



REPORT OF THE DIRECTORS
OF THE
HOME DISTRICT
Mutual Fire Insurance Company,
TO THE MEETING HELD ON THE 5TH JUNE, 1843,
BEING THE SIXTH ANNUAL MEETING.

THOMAS D. HARRIS, *President.*
JOHN RAINS, *Secretary and Treasurer.*
DIRECTORS,

JAMES BEATY,
BENJAMIN THORNE,
P. PATERSON, JUN.
J. B. WARREN,
T. J. FARR,

THOMAS CLARKSON,
CHARLES THOMPSON,
JAMES LESSLIE,
B. W. SMITH,
JOHN EASTWOOD.

Bank—THE BANK OF UPPER CANADA.
Solicitors—STRACHAN & CAMERON.

Office—No 7 City Buildings, King Street.

THE Board of Directors of the HOME DISTRICT MUTUAL FIRE INSURANCE COMPANY beg leave to submit to the Members a full statement of the affairs of the Institution, accompanied by the usual explanatory Tables, which they trust will afford satisfaction to those whom they represent.

It will be observed that, during the past year, the Company has sustained losses to the amount of £1492 14s. 3d. To meet these losses it was found necessary to call an instalment of 4 per cent. on the Premium Notes in force, which call the Directors are happy to state was in almost every instance promptly met. An assessment of 2 per cent. was laid on near the close of last year, for losses sustained, but was not paid till after the annual meeting, it is therefore included in the account of Cash received this year.

By referring to Table No. 3, it will be seen that the amount under Insurance goes on steadily increasing, furnishing evidence that the practical operation of the system of Mutual Insurance in this District, has thus far met the expectation of its supporters.

Since the commencement of the Company, August 7, 1837, to May 31, 1843, nearly six years, the assessments have only amounted to 10½ per cent. which is at the rate of 1¾ per cent. a year. To illustrate clearly the decided advantage to the Insurer of the plan of Mutual Insurance over Stock Insurance Companies, the following Tables are annexed, shewing the actual amount saved by Members of this Company since the Institution first went into operation.

		STOCK INSURANCE COMPANIES.		MUTUAL INSURANCE COMPANY.	
		Cost of Insurance.	For six years.	Cost of Insurance.	Amount Saved
Grist Mill....	Wood....	1000 0 0	135 0 0	41 0 0	94 0 0
Soap Factory	do	1000 0 0	135 0 0	30 15 0	104 5 0
Brewery	do	1000 0 0	120 0 0	41 0 0	79 0 0
County Store	do	1000 0 0	90 0 0	30 15 0	59 5 0
Taverns	do	1000 0 0	108 0 0	51 5 0	56 15 0
Store, tin cov'd	Brick....	1000 0 0	33 15 0	14 7 0	19 8 0
Do. wood do	do	1000 0 0	48 0 0	20 10 0	27 10 0
Chapel, do	do	1000 0 0	36 0 0	16 8 0	19 12 0
Private Dwellings	do	1000 0 0	40 0 0	20 10 0	19 10 0
		£9000 0 0	£745 15 0	£266 10 0	£479 5 0

Independent of the annual interest on these sums saved to the Insurer.

HOME DISTRICT MUTUAL FIRE INSURANCE COMPANY.

The Directors conceive that they cannot add any stronger inducement than what the above statement exhibits, to persons wishing to insure, to become partners in so advantageous a mode of securing their property.

In aiding the different Fire Companies of this City, who have been crippled in their benevolent efforts for want of funds, with a donation towards their necessary expences, the Directors considered they were benefiting the community without injuring the Company. In Great Britain the Insurance Companies maintain well equipped Fire Engines; the expense connected with the maintenance of these Engines is directly defrayed by the Companies, but is without doubt levied on the public, nor does the tax fall very unequally, as at first sight appears, for there are few persons whose property is of any value, allow it to remain uninsured. The business of the Insurance Companies goes on steadily and surely the variations in the rates of Premium are trifling, which unquestionably proceeds from the immense amount under Insurance and the well organized arrangements for the suppression of fires.

In again directing the attention of the Inhabitants of this District to the decided advantages offered by this Company, the Directors cannot but remark that for a merely nominal expense, the Merchant, Miller, and Farmer, can secure their stores, mills, barns, and granaries, against loss by fire and lightning, the last a danger which it is impossible for any person to avert.

The Directors will conclude their Report in the words of a writer on commercial insurance.—“The man who risks the loss of his house and stock by fire, because the chances are against such destruction, when he may put himself above the chance at a trifling cost, has little claim to the character of a wise or prudent member of a community in which judgment and prudence are necessary to provide for the wants of the passing day, and to guard against the accidents of evil fortune.” All which is respectfully submitted.

THOS. D. HARRIS, *President.*
JOHN RAINS, *Secretary.*

No 1

The Treasurer in Account with the Home District Mutual Fire Insurance Company.

DR.		CR.	
To balance in Treasurers hands on 1st June 1842..£	29 15 5½	By paid Losses, viz:	
“ 5 per cent on £11649 14 9 premium Notes received during the year.....	582 9 9	W. Snowden, house & furniture, Thornhill	£100 0 0
“ amount received for 222 Policies.....	55 10 0	R. James jr. houses, Richmond st....	354 18 5
“ amount received for transfers.....	1 0 0	W. Tamlyn, Brewery, township York	324 12 6
“ 5 per cent on £255 0 0 extra Premiums	12 15 0	A. McGlashan, senr., tannery, do	130 0 0
“ Assessment 2 per cent on £28562 2 0.....	571 4 9	A. & A. McGlashan, jr. leather, including arbitration.....	501 5 0
“ Assessment 4 per cent on £29319 11 1.....	1172 15 8	R. James, jr., house, Richmond-st....	5 0
		A. T. M'Cord, house, township York	2 10 0
		G. Bilton, houses, Yonge-street	79 2 4
			1492 13 3
		By paid labels, chairs and table.....	13 19 1
		By paid Mr Cane balance on 3 copies Map of Toronto	2 10 0
		By paid Stove, &c.,.....	6 11 6
		By paid donation to Hook & Ladder Co. No. 1.....	5 0 0
		By p'd fire engine companies Nos. 1, 4 & 2, 5l each..	15 0 0
		By paid sundry printing and advertising.....	28 8 6
		By paid proportion of 5 per cent to retiring partners.	3 16 10
		By p'd expenses of conducting suit, Condlin vs. the Co.	106 7 5
		By paid Mr Wilkinson for services as Surveyor.....	26 17 6
		By paid copy Statute, 2s; do posting bills, 1s 3d....	3 3
		By loss on “Suspension Bridge Bills,” &c.....	31 15 0
		By paid Directors attendance during the last year..	87 0 0
		By paid Secretary and Treasurer one years salary, including Office-Rent and all contingencies.. }	200 0 0
		By balance new account.	405 8 3½
	£2425 10 7½		£2425 10 7
To Balance	£405 8 3½		

No 2

General Statement of the Affairs of the Company from its commencement.

Gross Amount of premiums charged...£	35,140 15 11
Returned premiums....	41 2 9
Premium Notes on hand 30,039 5 10-30,080 8 7	
Cash received on instalments.....	5060 7 4
Cash received on policies.....	223 10 0
Total amount of Cash received by Treasurer....	£5283 17 4
LOSSES.	
In 1838—Paid protecting Mr Clarkson's store at Thornhill.	10 10 6
In 1839—St. Lawrence Hotel, Toronto..	308 17 3
In 1840—Mr Mirfield's Tavern.....	100 0 0
“ —Damage to Mr Clarke's house	25 0 0
In 1841—R. Burr's Mill, in Vaughan...	500 0 0
“ —Mr Hewson's Brewery, Thornhill	300 0 0
“ —Mr Perrin's house, Toronto...	100 0 0
“ —Damage to Mr Strange's house	9 17 0
In 1842—T. Elliott's house, Yonge-st..	400 0 0
“ —Wm. Snowden's house & furniture, Thornhill.....	100 0 0
“ —R. James Jr., houses, Toronto,	354 18 5
“ —Wm. Tamlyn's brewery, township of York.....	324 12 6
“ —A. McGlashan, Sen., Tannery	130 0 0
“ —A. & A. McGlashan, jr., Leather	501 5 0
In 1843—R. James, jr house, Richmond-st	5 0
“ —A. T. McCord, house, township of York.....	2 10 0
“ —G. Bilton, city of Toronto....	79 2 4
Total amount of Losses..£	3246 18 0
Contingent Expenses.....	1445 15 11½
Outfit Expenses.....	79 7 8
Expenses of Suit.....	106 7 5
Cash on hand.....	405 8 3½
	5283 17 4

No 3

Statement of Risks for which the company is liable.

From the commencement of the Company till 31st May, 1843, 888 policies have been issued	£365399 10 0
315 have been cancelled.....	137395 10 0
573 remain in force.....	228004 0 0
Amount of Premium Notes on hand.....	£30080 8 7

No 4

Table shewing the different kinds of property on which Insurances have been effected.

Private Dwellings	£77724 0 0
Merchants Stores and Goods thereon	102600 0 0
Grist Mills	14600 0 0
Taverns, Stables and Barns	16746 0 0
Saw Mills, Soap and Candle Factories, Carding } and Fulling Mills.....	3174 0 0
Breweries and Distilleries	5170 0 0
Churches	2640 0 0
Tanneries	1950 0 0
Bakeries and other trades	2180 0 0
Wood	1220 0 0
	£228004 0 0

HOME DISTRICT MUTUAL FIRE INSURANCE COMPANY.

No 5

Table shewing the different places where Insurances have been effected.

City of Toronto	155498	10	0
Township of York	11180	0	0
" Etobicoke	3760	0	0
" Toronto	6472	10	0
" Gore of Toronto	800	0	0
" Scarborough	1375	0	0
" Whitby	18538	0	0
" Pickering	1500	0	0
" Markham	4405	0	0
" Vaughan	10250	0	0
" King	1000	0	0
" East Gwilliamsbury	4050	0	0
" Whitchurch	375	0	0
" Caledon	150	0	0
" County of Simcoe	5400	0	0
" Newcastle District	1800	0	0
" Western District	1450	0	0
£228004 0 0			

No 6

Table shewing the different rates of percentage on property insured.

At 6 per cent.	3290	0	0
7 do	11450	0	0
7½ do	1500	0	0
8 do	19650	0	0
9 do	10010	0	0
10 do	37270	0	0
11½ do	750	0	0
12 do	6225	0	0
12½ do	16175	0	0
15 do	44529	0	0
16 do	525	0	0
17½ do	10938	10	0
20 do	46416	10	0
22½ do	5450	0	0
25 do	9945	0	0
27½ do	155	0	0
30 do	3725	0	0
£228004 0 0			

MEMBERS OF THE HOME DISTRICT MUTUAL FIRE INSURANCE CO.

A
 Arksey, G. Co. Simcoe
 Anderson, T. W. Toronto
 Anderson, John do
 Armstrong & Beaty do
 Armstrong, James do
 Armstrong, J., Ald. do
 Arnold, John, Woodstock
 Anderson, James' Streetsville
 Abrahams, Jos. Markham

B
 Baldwin, W.W. Toronto
 Baldwin, Robert Hon. do
 Baldwin, W. A. do
 Barnes, Robert do
 Bell, Thomas do
 Badenach, Alex. do
 Brooke, Daniel do
 Bond, Joseph do
 Bostwick, Sarah do
 Betley and Brown do
 Black, Thomas do
 Baker, Job do
 Bell, James do
 Bell, John, Barrister do
 Banks, Jarrad do
 Boulton, H. J. do
 Boyd, John do
 Browne, James do
 Bishop, John, Jun. do
 Bilton, George do
 Brewer, Richard do
 Bell, Edwin, do
 Bicket, James do
 Birmingham, Edward do
 Bennett, Isabella do
 Bell, Charles do
 Bell, John, waggon maker do
 Bishop, Paul do
 Brown, John do
 Brown, John do
 Boulton, W. H. do
 Boyd, W. C. do
 Bywater, R. Vaughan
 Brunsell, John Markham
 Bartlett, Jonathan Whitby
 Burke, John do
 Beatty, John Toronto Tp
 Bates, Joseph King
 Bowman, R. G. Toronto
 Beard, Joshua do
 Boswell, J. V. Cobourg
 Burns, D. Toronto
 Bowes and Hall do
 Beard, Robert do
 Brown, A. V. do
 Bishop, W. Tp of York
 Braham, Alfred Toronto
 Boyd, W. C. Owens Sound
 Brown, Peter Toronto
 Brett, H. R. do
 Butt, James do
 Bettridge, C. P. do
 Burgess, T. do

C
 Clarke, Thomas Toronto
 Clarkson, Thomas do
 Crawford, Joshua do
 Campbell, William do
 Cloughley, William do
 Congregational Church, do
 Trustees of do
 Careless, James do

Cameron, John, Cashier do
 Colcleugh, Capt. Wm. do
 Christie, John & Son do
 Cawthra, William do
 Cantley, William Markham
 Clay, Samuel King
 Cooper, Thomas York
 Chafee, Isaac M. G Toronto
 Clarkson, John Markham
 Cuthbert, Mrs. C. Toronto
 Campbell and Way Whitby
 Connell & Co. do
 Coates, W. Toronto
 Commander, C. R. do
 Cathcart & Co. R. do
 Cullen, Mrs. C. do
 Casey, Thos. P. do
 Cameron, M. Port Sarnia
 Coyne, Thomas Toronto
 Cooper, George York
 Campton, T. Toronto
 Coulson, C. do
 Carr, John do
 Collier, Thomas do
 T. Clarkson & Co. do
 Clarkson & Brunsell, Thornhill
 Carter, Richard Toronto
 Clark, W. H. do

D
 Dunn, Jonathan Toronto
 Drean, Mrs. J. do
 Doel, John do
 Dye, Mrs. Ann do
 Daniels, Stanous do
 Dunlop, Thomas do
 Dewdney, D. do
 Daly, Charles do
 Dunn, J. P. do
 Doan, C. E, Gwilliamsbury
 Dunn, Edward Whitby
 Davis, T. & N. York
 Dixon, Ald. Alex. Toronto
 Denison, G. T. Jr. do
 Durie, Wm. Vaughan
 Denholm, George, Toronto
 Dallas, Angus Toronto
 Devlin, Wm. do
 Dwyer, R. Sen. do
 Dalby, Francis, Richm'd Hill
 Dow, Thomas Whitby
 Daniels and Co. H. do
 Dixie, B. W. B. Tp Toronto
 Dewson, W. J. Co. Simcoe

E
 Eastwood, Anthony King
 Elmsley, Hon. John Toronto
 Eastwood, John, Toronto
 Paper-maker, do
 Eastwood, John, merch't do
 Eastwood, John do
 Erskine, Mrs. Jane do
 Emmons, Thomas do
 Elliot, Wm. do
 Eastwood, John W.Dt.

F
 Foster, William Toronto
 French, Richard do
 Farrell, James do
 Finch, William do
 Freeland and Taylor do
 Foster, James do
 Foster, Matthew do
 Foster, Thomas do
 Flynn, James do

G
 Gilbert, Thomas Toronto
 Gibson, John do
 Gooderham, William do
 Gilbert, E. B. do
 Gamble and Boulton do
 Girdlestone, G.W. do
 Griffith, Thomas, do
 Gamble, Wm. Etobicoke
 Gorman, Lydia Whitby
 Gibbs, Thomas do
 Gates, Jonathan, Scarboro'
 Gamble, W. J. Vaughan
 Galbraith, John, Tp. Toronto
 Gibbs, W. W. & N.T. Whitby
 Groves, John Toronto

H
 Henderson, Wm Toronto
 Helliwell, T. & Bros. do
 Harris, Rev. James do
 Hughes, John do
 Harris, Wm do
 Harris, Thomas D. do
 Harper, John do
 Hannah, William do
 Hamilton, Andrew do
 Howcutt, John do
 Heath, Mrs. Agnes do
 Henderson, John do
 Howell, N. Pickering
 Harris, Rev. S. Vaughan
 Heffernan, D. Toronto
 Heyland, John Whitby
 Hornby, Dr. R. Toronto
 Harrison, R. do
 Harbron & Adamson do
 Hamilton, H. do
 Henderson, M. G. do
 Humphry, S. do
 Hays, Dr. do
 Hamilton, Wm. do
 Hill, Thomas do
 Heyden, L. Whitby

I & J
 Jacques & Hay do
 James, R. Jun. do
 Jameson, William do
 Jackes, Franklin do
 Jessop, Capt. Henry, York
 Irving, Capt. W. Gwill'y
 Jones, J. Hon. Toronto

K
 Ketchum, W. do
 Kenelly, W. do
 Kline, J. N. Vaughan

L
 Lynn, S. G. Toronto
 Lesslie, James do
 Lesslie, Wm, Estate do
 Lee, Joseph, Trustees do
 Leys, William do
 Leys, John do
 Lyman, Farr & Co. do
 Lawson, William do
 Lindsay, John do
 Lawrence, Joseph H. do
 Lawrie, Richard do
 Lapsley, William do
 Lepper, A. do
 Longmoor, James do
 Laing, James Whitby
 Luke, Miles do
 Loughton, W. E. Gwilliam'y
 Lohan, Francis Toronto
 Leonard, R. N. do

M
 Mearns, James Toronto
 Mara, Thomas do
 Mathers, William do
 Mullen, James do
 Moore, George, Estate do
 Morrison, D. Ex'ors do
 Murchison, John do
 Mirfield, James do
 Morrow, William do
 Mara, John do
 Monro, George do
 Muns, John do
 Murphy, John do
 Magrath, Rev. J. Erindale
 Morley, John York
 Montgomery, T. Etobicoke
 Mitchell, James, York
 Machill, R. Toronto
 Madden, P. do
 Metcalf & Cheney do
 Miller & Co. A. Co. Simcoe

Mc
 McLellan, M. Toronto
 McIntosh, John do
 McArthur, Peter do
 McGlashan, A. do
 McGlashen, Alex. do
 McIntosh, Angus do
 McElderry, Edward do
 McCord, A. T. do
 McMahan, A. do
 McLeod, Thomas do
 McClure, Robert do
 McFarlane, Walter do
 McNeil, Hugh do
 McManus, John do
 McGregor, Alex. do
 McGuire, A. & M. do
 McCaulay, Hon. J. S. do
 McCallum, G. do
 McGrath, J. jr. Springfield
 McGrath, Thos. W. do
 McMaster, A. E Gwill'y
 McBride, Neil Toronto
 McWatt, John Barrie
 McKay, A. Toronto
 McPhail, E. do
 McKenzie, Mrs. I. do
 McKeeknie, A. Rich'd Hil

N
 Nash, Abner Whitby
 Nicol, P. M. do
 Numan, James Toronto
 Naylor, Thomas do
 Nicholls, F. do

O
 Oglevie, Alex. Toronto
 Osborne, William do
 O'Neill, P. J. & P. do
 O'Donohoe, M. do
 Patterson, P. jr. Toronto
 Post, G.W. do
 Perry, Edward do
 Petitt, Grace do
 Phipps, Thomas do
 Price, George do
 Perrin, J. L. and Co. do
 Platt, Samuel do
 Piper, Hiram do
 Proudfoot, William do
 Powley, Joseph King
 Peacock J. & Co. W. Gwill'y
 Price, James H. York

MEMBERS OF THE HOME DISTRICT MUTUAL FIRE INSURANCE CO.

Petten, Alex.	York	Rose, W. Estate,	Tp. York	Short, B	do	Thornhill, H R	Toronto
Perry, Peter	Whitby	S		Stevens, Francis	Barrie	Tolfree, Joseph	do
Paterson, W.H.	Streetsville	Savage, George,	Toronto	Smith, Larratt, Richm'd Hill		V	
Perry, Ebenezer	Cobourg	Shaw, Turnbull & Co.	do	Spruel, John	Whitby	Vandersmissen, H	Toronto
Pass, Dr.	Co. Simcoe	Shaw, Samuel	do	Scobie, H	Toronto	Vandersmissen, Miss E	do
Phipps, B. W.	Toronto	Smith & McDonell,	do	Stibbs, James	do	Vannostrand C	York
R		Small, James E.	do	Sproull, John	do	W	
Ridout, T. G.	Toronto	Stitt, James	do	Simpson, R	do	Welsh, John, & Co	Whitby
Ridout, George,	do	Smith, John Thos	do	Stewart, H.	do	Warren J B	do
Roaf, Rev. John	do	Sharp, Mrs Mary	do	Sigsworth, J	do	Westland, J F	Toronto
Ross and McLeod	do	Strange, James M	do	Sheard, J	do	Wightman, R & Co	do
Ryerson, Rev. John	do	Sutherland, K M & Co	do	Smith, John	do	Wright Edward,	do
Richardson, Rev. James	do	Sweetman, M	do	Shuttleworth, G.	do	Witherow, James,	do
Rigney, Thomas	do	Shannon, James	do	Stone, Wm, Tp. of Caledon		Ward, Sheldon;	do
Rutherford, Peter	do	Sergeant, Robert	do			Wasnidge, A	do
Ross, George	do	Shields, Patrick	do	T		Whyte, George H	do
Ross, W.H.	do	Sawdon, George	do	Thorne, Benj.	Thornhill	Walton, John,	do
Rutherford, R, estat e of	do	Scollard, M	do	Thorne & Parsons,	do	Wesley, John,	do
Robertson, Charles	do	Sewell, Charles	do	Thorne & Barwick, WG Wil'y		Walker, George,	do
Rogers, Samuel	do	Secor, Peter	Scorboro	Townley, Rev. A.	Toronto	Willmot, E H	do
Robinson, Isaac	do	Skae, Edward	Whitby	Thompson & Lawson	do	Williams, C	do
Robson, Edward	do	Street, John	Streetsville	Thompson, Charles,	do	Wheeler, J	do
Reynolds, William	do	Stennett, M B.	Co Simcoe	Thompson Thomas,	do	Wilson, Joseph,	do
Read, Thos	Markham	Simpson, J & Co.	Whitby	Tims, J E. estate of the	do	Workman Brothers, & Co	do
Russell, Ptk.	Toronto	Sanford & Lynes	Toronto	late	do	Wallington, J Rich'd Hill	do
Robertson, Anne	do	Stone, M	do	Taylor, James,	do	Wood Joseph,	Whitby
Rennie, Alex	do	Scets, N G.	do	Trotter James,	do	Whitesides, John, Pickering	
Richardson, F.	do	Sleigh, Jno	do	Todd, James,	do	Walker, R	Toronto
Rosse, M. F.	do	Smith, Thomas	do	Tyner, John,	do	Winch, Thomas	Co. Simcoe
Ross, C. W.	do	Smith, B W.	Lloydtown	Turner, Enoch,	do	Y	
Ross, Mitchell & Co.	do	Smith, J T.	York	Turriff, Wm.	Toronto	Young, W sen Att'y of	do
Richardson, Thos, Rich'd Hill		Sproatt, Henry	Toronto	Thornbury, F. C. W Gwil'y			

REPORT
OF THE

HOME DISTRICT
MUTUAL FIRE INSURANCE CO.

TORONTO, JUNE 5, 1843.