received by transfer during the year....	....	.....
Benefit certificates increased during the year.....	....	.....
<hr/> Totals .....	<hr/> 993	<hr/> \$ 1,266,628.00
Deduct terminated, deceased or transferred during the year	172	219,000.00
<hr/> Total benefit certificates in force December 31, 1915....	<hr/> 821	<hr/> \$ 1,047,628.00
Benefit certificates terminated by death during the year..	18	\$ 26,500.00
Benefit certificates terminated by lapse during the year....	154	192,500.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## LADIES CATHOLIC BENEVOLENT ASSOCIATION, OF ERIE, PA.

Incorporated June 28, 1890. Commenced business April 9, 1890.  
Home Office, 443 West Eleventh Street, Erie, Pa.

President, MISS KATE MAHONEY. Secretary, MRS. J. A. ROYER.

Balance from previous year .....\$ 3,048,222.23

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 1,476,700.83
Total investment income .....	.....
Miscellaneous income .....	180,023.15
Total income .....	
	\$ 1,656,723.98

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 1,284,177.96
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank) .....	.....
Other disbursements .....	\$6,322.50
Total disbursements .....	
	\$ 1,370,500.46

### ASSETS

Total admitted assets .....\$ 3,421,260.91

### LIABILITIES

Total unpaid claims .....	\$ 92,776.23
Other liabilities .....	.....
Total liabilities .....	
	\$ 92,776.23

### BALANCES

Balances on hand December 31 in the following funds:

Mortuary, \$228,627.81; Reserve, \$3,039,205.89; Disability, \$.....; Sickness  
and Accident, \$.....; Expense, \$66,612.05; ....., \$.....  
Total, \$3,334,445.75.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	958	\$ 878,000.00
Benefit certificates written during the year.....	58	48,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals .....		\$ 926,000.00
Deduct terminated, deceased or transferred during the year	18	15,500.00
Total benefit certificates in force December 31, 1915....		\$ 910,500.00
Benefit certificates terminated by death during the year....	7	\$ 6,000.00
Benefit certificates terminated by lapse during the year.....	11	9,500.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....



**LADIES OF THE MODERN MACCABEES,  
OF PORT HURON, MICH.**

Incorporated December 10, 1891. Commenced business May 21, 1890.  
Home Office, Modern Macabees Temple, Port Huron, Mich.

President, FRANCIS E. BURNS. Secretary, EMMA E. BOWER.

Balance from previous year .....\$ 1,013,304.41

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank) .....\$ 571,415.81  
Total investment income ..... 49,887.90  
Miscellaneous income ..... 4,367.77  

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Total income ..... \$ 625,670.48

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 379,391.51  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank) ..... 85,357.07  
Other disbursements ..... 33,991.07  

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Total disbursements ..... \$ 498,739.65

**ASSETS**

Total admitted assets ..... \$ 1,239,649.41

**LIABILITIES**

Total unpaid claims .....\$ 21,657.11  
Other liabilities ..... 10,761.28  

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Total liabilities ..... \$ 32,418.39

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$406,434.90; Reserve, \$519,996.41; Disability, \$36,559.25; Sickness and  
Accident, \$.....; Expense, \$170,034.09; Bed Funds, \$6,732.37; Relief,  
\$478.22. Total, \$1,140,235.24.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	289	\$ 232,250.00
Benefit certificates written during the year.....	53	34,000.00
Benefit certificates received by transfer during the year.....	3	2,500.00
Benefit certificates increased during the year.....	....	.....
<b>Totals</b> .....	<b>345</b>	<b>\$ 268,750.00</b>
Deduct terminated, deceased or transferred during the year	42	33,000.00
<b>Total benefit certificates in force December 31, 1915..</b>	<b>303</b>	<b>\$ 235,750.00</b>
Benefit certificates terminated by death during the year....	....	\$ .....
Benefit certificates terminated by lapse during the year.....	39	30,000.00
Benefit certificates transferred during the year.....	3	2,500.00
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	500.00

## LOYAL AMERICANS OF THE REPUBLIC, OF CHICAGO, ILL.

Incorporated November 7, 1896. Commenced business November 7, 1896.  
Home Office, 1105-5 Karper Building, Chicago, Ill.

President, E. J. DUNN.

Secretary, H. D. COWAN.

Balance from previous year.....\$ 287,688.45

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 322,674.68
Total investment income .....	12,250.53
Miscellaneous income .....	11,495.30
Total income .....	\$ 346,420.51

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 191,726.02
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	76,242.28
Other disbursements .....	26,199.27
Total disbursements .....	\$ 294,167.57

### ASSETS

Total admitted assets .....

	\$ 383,331.15
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### LIABILITIES

Total unpaid claims .....	\$ 12,945.92
Other liabilities .....	14,707.49
Total liabilities .....	\$ 27,653.41

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$333,410.14; Reserve, \$.....; Disability, \$.....; Sickness  
and Accident, \$.....; Expense, \$6,531.25; ....., \$.....  
Total, \$339,941.39.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	115	\$ 136,250.00
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals .....	115	\$ 136,250.00
Deduct terminated, deceased or transferred during the year	23	26,500.00
Total benefit certificates in force December 31, 1915....	92	\$ 109,750.00
Benefit certificates terminated by death during the year.....	1	\$ 500.00
Benefit certificates terminated by lapse during the year.....	22	26,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

**THE MACCABEES, OF DETROIT, MICH.**

Incorporated September 11, 1885. Commenced business September 1, 1883.  
Home Office, 1021 Woodward avenue, Detroit, Mich.

President, D. P. MARKEY.

Secretary, L. E. SISLER.

Balance from previous year.....\$ 13,193,398.28

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank) .....\$ 6,188,907.34  
Total investment income ..... 22,469.99  
Miscellaneous income ..... 662,425.84

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Total income ..... \$ 6,873,803.17

**DISBURSEMENTS**

Total benefits paid (see line 8, page 3, Annual State-  
ment Blank) .....\$ 5,539,235.76  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank)..... 582,002.69  
Other disbursements ..... 222,254.97

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Total disbursements ..... \$ 6,343,493.42

**ASSETS**

Total admitted assets ..... \$ 14,359,564.06

**LIABILITIES**

Total unpaid claims .....\$ 434,826.62  
Present value deferred disability claims payable in  
installments ..... 1,445,479.89  
Other liabilities ..... 47,449.44

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Total liabilities ..... \$ 1,927,755.95

**BALANCES**

Balances on hand December 31, in the following funds:

Mortuary, \$478,933.13; Reserve, \$13,025,383.14; Relief No. 1, \$54,378.46; Sickness  
and Accident, \$30,798.82; Expense, \$120,135.13; Relief No. 2, \$1,168.23; Trust  
Funds, \$2,911.12. Total, \$13,723,708.03.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	2,178	\$ 2,500,000.00
Benefit certificates written during the year.....	510	675,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
<b>Totals</b> .....	<b>2,688</b>	<b>\$ 3,175,000.00</b>
Deduct terminated, deceased or transferred during the year	357	385,000.00
<b>Total benefit certificates in force December 31, 1915....</b>	<b>2,331</b>	<b>\$ 2,790,000.00</b>
Benefit certificates terminated by death during the year....	34	\$ 51,700.00
Benefit certificates terminated by lapse during the year.....	323	333,300.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

## MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA, OF WASHINGTON, D. C.

Incorporated March 3, 1869. Commenced business March 3, 1869.  
Home Office, New Masonic Temple, Washington, D. C.

President, CHARLES J. O'NEIL. Secretary, WILLIAM MONTGOMERY.

Balance from previous year .....\$ 491,911.25

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	299,674.29
Total investment income .....	27,782.68
Miscellaneous income .....	37,402.44
Total income .....	\$ 364,859.41

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	74,585.91
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank) .....	78,165.22
Other disbursements .....	26,245.98
Total disbursements .....	\$ 178,997.11

### ASSETS

Total admitted assets .....\$ 768,336.85

### LIABILITIES

Total unpaid claims .....	\$ 12,500.00
Other liabilities .....	750,691.85
Total liabilities .....	\$ 763,191.85

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary and Reserve, \$661,773.81; Disability, \$.....; Sickness and Acci-  
dent, \$.....; Expense, \$16,000.24; ....., \$..... Total,  
\$677,774.05.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	1	\$ 4,500.00
Benefit certificates written during the year.....	11	26,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals .....	15	\$ 30,500.00
Deduct terminated, deceased or transferred during the year	2	3,000.00
Total benefit certificates in force December 31, 1915....	13	\$ 27,500.00
Benefit certificates terminated by death during the year....	.....	\$ .....
Benefit certificates terminated by lapse during the year.....	.....	.....
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by lapse during the year.....	2	3,000.00
Benefit certificates decreased during the year.....	.....	.....

**MODERN BROTHERHOOD OF AMERICA,  
OF MASON CITY, IOWA**

Incorporated March 20, 1897. Commenced business April 5, 1897.  
Home Office, Mason City, Iowa.

President, T. B. HANLEY. Secretary, E. L. BALZ.  
Balance from previous year.....\$ 2,009,471.28

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank) .....\$ 1,470,375.85  
Total investment income ..... 104,531.41  
Miscellaneous income ..... 7,521.85  
Total income ..... \$ 1,582,429.11

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 864,686.84  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank)..... 120,111.84  
Other disbursements ..... 105,795.02  
Total disbursements ..... \$ 1,090,593.70

**ASSETS**

Total admitted assets ..... \$ 2,692,806.85

**LIABILITIES**

Total unpaid claims .....\$ 176,131.30  
Other liabilities ..... 13,067.17  
Total liabilities ..... \$ 189,198.47

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$1,967,418.80; Reserve, \$456,272.24; Disability, \$.....; Sickness  
and Accident, \$.....; Expense, \$58,172.92; Suspense Fund, \$19,412.73.  
Total, \$2,501,306.69.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	1,456	\$ 1,691,250.00
Benefit certificates written during the year.....	251	240,750.00
Benefit certificates renewed during the year.....	19	20,000.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	3,000.00
<b>Totals .....</b>	<b>1,726</b>	<b>\$ 1,955,000.00</b>
Deduct terminated, deceased or transferred during the year	303	313,250.00
<b>Total benefit certificates in force December 31, 1915....</b>	<b>1,423</b>	<b>\$ 1,641,750.00</b>
Benefit certificates terminated by death during the year.....	12	\$ 11,000.00
Benefit certificates terminated by lapse during the year.....	289	295,250.00
Benefit certificates transferred during the year.....	2	3,000.00
Benefit certificates terminated by disability during the year ....	.....	.....
Benefit certificates decreased during the year.....	....	4,000.00

**MODERN ORDER OF PRAETORIANS, OF DALLAS, TEXAS**

Incorporated April 1, 1898. Commenced business January 1, 1899.  
Home Office, Praetorian Building, Dallas, Texas.

President, C. B. GARDNER.

Secretary, GEO. G. TAYLOR.

Balance from previous year.....\$ 1,154,021.06

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	459,898.83
Total investment income .....	100,908.03
Miscellaneous income .....	24,229.38
<b>Total income .....</b>	<b>\$ 585,036.24</b>

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 159,880.19
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	115,086.23
Other disbursements .....	130,027.32
<b>Total disbursements .....</b>	<b>\$ 404,993.74</b>

**ASSETS**

Total admitted assets .....	\$ 1,529,124.89
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**LIABILITIES**

Total unpaid claims .....	\$ 62,093.52
Other liabilities .....	139,785.02
<b>Total liabilities .....</b>	<b>\$ 201,878.54</b>

**BALANCES**

Balances on hand December 31, in the following funds:  
Mortuary, \$60,809.91; Reserve, \$1,237,912.62; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$35,341.03; ....., \$.....  
Total, \$1,334,063.56.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	15	\$ 19,750.00
Benefit certificates written during the year.....	86	113,950.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	.....
<b>Totals .....</b>	<b>101</b>	<b>\$ 133,700.00</b>
Deduct terminated, deceased or transferred during the year.	26	32,050.00
<b>Total benefit certificates in force December 31, 1915....</b>	<b>75</b>	<b>\$ 101,650.00</b>
Benefit certificates terminated by death during the year.....	....	\$ .....
Benefit certificates terminated by lapse during the year.....	26	32,050.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

**MODERN WOODMEN OF AMERICA, OF ROCK ISLAND, ILL.**

Incorporated May 5, 1884. Commenced business January 2, 1883.  
Home Office, Corner Fifteenth Street and Third Avenue, Rock Island, Ill.

President, A. R. TALBOT. Secretary, JAMES McNAMARA.

Balance from previous year.....\$ 14,076,089.15

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 13,890,580.87	-
Total investment income .....	554,459.84	
Miscellaneous income .....	119,304.23	
<b>Total income .....</b>	<b>\$ 14,564,344.94</b>	

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 12,421,741.30
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	635,885.81
Other disbursements .....	631,529.22
<b>Total disbursements .....</b>	<b>\$ 13,689,156.33</b>

**ASSETS**

Total admitted assets.....	\$ 16,026,452.22
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**LIABILITIES**

Total unpaid claims .....	\$ 1,579,195.75
Other liabilities .....	411,262.50
<b>Total liabilities .....</b>	<b>\$ 1,990,458.25</b>

**BALANCES**

Balances on hand December 31, in the following funds:  
Mortuary, \$13,612,989.01; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$1,338,288.75; ....., \$.....  
Total, \$14,951,277.76.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	11,124	\$ 19,393,500.00
Benefit certificates written during the year.....	722	1,050,500.00
Benefit certificates received by transfer during year.....	175	325,500.00
Benefit certificates increased during the year.....	....	40,500.00
<b>Totals .....</b>	<b>12,021</b>	<b>\$ 20,810,000.00</b>
Deduct terminated, deceased or transferred during the year.	912	1,309,500.00
<b>Total benefit certificates in force December 31, 1915....</b>	<b>11,109</b>	<b>\$ 19,500,500.00</b>
Benefit certificates terminated by death during the year.....	95	\$ 173,000.00
Benefit certificates terminated by lapse during the year.....	655	832,500.00
Benefit certificates transferred during the year.....	162	280,000.00
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	24,000.00

## MYSTIC TOILERS, OF DES MOINES, IOWA

Incorporated February 3, 1899. Commenced business March 15, 1899.  
Home Office, Fourth and Locust Avenue, Des Moines, Ia.

President, W. H. ANTES.

Secretary, J. F. TAAKE.

Balance from previous year.....\$ 184,940.43

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$	51,563.40
Total investment income .....		10,511.68
Miscellaneous income .....		307.98
		\$ 62,383.06

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$	36,206.80
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....		12,577.65
Other disbursements .....		3,416.85
		\$ 52,201.30

### ASSETS

Total admitted assets ..... \$ 205,162.34

### LIABILITIES

Total unpaid claims .....	\$	3,622.77
Other liabilities .....		
		\$ 3,622.77

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$45.62; Reserve, \$195,027.27; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$49.30; ....., \$.....  
Total, \$195,122.19.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	.....	\$ .....
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
		\$ .....
Deduct terminated, deceased or transferred during the year. ....	.....	.....
		\$ .....
Total benefit certificates in force December 31.....	.....	\$ .....
Benefit certificates terminated by death during the year.....	.....	.....
Benefit certificates terminated by lapse during the year.....	.....	.....
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....



**NATIONAL AMERICANS, OF KANSAS CITY, MO.**

Incorporated 1902. Commenced business August 1, 1902.  
Home Office, 1020-22 McGee Street, Kansas City, Mo.

President, GROVER L. BERRY.

Secretary, W. H. LUTHY.

Balance from previous year.....\$ 67,801.35

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	86,151.14	
Total investment income .....	2,594.39	
Miscellaneous income .....	5,125.71	
	<hr/>	
Total income .....		\$ 93,871.24

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 44,615.77	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	30,170.07	
Other disbursements .....	11,376.68	
	<hr/>	
Total disbursements .....		\$ 86,162.52

**ASSETS**

Total admitted assets .....

		\$ 84,822.10
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**LIABILITIES**

Total unpaid claims .....	\$ 850.00	
Other liabilities .....	60,354.64	
	<hr/>	
Total liabilities .....		\$ 61,204.64

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary and Reserve and Disability (one fund), \$75,450.81; Sickness and Accident, \$.....; Expense, \$59.26; ....., \$.....  
Total, \$75,510.07.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	271	\$ 287,500.00
Benefit certificates written during the year.....	24	30,500.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	.....
	<hr/>	
Totals .....	295	\$ 318,000.00
Deduct terminated, deceased or transferred during the year.	180	113,000.00
	<hr/>	
Total benefit certificates in force December 31, 1915....	115	\$ 205,000.00
Benefit certificates terminated by death during the year.....	1	\$ 723.00
Benefit certificates terminated by lapse during the year.....	79	112,277.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## NATIONAL CROATIAN SOCIETY OF UNITED STATES OF AMERICA, OF PITTSBURGH, PA.

Incorporated April 29, 1897. Commenced business September 4, 1894.  
Home Office, 1012 Peralta Street, N. S., Pittsburgh, Pa.

President, JOS. MAROHNIC.

Secretary, G. I. GJUROVIC.

Balance from previous year.....\$ 442,665.92

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 472,380.82
Total investment income .....	17,622.49
Miscellaneous income .....	18,291.94
	\$ 508,295.25

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 303,713.11
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	10,596.28
Other disbursements .....	63,991.03
	\$ 378,300.42

### ASSETS

Total admitted assets ..... \$ 605,119.71

### LIABILITIES

Total unpaid claims .....	\$ 7,113.90
Other liabilities .....	1,930.75
	\$ 9,044.65

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$246,416.30; Reserve, \$300,000.00; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$21,351.80; National, \$4,892.65. Total, \$572,660.75.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	1,200	\$ 886,000.00
Benefit certificates written during the year.....	110	76,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
	1,310	\$ 962,000.00
Deduct terminated, deceased or transferred during the year.	100	70,000.00
	1,210	\$ 892,000.00
Benefit certificates terminated by death during the year.....	10	\$ 7,600.00
Benefit certificates terminated by lapse during the year.....	90	62,400.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

**NATIONAL PROTECTIVE LEGION, OF WAVERLY, N. Y.**

Incorporated August 17, 1891. Commenced business October 16, 1890.  
Home Office, 433-439 Fulton Street, Waverly, N. Y.

President, GEO. A. SCOTT.

Secretary, H. C. LOCKWOOD.

Balance from previous year.....\$ 187,478.13

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 298,025.85	
Total investment income .....	4,928.00	
Miscellaneous income .....	37,684.54	
	<hr/>	
Total income .....		\$ 340,638.39

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 243,151.31	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	50,853.72	
Other disbursements .....	47,630.04	
	<hr/>	
Total disbursements .....		\$ 341,635.07

**ASSETS**

Total admitted assets .....	\$ 193,238.71
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**LIABILITIES**

Total unpaid claims .....	\$ 5,306.95	
Other liabilities .....	37,213.46	
	<hr/>	
Total liabilities .....		\$ 42,520.41

**BALANCES**

Balances on hand December 31, in the following funds:  
Class A, \$150,883.54; Old Class B, \$247.19; Class C, \$763.85; New Form B, \$34,490.22; Expense, \$96.65; ....., \$. Total, \$186,481.45.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	449	\$ 248,825.00
Benefit certificates written during the year.....	165	66,750.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	.....
	<hr/>	
Totals .....	614	\$ 315,575.00
Deduct terminated, decreased or transferred during the year.	171	80,300.00
	<hr/>	
Total benefit certificates in force December 31, 1915.....	443	\$ 235,275.00
Benefit certificates terminated by death during the year.....	3	\$ 1,435.00
Benefit certificates terminated by lapse during the year.....	168	78,865.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## NATIONAL SLOVAK SOCIETY OF UNITED STATES OF AMERICA, OF PITTSBURGH, PA.

Incorporated December 21, 1894. Commenced business February 16, 1890.  
Home Office, 524 Fourth Avenue, Pittsburgh, Pa.

President, ALBERT MAMATEY.

Secretary, JOSEPH DURISH.

Balance from previous year.....\$ 820,137.21

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 489,874.67
Total investment income .....	23,711.52
Miscellaneous income .....	19,998.28
	\$ 533,584.47

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 300,457.35
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	10,793.87
Other disbursements .....	63,358.37
	\$ 374,609.59

### ASSETS

Total admitted assets ..... \$ 1,105,003.65

### LIABILITIES

Total unpaid claims .....	\$ 39,049.32
Other liabilities .....	92,659.90
	\$ 131,709.22

### BALANCES

Balances on hand December 31, 1915, in the following funds:

Mortuary, \$540,829.43; Reserve, \$297,182.38; Disability, \$.....; Sickness and Accident, \$3,896.36; Expense, \$11,327.13; all other, \$125,876.79. Total, \$979,112.09.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	132	\$ 349,400.00
Benefit certificates written during the year.....	25	22,500.00
Benefit certificates received by transfer during year.....	3	2,500.00
Benefit certificates increased during the year.....	....	.....
	460	\$ 374,400.00
Deduct terminated, deceased or transferred during the year.	27	21,250.00
	433	\$ 353,150.00
Benefit certificates terminated by death during the year.....	1	\$ 250.00
Benefit certificates terminated by lapse during the year.....	12	9,500.00
Benefit certificates transferred during the year.....	6	4,500.00
Benefit certificates terminated by withdrawal during the year	8	7,000.00
Benefit certificates decreased during the year.....	....	.....

**THE NATIONAL UNION, OF TOLEDO, OHIO**

Incorporated May 14, 1881. Commenced business September 2, 1882.  
Home Office, 437 Michigan Street, Toledo, Ohio.

President, F. E. FERGUSON.

Secretary, E. A. MYERS.

Balance from previous year.....\$ 2,443,409.12

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank).....\$ 2,577,220.49  
Total investment income ..... 101,385.77  
Miscellaneous income ..... 3,354.42  

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Total income ..... \$ 2,681,960.68

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 2,562,555.44  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank)..... 97,488.19  
Other disbursements ..... 79,458.87  

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Total disbursements ..... \$ 2,739,502.50

**ASSETS**

Total admitted assets ..... \$ 2,665,854.00

**LIABILITIES**

Total unpaid claims .....\$ 348,000.00  
Other liabilities ..... 2,402.76  

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Total liabilities ..... \$ 350,402.76

**BALANCES**

Balances on hand December 31, in the following funds:  
Mortuary, \$95,907.08; Reserve, \$2,208,103.60; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$32,402.97; Building, \$49,453.65. Total,  
\$2,385,867.30.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	83	\$ 179,000.00
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during year.....	2	3,000.00
Benefit certificates increased during the year.....	.....	.....
<hr/> Totals .....	<hr/> 85	<hr/> \$ 182,000.00
Deduct terminated, deceased or transferred during the year.	7	15,000.00
<hr/> Total benefit certificates in force December 31, 1915....	<hr/> 78	<hr/> \$ 167,000.00
Benefit certificates terminated by death during the year.....	4	\$ 7,000.00
Benefit certificates terminated by lapse during the year.....	3	8,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by old age during the year....	.....	.....
Benefit certificates decreased during the year.....	.....	.....

## NORTH AMERICAN UNION, OF CHICAGO, ILL.

Incorporated June 8, 1895. Commenced business June 8, 1895.  
Home Office, 501-511 Railway Exchange Building, Chicago, Ill.

President, HAROLD SPENSLEY.

Secretary, G. LANGHENRY.

Balance from previous year.....\$ 863,181.51

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	468,207.00
Total investment income .....	34,602.23
Miscellaneous income .....	77,339.85
Total income .....	\$ 580,149.08

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 388,358.79
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	77,762.65
Other disbursements .....	90,108.44
Total disbursements .....	\$ 556,229.88

### ASSETS

Total admitted assets ..... \$ 1,154,122.15

### LIABILITIES

Total unpaid claims .....	\$ 80,198.13
Other liabilities .....	70,760.84
Total liabilities .....	\$ 150,958.97

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$146,645.43; Reserve, \$728,625.40; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$11,829.88; ....., \$.....  
Total, \$887,100.71.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	115	\$ 161,000.00
Benefit certificates written during the year.....	23	39,000.00
Benefit certificates received by transfer during year.....	3	3,000.00
Benefit certificates increased during the year.....	....	.....
Totals .....	141	\$ 203,000.00
Deduct terminated, deceased or transferred during the year.	34	36,000.00
Total benefit certificates in force December 31, 1915....	107	\$ 167,000.00
Benefit certificates terminated by death during the year.....	2	\$ 4,000.00
Benefit certificates terminated by lapse during the year.....	31	31,000.00
Benefit certificates transferred during the year.....	1	1,000.00
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

**THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, OF COLUMBUS, OHIO**

Incorporated January 16, 1888. Commenced business January 16, 1888.  
Home Office, 638 North Park Street, Columbus, Ohio.

President, FRANK S. GANIARD. Secretary, WALTER D. MURPHY.

Balance from previous year.....\$ 473,518.77

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....\$ 781,807.33  
Total investment income .....  
Miscellaneous income ..... 65,116.16  

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Total income ..... \$ 846,923.49

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....\$ 685,366.14  
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank)..... 49,917.88  
Other disbursements ..... 112,493.90  

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Total disbursements ..... \$ 847,777.92

**ASSETS**

Total admitted assets ..... \$ 619,605.06

**LIABILITIES**

Total unpaid claims .....\$ 277,054.41  
Other liabilities ..... 1,037.52  

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Total liabilities ..... \$ 278,091.93

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$14,796.32; Reserve, \$285,978.86; Disability, \$30,250.67; Building and Suspense Accident, \$1,439.75; Expense, \$79,187.22; W. and O, \$61,011.52. Total, \$472,664.34.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	956	\$ 4,780,000.00
Benefit certificates written during the year.....	48	240,000.00
Benefit certificates received by transfer during year.....	10	50,000.00
Benefit certificates increased during the year.....	3	15,000.00
<hr/> Totals .....	<hr/> 1,017	<hr/> \$ 5,085,000.00
Deduct terminated, deceased or transferred during the year.	127	635,000.00
<hr/> Total benefit certificates in force December 31, 1915....	<hr/> 890	<hr/> \$ 4,450,000.00
Benefit certificates terminated by death during the year.....	6	\$ 30,000.00
Benefit certificates terminated by lapse during the year.....	117	585,000.00
Benefit certificates transferred during the year.....	4	20,000.00
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## POLISH NATIONAL ALLIANCE OF UNITED STATES OF NORTH AMERICA, OF CHICAGO, ILL.

Incorporated 1896. Commenced business 1880.  
Home Office, 1406-S West Division Street, Chicago, Ill.

President, K. ZYCHLINSKI. Secretary, JOHN S. ZAWILINSKI.

Balance from previous year.....\$ 2,204,928.21

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,097,147.54
Total investment income .....	1,118,310.53
Miscellaneous income .....	255.37
Total income .....	\$ 1,215,713.44

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 576,350.58
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	39,275.62
Other disbursements .....	169,145.26
Total disbursements .....	\$ 784,771.46

### ASSETS

Total admitted assets ..... \$ 2,683,550.38

### LIABILITIES

Total unpaid claims .....	\$ 236,477.46
Other liabilities .....	28,261.85
Total liabilities .....	\$ 264,739.31

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$382,524.67; Reserve, \$2,207,482.19; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$8,126.09; Educational and Benevolent,  
\$37,736.94. Total, \$2,635,870.19.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	333	\$ 252,900.00
Benefit certificates written during the year.....	25	20,800.00
Benefit certificates received by transfer during year.....	18	13,300.00
Benefit certificates increased during the year.....	....	1,700.00
Totals .....	376	\$ 288,700.00
Deduct terminated, deceased or transferred during the year.	35	26,800.00
Total benefit certificates in force December 31, 1915.....	341	\$ 261,900.00
Benefit certificates terminated by death during the year.....	....	\$ .....
Benefit certificates terminated by lapse during the year.....	35	26,800.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by old age during the year....	....	.....
Benefit certificates decreased during the year.....	....	.....



**RAILWAY MAIL ASSOCIATION, OF PORTSMOUTH, N. H.**

Incorporated December 14, 1898. Commenced business December 14, 1898.  
Home Office, 35 Pleasant Street, Portsmouth, N. H.

President, E. J. RYAN. Secretary, R. E. ROSS.

Balance from previous year.....\$ 121,827.15

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	153,290.25	
Total investment income .....	3,636.45	
Miscellaneous income .....	177.14	
Total income .....		\$ 157,103.84

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 104,427.93	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	2,873.19	
Other disbursements .....	15,024.53	
Total disbursements .....		\$ 122,325.65

**ASSETS**

Total admitted assets ..... \$ 152,689.07

**LIABILITIES**

Total unpaid claims .....	\$ 8,501.39	
Other liabilities .....	60.00	
Total liabilities .....		\$ 8,561.39

**BALANCES**

Balances on hand December 31, in the following funds:  
Mortuary and Disability, \$148,672.60; Sickness and Accident, \$.....; Expense, \$7,932.74; ....., \$..... Total, \$156,605.31.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	192	\$ 768,000.00
Benefit certificates written during the year.....	17	68,000.00
Benefit certificates received by transfer during year.....	9	36,000.00
Benefit certificates increased during the year.....	.....	.....
Totals .....	218	\$ 872,000.00
Deduct terminated, deceased or transferred during the year.	26	104,000.00
Total benefit certificates in force December 31, 1915....	192	\$ 768,000.00
Benefit certificates terminated by death during the year....	.....	\$ .....
Benefit certificates terminated by lapse during the year.....	22	88,000.00
Benefit certificates transferred during the year.....	4	16,000.00
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....

## SUPREME COUNCIL OF THE ROYAL ARCANUM, OF BOSTON, MASS.

Incorporated November 5, 1877. Commenced business June 23, 1877.  
Home Office, 407-9 Shawmut Avenue, Boston, Mass.

President, SAMUEL N. HOAG. Secretary, ALFRED T. TURNER.

Balance from previous year.....\$ 11,685,236.05

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 8,854,438.12
Total investment income .....	234,530.68
Miscellaneous income .....	3,575.24
Total income .....	\$ 9,092,544.04

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 9,007,231.15
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	118,318.05
Other disbursements .....	231,748.18
Total disbursements .....	\$ 9,357,297.38

### ASSETS

Total admitted assets ..... \$ 5,786,015.13

### LIABILITIES

Total unpaid claims .....	\$ 1,002,171.66
Other liabilities .....	2,600.54
Total liabilities .....	\$ 1,004,772.20

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$6,331,055.59; Reserve, \$1,907,531.06; Disability, \$.....; Sickness  
and Accident, \$.....; Expense, \$128,896.06; ....., \$.....  
Total, \$11,420,482.71.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	1,955	\$ 3,478,500.00
Benefit certificates written during the year.....	96	113,000.00
Benefit certificates received by transfer during year.....	18	24,500.00
Benefit certificates revived during year.....	10	14,000.00
Benefit certificates increased during the year.....	.....	10,500.00
Totals .....	2,079	\$ 3,640,500.00
Deduct terminated, deceased or transferred during the year.	153	248,500.00
Total benefit certificates in force December 31, 1915....	1,926	\$ 3,392,000.00
Benefit certificates terminated by death during the year.....	17	\$ 41,500.00
Benefit certificates terminated by lapse during the year.....	118	162,000.00
Benefit certificates transferred during the year.....	18	28,000.00
Benefit certificates terminated by reduction during year. ....	.....	17,000.00
Benefit certificates decreased during the year.....	.....	.....

**ROYAL HIGHLANDERS, OF AURORA, NEB.**

Incorporated August 10, 1896. Commenced business August 11, 1896.  
Home Office, Highlander Building, Aurora, Neb.

President, W. E. SHARP.

Secretary, F. J. SHARP.

Balance from previous year.....\$ 1,607,689.87

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	383,899.00	
Total investment income .....	92,474.59	
Miscellaneous income .....	12,422.09	
	<hr/>	
Total income .....		\$ 488,795.68

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 217,689.03	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	72,646.07	
Other disbursements .....	21,237.66	
	<hr/>	
Total disbursements .....		\$ 311,572.76

**ASSETS**

Total admitted assets ..... \$ 1,877,809.22

**LIABILITIES**

Total unpaid claims .....	\$ 22,966.67	
Other liabilities .....		
	<hr/>	
Total liabilities .....		\$ 22,966.67

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary and Reserve, \$1,719,619.25; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$65,293.54; ....., \$..... Total, \$1,784,912.79.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	1,402	\$ 1,816,500.00
Benefit certificates written during the year.....	78	80,000.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	.....
	<hr/>	<hr/>
Totals .....	1,480	\$ 1,896,500.00
Deduct terminated, deceased or transferred during the year.	95	113,500.00
	<hr/>	<hr/>
Total benefit certificates in force December 31, 1915....	1,385	\$ 1,783,000.00
Benefit certificates terminated by dath during the year.....	6	\$ 9,000.00
Benefit certificates terminated by lapse during the year.....	....	.....
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## ROYAL LEAGUE, OF CHICAGO, ILL.

Incorporated October 26, 1883. Commenced business November 16, 1883.  
Home Office, 1601 Masonic Temple, Chicago, Ill.

President, W. E. HYDE.

Secretary, CHARLES E. PIPER.

Balance from previous year.....\$ 2,321,759.51

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 795,424.43	
Total investment income .....	105,355.90	
Miscellaneous income .....	11,759.64	
Total income .....	\$ 912,539.97	

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 789,831.09	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	81,903.69	
Other disbursements .....	54,204.89	
Total disbursements .....	\$ 925,939.67	

### ASSETS

Total admitted assets .....

		\$ 2,386,377.78
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### LIABILITIES

Total unpaid claims .....	\$ 128,894.77	
Other liabilities .....	21,991.84	
Total liabilities .....	\$ 150,886.61	

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$73,344.10; Reserve, \$2,234,780.56; Disability, \$.....; Including  
Mortuary, Sickness and Accident, \$.....; Expense, \$235.15; .....,  
\$..... Total, \$2,308,359.81.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	584	\$ 699,500.00
Benefit certificates written during the year.....	90	91,500.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	4,000.00
Totals .....	674	\$ 795,000.00
Deduct terminated, deceased or transferred during the year.	135	153,000.00
Total benefit certificates in force December 31, 1915.....	539	\$ 642,000.00
Benefit certificates terminated by death during the year.....		
Benefit certificates terminated by lapse during the year.....	3	\$ 9,000.00
Benefit certificates terminated by lapse during the year.....	132	142,000.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	2,000.00

**ROYAL NEIGHBORS OF AMERICA, OF ROCK ISLAND, ILL.**

Incorporated March 21, 1895. Commenced business March 21, 1895.  
Home Office, Rock Island, Ill.

President, MYRA B. ENRIGHT. Secretary, HADA M. CARLSON.

Balance from previous year.....\$ 2,196,884.28

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank).....\$ 2,233,345.92  
Total investment income ..... 58,359.97  
Miscellaneous income ..... 56,772.67  

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Total income ..... \$ 2,348,478.56

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 1,646,058.58  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank)..... 188,641.41  
Other disbursements ..... 123,362.59  

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Total disbursements ..... \$ 1,958,062.58

**ASSETS**

Total admitted assets ..... \$ 2,785,654.07

**LIABILITIES**

Total unpaid claims .....\$ 266,125.01  
Other liabilities ..... 27,600.00  

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Total liabilities ..... \$ 293,725.01

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$1,946,254.35; Reserve, \$.....; Safety, \$32,515.17; Relief, \$1,147.70;  
Expense, \$604,383.04; ....., \$..... Total, \$2,587,300.26.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	4,357	\$ 4,841,500.00
Benefit certificates written during the year.....	587	581,500.00
Benefit certificates received by transfer during year.....	310	354,000.00
Benefit certificates increased during the year.....	....	5,500.00
<hr/> Totals .....	<hr/> 5,254	<hr/> \$ 5,782,500.00
Deduct terminated, deceased or transferred during the year.	485	547,750.00
<hr/> Total benefit certificates in force December 31, 1915.....	<hr/> 4,769	<hr/> \$ 5,234,750.00
Benefit certificates terminated by death during the year.....	33	\$ 36,500.00
Benefit certificates terminated by lapse during the year.....	375	412,750.00
Benefit certificates transferred during the year.....	77	92,500.00
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	6,000.00

## SERB FEDERATION SLOGA, OF NEW YORK, N. Y.

Incorporated May 29, 1911. Commenced business October 1, 1914.  
Home Office, 443 West Twenty-second Street, New York, N. Y.

President, W. I. PUPIN.

Secretary, U. R. DUCHICH.

Balance from previous year.....\$ 55,699.07

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	163,386.50	
Total investment income .....	1,602.00	
Miscellaneous income .....	869.50	
<b>Total income .....</b>	<b>\$</b>	<b>165,858.00</b>

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 95,793.18	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	4,137.75	
Other disbursements .....	26,110.43	
<b>Total disbursements .....</b>	<b>\$</b>	<b>126,041.36</b>

### ASSETS

Total admitted assets .....	\$	136,519.62
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### LIABILITIES

Total unpaid claims .....	\$ 57,329.22	
Other liabilities .....	5,407.00	
<b>Total liabilities .....</b>	<b>\$</b>	<b>62,736.22</b>

### BALANCES

Balances on hand December 31, in the following funds:

Mortuary, \$57,481.49; Reserve, \$52,416.25; Disability, \$10,612.30; all other funds,  
\$-2,212.98; Expense, \$.....; Emergency, \$7,218.65. Total, \$125,515.71.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	340	\$ 272,000.00
Benefit certificates written during the year.....	75	60,000.00
Benefit certificates received by transfer during year.....	6	4,800.00
Benefit certificates increased during the year.....	....	.....
<b>Totals .....</b>	<b>421</b>	<b>\$ 336,800.00</b>
Deduct terminated, deceased or transferred during the year.	54	43,200.00
<b>Total benefit certificates in force December 31, 1915....</b>	<b>367</b>	<b>\$ 293,600.00</b>
Benefit certificates terminated by death during the year.....	....	\$ .....
Benefit certificates terminated by lapse during the year.....	6	4,800.00
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

**SLOVENIC NATIONAL BENEFIT SOCIETY,  
OF CHICAGO, ILL.**

Incorporated June 17, 1907. Commenced business April 9, 1904.  
Home Office, 2708 South Lawndale Avenue, Chicago, Ill.

President, JOHN VOGRICH.

Secretary, JOHN VERDERBAR.

Balance from previous year.....\$ 175,879.27

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank).....\$ 231,466.59  
Total investment income .....  
Miscellaneous income ..... 9,543.46  

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Total income ..... \$ 241,010.05

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 147,387.95  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank)..... 7,596.11  
Other disbursements ..... 18,547.77  

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Total disbursements ..... \$ 173,531.83

**ASSETS**

Total admitted assets ..... \$ 245,646.39

**LIABILITIES**

Total unpaid claims .....\$ 16,738.07  
Other liabilities .....  

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Total liabilities ..... \$ 16,738.07

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$167,776.49; Reserve, \$45,136.17; Disability, \$10,568.09; Sickness and  
Accident, \$1,954.43; Expense, \$17,922.31; ....., \$.....  
Total, \$243,357.49.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	296	\$ 177,600.00
Benefit certificates written during the year.....	73	64,450.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	7,800.00
<hr/> Totals .....	369	\$ 249,850.00
Deduct terminated, deceased or transferred during the year.	14	8,400.00
<hr/> Total benefit certificates in force December 31, 1915.....	355	\$ 241,450.00
Benefit certificates terminated by death during the year.....	....	\$ .....
Benefit certificates terminated by lapse during the year.....	....	.....
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## SOUTH SLAVONIC CATHOLIC UNION, OF ELY, MINN.

Incorporated January, 1900. Commenced business July 18, 1898.  
Home Office, Ely, Minn.

President, JOHN A. GERM.

Secretary, GEO. L. BROZICH.

Balance from previous year.....\$ 142,295.30

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$	165,969.82
Total investment income .....		5,285.79
Miscellaneous income .....		214.00
		\$ 171,469.61

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$	112,279.68
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....		3,782.53
Other disbursements .....		6,074.83
		\$ 122,137.04

### ASSETS

Total admitted assets .....

	\$	192,090.18
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### LIABILITIES

Total unpaid claims .....	\$	5,000.00
Other liabilities .....		5.51
		\$ 5,005.51

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$129,224.28; Reserve, \$51,783.22; Disability, \$.....; Sickness and Accident, \$2,786.41; Expense, \$3,364.21; Old Age, \$1,469.75. Total, \$191,627.87.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	751	\$ 674,000.00
Benefit certificates written during the year.....	40	36,500.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
		\$ 710,500.00
Deduct terminated, deceased or transferred during the year.	46	39,500.00
		\$ 671,000.00
Benefit certificates terminated by death during the year.....	4	\$ 3,500.00
Benefit certificates terminated by lapse during the year.....	.....	.....
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year..	.....	.....
Benefit certificates decreased during the year.....	.....	.....



**SUPREME TRIBE BEN HUR, OF CRAWFORDSVILLE, IND.**

Incorporated January 8, 1894. Commenced business March, 1894.  
Home Office, Main and Water Streets, Crawfordsville, Ind.

President, R. H. GERARD.

Secretary, JNO. C. SNYDER.

Balance from previous year.....\$ 1,558,816.28

**INCOME**

Total net amount received from members (see line 10,  
page 2, Annual Statement Blank).....\$ 1,525,919.66  
Total investment income ..... 81,146.32  
Miscellaneous income ..... 4,535.66  

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Total income ..... \$ 1,611,601.64

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual State-  
ment Blank) .....\$ 1,249,730.73  
Salaries, fees and commissions paid officers, employes,  
agents and deputies (see lines 9 to 18, inclusive,  
page 3, Annual Statement Blank)..... 194,384.83  
Other disbursements ..... 181,245.97  

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Total disbursements ..... \$ 1,625,361.53

**ASSETS**

Total admitted assets ..... \$ 1,582,632.23

**LIABILITIES**

Total unpaid claims .....\$ 107,667.07  
Other liabilities ..... 10,976.83  

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Total liabilities ..... \$ 118,643.90

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$1,250,617.84; Reserve, \$171,379.62; Disability, \$.....; Sickness and  
Accident, \$.....; Expenses, \$123,058.93; ....., \$.....  
Total, \$1,545,056.39.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	190	\$ 189,000.00
Benefit certificates written during the year.....	194	202,500.00
Benefit certificates received by transfer during year.....	7	7,250.00
Benefit certificates transferred during the year, Class A and Class B.....	1	1,500.00
<hr/> Totals .....	<hr/> 392	<hr/> \$ 400,250.00
Deduct terminated, deceased or transferred during the year.	101	98,500.00
<hr/> Total benefit certificates in force December 31, 1915.....	<hr/> 291	<hr/> \$ 301,750.00
 Benefit certificates terminated by death during the year.....	 1	 \$ 1,000.00
Benefit certificates terminated by lapse during the year.....	99	96,000.00
Benefit certificates transferred during the year, Class A and Class B .....	1	1,500.00
Benefit certificates terminated by.....during the year..	....	.....
Benefit certificates decreased during the year.....	....	.....

## TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA, OF ST. LOUIS, MO.

Incorporated June 3, 1890. Commenced business June 7, 1890.  
Home Office, St. Louis, Mo.

President, CHAS. F. TOMLINSON.

Secretary, T. S. LOGAN.

Balance from previous year.....\$ 218,329.61

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank) .....	\$ 587,226.46	
Total investment income .....	11,519.69	
Miscellaneous income .....	1,168.04	
Total income .....	\$ 599,914.19	

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 309,077.34	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	33,237.44	
Other disbursements .....	194,021.01	
Total disbursements .....	\$ 536,335.79	

### ASSETS

Total admitted assets ..... \$ 284,232.03

### LIABILITIES

Total unpaid claims .....	\$ 112,409.61	
Other liabilities .....	326.56	
Total liabilities .....	\$ 112,736.17	

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Benefit, \$91,280.81; Reserve, \$162,626.34; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$28,000.86; ....., \$.....  
Total, \$281,908.01.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	606	\$ 3,030,000.00
Benefit certificates written during the year.....	89	445,000.00
Benefit certificates received by transfer during year.....	1	5,000.00
Benefit certificates increased during the year, reinstated.....	1	5,000.00
Totals .....	697	\$ 3,485,000.00
Deduct terminated, deceased or transferred during the year.	50	250,000.00
Total benefit certificates in force December 31, 1915.....	647	\$ 3,235,000.00
Benefit certificates terminated by death during the year.....	5	\$ 25,000.00
Benefit certificates terminated by lapse during the year.....	36	180,000.00
Benefit certificates transferred during the year.....	4	20,000.00
Benefit certificates terminated by cancellation during the year .....	5	25,000.00
Benefit certificates decreased during the year.....	.....	.....

**UNITED ARTISANS, OF PORTLAND, ORE.**

Incorporated November, 1894. Commenced business November, 1894.  
Home Office, 608 Beck Building, Portland, Ore.

President, H. S. HUDSON.

Secretary, C. L. McKENNA.

Balance from previous year.....\$ 911,682.77

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	269,395.74	
Total investment income .....	52,925.13	
Miscellaneous income .....	854.13	
<b>Total income .....</b>		<b>\$ 323,175.00</b>

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 145,836.11	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	34,284.76	
Other disbursements .....	21,289.62	
<b>Total disbursements .....</b>		<b>\$ 201,410.49</b>

**ASSETS**

Total admitted assets ..... \$ 1,054,567.99

**LIABILITIES**

Total unpaid claims .....	\$ 14,000.00	
Other liabilities .....	2,377.45	
<b>Total liabilities .....</b>		<b>\$ 16,377.45</b>

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$81,357.17; Reserve, \$609,649.04; Disability, \$341,804.87; Sickness and Accident, \$343.31; Expense, \$292.89; ....., \$.....  
Total, \$1,033,447.28.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	117	\$ 143,500.00
Benefit certificates written during the year.....	84	66,250.00
Benefit certificates received by transfer during year.....		.....
Benefit certificates increased during the year.....		.....
<b>Totals .....</b>	<b>231</b>	<b>\$ 209,750.00</b>
Deduct terminated, deceased or transferred during the year.	52	45,250.00
<b>Total benefit certificates in force December 31, 1915.....</b>	<b>179</b>	<b>\$ 164,500.00</b>
Benefit certificates terminated by death during the year.....	2	\$ 2,500.00
Benefit certificates terminated by lapse during the year.....	50	42,750.00
Benefit certificates transferred during the year.....		.....
Benefit certificates terminated by.....during the year...		.....
Benefit certificates decreased during the year.....		.....

**UNITED ORDER OF FORESTERS, OF MILWAUKEE, WIS.**

Incorporated February, 1893. Commenced business April, 1893.  
Home Office, 106 Mason Street, Milwaukee, Wis.

President, R. C. SHERRARD.

Secretary, GEO. W. BLANN.

Balance from previous year.....\$ 330,903.71

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	176,562.89
Total investment income .....	18,394.67
Miscellaneous income .....	1,496.33
<b>Total income .....</b>	<b>\$ 196,453.89</b>

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 167,683.65
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	26,724.11
Other disbursements .....	19,139.71
<b>Total disbursements .....</b>	<b>\$ 213,547.47</b>

**ASSETS**

Total admitted assets .....

	\$ 334,894.92
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**LIABILITIES**

Total unpaid claims .....	\$ 26,442.81
Other liabilities .....	1,633.02
<b>Total liabilities .....</b>	<b>\$ 28,075.83</b>

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$303,072.58; Reserve, \$.....; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$10,737.55; ....., \$.....  
Total, \$313,810.13.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, as per last statement .....	.....	\$ .....
Benefit certificates written during the year.....	.....	.....
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
<b>Totals .....</b>	<b>.....</b>	<b>\$ .....</b>
Deduct terminated, deceased or transferred during the year. ....	.....	.....
<b>Total benefit certificates in force December 31.....</b>	<b>.....</b>	<b>\$ .....</b>
Benefit certificates terminated by death during the year.....	.....	.....
Benefit certificates terminated by lapse during the year.....	.....	.....
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year...	.....	.....
Benefit certificates decreased during the year.....	.....	.....

**UNITED STATES GRAND LODGE OF THE ORDER OF BRITH  
ABRAHAM, OF NEW YORK CITY, N. Y.**

Incorporated March 30, 1888. Commenced business February 3, 1900.  
Home Office, 266 and 268 Grand Street, New York, N. Y.

President, SAMUEL DORF.

Secretary, GEO. W. LEISERSOHN.

Balance from previous year.....\$ 184,672.08

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	524,355.77	
Total investment income .....		
Miscellaneous income .....	44,315.01	
<b>Total income .....</b>		<b>\$ 568,670.78</b>

**DISBURSEMENTS**

Total benefits paid (see line 8, page 3, Annual State- ment Blank) .....	\$ 501,529.40	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	10,891.35	
Other disbursements .....	51,306.03	
<b>Total disbursements .....</b>		<b>\$ 563,726.78</b>

**ASSETS**

Total admitted assets .....

	\$	237,647.49
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**LIABILITIES**

Total unpaid claims .....	\$ 107,231.18	
Other liabilities .....	17,917.81	
<b>Total liabilities .....</b>		<b>\$ 125,148.99</b>

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$16,534.75; Reserve, \$142,233.44; Trust Funds, \$25,711.18; Headstones,  
\$534.98; Expense, \$3,212.49; Picnic and Relief, \$1,389.24. Total, \$189,616.08.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	647	\$ 323,500.00
Benefit certificates written during the year.....	36	18,000.00
Benefit certificates received by transfer during year.....		
Benefit certificates increased during the year.....		
<b>Totals .....</b>	<b>683</b>	<b>\$ - 341,500.00</b>
Deduct terminated, deceased or transferred during the year.	83	41,500.00
<b>Total benefit certificates in force December 31, 1915.....</b>	<b>600</b>	<b>\$ 300,000.00</b>
Benefit certificates terminated by death during the year.....	5	\$ 2,500.00
Benefit certificates terminated by lapse during the year.....	78	39,000.00
Benefit certificates transferred during the year.....		
Benefit certificates terminated by.....during the year...		
Benefit certificates decreased during the year.....		

UNITED STATES GRAND LODGE  
INDEPENDENT ORDER BRITH SHOLOM,  
OF PHILADELPHIA, PA.

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(No statement filed.)

**WESTERN MUTUAL LIFE ASSOCIATION,  
OF LOS ANGELES, CAL.**

Incorporated 1886. Commenced business 1886.  
Home Office, 329 Laughlin Building, Los Angeles, Cal.

President, C. J. WILLETT. Secretary, GILBERT F. STEVENSON.

Balance from previous year.....\$ 590,966.15

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	275,134.23	
Total investment income .....	28,369.30	
Miscellaneous income .....	228.00	
	<hr/>	
Total income .....		\$ 303,731.53

**DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 236,000.00	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	16,981.61	
Other disbursements .....	6,290.98 <sup>m</sup>	
	<hr/>	
Total disbursements .....		\$ 259,272.59

**ASSETS**

Total admitted assets .....

		\$ 608,425.09
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**LIABILITIES**

Total unpaid claims .....	\$ 33,000.00	
Other liabilities .....		
	<hr/>	
Total liabilities .....		\$ 33,000.00

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$.....; Reserve, \$614,423.84; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$21,001.25; ....., \$.....  
Total, \$635,425.09.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	309	\$ 486,000.00
Benefit certificates written during the year.....	20	27,000.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	.....
	<hr/>	
Totals .....	329	\$ 513,000.00
Deduct terminated, deceased or transferred during the year.	13	20,000.00
	<hr/>	
Total benefit certificates in force December 31, 1915....	*325	\$ 508,000.00
Benefit certificates terminated by death during the year.....	13	\$ 20,000.00
Benefit certificates terminated by lapse during the year.....	....	.....
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by.....during the year...	....	.....
Benefit certificates decreased during the year.....	....	.....

\*Discrepancy due to members moving to Colorado during 1915.

**WESTERN SLAVONIC ASSOCIATION, OF DENVER, COLO.**

Organized under the Laws of the State of Colorado.

Incorporated October 28, 1908. Commenced business July 5, 1908.

Home Office.....Washington Street, Denver, Colorado

**SUPREME OFFICERS**

JOHN PEKETZ, President.  
 MARK MATIJASICH, Vice-President.  
 FRANK SKRABEC, Secretary.  
 JOSEPH VIDETICH, Treasurer.

**INCOME**

	Mortuary Funds	Total
All other assessments or premiums.....	\$ 13,579.61	\$ 13,579.61
Total received from members.....	\$ 13,579.61	\$ 13,579.61
Gross interest from all other sources.....	315.32	315.32
Sale of lodge supplies.....	56.20	56.20
Total income .....	\$ 13,951.13	\$ 13,951.13

**DISBURSEMENTS**

	Mortuary Funds	Total
Death claims .....	\$ 3,500.00	\$ 3,500.00
Sick and accident claims.....	5,076.50	5,076.50
Total benefits paid .....	\$ 8,576.50	\$ 8,576.50
Salaries of deputies and organizers, two.....	18.75	18.75
Salaries of officers and trustees.....	73.00	73.00
Salaries of office employees, two.....	720.00	720.00
Salaries and fees paid to supreme medical examiners..	14.95	14.95
Traveling and other expenses of officers, trustees and committees .....	41.15	41.15
Insurance department fees.....	50.00	50.00
Advertising, printing and stationery.....	141.15	141.15
Postage, express, telegraph and telephone.....	16.75	16.75
Lodge supplies .....	49.15	49.15
Official publication .....	159.96	159.96
Expenses of Supreme Lodge meeting.....	1,075.11	1,075.11
Legal expense in litigating claims.....	48.40	48.40
Furniture and fixtures.....	5.55	5.55
All other disbursements:		
Moving of office furniture.....	10.00	10.00
Surety bond .....	30.00	30.00
Fire insurance .....	5.30	5.30
Rent of office rooms.....	42.50	42.50

Total disbursements .....	\$ 11,078.22	\$ 11,078.22
Balance before transfers.....		12,208.08
Increase by transfers.....		23,286.30
Balance .....		\$ 12,208.08

**LEDGER ASSETS**

Book value of bonds.....	\$ 10,803.22	
Cash deposited in banks (not on interest).....	1,404.86	
Total ledger assets.....		\$ 12,208.08

**NON-LEDGER ASSETS**

Gross assets .....		\$ 12,208.08
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**DEDUCT ASSETS NOT ADMITTED**

Total admitted assets.....		\$ 12,208.08
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**EXHIBIT OF CERTIFICATES**

	Total Business of the Year		Business in Colorado During Year	
	No.	Amount	No.	Amount
Benefit certificates in force Dec. 31, 1913.	856	\$ 428,000.00	675	\$ 335,500.00
Benefit certificates written during the year .....	118	59,000.00	118	95,000.00
<b>Totals .....</b>	<b>974</b>	<b>\$ 487,000.00</b>	<b>793</b>	<b>\$ 394,500.00</b>
Deduct terminated, decreased or trans- ferred during the year.....	112	.....	6	3,000.00
<b>Total benefit certificates in force December 31, 1914.....</b>	<b>862</b>	<b>\$ 429,000.00</b>	<b>787</b>	<b>\$ 391,500.00</b>
Benefit certificates terminated by death during the year.....	7	\$ 3,500.00	6	\$ 3,000.00
Benefit certificates terminated by lapse during the year.....	105	.....	105	52,500.00

**EXHIBIT OF DEATH CLAIMS**

	Total Claims		Colorado Claims	
	No.	Amount	No.	Amount
Claims paid during the year.....	7	\$ 3,500.00	6	\$ 3,000.00

**GENERAL INTERROGATORIES**

Is the association organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes.

If so, how many subordinate lodges or branches are there? Twenty.

How often are meetings of the subordinate branches required to be held? Monthly.

How are the subordinate branches represented in the supreme or governing body? By charter delegates.

What is the basis of representation in the governing body? One delegate to every seventy-five members.

How often are regular meetings of the governing body held? Biennially.

When was the last regular meeting of the governing body held? In July.

How many members of governing body attended the last regular meeting? Twenty-eight.

How many of same were delegates of the subordinate branches? Sixteen.

When and by whom are the officers and directors elected? At the biennial meeting by delegates.

What are the qualifications for membership? Must speak Slavonic language.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits? Yes.

What are the limiting ages for admission? From sixteen to forty years of age.

What is the minimum and the maximum insurance that may be issued on any one life? Minimum, \$250.00; maximum, \$500.00.

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

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? No.

Who may be designated as beneficiaries? Husband, wife, children, parents or relatives of the member.

How are the expenses of the governing body defrayed? From general fund.

Are assessments graded on any table of mortality? No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto. Twelve regular monthly assessments at \$1.25 for \$500.00; 65 cents for \$250.00.

Are notices of the assessments and dues sent to the members? No.

Is any part of the mortality, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses? No. If so, what amount and for what purpose? No division of fund is made. Is any portion of assessments paid by new members used for expenses? Answer: Yes. If so, give full particulars. Whatever expense may be are paid from general fund.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce? Yes. If so, how is the amount guaranteed? In case of deficit assessment may be levied on each member to make the same good.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition? No.

Does the association pay an old age disability benefit? No.

Does the association issue annuity contracts or instalment policies? No.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed? No particular funds. All moneys received are held as one fund, from which all expenses and losses are paid.

Has the Constitution or have the laws of the association been amended during the year, and if so, when? July, 1915.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state? West of Mississippi: in Colorado, thirteen; Kansas, two; Utah, four; Ely, Minn., one.

Does any officer, director or trustee receive any commission on the business of the association? No.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement? Answer: No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year? Answer: No.

What officials and heads of departments of the association supervised the making of this report? President, secretary and treasurer.

#### SCHEDULE N

SHOWING ALL BALANCES CARRIED IN EACH BANK OR TRUST COMPANY ON THE LAST DAY OF EACH MONTH OF THE YEAR 1914.

Bank or Trust Company	Jan. 31	Feb. 28	April 30	May 31	June 30
Colorado National Bank.....	\$1,125.50	\$ 530.45	.....	.....	\$1,391.50
German American Trust Co....	.....	551.61	.....	.....	1,081.60
First National Bank.....	.....	.....	\$ 530.45	\$1,045.45	.....
<b>Totals.....</b>	<b>\$1,125.50</b>	<b>\$1,082.06</b>	<b>\$ 530.45</b>	<b>\$1,045.45</b>	<b>\$2,473.10</b>
Bank or Trust Company	July 31	Aug. 31	Sept. 30	Oct. 31	Dec. 31
Colorado National Bank.....	\$ 575.00	\$ 562.74	.....	\$ 500.00	.....
Denver National Bank.....	546.36	1,000.00	\$ 546.36	327.82	.....
Minnequa Bank of Pueblo, Colo. ....	548.38	.....	.....	.....	.....
Denver Stock Yard Bank (not on interest) .....	.....	.....	.....	.....	\$1,404.86
<b>Totals.....</b>	<b>\$1,609.72</b>	<b>\$1,562.74</b>	<b>\$ 546.36</b>	<b>\$ 827.82</b>	<b>\$1,404.86</b>

Bank or Trust Company	Rate of Interest	Amount of Interest Received During 1914
Colorado National Bank.....	3%	\$ 79.62
Denver National Bank.....	3%	41.37
German American Trust Co.....	4%	62.80
Minnequa Bank of Pueblo, Colo.....	4%	31.60
Denver Stock Yard Bank (not on interest)..		54.02
First National Bank.....	3%	45.90
<b>Total.....</b>		<b>\$315.32</b>

## WOMAN'S BENEFIT ASSOCIATION OF THE MACCABEES, OF PORT HURON, MICH.

Incorporated April 6, 1897. Commenced business October 1, 1892.  
Home Office, Port Huron, Mich.

President, MISS BINA M. WEST. Secretary, MISS FRANCES D. PARTRIDGE

Balance from previous year.....\$ 8,204,329.63

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 2,095,350.10
Total investment income .....	419,427.81
Miscellaneous income .....	6,880.47
	\$ 2,521,658.38

### DISBURSEMENTS

Total benefits paid (see line 7, page 3, Annual State- ment Blank) .....	\$ 1,096,581.71
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	303,774.53
Other disbursements .....	164,346.28
	\$ 1,564,702.52

### ASSETS

Total admitted assets ..... \$ 9,422,754.07

### LIABILITIES

Total unpaid claims .....	\$ 180,634.12
Other liabilities .....	34,005.08
	\$ 214,639.20

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$156,183.34; Reserve, \$8,876,657.03; Disability, \$.....; Sickness and  
Accident, \$16.85; Expense, \$53,518.99; Hospital Service and Fraternal Fund,  
\$74,909.28. Total, \$9,161,285.49.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	3,738	\$ 3,659,842.06
Benefit certificates written during the year.....	738	692,900.00
Benefit certificates received by transfer during year.....	....	.....
Benefit certificates increased during the year.....	....	.....
	4,476	\$ 4,352,742.06
Deduct terminated, deceased or transferred during the year.	430	403,829.79
	4,046	\$ 3,948,912.27
Benefit certificates terminated by death during the year.....	35	\$ 39,750.00
Benefit certificates terminated by lapse during the year.....	394	355,829.79
Benefit certificates transferred during the year.....	....	.....
Benefit certificates terminated by expiration during the year.	1	1,000.00
Benefit certificates decreased during the year.....	....	7,250.00

## WOMEN'S CATHOLIC ORDER OF FORESTERS, OF CHICAGO, ILL.

Incorporated January 31, 1894. Commenced business July 17, 1891.  
Home Office, 127 North Dearborn Street, Chicago, Ill.

President, ROSE D. RITTMAN. Secretary, HELEN T. KELLY.

Balance from previous year.....\$ 1,406,399.12

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....	\$ 1,476,359.86
Total investment income .....	67,567.92
Miscellaneous income .....	10,074.53
Total income .....	\$ 1,554,002.31

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 955,690.00
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	32,556.86
Other disbursements .....	36,258.49
Total disbursements .....	\$ 1,024,805.35

### ASSETS

Total admitted assets .....

	\$ 1,931,128.61
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### LIABILITIES

Total unpaid claims .....	\$ 162,241.68
Other liabilities .....	.....
Total liabilities .....	\$ 162,241.68

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$121,671.21; Reserve, \$1,780,758.19; Disability, \$.....; Sickness and  
Accident, \$.....; Expense, \$33,166.68; ....., \$.....  
Total, \$1,935,596.08.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	561	\$ 618,000.00
Benefit certificates written during the year.....	32	25,000.00
Benefit certificates received by transfer during year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
Totals .....	593	\$ 643,000.00
Deduct terminated, deceased or transferred during the year.	37	40,000.00
Total benefit certificates in force December 31, 1915.....	556	\$ 603,000.00
Benefit certificates terminated by death during the year.....	2	\$ 3,000.00
Benefit certificates terminated by lapse during the year.....	35	37,000.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year...	.....	.....
Benefit certificates decreased during the year.....	.....	.....

**WOMEN OF WOODCRAFT, OF PORTLAND, ORE.**

Re-incorporated September 22, 1905. Commenced business April 1, 1897.  
Home Office, 394 Taylor Street, Portland, Ore.

President, CARRIE C. VANDESALL. Secretary, J. L. WRIGHT.

Balance from previous year.....\$ 1,983,448.99

**INCOME**

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	700,360.67	
Total investment income .....	105,342.37	
Miscellaneous income .....	4,495.31	
	<hr/>	
Total income .....		\$ 810,198.35

**• DISBURSEMENTS**

Total benefits paid (see line 6, page 3, Annual Statement Blank) .....	\$ 424,868.80	
Salaries, fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	61,000.03	
Other disbursements .....	46,936.96	
	<hr/>	
Total disbursements .....		\$ 532,805.79

**ASSETS**

Total admitted assets .....

\$ 2,313,709.91

**LIABILITIES**

Total unpaid claims .....	\$ 81,824.00	
Other liabilities .....	3,246.50	
	<hr/>	
Total liabilities .....		\$ 85,070.50

**BALANCES**

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$105,595.63; Reserve, \$2,146,462.50; Disability, \$.....; Sickness and Accident, \$.....; Expense, \$8,091.42; Relief, \$692.00. Total, \$2,260,841.55.

**BUSINESS IN COLORADO DURING THE YEAR**

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	12,757	\$ 16,587,900.00
Benefit certificates written during the year.....	673	574,800.00
Benefit certificates received by transfer during the year.....	.....	.....
Benefit certificates increased during the year.....	.....	.....
	<hr/>	
Totals .....	13,430	\$ 17,162,700.00
Deduct terminated, deceased or transferred during the year.	642	714,600.00
	<hr/>	
Total benefit certificates in force December 31, 1915.....	12,788	\$ 16,448,100.00
Benefit certificates terminated by death during the year.....	116	\$ 145,200.00
Benefit certificates terminated by lapse during the year.....	463	516,300.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by non-acceptance during the year .....	63	53,100.00
Benefit certificates decreased during the year.....	.....	.....

# HEAD CAMP, PACIFIC JURISDICTION, WOODMEN OF THE WORLD, OF DENVER, COLO.

Home Office ..... Organized under the Laws of the State of Colorado. 147 Tremont Street, Denver, Colo.  
 Incorporated January 20, 1891. Commenced business June 28, 1890.

## SUPREME OFFICERS

Head Consul, I. I. BOAK; Head Auditor, F. P. BERTSCHY; Head Clerk, C. V. BENSON; Head Banker, A. E. SUNDERLAND;  
 Actuary, P. B. TWITCHELL; Consulting Actuary, GEO. DYRE ELDRIDGE.

	Mortuary Funds	Reserve Funds	Lost Bene- ficiaries and Instalment Funds	Expense Funds	Totals
Balance from previous year.....	\$ 2,506,258.35	\$ 3,981,768.27	\$ 10,365.59	\$ 51,037.91	\$ 6,549,430.15
<b>INCOME</b>					
All other assessments or premiums.....	\$ 1,896,876.44	\$ 235,122.70	\$	\$	\$ 2,131,999.14
Dues and per capita tax.....				197,962.45	197,962.45
Other payments by members, viz.:					
Certificate fees .....				1,893.25	1,893.25
Fines .....				579.00	579.00
Total received from members.....	\$ 1,896,876.44	\$ 235,122.70	\$	\$ 200,434.70	\$ 2,332,433.84
Net amount received from members.....	\$ 1,896,876.44	\$ 235,122.70	\$	\$ 200,434.70	\$ 2,332,433.84
Gross interest on bonds and dividends on stocks, less \$9,088.61 ac- rued interest on bonds acquired during 1915.....	\$ 126,795.06	\$ 198,790.10	\$ 508.24	\$ 2,900.00	\$ 328,993.40
Gross interest from all other sources.....	2,366.90	542.78		244.47	3,154.15
Gross rents from association's property, including \$2,000.00 for asso- ciation's occupancy of its own buildings.....		2,000.00			2,000.00
Sale of lodge supplies.....				3,493.24	3,493.24
Bonds .....	191.06	464.70	.06		655.82
Total income .....	\$ 2,026,229.46	\$ 436,920.28	\$ 508.30	\$ 207,072.41	\$ 2,670,730.45

DISBURSEMENTS

	Mortuary Funds	Reserve Funds	Lost Bene- ficiaries and Instalment Funds	Expense Funds	Totals
Death claims .....	\$ 1,695,904.51	\$	\$ 1,198.00	\$	\$ 1,697,102.51
Other benefits (specify purpose):					
Monuments .....	27,035.00				27,035.00
Total benefits paid.....	\$ 1,722,939.51	\$	\$ 1,198.00	\$	\$ 1,724,137.51
Salaries of deputies and organizers.....				72,509.65	72,509.65
Salaries of officers and trustees, No. 9.....				20,300.00	20,300.00
Salaries of office employees, No. 34.....				36,322.95	36,322.95
Salaries and fees paid to supreme medical examiners.....				3,423.75	3,423.75
Salaries and fees paid to subordinate medical examiners.....				6.00	6.00
Traveling and other expenses of officers, trustees and committees.....				5,414.35	5,414.35
Insurance department fees.....				155.00	155.00
Rent, including \$2,000.00 for association's occupancy of its own buildings .....					2,843.00
Advertising, printing and stationery.....				5,343.29	5,343.29
Postage, express, telegraph and telephone.....				6,729.39	6,729.39
Lodge supplies .....				2,030.47	2,030.47
Official publication .....				19,130.47	19,130.47
Legal expense in litigating claims.....	22.00			3,998.42	4,020.42
Other legal expenses.....				1,011.75	1,011.75
Furniture and fixtures.....				1,081.69	1,081.69
Taxes, repairs and other expenses on real estate.....				899.57	899.57
All other disbursements (specify purpose):					
Office supplies and expense.....				1,440.31	1,440.31
Traveling expense ext. department.....				7,012.89	7,012.89
Prizes, log rollings, etc.....				13,878.99	13,878.99
N. F. C. of A.....				341.00	341.00
Vault rent, exchange, etc.....				642.39	642.39
Panama-Pacific Exposition .....				3,941.10	3,941.10
Premiums on surety bonds.....				2,094.50	2,094.50

	Mortuary Funds	Reserve Funds	Lost Bene- ficiaries and Instalment Funds	Expense Funds	Totals
General expense .....	5,851.15	9,296.86	12.94	901.14	901.14
Fonds .....				165.75	15,326.70
Total disbursements .....	\$ 1,728,812.66	\$ 9,296.86	\$ 1,210.94	\$ 211,617.82	\$ 1,950,938.28
Balance before transfers.....	2,803,675.15	4,409,391.69	9,662.95	46,492.53	7,269,222.32
Increase by transfers.....			250.00		250.00
Balance .....	\$ 2,803,675.15	\$ 4,409,391.69	\$ 9,912.95	\$ 46,492.53	\$ 7,269,472.32
Decrease by transfers.....	250.00				250.00
Balance.....	\$ 2,803,425.15	\$ 4,409,391.69	\$ 9,912.95	\$ 46,492.53	\$ 7,269,222.32



**SUMMARY OF TRANSFERS**

Date of transfer, April 26, 1915; from the benefit fund to the lost beneficiaries and instalment fund; amount, \$250.00.

**LEDGER ASSETS**

Book value of real estate.....	\$ 50,955.21	
Book value of bonds.....	7,143,286.14	
Deposited in trust companies and banks on interest..	74,980.97	
		<hr/>
Total ledger assets.....		\$ 7,269,222.32

**NON-LEDGER ASSETS**

Interest due on bonds.....	\$ 133,260.65	
Interest due on other assets.....	201.60	
		<hr/>
Total interest due and accrued.....		\$ 133,462.25
Assessments actually collected by Subordinate Lodges not yet turned over to Supreme Lodge.....		194,910.94
Due from Camps account certificate fees, supplies, etc.\$	1,069.05	
Stock, supplies and stationery.....	3,171.70	
Furniture, fixtures and library.....	8,775.05	
Postage on hand.....	38.72	
Due from head officers.....	23.40	
		<hr/>
		13,077.92
		<hr/>
Gross assets .....		\$ 7,610,673.43

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds and stocks over market value...\$	17.48	
Other items, viz.:		
Due from Camps account certificate fees, supplies, etc.	1,069.05	
Stock, supplies and stationery.....	3,171.70	
Furniture, fixtures and library.....	8,775.05	
		<hr/>
		\$ 13,033.28
		<hr/>
Total admitted assets.....		\$ 7,597,640.15

**LIABILITIES**

Death claims resisted (2).....	\$ 4,000.00	
Death claims reported but not yet adjusted (145).....	241,600.00	
		<hr/>
Total death claims.....		\$ 245,600.00
Old age and other benefits due and unpaid, 141 monu- ments not completed .....		14,100.00
		<hr/>
Total unpaid claims.....		\$ 259,700.00
Salaries, rents, expenses, commissions, etc., due or accrued .....		10,868.13
Taxes due or accrued, estimated.....		875.00
All other liabilities, viz.:		
Lost beneficiaries and instalment fund.....	\$ 9,912.95	
1915 deaths reported after Dec. 31, 1915, and prior to execution of annual statement.....	26,500.00	
Monument liability on same.....		200.00
		<hr/>
		36,612.95
		<hr/>
Total liabilities .....		\$ 308,056.08

## SCHEDULE OF MEMBERSHIP

AMOUNT OF INSURANCE, MORTUARY RECEIPTS, NUMBER OF DEATHS  
AND LOSSES INCURRED AT ATTAINED AGE.

Attained Age	Number of Members Dec. 31, 1915	Amount of Insurance	Number of Deaths During the Year	Death Losses Incurred During the Year
18.....	297	\$ 356,600.00	.....	.....
19.....	599	701,800.00	4	\$ 4,100.00
20.....	905	1,142,400.00	3	3,600.00
21.....	1,168	1,486,700.00	2	4,000.00
22.....	1,409	1,819,500.00	7	10,100.00
23.....	1,547	2,043,200.00	4	7,100.00
24.....	1,571	2,095,300.00	3	4,100.00
25.....	1,723	2,353,000.00	5	6,300.00
26.....	1,762	2,458,200.00	11	17,200.00
27.....	1,896	2,603,200.00	8	14,200.00
28.....	1,925	2,654,300.00	5	8,100.00
29.....	2,074	2,905,100.00	12	19,700.00
30.....	2,321	3,312,500.00	19	27,400.00
31.....	2,457	3,549,100.00	9	10,000.00
32.....	2,490	3,615,600.00	13	15,300.00
33.....	2,642	3,826,300.00	9	16,400.00
34.....	2,541	3,664,100.00	15	25,500.00
35.....	2,666	3,984,400.00	11	18,100.00
36.....	2,755	4,174,900.00	9	13,300.00
37.....	2,645	4,046,100.00	14	23,400.00
38.....	2,789	4,392,900.00	12	22,100.00
39.....	3,004	4,868,600.00	16	23,400.00
40.....	2,876	4,648,300.00	17	22,300.00
41.....	2,995	4,941,800.00	22	36,300.00
42.....	2,997	4,972,700.00	18	30,700.00
43.....	3,137	5,256,800.00	22	48,400.00
44.....	3,064	5,200,300.00	27	51,600.00
45.....	3,256	5,624,200.00	26	40,100.00
46.....	3,257	5,656,700.00	28	48,800.00
47.....	3,499	6,213,000.00	27	55,600.00
48.....	3,303	5,962,100.00	34	63,700.00
49.....	3,391	6,131,100.00	43	81,100.00
50.....	3,265	5,981,300.00	34	62,600.00
51.....	3,221	5,952,800.00	40	73,700.00
52.....	3,068	5,750,800.00	36	59,700.00
53.....	3,174	5,983,900.00	36	72,600.00
54.....	2,903	5,537,200.00	33	61,900.00
55.....	2,888	5,513,200.00	35	67,200.00
56.....	2,656	5,193,600.00	42	82,800.00
57.....	2,455	4,782,800.00	32	58,700.00
58.....	2,210	4,277,000.00	45	82,300.00
59.....	2,007	3,894,600.00	47	86,300.00
60.....	1,670	3,160,000.00	35	68,300.00
61.....	1,428	2,719,300.00	32	62,800.00
62.....	1,037	1,946,400.00	20	37,500.00
63.....	778	1,574,000.00	14	28,600.00
64.....	515	1,029,400.00	22	48,800.00
65.....	290	596,300.00	8	17,200.00
66.....	162	351,800.00	2	4,000.00
67.....	143	305,500.00	6	13,200.00
68.....	110	219,200.00	7	12,000.00
69.....	84	157,700.00	8	10,500.00
70.....	82	131,100.00	3	4,100.00
71.....	58	81,800.00	4	6,100.00

Attained Age	Number of Members December 31, 1915	Amount of Insurance	Number of Deaths During the Year	Death Losses Incurred During the Year
72.....	39	58,900.00	2	2,200.00
73.....	22	33,800.00	2	2,000.00
74.....	15	21,100.00	.....	.....
75.....	11	18,400.00	.....	.....
76.....	6	12,200.00	.....	.....
77.....	1	1,000.00	.....	.....
78.....	2	3,000.00	.....	.....
81.....	1	1,100.00	.....	.....
Totals.....	109,262	\$181,950,000.00	1,000	\$ 1,797,100.00

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in Colorado During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1914 .....	107,067	\$180,324,400.00	25,201	\$ 44,466,800.00
Benefit certificates adopted during the year .....	11,253	13,724,500.00	2,398	3,001,200.00
Benefit certificates revived during the year .....	539	836,400.00	117	183,800.00
Benefit certificates received by trans- fer during the year.....	.....	.....	191	298,900.00
Benefit certificates increased during the year .....	.....	142,000.00	.....	45,000.00
Totals .....	118,859	\$195,027,300.00	27,907	\$ 47,995,700.00
Deduct terminated, decreased or trans- ferred during the year.....	9,597	13,077,300.00	2,251	3,180,700.00
Total benefit certificates in force December 31, 1915.....	109,262	\$181,950,000.00	25,656	\$ 44,815,000.00
Benefit certificates terminated by death during the year.....	1,000	1,797,100.00	274	501,800.00
Benefit certificates terminated by lapse during the year.....	8,597	11,152,200.00	1,713	2,222,700.00
Benefit certificates transferred during the year .....	.....	.....	264	423,700.00
Benefit certificates decreased during the year .....	.....	128,000.00	.....	32,500.00
Received during the year from members in Colorado: Mortuary, \$465,236.29; Re- serve, \$57,564.71; Expense, \$47,612.50; Total, \$570,413.50.				

## EXHIBIT OF DEATH CLAIMS

	Total Claims		Colorado Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1914.....	108	\$ 188,866.66	29	\$ 52,600.00
Claims reinstated during the year, previously dropped .....	3	4,000.00	1	1,000.00
Claims incurred during the year (include commuted value only of installment certificates) .....	1,016	1,787,500.00	276	491,500.00
Totals .....	1,127	\$ 1,980,366.66	306	\$ 545,100.00
Claims paid during the year and transferred to lost beneficiaries and installment fund .....	974	1,694,274.86	267	475,000.00
Balance .....	153	\$ 286,091.80	39	\$ 70,100.00
Saved by compromising or scaling down claims during the year.....		32,391.80	.....	6,000.00
Claims rejected during the year.....	6	8,100.00	4	6,000.00
Claims unpaid December 31, 1915.....	147	\$ 245,600.00	35	\$ 58,100.00

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		Colorado Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1914.....	204	\$ 20,400.00	63	\$ 6,300.00
Claims reinstated during the year, previously dropped .....	11	1,100.00	4	400.00
Claims incurred during the year.....	232	23,200.00	68	6,800.00
Totals .....	447	\$ 44,700.00	135	\$ 13,500.00
Claims paid during the year.....	271	27,035.00	93	9,270.00
Balance .....	176	\$ 17,665.00	42	\$ 4,230.00
Saved by compromising or scaling down claims during the year.....		65.00	.....	30.00
Claims rejected during the year.....	35	3,500.00	7	700.00
Claims unpaid December 31, 1915.....	141	\$ 14,100.00	35	\$ 3,500.00

## GENERAL INTERROGATORIES

Is the association organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes.

If so, how many subordinate lodges or branches are there? 821.

How often are meetings of the subordinate branches required to be held? At least once a month.

How are the subordinate branches represented in the supreme or governing body? One representative for first twenty members and one additional for each fifty members or major portion thereafter, who in turn elect one delegate for each one thousand members or major portion to head camp session.

What is the basis of representation in the governing body? See No. 4.

How often are regular meetings of the governing body held? Triennially.

When was the last regular meeting of the governing body held? Colorado Springs, Colo., July, 1913.

How many members of governing body attended the last regular meeting? 109 delegates, 16 officials, legislative committee (4), all present.

How many of same were delegates of the subordinate branches? All of them except officials and legislative committee.

When and by whom are the officers and directors elected? Head camp session.

What are the qualifications for membership? Any white male person between 18 and 50 years, of good moral character, not in a prohibited vocation, who receives a favorable ballot of a camp at a regular or special meeting, and passes a rigid medical examination.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits? Yes.

What are the limiting ages for admission? 18 to 50 years.

What is the minimum and the maximum insurance that may be issued on any one life? \$500 minimum, \$3,000 maximum, \$100 additional for monuments.

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

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? No.

Who may be designated as beneficiaries? Wife, child, adopted child, grandchild, parent, parent by adoption, grandparent, brother, half brother, sister, half sister, nephew, niece, uncle, aunt, son-in-law, daughter-in-law, mother-in-law, father-in-law, step father, step mother, step child, first cousin, or dependent.

How are the expenses of the governing body defrayed? General or expense fund.

Are assessments graded on any table of mortality? No.

Are the liabilities of the association under its certificates in force December 31st, each year mathematically determined? Answer: Yes. Give the date of last valuation, standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation. Dec. 31st, 1914, W. O. W. Pacific jurisdiction, 4 per cent, 12 assessments yearly. P. B. Twitchell, correctness of method certified to by consulting actuary, Geo. Dyre Eldridge.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto? Twelve assessments.

Are notices of the assessments and dues sent to the members? Yes. If so, do they state the purpose for which the money is to be used? Yes.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses? No.

Is any portion of assessments paid by new members used for expenses? Answer: No.

Does the Association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce? No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition? No.

Does the association pay an old age disability benefit? No.

Does the association issue annuity contracts or instalment policies? Instalment certificates.

How many assessments were collected during the year? Mortuary 12, emergency or reserve 12, expense 12.

What would be the amount of one full assessment on the membership, December 31, 1914? Mortuary, \$158,564.39; Emergency or reserve, \$19,581.05; Expense, \$16,765.50.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed? By direct assessment on membership to assist in paying death losses in later years. If the proceeds of twelve assessments during current year produce insufficient revenue to pay death losses, then the interest earned during current year may be used.

Has the constitution or have the laws of the association been amended during the year, and if so, when? No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time? Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state? California, 224; Colorado, 158; Oregon, 151; Washington, 132; Idaho, 49; Montana, 45; Wyoming, 28; Utah, 25; Nevada, 9. Total, 821.

Does any officer, director or trustee receive any commission on the business of the association? No.

Assessments collected from organization of association, viz.: Mortuary, \$24,387,430.29.

Losses and claims paid from organization of association, viz.: Death claims, \$21,140,280.21; Monuments, \$941,377.50.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except for the preliminary organization of subordinate bodies? Salaries to deputy head consuls, district managers and assistants.

Were all the stocks, bonds and other securities owned December 31, 1914, in the actual possession of the association on said date, except as shown by the "special deposit schedule"? Answer: Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement? Answer: No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Answer: No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement? Answer: No.

What officials and heads of departments of the association supervised the making of this report? F. P. Bertschy, head auditor.



SCHEDULE

ORE

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.	Mat-urity tion	
Ashland, Ore., Electric Light.....	5 <sup>c</sup> / <sub>100</sub>	4.85	J. & J.	1930-1920	\$25,164.73
Astoria, Ore., Funding.....	5 <sup>1</sup> / <sub>2</sub> %	5.00	J. & J.	1925 1926 1927 1928	..... ..... 26,043.30 .....
Ashland, Ore., Electric Light.....	4 <sup>1</sup> / <sub>2</sub> %	4.75	J. & J.	1919 1929	..... 29,509.81
Ashland, Ore., Refunding.....	5 %	4.65	J. & J.	1929-1919	15,189.63
Ashland, Ore., Auxiliary Water.....	5 %	4.66			15,184.18
Baker City, Ore., Gold Water.....	5 %	5.00	J. & J.	1959	15,090.00
Baker City, Ore., Sewer.....	5 %	4.67	J. & J.	1920	5,072.83
Baker City, Ore., Sewer.....	5 %	4.625	J. & J.	1923	12,298.07
Baker City, Ore., City Hall.....	5 %	4.625	J. & J.	1923	37,919.06
Baker City, Ore., Water.....	5 %	4.36	A. & O.	1922	12,430.65
Clatsop Co., Ore., Road.....	5 %	4.48			5,659.75
Clackamas Co., Ore., School Dist. No. 62.....	5 %	4.7383	A. & O.	1934	25,800.18
Corvallis, Ore., Main Sewer System.....	5 %	4.58	A. & O.	1929-1919	5,573.93
Columbia Co., Ore., School Dist. No. 13, Funding.....	5 %	4.91	J. & J.	1950	20,299.84
Coos Co., Ore., School Dist. No. 13.....	6 %	5.40	F. & A.	1935-1925	14,095.82
Columbia Co., Ore., Permanent Road.....	5 %	4.71	A. & O.	1928-1918	20,135.29
Coos Co., Ore., School Dist. No. 13.....	5 %	4.75	A. & O.	1934	20,610.95
Columbia Co., Ore., School Dist. No. 2.....	5 <sup>1</sup> / <sub>2</sub> %	5.05	M. & N.	1935-1925	14,484.40
Coos Co., Ore., School Dist. No. 9.....	5 <sup>1</sup> / <sub>2</sub> %	5.10	J. & D.	1931-1921	14,286.36
Dalles City, Ore., Street Improvement.....	5 %	4.60	M. & N.	1928-1918	10,110.90
Douglas Co., Ore., School Dist. No. 32.....	5 %	5.10	J. & J.	1934	10,869.27
Douglas Co., Ore., School Dist. No. 1.....	6 %	5.15	F. & A.	1933-1923	10,523.31
Douglas Co., Ore., School Dist. No. 19.....	5 %	5.35			10,397.26
Eugene, Ore., Water.....	5 %	4.79	A. & O.	1930-1920	20,168.22
Eugene, Ore., Refunding.....	5 %	4.49	J. & J.	1929-1919	10,174.30
Eugene, Ore., Refunding.....	5 %	4.80	J. & J.	1948	51,637.41
Eugene, Ore., Refunding.....	5 %	5.015			4,988.03
Eugene, Ore., Refunding.....	5 %	5.03	F. & A.	1920-1915	14,980.32
Eugene, Ore., Refunding.....	5 %	5.02			34,926.81
Eugene, Ore., Refunding.....	6 %	5.42	Nov.	1924	15,606.98
Gilliam Co., Ore., School Dist. No. 25.....	5 %	4.70	M. & S.	1929-1919	10,108.24
Grants Pass, Ore., Sewer.....	5 %	4.16	A. & O.	1925-1915	18,000.00
Harney Co., Ore., School Dist. No. 1.....	5 <sup>1</sup> / <sub>2</sub> %	5.25	J. & D.	1931-1921	14,671.24
Hood River, Ore., Water.....	5 %	4.80	F. & A.	1932	15,345.97
Hood River Co., Ore., School Dist. No. 4.....	6 %	5.29	F. & A.	1930-1920	20,616.77
Josephine Co., Ore., School Dist. No. 7.....	5 %	4.65	M. & S.	1931-1921	10,181.42
Jackson Co., Ore., School Dist. No. 22.....	5 %	5.00	M. & N.	1931-1921	15,000.00
Jackson Co., Ore., Permanent Road.....	5 %	5.08			12,393.62
Klamath Falls, Ore., Sewer.....	6 %	4.70	M. & N.	1943	20,928.95
Klamath Falls, Ore., City Hall.....	6 %	5.09	J. & J.	1931	5,483.74
Klamath Falls, Ore., City Hall.....	6 %	5.20	A. & O.	1934	16,414.96
Klamath Falls, Ore., City Hall.....	6 %	5.25			16,321.32
Klamath Falls, Ore., City Hall.....	6 %	5.375			5,363.47
Klamath Co., Ore., School Dist. No. 1.....	6 %	4.97	A. & O.	1930-1920	14,575.11
Lane Co., Ore., School Dist. No. 43.....	5 %	4.75	J. & J.	1931-1921	19,197.78
Lane Co., Ore., School Dist. No. 19.....	5 %	4.84	F. & A.	1930-1920	20,140.61
La Grande, Ore., Beaver Creek Pipe Line.....	5 %	4.75	F. & A.	1929-1919	20,180.22
La Grande, Ore., Additional Sewer.....	5 %	4.87	J. & J.	1931-1921	19,062.07
La Grande, Ore., Sewer.....	5 %	4.875	M. & N.	1930-1920	40,219.53
Linn Co., Ore., School Dist. No. 16, Funding.....	5 <sup>1</sup> / <sub>2</sub> %	5.00	J. & J.	1931	.....
Linn Co., Ore., School Dist. No. 16, Funding.....	5 %	5.00			.....
Linn Co., Ore., School Dist. No. 16, Funding.....	5 %	5.00			10,569.66
Linn Co., Ore., School Dist. No. 16, Funding.....	5 %	5.00			.....
Linn Co., Ore., School Dist. No. 16, Funding.....	5 %	5.00			.....
Linn Co., Ore., School Dist. No. 16, Funding.....	6 %	5.10	M. & N.	1935	.....
Linn Co., Ore., School Dist. No. 16, Funding.....	6 %	5.10	M. & N.	1931-1921	18,828.37
Malheur Co., Ore., School Dist. No. 3.....	6 %	5.35	M. & S.	1931-1921	10,329.88
McMinnville, Ore., Water and Light.....	5 %	5.00	M. & S.	1930	30,000.00
Malheur Co., Ore., School Dist. No. 12.....	6 %	5.35	A. & O.	1934-1929	9,557.35
Marion Co., Ore., School Dist. No. 77.....	6 %	5.40	A. & O.	1929	.....
Marion Co., Ore., School Dist. No. 77.....	6 %	5.40			.....
Marion Co., Ore., School Dist. No. 77.....	6 %	5.40			.....
Marion Co., Ore., School Dist. No. 77.....	6 %	5.40			.....
Marion Co., Ore., School Dist. No. 77.....	6 %	5.40			.....
Marion Co., Ore., School Dist. No. 77.....	6 %	5.40			6,381.31
Marion Co., Ore., School Dist. No. 77.....	6 %	5.40			.....
Marion Co., Ore., School Dist. No. 77.....	6 %	5.40			.....
Marion Co., Ore., School Dist. No. 77.....	6 %	5.40			.....





SCHEDULE D—

OREGON—

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.		
McMinnville, Ore., Water and Light	5 %	4.70	M. & N.	1928-1918	\$ 10,083.04
Marion Co., Ore., School Dist. No. 4	5½ %	5.05	M. & N.	1934-1924	14,451.16
Marshfield, Ore., Funding	5 %	4.60	J. & D.	1929	26,023.83
Malheur Co., Ore., School Dist. No. 15	6 %	4.95	J. & D.	1931-1921	26,348.37
Medford, Ore., General Improvement	6 %	4.89	F. & A.	1918	25,645.63
Milton City, Ore., Electric Light and Water Works	5 %	5.124	M. & N.	1934	17,735.24
Medford, Ore., Gravity Water Supply	5 %	4.94	J. & J.	1938	20,163.88
		4.625			26,318.86
		4.75			25,868.83
Multnomah Co., Ore., School Dist. No. 2, Refunding	5½ %	4.90	J. & J.	1934-1924	19,264.15
Multnomah Co., Ore., School Dist. No. 45	6 %	5.325	J. & J.	1920	
				1921	
				1922	
				1923	
				1924	
				1925	
				1926	13,191.13
				1927	
				1928	
				1929	
				1930	
				1931	
				1932	
Oregon City, Ore., Water	5 %	5.28	A. & O.	1921	
				1923	
				1924	
				1934	
				1935	
				1936	38,684.88
				1937	
				1938	
				1939	
				1940	
				1941	
		5.15		1944	
				1945	14,663.98
Pendleton, Ore., Water	5 %	5.00	J. & J.	1944-1934	10,000.00
Pendleton, Ore., Levee	5 %	4.49	M. & N.	1936-1926	9,395.02
Polk Co., Ore., School Dist. No. 26	5½ %	4.95	F. & A.	1932-1922	7,211.76
Polk Co., Ore., School Dist. No. 13	5½ %	5.15	M. & S.	1931-1921	10,178.70
Polk Co., Ore., School Dist. No. 2	5 %	4.82	J. & D.	1930-1920	40,288.19
Silverton, Ore., Water and Sewer	6 %	5.31	Mar.	1931-1921	20,693.55
Silverton, Ore., Improvement	6 %	5.50	M. & N.	1924-1919	14,248.30
Springfield, Ore., Improvement	6 %	4.75	M. & N.	1935	23,204.95
Umatilla Co., Ore., School Dist. No. 5	5 %	4.75	J. & J.	1929-1919	21,693.72
Umatilla Co., Ore., School Dist. No. 16	4½ %	4.50	J. & J.	1924-1914	60,000.00
Umatilla Co., Ore., School Dist. No. 14	5 %	5.00	J. & J.	1932-1922	6,000.00
Umatilla Co., Ore., School Dist. No. 56	5 %	5.20	A. & O.	1923-1918	11,351.03
Umatilla Co., Ore., School Dist. No. 29	6 %	5.625	A. & O.	1934-1924	15,393.03
Union Co., Ore., School Dist. No. 5	5 %	4.84	F. & A.	1930-1920	45,316.38
Wallowa Co., Ore., School Dist. No. 12	5 %	4.90	J. & D.	1930-1920	10,039.94
Washington Co., Ore., School Dist. No. 7	5 %	4.85	M. & N.	1929-1919	10,047.76
Washington Co., Ore., School Dist. No. 15	6 %	5.25	J. & D.	1933-1923	10,460.07
Woodburn, Ore., City Hall	5 %	4.85	M. & N.	1917	
				1918	
				1919	
				1921	
				1922	
				1923	
				1924	12,115.12
				1926	
				1927	
				1928	
				1929	
				1930	
Yamhill Co., Ore., School Dist. No. 48	5 %	4.90	M. & N.	1935-1925	10,075.23
Yamhill Co., Ore., School Dist. No. 29	5 %	4.82	M. & N.	1930-1920	22,158.49
TOTALS					\$1,568,327.40

PART I—Continued

Concluded

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Of 1915
\$ 10,000.00	100.83	\$ 10,083.00	\$ 10,237.00	\$ 83.33	\$ 500.00		\$ 25.21	
14,000.00	103.22	14,450.80	14,486.64	128.33	770.00		35.48	
25,000.00	104.10	26,025.00	26,297.50	104.17	1,250.00		51.14	
25,000.00	105.39	26,347.50	27,020.00	125.00	1,500.00		188.72	
25,000.00	102.58	25,645.00	27,152.50	625.00	1,500.00		237.20	
18,000.00	98.53	17,735.40	17,724.60	150.00	900.00	\$ 8.43		
20,000.00	100.82	20,164.00	20,200.00	500.00	1,000.00		3.76	
25,000.00	105.28	26,320.00	26,497.50	625.00	1,250.00		31.65	
25 000.00	103.48	25,870.00	25,977.50	625.00	1,250.00		20.50	
18,500.00	104.13	19,264.05	19,363.95	508.75	1,017.50		70.94	
500.00								
1,000.00								
1,000.00								
1,000.00								
1,000.00								
1,000.00	105.53	13,191.25	13,231.01	347.92	750.00		39.88	
1,000.00								
1,000.00								
1,000.00								
1,000.00								
2,000.00								
2,500.00								
2,500.00								
3,000.00								
4,000.00								
4,000.00	96.71	38,684.00	38,676.00	500.00	1,000.00	8.88		411.08
4,000.00								
4,000.00								
5,000.00								
5,000.00								
10,000.00								
5,000.00	97.76	14,664.00	14,662.50	187.50	375.00	1.48		297.93
10,000.00	100.00	10,000.00	10,000.00	250.00	250.00			6.94
9,000.00	104.39	9,395.10	9,589.50	52.50	450.00		27.24	
7,000.00	103.03	7,212.10	7,287.00	160.42	385.00		27.01	
10,000.00	101.79	10,179.00	10,271.00	183.33	550.00		24.84	
40,000.00	100.72	40,288.00	40,540.00	166.67	2,000.00		56.07	
20,000.00	103.47	20,694.00	21,012.00	1,000.00	1,200.00		96.07	
14,000.00	101.77	14,247.80	14,284.20	140.00	840.00		35.90	287.00
20,000.00	116.02	23,204.00	23,612.00	200.00	1,200.00		94.39	
21,500.00	100.90	21,693.50	21,923.55	537.50	1,075.00		43.01	
60,000.00	100.00	60,000.00	60,325.00	1,350.00	2,700.00			
6,000.00	100.00	6,000.00	6,000.00	150.00	300.00			
11,500.00	98.70	11,350.50	11,329.80	143.75	575.00	14.68		
15,000.00	102.62	15,393.00	15,420.60	225.00	900.00		27.57	
45,000.00	100.70	45,315.00	45,531.00	856.25	2,250.00		54.69	
10,000.00	100.40	10,040.00	10,052.00	41.67	500.00		7.76	
10,000.00	100.48	10,048.00	10,093.37	83.33	500.00		12.24	
10,000.00	104.60	10,460.00	10,567.00	50.00	600.00		48.91	
1,000.00								
1,000.00								
1,000.00								
1,000.00								
1,000.00								
1,000.00	100.96	12,115.20	12,145.30	100.00	600.00		11.98	
1,000.00								
1,000.00								
1,000.00								
1,000.00								
1,000.00								
10,000.00	100.75	10,075.00	10,076.00	83.33	250.00		.77	184.72
22,000.00	100.72	22,158.40	22,297.00	183.33	1,100.00		30.84	
\$ 1,536,450.00		\$1,568,318.85	\$1,581,473.02	\$ 26,809.53	\$ 74,277.50	\$ 98.40	\$ 2,985.91	\$ 2,024.97

## SCHEDULE D—

COLO

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.		
Alamosa Co., Colo., School Dist. No. 3	5	4 75	M. & N.	1934-1924	\$10,173.18
Boulder, Colo., Water	4½	4 22	A. & O.	1919	60,541.36
Boulder, Colo., Water Works	4½	4.69	J. & J.	1923	15,799.20
Boulder, Colo., Water Works	5	4 70	M. & S.	1926	10,255.40
Chaffee Co., Colo., Refunding	5	4.75	M. & S.	1935-1925	25,473.42
Chaffee Co., Colo., School Dist. No. 7, Bldg.	5	4.61	M. & S.	1930-1920	34,533.37
Costilla Co., Colo., School Dist. No. 10	6	4.98	F. & A.	1930-1920	8,325.37
		4.95			520.95
		4.73			3,152.81
		4.97			520.53
Crowley Co., Colo., School Dist. No. 12, Bldg.	5	4.90	J. & D.	1953-1933	10,116.62
Delta Co., Colo., Water	6	5.20	A. & O.	1929-1924	10,544.02
Delta Co., Colo., School Dist. No. 3, Refunding	5	4.90	F. & A.	1933-1923	4,527.96
Delta Co., Colo., School Dist. No. 2	5	4.65	A. & O.	1949-1929	5,178.59
Delta Co., Colo., School Dist. No. 3	5	4.90	J. & D.	1946-1926	16,130.13
Fort Collins, Colo., Water	4½	4.78	J. & D.	1918-1913	86,326.64
		4.555			3,993.90
		4.775			2,977.20
		4.575			997.92
Garfield Co., Colo., High School Dist.	5	4.80	J. & J.	1933-1923	5,065.79
Glenwood Springs, Colo., Funding	5	5.375	J. & J.	1929-1924	11,079.49
Garfield Co., Colo., School Dist. No. 1, Refunding	5	4.75	M. & N.	1934-1924	14,242.45
Garfield Co., Colo., School Dist. No. 30	6	5.00	M. & N.	1941-1926	11,890.15
Garfield Co., Colo., Refunding	5	4.65	M. & N.	1933-1923	15,329.23
		4.76			10,149.89
Grand Junction, Colo., Water	5	5 025	J. & J.	1926-1921	14,968.59
Greeley, Colo., Water	4½	4.41	A. & O.	1921-1916	25,011.00
		4.61			4,973.55
Grand Junction, Colo., Refunding	5	4.59	J. & J.	1929-1919	20,296.55
		4.50			25,452.96
		4.75			10,090.12
Larimer Co., Colo., School Dist. No. 2, Bldg.	4½	4.50	J. & J.	1920-1910	15,000.00
Larimer Co., Colo., School Dist. No. 2, Bldg.	5	5.00	J. & D.	1923-1913	5,000.00
La Junta, Colo., Park	5	5.00	M. & N.	1922-1917	5,000.00
Logan Co., Colo., School Dist. No. 12, Bldg.	6	6.00	J. & J.	1923-1913	11,500.00
Longmont, Colo., Water Works	4½	4.75	J. & J.	1925-1920	9,810.62
		4.80			14,659.90
Longmont, Colo., Water Works	5½	5.14	F. & A.	1925	20,557.51
		5.00			10,389.73
Logan Co., Colo., School Dist. No. 12	6	4.74	F. & A.	1929-1919	8,363.38
Logan Co., Colo., School Dist. No. 62	6	5.30	F. & A.	1950-1930	10,718.11
Logan Co., Colo., High School Dist., Bldg.	5	4.75	M. & S.	1950-1930	15,399.07
Logan Co., Colo., School Dist. No. 12, Bldg.	6	4.73	M. & S.	1929-1919	12,549.53
Mesa Co., Colo., School Dist. No. 19	5	4.60	J. & J.	1949-1929	17,175.75
Mesa Co., Colo., School Dist. No. 1	5	5.01	J. & J.	1923-1913	14,000.00
Mesa Co., Colo., School Dist. No. 1, Bldg.	5	4.80	J. & J.	1939-1924	6,086.87
Mesa Co., Colo., School Dist. No. 19	5	4.80	J. & D.	1950-1930	9,901.01
Mesa Co., Colo., School Dist. No. 23	5½	4.93	J. & J.	1950-1930	11,114.86
Mesa Co., Colo., School Dist. No. 19	6	6.00	F. & A.	1923-1913	2,000.00
Montezuma Co., Colo., School Dist. No. 6	5	5.00	J. & J.	1924-1914	1,000.00
Montrose Co., Colo., Refunding	5	4.65	F. & A.	1933-1923	20,438.98
Montezuma Co., Colo., School Dist. No. 6, Bldg.	5	4.75	A. & O.	1929-1924	5,090.73
Montezuma Co., Colo., School Dist. No. 6, Bldg.	5½	5.10	J. & D.	1940-1930	2,601.61
Morgan Co., Colo., School Dist. No. 2	5	4.49	A. & O.	1929-1919	20,327.00
Otero Co., Colo., School Dist. No. 12, Funding	6	5.00	J. & J.	1939-1929	5,499.12
Otero Co., Colo., School Dist. No. 11	4½	4.50	M. & S.	1921-1911	22,000.00
Otero Co., Colo., School Dist. No. 4, Refunding	4½	4.25	A. & O.	1925-1915	4,000.00
Otero Co., Colo., School Dist. No. 11	5	4.75	A. & O.	1931-1921	23,297.15
Pueblo, Colo., Water Works, Dist. No. 2	4½	4.75	J. & J.	1931-1916	5,833.22
		4.725			22,423.47
		4.79			23,228.29
		4.70			19,553.67
		4.67			27,467.71
Prowers Co., Colo., School Dist. No. 14, Bldg.	6	5.10	M. & S.	1951-1931	25,747.14
Phillips Co., Colo., Funding	5	4.75	A. & O.	1929-1919	14,111.64
Phillips Co., Colo., Refunding	5	4.54	A. & O.	1929-1919	28,412.51
Rio Blanco Co., Colo., High School Dist.	5	4.75	J. & D.	1930-1920	10,100.24
Rio Grande Co., Colo., School Dist. No. 9	5	5.00	M. & N.	1931-1921	12,000.00

PART I—Continued

RADO

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
\$ 10,000.00	101.73	\$ 10,173.00	\$ 10,194.00	\$ 83.33	\$ 500.00		\$ 16.19	
60,000.00	100.90	60,540.00	61,800.00	675.00	2,700.00		140.69	
16,000.00	98.75	15,800.00	15,680.00	360.00	720.00	\$ 20.26		
10,000.00	102.55	10,255.00	10,300.00	166.67	500.00		17.38	
25,000.00	101.89	25,472.50	25,485.85	416.67	625.00		12.43	\$ 270.83
34,000.00	101.57	34,533.80	35,020.00	566.67	1,700.00		104.39	
8,000.00	104.07	8,325.60	8,623.20	182.67	480.00		63.03	
500.00	104.19	520.95	537.50	11.42	30.00		4.06	
3,000.00	105.09	3,152.70	3,277.12	68.50	180.00		29.81	
500.00	104.11	520.55	537.50	11.42	30.00		3.98	
10,000.00	101.17	10,117.00	10,127.00	41.67	500.00		4.13	
10,000.00	105.44	10,544.00	10,606.00	150.00	600.00		49.76	
4,500.00	100.62	4,527.90	4,535.10	93.75	225.00		3.02	
5,000.00	103.57	5,178.50	5,224.00	62.50	250.00		8.88	
16,000.00	100.81	16,129.60	16,168.00	66.67	800.00		9.28	
87,000.00	99.23	86,330.10	84,390.00	326.25	3,915.00	204.07		
4,000.00	99.85	3,994.00	3,980.00	15.00	180.00	1.86		
3,000.00	99.24	2,977.20	2,940.00	11.25	135.00	6.92		
1,000.00	99.79	997.90	995.00	3.75	45.00	.63		
5,000.00	101.32	5,066.00	5,072.50	125.00	250.00		6.71	
11,500.00	96.34	11,079.10	11,069.90	287.50	287.50	9.59		22.35
14,000.00	101.73	14,242.20	14,268.80	91.39	700.00		22.67	
11,000.00	108.09	11,889.90	12,151.70	86.17	660.00		63.12	
15,000.00	102.19	15,328.50	15,411.00	125.00	750.00		35.93	
10,000.00	101.50	10,150.00	10,175.00	83.33	500.00		16.29	
15,000.00	99.79	14,968.50	14,962.50	375.00	750.00	2.09		
25,000.00	100.04	25,010.00	25,175.00	281.25	1,125.00		21.31	
5,000.00	99.47	4,973.50	4,950.00	56.25	225.00	4.14		
20,000.00	101.48	20,296.00	20,630.00	500.00	1,000.00		66.11	
25,000.00	101.81	25,452.50	25,965.00	625.00	1,250.00		101.19	
10,000.00	100.90	10,090.00	10,173.00	250.00	500.00		20.00	
15,000.00	100.00	15,000.00	15,168.33	337.50	675.00			
5,000.00	100.00	5,000.00	5,000.00	20.83	250.00			
5,000.00	100.00	5,000.00	5,000.00	41.67	250.00			
11,500.00	100.00	11,500.00	12,068.10	345.00	690.00			
10,000.00	98.11	9,811.00	9,775.00	225.00	450.00	15.44		
15,000.00	97.73	14,659.50	14,602.50	337.50	675.00	27.67		
20,000.00	102.79	20,558.00	20,726.00	458.33	1,100.00		41.73	
10,000.00	103.90	10,390.00	10,512.00	229.17	550.00		29.41	
8,000.00	104.54	8,363.20	8,788.80	200.00	480.00		80.70	
10,000.00	107.18	10,718.00	10,857.00	228.33	600.00		30.72	
15,000.00	102.66	15,399.00	15,474.00	250.00	750.00		17.91	
12,000.00	104.58	12,549.60	13,183.20	240.00	720.00		122.06	
16,500.00	104.10	17,176.50	17,356.35	401.04	825.00		33.74	
14,000.00	100.00	14,000.00	13,983.28	350.00	700.00	9.59		
6,000.00	101.45	6,087.00	6,096.30	150.00	300.00		7.55	
9,700.00	102.07	9,900.79	9,938.08	40.42	485.00		9.41	
10,500.00	105.86	11,115.30	11,235.00	285.54	577.50		28.48	
2,000.00	100.00	2,000.00	2,094.40	45.67	120.00			
1,000.00	100.00	1,000.00	1,010.50	25.00	50.00			
20,000.00	102.19	20,438.00	20,547.38	416.67	1,000.00		47.91	
5,000.00	101.81	5,090.50	5,129.00	62.50	250.00		7.91	
2,500.00	104.06	2,601.50	2,622.50	6.49	137.50		4.64	
20,000.00	101.64	20,328.00	20,800.00	213.89	1,000.00		84.46	
5,000.00	109.98	5,499.00	5,621.50	150.00	300.00		24.14	
22,000.00	100.00	22,000.00	22,000.00	330.00	990.00			
4,000.00	100.00	4,000.00	4,080.80	38.00	180.00		9.69	
23,000.00	101.29	23,296.70	23,450.55	287.50	1,150.00		41.89	
6,000.00	97.22	5,833.20	5,805.00	135.00	270.00	6.84		
23,000.00	97.49	22,422.70	22,367.50	517.50	1,035.00	23.67		
24,000.00	96.78	23,227.20	23,100.00	540.00	1,080.00	31.49		
20,000.00	97.77	19,554.00	19,490.28	450.00	900.00	18.37		
28,000.00	98.10	27,468.00	27,396.60	630.00	1,260.00	21.97		
23,500.00	109.56	25,746.60	26,111.54	470.00	1,410.00		93.31	
14,000.00	100.80	14,112.00	14,264.60	175.00	700.00		28.67	
28,000.00	101.47	28,411.60	29,008.00	350.00	1,400.00		106.44	
10,000.00	101.00	10,100.00	10,189.00	41.67	500.00		19.53	
12,000.00	100.00	12,000.00	12,000.00	100.00	600.00			

SCHEDULE D—  
COLORADO—

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.	Ma-Op-turity tion	
Routt Co., Colo., School Dist. No. 4.....	6 <sup>7</sup> / <sub>10</sub>	5.325	A. & O.	1950-1930	\$ 10,691.35
Routt Co., Colo., School Dist. No. 4, Refunding.....	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	5.00	A. & O.	1935-1925	5,705.96
Routt Co., Colo., School Dist. No. 4.....	6 <sup>7</sup> / <sub>10</sub>	5.20	J. & D.	1951-1931	7,060.16
Saguache Co., Colo., School Dist. No. 6, Bldg.....	6 <sup>7</sup> / <sub>10</sub>	5.255	M. & N.	1935-1925	18,465.28
Sedgwick Co., Colo., High School Dist.....	5 <sup>7</sup> / <sub>10</sub>	4.60	F. & A.	1949-1929	13,532.39
Trinidad, Colo., Water Works.....	4 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	4.50	M. & S.	1921-1916	63,000.00
Walsenburg, Colo., Water.....	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	5.25	F. & A.	1929-1924	25 424.15
Weld Co., Colo., School Dist. No. 37.....	5 <sup>7</sup> / <sub>10</sub>	5.00	M. & S.	1924-1914	13,500.00
Weld Co., Colo., School Dist. No. 6.....	4 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	4.25	M. & N.	1921-1911	14,000.00
Weld Co., Colo., School Dist. No. 64, Bldg.....	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	5.00	M. & N.	1945-1930	10,511.34
TOTALS.....					\$1,152,887.79

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Ada Co., Ida., Meridian Independent School Dist. No. 33	5 <sup>7</sup> / <sub>10</sub>	5.125	J. & J.	1932-1922	\$11,831.14
Ada Co., Ida., School Dist. No. 46.....	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	5.25	J. & D.	1932-1922	12,163.42
Ada Co., Ida., Boise City Independent High School Dist.	5 <sup>7</sup> / <sub>10</sub>	4.50	J. & J.	1932-1922	10,297.39
Bannock Co., Ida., School Dist. No. 46.....	6 <sup>7</sup> / <sub>10</sub>	5.50	J. & D.	1933-1932	4,219.06
Bear Lake Co., Ida., Funding.....	5 <sup>7</sup> / <sub>10</sub>	4.70	J. & J.	1927 1928 1929 1930 1931	20,588.82
Bannock Co., Ida., School Dist. No. 30.....	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	5.205	M. & N.	1934-1933	10,342.00
Bear Lake Co., Ida., Montpelier Independent School Dist No. 1.....	5 <sup>7</sup> / <sub>10</sub>	4.90	J. & D.	1935-1925	14,105.33
Boise City, Ida., Refunding.....	5 <sup>7</sup> / <sub>10</sub>	5.00	J. & J.	1922-1912	23,000.00
Blaine Co., Ida., Refunding.....	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	4.60	J. & J.	1918 1919 1920 1921 1922 1923 1924 1925 1926 1927	11,724.95
Boise City, Ida., Improvement.....	5 <sup>7</sup> / <sub>10</sub>	5.00	J. & J.	1922-1912	18,000.00
Blaine Co., Ida., Refunding.....	5 <sup>7</sup> / <sub>10</sub>	4.875	J. & J.	1923 1924 1925 1926 1927 1928 1929 1930 1931 1932	10,114.56
Bingham Co., Ida., School Dist. No. 58.....	6 <sup>7</sup> / <sub>10</sub>	5.20	F. & A.	1934-1924	10,544.02
Bingham Co., Ida., Shelley Independent School Dist. No. 30.....	6 <sup>7</sup> / <sub>10</sub>	5.25	M. & N.	1934-1924	14,745.49
Bonner Co., Ida., Independent School Dist. No. 4.....	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	5.017	M. & N.	1935-1925	20,750.00
Blaine Co., Ida., Refunding.....	4 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	4.75	J. & J.	1919 1920 1921 1922 1923 1924	7,399.53
Canyon Co., Ida., Bridge.....	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	4.62	J. & J.	1928-1918	20,149.89
Caldwell Ida., Fire Department.....	5 <sup>7</sup> / <sub>10</sub>	4.61	J. & J.	1932-1922	20,455.07
Cassia Co., Ida., Oakley Independent School Dist No. 2	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	5.00	M. & S.	1932-1922	10,000.00
Cassia Co., Ida., Burley Independent School Dist. No. 1	5 <sup>1</sup> / <sub>2</sub> <sup>7</sup> / <sub>10</sub>	5.125	M. & S.	1932-1922	20,549.16
		5.00	A. & O.	1935-1925	10,205.09
		5.00	A. & O.	1935-1925	20,748.95

PART I—Continued

Concluded

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
\$ 10,000.00	106.91	\$ 10,691.00	\$ 10,808.90	\$ 150.00	\$ 600.00		\$ 29.51	
5,500.00	103.74	5,705.70	5,707.35	64.70	151.25		1.39	\$ 126.05
6,500.00	108.62	7,060.30	7,141.55	32.50	390.00		22.01	
17,500.00	105.52	18,466.00	18,471.25	175.00	525.00		5.97	440.42
13,000.00	104.10	13,533.00	13,674.70	270.83	650.00		26.59	
63,000.00	100.00	63,000.00	63,000.00	945.00	2,835.00			
25,000.00	101.70	25,425.00	25,477.50	572.92	1,375.00		38.70	
13,500.00	100.00	13,500.00	13,723.45	225.00	675.00			
14,000.00	100.00	14,000.00	14,000.00	99.17	595.00			
10,000.00	105.11	10,511.00	10,519.30	71.81	275.00		7.96	102.36
\$ 1,138,200.00		\$1,152,885.39	\$1,159,791.76	\$ 17,931.23	\$ 54,593.75	\$404.60	\$ 1,822.79	\$ 962.01

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\$ 12,000.00	98.59	\$ 11,830.80	\$ 11,818.80	\$ 278.33	\$ 600.00	\$ 6.11		
12,000.00	101.36	12,163.20	12,225.12	55.00	660.00		\$ 20.61	
10,000.00	102.97	10,297.00	10,391.00	250.00	1,500.00		35.42	
4,000.00	105.48	4,219.20	4,232.00	6.00	240.00		7.64	
4,000.00								
4,500.00								
4,500.00	102.94	20,588.00	20,679.55	500.00	1,000.00		31.19	
4,500.00								
2,500.00								
10,000.00	103.42	10,342.00	10,355.80	91.67	550.00		11.26	
14,000.00	100.75	14,105.00	14,106.77	58.33	350.00		1.44	\$ 219.72
23,000.00	100.00	23,000.00	24,689.11	575.00	1,150.00			
200.00								
200.00								
200.00								
200.00								
1,700.00								
1,700.00	106.59	11,724.90	12,056.00	302.50	605.00		63.45	
1,700.00								
1,700.00								
1,700.00								
1,700.00								
18,000.00	100.00	18,000.00	18,900.00	450.00	900.00			
1,000.00								
1,000.00								
1,000.00								
1,000.00								
1,000.00	101.15	10,115.00	10,117.50	250.00	250.00		2.94	54.17
1,000.00								
1,000.00								
1,000.00								
1,000.00								
10,000.00	105.44	10,544.00	10,602.00	250.00	600.00		49.76	
14,000.00	105.32	14,744.80	14,798.00	140.00	840.00		52.51	149.33
20,000.00	103.75	20,750.00	20,750.00	183.33				42.78*
1,400.00								
1,400.00								
1,200.00								
1,400.00	98.66	7,399.50	7,343.48	168.75	337.50	13.50		
1,100.00								
1,000.00								
20,000.00	102.25	20,450.00	21,390.00	550.00	1,100.00		150.00	
20,000.00	102.28	20,456.00	21,390.00	550.00	1,100.00		151.75	
10,000.00	100.00	10,000.00	10,000.00	250.00	500.00			
20,000.00	102.75	20,550.00	20,736.00	326.94	1,100.00		69.91	
10,000.00	102.05	10,205.00	10,263.00	163.47	550.00		25.99	
20,000.00	103.74	20,748.00	20,764.20	275.00	550.00		15.25	275.00

SCHEDULE D—  
IDAHO—

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.	Ma- Op- turity tion	
Canyon Co., Ida., Emmettsville Independent School Dist.	5½%	4.90	M. & N.	1931-1921	\$15,463.01
Cassia Co., Ida., Funding.....	5½%	4.60	J. & J.	1922 1923 1924 1925 1926 1927 1928 1929 1930 1931	..... ..... ..... ..... ..... 32,280.08 ..... ..... ..... .....
Canyon Co., Ida., Nampa Independent School Dist. No. 37	5%	4.80	J. & J.	1929-1919	15,106.00
Canyon Co., Ida., Emmettsville Independent School Dist.	5%	4.75	M. & S.	1929-1919	13,117.13
Clearwater Co., Ida., Rural High School Dist. No. 1.....	6%	5.40	A. & O.	1934-1924	3,121.40
Custer Co., Ida., Bridge.....	6%	5.21	J. & J.	1925-1921	7,780.23
Custer Co., Ida., Bridge.....	5%	4.875	J. & J.	1930-1921	7,820.20
Custer Co., Ida., Bridge.....				1929 1930 1931 1932 1933 1934	..... ..... ..... 20,278.45 ..... .....
Coeur d'Alene, Ida., Improvement.....	6%	5.14	J. & J.	1930-1920	26,974.94
Elmore Co., Ida., Court House.....	5%	4.80	J. & J.	1929 1930 1931 1932 1933 1934	..... ..... ..... 20,450.05 ..... .....
Elmore Co., Ida., Refunding.....	5½%	4.75	J. & J.	1926 1927 1928 1929 1930	..... ..... 10,698.83 ..... .....
Elmore Co., Ida., Refunding.....	5½%	4.61	J. & J.	1919 1920 1921 1922 1923 1924 1925 1926 1927 1928	..... ..... ..... ..... ..... 44,429.03 ..... ..... ..... .....
Franklin Co., Ida., Preston Independent School Dist. No. 1	5%	5.15	J. & J.	1933-1923	29,476.08
Fremont Co., Ida., School Dist. No. 19.....	6%	5.30	M. & S.	1934-1933	10,791.99
Franklin Co., Ida., Franklin Independent School Dist. No. 2	6%	5.20	M. & N.	1935-1925	15,890.67
Fremont Co., Ida., Ashton Independent School Dist. No. 8	5½%	5.00	M. & N.	1935-1925	10,374.47
Gooding Co., Ida., Refunding.....	5%	4.80	J. & J.	1925 1926 1927 1928 1929 1930 1931 1932 1933	..... ..... ..... ..... ..... 8,159.52 ..... ..... .....
Gooding Co., Ida., Refunding.....		4.80		1925 1926 1927 1928 1929 1930 1931 1932 1933	..... ..... ..... ..... ..... 9,179.64 ..... ..... .....
Idaho Co., Ida., Grangeville Independent School Dist. No. 2.....	5½%	5.25	J. & J.	1933-1923	10,153.34



PART I—Continued

Continued

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
\$ 15,000.00	103.09	\$ 15,463.50	\$ 15,690.75	\$ 107.71	\$ 825.00		\$ 64.91	
3,000.00								
3,000.00								
3,000.00								
3,000.00								
3,000.00	107.60	32,280.00	32,712.68	825.00	1,650.00		159.58	
3,000.00								
3,000.00								
3,000.00								
15,000.00	100.71	15,106.50	15,207.00	375.00	750.00		24.04	
13,000.00	100.90	13,117.00	13,226.29	216.67	650.00		26.01	
3,000.00	104.05	3,121.50	3,135.90	45.00	180.00		11.00	
7,500.00	103.74	7,780.50	7,933.20	225.00	450.00		42.97	
7,500.00	104.27	7,820.25	7,989.00	225.00	450.00		49.28	
2,500.00								
3,500.00								
3,500.00								
3,500.00	101.39	20,278.00	20,278.45	500.00				\$ 358.34*
3,500.00								
26,000.00	103.75	26,975.00	27,690.00	780.00	1,560.00		167.02	
2,500.00								
3,500.00								
3,500.00								
3,500.00	102.25	20,450.00	20,450.05	500.00				166.67*
3,500.00								
2,000.00								
2,000.00								
2,000.00	106.99	10,699.00	10,823.20	275.00	550.00		40.38	
2,000.00								
4,200.00								
4,200.00								
4,200.00								
4,200.00								
4,200.00	105.78	44,427.60	45,694.26	1,155.00	2,310.00		253.05	
4,200.00								
4,200.00								
4,200.00								
30,000.00	98.25	29,475.00	29,451.00	750.00	1,500.00	17.34		
10,000.00	107.92	10,792.00	10,827.00	178.33	600.00		26.95	
15,000.00	105.94	15,891.00	15,921.00	150.00	450.00		30.33	57.50
10,000.00	103.74	10,374.00	10,384.60	91.67	275.00		10.13	108.47
1,000.00								
1,000.00								
1,000.00								
1,000.00	101.99	8,159.20	8,159.52	200.00				192.22*
1,000.00								
1,000.00								
1,000.00								
1,000.00								
1,000.00	102.00	9,180.00	9,179.64	225.00				66.25*
1,000.00								
1,000.00								
1,000.00								
10,000.00	101.53	10,153.00	10,178.00	275.00	550.00		16.31	

## SCHEDULE D—

## IDAHO—

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.	Ma- Op- turity tion	
Kootenai Co., Ida., St. Maries Independent School Dist. No. 6 .....	5½%	5.00	J. & J.	1933-1923	\$ 20,619.06
Kootenai Co., Ida., Funding .....	5%	4.61	J. & J.	1926-1921	25,524.34
Lemhi Co., Ida., Courthouse and Jail .....	5%	4.64	J. & J.	1919	.....
				1920	.....
				1921	.....
				1922	.....
				1923	.....
				1924	20,530.76
				1925	.....
				1926	.....
				1927	.....
				1928	.....
Lewiston, Ida., Water .....	5%	5.00	J. & J.	1922-1912	14,000.00
Lewis Co., Ida., Nez Perce Independent School Dist. No. 1	5½%	5.06	F. & A.	1932-1922	15,361.73
Latah and Nez Perce Counties, Joint School Dist. No. 24	5½%	5.20	J. & D.	1932-1922	15,245.52
Lincoln Co., Ida., Refunding .....	5%	4.80	J. & J.	1924	.....
				1925	.....
				1926	.....
				1927	.....
				1928	.....
				1929	10,194.96
				1930	.....
				1931	.....
				1932	.....
				1933	.....
Lincoln Co., Ida., School Dist. No. 33 .....	6%	5.00	J. & D.	1930	22,093.02
Lincoln Co., Ida., Refunding .....	5½%	4.62	J. & J.	1918	.....
				1919	.....
				1920	.....
				1921	.....
				1922	.....
				1923	28,489.68
				1924	.....
				1925	.....
				1926	.....
				1927	.....
Lincoln Co., Ida., School Dist. No. 35 .....	6%	5.00	A. & O.	1930	33,139.54
Madison Co., Ida., Funding .....	6%	5.125	J. & J.	1932	.....
				1933	21,996.90
				1934	.....
Minidoka Co., Ida., Refunding .....	6%	5.125	J. & J.	1924	.....
				1925	.....
				1926	.....
				1927	.....
				1928	.....
				1929	5,418.05
				1930	.....
				1931	.....
				1932	.....
				1933	.....
Minidoka Co., Ida., School Dist. No. 1 .....	5½%	5.30	F. & A.	1933-1932	10,222.29
Moscow, Ida., Municipal Coupon Refunding .....	6%	5.50	J. & J.	1933-1923	8,256.09
Nampa, Ida., Funding .....	5½%	5.00	J. & J.	1932-1922	5,137.29
Nampa, Ida., City Hall .....	6%	5.00	J. & J.	1929-1919	20,730.65
Nampa, Ida., Paving .....	5½%	4.87	J. & J.	1927-1917	23,337.23
Nampa, Ida., Municipal Fire Department .....	6%	5.12	J. & J.	1929-1919	10,320.64
Owyhee Co., Ida., Funding .....	6%	4.55	J. & J.	1916	3,048.94
Oneida Co., Ida., Road, Bridge and Funding .....	5%	4.75	J. & J.	1930-1921	17,219.64
Power Co., Ida., Funding .....	6%	4.95	J. & J.	1926	.....
				1927	16,287.86
Salmon, Ida., Water Works .....	6%	5.19	J. & J.	1932-1922	26,105.23
		5.20			5,218.25
Shoshone Co., Ida., Wardner-Kellogg Independent School Dist. No. 6 .....	5%	4.895	M. & S.	1932-1922	14,081.01
Weiser, Ida., Water Works .....	5½%	5.10	J. & J.	1932-1922	20,466.02
TOTALS .....					\$1,026,823.63

PART I—Continued

Concluded

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
\$ 20,000.00	103.10	\$ 20,620.00	\$ 20,752.64	\$ 550.00	\$ 1,100.00	.....	\$ 66.54	.....
25,000.00	102.10	25,525.00	25,707.50	625.00	1,250.00	.....	70.87	.....
1,000.00	.....	.....	.....	.....	.....	.....	.....	.....
1,000.00	.....	.....	.....	.....	.....	.....	.....	.....
2,000.00	.....	.....	.....	.....	.....	.....	.....	.....
2,000.00	.....	.....	.....	.....	.....	.....	.....	.....
2,000.00	.....	.....	.....	.....	.....	.....	.....	.....
2,000.00	102.65	20,530.00	20,770.00	500.00	1,000.00	.....	45.77	.....
2,000.00	.....	.....	.....	.....	.....	.....	.....	.....
2,000.00	.....	.....	.....	.....	.....	.....	.....	.....
3,000.00	.....	.....	.....	.....	.....	.....	.....	.....
3,000.00	.....	.....	.....	.....	.....	.....	.....	.....
14,000.00	100.00	14,000.00	14,700.00	350.00	700.00	.....	.....	.....
15,000.00	102.41	15,361.50	15,510.00	343.75	825.00	.....	45.95	.....
15,000.00	101.64	15,246.00	15,339.00	68.75	825.00	.....	31.02	.....
1,000.00	.....	.....	.....	.....	.....	.....	.....	.....
1,000.00	.....	.....	.....	.....	.....	.....	.....	.....
1,000.00	.....	.....	.....	.....	.....	.....	.....	.....
1,000.00	.....	.....	.....	.....	.....	.....	.....	.....
1,000.00	101.95	10,195.00	10,199.13	250.00	250.00	.....	4.17	\$ 54.17
1,000.00	.....	.....	.....	.....	.....	.....	.....	.....
1,000.00	.....	.....	.....	.....	.....	.....	.....	.....
1,000.00	.....	.....	.....	.....	.....	.....	.....	.....
20,000.00	110.47	22,094.00	22,504.00	100.00	1,200.00	.....	91.89	.....
1,800.00	.....	.....	.....	.....	.....	.....	.....	.....
2,800.00	.....	.....	.....	.....	.....	.....	.....	.....
2,800.00	.....	.....	.....	.....	.....	.....	.....	.....
2,800.00	.....	.....	.....	.....	.....	.....	.....	.....
2,800.00	105.52	28,490.40	29,440.80	742.50	1,485.00	.....	163.12	.....
2,800.00	.....	.....	.....	.....	.....	.....	.....	.....
2,800.00	.....	.....	.....	.....	.....	.....	.....	.....
2,800.00	.....	.....	.....	.....	.....	.....	.....	.....
30,000.00	110.47	33,141.00	33,756.00	450.00	1,800.00	.....	137.84	.....
6,000.00	.....	.....	.....	.....	.....	.....	.....	.....
7,000.00	109.98	21,996.00	21,996.90	600.00	.....	.....	.....	240.00*
7,000.00	.....	.....	.....	.....	.....	.....	.....	.....
500.00	.....	.....	.....	.....	.....	.....	.....	.....
500.00	.....	.....	.....	.....	.....	.....	.....	.....
500.00	.....	.....	.....	.....	.....	.....	.....	.....
500.00	.....	.....	.....	.....	.....	.....	.....	.....
500.00	108.36	5,418.00	5,418.05	150.00	.....	.....	.....	.....
500.00	.....	.....	.....	.....	.....	.....	.....	.....
500.00	.....	.....	.....	.....	.....	.....	.....	.....
500.00	.....	.....	.....	.....	.....	.....	.....	.....
10,000.00	102.22	10,222.00	10,238.30	224.58	550.00	.....	7.90	.....
8,000.00	103.20	8,256.00	8,300.00	240.00	480.00	.....	24.88	.....
5,000.00	102.75	5,137.50	5,171.40	137.50	275.00	.....	17.48	.....
20,000.00	103.65	20,730.00	21,450.00	600.00	1,200.00	.....	157.54	.....
23,000.00	101.47	23,338.10	24,120.10	632.50	1,265.00	.....	123.93	.....
10,000.00	103.21	10,321.00	10,611.00	300.00	600.00	.....	68.93	.....
3,000.00	101.63	3,048.90	3,273.90	90.00	180.00	.....	39.91	.....
17,000.00	101.29	17,219.30	17,321.30	425.00	850.00	.....	30.96	.....
7,000.00	.....	.....	.....	.....	.....	.....	.....	.....
8,000.00	108.59	16,288.50	16,287.86	450.00	.....	.....	.....	352.50*
25,000.00	104.42	26,105.00	26,545.00	750.00	1,500.00	.....	139.67	.....
5,000.00	104.37	5,218.50	5,295.00	150.00	300.00	.....	27.57	.....
14,000.00	100.58	14,081.20	14,105.00	208.06	700.00	.....	10.35	.....
20,000.00	102.33	20,466.00	20,588.00	550.00	1,100.00	.....	54.16	.....
\$ 992,500.00		\$1,026,824.35	\$1,041,940.66	\$ 22,261.34	\$ 45,667.50	\$ 36.95	\$ 2,971.53	\$2,337.12

SCHEDULE D—

CALIF

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.		
Alameda Co., Calif., Niles School Dist.....	5 %	4.475	J. & J.	1916	.....
				1917	.....
				1918	.....
				1919	.....
				1920	.....
				1921	.....
				1922	.....
				1923	.....
				1924	\$22,907.81
				1925	.....
				1926	.....
				1927	.....
				1928	.....
				1929	.....
Alameda Calif., Municipal Improvement.....	5 %	4.612	J. & J.	1931	.....
				1932	.....
				1954	.....
				1955	10,702.25
Alameda Co. Calif., Ocean View School Dist.....	5 %	4.60	July	1916	.....
				1917	.....
				1918	.....
				1919	.....
				1920	.....
				1921	.....
				1922	.....
				1923	15,376.96
				1924	.....
				1925	.....
				1926	.....
				1927	.....
				1928	.....
				1929	.....
Alameda, Calif., General Improvement.....	5 %	4.55	M. & N.	1931	.....
				1933	9,552.38
				1950	.....
Berkeley, Calif., Municipal Improvement.....	5 %	4.82	J. & J.	1928	.....
				1930	.....
				1932	.....
				1934	30,638.68
				1936	.....
				1938	.....
Berkeley, Calif., Municipal Improvement.....	5 %	4.614	J. & J.	1945	.....
				1949	21,270.23
Bakersfield, Calif., City Hall and Sewer.....	5 %	4.60	A. & O.	1916	.....
				1917	.....
				1918	.....
				1920	.....
				1923	.....
				1926	16,045.58
				1929	.....
				1939	.....
Contra Costa Co., Calif., Richmond Union High School Dist.....	5 %	4.70	M. & N.	1930	.....
				1931	.....
				1932	.....
				1933	20,733.80
				1934	.....
				1935	.....
				1936	.....
				1937	.....



SCHEDULE D—  
CALIFORNIA—

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.		
Contra Costa Co., Calif., Pittsburg School Dist.....	5 $\frac{1}{4}$ %	5 015	M. & N.	1941	.....
				1942	.....
				1943	.....
				1944	.....
				1945	.....
				1946	.....
				1947	\$25,924.19
				1948	.....
				1949	.....
				1950	.....
				1951	.....
				1952	.....
				1953	.....
				1954	.....
Fresno Co., Calif., Sanger Union High School Dist.....	5 %	4 90	Mar.	1918	.....
				1919	.....
				1920	.....
				1921	.....
				1922	.....
				1923	.....
				1924	.....
				1925	.....
				1926	50,406.24
				1927	.....
				1928	.....
				1929	.....
				1930	.....
				1931	.....
1932	.....				
1933	.....				
1934	.....				
Fresno Co., Calif., Sanger School Dist.....	5 %	5 00	M. & N.	1918	.....
				1919	.....
				1920	.....
				1921	.....
				1922	.....
				1923	20,000.00
				1924	.....
				1925	.....
				1926	.....
				1927	.....
Fresno Co., Calif., Fresno School Dist.....	5 %	3 99	June	1916	.....
				1917	.....
				1918	25,770.55
				1919	.....
Fresno Co., Calif., Fresno School Dist.....	5 %	4 75	A. & O.	1922	.....
				1948	9,370.67
Glenn and Tehama Counties, Calif., Orland Joint Union High School Dist.....	5 %	5 00	A. & O.	1926	.....
				1927	.....
				1928	10,000.00
				1929	.....
Humboldt Co., Calif., Eureka High School Dist .....	5 %	4 875	A. & O.	1949	.....
				1950	.....
				1951	20,422.57
				1952	.....
				1953	.....
				1954	.....
Kern Co., Calif., Highway.....	5 %	4 8175	M. & S.	1938	20,504.17
				1945	.....
Los Angeles Co., Calif., Los Angeles School Dist.....	4 $\frac{1}{2}$ %	4 40	M. & S.	1949	25,432.35
				1950	.....
				1951	.....
Los Angeles Co., Calif., Glendale Union High School Dist.....	5 %	4 90	M & S.	1938	.....
				1939	.....
				1940	.....
				1941	15,216.09
				1942	.....
1943	.....				



SCHEDULE D—  
CALIFORNIA—

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.		
Orange Co., Calif., Santa Ana High School Dist.....	5 %	4.60	J. & J.	1948	.....
				1949	.....
				1950	\$26,720.45
				1951	.....
				1952	.....
Oakland, Calif., Municipal Improvement.....	4½%	4.40	J. & J.	1925	.....
				1926	.....
				1930	.....
				1937	40,498.00
				1945	.....
Orange Co., Calif., Orange Union High School Dist.....	5 %	4.625	M. & S.	1929	.....
				1930	.....
				1931	.....
				1932	.....
				1933	15,673.92
Riverside Co., Calif., Riverside School Dist.....	5 %	4.7863	M. & S.	1934	.....
				1935	.....
				1937	.....
				1939	.....
				1940	.....
San Diego, Calif., Water Improvement.....	4½%	4.20	J. & J.	1941	10,312.48
				1942	.....
				1943	.....
				1934	.....
				1935	.....
San Joaquin Co., Calif., Stockton High School Dist.....	5 %	4.80	J. & J.	1936	.....
				1937	.....
				1938	.....
				1939	51,955.98
				1940	.....
Santa Barbara Co., Calif., Carpinteria Union School Dist.....	5 %	4.60	Apr.	1941	.....
				1942	.....
				1943	.....
				1933	.....
				1934	15,371.00
San Rafael, Calif., Municipal Improvement.....	5 %	4.85	J. & D.	1935	.....
				1936	.....
				1937	.....
				1938	.....
				1929	.....
San Rafael, Calif., Municipal Improvement.....	5 %	4.85	J. & D.	1930	2,030.96
				1944	.....
				1945	.....
				1946	.....
				1947	.....
				1948	.....
				1949	15,491.06
				1950	.....
				1951	.....
				1952	.....
				1953	.....
				1927	.....
				1934	.....
				1935	.....
				1936	7,125.05





SCHEDULE D—  
CALIFORNIA—

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.	Ma- Op- turity tion	
San Bernardino Co., Calif., Chaffey Union High School Dist.	5 %	4.60	Sept.	1938 1939 1940 1941 1942 1943 1944 1945 1946 1947 1948 1949 1950 1951	\$21,273.76
San Francisco, Calif., City Hall	5 %	4.85	J. & J.	1936 1938	51,006.93
San Mateo Co., Calif., Highway	5 %	4.70 4.75	J. & J.	1924 1938	5,109.06 10,347.53
Santa Cruz, Calif., Municipal Improvement	5 %	4.80	J. & J.	1951 1952 1953	10,343.56
Santa Cruz Co., Calif., Santa Cruz High School Dist	5 %	4.801	M. & S.	1944 1945	10,309.75
Siskiyou Co., Calif., Summit Union School Dist	6 %	4.59	Oct.	1916 1917 1918	2,770.68
Stanislaus Co., Calif., Ceres School Dist	6 %	4.61	Sept.	1923	2,182.55
Tulare, Calif., Municipal Improvement	5 %	4.75	J. & D.	1947 1948 1949	10,414.91
Vallejo, Calif., Improvement	5 %	4.59	M. & S.	1916 1917 1918 1919 1920 1921 1922	32,435.27
<b>TOTALS</b>					\$730,311.48

WASH

Aberdeen, Wash., Funding	5½%	4.87	J. & D.	1922 1923 1924 1925 1927	31,295.21
Asotin Co., Wash., Highway	5 %	4.85 4.90	A. & O.	1934-1924	10,103.48 15,103.27
Bellingham, Wash., Funding	5 %	4.67 4.70	A. & O.	1926-1922 1926-1924	82,250.93 12,249.88
Chehalis Co., Wash., School Dist. No. 101	5 %	5.00	May	1934-1924	15,000.00
Dayton, Wash., Water Works Funding	5½%	4.84	M. & N.	1916 1917 1918 1919 1920 1921 1925 1926 1927 1928 1929 1930 1931	16,314.60 21,270.34

PART I—Continued

Concluded

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
\$ 1,000.00								
2,000.00								
1,000.00								
2,000.00								
1,000.00								
2,000.00								
1,000.00								
2,000.00	106.37	\$ 21,274.00	\$ 21,344.76	\$ 308.33	\$ 1,000.00		\$ 20.48	
1,000.00								
2,000.00								
1,000.00								
2,000.00								
1,000.00								
1,000.00								
25,000.00								
25,000.00	102.01	51,005.00	51,057.50	1,250.00	2,500.00		25.24	
5,000.00	102.18	5,109.00	5,113.15	125.00	125.00		4.09	\$ 24.31
10,000.00	103.48	10,348.00	10,358.70	250.00	500.00		8.20	
2,000.00								
4,000.00	103.44	10,344.00	10,347.40	231.94	500.00		3.38	
4,000.00								
5,000.00								
5,000.00	103.10	10,310.00	10,313.50	134.72	500.00		3.75	225.00
900.00								
900.00	102.62	2,770.74	2,870.05	40.50	162.00		21.17	
900.00								
2,000.00	109.13	2,182.60	2,290.00	35.67	120.00		18.53	
4,000.00								
3,000.00	104.15	10,415.00	10,428.78	41.67	500.00		5.12	
3,000.00								
5,000.00								
5,000.00								
5,000.00	101.36	32,435.20	33,067.50	533.33	1,600.00		107.50	
5,000.00								
5,000.00								
2,000.00								
\$ 709,200.00		\$ 730,308.57	\$ 738,104.84	\$ 14,481.02	\$ 33,870.74		\$ 913.51	\$ 783.62

INGTON

\$ 2,000.00								
9,000.00								
9,000.00	104.32	\$ 31,296.00	\$ 31,760.00	\$ 137.50	\$ 1,650.00		\$ 121.47	
9,000.00								
1,000.00								
10,000.00	101.03	10,103.00	10,117.38	125.00	500.00		9.63	
15,000.00	100.69	15,103.50	15,109.50	187.50	750.00		6.23	\$ 264.58
80,000.00	102.81	82,248.00	83,304.44	1,000.00	4,000.00		153.49	
12,000.00	102.08	12,249.60	12,305.64	150.00	600.00		23.43	
15,000.00	100.00	15,000.00	15,000.00	500.00	750.00			
1,000.00								
3,000.00								
3,000.00								
3,000.00	101.97	16,315.20	16,678.40	146.67	880.00		87.20	
3,000.00								
3,000.00								
2,000.00								
3,000.00								
3,000.00								
3,000.00	106.35	21,270.00	21,564.60	183.33	1,100.00		72.14	
3,000.00								
3,000.00								
3,000.00								

SCHEDULE D—  
WASHINGTON—

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.	Ma-Op-turity tion	
Ellensburg, Wash., Electric Light and Sewer Funding.....	5%	4.70	J. & D.	1931	\$ 15,491.44
Jefferson Co., Wash., Refunding.....	5½%	4.75	J. & J.	1931	21,632.48
King Co., Wash., Seattle School Dist. No. 1.....	5%	4.805	M. & S.	1920	.....
				1924	.....
				1925	25,341.78
				1926	.....
King Co., Wash., Funding.....	5%	4.40	F. & A.	1928	12,686.63
King Co., Wash., Road.....	5%	4.65	M. & N.	1934	20,862.22
Pasco, Wash., Municipal Coupon Funding.....	5½%	5.375	F. & A.	1934	10,146.48
Port Townsend, Wash., Refunding.....	5½%	5.00	J. & J.	1931-1921	20,512.89
Port Angeles, Wash., Refunding.....	5½%	4.85	F. & A.	1932-1922	31,076.07
Seattle, Wash., Cedar River Supply Warrants.....	5%	5.00	J. & J.	1920 Call	38,000.00
Seattle, Wash., Smith's Cove Improvements.....	4½%	5.00	J. & J.	1935	5,629.05
Seattle, Wash., East Waterway Improvement No. 2.....	5%	4.75	M. & S.	1947	.....
				1948	26,031.99
Seattle, Wash., Sewer Refunding.....	5%	4.92	J. & J.	1917	.....
				1918	20,039.93
Skamania Co., Wash., Road.....	5½%	5.125	J. & J.	1926	.....
				1930	.....
				1932	.....
				1933	42,765.17
				1934	.....
				1935	.....
Spokane Co., Wash., Spokane School Dist. No. 122.....	5%	4.74	J. & D.	1922-1917	23,085.60
Spokane Co., Wash., Spokane School Dist. No. 122.....	5%	4.65	A. & O.	1932	20,800.29
Snohomish Co., Wash., School Dist. No. 15.....	5½%	4.70	May	1931-1921	8,327.99
Snohomish, Wash., Refunding.....	5%	4.75	J. & D.	1931	28,778.36
Tacoma, Wash., Funding.....	5%	4.125	F. & A.	1920	26,925.69
Tacoma, Wash., Light and Water Refunding.....	5%	4.93	J. & D.	1920	.....
				1921	25,085.87
				1922	.....
Vancouver, Wash., Sewer.....	5%	4.70	A. & O.	1921	25,388.19
Walla Walla Co., Wash., Walla Walla School Dist. No. 1.....	4½%	4.50	M. & S.	1923-1913	11,000.00
Whitman Co., Wash., School Dist. No. 82 Funding.....	5%	4.677	A. & O.	1932-1927	19,541.09
TOTALS.....					\$682,736.92

UT

Beaver Co., Utah, High School Dist. No. 2.....	6%	5.30	F. & A.	1934	\$21,663.50
Box Elder Co., Utah, School Dist.....	4½%	4.60	F. & A.	1932	24,713.14
Box Elder Co., Utah, Road.....	4½%	4.6575	J. & D.	1932-1922	19,640.06
Carbon Co., Utah, Price School Dist.....	5%	5.00	M. & N.	1935-1920	20,000.00
Emery Co., Utah, Green River High School Dist.....	6%	5.00	J. & J.	1931	16,638.72
Emery Co., Utah, School Dist. No. 1.....	6%	4.90	A. & O.	1930	14,249.32
Emery Co., Utah, Bridge.....	5%	5.00	F. & A.	1930-1920	24,000.00
Garfield Co., Utah, Panguitch High School Dist. No. 1.....	6%	5.50	M. & N.	1934	20,640.42
Iron Co., Utah, Cedar City School Dist. No. 4.....	6%	5.40	M. & N.	1934	10,707.39
Juab Co., Utah, Tintie High School Dist.....	5%	4.75	F. & A.	1927-1922	20,276.83
		4.90			13,071.63
Morgan Co., Utah, School Dist.....	5%	5.00	M. & S.	1933	10,000.00
Provo City, Utah, Water.....	5%	4.74	F. & A.	1930-1920	40,458.17
San Pete Co., Utah, Ephriam School Dist.....	5%	5.00	J. & J.	1928-1913	25,500.00
Salt Lake Co., Utah, Salt Lake City School Dist. Re-funding.....	4½%	4.30	F. & A.	1932	25,586.51
Salt Lake Co., Utah, Salt Lake City School Dist. Re-funding.....	4½%	4.90	F. & A.	1933	23,813.02
Salt Lake City, Utan, Refunding.....	4%	3.57	M. & S.	1918	15,181.98
Salt Lake Co., Utah, Jordan School Dist.....	5%	4.85	A. & O.	1933	10,175.57
San Pete Co., Utah, Manti School Dist.....	6%	4.89	M. & N.	1930-1920	8,354.83
Salt Lake Co., Utah, Murrav School Dist.....	5%	5.04	J. & D.	1930-1920	34,857.19
San Pete Co., Utah, Gunnison School Dist.....	5%	4.75	J. & J.	1929	18,456.36
Salt Lake Co., Utah, Jordan School Dist.....	5%	5.00	A. & O.	1934	23,000.00
San Pete Co., Utah, Moroni School Dist. No. 8.....	5%	4.90	J. & D.	1932	13,145.94

PART I—Continued

Concluded

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
15,000.00	103.28	\$ 15,492.00	\$ 15,525.00	\$ 62.50	\$ 750.00		\$ 21.15	
20,000.00	108.16	21,632.00	21,908.00	550.00	1,100.00		69.96	
2,000.00								
13,000.00								
7,000.00	101.37	25,342.50	25,412.50	416.67	1,250.00		31.19	
3,000.00								
12,000.00	105.72	12,686.40	12,797.12	250.00	600.00		40.45	
20,000.00	104.31	20,862.00	20,884.00	166.67	1,000.00		21.78	\$ 2 94.44
10,000.00	101.46	10,146.00	10,150.00	226.11	550.00		3.52	
20,000.00	102.56	20,512.00	20,764.00	550.00	1,100.00		71.66	
30,000.00	103.59	31,077.00	31,498.00	687.50	1,650.00		137.79	
38,000.00	100.00	38,000.00	42,495.50	950.00	1,900.00			
6,000.00	93.82	5,629.20	5,623.20	135.00	270.00	\$ 5.85		
8,000.00								
17,000.00	104.13	26,032.50	26,046.00	416.67	1,250.00		13.01	
6,000.00								
14,000.00	100.20	20,040.00	20,060.00	500.00	1,000.00		13.53	
1,000.00								
1,000.00								
9,000.00								
4,000.00	104.31	42,767.10	42,765.17	1,127.50				600.73*
15,000.00								
11,000.00								
23,000.00	100.37	23,085.10	23,460.00	95.83	1,150.00		53.82	
20,000.00	104.00	20,800.00	20,900.00	250.00	1,000.00		31.68	
8,000.00	104.10	8,328.00	8,449.60	293.33	440.00		46.40	
28,000.00	102.78	28,778.40	28,890.40	116.67	1,400.00		31.89	
26,000.00	103.56	26,925.60	28,827.91	494.72	1,300.00		183.62	
5,000.00								
10,000.00	100.34	25,085.00	25,113.50	104.17	1,250.00		12.79	
10,000.00								
25,000.00	101.55	25,387.50	25,588.00	312.50	1,250.00		54.82	
11,000.00	100.00	11,000.00	11,203.75	147.13	495.00			
19,000.00	102.85	19,541.50	19,632.70	237.50	950.00		34.84	
\$ 665,000.00		\$ 682,735.10	\$ 693,834.31	\$ 10,520.47	\$ 31,885.00	\$ 5.85	\$ 1,347.49	\$1,159.75

AH

\$ 20,000.00	108.32	\$ 21,664.00	\$ 21,676.00	\$ 456.67	\$ 600.00		\$ 12.20	\$ 306.60
25,000.00	98.85	24,712.50	24,680.00	468.75	1,125.00	\$ 11.41		
20,000.00	98.20	19,640.00	19,600.00	75.00	900.00	14.23		
20,000.00	100.00	20,000.00	20,000.00	166.67	500.00			63.88
15,000.00	110.92	16,638.00	16,882.50	392.50	900.00		65.59	
12,800.00	111.32	14,248.96	14,581.76	192.00	768.00		67.30	
24,000.00	100.00	24,000.00	24,000.00	500.00	1,200.00			
19,500.00	105.85	20,640.75	20,669.33	152.75	1,170.00		28.91	157.58
10,000.00	107.07	10,707.00	10,726.30	100.00	600.00		18.91	
20,000.00	101.38	20,276.00	20,370.00	416.67	1,000.00		35.58	
13,000.00	100.55	13,071.50	13,083.20	270.83	650.00		9.15	
10,000.00	100.00	10,000.00	10,000.00	148.61	500.00			
40,000.00	101.15	40,460.00	40,788.00	833.33	2,000.00		79.45	
25,500.00	100.00	25,500.00	25,755.00	637.50	1,275.00			
25,000.00	102.35	25,587.50	25,665.00	468.75	1,125.00		24.00	
25,000.00	95.25	23,812.50	23,740.00	468.75	1,125.00	40.35		
15,000.00	101.21	15,181.50	15,900.00	200.00	600.00		56.48	
10,000.00	101.76	10,176.00	10,190.00	106.94	500.00		6.25	
8,000.00	104.44	8,355.20	8,688.80	80.00	480.00		68.91	
35,000.00	99.59	34,856.50	34,825.00	145.83	1,750.00	6.55		
18,000.00	102.54	18,457.20	18,568.80	450.00	900.00		22.52	
23,000.00	100.00	23,000.00	23,000.00	245.97	1,150.00			
13,000.00	101.12	13,145.60	13,162.50	54.17	650.00		5.64	

SCHEDULE D—

UTAH—

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.	Ma-Op-turity tion	
Sevier Co., Utah, Sevier School Dist.....	5 %	4.90	M. & S.	1933	\$ 10,116.62
		5.00			8,000.00
Summit Co., Utah, School Dist. No. 12.....	6 %	5.40	F. & A.	1924	10,423.27
Summit Co., Utah, South High School Dist.....	5 1/2 %	5.00	J. & D.	1934-1924	14,479.93
Utah Co., Utah, Spanish Fork School Dist. No. 2.....	5 %	4.59	J. & J.	1919	15,222.42
Utah Co., Utah, Pleasant Grove School Dist. No. 15.....	5 %	4.875	M. & S.	1931	33,445.09
Utah Co., Utah, Nebo High School Dist. No. 2.....	5 %	4.75	A. & O.	1931-1921	25,323.00
		4.65			15,272.14
Utah Co., Utah, Lincoln School Dist. No. 16.....	5 %	4.875	A. & O.	1932	15,210.88
		4.84			20,360.84
Utah Co., Utah, Alpine School Dist. No. 1.....	5 %	4.60	Apr.	1932-1922	10,234.85
Uinta Co., Utah, Bridge and Jail.....	5 %	4.80	A. & O.	1931-1921	10,095.67
		4.75			6,071.86
Wasatch Co., Utah, Heber School Dist.....	5 %	4.80	F. & A.	1932	15,345.97
TOTALS.....					\$663,733.42

MON

Big Horn Co., Mont., Funding.....	5 %	4.875	J. & J.	1935-1931	.....
				1932	\$ 15,216.93
				1933	.....
Carbon Co., Mont., School Dist. No. 30.....	6 %	5.20	J. & D.	1932-1922	6,278.65
Fallon Co., Mont., Funding.....	6 %	5.25	J. & J.	1935-1930	26,929.91
Kalispell, Mont., Water.....	5 %	4.775	J. & J.	1933-1928	10,216.06
		4.897			7,068.73
		5.00			15,000.00
Lincoln Co., Mont., Funding.....	5 %	4.625	J. & J.	1931-1921	15,277.68
Lincoln Co., Mont., Road and Bridge.....	5 %	4.65	J. & J.	1932-1927	25,772.59
		5.125			9,861.92
		4.95			10,043.00
		4.90			10,087.13
Miles City, Mont., Light and Improvement.....	6 %	4.75	J. & J.	1928-1918	5,172.84
Meagher Co., Mont., School Dist. No. 16.....	6 %	4.82	J. & D.	1930-1915	10,000.00
Musselshell Co., Mont., Refunding.....	5 %	4.60	J. & J.	1932-1927	20,708.27
Ravalli Co., Mont., School Dist. No. 2.....	6 %	5.10	F. & A.	1943-1933	11,051.87
		5.20			7,649.48
Sheridan Co., Mont., Funding.....	6 %	5.13	J. & J.	1934-1933	11,014.46
		5.30			10,805.64
TOTALS.....					\$228,155.16

PART I—Continued

Concluded

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
\$ 10,000.00	101.17	\$ 10,117.00	\$ 10,125.00	\$ 148.61	\$ 500.00	.....	\$ 4.13	.....
8,000.00	100.00	8,000.00	8,000.00	118.89	400.00	.....	.....	.....
10,000.00	104.23	10,423.00	10,450.00	250.00	600.00	.....	26.73	.....
14,000.00	103.43	14,480.20	14,534.80	64.17	770.00	.....	44.33	.....
15,000.00	101.48	15,222.00	15,465.00	375.00	750.00	.....	49.58	.....
33,000.00	101.35	33,445.50	33,539.70	550.00	1,650.00	.....	18.86	.....
25,000.00	101.29	25,322.50	25,483.29	312.50	1,250.00	.....	45.53	.....
15,000.00	101.81	15,271.50	15,405.00	187.50	750.00	.....	38.50	.....
15,000.00	101.41	15,211.50	15,237.75	187.50	750.00	.....	8.17	.....
20,000.00	101.80	20,360.00	20,404.00	250.00	1,000.00	.....	14.02	.....
10,000.00	102.35	10,235.00	10,302.49	375.00	500.00	.....	27.91	.....
10,000.00	100.96	10,096.00	10,155.00	125.00	500.00	.....	14.87	.....
6,000.00	101.20	6,072.00	6,095.03	75.00	300.00	.....	11.19	.....
15,000.00	102.31	15,346.50	15,381.03	312.50	750.00	.....	12.92	.....
<b>\$ 652,800.00</b>		<b>\$ 663,733.41</b>	<b>\$ 667,130.28</b>	<b>\$ 10,363.36</b>	<b>\$ 31,938.00</b>	<b>\$ 72.54</b>	<b>\$ 817.63</b>	<b>\$ 528.06</b>

TANA

\$ 1,000.00								
7,000.00	101.45	\$ 15,217.50	\$ 15,216.93	\$ 375.00	.....	.....	.....	\$ 152.08*
7,000.00								
6,000.00	104.64	6,278.40	6,377.70	17.00	\$ 360.00	.....	\$ 32.25	.....
25,000.00	107.72	26,930.00	26,937.08	750.00	500.00	.....	7.17	375.00
10,000.00	102.16	10,216.00	10,232.00	250.00	500.00	.....	11.76	.....
7,000.00	100.96	7,067.20	7,070.00	175.00	175.00	.....	1.27	34.03
15,000.00	100.00	15,000.00	15,000.00	375.00	772.92	.....	.....	22.92
15,000.00	101.85	15,277.50	15,410.29	375.00	750.00	.....	41.94	.....
25,000.00	103.09	25,772.50	25,912.50	625.00	1,250.00	.....	49.83	.....
10,000.00	98.62	9,862.00	9,857.00	250.00	500.00	\$ 4.92	.....	.....
10,000.00	100.43	10,043.00	10,043.00	250.00	.....	.....	.....	83.33*
10,000.00	100.87	10,087.00	10,100.00	250.00	500.00	.....	5.53	.....
5,000.00	103.46	5,173.00	5,470.00	150.00	300.00	.....	52.42	.....
10,000.00	100.00	10,000.00	10,442.84	50.00	600.00	.....	57.61	.....
20,000.00	103.54	20,708.00	20,852.00	500.00	1,000.00	.....	45.84	.....
10,000.00	110.52	11,052.00	11,070.00	250.00	300.00	.....	18.13	21.67
7,000.00	109.28	7,649.60	7,653.10	175.00	210.00	.....	3.62	156.33
10,000.00	110.14	11,014.00	11,055.00	300.00	600.00	.....	33.66	.....
10,000.00	108.06	10,806.00	10,827.66	300.00	600.00	.....	22.02	.....
<b>\$ 220,000.00</b>		<b>\$ 228,153.70</b>	<b>\$ 229,527.10</b>	<b>\$ 5,417.00</b>	<b>\$ 8,917.92</b>	<b>\$ 4.92</b>	<b>\$ 383.05</b>	<b>\$ 845.36</b>

SCHEDULE D—

WYO

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.		
Big Horn Co., Wvo., School Dist. No. 17	6 <sup>0</sup> / <sub>100</sub>	4 84	J. & J.	1921 1922 1923 1924 1925 1926 1927 1928 1929 1930 1931 1932 1933 1934 1935	\$ 20,039.40
Casper, Wyo., Sewer	5 <sup>0</sup> / <sub>100</sub>	4.75	J. & J.	1930-1920	20,220.23
Casper, Wyo., Water Works	5 <sup>0</sup> / <sub>100</sub>	4.75	J. & J.	1940-1925	25,492.97
Converse Co., Wyo., High School Dist.	5 <sup>1</sup> / <sub>2</sub> <sup>0</sup> / <sub>100</sub>	4.80	A. & O.	1939-1921	10,334.88
Douglas, Wyo., Fire Department	5 <sup>1</sup> / <sub>2</sub> <sup>0</sup> / <sub>100</sub>	5.00	J. & J.	1945-1925	15,568.50
Fremont Co., Wyo., School Dist. No. 16	5 <sup>1</sup> / <sub>2</sub> <sup>0</sup> / <sub>100</sub>	4.98	Jan.	1916 1917 1918 1919 1920 1921 1922 1923 1924 1925 1926 1927	12,326.50
Fremont Co., Wyo., School Dist. No. 24	6 <sup>0</sup> / <sub>100</sub>	4 96	F. & A.	1918	2,571.65
Johnson Co., Wyo., High School Dist.	5 <sup>1</sup> / <sub>2</sub> <sup>0</sup> / <sub>100</sub>	4 50	J. & J.	1934	28,205.62
Laramie, Wyo., Sewer	5 <sup>0</sup> / <sub>100</sub>	4 80	J. & J.	1931-1921	10,105.69
Lander, Wyo., Water	5 <sup>0</sup> / <sub>100</sub>	5 00	Jan.	1940-1925	10,000.00
Park Co., Wyo., School Dist. No. 2	6 <sup>0</sup> / <sub>100</sub>	5 31	A. & O.	1940-1935	6,397.89
Park Co., Wyo., Courthouse and Jail	5 <sup>0</sup> / <sub>100</sub>	4 70	A. & O.	1931-1921	17,263.96
Sheridan, Wyo., Water Works Extension and Enlargement	5 <sup>0</sup> / <sub>100</sub>	4 59	Jan.	1936-1916	6,039.65
Sheridan, Wyo., Water Works Extension	5 <sup>0</sup> / <sub>100</sub>	4 68	Jan.	1938-1918	15,153.61
Sheridan, Wyo., Sewer Extension	5 <sup>0</sup> / <sub>100</sub>	4 59	J. & J.	1926-1916	502.38
Sheridan, Wyo., Sewerage Bldg.	5 <sup>0</sup> / <sub>100</sub>	4 19	J. & J.	1925-1915	10,000.00
Uinta Co., Wyo., School Dist. No. 10	6 <sup>0</sup> / <sub>100</sub>	5 125	M. & N.	1916 1917 1918 1919 1920 1921	6,163.13
Weston Co., Wyo, School Dist. No. 1, Refunding	6 <sup>0</sup> / <sub>100</sub>	4 56	F. & A.	1916 1917 1918 1919	4,133.21
Weston Co., Wyo., School Dist. No. 1, Bldg.	5 <sup>1</sup> / <sub>2</sub> <sup>0</sup> / <sub>100</sub>	5 12	F. & A.	1920 1921 1922 1923 1924 1925 1926	7,171.01
<b>TOTALS</b>					\$227,690.28





SCHEDULE D—

NEV

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.	Ma- Op- turity tion	
Elko Co., Nev., Courthouse and Jail. . . . .	6 %	4 56	Jan.	1916	.....
				1917	.....
				1921	\$ 20,997.54
				1922	.....
				1925	.....
				1926	.....
				1927	28,213.23
				1928	.....
				1929	.....
				1929	.....
Ormsby Co., Nev., Refunding and Improvement. . . . .	5 %	4 62	July	1917	.....
				1918	.....
				1919	.....
				1920	.....
				1921	15,273.64
				1922	.....
				1923	.....
				1924	.....
				1925	.....
				1926	.....
Ormsby Co., Nev., Schcol Dist. No. 1 . . . . .	5 %	4 50	Jan.	1927	10,412.39
				1928	.....
				1916	.....
				1917	.....
				1918	.....
				1919	.....
				1920	.....
				1921	.....
				1922	.....
				1923	.....
Reno, Nev., Street and Sewer. . . . .	5 %	4 70	J. & J.	1924	20,677.26
				1925	.....
				1926	.....
				1927	.....
				1928	.....
				1929	.....
				1930	.....
				1931	.....
				1934	29,742.35
				White Pine Co., Nev., Bldg. . . . .	6 %
1919	.....				
1920	.....				
1921	21,012.16				
1922	.....				
1923	.....				
TOTALS . . . . .					\$137,328.57

PART I—Continued

ADA

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
\$ 5,000.00								
5,000.00								
5,000.00	104.99	\$ 20,998.00	\$ 22,109.00	\$ 1,193.33	\$ 1,200.00		\$ 231.92	
5,000.00								
5,000.00								
5,000.00	112.85	28,212.50	29,226.00	1,491.67	1,500.00		198.73	
5,000.00								
5,000.00								
1,500.00								
2,000.00								
1,500.00								
2,000.00	101.82	15,273.00	15,492.00	368.75	750.00		42.41	
2,000.00								
2,000.00								
2,000.00								
2,000.00	104.12	10,412.00	10,542.60	245.83	500.00		26.10	
4,000.00								
1,000.00								
1,500.00								
1,500.00								
1,000.00								
500.00								
1,000.00								
1,000.00								
1,500.00	103.39	20,678.00	21,018.98	1,000.00	1,000.00		66.53	
1,500.00								
1,500.00								
1,500.00								
1,500.00								
1,500.00								
500.00								
20,000.00	103.71	20,742.00	20,828.00	500.00	1,000.00		24.25	
1,000.00								
4,000.00								
4,000.00	105.06	21,012.00	21,788.00	600.00	1,200.00		143.98	
4,000.00								
3,000.00								
<b>\$ 130,000.00</b>		<b>\$ 137,327.50</b>	<b>\$ 141,004.58</b>	<b>\$ 5,399.58</b>	<b>\$ 7,150.00</b>		<b>\$ 733.92</b>	

SCHEDULE D—

OUTSIDE

DESCRIPTION	INTEREST			YEAR	Book or Amortized Value
	Issue Rate	Net Rate Earned	How Pd.	Ma-Op-turity tion	
Chariton Co., Mo., Drainage Dist. No. 4.....	6 %	4 75	M. & S.	1918 1919 1920 1921 1922 1923 1924 1925	\$ 88,881.55
Chaves Co., N. M., General Refunding.....	5 %	4 36	M. & S.	1931-1921	20,636.60
Canton, N. C., Water, Sewer, Light and Street.....	6 %	4 75	F. & A.	1939	58,791.99
Crowley, La., School, Water Works Extension and Sewerage	5 %	4 60	J. & D.	1918	5,561.00
Dallam Co., Texas, Dalhart Independent School Dist.....	5 %	4 84	Sept.	1947-1927	25,357.74
Eagle River, Wis., Light.....	5 %	5 00	M. & N.	1916 1917	3,000.00
El Paso, Texas, Sewer and Garbage.....	5 %	4 54	F. & A.	1948-1928	10,447.97
Hattiesburg, Miss., General.....	5 %	4 60	A. & O.	1927	34,168.67
Houston, Texas, Water.....	5 %	4 50	J. & J.	1946	27,078.63
Iredell Co., N. C., Statesville Graded School Dist.....	5 %	4 75	M. & N.	1937	6,203.34
Jefferson Co., Ala., West End School Dist.....	5 %	4 85	M. & N.	1928	25,358.49
Jefferson Co., Ala., Ensley School Dist.....	5 %	4 80	J. & D.	1939	25,699.99
Madison Co., N. C., Jail and Funding.....	5 %	4 25	J. & J.	1935	93,531.41
Macon Co., N. C., Franklin Graded School Dist.....	6 %	5 25	M. & S.	1927 1928 1929 1930 1931 1932 1933 1934 1935 1936 1937 1938	13,011.15
Maricopa Co., Ariz., Mesa Union High School Dist.....	6 %	4 74	May	1928	16,803.17
Mobile, Ala., Refunding.....	4½ %	4 75	A. & O.	1937	19,322.10
Muskogee, I. T., Water, Sewer and School.....	4½ %	4 20	M. & N.	1925	20,485.83
Pelham, Ga.....	5 %	4 70	J. & J.	1933 1934 1935 1936	20,747.76
Pecos Co., Texas, School Dist. No. 1.....	5 %	4 76	May	1927	14,301.87
Roane Co., Tenn., Refunding.....	4 %	4 04	May	1921	48,398.43
San Juan Co., N. M., Bridge.....	6 %	5 00	J. & J.	1938-1928	17,944.49
San Antonio, Texas, Improvement Dist. No. 11.....	5 %	4 83	J. & J.	1946-1926	11,152.61
Spartanburg Co., S. C., Woodruff School Dist. No. 33.....	6 %	4 75	J. & J.	1928	5,584.09
Stoddard Co., Mo., Drainage.....	6 %	4 72	June	1916 1917 1918 1919 1920 1921 1922 1923 1924 1925 1926	38,880.92
Tallahatchie Co., Miss., Charleston Separate School Dist...	6 %	4 75	M. & S.	1928	22,404.22
Tallahassie, Fla., Water Works.....	5 %	4 75	A. & O.	1938	41,390.13
Woodlawn, Ala., Sewerage.....	5 %	4 85	J. & J.	1929	10,147.34
TOTALS.....					\$725,291.49

PART I—Continued

STATES

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
\$ 9,000.00								
12,000.00								
2,000.00								
12,000.00								
12,000.00	107.09	\$ 88,884.70	\$ 94,701.00	\$ 1,424.83	\$ 4,980.00		\$ 731.95	
12,000.00								
12,000.00								
20,000.00	103.18	20,636.00	21,675.00	333.33	1,000.00		97.04	
50,000.00	117.58	58,790.00	59,902.50	1,250.00	3,000.00		200.21	
5,500.00	101.11	5,561.05	5,672.70	22.92	275.00		18.55	
25,000.00	101.43	25,357.50	25,500.00	416.67	1,250.00		21.64	
2,000.00								
1,000.00	100.00	3,000.00	3,000.00	21.67	150.00			
10,000.00	104.48	10,448.00	10,598.00	208.33	500.00		24.82	
33,000.00	103.54	34,168.20	34,620.30	352.92	1,650.00		75.62	
25,000.00	108.31	27,077.50	27,300.00	576.39	1,250.00		30.44	
6,000.00	103.39	6,203.40	6,233.18	50.00	300.00		5.16	
25,000.00	101.43	25,357.50	25,470.00	208.33	1,250.00		19.41	
25,000.00	102.80	25,700.00	25,790.00	104.17	1,250.00		15.83	
85,000.00	110.04	93,534.00	95,752.50	2,125.00	4,250.00		266.40	
1,000.00								
1,000.00								
1,000.00								
1,000.00								
1,000.00								
1,000.00	108.43	13,011.60	13,207.20	240.00	720.00		35.51	
1,000.00								
1,000.00								
1,000.00								
1,000.00								
15,000.00	112.02	16,803.00	17,367.00	560.00	900.00		98.81	
20,000.00	96.61	19,322.00	19,200.00	225.00	900.00	\$ 17.18		
20,000.00	102.43	20,486.00	20,800.00	150.00	900.00		38.38	
5,000.00								
5,000.00								
5,000.00	103.74	20,748.00	20,878.00	500.00	1,000.00		24.00	
5,000.00								
14,000.00	102.16	14,302.40	14,404.60	466.67	700.00		18.36	
48,500.00	99.79	48,398.15	48,257.50	1,293.33	1,940.00	14.70		
16,400.00	109.42	17,944.88	18,412.88	492.00	984.00		83.62	
11,000.00	101.39	11,152.90	11,220.00	275.00	550.00		10.93	
5,000.00	111.68	5,584.00	5,773.00	150.00	300.00		33.55	
3,000.00								
3,000.00								
3,000.00								
3,000.00								
3,500.00								
3,500.00	106.52	38,879.80	41,346.45	1,283.58	2,190.00		338.83	
3,500.00								
3,500.00								
3,500.00								
3,500.00								
20,000.00	112.02	22,404.00	23,160.00	400.00	1,200.00		131.11	
40,000.00	103.48	41,392.00	41,592.00	500.00	2,000.00		32.80	
10,000.00	101.47	10,147.00	10,188.00	250.00	500.00		7.57	
\$ 683,900.00		\$ 725,293.58	\$ 742,021.81	\$ 13,880.14	\$ 35,889.00	\$ 31.88	\$ 2,360.54	

SCHEDULE D—  
RECAPITULATION

DESCRIPTION	Book Value
Oregon.....	\$1,568,327.40
Colorado.....	1,152,887.79
Idaho.....	1,026,823.63
California.....	730,311.48
Washington.....	682,736.92
Utah.....	663,733.42
Montana.....	228,155.16
Wyoming.....	227,690.28
Nevada.....	137,328.57
Outside States.....	725,291.49
TOTALS.....	\$7,143,286.14

RECAPITULATION

Equalization.....	\$4,352,028.25
Benefit.....	2,738,080.61
General.....	43,374.39
Lost Beneficiaries and Instalment.....	9,802.89
TOTALS.....	\$7,143,286.14

PART I—Concluded

BY STATES

Par Value	Rate Used to Obtain Market Value	Market Value Excluding Accrued Interest	Actual Cost Excluding Accrued Interest	Interest Due and Accrued	Gross Interest Received in 1915	Accumulation	Amortization	Accrued Interest Charged Off 1915
\$ 1,536,450.00	.....	\$1,568,318.85	\$1,581,473.02	\$ 26,809.53	\$ 74,277.50	\$ 98.40	\$ 2,985.91	\$ 2,024.97
1,138,200.00	.....	1,152,885.39	1,159,791.76	17,931.23	54,593.75	404.60	1,822.79	962.01
992,500.00	.....	1,026,824.35	1,041,940.66	22,261.34	45,667.50	36.95	2,971.53	2,337.12
709,200.00	.....	730,308.57	738,104.84	14,481.02	33,870.74	.....	913.51	783.62
665,000.00	.....	682,735.10	693,834.31	10,520.47	31,885.00	5.85	1,347.49	1,159.75
652,800.00	.....	663,733.41	667,130.28	10,363.36	31,938.00	72.54	817.63	528.06
220,000.00	.....	228,153.70	229,527.10	5,417.00	8,917.92	4.92	383.05	845.36
218,900.00	.....	227,688.21	230,954.57	6,196.98	10,652.00	.....	705.07	447.72
130,000.00	.....	137,327.50	141,004.58	5,399.58	7,150.00	.....	733.92	.....
683,900.00	.....	725,293.58	742,021.81	13,880.14	35,889.00	31.88	2,360.54	.....
\$ 6,946,950.00		\$7,143,268.66	\$7,225,782.93	\$133,260.65	\$334,841.41	\$ 655.14	\$15,041.44	\$ 9,088.61
		Bonds redem	med during	1915.....	3,240.60	.68	285.26	
					\$338,082.01	\$655.82	\$15,326.70	

BY FUNDS

\$ 4,234,950.00	.....	\$4,352,014.71	\$4,410,021.47	\$ 80,656.06	\$203,495.34	\$464.70	\$ 9,296.86	\$ 4,705.24
2,662,500.00	.....	2,738,074.85	2,761,866.06	51,608.50	131,156.25	191.06	5,851.15	4,361.19
40,000.00	.....	43,376.00	44,058.49	825.00	2,900.00	.....	165.75	.....
9,500.00	.....	9,803.10	9,836.91	171.09	530.42	.06	12.94	22.18
\$ 6,946,950.00		\$7,143,268.66	\$7,225,782.93	\$133,260.65	\$338,082.01	\$655.82	\$15,326.70	\$ 9,088.61

\*No interest collection during 1915 (Total \$2,949.21).

SCHEDULE  
BONDS ACQUIRED  
EQUALIZATION

DESCRIPTION	Rate of In- terest	How Pd.	Ma- Op- turity tion
Garfield Co., Utah, Panguitch High School Dist. No. 1.....	6 %	M. & N.	1934
Garfield Co., Utah, Panguitch High School Dist. No. 1.....	6 %	M. & N.	1934
Bingham Co., Ida., Shelley Independent School Dist. No. 30.....	6 %	M. & N.	1934-1924
Pendleton, Ore., Water.....	5 %	J. & J.	1944-1934
Glenwood Springs, Colo., Funding.....	5 %	J. & J.	1929-1924
Blaine Co., Ida., Refunding.....	5 %	J. & J.	Serially 1923-1932
Lincoln Co., Ida., Refunding.....	5 %	J. & J.	Serially 1924-1933
Ravalli Co., Mont., School Dist. No. 2.....	6 %	F. & A.	1943-1933
Berkeley, Calif., Municipal Improvement.....	5 %	J. & J.	Serially 1945-1949
Columbia Co., Ore., School Dist. No. 13.....	6 %	F. & A.	1935-1925
San Rafael, Calif., Municipal Improvement.....	5 %	J. & D.	Serially 1929-1930
Beaver Co., Utah, High School Dist. No. 2.....	6 %	F. & A.	1934
Malheur Co., Ore., School Dist. No. 12.....	6 %	A. & O.	1934-1929
Chaffee Co., Colo., Refunding.....	5 %	M. & S.	1935-1925
Franklin Co., Ida., Franklin Independent School Dist. No. 2.....	6 %	M. & N.	1935-1925
Fallon Co., Mont., Funding.....	6 %	J. & J.	1935-1930
Marion Co., Ore., School Dist. No. 77.....	6 %	A. & O.	Serially 1929-1934
Ravalli Co., Mont., School Dist. No. 2.....	6 %	F. & A.	1943-1933
Minidoka Co., Ida., Refunding.....	6 %	J. & J.	Serially 1924-1933
Astoria, Ore., Funding.....	5½ %	J. & J.	Serially 1925-1928
Cassia Co., Ida., Burley Independent School Dist. No. 1.....	5½ %	A. & O.	1935-1925
Fremont Co., Ida., Ashton Independent School Dist. No. 8.....	5½ %	M. & N.	1935-1925
Gooding Co., Ida., Refunding.....	5 %	J. & J.	Serially 1925-1934
Lincoln Co., Mont., Road and Bridge.....	5 %	J. & J.	1932-1927
Park Co., Wyo., School Dist. No. 2.....	6 %	A. & O.	1940-1935
Alameda, Calif., Municipal Improvement.....	5 %	J. & J.	Serially 1954-1955
Madison Co., Ida., Funding.....	6 %	J. & J.	Serially 1932-1934
Big Horn Co., Mont., Funding.....	5 %	J. & J.	1935-1931
Saguache Co., Colo., School Dist. No. 6.....	6 %	M. & N.	1935-1925
Custer Co., Ida., Bridge.....	5 %	J. & J.	Serially 1929-1934
Bonner Co., Ida., Independent School Dist. No. 4.....	5½ %	M. & N.	1935-1925
Linn Co., Ore., School Dist. No. 16.....	5½ %	J. & J.	1935-1931
Elmore Co., Ida., Court House.....	5 %	J. & J.	Serially 1929-1934
Coos Co., Ore., School Dist. No. 13.....	5½ %	M. & N.	1935-1925

BENEFIT

Eugene, Ore., Armory.....	6 %	Nov.	1924
Kahispell, Mont., Water.....	5 %	J. & J.	1933-1928
San Mateo Co., Calif., Highway.....	5 %	J. & J.	1924
Asotin Co., Wash., Highway.....	5 %	A. & O.	1934-1924
San Rafael, Calif., Municipal Improvement.....	5 %	J. & D.	Serially 1927-1938
King Co., Wash., Road.....	5 %	M. & N.	1934
Fresno Co., Calif., Fresno School Dist.....	5 %	A. & O.	1948
Silverton, Ore., Improvement.....	6 %	M. & N.	1924-1919
Santa Cruz Co., Calif., Santa Cruz High School Dist.....	5 %	M. & S.	Serially 1944-1945
Ashland, Ore., Auxiliary Water.....	5 %	J. & J.	1959
Carbon Co., Utah, Price School Dist.....	5 %	M. & N.	1935-1920



D—PART III  
DURING 1915  
FUND

Date Acquired	NAME OF VENDOR	Principal	Premium	Accrued Interest	Total
1- 4-15	Waldo K. Marsh.....	\$ 8,000.00	\$ 480.00	\$ 65.33	\$ 8,545.33
1- 4-15	Wilson, Cranmer & Co.....	10,000.00	599.33	80.00	10,679.33
1- 5-15	W. F. Marrs and Sons.....	14,000.00	798.00	149.33	14,947.33
1- 6-15	Harris Trust and Savings Bank.....	10,000.00	.....	6.94	10,006.94
1-15-15	Jas. N. Wright and Co.....	11,069.90	.....	22.35	11,092.25
2-10-15	Central Savings Bank and Trust Co.....	10,000.00	117.50	54.17	10,171.67
2-10-15	Central Savings Bank and Trust Co.....	10,000.00	199.13	54.17	10,253.30
2-15-15	W. F. Marrs and Sons.....	10,000.00	1,070.00	21.67	11,091.67
3- 1-15	N. W. Halsey and Co.....	20,000.00	1,275.79	166.67	21,442.46
3- 1-15	Fred Glenn and Co.....	13,500.00	615.60	67.50	14,183.10
3- 8-15	Edwin M. Bosworth and Co.....	2,000.00	32.10	26.94	2,059.04
5-17-15	German American Trust Co.....	20,000.00	1,676.00	306.60	21,982.60
5-17-15	German American Trust Co.....	9,000.00	567.00	69.00	9,636.00
5-19-15	International Trust Co.....	25,000.00	485.85	270.83	25,756.68
5-24-15	Wight Investment Co.....	15,000.00	921.00	57.50	15,978.50
6- 1-15	Keeler Bros.....	25,000.00	1,937.08	375.00	27,312.08
6-15-15	Morris Bros.....	6,000.00	388.60	74.00	6,462.60
6-16-15	Wight Investment Co.....	7,000.00	653.10	156.33	7,809.43
7- 1-15	Sweet, Causey, Foster and Co.....	5,000.00	418.05	.....	5,418.05
7- 1-15	E. H. Rollins and Sons.....	25,000.00	1,043.30	.....	26,043.30
7- 1-15	E. H. Rollins and Sons.....	20,000.00	764.20	275.00	21,039.20
7-12-15	Sweet, Causey, Foster and Co.....	10,000.00	384.60	108.47	10,493.07
8-24-15	E. H. Rollins and Sons.....	17,000.00	339.16	258.47	17,597.63
9- 1-15	N. W. Halsey and Co.....	10,000.00	43.00	83.33	10,126.33
9- 7-15	Waldo K. Marsh.....	5,900.00	498.55	154.38	6,552.93
9-13-15	N. W. Halsey and Co.....	10,000.00	702.25	100.00	10,802.25
9-13-15	Wight Investment Co.....	20,000.00	1,996.90	240.00	22,236.90
9-14-15	H. E. Wright and Co.....	15,000.00	216.93	152.08	15,369.01
10- 2-15	Sweet, Causey, Foster and Co.....	17,500.00	971.25	440.42	18,911.67
11-10-15	Jas. N. Wright and Co.....	20,000.00	278.45	353.34	20,636.79
11-15-15	C. O. Calman and Co.....	20,000.00	750.00	42.78	20,792.78
11-15-15	German American Trust Co.....	16,000.00	569.66	204.72	16,774.38
12- 1-15	Sweet, Causey, Foster and Co.....	20,000.00	450.05	166.67	20,616.72
12-16-15	Lumbermen's Trust Co.....	14,000.00	484.40	96.25	14,580.65
	TOTALS	\$ 464,969.90	\$ 21,726.83	\$ 4,705.24	\$ 491,401.97

FUND

1-13-15	T. Burdick Simons.....	\$ 15,000.00	\$ 650.12	\$ 180.00	\$ 15,830.12
2- 6-15	Harris Trust and Savings Bank.....	7,000.00	70.00	34.03	7,104.03
2- 6-15	N. W. Halsey and Co.....	5,000.00	113.15	24.31	5,137.46
2- 8-15	Weil, Roth and Co.....	15,000.00	109.50	264.58	15,374.08
2-15-15	Edwin M. Bosworth and Co.....	7,000.00	128.10	71.95	7,200.05
2-17-15	E. H. Rollins and Sons.....	20,000.00	884.00	294.44	21,178.44
3- 1-15	E. H. Rollins and Sons.....	9,000.00	373.50	168.75	9,542.25
3- 5-15	Lumbermen's Trust Co.....	14,000.00	284.20	287.00	14,571.20
3- 8-15	Edwin M. Bosworth and Co.....	10,000.00	313.50	225.00	10,538.50
3-11-15	R. O'Neil.....	15,000.00	.....	145.83	15,145.83
5-24-15	Jas. N. Wright and Co.....	20,000.00	.....	63.88	20,063.88

SCHEDULE D—  
BENEFIT FUND—

DESCRIPTION	Rate of Interest	How Pd.	Mat- urity tion
Kalispell, Mont., Water.....	5 %	J. & J.	1933-1928 Serially
Oregon City, Ore., Water.....	5 %	A. & O.	1921-1941
Weld Co., Colo., School Dist. No. 64.....	5½ %	M. & N.	1945-1930 Serially
Oregon City, Ore., Water.....	5 %	A. & O.	1944-1945
Yamhill Co., Ore., School Dist. No. 48.....	5 %	M. & N.	1935-1925
Routt Co., Colo., School Dist. No. 4, Refunding.....	5½ %	A. & O.	1935-1925
Skamania Co., Wash., Road.....	5½ %	J. & J.	1935-1933
Bear Lake Co., Ida., Montpelier Independent School Dist. No. 1.....	5 %	J. & D.	1935-1925
Skamania Co., Wash., Road.....	5½ %	J. & J.	1935-1926
Douglas, Wyo., Fire Department.....	5½ %	J. & J.	1945-1925 Serially
Power Co., Ida., Funding.....	6 %	J. & J.	1926-1927

LOST BENEFICIARIES AND

Garfield Co., Utah, Panguitch High School Dist. No. 1.....	6 %	M. & N.	1934
Oregon City, Ore., Water.....	5 %	A. & O.	1944

RECAPIT

DESCRIPTION

Equalization Fund.....  
Benefit Fund.....  
Lost Beneficiaries' and Instalment Fund.....

HEAD CAMP, PACIFIC JURISDICTION, WOODMEN OF THE WORLD 689

PART III—Concluded

Concluded

Date Acquired	NAME OF VENDOR	Principal	Premium	Accrued Interest	Total
6-16-15	Lost Beneficiaries and Instalment Fund	\$ 1,000.00		\$ 22.92	\$ 1,022.92
6-15-15	Morris Bros.	38,676.00		411.08	39,087.08
7-22-15	Oswald F. Benwell	10,000.00	\$ 519.30	102.36	10,621.66
8-24-15	German American Trust Co.	14,173.70		288.00	14,461.70
9-14-15	H. E. Wright and Co.	10,000.00	76.00	184.72	10,260.72
9-17-15	L. J. Sauer	5,500.00	207.35	126.05	5,833.40
9-17-15	Lumbermen's Trust Co.	25,000.00	1,112.57	290.28	26,402.85
9-24-15	Wilson, Cranmer and Co.	14,000.00	106.77	219.72	14,326.49
11- 8-15	E. H. Rollins and Sons	16,000.00	652.60	310.45	16,963.05
11- 9-15	Jas. N. Wright and Co.	15,000.00	568.50	293.34	15,861.84
11-22-15	H. E. Wright and Co.	15,000.00	1,287.86	352.50	16,640.36
	TOTALS	\$ 301,349.70	\$ 7,457.02	\$ 4,361.19	\$ 313,167.91

INSTALMENT FUND

1- 4-15	Waldo K. Marsh	\$ 1,500.00	\$ 90.00	\$ 12.25	\$ 1,602.25
8-24-15	German American Trust Co.	488.80		9.93	498.73
	TOTALS	\$ 1,988.80	\$ 90.00	\$ 22.18	\$ 2,100.98

ULATION

Date Acquired	NAME OF VENDOR	Principal	Premium	Accrued Interest	Total
		\$ 464,969.90	\$ 21,726.83	\$ 4,705.24	\$ 491,401.97
		301,349.70	7,457.02	4,361.19	313,167.91
		1,988.80	90.00	22.18	2,100.98
	TOTALS	\$ 768,308.40	\$ 29,273.85	\$ 9,088.61	\$ 806,670.86

SCHEDULE  
BONDS REDEEMED

DESCRIPTION	Date Redeemed or Sold	Name of Purchaser
Alameda Co., Calif., Niles School Dist.....	7- 1-15	Redeemed.....
Alameda Co., Calif., Ocean View School Dist.....	7- 1-15	Redeemed.....
Bakersfield, Calif., City Hall and Sewer.....	10- 1-15	Redeemed.....
Fresno Co., Calif., Fresno School Dist.....	6- 6-15	Redeemed.....
Siskiyou Co., Calif., Summit Union School Dist.....	10- 1-15	Redeemed.....
Vallejo, Calif., Improvement.....	9- 1-15	Redeemed.....
Larimer Co., Colo., School Dist. No. 2, Bldg.....	5- 1-15	Redeemed.....
	9- 1-15	
	12- 1-15	
Logan Co., Colo., School Dist. No. 12, Bldg.....	1-11-15	Redeemed.....
	6-27-15	
	9-11-15	
Mesa Co., Colo., School Dist. No. 1.....	10- 9-15	Redeemed.....
Montezuma Co., Colo., School Dist. No. 6.....	1- 1-15	Redeemed.....
	11-15-15	
Otero Co., Colo., School Dist. No. 4, Refunding.....	10-16-15	Redeemed.....
Eagle River, Wis., Light.....	5-10-15	Redeemed.....
Stoddard Co., Mo., Drainage.....	6- 2-15	Redeemed.....
Weston Co., Wyo., School Dist. No. 1, Refunding.....	8- 1-15	Redeemed.....
Ashland, Ore., Refunding.....	7- 1-15	Redeemed.....
Elko Co., Nev., Courthouse and Jail.....	1- 4-15	Redeemed.....
Otero Co., Colo., School Dist. No. 4, Bldg.....	2-12-15	Redeemed.....
	5-10-15	
Boise City, Ida., Improvement.....	7- 1-15	Redeemed.....
Owyhee Co., Ida., Funding.....	9- 1-15	Redeemed.....
Arapahoe Co., Colo., School Dist. No. 7.....	7- 1-15	Redeemed.....

D—PART IV

OR SOLD DURING 1915

Consideration Excluding Accrued Interest	Par Value	Actual Cost Excluding Accrued Interest	Book Value at Date of Redemption or Sale	Gross Interest Received During 1915	Accumu- lation	Amorti- zation
\$ 1,000.00	\$ 1,000.00	\$ 1,014.59	\$ 1,000.00	\$ 50.00		\$ 5.08
1,000.00	1,000.00	1,035.00	1,000.00	50.00		3.83
4,000.00	4,000.00	4,040.86	4,000.00	200.00		15.46
5,000.00	5,000.00	5,577.44	5,000.00	250.00		48.56
900.00	900.00	956.68	900.00	54.00		12.13
5,000.00	5,000.00	5,118.50	5,000.00	250.00		19.82
6,000.00	6,000.00	6,067.33	6,000.00	281.25		
4,000.00	4,000.00	4,197.60	4,000.00	242.00		
1,000.00	1,000.00	998.81	1,000.00	63.47	\$ 0.68	
9,000.00	9,000.00	9,094.50	9,000.00	575.00		
1,000.00	1,000.00	1,020.20	1,000.00	45.00		2.42
2,000.00	2,000.00	2,000.00	2,000.00	50.00		
3,000.00	3,000.00	3,272.10	3,000.00	180.00		36.67
1,000.00	1,000.00	1,106.80	1,000.00	60.00		13.92
3,000.00	3,000.00	3,048.00	3,000.00	150.00		9.57
5,000.00	5,000.00	5,337.00	5,000.00	300.00		68.86
3,000.00	3,000.00	3,033.60	3,000.00	67.38		
2,500.00	2,500.00	2,625.00	2,500.00	125.00		
3,000.00	3,000.00	3,242.40	3,000.00	210.00		48.94
1,000.00	1,000.00	1,022.50	1,000.00	37.50		
\$ 61,400.00	\$ 61,400.00	\$ 63,808.91	\$ 61,400.00	\$ 3,240.60	\$ 0.68	\$ 285.26

I, F. P. Bertschy, Head Auditor of the Head Camp, Pacific Jurisdiction, Woodmen of the World, do hereby certify that the above and foregoing is a true, full and correct statement of the bond holdings in the several funds of the order at the close of business December 31st, 1915, as required by the several state insurance departments.

Dated, Denver, Colo., January 3rd, 1916.

F. P. BERTSCHY,  
Head Auditor.

## SCHEDULE G

SHOWING ALL SALARIES, COMPENSATION AND EMOLUMENTS OF WHATEVER AMOUNT RECEIVED BY OFFICERS AND DIRECTORS (OR TRUSTEES) IN THE YEAR 1914, AND ALSO WHERE THE SAME AMOUNTED TO MORE THAN \$3,000, BY ANY PERSON, FIRM OR CORPORATION.

Title	Name of Payee	Location of Payee	Amount		Date	By Whom Authorized
			Paid			
Head Consul	L. I. Boak.....	Denver, Colo.....	\$6,000.00		1915	Hd. Mgrs. and Head Camp Session
Head Clerk	C. V. Benson.....	Denver, Colo.....	4,000.00		1915	Hd. Mgrs. and Head Camp Session
Head Auditor	F. P. Bertschy.....	Denver, Colo.....	4,000.00		1915	Hd. Mgrs. and Head Camp Session
Head Physician	J. Stenhouse, M. D.....	Denver, Colo.....	3,423.75		1915	Hd. Mgrs. and Head Camp Session
Head Banker	A. E. Sunderland.....	Fresno, Calif.....	1,200.00		1915	Hd. Mgrs. and Head Camp Session
Head Manager	W. C. Hawley.....	Salem, Ore.....	900.00		1915	Hd. Mgrs. and Head Camp Session
Head Manager	J. Pattison.....	Spokane, Wash.....	900.00		1915	Hd. Mgrs. and Head Camp Session
Head Manager	T. M. Robinson.....	Oakland, Calif.....	900.00		1915	Hd. Mgrs. and Head Camp Session
Head Manager	F. P. Hawke.....	Pueblo, Colo.....	1,200.00		1915	Hd. Mgrs. and Head Camp Session
Head Manager	J. H. Altom.....	Denver, Colo.....	1,200.00		1915	Hd. Mgrs. and Head Camp Session
General Attorney	G. P. Steele.....	Denver, Colo.....	4,150.00		1915	Hd. Mgrs. and Head Camp Session
Pub. Off. Paper	Phillips and Van Orden Co.....	San Francisco, Cal.....	17,301.62		1915	Hd. Mgrs. and Head Camp Session
	Total.....		\$15,175.37			

SCHEDULE N

SHOWING ALL BALANCES CARRIED IN EACH BANK OR TRUST COMPANY ON THE LAST DAY OF EACH MONTH OF THE YEAR 1914.

Bank or Trust Company	Jan. 31	Feb. 28	Mch. 31
Anglo and London-Paris National Bank, San Francisco, Cal.....	\$141,150.11	\$ 80,426.79	\$ 59,259.54
Totals .....	\$141,150.11	\$ 80,426.79	\$ 59,259.54
	April 30	May 31	June 30
Anglo and London-Paris National Bank, San Francisco, Cal.....	\$139,625.09	\$ 61,781.93	\$ 54,962.04
Totals .....	\$139,625.09	\$ 61,781.93	\$ 54,962.04
	July 31	Aug. 31	Sept. 30
Anglo and London-Paris National Bank, San Francisco, Cal.....	\$ 83,560.72	\$168,857.59	\$ 69,402.15
Totals .....	\$ 83,560.72	\$168,857.59	\$ 69,402.15
	Oct. 31	Nov. 30	Dec. 31
Anglo and London-Paris National Bank, San Francisco, Cal.....	\$107,267.54	\$ 84,921.75	\$ 74,980.97
Totals .....	\$107,267.54	\$ 84,921.75	\$ 74,980.97
			Amount of Interest
Anglo and London-Paris National Bank, San Francisco, Cal.....		2%	\$ 3,154.15
Total .....			\$ 3,154.15

## WORKMEN'S SICK & DEATH BENEFIT FUND OF THE UNITED STATES OF AMERICA, OF NEW YORK, N. Y.

Incorporated February 13, 1899. Commenced business October 19, 1884.  
Home Office, 1-3 Third Avenue, New York, N. Y.

President, PAUL FLASCHEL.

Secretary, WILLIAM MEYER.

Balance from previous year.....\$ 816,279.59

### INCOME

Total net amount received from members (see line 10, page 2, Annual Statement Blank).....\$	578,057.98
Total investment income .....	38,617.66
Miscellaneous income .....	5,775.53
Total income .....	\$ 622,451.17

### DISBURSEMENTS

Total benefits paid (see line 6, page 3, Annual State- ment Blank) .....	\$ 521,880.54
Salaries fees and commissions paid officers, employes, agents and deputies (see lines 9 to 18, inclusive, page 3, Annual Statement Blank).....	9,262.55
Other disbursements .....	42,387.70
Total disbursements .....	\$ 573,530.79

### ASSETS

Total admitted assets .....	\$ 877,401.44
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### LIABILITIES

Total unpaid claims .....	\$ 35,915.38
Other liabilities .....	5,414.74
Total liabilities .....	\$ 41,330.12

### BALANCES

Balances on hand December 31, 1915, in the following funds:  
Mortuary, \$228,246.30; Reserve, \$503,451.96; Disability, \$.....; Sickness and  
Accident, \$111,109.29; Expense, \$22,392.42; ....., \$.....  
Total, \$865,199.97.

### BUSINESS IN COLORADO DURING THE YEAR

	No.	Amount
Benefit certificates in force December 31, 1914, as per last statement .....	118	\$ 29,500.00
Benefit certificates written during the year.....	7	1,750.00
Benefit certificates received by transfer during the year.....	9	2,250.00
Benefit certificates increased during the year.....	.....	.....
Totals .....	134	\$ 33,500.00
Deduct terminated, deceased or transferred during the year..	8	2,000.00
Total benefit certificates in force December 31, 1915.....	126	\$ 31,500.00
Benefit certificates terminated by death during the year.....	3	\$ 750.00
Benefit certificates terminated by lapse during the year.....	5	1,250.00
Benefit certificates transferred during the year.....	.....	.....
Benefit certificates terminated by.....during the year... ..	.....	.....
Benefit certificates decreased during the year.....	.....	.....



# STATISTICAL TABLES



FRATERNAL

## COLORADO BUSINESS—FRATERNAL

NAMES OF SOCIETIES	Insurance in Force in Colorado Dec. 31, 1914	
	No.	Amount
American Woodmen, Denver, Colo.....	116	\$ 49,500
Brotherhood of American Yeomen, Des Moines, Iowa.....	6,819	10,382,000
Catholic Knights and Ladies of America, Chicago, Ill.....	239	413,500
Catholic Mutual Benefit Association, Hornell, N. Y.....	256	380,500
Catholic Relief and Beneficiary Association, Auburn, N. Y....	322	336,250
Common Brotherhood, Denver, Colo.....	568	714,804
Court of Honor, Springfield, Ill.....	1,366	1,478,500
Degree of Honor, Pueblo, Colo., Grand Lodge.....	605	605,000
Degree of Honor, Sioux City, Iowa, Superior Lodge.....	686	686,000
Eminent Household of Columbian Woodmen, Atlanta, Ga....	30	63,000
Equitable Fraternal Union, Neenah, Wis.....	327	461,000
Fraternal Aid Union, Lawrence, Kan.....	6,310	8,387,550
Fraternal Bankers' Reserve Society, Cedar Rapids, Iowa.....	234	223,100
Fraternal Brotherhood, Los Angeles, Cal.....	456	543,500
Fraternal Protective Association, Boston, Mass.....	119	23,000
Grand Carniolian Slovenian Catholic Union, Joliet, Ill.....	818	730,500
Grand Fraternity, Philadelphia, Pa.....	210	234,950
Homesteaders, The, Des Moines, Iowa.....	2,009	3,199,500
Improved Order Heptasophs, Baltimore, Md.....	50	118,000
Independent Order Brith Abraham, New York, N. Y.....	452	226,000
Independent Order of Foresters, Toronto, Canada.....	208	348,800
Knights of Columbus, New Haven, Conn.....	663	765,750
Knights and Ladies of Security, Topeka, Kan.....	5,383	7,097,500
Knights of Pythias, Indianapolis, Ind.....	860	1,103,128
Ladies' Catholic Benevolent Association, Erie, Pa.....	958	878,000
Ladies of the Modern Maccabees, Port Huron, Mich.....	289	232,250
Loyal Americans of the Republic, Chicago, Ill.....	115	136,250
Maccabees, The, Detroit, Mich.....	2,178	2,500,000
Masonic Mutual Life Association, District of Columbia.....	4	4,500
Modern Brotherhood of America, Mason City, Iowa.....	1,456	1,691,250
Modern Order of Praetorians, Dallas, Texas.....	15	19,750
Modern Woodmen of America, Rock Island, Ill.....	11,124	19,393,500
Mystic Toilers, Des Moines, Iowa.....	2	2,000
National Americans, Kansas City, Mo.....	271	287,500
National Croatian Society, N. S., Pittsburg, Pa.....	1,200	886,000
National Protective Legion, Waverly, N. Y.....	449	248,825
National Slovak Society of U. S. A., Pittsburg, Pa.....	432	349,400
National Union, Toledo, Ohio.....	83	179,000
North American Union, Chicago, Ill.....	115	161,000
Order of United Commercial Travelers of America, Colum- bus, Ohio .....	956	4,780,000
Polish National Alliance of United States, Chicago, Ill.....	333	252,900
Railway Mail Association, Portsmouth, N. H.....	192	768,000
Royal Arcanum, Boston, Mass.....	1,955	3,478,500
Royal Highlanders, Aurora, Neb.....	1,402	1,816,500
Royal League, Chicago, Ill.....	584	699,500
Royal Neighbors of America, Rock Island, Ill.....	4,357	4,841,500
Serb Federation Sloga, New York, N. Y.....	340	272,000
Slavonic National Benefit Society, Chicago, Ill.....	296	177,600
South Slavonic Catholic Union, Ely, Minn.....	751	674,000
Supreme Tribe of Ben Hur, Crawfordsville, Ind.....	190	189,000
Travelers' Protective Association of America, St. Louis, Mo.	606	3,030,000
United Artisans, Portland, Ore.....	147	143,500
United Order of Foresters, Milwaukee, Wis.....	.....	.....
U. S. Grand Lodge of the Order Brith Abraham, New York, N. Y. ....	647	323,500
U. S. Grand Lodge Independent Order Brith Sholom, Phila- delphia, Pa.....	No statement filed.	
Western Mutual Life Association, Los Angeles, Cal.....	309	486,000
Western Slavonian Association, Denver, Colo.....	675	335,500
Women's Benefit Association of the Maccabees, Port Huron, Mich. ....	3,738	3,659,842
Women's Catholic Order of Foresters, Chicago, Ill.....	561	618,000
Women of Woodcraft, Portland, Ore.....	12,757	16,587,900
Woodmen of the World, Denver, Colo.....	25,201	44,466,800
Workman's Sick and Death Benefit Fund, New York, N. Y..	118	29,500
Totals .....	103,912	\$153,170,599

INSURANCE—FOR THE YEAR 1915.

Insurance in Force in Colorado Dec. 31, 1915		Total Admitted Assets Dec. 31, 1915		Liabilities Dec. 31, 1915		Assessments Received From Colorado Certificate Holders in 1915	Losses and Claims Paid in Colorado in 1915	
No.	Amount						No.	Amount
193	\$ 82,400	\$ 76,307.85	\$ 2,437.50	\$ 916	..	..	.....	
6,970	10,802,500	3,653,124.58	519,197.90	91,476	99	\$ 99,903		
244	422,500	59,209.55	22,597.93	7,956	4	7,000		
244	360,000	1,849,813.26	403,014.83	7,614	6	9,500		
246	267,000	76,768.03	49,022.19	4,322	8	6,536		
514	623,251	2,041.44	14,430.14	25,052	13	18,767		
1,602	1,733,500	2,803,701.33	79,882.71	22,422	11	13,500		
574	573,250	8,137.33	2,000.00	7,895	7	7,000		
653	652,250	926,306.84	13,954.98	9,027	8	8,000		
26	51,000	710,180.49	100,927.18	673	1	1,000		
306	438,500	2,424,643.17	15,471.03	5,525	2	2,500		
5,821	7,668,150	1,030,807.81	231,495.10	115,044	83	100,154		
134	146,750	84,134.99	25,068.97	4,327	7	6,922		
440	542,400	1,344,678.11	234,028.03	11,022	16	5,513		
105	19,500	78,590.41	47,273.98	1,482	25	911		
867	780,000	387,033.63	32,988.42	12,793	9	3,300		
225	245,100	616,032.00	137,292.45	6,998	2	3,500		
1,972	3,107,000	369,678.38	36,760.99	37,606	35	32,765		
48	114,000	386,182.02	357,849.38	2,216	..	.....		
491	245,500	883,364.39	129,793.10	2,188	5	2,500		
207	323,900	23,871,630.04	1,508,910.82	8,723	11	8,292		
654	763,700	6,499,166.99	133,000.00	11,236	3	3,000		
5,816	7,621,000	2,961,098.26	198,325.00	80,810	60	79,787		
821	1,047,628	7,935,301.33	6,785,234.68	28,746	18	26,500		
998	910,500	3,421,260.94	92,776.23	9,651	8	6,500		
303	235,750	1,239,649.41	32,418.39	3,347	1	500		
92	109,750	383,331.15	27,653.41	2,277	1	500		
2,331	2,790,000	14,359,564.06	1,927,755.95	51,327	114	51,966		
13	27,500	767,336.85	763,191.85	.....	..	.....		
1,423	1,641,750	2,692,806.85	189,198.47	29,589	13	11,250		
75	161,650	1,529,124.89	201,878.54	1,296	..	.....		
11,109	19,500,500	16,026,452.22	1,990,458.25	181,954	91	167,000		
.....	.....	205,162.34	3,622.77	6	..	.....		
115	205,000	84,822.10	61,204.61	2,000	1	724		
1,210	892,000	605,119.71	9,044.65	18,600	18	7,725		
443	235,275	193,238.71	42,520.41	5,697	75	3,764		
433	353,150	1,105,003.65	131,709.22	6,115	6	1,780		
78	167,000	2,665,854.00	350,402.76	3,914	4	7,000		
107	167,000	1,154,122.15	150,958.97	2,183	1	2,000		
890	4,450,000	619,605.06	278,091.93	8,410	65	13,165		
341	261,900	2,683,550.38	264,759.31	4,237	1	900		
192	768,000	152,689.07	8,561.39	2,234	15	707		
1,926	3,392,000	5,786,015.13	1,004,772.20	51,499	19	45,500		
1,385	1,783,000	1,877,809.22	22,966.67	18,568	..	.....		
539	642,000	2,386,377.78	150,886.61	10,963	2	7,000		
4,769	5,234,750	2,785,654.07	293,725.01	40,781	31	37,250		
367	293,000	136,519.62	62,736.22	64,800	20	4,274		
355	241,450	45,646.39	16,738.07	6,360	113	2,590		
745	671,000	192,090.18	5,005.51	17,399	180	9,279		
291	301,750	1,582,632.23	118,643.90	2,275	1	500		
647	3,235,000	284,232.03	112,736.17	6,887	25	2,236		
179	164,500	1,054,567.99	16,377.45	1,936	2	2,000		
.....	.....	334,894.92	28,075.83	.....	..	.....		
600	300,000	237,647.49	125,148.99	4,273	6	3,000		
325	508,000	608,425.09	33,000.00	6,382	12	18,000		
793	394,500	12,208.08	.....	13,580	6	3,000		
4,046	3,948,912	9,422,754.07	214,639.20	59,311	34	34,740		
556	603,000	1,931,128.61	162,241.68	12,810	1	1,000		
12,788	16,448,100	2,313,709.91	88,070.50	205,103	210	133,175		
25,656	44,815,000	7,597,640.15	308,056.08	570,413	360	484,270		
126	31,500	877,401.44	41,330.12	1,379	48	1,710		
105,419	\$154,454,966	\$148,599,980.17	\$ 20,808,294.66	\$1,933,625	1,917	\$1,511,855		



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