

ANNUAL REPORT
OF THE
COMMITTEE ON STATISTICS
OF THE
NATIONAL BOARD
61
FIRE UNDERWRITERS.
1876-1877.

By direction of the Executive Committee, this Report is distributed to members of the National Board of Fire Underwriters only, and members receiving the same are required to give a receipt therefor, of which the following is a copy :

RECEIVED of the Committee on Statistics, a copy of their Annual Report for 1876 and 1877, numbered This Report is held as the property of the National Board of Fire Underwriters, and will be returned to the Rooms of the Board on an order of the Executive Committee. The undersigned agrees that, while the said Report is in his possession, he will allow no excerpts to be made therefrom, and will, to the best of his ability, prevent the contents thereof being known to other than members of the National Board of Fire Underwriters.

NEW YORK :

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1877.

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ANNUAL REPORT

OF THE

Committee on Statistics

OF THE

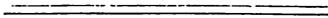
NATIONAL BOARD

OF

COMPLIMENTS OF

Mr. Henry A. Oakley.

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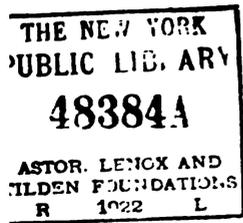
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REPORT

OF THE

COMMITTEE ON STATISTICS.

The Committee on Statistics beg to present the following Report of their operations during the past year :

Soon after the adjournment of the Board in April, 1876, the Executive Committee authorized the employment of Mr. Charles A. Jenney, he was accordingly elected Secretary of the Committee, and during the year has devoted the whole of his time to its various and important work.

In order that thorough system, and fuller and more confidential relations might be established between the Bureau and the Companies contributing to it, distinctive numbers were assigned to each Company, to be used when reporting to the Bureau, instead of the company name. These numbers were directed to be and have been held strictly confidential by the Secretary of the Committee. The result has proved the value of this regulation, as it has secured the co-operation of several Companies who have heretofore withheld their experience.

The Committee, as directed by resolution of the Board, have prosecuted the work of gathering statistics, from all Companies, doing business in Massachusetts, whether Board members or not, of the losses by fire in 1875, on special hazards in that State. This was deemed important, as the census taken in Massachusetts in 1875 contained reliable statistics of the whole of the manufacturing interests of the State, and our object was to compile and publish the joint facts contained in the Census Report and the returns made by the Companies. We have received returns from a large number of Companies, the largest proportion being from Mutual and other Companies not members of the Board. Owing to the delay in publishing that part of the Census Report containing the statistics relating to manufacturing and industrial interests,



we have been unable to present the matter to you at this time, and shall defer it to a subsequent period. In the meantime we earnestly appeal to such Companies as have not made their returns to us to do so promptly, that the Report when presented may be full and complete in all its parts.

The resolution of the Committee, inviting the co-operation of Companies not members of the Board, in monthly reports on special hazards, has been responded to by 23 Companies, and brought to us much valuable information, it being found on examination that they rarely reported losses upon the same risks as Board Companies. A digest of this special work has been made and will be given to these Companies in pamphlet form. So valuable have these contributions proved, that the Committee recommend the Board to extend a cordial invitation of co-operation to all Companies who are not members of our Board to assist in this valuable work.

Your Committee made an effort to gather the daily losses by fire throughout the United States, through the medium of the daily press, using therefor the reading-room files of the Mercantile Library of this city. It was found to be impracticable, for want of proper help, as a brief experiment showed that nearly the entire time of the Secretary would be required to examine carefully the several hundred papers necessary to accomplish the object; and it was therefore reluctantly abandoned. From the experiment made we are entirely satisfied that no reports yet published give accurately these losses, as a comparison of the figures which we present herewith in Appendix A and B, with those published by the *Chronicle* (which has done such good work in this direction), will fully demonstrate.

It is to be regretted that this cannot be more fully carried into effect, as it undoubtedly presents a most important basis for our calculations. An expense of not over one-hundredth of one per cent. upon the premium receipts would accomplish it. The Committee are ready, willing and anxious to put it in full effect, if the means be provided. An earnest effort was made in Kansas by the head of the Insurance Department to secure legislation compelling a return of the Statistics relating to fires, but we believe it failed. It certainly is a praiseworthy object, and it is time that our citizens realized the character of this drain upon the nation's wealth.

The Centennial Exhibition having drawn together, from time

to time during the Exposition, the several industrial associations or trades of the country in convention, the Secretary was directed to correspond with them, asking permission to be present at their meetings with a view of establishing more intimate relations between these industrial interests and the Fire Underwriters, and of removing any prejudices that might exist against our Board. Responses were received from many of them, and the Secretary attended during the summer the Brewers' Congress, the National Association of Stove Manufacturers, the Malsters' National Association and the Shoe and Leather Dealers' Congress, and received from all a cordial reception as the representative of the National Board. No public discussion was had or sought relative to Insurance upon the particular industries, but much earnest work was done to lay the foundation for a future good understanding with these bodies. The statistics of the various trades, put at our disposal, is a valuable contribution to our stock of information. It is the intention of the Bureau to continue these friendly relations, and to extend them to other important interests, in the hope that we may be able to establish a mutuality of interests with these important branches of industry, to whose prosperity and credit Insurance is so important a protection.

The report presented by the Committee on Statistics at the Semi-Annual Meeting of the Board in October last, upon the subject of "Losses by Fire caused by Fireworks and Fire Crackers," was, by direction of the Board, sent to the newspaper and periodical press of the cities of the United States and Canada, and has provoked a favorable and very extensive comment upon the practical suggestions made therein.

As it was deemed important that the effect of this almost unanimous approval of our efforts in behalf of better protection from these dangerous agents should not be lost, your Committee have collated from the various journals and magazines the most full and suggestive of these notices, which they present to you in pamphlet form. It will be observed that the press of every important city has favorably considered the question, and is ready to second all efforts in the right direction. As these notices have been read by hundreds of thousands of readers, it seems a propitious time for the Board to urge upon Congress proper legislation in regard to restricting the importation of the Chinese cracker—that dangerous enemy to our commercial and financial prosperity.

In view of the near approach of another National Anniversary, the circulation of this pamphlet among the officials of cities and towns cannot but assure to us, by the passage of proper ordinances restricting the sale of the more dangerous fireworks, a continuance of the same watchfulness and care, on the part of the authorities of such places, as secured us immunity last year from the losses and devastations of former years.

As the whole question was so thoroughly discussed in the report and debates in October last, it seems unnecessary to add to these recommendations; but your Committee ask that authority be given them to give the supplementary report extensive circulation throughout our common country.

RESULTS OF THE BUSINESS.

In order that the tables which had been so carefully prepared during the last six years might be preserved and continued, the Committee on Statistics assumed the charge of them, and have compiled the results of the business of 1876 from the official tables in the Departments of New York and Massachusetts which are not yet issued to the public, and to the officials of which departments we desire to make public acknowledgment for their courtesy. The tables embrace the experience of 194 American, and 15 foreign Companies, four less than last year; several Companies having retired from business during the past year will account for the diminution. The most marked feature in these tables is the large falling off in the premium receipts, and in the amount of property covered by Insurance during the year, and the marked advance in the percentage of losses and expenses. A careful study of these tables must cause thoughtful Underwriters to understand that we have reached a point where the future of Insurance requires not only the most conservative views, but the most anxious care to render it profitable to capital.

The results in detail are as follows, the full tables will be found in Appendix C of this Report.

TABLE NO. 1—DIVIDENDS.

The capital employed in the business in 1876 by American Companies was \$56,623,440, an increase of \$1,240,420 over 1875; but while New York State Companies showed a decline of \$250,000 in their capital, other State Companies increased \$1,490,420.

On this capital the dividends of the year averaged

For New York State Companies, . . . 14 $\frac{4}{10}$ per cent.

For other State Companies, . . . 13 $\frac{4}{10}$ per cent.

a gain over 1875 of $\frac{1}{10}$ of one per cent. for New York State Companies, and of $\frac{1}{10}$ of one per cent. for other State Companies.

The average for the eighteen years included in the tables is 11 $\frac{4}{10}$ per cent. per annum, against 10 $\frac{4}{10}$ for the seventeen years previous, a gain of $\frac{1}{10}$ of one per cent.

TABLE NO. 2—PREMIUMS AND LOSSES.

The percentage of losses paid in 1876 to premiums received was for

New York State Companies, . . . 49 $\frac{1}{10}$ per cent.

Other State Companies, . . . 52 $\frac{8}{10}$ per cent.

Foreign Companies, . . . 47 $\frac{4}{10}$ per cent.

The aggregate average for American Companies was 51 $\frac{1}{10}$ per cent., against 48 $\frac{3}{10}$ per cent. in 1875, an advance of 2 $\frac{8}{10}$ per cent., and for foreign Companies, an advance of 5 $\frac{1}{10}$ per cent.

The average for the year, including foreign Companies, was 50 $\frac{3}{10}$ per cent. against 47 $\frac{4}{10}$ per cent. for 1875, an advance of 3 $\frac{2}{10}$ per cent.

The total amount of premiums received by American Companies, in 1876, was . . . \$45,173,276

And by Foreign Companies . . . 10,349,321

A total of . . . \$55,522,597

A decrease of \$5,094,132, as compared with 1875, and reducing the receipts to a level with those of 1872, showing that all the advances in receipts obtained by the Companies after the Chicago and Boston fires has already been lost.

Of the receipts of the year there was paid out for losses \$28,051,402, or \$539,221 less than in 1875.

In addition to the above amounts, \$4,170,603 was received by the Companies for inland and marine premiums, and \$2,996,839 paid out for losses, or an average of 71 $\frac{4}{10}$ of such receipts on this class of business.

The total receipts were for premiums, including inland and marine, \$59,693,200, and the total losses, \$31,048,241, or 52 $\frac{1}{10}$ per cent.

TABLE NO. 3—EXPENSES.

The percentage of expenses upon the whole receipts for premiums in 1876, including foreign Companies, was $35\frac{3}{10}\%$ per cent. against $31\frac{5}{10}\%$ per cent. in 1875, an increase of $3\frac{8}{10}\%$ per cent.

The whole amount paid for fire losses in 1876, as	
before stated was	\$28,051,402
For inland and marine losses	2,996,839
For expenses	21,086,969
<hr/>	
A total of	\$52,135,210
Or $87\frac{3}{10}\%$ of the receipts of the Companies for 1876, and leaving an excess of	\$7,557,990
To which add interest on investments	6,792,349
<hr/>	
Making	\$14,350,339
and deducting	
Dividends paid	\$7,882,273
Profits of Foreign Companies	2,165,888
<hr/>	
Leaves	\$10,048,161
	\$4,302,172

From this deduct depreciation in assets of Companies as compared with January 1, 1876, and we have a surplus of receipts over expenditures for the year of \$983,192. The Companies have paid since 1872 an average dividend of $12\frac{2}{10}\%$ per cent. per annum to the stockholders and have added to their assets only \$2,753,316 during the four best years ever known to Insurance Companies, not a very encouraging exhibit.

TABLE NO. 4—PERCENTAGE OF ABILITY.

This table shows a decrease in the amount of risks assumed by the Companies, compared with 1875, of \$320,359,635. It also shows a decline to $22\frac{4}{10}\%$ of the ability to write on the part of American Companies, bringing the average largely below that of the last eleven years. There has also been a decline in the average rate of premium to $4\frac{7}{10}\%$ which is now below the average of 1870, a year in which the National Board was inoperative. As rates since the beginning of 1876 have still further declined, we bid fair soon to arrive at a point below that which was reached before the establishment of the Board in 1866.

The Committee have also gathered valuable information in regard to Incendiarism and Arson, which will be presented to you by the Standing Committee on those subjects.

There will be presented to you with this Report—

Appendix A.—Containing results on special hazards for 1875.

Appendix B.—Containing results on special hazards for 1876.

Appendix C.—Results of the business of Insurance for 1876, from official tables.

Appendix D.—Fire Cracker Report, with a supplement

Appendix E.—The combined results on certain classes of hazards for 1875.

It is a gratifying fact that the work of this Committee has met with most cordial approval and special mention from many scientific bodies as well as from so distinguished a specialist as Cornelius Wulford, of London, who, during his visit to this country last fall, gave it a careful examination, and has commended it in his valuable cyclopaedia.

The retirement from the service of the Committee, of the late Chairman, Mr. Henry H. Hall, cannot be passed over by us without comment, as under his direction the work of the Committee first took shape, and began to prove of advantage to the members of the Board, and we desire to thank him for faithful, earnest labor in the common cause. It is a matter of regret that the very recent acceptance of the vacant position by your present Chairman has prevented the presentation of a more elaborate explanation of the Committee's work; enough, however, has been said to prove its great value to Underwriting, and the hope is expressed that whatever curtailment in the way of expenses is made by the Board, the very moderate sum required for the operations of this Committee will not be denied, and its continuation for the benefit of the whole profession assured.

HENRY A. OAKLEY, *Chairman.*

FRED'K. W. ARNOLD,
JAMES W. McALLISTER,
J. H. WASHBURN,
RICHARD V. DEWITT,
GEO. L. CHASE, *ex-officio,*

} *Committee on
Statistics.*

CHARLES A. JENNEY, *Secretary.*

NEW YORK, April 25, 1877.

APPENDIX A.

AGGREGATE RESULTS

ON

CERTAIN CLASSES OF HAZARDS

FOR

1875.

COMPILED FROM THE MONTHLY REPORTS

MADE TO THE

STATISTICAL BUREAU.

BY

SUNDRY COMPANIES,

MEMBERS OF THE

National Board of Fire Underwriters.

*Showing Number of Losses, Amounts of Insurance carried
at time of Fire, and Losses as adjusted on each Class
of Hazard Burned; with a Summary of the
same.*

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Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard	Total Amt. of Insurance and Losses on each Class of Property burned.		Ratio of Loss to Insurance
			Amts. of Insurance carried at time of Fires.	Amts. of Loss as adjusted.		Total Amt. of Insurance Loss as adjusted.	Total Amt. of Insurance Loss as adjusted.	
Agricultural implement factories.....	1	Defective flue	\$1,428	\$42 23				
	1	Accidental.....	4,000	6 50				
	1	Stove in moulding room...	5,250	5,087 50				
	2	Unknown or not reported..	3,110	473 20	5	\$13,788	\$5,609 43	40.1
Bakeries.....	2	Defective flues.....	7,545	2,749 50				
	1	Incendiary.....	2,000	275 50				
	1	Carelessness.....	600	310 00				
	3	Unknown or not reported..	15,900	5,180 50	7	26,045	8,515 50	32.6
Barns.....	1	Adjoining or adjacent b'ldgs.	600	15 00				
	1	Unknown or not reported..	300	257 00	2	900	272 00	30.2
Basket making.....	1	Defective chimney.....	4,000	2,900 00	1	4,000	2,900 00	72.5
Belting and hose (leather) factories.....	1	Unknown.....	25,000	25,000 00	1	25,000	25,000 00	100
	1	Adjoining building.....	25,500	18,981 07	1	25,500	18,981 07	74.4
Bleacheries and dye works	4	Unknown or not reported .	139,075	1,081 41	4	139,075	1,081 41	00.7

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Am'ts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard.	Total Am'ts. of Insurance and Losses on each Class of Property burned.		Ratio of Losses to Insurance.
			Am'ts. of Insurance carried at time of Fire.	Am'ts. of Losses as adjusted.		Total Am'ts. of Insurance carried at time of Fire.	Total Am'ts. of Losses as adjusted.	
Breweries (cont'd).....	1	Defective masonry around brew kettle.....	\$1,500	\$3,000 00				
	1	Supposed incendiary.....	2,000	460 61				
	2	Incendiary.....	5,000	3,914 39				
	1	Adjacent cotton mill.....	3,650	2,200 00				
	1	Adjacent building.....	1,750	1,282 00				
	14	Unknown or not reported..	492,500	491,660 02	22	\$523,500	\$506,315 04	96.7
Bridges, common.....	1	Explosion of gas.....	76,666	96,514 65	1	76,666	96,514 65	125.7
Bridges, railroad, deck...	1	Sparks from locomotive....	429,050	4,000 00				
	1	Unknown.....	25,000	3,320 00	2	454,050	7,320 00	1.6
Bridges, railroad, covered	1	Not reported.....	2,000	2,000 00	1	2,000	2,000 00	100
Brick yards.....	1	Incendiary.....	16,250	13,535 00	1	16,250	13,535 00	83.2
Brick and stone buildings (with hazardous exposures)*	1	Incendiary.....	2,000	4,000 00				
	1	Sparks from chimney.....	2,000	12 00				
	1	Defective chimney.....	4,700	100 00				
	2	Coals from stove.....	11,627	2,714 95				

1	Gas jet in water closet.....	60,000	10,040 00					
3	Adjoining or adjacent b'ld'gs.	14,850	1,125 00					
14	Unknown or not reported.	117,500	7,403 31	23	212,677	25,395 26	11.9	
1	Not reported.....	800	508 00	1	800	508 00	63.5	
1	Unknown	25,000	22,000 00	1	25,000	22,000 00	88	
1	Incendiary	30,000	13,842 00	1	30,000	13,842 00	46.1	
1	Burning adjacent fertilizing establishment	12,500	23,965 97					
1	Accidental.....	7,000	225 00					
1	Incendiary.....	225	140 00					
4	Unknown or not reported..	33 000	29,795 35	7	52,725	54,126 32	102.6	
2	Incendiary	4,800	1,694 89					
2	Supposed incendiary.....	1,200	774 11					
2	Carelessness	24,500	15,775 00					
1	Spontaneous comb'tion from pile of waste.....	7,500	80 00					
1	Boiler too near roof ..	1,200	406 50					
1	Sparks from boiler fire flew into shavings.....	1,700	63 00					
3	Adjoining or adjacent b'ldgs.	3,000	2,333 20					
8	Unknown or not reported..	32,750	26,297 80	20	76,650	47,424 50	61.8	
1	Accidental	1,000	247 72	1	1,000	247 72	24.7	

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard	Total Amt. of Insurance and Losses on each Class of Property burned.		Ratio of Losses to Insurance.
			Amts. of Insurance carried at time of Fire.	Amts. of Losses as adjusted.		Total Amt. of Insurance carried at time of Fire.	Total Amt. of Losses as adjusted.	
Carriage factories.....	1	Defective flue.....	\$4,100	\$7,500 00	16	\$164,625	\$153,184 12	93
	1	Spontaneous combustion...	55,000	59,268 19				
	2	Incendiary.....	4,200	5,684 65				
	1	Defective forge.....	12,125	1,779 25				
	1	Sparks from forge.....	2,200	25 00				
Car factories.....	1	Defective chimney.....	1,500	112 25	2	38,208	4,813 40	12.7
	1	Boiler fire.....	400	400 00				
	3	Adjoining or adjacent bldgs.	14,100	1,468 04				
	5	Unknown or not reported..	71,000	76,946 74				
	1	Stove pipes passing through floor.....	19,708	4,486 40				
Carpet factories.....	1	Sparks from locomotive....	18,500	327 00	1	11,500	2,003 17	17.4
	1	Adjacent building.....	11,500	2,003 17				
Carpenter shops.....	1	Supposed incendiary.....	500	450 00	13	45,137	38,757 73	85.8
	2	Incendiary.....	4,800	6,267 63				
	2	Accidental.....	1,500	509 10				
	6	Adjoining buildings.....	11,937	7,226 00				
Celluloid factories.....	2	Unknown or not reported..	26,400	24,395 00	1	53,000	86,666 00	169.5
	1	Unknown.....	53,000	86,666 00				

Charcoal and coke works.	1	Unknown	48,700	150 00	1	48,700	150 00	0.3
Cheese factories.....	1	Defective flue.....	1,700	1,632 48				
	1	Overheated stove.....	600	276 90				
	1	Not reported.....	1,000	1,000 00	3	3,300	2,909 38	88.1
Chemical and drug works	1	Stove, during heavy gale...	50,500	68,689 99				
	1	Adjoining building.....	5,000	1,200 00				
	2	Unknown.....	53,000	2,859 29	4	108,500	72,749 28	67
Churches.....	6	Defective flues.....	57,000	21,857 70				
	1	Incendiary.....	35,000	193 30				
	1	Gas jet among evergreens used in decorating.	12,000	75 00				
	1	Overheated furnace.....	6,000	250 00				
	5	Unknown	61,000	10,095 96				
	12	Not reported.....	262,100	50,012 66	26	433,100	82,484 62	19
China works.....	1	Unknown	5,000	1,800 00	1	5,000	1,800 00	36
Cider factories.....	1	Unknown.....	5,000	7,806 00	1	5,000	7,806 00	156.1
Coal Breakers	1	Employees warming can of oil on stove.....	18,000	1,747 37				
	1	Coal snapping out fire.....	45,000	363 00				
	2	Incendiary.....	52,500	48,589 95				
	1	Unknown	40,000	1,040 00	5	155,500	51,740 32	33.2
Coal mine shafting, machinery and building.....	2	Unknown	15,500	4,060 00	2	15,500	4,060 00	26

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard.	Total Amt. of Insurance on each Class of Property burned.		Ratio of Loss to Insurance.
			Amts. of Insurance carried at time of Fires.	Amts. of Losses as adjusted.		Total Amt. of Insurance carried at time of Fire.	Total Amt. of Losses as adjusted.	
Coffee and spice mills....	1	Coffee cooler.....	\$35,000	\$3,942 47	2	\$44,000	\$4,284 56	9.7
	1	Coffee put into barrels before cool.....	9,000	342 09				
Coffin factories.....	1	Unknown	12,000	10,750 00	1	12,000	10,750 00	89.5
Colleges and schools.....	1	Incendiary	4,500	5,305 54				
	2	General conflagration.....	2,000	2,000 00				
	1	Coal oil lamp.....	12,000	24 00				
	1	Wood box near stove.....	10,500	40 02	10	122,592	64,663 98	52.7
	5	Unknown or not reported..	93,592	57,294 42				
Comb factories.....	1	Not reported.....	1,000	2,420 95	1	1,000	2,420 95	242
Country stores and stocks	1	Stove.....	3,000	2,955 00				
	1	Supposed incendiary.....	15,000	20,100 00				
	2	Incendiary.....	23,333	21,100 00				
	1	Explosion of coal oil lamp.	1,000	830 75				
	1	Explosion of gas in stove.	6,500	10,500 00				
	1	Adjoining building.....	1,000	857 78				
	6	Not reported.....	20,575	18,401 04	13	70,408	74,750 57	106.1

Confectioneries	1	Adjoining building.....	4,000	722 03	2	19,000	7,722 03	40.6
	1	Not reported.....	15,000	7,000 00				
Cooperage	4	Sparks.....	1,900	1,180 13				
	5	Incendiary.....	8,200	5,439 36				
	2	Carelessness.....	2,000	1,850 00				
	1	Boiler set fire to roof.....	6,800	93 60				
	1	Defective flue.....	3,000	100 00				
	1	Adjoining building.....	700	5 00				
	5	Not reported.....	6,350	8,128 39	19	28,950	16,796 48	58
Cordage and twine factories	3	Unknown or not reported...	22,500	19,331 40	3	22,500	19,331 40	85.9
Cork cutting	1	Incendiary.....	18,500	5,000 00				
	1	Unknown.....	1,200	720 00	2	19,700	5,720 00	29.
Corset factories.....	1	Unknown.....	2,880	24 48	1	2,880	24 48	00.8
Cotton mills.....	6	Pickers.....	58,650	33,168 81				
	1	Light falling in picker room	42,000	292 68				
	1	Friction of machinery.....	2,400	200 00				
	1	In spinning room.....	36,000	57,147 30				
	1	In lapper.....	82,500	2,357 47				
	2	Match dropped on cotton...	95,000	1,078 81				
	1	Spark from smoke stack...	15,000	8,000 00				
	2	Incendiary.....	56,000	40,470 54				
	1	Spontaneous combustion...	13,230	19,185 00				
	18	Unknown or not reported...	361,834	108,800 93	34	762,614	271,301 54	35.5
Cotton and woolen mills (manuf'g both materials)	1	Flyings in card room.....	38,000	31,256 63				

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard	Total Amt. of Insurance and Losses on each Class of Property burned.		Ratio of Loss to insurance.
			Amts. of Insurance carried at time of Fire.	Amts. of Losses as adjusted.		Total Amt. of Insurance carried at time of Fire.	Total Amt. of Losses as adjusted.	
Cotton and woolen mills (cont'd)	3	Spontaneous combustion..	\$746,000	\$789,199 07	9	\$1,072,100	\$974,957 59	90.8
	2	Picker	39,200	3,957 49				
	1	Dryer in building.....	50,900	5,728 21				
	1	Explosion of gas.. ..	23,000	4,816 19				
	1	Unknown	175,000	140,000 00				
Cotton presses.....	1	Unknown.....	86,000	83,413 42	2	98,500	95,413 42	96.8
	1	Not reported.....	12 500	12,000 00				
Cotton sheds and warehouses	3	Unknown	32,600	29,707 88	3	32,600	29,707 88	91.1
	1	Defective flue.....	1 000	5,124 40				
Currying shops and sheep-skin tanneries.....	1	Adjacent building.....	2,500	1,878 23				
	1	Incendiary	4,800	85 00				
	1	Boiler fire.....	2,700	1,191 00				
	1	Unknown	2,000	3,680 00				
	2	Not reported.....	8,900	5,070 30				
	7			21,900	17,028 93	7	21,900	17,028 93	77.7
Distilleries.....	1	In beer runner, vapor igniting from lantern.....	3,000	20,900 00	4	32,500	65,162 00	200
	3	Unknown or not reported..	29,500	44 262 00				

Dry goods, clothings, etc.									
1	Carelessness.....	5,000	500 00						
1	Carelessness in lighting coal oil lamp.....	5,500	5,500 00						
2	Incendiary.....	18,000	13,892 03						
6	Adj'ning or adjacent b'ldgs.	533,300	146,280 00	10	561,800	166,172 03	29.5		
1	Explosion of coal oil lamp	8,000	244 52						
3	Accidental.....	10,500	333 95						
1	General conflagration.....	2,000	5,734 00						
1	Bursting of small heater...	2,000	248 24						
2	Adjoining buildings.....	134,000	2,660 90						
12	Unknown or not reported..	207,800	58 590 47	20	364,300	67,812 08	18.5		
1	Overheat in elevator.....	4,000	138 20						
1	Unknown	1,000	427 00	2	5,000	565 20	11.3		
1	From outside exposure.....	2,500	6,500 00	1	2,500	6,500 00	260		
2	Open grate fires.....	11,500	1,504 00						
7	Defective chimneys.....	4,938	5,367 48						
6	Incendiary	42,475	36,735 17						
1	Lighted candle in room with corpse.....	6,200	2,586 00						
1	Sparks from chimney on roof	500	350 00						
1	Melting asbestos roofing...	650	320 00						
16	Unknown or not reported..	875	35 00						
		20,950	9,522 91	41	88,088	56,420 56	64		
1	Adjoining elevator.....	600	147 00						
1	Grain dryer.....	11,000	9,013 67						

Class of Hazard.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard.	Total Amt. of Insurance and Losses on each Class of Property burned.		Ratio of Loss to Insurance.
			Amts. of Insurance carried at time of Fire.	Amts. of Losses as adjusted.		Total Amt. of Insurance carried at time of Fire.	Total Amt. of Losses as adjusted.	
Elevators (cont'd).....	1	Overheated stove.....	\$18,000	\$38,400 00				
	1	Sparks from locomotive.....	5,000	2,150 00				
	1	Adjoining building.....	10,000	357 65				
	4	Incendiary.....	11,775	7,205 31				
	1	Sparks under roof.....	3,000	10 00				
	1	Defective flue.....	7,500	1,582 08				
	8	Unknown or not reported..	114,000	28,647 60	19	\$210,875	\$87,513 34	41
Envelope factories.....	1	Unknown.....	2,500	6 75	1	2,500	6 75	00.3
Fertilizer works.....	1	Unknown.....	30,000	2,900 00	1	30,000	2 900 00	9.6
Floor cloth factories.....	2	Unknown.....	116,000	2,410 00	2	116,000	2,410 00	2.1
Flour and grist mills.....	5	Incendiary.....	38,350	37,555 07				
	1	Accidental.....	20,500	1,449 11				
	5	Adjoining or adjacent b'ldgs.	27,250	17,910 00				
	1	Adjoining machine shop...	31,000	318 25				
	1	Carelessness of engineer..	11,400	10,084 97				
	2	Sparks from smoke stack..	44,700	23,782 83				
	2	Defective flues.....	6,000	8,768 71				
	1	Dust from elevator igniting from coal oil lamp.....	5,000	5,000 00				

	2	Dust from middlings igniting from coal oil lamp...	55,500	27,753 27				
	2	Chaff from smutter igniting from coal oil lamp.....	1,125	2,163 80				
	2	Friction of machinery	14,000	11,696 36				
	1	Upsetting of coal oil lamp.	42,500	31,875 00				
	1	Lightning	24,000	30,639 83				
	1	In engine room.....	2,000	2,000 00				
	27	Unknown or not reported..	512,904	164,986 18				
	1	Unknown, discov'd in roof	3,000	2,775 00	55	8,39,229	378,758 38	45.6
	3	Adj'ning or adjacent b'ldgs.	109,241	1,626 47				
Furniture factories	1	Friction of machinery	10,200	19,250 00				
	1	Incendiary.....	5,500	3,000 00				
	1	General conflagration.....	3,000	33 30				
	1	Furnace in saloon below..	17,000	1,056 62				
	12	Unknown or not reported..	147,750	138,441 23	19	292,691	163,407 62	55.7
	1	Accidental	15,000	121 00				
Glass works.....	1	Explosion of melted glass..	17,000	11,000 00				
	3	Unknown	24,500	5,636 10	5	56,500	16,757 10	29.6
	1	Unknown.....	86,200	84,021 00	1	86,200	84,021 00	97.4
Glue factories.....								
	1	Defective flue.....	600	200 00				
Groceries	1	Unknown	2,000	1,866 78	2	2,600	2,066 78	79.4
	2	Incendiary.....	20,000	22,844 71				
Hardware works.....	1	Match thrown into japan...	13,500	260 00				
	1	Adjoining building.....	23,750	546 92				

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Am'ts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard	Total Am'ts. of Insurance and Losses on each Class of Property burned.		Ratio of Loss to insurance.
			Am'ts. of Insurance carried at time of Fire.	Am'ts. of Loss as adjusted.		Total Am'ts. of Insurance carried at time of Fire.	Total Am'ts. of Loss as adjusted.	
Hardware works (cont'd).	3	Unknown	\$151,500	\$11,899 75	7	\$208,750	\$35,551 38	17
Hardware stocks.....	1	Adjoining building	1,000	60 04	1	1,000	60 04	6
Hat and cap factories.....	1	Incendiary	15,000 00	15,000 00				
	1	Accidental	1,200	115 02				
	3	Unknown or not reported..	47,233	4,535 28	5	63,433	19,651 27	30.9
Hay market.....	1	Unknown	2,000	3,031 28	1	2,000	3,031 28	151.5
Hay presses.....	2	Unknown	3,600	2,935 00	2	3,600	2,935 00	81.5
Hoisting works, building and machinery.....	1	General conflagration.....	60,000	59,000 00	1	60,000	59,000 00	98.3
Hop houses.....	1	Burn'g trash in adj'n'g yard.	800	200 00				
	1	Stove.....	400	429 60				
	1	Sparks from chimney.....	1,500	503 00				
	1	Unknown	1,000	504 75	4	3,700	1,637 35	44.2
Hotels.....	7	Adj'n'g or adjacent b'ldgs..	48,500	9,793 56				

1	Adjoining R. R. Depot.....	2,434	34 00			
3	Incendiary.....	205,550	166,712 00			
2	Supposed incendiary.....	20,800	12,100 00			
7	Defective flues.....	93,900	50,338 94			
2	Carelessness.....	20,500	304 25			
1	Explosion of gas.....	27,000	75 00			
1	Defective fireplace.....	2,100	20 00			
2	Defective chimneys.....	5,850	3,597 95			
2	Mice igniting matches.....	52,200	69,536 79			
1	Defective stove-pipe.....	7,500	1,761 38			
2	Accidental.....	30,000	1,272 50			
3	Explosion and breaking of coal oil lamps.....	11,100	2,731 15			
1	In store-room.....	30,000	48,363 71			
1	Near stable.....	1,100	2,000 00			
35	Unknown or not reported..	264,950	84,721 24	71	834,884	453,362 47 54.1
1	Unknown.....	2,500	1,691 98	1	2,500	1,691 98 67.6
1	Unknown.....	154,000	413,190 10	1	154,000	413,190 10 268.3
2	Adjoining buildings.....	45,750	1,874 64			
1	Adjoining factory.....	2,500	15 60			
2	Sparks from cupola.....	8,000	230 84			
1	Sparks from furnace.....	4,000	50 00			
1	Boiler near the roof.....	40,000	200 00			
3	Incendiary.....	51,212	26,870 47			
15	Unknown or not reported..	293,350	103,566 52	25	444,812	132,808 07 29.8
2	Accidental.....	36,205	22,270 25			
1	Unknown.....	35,600	330 00	3	71,205	22,600 25 31.7

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fire.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard.	Total Amts. of Insurance and Losses on each party burned.		Ratio of Losses to Insurance.
			Amts. of Insurance carried at time of Fire.	Amts. of Loss as adjusted.		Total Amts. of Insurance carried at time of Fire.	Total Amts. of Loss as adjusted.	
Iron workers (not otherwise provided for).....	3	Incendiary.....	\$14 859	\$16,235 50				
	1	Supposed incendiary.....	5,000	2,534 46				
	2	Adjoining buildings.....	132,000	731 45				
	1	Spontaneous combustion...	11,500	1,241 25				
	1	In engine house.....	6,925	5,126 95				
Iron workers — Hinge factory.....	1	Sparks from forge.....	15,000	300 00				
Iron workers — Cutlery factory.....	1	In forging room.....	12,000	22,034 68				
	6	Unknown or not reported..	52,338	28,638 06	16	\$249,622	\$76,842 35	30.7
Ink factories.....	1	Unknown.....	12,000	2,000 00	1	12,000	2,000 00	16.6
Japanning works.....	1	Unknown.....	1,000	329 80	1	1,000	329 80	32.9
Jewelry manufactories....	1	Defective flue.....	30,000	75 00				
	1	Unknown.....	10,000	6,993 09	2	40,000	6,978 09	17.4
Kindling wood factories..	1	Unknown.....	5,350	3,992 00	1	5,350	3,992 00	74.6
Knitting mills.....	2	Pickers.....	35,500	783 28				

I	In dry room.....	30,000	2,200 00						
I	Adjoining building.....	37,100	500 00						
4	Unknown or not reported.	86,264	84,452 31	8	188,864	87,935 59	46.5		
I	Lantern factories.....	44,750	26,500 00	1	44,750	26,500 00	59.2		
I	Lampblack factories.....	16,367	14,315 01	1	16,367	14,315 01	87.4		
I	Leather dressing factory. " factory for extract- ing grease.....	7,350	2,250 00						
I	Leather—kid shop.....	6,000	2,475 00						
I	" morrocco,tanned and curried.....	17,650	4,689 07						
I	Lead pencil factories.....	1,000	1,000 00	4	32,000	10,414 07	32.5		
I	Lithographers.....	76,250	15,578 75	1	76,250	15,578 75	20.4		
4	Liquors, retail. See Res- taurants.	183,500	139,332 30	4	183,500	139,332 30	75.9		
I	Locomotive works.....	185,499	235,982 07						
I	Lumber yards, including cord wood.....	2,500	1,916 00	2	187,999	237,898 07	126.5		
4		43,200	41,128 70						
5		97,700	39,863 66						
I		2,500	200 00						
3		30,000	20,637 20						

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard	Total Amt. of Insurance and Losses on each Class of Property burned.		Ratio of Loss to Insurance.																																																																															
			Amts. of Insurance carried at time of Fire.	Amts. of Loss as adjusted.		Total Amt. of Insurance carried at time of Fire.	Total Amt. of Loss as adjusted.																																																																																
Lumber yards (cont'd).....	1	Adjoining barn.....	\$1,000	\$150 00	28	\$348,500	\$167,715 37	48.1																																																																															
	14	Unknown or not reported..	171,100	65,730 81					Lye factories.....	2	Unknown	2,500	1,888 29	2	2,500	1,888 29	75.2	Machine shops.....	4	Adjoining buildings.....	34,250	2,924 92					2	Accidental.....	7,500	6,935 00	2	Sparks.....	105,000	54,482 60	1	Sparks under eaves.....	8,000	7,000 00	1	Sparks from cupola.....	1,000	2 50	1	Sparks, smoke stack on roof	24,000	73 78	4	Incendiary.....	146,800	70,493 02	1	Defective chimney.....	49,500	11,117 88	1	Core oven.....	15,000	54 60	1	Oil waste.....	3,000	30 00	1	From defective forge.....	43,867	29,057 63	25	Unknown or not reported..	824,825	334,726 80	Malt houses.....	1	Malt kiln.....	2,000	922 00	3	17,500	8,672 00	49.5	2	Unknown	15,500	7,750 00	Marine railways.....	1	Accidental.....	13,000
Lye factories.....	2	Unknown	2,500	1,888 29	2	2,500	1,888 29	75.2																																																																															
Machine shops.....	4	Adjoining buildings.....	34,250	2,924 92																																																																																			
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Malt houses.....	1	Malt kiln.....	2,000	922 00	3	17,500	8,672 00	49.5																																																																															
	2	Unknown	15,500	7,750 00																																																																																			
Marine railways.....	1	Accidental.....	13,000	10,261 07																																																																																			

Classes of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.		Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard	Total Amt. of Insurance and Losses on each Class of Property burned.		Ratio of Loss to Insurance.
		Amts. of Insurance carried at time of Fire.	Amts. of Loss as adjusted.	Amts. of Insurance carried at time of Fire.	Total Amt. of Insurance Loss as adjusted.				
Naval stores.....	1	Unknown	\$5,000	\$4,960 00	1	\$5,000	\$4,960 00	99.2	
Oil—coal, crude.....	1	Adjoining building.....	20,000	35,000 00	6	109,500	81,304 91	74.2	
	5	Unknown	89,500	40,304 91					
Oil on cars	1	Sparks from locomotive...	1,297,676*	2,416 17					
	1	Friction	1,283,317*	16,052 82					
	1	Unknown	3,892,936*	13,683 40					
	1	Sparks from locomotive...	500	89 14	4	6,474,429	32,241 53	.005	
Oil—lubricating works...	1	Bursting retort.....	14,000	4,961 94	2	16,500	7,283 81	44.1	
	1	Unknown	2,500	2,321 87					
Oil floor cloth factories...	2	Unknown	116,000	2,410 00	2	116,000	2,410 00	1.9	
Oil factories, not coal....	1	Unknown	38,500	49,300 43	1	38,500	49,300 43	128.1	
Oil fish factories.....	1	Unknown	1,000	700 00	1	1,000	700 00	70	

* General Policy.

Oil refineries.....	1	Burning large tank, 150 yds. distant	60,000	48,060 00				
	1	Lightning ..	36,200	12,189 44			62,211 44	58.7
	2	Explosions of gas.....	9,700	1,962 00	4	105,900		
Oil silk factories... ..	1	Unknown	4,700	2,850 00	1	4,700	2,850 00	60
Oil, vegetable.....	1	Unknown	50,000	82,776 85	1	50,000	82,776 85	165.5
Organ factories.....	2	Unknown	22,750	15,716 56	2	22,750	15,716 56	69
Organ in church.....	1	Adjoining building.....	5,500	290 00	1	5,500	290 00	5.3
Packing houses, beef, pork, etc.....	1	From smoke house... ..	10,000	1,919 50				
	1	Adjoining building.....	2,500	1,714 29				
	2	Defective chimneys.....	7,000	6,627 40				
	2	Unknown.....	10,700	7,460 36	6	30,200	17,721 55	58.6
Paint, oil and white-lead works	1	Spark from charcoal furnace	104,000	11,402 40				
	1	Adjoining building	3,400	4,867 14				
	3	Unknown	73,500	18,254 72	5	180,900	34,524 26	19.8
Paint shops.....	1	Unknown.....	1,000	1,226 63	1	1,000	1,226 63	122.6
Paper mills	1	Boiler fire.....	70,000	72,883 25				
	1	Adjoining building.....	6,000	1,119 23				
	1	Supposed incendiary.....	11,500	17,789 93				

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned		Total No. of Losses on each Class of Hazard	Total Amts. of Insurance and Losses on each Class of Property burned.		Ratio of Losses to Insurance
			Amts. of Insurance carried at time of Fires.	Amts. of Loss as adjusted.		Total Amts. of Insurance carried at time of Fire.	Total Amts. of Loss as adjusted.	
Paper mills (cont'd).....	4	Incendiary.....	\$50,000	\$18,073 28				
	1	Hot journal.....	20,000	27,706 05				
	1	Upsetting coal oil lamp....	17,500	867 40				
	14	Unknown or not reported..	317,409	168,580 23	23	\$402,409	\$307,079 37	62.3
Paper stock.....	2	Unknown.....	1,100	433 06	2	1,100	433 06	39.3
Paper box factories.....	1	Accidental.....	30,000	28,598 28				
	2	Unknown ..	17,000	3,608 35	3	47,000	32,206 63	68.5
Pattern shop of stove foundry—patterns.....	1	Unknown.....	35,500	106,930 00	1	35,500	106,930 00	301.2
Patent medicine factory..	1	Unknown.....	3,750	370 00	1	3,750	370 00	9.8
Photograph galleries.....	2	Unknown.....	1,750	1,615 00	2	1,750	1,615 00	92.2
Pickle factory.....	1	Unknown.....	5,000	63 53	1	5,000	63 53	1.
Planing mills and sash, door and blind factories	3	Incendiary.....	32,300	28,825 00				

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total Amt. of Insurance and Losses on each Class of Hazard carried at time of Fire.	Total No. of Losses on each Class of Hazard	Total Amt. of Insurance and Losses on each Class of Property burned.	Ratio of Loss to Insurance.
			Amts. of Insurance carried at time of Fires.	Amts. of Losses as adjusted.				
Printers and publishers..	2	Explosion of coal oil lamp	\$3,000	\$72 01				
	6	Adjoining or adjacent b'ldgs.	60,500	4,786 04				
	1	Adjoining furniture factory.	1,000	650 00				
	2	Accidental.....	70,500	78,308 67				
	1	Sparks from saw mill.....	2,450	2,993 38				
	2	From stoves.....	19,250	10,639 47				
	1	Expl'n of gas in coal stove	3,400	157 00				
	1	Spontaneous combustion.	79,500	34,583 30				
	5	Incendiary.....	62,000	53,611 54				
	1	Carelessness.....	3,500	180 75				
	1	From gas.....	4,750	1,731 50				
	18	Unknown or not reported..	202,700	90,514 04	\$512,550	41	\$278,227 70	54.2
Provisions in barrels.....	1	Unknown.....	14,400	713 00	14,400	1	713 00	4.9
Public halls.....	1	Stove pipe.....	15,400	14,000 00				
	4	Unknown.....	72,500	29,229 50	87,900	5	43,229 50	49.1
Public buildings — City, county, etc.....	1	Defective flue.....	12 000	13,056 98				
	2	Unknown.....	11,500	5,521 80	23,500	3	18,578 78	79
Railroad risks.....	1	Sparks from locomotive.....	48,500	2,596 15				

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total Amt. of Insurance and Losses on each Class of Property burned.	Total No. of Losses on each Class of Hazard.	Total Amt. of Insurance and Losses as adjusted.	Ratio of Loss to Insurance.
			Amts. of Insurance carried at time of Fire.	Amts. of Loss as adjusted.				
Saw mills (cont'd).	5	Boiler fires and in boiler houses.....	\$86,500	\$83,868 33				
	2	Sparks from adjacent mills.....	14,000	18,515 00				
	1	Sparks from smoke stack.....	41,500	41,044 84				
	1	Defective smoke stack.....	6,000	5,050 00				
	1	General conflagration.....	5,000	4,450 00				
	1	From stove.....	1,700	1,550 00				
	2	Friction of machinery.....	40,000	80,604 33				
	3	Lightning.....	18,000	30,512 55				
	1	Adjoining building.....	2,000	15 13				
	23	Unknown.....	103,049	121,893 80	\$601,276	50	\$605,127 27	100.5
Sewing machine factories.	1	Spark from open grate.....	35,500	1,320 00	35,500	1	1,320 00	3.8
Shingle mills.....	1	In wheel house.....	7,000	2,146 64				
	1	Unknown.....	1,500	3,000 00	8,500	2	5,146 64	60.5
Shoddy mills.....	1	Unknown.....	2,500	151 56	2,500	1	151 56	6
Shirt factories.....	1	Flue too small for work required; used Baxter engine and heater.....	22,000	7,362 48				

1	Gas sad-iron heater.....	3,000	200 00	3	37,000	10,019 38	27.1
1	Unknown	12,000	2,456 90				
6	Silk factories.....	100,966	71,993 43	6	100,966	71,993 43	71.3
2	Silver and plated ware factories.....	104,151	81,680 70	2	104,151	81,680 70	78.4
2	Slate factories.....	12,000	11,851 56	2	12,000	11,851 56	98.8
1	Smoke houses.....	22,500	658 58				
1	Unknown.....	7,338	2,759 25	2	29,838	3,417 83	11.5
1	Soap and candle factories.	2,500	744 00				
1	Adjoining building.....	3,000	4,200 00				
1	General conflagration.....	6,000	857 46				
1	Spontaneous combustion....	1,200	1,200 00	4	12,700	7,001 46	55.1
1	Incendiary						
1	Tramp smoking	35,000	19,678 00				
9	Stables, liveries, etc.....	20,226	12,746 56				
1	Incendiary	1,200	1,538 58				
1	Defective flue	3,000	43 59				
1	Adjoining lumber yard.....	47,000	19,001 70				
2	Adjoining buildings	1,000	1,000 00				
1	Carriage fact'y, 12 ft. distant	800	100 00				
1	Sparks from locomotive....	3,000	564 80				
1	Stove in harness room.....	1,425	605 00				
1	Carelessness	3,500	2,105 02				
1	In hay loft.....	4,000	90 00				
1	Matches in adj'ng alley way	15,350	19,164 20	32	135,501	76,637 45	56.6
12	Unknown or not reported..						

Class of Hazard.	No. of Losses from each Origin or Cause.	Origin or Cause of Fire.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard	Total Amts. of Insurance and Losses on each Class of Property burned.		Ratio of Losses to insurance
			Amts. of Insurance carried at time of Fire.	Amts. of Loss as adjusted.		Total Amts. of Insurance carried at time of Fire.	Total Amts. of Loss as adjusted.	
Steamboats, coast and inland	1	Over boilers.....	\$20,000	\$30,000 00	9	\$18,4500	\$148,107 15	80.3
	8	Unknown	164,500	118,107 15				
Stamp mills.....	1	Unknown.....	30,000	32,026 83	1	30,000	32,026 83	106.7
Starch factories.....	1	Sparks from stove.....	2,600	4,218 05	3	14,600	14,627 68	100
	2	Unknown	12,000	10,409 63				
Stave factories.....	1	Adjoining building.....	1,500	6 60	7	50,058	50,327 09	100.5
	2	Incendiary.....	14,558	14,330 50				
	2	Sparks from locomotive.....	13,500	8,729 99				
	2	Unknown	20,500	27,260 00				
Sugar refineries.....	6	Unknown or not reported..	470,350	313,803 30	6	470,350	313,803 30	66.8
Sugar houses.....	1	Unknown	2,300	1,961 70	1	2,300	1,961 70	85.3
Sumach mills.....	1	Unknown.....	11,000	11,000 00	1	11,000	11,000 00	100

	2	Incendiary.....	33,000	29,926 48				
	1	Hot journal.....	2,500	81 88				
	1	Sparks from candle.....	6,000	577 00				
	2	Adjacent buildings.....	1,250	241 47				
	1	From stove.....	13,000	5,085 25				
	13	Unknown or not reported..	107,100	71,317 70	23	173,450	111,978 75	64.6
Terra Cotta factories	1	From kiln.....	10,800	6,576 48	1	10,800	6,576 48	60.9
Theatres.....	1	Unknown.....	25,000	25,000 00	1	25,000	25,000 00	100
Tin, copper and sheet-iron workers.....	1	Incendiary.....	900	750 00				
	4	Unknown.....	126,800	21,900 00	5	127,700	22,650 00	17.7
Tobacco and segar factories	1	Stove in sweat room.....	10,000	386 66				
	2	Sparks from locomotive.....	13,550	6,961 40				
	1	Spontaneous combustion...	2,000	851 65				
	1	In engine house.....	24,400	100 00				
	1	Smoke stack.....	4,500	3,750 00				
	1	Incendiary.....	8,000	161 28				
	2	Adjoining buildings.....	3,500	1,504 64				
	4	Unknown.....	34,500	22,824 57	13	100,450	36,540 20	36.4
Tobacco stemmeries.....	1	Unknown.....	2,000	600 00	1	2,000	600 00	30
Varnish factories.....	1	Unknown.....	52,941	37,654 11	1	52,941	37,654 11	71.1

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard.	Total Amts. of Insurance and Losses on each Class of Property burned.		Ratio of Losses to Insured.
			Amts. of Insurance carried at time of Fire.	Amts. of Losses as adjusted.		Total Amts. of Insurance carried at time of Fire.	Total Amts. of Losses as adjusted.	
Warehouses.....	1	Incendiary.....	\$23,500	\$22,525 83	2	\$24,675	\$24,000 83	97.3
	1	Sparks from locomotive.....	1,175	1,175 00				
Watch and clock stores.	1	Incendiary.....	10,000	8,500 00	2	12,000	8,778 30	73.1
	1	Carelessness.....	2,000	278 30				
Webbing and tape factories.	2	Unknown.....	75,500	36,425 96	2	75,500	36,425 96	48.2
Wheelwrighting.....	1	Defective flue.....	1,000	460 00				
	2	Adjoining buildings.....	800	753 01				
	1	Spontaneous combustion.....	875	612 50				
	1	From stove.....	3,000	2,250 00				
	3	Incendiary.....	2,550	2,088 50				
	1	Sparks from chimney on roof.....	600	600 00				
	6	Unknown or not reported.	14,839	13,120 69	15	23,664	19,884 79	84
Whip factories.....	2	Unknown.....	4,000	3,079 85	2	4,000	3,079 85	76.5
Wine presses.	1	Sparks from smoke stack.	13,000	13,000 00	1	13,000	13,000 00	100

Wire workers.....	1	Unknown	12,500	2,255 00	1	12,500	2,255 00	18
Wood box factories.....	1	In boiler room.....	1,000	8 33	1	1,000	8 33	...
Wooden ware factories...	2	Unknown.....	39,500	10,519 76	2	39,500	10,519 76	2.66
Wood workers (not otherwise provided for).....	3	Adjoining buildings.....	51,000	22,011 30				
	1	Dry house.....	23,000	25,131 00				
	1	Boiler fire.....	3,000	1,229 82				
	14	Unknown or not reported..	89,725	42,847 28	19	166,725	91,220 30	54.7
Wood and iron in conjunction (not otherwise provided for).....	1	Defective chimney.....	1,200	1,200 00	1	1,200	1,200 00	100
Woolen mills..	1	In cloth room.....	76,000	57,375 00				
	1	Supposed incendiary.....	8,000	9,000 00				
	2	Incendiary.....	35,250	25,782 80				
	1	From stove.....	105,000	1,222 80				
	1	Sparks from chimney on roof	43,500	4,500 00				
	1	In dye house.....	7,500	7,500 00				
	7	Pickers and in picker room	244,000	27,129 02				
	1	In dry house.....	2,000	1,612 28				
	5	Spontaneous combustion..	274,494	92,421 94				
	1	Spontaneous combustion in dye house.....	15,000	570 00				
	1	Breaking coal oil lamp in spinning room.....	78,000	2,806 00				
	1	Accidental.....	5,000	5,085 70				
	1	Adjoining building.....	24,500	24,500 00				
	2	In card rooms.....	63,850	33,711 62				

Class of Hazards.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. of Insurance and Losses from each Origin or Cause on Property burned.		Total No. of Losses on each Class of Hazard.	Total Amounts of Insurance and Losses on each Class of Property burned.		Ratio of Losses to Insurance.
			Amts. of Insurance carried at time of Fires.	Amts. of Loss as adjusted.		Total Amts. of Insurance carried at time of Fire.	Total Amounts of Loss as adjusted.	
Woolen mills (cont'd).	1 1 17	In card rooms on cards. Foreign subst'ce in lumpen Unknown or not rep'ted.	\$15,987 145,000 812,623	\$20,605 00 1,603 14 279,071 05	45	\$1,955,704	\$594,496 35	30.4
Wool drying.....	1	Unknown	750	335 00	1	750	335 00	44.7
Wool pulling.....	2	Unknown	28,000	25 725 00	2	28,000	25,725 00	91.9
Yeast factories.....	1	Unknown	1,800	2,375 08	1	1,800	2,375 08	131.9
Total	1,267		\$29,103,960	\$11,394,218 49	1,267	\$29,103,960	\$11,394,218 49	39.2

Recapitulation as to Causes only.	No. of Losses.	Amts. Insurance carried at time of Fire.	Amts. Losses as adjusted.	Total No. of Losses from each origin or cause.	Total Amts. Insurance on property burned or carried at time of fire.	Total Amts. of Losses as adjusted.
Unknown or not reported.....	.....	.....	.....	661	\$15,268,302	\$5,942,658 70
Spontaneous combustion.....	.....	.....	.....	20	1,232,466	1,014,663 37
Incendiarism.....	.....	.....	.....	129	1,876,559	1,206,336 C6
Supposed incenditritism.....	.....	.....	.....	13	73,500	75,268 83
Adjoining and adjacent buildings and otherwise communicated.....	.....	.....	.....	128	1,826,412	467,476 71
Accidental.....	.....	.....	.....	25	456,004	396,972 43
Defective flues, chimneys, smoke stacks, fireplaces, furnaces and stove pipes.....	.....	.....	.....	59	444,944	232,933 86
Sparks from chimneys, stove pipes and open grates.....	18	\$249,950	\$100,775 45	.....	.....	.....
" not stated.....	3	113,000	61,482 60	.....	.....	.....
" from locomotives.....	13	1,833 251	28,594 85	.....	.....	.....
" from boiler and furnace fires.....	6	117,230	17,815 40	.....	.....	.....
" from adjacent saw mills.....	3	16,450	21,508 38	.....	.....	.....
" from stoves.....	4	59,227	7,296 00	.....	.....	.....
" from forges.....	4	19,300	2,425 00	.....	.....	.....
" from cooper's fires.....	4	1,900	1,180 13	.....	.....	.....
" from candles.....	1	6,000	577 00	.....	.....	.....
" from cupolas.....	3	9,000	233 34	.....	.....	.....
Totals.....	.....	.....	.....	59	2,425,308	241,888 15
Boiler fires (except sparks).....	.....	.....	.....	15	237,100	194,780 83
Forest fires.....	.....	.....	.....	5	206,070	193,728 70
Stoves (except sparks).....	.....	.....	.....	19	286,100	152,239 99
Friction of machinery.....	.....	.....	.....	14	2,209,835	426,292 67
General conflagration.....	.....	.....	.....	10	187,000	165,353 76
Gas.....	.....	.....	.....	13	463,116	123,378 22
Coal oil lamps.....	.....	.....	.....	18	247,225	80,163 96
Lightning.....	.....	.....	.....	5	73,200	73,341 82

Receiptulation as to Cause only.	No. of Losses.	Amts. Insurance carried at time of Fire.	Amts. Losses as adjusted.	Total No. of Losses from each origin or cause.	Total Amts. Insurance carried at time of fire.	Total Amts. of Losses as adjusted.
Matches ignited by mice.....	2	\$52,200	\$69,536 79	6	\$104,700	\$71,565 60
" " dropped on cotton.....	2	95,000	1,678 81	16	522,350	66,641 74
" " thrown into can of japan.....	1	13,500	260 00	1	82,500	2,357 47
" " outside building in alleyway.....	1	4,000	90 00	6	193,150	59,264 81
Totals.....				3	79,837	54,316 62
Pickers and lumpers.....				1	38,000	31,256 63
Lappers.....				2	55,992	30,836 88
Dry houses and dryers.....				12	76,925	29,888 27
Cards in card rooms.....				1	3,000	20,900 00
Flying in card rooms.....				1	29,900	11,296 50
Defective forges.....				4	17,000	11,000 00
Carelessness.....				1	14,000	4,961 94
Vapor from beer runner.....				2	44,000	4,284 56
Malt kilns.....				1	1,500	3,000 00
Explosion of melted glass.....				1	18,000	1,747 37
Bursting of oil retort.....				1	50,000	600 00
Hot roasted coffee put into barrels.....				3	22,500	658 58
Defective masonry.....				1	6,000	524 74
Warming can of oil on a stove.....				1	500	350 00
Removal of goods.....				1	42,000	292 68
Drippings in smoke house.....				1	6,000	250 00
Spittoons.....				1	2,000	248 24
Lighted candle in room with a corpse.....				1	3,000	150 00
Light falling in picker room.....				1	4,000	138 20
Overheated furnace.....						
Bursting of a small heater.....						
From sulphur.....						
Overheat in elevator.....						

APPENDIX B.

AGGREGATE RESULTS

ON

Two Hundred and Thirty-nine Classes of Hazards

FOR

1876.

COMPILED FROM THE MONTHLY REPORTS

MADE TO THE

STATISTICAL BUREAU

BY

SEVENTY-TWO COMPANIES

FORTY-NINE MEMBERS OF THE

National Board of Fire Underwriters

AND TWENTY-THREE NON-BOARD COMPANIES,

Showing the Number of Losses from each Cause, during each Month, on each Class of Hazard, the Total Number of Losses, Amounts of Insurance carried at time of Fire, and Amounts Losses as Adjusted, for each Month and for the Year, on each Class of Hazard Burned, with a Summary of the same.

Class of Hazard.	Months reported	No. of Losses from each Origin Case	Origin or Cause of Fire.	Amt. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each class of Property burned, reported during the year.		Ratio of Loss to Insur. ance.	
				Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.		
Agricultural implements factories.	Jan...	1	Supposed incendiary...	3,000	2,500 00								
		1	Incendiary in stove foundry 2 buildings off...	5,900	10,100 00								
		1	Incendiary	4,933	4,933 00	3	13,833	17,533 00					
	March	1	Accidental	9,000	8,512 50								
		1	Outburst from stove in paint shop, oily surroundings took fire..	9,000	6,546 97								
	April..	1	Incendiary	1,000	5,290 00	3	19,000	20,349 47					
		1	Incendiary	7,000	11,976 76	1	7,000	11,976 76					
	May..	2	Unknown	26,100	33,500 00	2	26,100	33,500 00					
		1	Incendiary	41,000	16,000 00								
	June..	2	Unknown	36,600	25,111 20	3	77,600	41,111 20					
		1	Incendiary	2,200	2,028 13	1	2,200	2,028 13					
	Sept..	1	Adj'g stove foundry...	4,000	115 00	1	4,000	115 00					
1		Unknown	2,500	3,756 93									
Oct...	1	Sparks from furn. chim'y	5,000	5,000 00	2	7,500	8,756 93						

(Plow mfg.)

Nov...	I	Incendiary	10,800	6,005 00								
	I	Not reported.....	17,500	2,152 81								
	I	Unknown.....	2,000	776 00		3	30,300	8,933 81				
Dec..	I	Unknown.....	13,000	23,775 42		1	13,000	23,775 42	20	200,533	168,079 72	83.8
May..	I	Unknown.....	3,050	580 71		1	3,050	580 71				
Nov..	I	Incendiary by owner...	2,200	450 00		1	2,200	450 00	2	5,250	1030 71	19.6
Asylums. See hos- pitals												
March	I	Accidental.....	1,600	525 00		1	1,600	525 00				
June..	I	Accidental.....	1,000	40 00		1	1,000	40 00	2	2,600	545 00	20.9
Jan...	I	Unknown.....	3,000	6,600 00								
	I	Incendiary	18,800	206 40								
	I	Not reported..	5,000	275 00		3	26,800	7,081 40				
Feb...	I	Accidental	1,000	800 00		1	1,000	800 00				
May..	I	Not reported.....	4,200	3,876 62		1	4,200	3,876 62				
June..	I	Not reported.....	800	155 00		1	800	155 00				
July..	I	Explosion of Gas.....	3,000	28 00								
	2	Unknown.....	62,575	20,178 86		3	65,575	20,206 86				
Oct...	I	Cigar thrown into cellar way.....	2,500	14 00								

Class of Hazard.	No. of Losses from each Origin Cause.	No. of Losses from each Origin Cause.	Amts. Ins. and Losses from each Origin or Cause during each given month.		Total Amt. Ins. and Losses for each given month.		Total Amt. Ins. and Losses on each class of Property burned, reported during the year.		Ratio of Losses to Insur. Amt.
			Amt. Ins. carried at time of Fire, as adjusted.	Losses Mo. as adjusted.	Amt. Ins. carried at time of Fire, as adjusted.	Losses Mo. as adjusted.	Amt. Ins. carried at time of Fire, as adjusted.	Losses Mo. as adjusted.	
Bakeries, steam... (cont'd.)	1	1	6,800	4,298 00	9,300	4,312 00	125,675	36,831 03	29.3
	1	1	2,000	40 00	2,000	40 00			
	1	1	500	165 15					
	1	1	500	100 00	1,000	265 15			
Banks.....	1	1	15,000	84 00	15,000	84 00	14,000	2,373 43	16.9
Bark extr'ct'g fcty.	1	1	14,000	2,373 43	14,000	2,373 43			
Barns.—See stab.									
Basket making...	1	1	4,000	16,000 00	4,000	16,000 00			
Baxter engine.....	1	1	500	7 00	500	7 00	500	7 00	1.4
Bel't'g hose (leather) factories.....	1	1	700	600 00	700	600 00	4,700	16,600 00	353.2
	1	1	6,000	15 00	6,000	15 00	6,000	15 00	0.2

Billiard table f'ct'y July..	I	Adjoining building.....	1,650	1,650 00	I	1,650	1,650 00	100.
Blacking factory.. Oct...	I	Unknown.....	4,000	75 00	I	4,000	75 00	1.9
Blacksmith shops. Jan.	I	Adjoining building set on fire by boys.....	500	24 25	I	675	49 25	
	I	Supposed incendiary...	175	25 00	2			
Feb..	I	Incendiary.....	400	325 00	I	400	325 00	
March	I	Incendiary.....	800	797 00	I			
	I	Adjoining building....	14,000	4,475 00	2	14,800	5,272 00	
April..	I	Unknown.....	200	115 00	I	200	115 00	
May..	I	Unknown (unoccupied)	1,000	625 00	I	1,400	977 00	
	I	Not reported.....	400	352 00	2			
June..	I	Unknown.....	1,100	950 00	I	1,100	950 00	
July..	I	Unknown.....	500	605 06	I	500	605 06	
Aug..	I	Unknown.....	1,000	600 00	I	1,000	600 00	
Sept..	I	Incendiary by burglars.	300	65 00	I			
	I	Not reported.....	200	33 10	I			
	I	Adjoining building. ..	300	80 00	3	800	178 10	
Oct...	I	Unknown.....	2,200	1,859 60	I	2,200	1,859 60	
Nov..	I	Unknown.....	20,450	2,475 58	I	21,050	2,975 58	
	I	Not reported.....	600	500 00	2			

Class of Hazard.	Mo'ths reported	No of Losses from each Originator Case	Origin on Cause of Fires	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insurance.
				Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.	
Blacksmith shops Dec..		I	Unknown.....	650	600 00	2	1,650	779 50	19	45,775	14,686 09	32.1
	(cont'd.)	I	Not reported.....	1,000	179 50							
Bleacheries, dye and print works. Jan...		I	Explosion of gas.....	4,624	1,799 45	1	4,624	1,799 45	1			
	March	I	Singed goods laying in singehouse and sparks developed during the evening.....	150,000.	1,685 00	2	157,500	6,255 13	13			
		I	From stove.....	7,500	4,570 13							
July..		I	Incendiary.....	5,000	7,000 00	2	21,000	8,856 00	2			
		I	Spon. com. in dry room.	16,000	1,856 00							
Aug..		I	Unknown.....	14,100	663 99	1						
Sept..		I	Supposed incendiary...	80,000	36 81 00							
		2	Unknown.....	57,000	4,051 75							
		I	Not reported.....	10,000	2,086 44	4	147,000	42,949 19	19			
Dec..		I	Unknown.....	3,200	755 57	1	3,200	755 57	11	333,324	60,615 34	18.2
Boat bldg. shops. Feb..		I	Unknown.....	10,500	584 00	1	10,500	584 00	1	10,500	584 00	5.6

Boarding houses..	May ..	I	Accidental	4,000	975 00	I	4,000	975 00				
	Oct...	I	Adjacent building.....	2,500	25 00	I	2,500	25 00				
	Dec...	I	Unknown (in boys' dressing room).....	17,000	25 52							
		I	Not reported	400	400 00							
		I	Defective flue.....	3,000	500 00	5	20,400	925 52	7	26,900	1,925 52	7.2
Bookbinderies....	Jan....	I	Coal oil stove.	2,000	112 50	I	2,000	112 50				
	Sept..	I	Not reported.....	3,500	164 50	I	3,500	164 50	2	5,500	277 00	5.
Book stores.....	April.	I	Incendiary.....	11,500	800 00	I	11,500	800 00				
	July..	I	Fireworks.....	3,000	750 04	I	3,000	750 04				
	Nov..	I	Expl's'n of coal oil lamp	4,000	170 50	I	4,000	170 50	3	18,500	1,720 54	9.3
Boot and shoe factories.....	Jan....	I	Adj. dry goods stores..	35,000	12,000 00	I	35,000	12,000 00				
	Feb ..	I	Accidental.....	300	5 00							
		I	Refining leather (oil boiled over).....	5,000	500 00							
		I	Not reported.....	3,100	980 41	3	8,400	1,485 41				
	March	I	Incendiary	178,500	100,122 34							
		I	Adjoining building...	1,000	1,000 00							
		I	Def. flues and chimney.	125	166 45							
		I	Not reported.....	600	30 00	4	180,225	101,318 79				
	April.	I	Incendiary.....	22,350	18,477 50							

Class of Hazard.	Months from report of loss.	No. of Losses.	Origin or Cause of Fires.	Amt. Ins. and Losses from each Origin or Cause during each month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.	Ratio of Loss to Insurance.	
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.			
Boot and shoe factories,..... (cont'd.)	April.	2	Not reported.....	8,600	2,998 12	3	30,930	21,475 62			
	May..	1	Adjoining building....	800	550 00						
		1	Incendiary	1,800	1,800 00	2	2,600	2,350 00			
	June..	1	Explosion coal oil lamp.	6,000	34 50						
		1	Not reported.....	6,000	334 00	2	12,000	368 86			
	July..	1	Unknown.....	112,500	900 00						
		1	Not reported.....	33,000	9,188 79	2	14,500	10,088 71			
	Sept..	1	Incendiary.....	31,500	181 92						
		1	Lightning.....	750	30 00	2	32,250	211 92			
	Oct...	1	Spittoon.....	25,000	75 00						
		1	Unknown.....	9,000	8,830 51	2	34,000	8,905 56			
	Nov..	1	Adjoining building....	10,000	250 00	1	10,000	250 00			
Dec..	2	Unknown.....	35,600	25,600 00							
	1	Upsetting coal oil lamp.	2,000	690 18							
	1	Adj'g building (water damage)	10,000	125 00	4	47,600	26,415 18	407,525	181,869 87	45.4	
Boot & shoe store.	Feb..	1	Defective furnace pipe.	13,000	624 00	1	13,000	624 00	13,000	624 00	4.7

Bowling alley....	May..	I	Not reported.....	4,500	4,281 00	I	4,500	1,281 00	I	4,500	4,281 00	95.1
Brass foundries.	Jan....	I	Printer on floor above..	1,000	722 08	I	1,000	722 08	I			
	Feb..	I	Defective flue.....	1,000	1,500 00	I	1,000	1,500 00	I			
	June..	I	Unknown.....	6,500	720 00	I	6,500	720 00	I			
	Sept..	I	Not reported.....	2,400	3,711 00	I	2,400	3,711 00	I	10,900	6,653 08	61.
Brass workers....	Aug..	I	Unknown.....	25,000	75 00	I	25,000	75 00	I	25,000	75 00	0.3
Breweries.....	Jan....	I	Barley sprouts fell thro' on furnace top.....	6,500	790 00	I			I			
		I	Malt kiln.....	5,500	4,118 80	I			I			
		I	Explosion of city gas..	230,000	230,000 00	I			I			
		I	Incendiary.....	5,000	1,650 00	I			I			
		I	Defective flue.....	2,000	59 10	I	249,000	236,617 90	I			
	March	I	Burning out large cask bung with a hot iron.	55,000	10,100 00	I			I			
		I	Not reported.....	6,000	1,332 00	I	61,000	11,432 00	I			
	April.	I	Incendiary.....	3,000	4,736 00	I	3,000	4,736 00	I			
	May..	I	Coals from boiler fire drop'g on woodwork.	7,000	20 00	I	7,000	20 00	I			
	June..	I	Friction in malt mill....	77,500	1,425 00	I	77,500	1,425 00	I			
	July..	I	In engine room.....	5,000	2,876 90	I			I			
		I	Not reported.....	3,600	3,314 38	I			I			

Cause of Hazard.	Months reported	No of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insur. ance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Breweries..... (cont'd.)	July..	1	Unknown.....	15,000	9,500 00	3	23,600	15,691 36				
	Aug..	1	Carelessness.....	60,000	357 12	1	60,000	357 12				
	Sept..	1	Overheating.....	4,400	1,681 00							
		2	Not reported.....	7,300	3,812 50	3	11,700	5,493 50				
	Oct... 1	Not reported.....	6,000	3,525 00	1	6,000	3,525 00					
	Nov.. 1	Unknown.....	66,000	510 00	1	66,000	510 00					
	Dec.. 1	Spontaneous combust'n	10,000	9,650 00								
		2	Unknown.....	30,000	9,779 98							
	Brick mercantile buildings, (haz'd's expo'r's). Jan... 1	Incendiary.....	3,000	387 53	4	43,000	19,817 51	23	607,800	299,625 39	49.3	
		1	Incendiary.....	3,000	85 00							
	Feb.. 1	Not reported.....	16,525	325 00	2	19,525	410 00					
		1	Defective flue.....	1,000	851 88							
April. 1	Not reported.....	1,000	59 25	2	2,000	911 13						
	1	Overheated stove pipe..	1,000	600 00								
1	Chimney burning out...	1,000	90 00									
	3	Not reported.....	3,000	3,000 00	3	5,000	3,690 00					

Aug..	2	Not reported.....	16,500	1,087 50	2	16,500	1,087 50		
Oct...	2	Unknown.....	3,100	3,162 25	2	3,100	3,162 25		
Nov..	1	Adj'g wagon mak'g shop	700	38 63	1	700	38 63		
Dec..	2	Unknown.....	55,500	3,421 90					
	1	Incendiary.....	2,000	1,450 00					
	1	Defective flue.....	6,000	120 40					
	1	Adjoining building....	900	748 78	5	64,400	5,741 08	17	111,225 15,040 59 13.5
Aug..	1	Incendiary.....	7,100	5,878 81	1	7,100	5,878 81	1	7,100 5,878 81 82.8
Brick yards.....									
Bridges, railroad..	1	Unknown.....	25,000	3,320 00	1	25,000	3,320 00		
July..	1	Sparks from locomotive	9,000	9,000 00	1	9,000	9,000 00	2	34,000 12,320 00 36.2
Broom and whisk brush factories, Jan...	1	Supposed incendiary...	14,200	11,275 75	1	14,200	11,275 75		
Oct...	1	Not reported.....	400	53 00	1	400	53 00	2	14,600 11,328 75 77.6
Brush factories (not whisk)..... Jan...	1	In clothing store below	23,000	655 00	1	23,000	655 00		
April..	1	Match thrown on floor..	11,900	34 85	1	11,900	34 85		
May..	1	Spontaneous combust'n	7,000	7,000 00	1	7,000	7,000 00		
July..	1	Friction of machinery..	5,000	3,010 65	1	5,000	3,010 65		
Aug..	1	Furnace.....	5,000	6,353 08					

Class of Hazard.	Mo'th reported.	No. of Losses from each fire, minor or Case.	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.	Ratio of Losses to Insurances.	
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.			
Bread factories (not whisk) (cont'd).	Aug..	1	Carelessness.....	2,500	1,275 33	3	10,500	10,628 41	57,400	21,328 91	37.2
			Not reported.....	3,000	3,000 00						
Butchering.	Jan...	1	Supposed incendiary...	975	543 85	2	1,975	1,469 05			
			Incendiary by a tramp..	1,000	925 20						
April..		1	Supposed incendiary...	100	100 00	2	700	296 00			
			Unknown.....	600	196 00						
May..		2	Not reported.....	1,300	850 00	2	1,300	850 00			
Aug..		1	Not reported.....	2,500	2,520 61	1	2,500	2,520 61			
Sept..		1	Not reported.....	4,000	3,292 40	1	4,000	3,292 40	10,475	8,428 06	80.5
Button factories..	May..	1	Not reported.....	6,000	6,844 54	1	6,000	6,844 54			
	Dec..	1	Unknown.....	4,000	389 20	1	4,000	389 20	10,000	7,233 74	72.3
Builders' risks.....	Feb..	1	Not reported.....	2,500	300 00	1	2,500	300 00			
	March	1	Stove against woodwork	10,000	100 00	1	10,000	1,000 00			

Month	Description	Count	Value	Count	Value	Count	Value	Count	Value
Dec..	Not reported.....	1	3,000	2,300 00	1	3,000	2,300 00	3	15,500 3,600 00 23,21
Jan...	Supposed incendiary in adjoining building...	1	1,500	154 50	1	1,500	154 50		
Feb..	In cellar of book store below.....	1	28,500	2,500 00					
	Unknown.....	1	14,000	14,000 00	2	42,500	16,500 00		
March	Adjoining building....	1	28,500	1,760 66	1	28,500	1,760 66		
April.	Not reported	1	11,250	10,750 00	1	11,250	10,750 00		
May..	Incendiary	2	1,750	1,319 17					
	Incendiary, Sunday morning, from out-side building.....	1	2,900	2,200 00					
	Not reported.....	1	8,000	842 58	4	12,650	4,361 75		
June..	Adjoining building....	1	5,000	5,000 00					
	Incendiary	1	600	600 00					
	Unknown.....	2	40,400	7,622 86	4	46,000	13,222 86		
July..	Incendiary	1	900	1,500 00	1	900	1,500 00		
Aug..	Incendiary	1	350	300 00	1	350	300 00		
Sept..	Unknown.....	2	2,550	5,250 00					
	Supposed incendiary...	1	14,000	4,800 00					
	Not reported.....	1	2,700	228 54	4	19,250	10,338 54		
Oct...	Unknown.....	1	5,500	4,500 00					
	Supposed incendiary...	1	1,900	1,830 00					
	Not reported.....	1	6,000	1,260 00	3	13,400	7,590 00		

Cabinet shops.....

Class of Hazard.	Months reported	No of Losses from each Origin or Cause of Fires.	Amt. Ins. and Losses from each Origin or Cause during each given month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Incub. amt.
			Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Cabinet shops (cont'd.)	Nov	1	4,000	2,356 67							
	1	Sparks from furnace	75	75 00							
	1	Unknown	100	100 00	3	4,175	2,531 67	25	180,475	69,009 98	38.2
Car factories	Jan	1	166,750*	1,490 00	1	156,750	1,490 00				
	Oct	1	13,000	11,085 04	1	13,000	11,085 04	2	169,750	12,575 04	7.4
Carpenter shops	Jan	1	375	320 00							
	1	Sparks from stove									
	1	Adjoining stair building shop	2,350	2,200 00							
	1	Accidental	2,500	6 89							
	1	Supposed incendiary	1,200	1,176 00							
	2	Not reported	1,800	372 95	6	8,225	4,075 84				
Feb	1	Expl. coal oil lamp	2,350	546 14							
	1	Not reported	200	28 75	2	2,550	574 89				
March	1	Incendiary	1,400	1,391 00							
	1	Defective flue	400	350 00	2	1,800	1,741 00				
April	1	Adjg. R. R. repair shop	2,000	98 00	1	2,000	98 00				

May..	2	Dry room.....	2,500	5,622 80									
	1	Not reported.....	1,000	1,000 00	3	3,500	6,622 80						
Aug..	2	Not reported.....	4,300	4,350 00	2	4,300	4,350 00						
Sept..	1	Not reported.....	3,000	1,347 70	1	3,000	1,347 70						
Nov..	1	Unknown.....	100	54 34									
	1	Not reported.....	1,000	321 30									
	1	Incendiary.....	1,025	854 00	3	2,125	1,229 70						
Dec..	1	Unknown.....	3,000	1,447 69	1	3,000	1,447 69	21	30,500	21,487 62	70.4		
Carpenter's tools. Jan...													
	1	Unknown.....	100	45 00	1	100	45 00						
Nov..	3	Unknown.....	1,175	275 00	3	1,175	275 00	4	1,275	320 00	25.1		
Carpet factories.. March													
	1	Spontaneous combust'n.	62,500	24,673 39									
	1	Not reported.....	20,000	16,500 00	2	82,500	41,173 39						
May..	1	Not reported.....	50,000	8,091 55	1	50,000	8,091 55						
June..	1	Not reported.....	3,750	3,500 00	1	3,750	3,500 00						
Sept..	1	Gas jet set fire to looms.	57,500	202 04	1	57,500	202 04	5	193,750	52,966 98	27.4		
Carpet beating es- tablishment.... Nov..													
	1	Adjoining building...	1,000	1,500 00	1	1,000	1,500 00	1	1,000	1,500 00	150.		
Carriage factories. Jan...													
	1	Spontaneous combust'n.	1,500	1,500 00									
	1	Supposed incendiary...	1,200	1,140 00									
	2	Incendiary.....	8,675	30,450 00									

* General Policy.

Class of Hazard.	Mo'ths report d	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Carriage factories. (cont'd.)	Jan...	1	Adjoining building	2,000	71 50							
		1	Defective chimney	3,825	3,375 00							
		1	Not reported	3,000	735 00	7	20,200	37,271 50				
	Feb..	1	Unknown	350	250 35	1	350	250 35				
	March	1	Accidental	2,500	1,763 00							
		1	Not reported	8,000	7,280 00	2	10,500	9,043 00				
	April.	1	Incendiary	8,000	11,500 00							
		1	Incendiary (broke window & threw in fire)	25,000	250 00	2	33,000	11,750 00				
	July..	1	Incendiary	900	689 50							
		1	Sparks from forge	900	800 00							
		1	Supposed incendiary	6,500	10 00							
		1	Not reported	1,500	1,500 00	4	9,800	2,999 50				
Oct...	1	Spon. com. of oil rags in paint shop	4,500	3,350 00	1	4,500	3,350 00					
Nov..	1	Incendiary in adj. bldg.	7,000	5,150 00								
	1	Defective chimney	2,500	964 00	2	9,500	6,114 00					
Dec..	1	Unknown	35,125	21,427 16								

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Churches (cont'd.)	Feb..	1	Defective flue.....	3,000	5,000 00	1	3,000	5,000 00				
	March	1	Overheated furnace....	11,000	398 00							
		1	Gas-light.....	4,500	23 10							
		1	Defective flue.....	8,700	3,740 00							
		1	Adj'g school house....	14,000	300 00							
		1	Not reported.....	600	600 00	5	38,800	5,061 10				
	April.	1	Incendiary.....	5,000	680 00							
		1	Adjoining building....	2,000	1,817 91							
		2	Unknown.....	13,100	4,599 00	4	20,100	7,096 91				
	May..	1	Incendiary.....	20,000	2,105 00	1	20,000	2,105 00				
	June..	1	Accidental.....	125,000	561 80							
		1	Incendiary.....	350	200 00							
		1	Unknown.....	2,000	75 00	3	127,350	776 80				
	July..	1	Incendiary.....	1,000	25 00	1	1,000	25 00				
	Sept..	1	Unknown.....	18,500	60 00	1	18,500	60 00				
	Oct...	1	Explosive coal oil lamp.	1,500	2,200 00							
		1	Defective flue.....	1,200	1,000 00	2	2,700	3,200 00				

Nov...	I	Sparks carried by wind.	27,500	21,149 44	I	27,500	21,149 44						
Dec...	3	Incendiary	25,200	9,150 00									
	I	Adjoining building....	175	50 00	4	25,375	9,200 00	27	323,325	54,112 75	16.7		
Cider factory.....	March	I	Not reported.....	1,200	929 28	I	1,200	928 28	I	1,200	928 28	77.3	
Clay pipe factory.	May..	I	Not reported.....	700	410 75	I	700	410 75	I	700	410 75	58.6	
Clock factory.....	Feb...	I	Unknown.....	31,000	27,260 00	I	31,000	27,260 00	I	31,000	27,260 00	87.9	
Coal and wood yards & sheds..	Feb..	I	Spontaneous combus- tion of soft coal, known as Clover Hill coal of Virginia.....	25,000	2,900 00	I	25,000	2,900.00					
	May..	I	Incendiary.....	4,050	50 00								
		I	Spontaneous combust'n.	500	74 00	2	4,500	124 00					
	July..	I	Sparks from locomotive.	1,000	400 00	I	1,000	400 00					
	Sept..	I	Sparks from locomotive.	1,500	60 00								
		I	Spontaneous combus- tion of coal.....	400	20 00	2	1,900	80 00					
	Nov...	I	Sparks from locomotive.	400	50 00								
		I	Adjoining building....	500	500 00	2	900	550 00	8	33,300	4,054 00	12.2	
Coach trimming factory.....	Dec...	I	Unknown.....	4,500	4,281 00	I	4,500	4,281 00	I	4,500	4,281 00	95.1	

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses from each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insurance.	
				Amt. Ins. carried at time of Fire.	Amt. Loss. as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insurance carried at time of Fire.	Amt. Loss as adjusted.		
Confectioneries (cont'd.)	July..	1	Adjacent barn.....	1,000	123 75								
		1	Kettle boiling over.....	2,000	764 95								
	Aug..	2	Not reported.....	8,500	2,513 84	4	11,500	3,402 54					
		2	Not reported.....	127,000	22,381 27								
	Sept..	1	Candy furnace.....	15,000	192 00	3	142,000	22,573 27					
		1	Unknown.....	18,500	15,422 02	1	18,500	15,422 02					
Dec..	1	Not reported.....	3,500	1,450 00	1	3,500	1,450 00	15	192,800	47,888 24	24.8		
Cooperage.....	Jan..	2	No reported.....	1,300	700 00	2	1,300	700 00					
		1	Kegs in contact with stove pipe.....	2,000	268 40								
	Feb..	1	Matches.....	2,500	10,984 90	2	4,500	11,253 30					
		1	Defective flue.....	3,000	2,637 89								
	March	1	Not reported.....	2,500	1,951 00	2	5,500	4,588 89					
		1	Fire in shaving pit.....	12,696	500 90								
April.	1	Incendiary.....	600	1,179 45									
	2	Heater.....	4,200	3,218 89	5	17,606	5,009 24						

Class of Hazard.	Month report (cont'd.)	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insurance.
				Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.	
Cotton mills, (cont'd.) (Cott'n warp mill)	June..	1	Incendiary.....	32,500	2,000 00	3	186,840	2,845 00				
	July..	1	Spontaneous combust'n	24,500	1,675 00							
		1	Open rrol'd up into a lap	20,000	14,690 12	3	59,300	25,865 12				
	Aug..	1	Foreign substance passing through opener ignited cotton.....	50,000	1,224 71	1	50,000	1,224 71				
	Sept..	1	Carelessn's of watchm'n	59,100	31,642 00							
(Thread factory)		1	Picker.....	672,500	779 87							
		1	Friction of mules.....	57,500	9,072 40							
		1	Not reported.....	9,200	2,650 00	4	798,300	44,144 27				
		1	Friction on cards.....	4,500	550 00							
	Nov..	1	Foreign substance passing through picker... Opener, in picker room Defective chimney.....	5,500	1,283 96 78,500 458 28 20,300 15,850 00	4	108,800	18,142 24				
	Dec..	1	Spontaneous combust'n Friction in picker..... Unknown.....	25,000	459 40 270,000 992 06 5,000 350 00	3	300,000	1,807 46				
		1	Spontaneous combust'n in picker room.....	23,000	17,269 80							

Cotton & woolen mills (working both materials).	I	In boiler room.....	24,000	5,870 00		72,000	25,156 80	36	2,276,340 321,274 70 14.1
	2	Picker.....	25,000	2,017 00	4				
	I	Supposed spontaneous combustion	260,000	194,658 80	I	260,000	194,658 80		
	I	Friction in the cards...	87,000	81,229 00	I	87,000	81,229 00		
	I	In picker room.....	250	30 50					
	I	Burr-picker.....	3,400	7,325 00	2	3,650	7,355 50		
	I	Hard substance going through picker.....	43,500	29,234 10	I	43,500	29,234 10		
	I	Foreign substance going through picker.....	25,000	487 10					
	I	Friction on cards.....	90,000	21,604 48	2	115,000	22,091 67		
	I	Picker.....	7,000	636 00	I	7,000	636 00		
	I	Carelessness of boy in cleaning gas protector while gas was lighted	30,000	2,010 00	I	30,000	2,010 00		
	I	Accidentally dropped lighter while lighting up mill.....	42,500	300 00	I	42,500	300 00		
I	Sparks from locomotive	38,500	24,611 60	I	38,500	24,611 60	I2		
I	Matches going thro' gin.	3,000	1,866 00	I	3,000	1,866 00			
2	Sparks from chimney...	2,680	3,200 00						
Cotton gins.....									
						627,150	362,126 76	57.7	

Cotton sheds and warehouses and contents.....	June..	1	Incendiary.....	950	461 90	6	7,350	4,404 43	38	50,909	37,909.44	74.5	
		3	Not reported.....	2,500	1,779 53								
		1	Smouldering of sparks from a fire in adjoining building two months previous.....	60,000	24,488 16	1	60,000	24,488 16					
		1	Sparks from tug boat...	39,973	36,924 10	1	39,973	36,924 10					
		2	Sparks from locomotive.	70,000	574 00	2	70,000	574 00	4	169,973	61,986 26	36.5	
	Country stores & stocks.....	Jan...	1	Unknown.....	2,600	305 05							
			1	Broke coal oil lamp....	18,000	15,700 00							
			1	Not reported.....	14,000	12,683 89	3	34,600	28,688 94				
			1	Unknown.....	7,000	4,490 79							
			2	Not reported.....	5,500	6,176 98	3	12,500	10,667 77				
		1	Supposed incendiary...	17,000	13,102 15	1	17,000	13,102 15					
		1	Explosion coal oil lamp.	9,000	9,315 83								
		1	Not reported.....	6,935	4,724 92	2	15,935	14,040 75					
		1	Unknown.	1,000	225 00	1	1,000	225 00					
		1	Not reported.....	4,000	2,000 00	1	4,000	2,000 00					
	1	Not reported.....	1,000	750 00	1	1,000	750 00						
	1	Opposite building.....	1,000	38 15	1	1,000	38 15						

Class of Hazard.	Months from report d	No of Losses from each Originator Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Originator Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Country stores & stocks. (cont'd.)	Oct...	1	Adjacent building.....	2,000	400 00	2	4,000	2,400 00				
		1	Not reported.....	2,000	2,000 00	1	1,200	1,200 00				
	Nov..	1	Incendiary.....	1,200	1,200 00	1	1,200	1,200 00				
	Dec..	2	Unknown.....	9,000	4,229 14	6	49,750	38,363 53	22	141,985	111,476 20	78.5
Distilleries.....	April.	4	Incendiary.....	49,750	34,134 39	6	49,750	38,363 53	22	141,985	111,476 20	78.5
		1	Incendiary.....	1,000	18 53	1	1,000	18 53				
	Aug..	1	Leak in still.....	10,000	3,250 00	1	10,000	3,250 00				
	Nov..	1	Unknown.....	9,875	9,875 00	2	11,875	11,125 00				
Drain pipe factory	Dec..	1	Not reported.....	2,000	1,250 00	2	11,875	11,125 00				
		1	Defective flue.....	14,000	17,898 36	2	29,000	28,175 59	6	51,875	42,569 12	82.1
Drug stores, generally.....	June..	1	Explosion of still.....	15,000	10,277 23	2	29,000	28,175 59	6	51,875	42,569 12	82.1
	Jan...	1	Defective kiln.....	1,500	900 00	1	1,500	900 00	1	1,500	900 00	60.
		1	Adj'g hardware store...	11,000	1,934 20							

	I	Not reported.....	9,000	339 48				
	I	Adjoining building....	20,000	1,900 00	3	40,000	4,173 68	
Feb..	I	Ash barrel in cellar....	9,000	400 00				
	I	Unknown.....	6,500	197 27				
	I	Incendiary.....	11,425	9,300 00				
	I	Flour mill — opposite side of street.....	3,000	113 00				
	I	Defective flue.....	1,500	1,059 06				
	2	Not reported.....	6,000	1,456 91	7	37,425	12,526 24	
March	2	Adjoining building....	5,800	2,881 23				
	I	Incendiary.....	3,500	4,296 31	3	9,300	7,177 54	
April.	I	Supposed incendiary... Lighted match or cigar falling through hole in floor of billiard saloon above.....	128,000	147,110 35				
	I	In band room, 2d story. Not reported.....	3,000	3,900 00	2	143,000	147,138 96	
May..	I	Adjoining building (re- moval of goods)....	4,000	631 96	2	7,000	4,531 96	
June..	I	Upsett'g bottle of phos- phorus in basement..	5,500	800 00				
	I	Contiguous.....	7,500	40 00				
	I	Adjoining building (re- moval of goods)....	2,000	125 00	3	15,000	965 00	
July..	I	Adj'g photo. gallery... Incendiary.....	10,000	4,200 00	2	12,400	6,400 00	
Aug..	I	Spontaneous combust'n Adjoining building....	267,500	15,117 15				
	I	Carelessness.....	900	1,473 77				
	I		2,000	27 04				

Class of Hazard.	Month reported	No. of Losses from each Origin Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insurance.	
				Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.		
Drug stores, generally. (cont'd.)	Aug...	1	Chemicals upset into lamp.....	1,000	31 00	4	271,400	16,648 96					
	Sept..	2	Incendiary.....	5,000	5,250 00								
		1	Adjoining building... Water damage (walls crushed by burning of adjoining build'g.).	5,000	4,500 00								
	Oct...	1	Not reported.....	60,000	4,000 00	5	92,000	14,180 00					
		1	Expl'n of gun cartridge ignited gun powder..	5,000	25 50								
		1	Stove in adj'g building.	12,000	15,000 00								
	Nov...	5	Adjoining buildings...	20,000	17,636 40	8	44,000	38,861 90					
		1	Incendiary.....	7,000	6,200 00								
	Dec..	1	Supposed incendiary...	6,000	163 60	1	6,000	163 60					
	*Dry goods and clothing, retail.	Jan...	1	Igniting of earth oil gas or vapor.....	3,200	2,500 00							
			1	Adjoining building....	3,000	250 00							
			1	Unknown.....	6,000	4,000 00	3	12,200	6,750 00	41	687,725	259,517 84	37.7
		2	Unknown.....	29,000	5,274 24	2	29,000	5,274 24					

*Dry goods and clothing, retail.

Feb..	1	Ashes in printing office.	33,000	2,400 00	1	33,000	2,400 00			
April.	1	Accident from gas.....	1,200	10 00						
	1	Water damage (fire on floor above).....	25,000	5,932 80	2	26,200	5,942 80			
May..	1	Unknown.....	42,500	14,127 40						
	1	Defective chimney.....	200	90 00						
	2	Not reported.....	7,500	10,465 00	4	50,200	24,682 40			
June..	1	Curtain caught from gas.	2,000	15 00	2	2,500	102 00			
	1	Not reported.....	500	87 00						
July..	1	Not reported.....	2,000	240 00	1	2,000	240 00			
Aug..	1	Adjoining building....	32,000	5,311 21						
	1	Not reported.....	1,200	300 00	2	33,200	5,611 21			
Sept..	1	Unknown.....	15,000	270 00	1	15,000	270 00			
Oct...	1	Unknown.....	30,500	30,500 00	1	30,500	30,500 00			
Nov..	2	Unknown.....	272,000	18,374 33	2	272,000	18,374 33	18	493,600	93,396 98
*Dry g'ds & clothing, wholesale..										
Feb..	1	Unknown.....	173,700	208,739 75	1	173,700	208,739 75	2	323,700	253,995 71
May..	1	Rats ignited matches...	150,000	45,255 96	1	150,000	45,255 96			
Dry house.....										
Oct...	1	Not reported.....	10,000	8,498 70	1	10,000	8,498 70	1	10,000	8,498 70
*Dwelling & tents.....										
April.	3	Incendiary.....	3,600	1,322 60						

* Only a few Companies report on this class.

Class of Hazard.	Month reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses for each class of property burned, reported during the year.		Ratio of Losses to Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Dw'g & contents..	April.	1	Chair in contact with gas-light.....	2,000	40 00							
(cont'd.)		4	Not reported.....	11,850	6,485 00	8	17,450	7,847 60				
	May..	2	Defective flue.....	20,130	17,485 10							
		4	Not reported.....	8,000	2,107 66							
		1	Hot ashes put into barrel in cellar.....	1,200	325 00	7	29,330	19,917 96				
	June..	2	Defective chimneys and flues.....	2,500	850 00							
		1	Overheated stove pipe.....	1,000	58 50							
		1	Adjoining building.....	2,275	139 75							
		2	Not reported.....	24,200	811 50							
		1	Incendiary, unoccupied.....	950	550 00	7	30,925	2,409 75				
	July..	1	Matches.....	1,200	1,020 00							
		2	Defective chimneys and flues.....	550	902 65							
		1	Adjoining building.....	20,000	84 50							
		1	Accidental.....	5,000	20 00							
		3	Not reported.....	4,750	732 75							
		1	Rats and matches.....	1,000	500 00							
		1	Exp's'n of coal oil lamp	2,000	10 90							

Class of Hazard.	Mo'ths from report	No. of Losses from each Origin or Cause	Origin or Cause of Fires	Amt. Ins. and Losses from each Origin or Cause during each given month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. Losses during year.	Total Amt. Ins. and Losses on each class of Property burned, reported during the year.		Ratio of Insurances.
				Amt. Ins. carried at time of Fire	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Egg pack'g estab.	Jan...	1	Defective flue.....	8,000	6,754 56	1	8,000	6,754 56	1	8,000	6,754 56	84.4
Electrotype f'ct'y.	Dec..	1	Unknown.....	1,000	173 00	1	1,000	173 00	1	1,000	173 00	17.3
Elevators.....	Jan...	1	Sparks (unk'wn source).	1,500	1,450 00	1	1,500	1,450 00				
	Feb...	1	Adjacent elevator.....	7,700	7,700 00							
		1	Unknown.....	30,000	26,341 29							
		1	Defective flue.....	60,500	48,050 00							
		1	Friction of machinery..	2,500	2,400 00	4	100,700	85,091 29				
	March	2	Incendiary.....	10,500	7,043 87							
		1	Overheated journal....	14,000	12,185 31	3	24,500	19,229 18				
	April.	1	Adjoining building....	7,200	9,200 00	1	7,200	9,200 00				
	May..	1	Sparks from locomotive	3,500	3,300 00							
		1	Sparks from steam engine for elevating grain.....	3,550	2,530 48	2	7,050	5,830 48				
	June..	1	Friction of machinery..	8,000	4,586 00							
		1	Unknown.....	5,500	5,500 00	2	13,500	10,086 00				

Class of Hazard.	Months from report	No of Losses from each Origin or Cause	Amts. Ins. and Losses from each Origin or Cause during each month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.	Ratio of Losses to Insurances.
			Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		
Fire arms factories and gunsmiths..	Feb ..	1	182,000	3,642 00	1	182,000	3,642 00	192,000	10,642 00
	May ..	1	10,000	7,000 00	1	10,000	7,000 00		
	May ..	1	3,000	150 00	1	3,000	150 00		
Flour, feed & grain	May ..	1	Not reported.....					3,000	150 00
Flour & grist mills; Jan...	3	3	39,500	46,525 50					
	1	1	6,000	5,500 00					
	3	3	17,500	22,223 83					
	2	2	18,500	22,820 00					
	1	1	3,000	1,800 00	10	84,500	98,569 33		
	Feb ..	1	1	32,000	32,000 00				
March	1	1	11,000	5,582 50					
	1	1	20,000	28,716 14					
	1	1	14,000	17,370 84					
	2	2	10,750	8 350 00					
	2	2	3,500	1,065 00	8	91,250	93,084 48		
	1	1	Wheat elevat'r hung and the driving pulley caused friction.....	14,500	2 336 60				

	I	Supposed incendiary...	500 00				
	I	Stove.....	3,000 90 00				
	I	Friction of belt not in use dragging on wooden pulley.....	10,000 29 25				
	I	Unknown.....	6,000 454 15				
	I	Chimney burning out communicated to paper flour sacks.....	20,000 110 70				
	I	Not reported.....	5,000 4,126 53	7	59,000	7,647 23	
April.	I	Sparks from locomotive	4,500 4,457 50				
	I	Sparks from chimney...	2,000 2,450 00				
	2	Incendiary.....	9,000 17,879 75				
	2	Supposed incendiary...	6,000 3,995 00				
	I	Friction of belt.....	3,000 29 00				
	4	Unknown.....	8,750 17,341 70	11	33,250	46,152 95	
May..	I	Friction of machinery..	108,000 97,648 99				
	I	Explos'n of coal oil lamp	2,000 1,450 00				
	I	Supposed incendiary...	8,000 5,231 87				
	I	Not reported.....	1,000 12,750 00				
	I	Sparks from chimney...	4,000 3,950 00	5	123,000	121,030 86	
June..	I	In loft near chimney...	6,000 3,575 00				
	I	Incendiary.....	7,000 6,700 00				
	I	Hot journal.....	12 850 14,497 64				
	I	Friction of machinery..	18 000 28,044 51				
	2	Not reported.....	13,000 5,555 50				
	I	Supposed incendiary...	59,000 30,000 00	7	106,850	88,282 65	
July..	I	Contiguous.....	2,200 301 06				
	I	Wad to cannon firing sa- lute July 4th set fire to adjoining lumberyard	24,450 12,267 49				

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insurance.	
				Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Insurance carried at time of Fire.	Loss as adjusted.		
Flour & grist mills July.. (cont'd.)	July..	1	Hot journal.....	12,500	375 00								
		2	Not reported.....	18,200	14,912 00								
		1	Unknown.....	9,000	17 00	6	66,350	27,872 55					
	Aug..	1	In boiler house.....	20,000	30 00								
		1	Supposed incendiary....	26,500	23,899 90								
		1	Kindling wood too near boiler.....	25,750	185 00								
		1	Contiguous.....	3,000	80 00								
		2	Incendiary.....	18,000	19,500 00								
		1	Unknown, roof & floor of engine house burned, mill saved by iron roof of boiler house....	6,000	5,900 00								
		1	Not reported.....	20,000	20,000 00	8	119,250	69,594 90					
	Sept..	1	Contiguous.....	6,000	10,000 00								
		1	Friction of top box of Eureka smutter.....	27,000	22,144 00								
		1	Accumulation of dust on iron flue set fire by overhear.....	30,000	225 00								
3		Incendiary.....	17,920	18,850 00									
2		Not reported.....	20,500	19,325 00	8	101,400	70,544 00						

Class of Hazard.	Months reported	No. of Losses from each original Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insur. ance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Furniture stores. (cont'd.)	May..	1	Accidental	31,000	5,807 50							
		1	Not reported	24,000	24,000 00		3	63,000	30,650 08			
	June..	1	Unknown	39,250	7,117 81		1	39,250	7 117 81			
		1	Adjoining building....	500	60 00		1	500	60 00			
	July..	1	Incendiary	2,687	2,303 55							
		2	Not reported	5,500	4,750 00		3	8,187	7,113 55			
	Aug..	2	Unknown	4,800	4,706 60							
		4	Not reported	164,650	121,836 50		6	169,450	126,543 16			
	Sept..	1	Adjoining building....	4,000	11,564 60							
		1	Incendiary	3,000	200 00							
	Oct...	2	Hot journal	30,000	27,500 00		4	43,000	39,264 60			
		1	Adjoining building....	42,000	5,868 00							
Nov..	2	Unknown	15,000	11,804 90								
	1	Accidental	5,400	54 00		4	62,400	17,726 96	28	417,812	243,505 21	58.3
Furniture stocks.	Jan...	1	Unknown	9,000	5,719 80		1	9,000	5,719 80			
	June..	1	Adjoining building....	27,500	455 00		1	27,500	455 00			

July..	1	Unknown.....	1,000	1,000 00	1	1,000	1,000 00					
Oct...	1	In cigar store below....	4,950	700 00	1	4,950	700 00					
Dec...	1	Adjoining building.....	3,250	2,290 42								
	1	Defective flue.....	29,800	25,200 00	2	33,050	27,490 42	6	76,400	35,365 22	46.3	
Glass w'ks & look- glass manuf'rs..	1	Unknown.....	14,200	16,291 00	1	14,200	16,291 00					
	2	Unknown.....	153,500	43,576 17	2	153,500	43,576 17	3	167,700	59,867 17	35.7	
Glove and mitten factories.....	1	Burning out chimney....	5,000	2,350 00	1	5,000	2,350 00					
	1	Unknown.....	1,500	165 00								
	1	Not reported.....	300	300 00	2	1,800	465 00					
	1	Not reported.....	4,000	2,200 00	1	4,000	2,200 00					
	1	Not reported.....	800	663 00	1	800	663 00					
	1	Adjoining glove factory	7,000	6,600 00								
	1	Unknown.....	30,300	35,628 66	2	37,300	42,228 66					
	1	Incendiary.....	14,400	9,787 98								
	1	Unknown.....	15,000	7,568 54	2	29,400	17,356 52	9	78,300	65,263 18	83.4	
Groceries and pro- visions, retail..	2	Not reported.....	4,000	557 44	2	4,000	557 44					
	1	Coal oil lamp in adj'n'g cellar.....	11,500	14 351 12								
	1	Unknown.....	1,000	650 00	2	12,500	15,001 12					

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amt. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurances.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Groceries and provisions, retail... (cont'd.)												
	July..	1	Incendiary.....	1,000	1,000 00	2	2,000	1,204 56				
		1	Not reported.....	1,000	204 56	2	2,000	1,204 56				
	Oct...	1	Unknown.....	2,400	1,450 00	1	2,400	1,450 00	7	20,900	18,213 12	\$7.1
	Oct...	1	Unknown.....	4,000	4,000 00	1	4,000	4,000 00	1	4,000	4,000 00	100.
	Aug..	1	Unknown.....	3,050	2,500 00	1	3,050	2,500 00	1	3,050	2,500 00	83.3
Hardware works.												
	March	1	Sparks from emery wh'l	95,000	2,000 00	1	95,000	2,000 00				
	May..	1	Supposed incendiary...	40,000	903 10							
		1	Not reported.....	1,700	1,750 00	2	41,750	2,653 10				
	Aug..	1	Incendiary.....	25,000	21,082 15	1	25,000	21,082 15				
	Oct...	1	Unknown.....	10,000	9,310 00	1	10,000	9,310 00				
	Nov...	1	Fusee matches in waste basket	27,000	60 80	1	27,000	60 80				

Dec..	I Sparks from emery wh'l, caused by friction (fire originated in dust blower)	230,000	3,577 20	I	230,000	3,577 20	7	428,750	38,683 25	9.
Hat and cap fct's										
Jan...	I Expl's'n of coal oil lamp	1,600	47 75							
	I Not reported.....	2,000	1,250 00	2	3,600	1,297 75				
April..	I Boiler flue cracked....	75,000	8,500 00							
	3 Incendiary	15,500	13,900 00							
	I Candleleft on w'k bench	17,500	39 75	5	108,000	22,439 75				
July..	I In finishing room.....	12,000	10,500 00	1	12,000	10,500 00				
Aug..	I Rubber cement.....	1,500	736 12							
	I Floor built ag'nst chimney	10,000	10 00	2	11,500	746 12				
Sept..	I Adjoining hat factory...	9,200	1,150 00							
	I Unknown.....	20,000	461 06							
	I Not reported.....	2,000	2,000 00	3	31,200	3,611 06				
Oct...	I Unknown.....	10,500	9,700 00							
	I Not reported..	550	559 09	2	11,050	10,259 09				
Nov..	I Unknown.....	200	147 24	1	200	147 24				
Dec...	I Not reported.....	16,000	120 00	1	16,000	120 00	17	193,550	49,121 01	25-4
Hat and cap stores										
July..	I Carelessness.....	17,500	24 75							
	I Not reported.....	1,250	373 15	2	18,750	397 90				
Dec...	I Defective flue.....	2,500	700 00	1	2,500	700 00	3	21,250	1,097 90	5-2

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.		Amts. Ins. and Losses from each Origin or Cause during each given month.		Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insured to Losses.
			Amt. Ins. earned at time of Fire.	Amt. Loss as adjusted.	Amt. Ins. carried at time of Fyr.	Amt. Loss as adjusted.	Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.				
Hay presses.....	June..	1	Incendiary	4,500	4,430 00	4,500	4,430 00	2	5,600	5,310 00	94.8	
	Dec..	1	Unknown.....	1,100	880 00	1,100	880 00	2	5,600	5,310 00	94.8	
Hop houses	Sept..	1	Kiln.....	500	344 20	500	344 20	2	2,500	1,494 20	59.7	
		1	Not reported.....	2,000	1,150 00	2,000	1,150 00	2	2,500	1,494 20	59.7	
Hosiery factories— see knitting mills												
Hospitals, poor houses & asyls. April..		1	Sparks from chimney...	3,000	15 00	3,000	15 00	1	3,000	15 00	0.5	
Hotels.	Jan...	1	In hose box.....	85,000	7,900 00	85,000	7,900 00	1				
		3	Adjoining building ...	14,400	197 40	14,400	197 40	1				
		3	Defective chimneys and flues	15,000	6,262 50	15,000	6,262 50	1				
		1	Breaking stove leg.....	6,000	15 00	6,000	15 00	1				
		1	Accidental	2,500	108 16	2,500	108 16	1				
			Supposed incendiary— originated on outside stoop.....	1,100	52 50	1,100	52 50	1				

	3	Incendiary	21,000	19,395 94			
	1	Explosion coal oil lamp	12,500	75 00			
	1	Unknown	85,000	7,970 00			
	5	Not reported	273,500	126,392 00	20	516,000	168,368 50
Feb . .	3	Supposed incendiary . . .	69,000	42,807 50			
	1	Carelessness of board'rs	25,000	160 50			
	3	Incendiary	27,900	9,862 00			
	4	Defective chimneys and flues	31,250	13,262 43			
	1	Spontaneous combustion of greasy rags . . .	197,500	276 50			
	1	Accidental	1,000	12 50			
	1	Gas set fire to window curtains	115,000	468 95			
	2	Adjoining buildings . . .	22,000	13,801 08			
	1	Explosion coal oil lamp	2,500	7 50			
	2	Unknown	9,600	4,700 00			
	1	Coal falling from grate . .	21,000	1,148 00			
	1	Stove in laundry	15,000	57 85			
	1	Contiguou	3,500	260 50			
	2	Not reported	22,350	1,745 00			
	1	Carelessness	6,000	10 50	25	568,600	88,580 81
March	1	Supposed incendiary . . .	5,500	2,875 00			
	4	Defective chimneys and flues	31,000	36,798 84			
	1	Stove pipe	5,000	6,919 50			
	2	Explosion coal oil lamp	6,500	198 94			
	1	Adjoining frame row . . .	3,000	2,862 00			
	2	Incendiary	21,500	16,107 00			
	1	Adjoining building	200	11 00			
	3	Unknown	22,000	7,482 29			
	1	Children playing with matches	3,000	2,783 20			

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			Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Hotels.....											
(cont'd.)											
March	5	Not reported.....	13,000	10,147	68	21	110,700	86,185	45		
April.	5	Incendiary.....	34,700	22,098	84						
	1	Sparks from saw mill...	4,000	946	00						
	1	Chimney burning out...	2,000	98	25						
	1	Originated in attic.....	850	850	00						
	1	Unknown.....	4,200	4,200	00						
	2	Adjoining building....	13,500	763	45						
	2	Not reported.....	8,800	1,800	00	13	68,950	30,756	54		
May..	7	Incendiary.....	20,600	6,067	32						
	1	Incendiary—vacant....	200	7,000	00						
	1	Incendiary in adjg barn	2,500	4,014	95						
	1	Adjoining building....	300	200	00						
	3	Defective chimneys and flues.....	16,000	10,048	30						
	1	Carelessness.....	9,000	803	92						
	1	Sparks from chimney on roof.....	55,000	350	00						
	4	Not reported.....	26,175	2,470	50						
	1	Unknown.....	3,000	300	00	20	132,775	31,254	99		
June..	1	Sparks from locomotive	2,900	2,900	00						
	2	Defective chimneys and flues.....	6,500	99	12						

July..	1	Incendiary	18,100	12,374	39				
	4	Not reported.....	31,625	3,097	09	10	181,125	19,975	20
	1	Carel'sn's with matches..	7,500	3,177	00				
	4	Incendiary	19,500	12,730	39				
	1	Adjoining building.....	9,000	600	00				
	1	Child and matches in adjoining barn.....	27,000	4,000	00				
	1	In laundry	70,000	228	25				
	1	Breaking faucet of turpentine barrel in adjoining building.....	11,000	9,450	00				
	1	Explosion coal oil lamp	3,000	5	00				
	3	Unknown.....	10,600	8,304	00				
2	Not reported.....	5,000	1,384	53	15	163,200	39,879	17	
Aug..	1	Defective chimney	2,000	82	00				
	1	Unknown.....	3,000	1,402	50				
	1	Adjoining building.....	1,000	26	09				
	1	Contiguous.....	10,000	3,281	27				
	3	Incendiary	16,300	9,355	09				
	1	Accidental.....	3,700	3,375	00				
	1	Frame row.....	2,000	12	00				
	1	Sparks from stove.....	400	5	00				
	3	Not reported.....	14,000	3,950	00				
	2	General conflagration..	5,600	5,567	00	15	58,000	27,955	86
Sept..	1	Defective chim'ys & flues	3,000	64	70				
	1	Explos'n of coal oil lamp	700	700	00				
	2	Incendiary	14,000	16,500	00				
	1	Cigar left in bed.....	2,000	25	00				
	4	Unknown.....	14,500	5,749	75				
	2	Adjoining building.....	5,000	1,200	00				
3	Not reported.....	8,500	7,300	00	14	47,700	31,539	45	

Class of Hazard.	Mo'ths reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insur-ance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Hotels.....	Oct...	3	Defective chim'ys & flues	118,500	15,282 54							
(cont'd.)		1	Explosion coal oil lamp.	3,500	3,395 00							
		3	Unknown.....	17,000	10,141 66							
		1	From open fireplace (caught in partition where plastering had come off).....	40,500	1,100 00							
		2	Incendiary.....	11,150	12,000 00							
		1	Sparks from chimney on roof.....	8,000	115 00							
		3	Not reported.....	32,750	24,833 00							
		2	Adjoining buildings....	8,000	8,000 00	16	239,400	74,867 20				
	Nov..	3	Incendiary.....	5,600	3,389 57							
		2	Defective chim'ys & flues	71,500	1,750 00							
		2	Unknown.....	6,687	1,765 94							
		1	Spontaneous combust'n.	12,250	1,155 17							
		1	Explosion coal oil lamp.	5,000	10 00							
		1	Adjoining building....	1,000	30 25							
		1	Not reported.....	2,500	1,791 67							
		1	Burning out chimney..	1,500	5 00	12	106,037	9,897 60				
	Dec..	2	Incendiary.....	14,000	16,800 00							
		5	Defective chim'ys & flues	17,450	11,486 65							
		4	Unknown.....	11,500	2,267 40							

Class of Industry.	No. of Losses from this Origin or Cause.	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurances.
			Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
India rub'r & elastic goods factories. (cont'd.)	1	Contact of stock with boiler flue.....	100,000	1,700 00	2	115 500	14,325 00	4	424,000	559,109 64	131.9
	1	Not reported.....	15,500	12,625 00	1	152,500	131,594 64	1	500	130 00	26.
Ink factory.....	1	Carelessness of employee.	152,500	131,594 64	1	500	130 00	1	500	130 00	26.
Iron foundries...	1	Unknown.....	500	130 00	1	500	130 00	1	500	130 00	26.
	1	In pattern shop.....	140,000	312 00	3	163,800	3,786 00	4	99,500	25,456 62	
Iron foundries...	1	Defective core oven.....	19,800	874 00	3	163,800	3,786 00	4	99,500	25,456 62	
	1	Not reported.....	4,000	2,600 00	3	163,800	3,786 00	4	99,500	25,456 62	
Iron foundries...	1	Sparks from smelting furnace in adjacent foundry entered open window of 2d story....	6,000	16,000 00	4	99,500	25,456 62	4	99,500	25,456 62	
	2	Drunken men in adjoining building celebrating Washington's birthday with fire crackers and fire-arms.....	63,000	9,399 62	4	99,500	25,456 62	4	99,500	25,456 62	
		Not reported.....	30,500	57 00	4	99,500	25,456 62	4	99,500	25,456 62	

Class of Hazard.	Mo'ths report d	No of Losses from each Origin or Cause	Origin or Cause of Fire.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses in Mo.	Total Amt. Ins. and Losses for each given month.		Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.	Ratio of Losses to Insurances.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		
Iron foundries... (cont'd.)	Sept...	1	New cupola put up—left a board on its top which prevented egress of sufficient air, which forced flames out feed door. Thought it easier to burn off board than remove it.....	45,000	69 52					
		1	Smouldering bottom boards of flasks.....	11,000	11,460 88	6	72,900	24,473 04		
		1	Not reported.....	6,000	6,000 00					
		1	Accidental.....	40,000	550 00					
		1	Fire left in flask.....	30,000	20,313 50	3	85,000	28,838 50		
		1	Unknown.....	15,000	7,975 00					
		1	Adjoining building.....	1,000	130 00	1	1,000	130 00		
		1	In charcoal bins.....	18,000	6,374 80					
		1	Cupola fire from chimney sparks.....	5,000	40 00					
		1	Unknown.....	3,000	54 50	3	26,000	6,469 30	959,589	191,191 46	19.9
Iron rolling mills. Jan...		1	Defective flue.....	1,000	268 40	1	1,000	268 40		

Feb ..	I	Accidental	75,000	24,300 00	I	75,000	24,300 00				
March	I	Sparks from stationary engine.....	2,000	313 64	I	2,000	313 64				
Aug..	I	Sparks from muck rolls set fire to roof.....	52,500	27,642 00	I	52,500	27,642 00				
Oct...	I	Upsetting coal oil lamp.	41,000	706 37							
	I	Explosion of boiler....	130,000	1,029 00							
	I	Unknown.....	35,500	32,825 12							
	I	Not reported.....	6,225	372 52	4	212,725	34,933 01				
Nov..	I	Not reported.....	30,000	624 00	I	30,000	624 00	9	373,225	88,081 05	23.6
July...	I	Sparks from coal pit...	8,200	350 00							
	I	Unknown ..	11,000	9,480 75							
	I	Not reported.....	8,000	70 00	3	27,200	9,900 75				
Aug..	I	Adjacent rolling mill...	41,000	2,797 72	I	41,000	2,797 72	4	68,200	12,698 47	18.6
Iron workers (not otherwise counted for)..	I	Not reported.....	1,000	8 50	I	1,000	8 50				
(Bolt factory.)	I	Accidental.....	19,000	21,106 75							
Feb ..	I	Unknown.....	2,750	663 36							
	I	Supposed incendiary...	2,500	1,500 00	3	24,250	23,270 11				
March	2	Not reported.....	18,600	3,120 11	2	18,600	3,120 11				
May..	2	Incendiary.....	32,000	7,609 71	2	32,000	7,609 71				
June..	I	Unknown.....	12,500	10,500 00	I	12,500	10,500 00				

Class of Hazard.	Month reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insured to Insured.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
(Saw manufy) (Dissectors' materials)	July..	1	From forge.....	1,500	870 75							
		1	Carelessness.....	18,000	600 00	2	19,500	1,470 75				
	Aug..	1	Not reported.....	30,000	6,008 20	1	30,000	6,008 29				
(Spring beds.)	Nov..	1	Gas arising from japan.	6,000	116 60							
		1	Unknown.....	250	434 75	2	6,250	551 44				
(Skate manufy) (Steel axle and spring m'nfy)	Dec...	1	Stove in room above...	2,500	50 00							
		1	Sparks fir in smoke stack	90,000	55,000 00				17	241,600	108,045 91	44.7
		1	Adjoining building...	5,000	457 00	3	97,500	55,507 00				
Ivory works.....	Jan...	1	Not reported.....	19,500	530 00	1	19,500	530 00	1	19,500	530 00	2.7
Jails—See prisons												
Jewelry factories..	Oct...	1	Unknown.....	2,000	95 45	1	2,000	95 45				
	Nov...	1	No reported.....	3,000	600 00	1	3,000	600 00	2	5,000	695 45	13.9

Jewelers' stocks... April.	1	Adjoining building.....	5,000	75 00	1	5,000	75 00			
Nov...	1	Adjoining building.....	1,500	705 00	1	1,500	705 00			
Dec...	1	Mice and matches.....	2,000	10 00	1	2,000	10 00	3	8,500	790 00
Jan....	1	Not reported.....	1,000	800 00	1	1,000	800 00			
June.	1	Not reported.....	2,000	2,000 00	1	2,000	2,000 00			
Oct...	1	Not reported.....	2,000	1,020 00	1	2,000	1,020 00	3	5,000	3,820 00
Knitting and hos- iery mills. Jan....	1	Carel's of watchman.	46,000	36,940 00	1					
	2	Friction of machinery..	24,000	524 36	3	70,000	37,464 36			
Feb ..	1	Accumulation of stock on steam pipes in picker room.....	136,800	601 22	1	136,800	601 22			
March	1	Adjoining building. . .	36,000	15 00	1	36,000	15 00			
June...	1	Incendiary	7,000	11,452 30						
	1	Nail or match going through picker.....	80,000	275 00	2	87,000	11,727 30			
Aug...	1	Hot journ'l in card room	80,000	68,100 68						
	1	Friction in picker.....	6,375	275 03	2	86,375	68,375 71			
Sept...	1	In card room.....	83,800	4,712 33	1	83,800	4,712 33			
Oct...	1	Tooth of picker break'g.	43,836	409 92						
	1	Hot journal.....	20,000	16,750 00						
	1	Not reported.....	4,000	1,815 76	3	67,836	18,975 68			

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Class of Hazard.	Month reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.	Ratio of Losses to Insurance.	
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.			
Knitting & hosiery mills (cont'd.)	Nov..	1	Picker.....	30,000	756 8c						
		1	Dryer in dry house....	30,000	2,045 67.						
		1	Defective flue.....	12,500	45 94	3	72,500	2,848 41			
	Dec..	1	Picker — fire took in guage room.....	37,500	300 00	1	37,500	300 00	677,811	145,020 01	21.4
Lamp factory.....	May..	1	Unknown.....	2,000	234 58	1	2,000	234 58	2,000	234 58	11.7
Laundries.....	Feb..	1	Hot coal ashes.....	3,000	750 00	1	3,000	750 00			
	April.	1	Throwing matches on carpet.....	300	25 00	1	300	25 00	3,300	775 00	23.5
Ladder factory....	Aug..	1	Unknown.....	26,000	40,173 00	1	26,000	40,123 00	26,000	40,123 00	154.3
Leather curriers..	Feb..	1	Arson.....	4,900	4,900 00	1	4,900	4,900 00			
	May..	1	Sparks from locomotive.	12,000	8,166 00	1	12,000	8,166 00			

July..	1	Stove.....	6,000	948 55	1	6,000	948 55			
Dec..	1	Unknown.....	7,783	400 00	1	7,783	400 00	4	30,683	14,414 55 47-
Leather-morocco, tanned & curr'd.										
Feb..	1	Incendiary.....	600	245 00	1	600	245 00			
March	1	Not reported.....	1,600	2,815 00	1	1,600	2,815 00			
April.	1	Picker room.....	5,000	1,699 13						
	1	Not reported.....	1,000	1,000 00	2	6,000	2,699 13	4	8,200	5,759 13 61.2
Leather board fac- tory.....										
April.	1	Incendiary.....	8,250	13,153 94	1	8,250	13,153 94	1	8,250	13,153 94 159.4
Lime works.....										
Feb..	1	Water running on lime in cellar.....	3,300	2,442 61						
	1	Supposed incendiary...	1,900	346 62	2	5,200	2,789 23			
July..	1	Supposed incendiary...	4,000	2,556 00	1	4,000	2,556 00			
Nov..	1	Contiguous.....	1,200	40 00	1	1,200	40 00	4	10,400	5,385 23 51.8
Liquors, wholesale stock of.....										
Jan....	1	Not reported.....	1,000	2,093 76	1	1,000	2,093 76			
Oct....	1	Adjoining store....	50,000	55,584 69						
	1	Adjoining tailor shop..	4,500	500 00	2	54,500	56,084 69			
Dec..	1	Unknown.....	1,000	391 00	1	1,000	391 00	4	56,500	58,569 45 103.7
Liquors, retail (sal'n's & rest'n'ts),										
Jan....	1	Unknown.....	3,500	4,507 55						
	1	Not reported.....	7,000	2,379 18	2	10,500	6,886 73			

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amt. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each No.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Liquors, retail (sal'ns & rest'n'ts) ■ (cont'd.)	Feb..	1	Incendiary.....	1,000	100 00	1	1,000	100 00				
	March	1	Adjoining building....	2,500	1,000 00	1	2,500	1,000 00				
	April..	1	Defective chimney.....	1,866	503 80	1	1,866	503 80				
	May..	1	Incendiary.....	600	172 67							
		1	Unknown.....	1,400	2,100 00							
		1	Not reported.....	1,000	148 50	3	3,000	2,421 17				
	June..	1	Incendiary.....	4,000	3,479 38							
		1	Unknown.....	8,500	3,170 50	2	12,500	6,649 88				
	July..	1	Not reported.....	400	194 45	1	400	194 45				
	Sept..	1	Unknown.....	1,000	900 00							
		1	Not reported.....	1,800	1,800 00	2	2,800	2,700 00				
Oct..	1	Gas jet set fire to servant's clothing.....	38,000	28,000 00								
	1	Furnace.....	600	188 60								
	1	Matches.....	2,000	175 00	3	40,600	28,363 60					
Nov..	1	Unknown.....	5,000	275 00								

	1	Incendiary.....	1,500	1,500 00	2	6,500	1,775 00		
Dec..	1	Coals falling from stove	700	9 62					
	1	Defective chimney.....	800	700 00					
	1	Not reported	700	475 25	3	2,200	1,184 87	21	51,779 50
									83,866
Loom harn's fcty. Aug..	1	Lantern set fire to gas from naphtha, generat'd by extreme heat & lack of ventilation, win- dows shut.....	6,000	3,758 00	1	6,000	3,758 00	1	6,000
									3,758 00
Lumber yards, in- cluding c'rd w'd	1	Adjoining planing mill	77,500	1,520 00					
Jan...	1	Coal oil lamp in hands of an intoxicated man, man burned to death.	3,000	450 00					
	1	Unknown.....	1,500	1,108 00					
	2	Not reported.....	24,500	938 41	5	106,500	4,016 41		
Feb..	3	Incendiary.....	29,025	13,605 00					
	1	Supposed incendiary...	30,000	57,300 00					
	2	Not reported.....	9,500	737 65					
	1	Unknown.....	11,000	6,000 00	7	74,525	82,692 65		
March	1	Incendiary.....	900	900 00					
	1	Not reported.....	2,500	2,500 00	2	3,400	3,400 00		
April.	6	Incendiary.....	120,575	60,919 50					
	1	Unknown.....	10,000	1,000 00	7	130,575	61,919 50		
May..	1	Adjoining building....	3,000	850 00					
	3	Incendiary.....	115,300	107,460 82					
	1	Incend'ry by insane man	100,000	107,812 50					

Class of Hazard.	No. of Losses from each Origin or Cause.	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		To a No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurance.
			Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Lumber yards, including c'd w'd (cont'd.)	1	Adjoining agricultural implement works...	10,000	375 13							
	1	Water in lime, lime sold in yard...	2,000	113 00							
	1	Logs near adj'g saw mill...	12,000	10,500 00							
	1	Burning brush in adjoining lot...	187	187 00							
	1	Not reported...	2,500	28 17	10	244,487	227,326 62				
	1	Adjoining building...	7,200	1,400 00							
June.	1	Unknown...	22,500	4,042 25							
	1	Incendiary...	500	500 00							
	1	Adjacent oil tank...	7,000	757 00	4	36,700	6,699 25				
July..	1	Adjacent saw mill...	16,666	749 88							
	1	Carelessness of employe...	1,000	1,000 00							
	1	Adjoining barn...	12,550	143 30							
	1	Fireworks (July 4th)...	10,500	206 00							
	2	Unknown...	88,300	3,575 95							
Aug..	1	Supposed incendiary...	34,267	34,500 00	7	172,283	40,175 13				
	1	Spontaneous combustion, from heat of steam pipes in adj'g saw mill	6,000	8,215 56							

	I	Supposed incendiary...	30,500	305 00					
	I	Not reported.....	5,000	3,214 45					
	I	Incendiary.....	20,500	10,761 00	4	62,000	22,596 01		
Sept..	I	Disch'ge of a gun in a f'dry	40,000	6,000 00					
	I	Sparks from locomotive.	6,000	6,780 23					
	I	Boys playing with fire..	15,000	775 00					
	4	Not reported.....	15,500	12,547 00					
	I	Unknown.....	10,000	10,000 00					
	I	Lighting.....	2,000	2,000 00	9	88,500	38,102 23		
Oct...	I	Sparks from slab burner	23,000	35,678 00					
	I	Adjoining building.....	14,500	442 09					
	I	Sparks from locomotive.	83,000	125,421 02					
	I	Sparks from saw mill..	67,750	212 50					
	I	Fire from burn'g logs com	30,500	38,858 00					
	I	m'nic'ted to sawdust, &c.	56,000	1,668 00	6	274,750	202,279 61		
Nov..	I	Adjacent planing mill..	17,500	3,232 80					
	2	Incendiary.....	3,000	2,950 00	3	20,500	6,182 81		
Dec..	I	Incendiary.....	2,000	165 00					
	I	Unknown.....	10,500	115 50					
	I	Not reported.....	4,500	30 00					
	I	Adjoining saw mill.....	8,000	133 00	4	25,000	443 50	68	1,244,220
Machine shops....	I	Supposed incendiary...	3,500	6,500 00					690,833 72
Jan...	I	Negligence of watchman	2,775	120 14					
	2	Incendiary.....	7,033	1,275 04					
	I	Contiguous.....	2,000	110 00					
	I	Not reported.....	19,775	290 00	6	35,083	8,295 18		
Feb...	I	Adjoining building.....	7,600	6,956 53					

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Class of Hazard.	Months from report of Losses from each Origin Case	No. of Losses	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses Insured.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Machine shops...	Feb...	1	Unknown.....	7,950	14,000 00							
(cont'd.)		1	On roof of forging room.	75,000	160 45	3	90,550.	21,116 98				
	March	1	Explos'n in japan'g oven	71,679	5,900 00							
		1	Supposed incendiary....	3,000	3,000 00							
		1	Adjoining building....	2,800	50 66							
		1	Sparks lodged in wood-work after casting....	16,000	9,000 00							
		3	Not reported.....	6,850.	4,543 88	7	100,329	14,394 54				
	April.	3	Unknown.....	49,000	46,985 00							
		1	Explos'n in japan'g oven	10,000.	700 00							
		2	Incendiary.....	25,000.	7,543 64	6	84,000	55,228 64				
	May..	1	Sparks from locomotive.	8,000	30 82							
		1	Can of japan upset while warming it....	32,000	108 50							
		1	Incendiary.....	28,000	5,359 70							
		2	Not reported.....	8,500	7,755 74							
		1	Spontaneous combust'n	3,000	1,949 00	6	79,500	15,203 76				
	June..	1	Sparks from cupola....	10,000	22 66							
		1	Carp'r shop in the rear.	8,700	4,010 00							
		3	Not reported.....	8,800	2,240 00							
		1	Unknown.....	16,000	5,012 00	6	43,500.	11,284 66				

July..	1	From printers above.....	17,000	108 80					
	1	Adjoining building.....	25,000	300 00					
	1	Not reported.....	7,000	4,500 00	3	49,000	4,998 80		
Aug..	1	Incendiary.....	3,000	2,700 00					
	1	Supposed incendiary.....	3,900	12,000 00					
	1	Defective fire between boiler and chimney..	10,000	4,848 90					
	1	Not reported.....	100,000	1,192 00	4	116,900	20,740 90		
Sept..	1	Unknown (on fl' above.)	10,000	900 00					
	1	Defective chimney.....	3,000	45 10					
	1	Not reported.....	10,000	1,340 00					
	1	Incendiary.....	4,000	4,000 00	4	27,000	6,285 10		
Oct....	1	Unknown.....	30,000	2,135 50					
	2	Incendiary.....	11,300	9,035 88					
	1	Unknown.....	44,500	45 39					
	1	Upsetting stove grate..	8,000	736 10					
	1	Not reported.....	7,500	75 00	6	101,300	12,027 96		
Nov..	3	Unknown.....	12,050	9,191 00					
	1	Not reported.....	17,500	2,152 80	4	29,550	11,343 80		
Dec..	1	Defective furnace.....	9,500	3,647 20					
	1	In dry room.....	1,000	766 66					
	3	Unknown.....	5,700	5,007 41					
	1	Explosion of boiler.....	68,000	205 00					
	1	Hole between boiler and wall.....	18,500	50 79					
	1	From forge.....	500	90 00	8	103,200	9,767 06	63	859,912 190,687 38 22.2
Marble and stone yards.....	1	Not reported.....	2,100	275 00	1	2,100	275 00	1	2,100 275 00 13.1

Class of Hazard.	Month reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insur. amt.	
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		
Malt houses.....	Jan...	1	Adjoining building ...	5,000	60 00	1	5,000.	60 00.					
	March	1	Sparks from sprouts in malt kiln.....	11,000	30 00	1	11,000	30 00					
	June..	1	Defective fluc.....	8,000	150 00	1	8,000	150 00.					
	Sept..	1	Friction of machinery..	22,500	3,113 00.	1	22,500	3,113 00.					
	Oct...	1	Sparks from chimney burning out flew into ventilator and set fire to the roof.....	11,000	48 65*	1	11,000.	48 65					
	Nov..	1	Incendiary.....	55,000	40,287 54.	1	55,000.	40,287 54.					
	Dec...	1	Defect in floor of kiln..	3,000	148 50.	1	3,000	148 50.	7	115,500	43,837 69	38.	
	Mattress factories..	March	1	Not reported.....	500	322 00.	1	500	322 00				
		April.	1	Upsetting coal oil lamp	4,000	480 00.	1	4,000	480 00.				
		May..	1	Not reported	25,000	751 56.	1	25,000	751 56.	3	29,500	1,553 56.	5.3

Class of Hazard.	Month reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amt. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insurances.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Merchandise, extra hazardous (not otherwise accounted for)...	March	1	Not reported.....	465,000	410,550 00	1	465,000	410,550 00				
	April	1	Spontaneous combustion of oil rags.....	25,000	625 00	1	25,000	625 00				
	May	1	Adjoining ship chandlery store.....	250,000	227,217 25	1	250,000	227,217 25				
	Oct...	1	Not reported.....	87,000	104,000 00	1	87,000	104,000 00				
	Dec..	1	Smoking in oil room...	6,000	4,647 11	1	6,000	4,647 11	5	833,000	747,039 36	89.7
Millinery & fancy articles.....	July..	1	Not reported.....	2,000	269 23	1	2,000	269 23				
	Oct...	1	Matches.....	1,500	156 00	1	1,500	156 00	2	3,500	425 23	12.1
Miscellaneous specialties, not otherwise provided for.....	Feb..	1	Defective flue.....	15,000	2,750 00	1	15,000	2,750 00				
		1	Adjoining building....	5,000	35 00	2	20,000	2,785 00				

May..	I	Lightning.....	6,000	3,600 00	I	6,000	3,600 00	3	26,000	6,385 00	24.6
Musical instru- ments factories. (Organ factory). Jan...	I	Not reported.....	1,000	17 50	I	1,000	17 50				
" " Feb..	I	Unknown.....	5,250	3,787 75							
" " " Feb..	I	Spontaneous combust'n. under circular saw	1,500	104 20							
" " " Feb..	I	Spontaneous combust'n from oil drippings ...	57,000	4,473 31	3	63,750	8,365 26				
(Piano factory).. April.	I	Origin in sound'g board room.....	65,000	13,500 00	I	65,000	13,500 00				
(Organ factory). July..	I	Not reported.....	1,000	1,000 00	I	1,000	1,000 00				
(Piano factory).. Aug..	I	Unknown.....	39,500	495 00	I	39,500	495 00				
Sept..	I	In boiler house	3,384	332 00							
" " " Sept..	I	Plumber at work at pipes.....	9,000	100 00							
(Organ factory). Oct..	I	Unknown.....	9,500	1,499 48	3	21,884	1,931 48				
(Organ factory). Oct..	I	Incendiary	1,200	593 40	I	1,200	593 40				
Nov..	I	Not reported.....	50,000	5,000 00	I	50,000	5,000 00	12	243,334	30,902 64	127.
Musical instru- ments, stock of Dec..	I	Adjoining building.....	2,200	4,463 84	I	2,200	4,463 84	I	2,200	4,463 84	202.9
Nail works..... Jan...	I	Accidental	5,000	836 65	I	5,000	836 65				
Feb..	I	Unknown.....	28,250	28,000 00	I	28,250	28,000 00				

Oil works, lubricating.....	Oct...	1	Building not ventilated before starting fires, explosion of confined gas.....	14,000	6,500 54	1	14,000	6,500 54	14,000	6,500 54	46.4
Oil, coal (crude)..	Jan...	1	Unknown.....	1,750	850 00	1	1,750	850 00			
	April..	5	Lightning.....	322,558	27,152 90	5	322,558	27,152 90			
	May..	1	Not reported.....	4,900	2,964 25						
		1	Lightning.....	112,242	98,995 00	2	117,142	101,959 25			
	June..	14	Lightning.....	412,931	36,824 90						
		2	Spontaneous combust'n	11,000	3,825 89	16	123,931	40,650 79			
	July..	1	Explosion of gas.....	22,000	20,705 00						
		6	Lightning.....	725,400	61,793 98						
		2	Spontaneous combust'n	42,700	29,554 36						
		1	Not reported.....	50,000	1,634 78	10	840,100	116,688 12			
	Aug..	4	Lightning.....	70,360	11,922 04						
		1	Unknown.....	30,000	3,127 79	5	100,360	15,049 83			
	Sept..	3	Lightning.....	27,000	5,076 14						
		1	Unknown.....	23,000	2,048 88	4	50,000	7,125 02			
	Oct...	3	Lightning.....	222,416	34,178 01						
		2	Unknown.....	26,560	11,839 30	5	248,976	46,017 31			
	Dec..	1	Explosion of boiler, set fire to oil tank.....	15,000	31,876 00						
		2	Explosion of boilers...	51,000	7,380 00	3	66,000	39,256 00	2,170,817	393,849 22	18.1

Class of Hazard.	Months from report of each Origin Cause.	No. of Losses from each Origin Cause.	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Paint, lead, oil & zinc stores.....	April.	1	Spontaneous combust'n	5,700	1,430 49							
		1	Carelessness of porter, with lamp, filling oil barrel.....	17,250	8,200 00	2	22,950	9,630 49				
	May..	1	Not reported.....	11,000	14,297 29	1	11,000	14,297 29				
	June..	1	Benzine caused spread of fire.....	22,500	13,164 49	1	22,500	13,164 49				
	July..	2	Adjoining buildings...	12,150	264 34	2	12,150	264 34	6	78,600	37,356 61	47.5
	April.	1	Adjoining building....	100	26 26	1	100	26 26				
Paint shops.....	May..	1	Spontaneous combust'n	500	99 00	1	500	99 00				
	Sept..	1	Not reported.....	300	50 00	1	300	50 00	3	900	175 26	19.4
	Feb..	1	Not reported.....	7,875	6,500 00	1	7,875	6,500 00	1	7,875	6,500 00	82.5
Paper mills.....	Jan....	1	Incendiary.....	25,500	23 500 00							

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Yesses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Papier mache wks April.		1	Not reported.....	22,500	629 51	1	22,500	629 51	1	22,500	629 51	2.8
Parafine works.... Oct...		1	Leak in still.....	5,000	1,736 00	1	5,000	1,736 00	1	5,000	1,736 00	34.7
Packing establishments, pork.... Feb..		1	Unknown.....	15,000	9,522 00	1	15,000	9,522 00				
July..		1	Carelessness of workmen.....	54,500	6,143 24	1	54,500	6,143 24				
Aug..		1	Unknown.....	19,500	2,000 00		19,500	2,000 00				
Sept..		1	Not reported.....	1,000	1,000 00	2	20,500	3,000 00				
Nov..		1	Sparks from kettle used for washing vessels... Smoke house.....	8,620	35 50							
Dec..		1	Smoke house.....	4,000	701 00	2	12,620	736 50				
March		1	Smoke house.....	125,000	94,059 91	1	125,000	94,059 91	8	228,120	113,944 65	49.9
Pail factory.....		1	Supposed incendiary...	500	483 00	1	500	483 00	1	800	200 00	25.
		1	Furnace fire.....	800	200 00	1	800	200 00	1	800	200 00	25.

Pat't m'd'cne f'ct'y	Nov..	I	Incendiary.....	15,000	600 00	I	15,000	600 00	4.
Photog'h galleries	Feb ..	I	Adjoining building....	1,300	1,757 00				
		I	Unknown.....	2,500	3,000 21	2	3,800	4,757 21	
	May..	I	Not reported.....	4,000	195 00	I	4,000	195 00	
		I	Not reported.....	5,000	1,933 15	I	5,000	1,933 15	
	Sept..	I	Not reported.....	9,000	900 00	I	9,000	900 00	
	Oct...	I	Adjoining building....	800	800 00	I	800	800 00	
Dec...	I	Chemicals.....	9,500	2,500 00	I	9,500	2,500 00	32,100 11,085 36 34.5	
Picture frame f'ct'y	May..	I	Adj'g photog'h materials and chemical stock...	10,300	3,258 87	I	10,300	3,258 87	
	Aug.	I	Not reported.....	2,000	190 00	I	2,000	190 00	12,300 3,448 87 28.
Plan'g mills, sash and blind f'ct's.	Jan....	I	Unknown.....	12,000	12,000 00				
		I	Back draft boiler fire...	24,000	17,862 04				
		I	Supposed incendiary....	933	866 67				
		I	Not reported.....	2,500	3,000 00	4	39,433	33,728 71	
	Feb...	I	Unknown.....	5,000	325 00				
		I	Defective flue.....	6,550	6,000 00				
		2	Incendiary.....	15,000	8,357 89				
		I	Sparks from boiler fire. Spontaneous combus- tion from greasy rags in an old nail keg....	2,500	189 00				
				23,000	20,832 59				

Class of Hazard.	Months reported	No. of Losses from each Originator Cause	No. of Fires.	Amts. Ins. and Losses from each Originator Cause		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total Amt. Ins. and Losses on each class of Property insured, reported during the year.	Ratio of Losses to Insurances.	
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.			
Plan'g mills, sash and blind fact's. (cont'd.)	April.	3	Not reported.....	8,000	9,319 08	9	60,950	45,023 56			
		1	From boiler fire.....	4,675	4,815 00						
		2	Not reported.....	11,000	490 00	3	15,675	5,305 00			
	May..	1	Incendiary.....		25,500	20,074 00					
		2	Not reported.....		32,200	17,837 17	3	57,700	37,911 17		
	June..	1	Unknown, while workmen were at dinner..		3,000	2,650 00					
		1	Breaking of a set screw caused frict'n of pully, which ignited shavings		25,500	503 81					
		3	Unknown.....		8,300	5,790 00					
	July..	3	Not reported.....		11,000	12,868 94	8	47,800	21,812 75		
		1	While fire was being fed with shav'gs, gas generated in stack, ignited, and blew out into interior of building..		3,000	3,000 00					
		1	Shavings about furnace, during temporary absence of workmen....		7,000	5,100 00					

	1	Lightning.....	500	467 58			
	1	In dry kiln.....	500	1,611 29			
	1	In engine room.....	7,460	8,110 07			
	1	In boiler room.....	14,450	20,000 00			
	1	Incendiary by a tramp..	10,000	200 00			
	1	Sparks fr'm smoke stack	1,000	834 00			
	1	Hot journal.....	1,000	612 48			
	4	Not reported.....	129,400	6,924 60	13	174,250	46,880 02
Aug..	1	Sparks.....	1,000	700 00			
	1	Contiguous.....	25,750	185 00			
	3	Incendiary.....	26,800	17,136 44			
	1	Spontaneous combust'n of sawdust and oil...	8,550	5,581 04			
	1	Supposed incendiary...	6,875	6,875 00			
	1	Spontaneous combust'n.	12,000	4,745 88			
	1	Adjoining stable.....	3,000	3,000 00			
	2	Not reported.....	3,400	2,835 73			
	1	Spark from stack.....	27,000	23,000 00	12	114,375	64,059 09
Sept..	1	Sparks from furnace ig- niting shavings.....	5,000	4,045 00			
	2	Incendiary.....	8,500	7,016 00			
	1	Supposed incendiary...	1,500	1,434 50			
	1	Unknown.....	11,000	11,000 00			
	1	Not reported.....	3,000	15 00			
	1	General conflagration..	1,600	1,600 00	7	30,600	26,010 50
Oct...	3	Incendiary.....	19,000	21,447 20			
	1	Hot journal.....	9,500	13,000 00			
	1	In dry room.....	4,000	3,950 00			
	1	Unknown.....	7,500	7,500 00			
	2	Not reported.....	12,000	2,125 00	8	52,000	48,022 20
Nov...	2	Incendiary.....	14,079	12,595 79			

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Amts. Ins. and Losses from each Origin or Cause during each month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each class of Property burned, reported during the year.		Ratio of Losses to Insur. amt.	
			Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		
Plan'g mills, sash and blind fact's (cont'd.)	Dec..	1	Burning out chimney of adjacent b'rding house	10,000	9,000 00							
		3	Unknown.....	27,425	2,773 11							
		1	Not reported.....	6,000	5,675 60	7	57,504	30,043 90				
		1	Stove.....	4,000	1,425 00							
		2	Unknown.....	21,000	19,337 00	3	25,000	29,762 00	78	688,837	399,558 90	58.
Plaster mills.....	May..	1	Defective flue.....	20,000	588 67	1	20,000	588 67	1	20,000	588 67	2.9
Plumbing & gas fitting.....	April.	1	Sparks from forge.....	3,700	25 00	1	3,700	25 00	1	3,700	25 00	0.7
Poor houses (see Hospitals.)												
Potteries.....	Jan...	1	Accidental.....	25,000	479 50							
		1	Defective flue (overheat near woodwork).....	9,400	1,750 00	2	34,400	2,229 50				
	April..	1	Incendiary.....	2,100	4,000 00							

May..	1	Around boiler.....	5,000	892 35	3	11,100	5,692 35		
	1	Unknown.....	4,000	800 00					
May..	1	Incendiary.....	40,000	6,330 63	1	40,000	6,330 63		
July..	1	Defective kiln.....	8,000	6,557 39					
	1	Unknown.....	12,000	10,502 53	2	20,000	17,059 92		
Sept..	1	Unknown.....	3,000	5,000 00	1	3,000	5,000 00	108,500	36,312 40
May..	1	Lightning.....	5,500	564 00	1	5,500	564 00	5,500	564 00
Potash factory....	1	Unknown.....	2,500	1,100 00					
Printers and pub-	1	Benzine ignited from gas	31,000	16,592 00					
lishers.....	1	In composing room....	15,000	5,000 00					
	1	Incendiary.....	24,000	55 07					
	2	Adj'g & adj'c't buildings	34,000	4,677 90					
	1	Not reported.....	350	350 00	7	106,850	27,774 97		
Feb..	1	Incendiary, (house adj'g)	3,500	60 00					
	1	Incendiary.....	31,500	1,350 00					
	1	Adjoining building....	6,000	1,200 00					
	1	Carpenter shop above..	8,000	260 42	4	49,000	2,870 42		
March	1	In adj'g millinery store..	4,000	3,850 00					
	2	Explosion coal oil lamp	15,320	2,247 00					
	2	Not reported.....	10,000	1,096 00	5	29,320	7,193 00		
April..	1	Unknown.....	6,000	15 00					
	1	Kindlings near stove...	23,200	297 76					
	1	Defective flue.....	22,600	1,467 59					
	1	Incendiary (was caught)	40,000	550 00					

Class of Hazard.	Mo'ths reported	No of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurance.		
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insurance carried at time of Fire.	Amt. Loss as adjusted.			
Printers & publ'rs. (cont'd.)	May..	1	Incendiary, two persons caught and impris'n'd	11,500	800 00									
		1	Incendiary.....	325	300 00									
		1	Stove.....	7,500	4,570 13									
		1	Damage (removal of goods).....	3,000	20 00									
		1	Photo. gal'ry overhead.	3,000	6 00	9	117,125	8,026 48						
		1	Boiler.....	750	100 00									
		3	Accidental.....	4,000	100 14									
		3	Not reported.....	82,850	6,343 78	5	87,600	6,543 92						
		1	C'ning press with benz.	41,000	188 20									
		2	Unknown.....	17,000	4,137 79									
		1	Matches.....	5,000	17 00	4	63,000	4,342 99						
		2	Unknown.....	313,000	5,851 00									
		1	Adjoining buildings...	400	360 00									
1	Furnace.....	4,500	10 00											
1	Burning naphtha on im- posing stone.....	2,000	975 00											
1	Not reported.....	500	275 00	6	320,400	7,471 00								
Aug..		1	Rats ignited matches under floor.....	200,000	540 78									

Class of Hazard.	Month from report of	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each month.		No. of Losses from each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insurance.
				Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.	
Public halls..... (cont'd.)	Feb...	1	Not reported.....	7,000	116 00	1	7,000	116 00				
	April..	1	Unknown.....	15,000	15,000 00							
		1	Adjoining building....	6,000	6,000 00	2	21,000	21,000 00				
	Sept..	1	Hotel opposite.....	40,000	15 00	1	40,000	15 00				
Oct...	1	Accidental.....	27,000	2,700 00								
	1	Incendiary.....	21,000	350 00	2	48,000	3,050 00	7	116,450	24,510 75	21.	
Pump factories.... Aug..	1	Unknown.....	6,850	1,633 00	1	6,850	1,633 00					
	Sept..	1	Incendiary by tramps..	1,000	810 71	1	1,000	810 71	2	7,850	2,443 71	31.1
Quartz mills..... Jan...	1	Explosion coal oil lamp	66,000	50,000 00	1	66,000	50,000 00					
	Aug..	1	Furnace fire ignited woodwork.....	10,000	8,850 00	1	10,000	8,850 00	2	76,000	58,850 00	77.1
Railroad risks.... May..	1	Incendiary.....	120,000*	2,917 00	1	120,000	2,917 00					
	June..	1	Not reported.....	40,600*	3,810 00	1	40,600	3,810 00				

Oct...	I	Sparks from locomotive	514,775*	400 00	I	514,775	400 00				
Nov..	4	Sparks from locomotive.	865,600*	8,189 84							
	I	Unknown.....	80,000*	360 00							
	I	Not reported.....	700,000*	3,696 00							
Dec..	2	Postal car & tank house, (sp'ks from locomotive)	1,000,000*	1,760 00	I	1,000,000	1,760 00	II	3,351,525*	23,102 84	0.7
Rectifying.....	I	Bursting hose & break'g coal oil lamp.....	10,000	2,500 00	I	10,000	2,500 00	I	10,000	2,500 00	25.
Rendering estab- lishment, tallow.	I	Not reported.....	3,100	256 40	I	3,100	256 40	I	3,100	256 40	8.3
Rubbing factory..	I	Not reported.....	2,000	1,530 00	I	2,000	1,530 00	I	2,000	1,530 00	76.5
Roofing materials (incl'd'g coal tar)	I	Sparks from engine 100 feet distant.....	3,000	2,254 00	I	3,000	2,254 00				
	I	Adjoining building....	22,200	21,107 00	I	22,200	21,107 00				
	I	Unknown.....	300	275 75	I	300	275 75	3	25,500	23,636 75	92.7
Saddlery and har- ness factories..	I	Unknown.....	49,000	2,150 00							
	I	Adjoining building....	1,000	1,250 00							
	I	Not reported.....	1,500	275 80							
	I	Incendiary.....	8,500	8,300 00							

*General Policy.

Class of Hazard.	Mo'ths from reported	No. of Losses from each Origin or Cause	Origin or Cause of Fire.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insur. amt.
				Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.		Amt. Ins. carried at time of Fire.	Loss as adjusted.	
Saddlery and harness factories... (cont'd.)	July...	I	Spon. com. of new straw in cellar.....	42,560	106 35	I	42,560	106 35				
	Nov...	I	Unknown.....	1,500	1,795 02	I	1,500	1,795 02				
	Dec...	I	Not reported.....	35,500	3,913 50	I	35,500	3,913 50	7	139,560	17,880 67	12.8
Saleratus factory.	Feb...	I	Stave dry'g r'm (sparks through crack in 20 inch wall).....	60,000	2,800 00	I	60,000	2,800 00	1	60,000	2,800 00	4.7
Salt works.....	Jan...	I	Supposed incendiary...	17,000	7,993 60	I	17,000	7,993 60				
	May...	I	Incendiary (supposed by owner).....	3,000	2,650 00	I	3,000	2,650 00	2	20,000	10,643 60	53.2
Saw mills.....	Jan...	I	Supposed incendiary...	7,000	12,000 00							
		I	Unknown.....	2,500	4,500 00							
		I	Not reported.....	3,000	2,750 00	3	12,500	19,250 00				
	Feb...	I	Unknown.....	2,000	6,000 00							

March	1	Defective stove pipe...	3,000	585 46			
	1	Sparks from boiler room	7,500	12,250 00			
	1	Sparks	2,500	2,056 36			
	1	Office chimney	3,500	2,406 44			
	2	Incendiary	9,000	13,058 00			
	1	Sparks from urnace....	4,000	20 00			
	4	Not reported.....	20,100	13,212 24	11	55,600	43,588 50
June..	1	Smoking in shav'g room.	10,000	85 60			
	1	Sparks fr m stack on roof	27,000	23,000 00			
	1	Sparks from furnace....	15,000	133 00			
	1	In engine room.....	19,500	17,150 00			
	1	Hot journal.....	5,000	10,000 00			
	1	Watchman meddling with can of benzine..	1,500	1,500 00			
	1	Unknown.....	1,000	880 00			
	1	Not reported.....	4,000	3,650 00	8	83,000	56,398 60
July..	1	Sparks from locomotive.	1,500	1,482 50			
	3	Unknown.....	53,300	64,322 79			
	1	Sparks from tug boat...	8,000	6,000 00			
	1	Carelessness (caught in shavings front of fur- nace while at dinner).	15,000	11,926 00			
	2	Incendiary	2,000	2,845 64			
	1	Sparks.....	5,075	3,806 25			
	1	Spontaneous combus- tion, from steam pipes packed in sawdust for dry kiln usc.....	16,500	41,677 32			
	6	Not reported.....	55,100	59,192 43			
	1	Supposed incendiary...	15,000	13,250 00	17	171,475	204,502 93

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amt. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Saw mills. (cont'd.)	Aug..	1	Hot journal, ignited 1½ hours after stopping in the evening.....	13,400	15,846 84							
		1	Boiler.....	3,400	2,500 00							
		1	Lightning.....	2,800	2,657 88							
		1	Heat opened seams of funnel leading from boiler to chimney, and sawdust caught fire...	10,250	10,162 05							
		1	Incendiary.....	3,000	2,000 00							
		1	Explosion of boiler (fire in debris).....	1,800	32 60							
		1	Adjoining grist mill.....	1,100	1,087 17							
		5	Not reported.....	30,200	23,977 23	12	65,950	58,293 77				
	Sept..	1	Forest fire.....	3,000	5,000 00							
		2	Incendiary.....	8,400	8,400 00							
		3	Not reported.....	15,000	13,071 18							
		2	Unknown.....	11,900	13,000 00	8	38,300	39,471 18				
	Oct...	2	Unknown.....	15,812	13,862 15							
		1	Adjacent saw mill.....	10,000	10,000 00							
		1	Hot journal.....	30,000	41,882 00							
		1	Not reported.....	100	75 00							
		1	Incendiary.....	4,500	4,153 00	6	60,412	69,372 15				

Nov..	1	Sparks from furnace....	10,000	186 00								
	2	Unknown.....	3,250	2,214 76								
	2	Incendiary.....	24,000	23,805 00								
	1	Not reported.....	1,200	875 00	6	38,450	27,140 76					
Dec..	2	Incendiary.....	16,500	25,798 00								
	1	Defective chimney.....	4,700	4,680 00								
	2	Unknown.....	2,500	2,261 80	5	23,700	32,739 80	78	566,387	569,782 69	100.6	
Sausage factory....	Jan...	1	Unknown.....	2,300	2,300 00	1	2,300	2,300 00	1	2,300	2,300 00	100.
Scale & bal'ce fact's	Jan...	1	Lighting gas with a shaving, part dropped into japan varnish.....	278,500	40,416 89	1	278,500	40,416 89	1	278,500	40,416 89	14.5
School houses.....	Jan...	1	Not reported.....	4,000	4,000 00	1	4,000	4,000 00	1	4,000	4,000 00	100.
Screw factories....	April.	1	Fire from brush sparks.	23,800	11,044 92	1	23,800	11,044 92				
	Oct...	1	Unknown.....	5,000	200 60	1	5,000	200 60	2	28,800	11,245 52	39.
Segar fact's—see Tobacco fact's....												
Sewing machine factory.....	Jan...	1	Not reported.....	300,000	207,239 75	1	300,000	207,239 75	1	300,000	207,239 75	69.
Shade factory.....	Sept..	1	Defective flue.....	2,000	1,007 44	1	2,000	1,007 44	1	2,000	1,007 44	50.3

Class of Hazard.	Month reported	No. of Losses from each Origin Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Shingle and lath factories.....	Feb..	1	Unknown.....	300	160 00	1	300	160 00				
	June..	1	Sp'ks from smoke stack on roof.....	7,000	12,360 49	1	7,000	12,360 49				
	July..	1	Workmen left suddenly to attend another fire.	1,500	2,288 00	1	1,500	2,288 00				
	Aug..	1	Incendiary.....	2,000	2,800 00	1	2,000	2,800 00				
	Sept..	1	Sparks from "Arch" when getting up steam in the morning.....	5,000	8,000 00	1	5,000	8,000 00	5	15,800	25,608 49	162.1
Shirt factories....	Feb..	1	Joist against heat'd flue.	2,500	800 00	1	2,500	800 00				
	March	1	Not reported.....	75,000	47,053 29	1	75,000	47,053 29	2	77,500	47,853 29	61.7
Silk factories.....	Feb..	1	Adjacent building.....	5,000	4,690 12	1	5,000	4,690 12				
	Oct..	1	Adj'ct horse car stables	6,000	725 00	1	6,000	725 00	2	11,000	5,415 12	49.2

Class of Hazard.	Mo'ths reported	No. of Losses from each Origin Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insured Losses.	
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		
Stables and barns, private. (cont'd.)	July...	1	Adjoining barn.....	7,500	3,000 00								
		1	Spon. com. in rays of tin peddler.....	500	265 00	2	8,000	3,265 00					
	Aug..	1	Lightning	1,000	2,600 00	2	1,400	2,750 00					
		1	Incendiary	400	150 00								
	Sept..	1	Unknown.....	2,500	2,017 10								
		2	Incendiary	3,850	1,198 00								
	Oct...	1	Supposed incendiary..	700	760 00								
		1	Not reported.....	300	281 00	5	7,350	4,256 10					
	Nov..	1	1	Unknown.....	2,000	1,385 17							
			2	Incendiary	6,600	764 00							
		1	Accidental	700	106 50								
	Dec..	1	1	Not reported.....	2,450	1,200 00	5	11,750	3,455 67				
3			Incendiary ...	2,375	1,349 00	4	5,375	1,724 00					
Stables and barns, public.....	Jan....	1	From tobacco pipe.....	3,000	375 00	1	20,000	15,000 00	28	84,950	58,407 43	68.9	
		1	Unknown.....	20,000	15,000 00	1	20,000	15,000 00	28	84,950	58,407 43	68.9	
		1	Adjoining building.....	5,000	5,622 00								

2	Incendiary.....	5,100	2,563 55				
1	Sparks from chimney...	1,500	23 41				
1	Unknown.....	1,000	790 00				
1	Not reported.....	1,250	321 63	6	13,850	9,320 62	
1	Defective flue.....	4,000	2,599 90				
1	Incendiary.....	600	420 00				
1	Adjoining building.....	2,000	247 50	3	6,600	3,267 40	
1	Adjoining building.....	18,500	113 00				
1	Defective chimney.....	1,400	1,400 00				
1	Explos'n of coal oil lamp	7,500	2,300 00				
1	Not reported.....	600	260 00	4	28,000	4,073 00	
1	Incendiary.....	1,000	776 00	1	1,000	776 00	
3	Incendiary.....	30,800	24,400 00				
1	Adjoining building.....	2,800	96 59				
1	Unknown.....	8,000	1,683 70				
1	Not reported.....	2,000	1,385 17	6	43,600	27,565 46	
1	Unknown.....	5,000	4,420 36				
1	Carelessness of hostler.	3,300	50 00				
1	Not reported.....	12,000	300 00	3	20,300	4,770 36	
2	Adjoining building. . .	10,250	2,114 50				
1	Unknown.....	1,600	1,128 81				
2	Not reported.....	20,500	3,709 00	5	32,350	6,952 35	
1	Unknown.....	11,900	8,000 00	1	11,900	8,000 00	
1	Not reported.....	1,700	1,641 88	1	1,700	1,641 88	
1	Children and matches...	200	245 00				
1	Supposed incendiary...	1,000	375 00				

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses from each Origin or Cause.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insurance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Stables and barns, public.		1	Adjoining building	2,400	395 76	4	5,900	2,493 76	34	165,200	68,860 83	41.1
(cont'd.)			Carelessness	2,300	1,568 00							
Standing crops	Aug.	1	Not reported	240	80 00	1	240	80 00	1	240	80 00	33.3
Starch factories	May	1	Carelessness in allowing starch to fall through bad floor on st'm pipe	12,000	420 00	1	12,000	420 00				
	Nov.	1	Unknown	3,500	2,583 70	1	3,500	2,583 70	2	15,500	3,003 70	19.4
Stave mills and heading fct's	Jan.	1	In roof of boiler house	375	369 58	1	375	369 58				
	April	1	Incendiary	2,500	2,500 00	1	2,500	2,500 00				
	May	1	Accidental in dry house	15,500	25,000 00							
		2	Not reported	11,500	11,160 85							
		1	Unknown	12,500	12,500 00	4	39,500	48,660 85				
	July	1	Adjacent building	17,400	16,008 00	1	17,400	16,008 00				
	Aug.	1	Incendiary	4,000	4,950 00	1	4,000	4,950 00				

Sept..	I	Sparks from furnace....	1,000	900 00	I	1,000	900 00			
Oct...	I	Incendiary.....	2,000	1,100 00	I	2,000	1,100 00			
Dec..	2	Unknown.....	4,700	4,050 00						
	I	Incendiary.....	500	373 53	3	5,200	4,423 53	13	71,975	78,911 96
										100,6
St'mships & st'm-boats, inland....										
Feb..	I	Not reported.....	1,000	300 00	I	1,000	300 00			
May..	I	Explosion of boiler....	25,000	16,250 00	I	25,000	16,250 00			
June.	I	From burning depot ...	2,500	2,500 00						
	I	Not reported.....	3,000	1,500 00	2	5,500	4,000 00			
July..	I	Not reported.....	20,000	40,000 00	I	20,000	40,000 00			
Oct...	I	Unknown.....	1,000	375 00	I	1,000	375 00			
Nov..	I	Not reported.....	6,000	6,000 00	I	6,000	6,000 00			
Dec..	I	Stove.....	4,000	60 00						
	I	Unkn'wn, burn'd at wh'rf	5,000	3,100 00	2	9,000	3,160 00	9	67,500	70,085 00
St'mships & st'm-boats, ocean....										100,8
April.	I	Not reported.....	10,000	1,800 00	I	10,000	1,800 00	I	10,000	1,800 00
Stone dust works.										18.
July..	I	Not reported.....	1,250	1,250 00	I	1,250	1,250 00	I	1,250	1,250 00
Storage, generally.										100.
April.	I	Dropping of hot oil from friction of machinery into loose cotton.....	6,700	5,622 84	I	6,700	5,622 84			
Aug..	I	Lightning.....	8,000	950 00	I	8,000	950 00			

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				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Storage, generally. (cont'd.)	March	1	Not reported.....	2,166	180 00	2,166	180 00				
	Oct...	1	Adj'ct horse car stable.	5,000	310 00	5,000	310 00	4	21,866	7,662 84	32.3
Straw goods fct's.	May..	1	Unknown.....	12,500	4,768 00						
	Oct...	2	Not reported.....	36,000	3,272 00	48,500	8,040 00	3			
Sugar refineries..	Jan...	1	Kindling placed too near boiler.....	59,200	44,209 90	59,200	44,209 90	4	107,700	52,249 90	48.5
	May..	1	Adjoining building....	35,000	50,000 00	35,000	50,000 00				
Sugar refineries..	Jan...	1	Mice igniting matches among employees	110,700	63,462 28						
	May..	1	Spontaneous combust'n	55,000	4,900 00	165,700	68,362 28	2			
Sugar refineries..	June..	1	Spontaneous combust'n from steam pipe in contact with woodw'k.	171,021	112,500 43	171,021	112,500 43	1			
	July..	1	Unknown.....	217,000	206,250 00	217,000	206,250 00	1			

		1	15,000	12,425 00	2	17,000	18,425 00
March	1	Not reported.....					
	1	Defective stove pipe....	3,000	585 46			
	1	Sparks from boiler room	7,500	12,250 00			
	1	Sparks.....	2,500	2,056 36			
	1	Office chimney.....	3,500	2,466 44			
	2	Incendiary.....	9,000	13,058 00			
	1	Sparks from furnace....	4,000	20 00			
	4	Not reported.....	26,100	13,212 24	11	55,600	43,588 50
June..	1	Smoking in shav'g room	10,000	85 60			
	1	Sparks fr m stack on roof	27,000	23,000 00			
	1	Sparks from furnace....	15,000	133 00			
	1	In engine room.....	19,500	17,150 00			
	1	Hot journal.....	5,000	10,000 00			
	1	Watchman meddling with can of benzine..	1,500	1,500 00			
	1	Unknown.....	1,000	880 00			
	1	Not reported.....	4,000	3,650 00	8	83,000	56,398 60
July..	1	Sparks from locomotive..	1,500	1,482 50			
	3	Unknown.....	53,300	64,322 79			
	1	Sparks from tug boat...	8,000	6,000 00			
	1	Carelessness (caught in shavings front of fur- nace while at dinner)..	15,000	11,926 00			
	2	Incendiary.....	2,000	2,845 64			
	1	Sparks.....	5,075	3,806 25			
	1	Spontaneous combus- tion, from steam pipes packed in sawdust for dry kiln use.....					
	6	Not reported.....	16,500	41,677 32			
	1	Supposed incendiary...	55,100	59,192 43			
			15,000	13,250 00	17	171,475	204,502 93

Class of Hazard.	Months reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insured.		
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.			
Tanneries..... (cont'd.)	July...	3	Incendiary.....	88,600	85,871	70								
		1	Frict'n of pulley attach'd to bark conductor....	40,000	32,000	00								
		1	Friction of machinery..	20,000	16,666	66								
		2	Not reported.....	16,500	13,265	65	7	165,100	147,804	01				
		Aug..	1	Friction of machinery..	13,200	9,721	00							
		1	Incendiary.....	16,700	11,713	00								
		3	Not reported.....	40,550	10,604	54	5	64,450	32,038	54				
		Sept..	2	Incendiary.....	27,000	24,148	61							
		1	Unknown.....	2,000	800	00	3	29,000	24,948	61				
		Nov..	1	Not reported.....	1,000	1,000	00	1	1,000	1,000	00			
	Dec..	2	Unknown.....	39,166	60,759	12								
	1	Incendiary.....	500	500	00	3	39,666	61,259	12	40	491,841	419,234	23	85.2
Tenement houses.	Nov..	1	Incendiary in adj'g barn	95,000	3,721	64								
		1	Defective flue.....	1,800	400	00	2	96,800	4,121	64	2	96,800	4,121	64	4.3
Theatres, etc.....	Jan....	1	Accidental.....	10,000	22	50								
		1	Adjoining building....	5,500	39	00	2	15,500	61	50				

Feb ..	I	Segar thrown on matt'g..	25,000	50 00	I	25,000	50 00
March	I	Spontaneous combust'n in store below.....	69,000	60,000 00	I	69,000	60,000 00
April.	I	Adjoining saloon.....	9,000	33 36			
	2	Not reported.....	18,000	726 96	3	27,000	760 32
May..	I	Drapery around the painting of the Prodi- gal Son, on exhibit'n.	10,000	8,000 00	I	10,000	8,000 00
July..	I	Unknown.....	100,000	82,500 00	I	100,000	82,500 00
Oct...	I	Adjoining building.....	7,500	50 00	I	7,500	50 00
Nov..	I	Adjoining building.....	5,000	400 00	I	5,000	400 00
Dec...	I	Scenery caught fr'm gas- light.....	45,000	1,40,984 76			
	I	Stove pipe run'g through ceiling and floor above	5,000	15,000 00			
	I	Adjoining building.....	3,000	3,143 55			
	I	Unknown.....	10,000	10,000 00			
	I	Lighted segar thrown among loose paper on floor.....	5,000	84 80	5	68,000	169,213 11
						327,000	321,034 93
							98.1
		Tin, copper and sheet iron ware factories.....					
Feb..	I	Accident of watchman..	323,700	274,213 00			
	I	Incendiary.....	12,000	3,350 00			
	I	Unknown.....	5,000	10 00	3	340,700	277,573 00
May..	I	Unknown.....	4,000	3,400 00	I	4,000	3,400 00

Class of Hazard.	Mo'ths from report d	No of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses for each given month.	Total Amt. Ins. and Losses for each given month.		Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.	Ratio of Loss to Insur-ance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		
Tin, copper and sheet iron ware factories.....	June.	2	Not reported.....	5,500	1,147 50	2	5,500	1,147 50		
(cont'd.)	Oct...	1	Incendiary	6,000	7,623 42	1	6,000	7,623 42	356,200	289,743 92
Tobacco & segar factories.....	Jan...	1	Not reported.....	300	35 00	1	300	35 00		
	Feb..	1	Incendiary.....	6,500	3,125 00					
		1	Unknown.....	6,000	3,325 00	2	12,500	6,450 00		
	March	1	Defective chimney.....	2,000	1,046 00					
		1	Unknown.....	5,500	550 00	2	7,500	1,596 00		
	April..	1	Not reported.....	29,000	900 00	1	29,000	900 00		
	May...	2	Not reported.....	105,500	58,090 28	2	105,500	58,090 28		
	June..	1	Unknown.....	10,000	13,000 00	1	10,000	13,000 00		
	Aug...	1	Unknown.....	13,000	3,026 83					
		1	Incendiary	4,000	1,452 84	2	17,000	4,479 67		
	Sept..	1	Adjoining building.....	20,500	2,285 00					

	I	Adjacent blind & shutter warehouse.....	55,000	34,966 00	2	75,500	37,251 00			
Oct...	I	Incendiary.....	63,000	63,000 00	2	63,500	63,375 00			
	I	Unknown.....	500	375 00						
Nov...	I	Defective flue.....	53,000	19,000 00	2	71,000	19,680 00			
	I	Adjoining building....	8,000	680 00						
Dec...	I	Defective chimney.....	1,000	1,000 00	I	1,000	1,000 00	392,800	205,856 95	52.2
Tobacco prizing house.....	I	Supposed incendiary...	4,000	1,452 84	I	4,000	1,452 84	4,000	1,452 84	38.5
Tobacco stemm'ry	I	Employee smoking.....	22,000	40,001 46	I	22,000	40,001 46	22,000	40,001 46	181.8
May...										
Tobacco and segar stocks.....	I	Not reported.....	1,300	40 00	I	1,300	40 00			
June...										
July...	I	Not reported.....	4,000	2,000 00	I	4,000	2,000 00			
Aug...	I	Carelessness.....	350	295 00	I	350	295 00			
Nov...	I	Unknown.....	4,000	37 50	I	4,000	37 50			
Dec...	I	Incendiary.....	40,000	5,500 00	I	40,000	5,500 00	49,650	7,872 50	15 9
Trunk factories...	I	Coal oil lamp.....	2,250	600 00	I	2,250	600 00			
Feb...										
Aug...	I	Explosion coal oil lamp.	1,000	50 00						
	I	Not reported.....	20,000	18,000 00	2	21,000	18,050 00			
Oct...	I	Unknown.....	3,000	1,008 00	I	3,000	1,008 00	26,250	19,653 00	74.9

Class of Hazard.	Mo'ths from report of	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insur-ance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insur-ance carried at time of Fire.	Amt. Loss as adjusted.	
Truss factory.....	March	1	Not reported.....	1,800	102 00	1	1,800	102 00	1	1,800	102 00	5.7
Upholsteries.....	April.	1	Inc'nd'y. (boys in prison)	300	73 25	1	300	73 25				
	July..	1	Not reported.....	2,000	515 00	1	2,000	515 00	2	2,300	588 25	25.6
Varnish factories	March	2	Not reported.....	6,500	2,554 50	2	6,500	2,554 50				
*	Dec..	1	Varn'h ignit'd fr'm stove	10,000	850 00	1	10,000	850 00	3	16,500	3,404 50	20.6
Vinegar factories.	July..	2	Not reported.....	4,000	3,385 78	2	4,000	3,385 78	2	4,000	3,385 78	84.6
W'reh'ses(nototh'r-wise acct'ed for).	Jan...	1	Clothing of employee taking fire.....	20,000	13,000 00	1	20,000	13,000 00				
	April.	1	Unknown.....	30,000	106 00							
		1	Gas jct.	70,000	175 00	2	100,000	281 00				
	May..	1	Adjoining building....	2,500	2,345 00	1	2,500	2,345 00				
	June .	1	Not reported.....	850	850 00	2	3,850	3,850 00				
		1	Incendary.....	3,000	3,000 00	2						

Feb . . .	2	Incendiary	5,100	2,563 55			
	1	Sparks from chimney . . .	1,500	23 44			
	1	Unknown	1,000	790 00			
	1	Not reported	1,250	321 63	6	13,850	9,320 62
	1	Defective flue	4,000	2,599 90			
	1	Incendiary	600	420 00			
	1	Adjoining building	2,000	247 50	3	6,600	3,267 40
March	1	Adjoining building	18,500	113 00			
	1	Defective chimney	1,400	1,400 00			
	1	Explos'n of coal oil lamp	7,500	2,300 00			
	1	Not reported	600	260 00	4	28,000	4,073 00
April . . .	1	Incendiary	1,000	776 00	1	1,000	776 00
May . . .	3	Incendiary	30,800	24,400 00			
	1	Adjoining building	2,800	96 59			
	1	Unknown	8,000	1,683 70			
	1	Not reported	2,000	1,385 17	6	43,600	27,565 46
June . . .	1	Unknown	5,000	4,420 36			
	1	Carelessness of hostler . . .	3,300	50 00			
	1	Not reported	12,000	300 00	3	20,300	4,770 36
Aug . . .	2	Adjoining building	10,250	2,114 50			
	1	Unknown	1,600	1,128 85			
	2	Not reported	20,500	3,709 00	5	32,350	6,952 35
Sept . . .	1	Unknown	11,900	8,000 00	1	11,900	8,000 00
Oct . . .	1	Not reported	1,700	1,641 85	1	1,700	1,641 88
Nov . . .	1	Children and matches	200	245 00			
	1	Supposed incendiary	1,000	375 00			

Class of Hazard.	Months reported	No. of Losses from each Origin (A'Ve)	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insur. amt.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Stables and barns, public.....		1	Adjoining building....	2,400	305 76							
(cont'd.)			Carelessness	2,300	1,568 00	4	5,900	2,493 76	34	165,200	68,860 83	41.1
Standing crops....	Aug...	1	Not reported.....	240	80 00	1	240	80 00	1	240	80 00	33.3
Starch factories...	May..	1	Carelessness in allowing starch to fall through bad floor on st'm pipe.	12,000	420 00	1	12,000	420 00				
	Nov..	1	Unknown.....	3,500	2,583 70	1	3,500	2,583 70	2	15,500	3,003 70	19.4
Stave mills and heading fct's....	Jan...	1	In roof of boilerhouse..	375	369 58	1	375	369 58				
	April.	1	Incendiary.....	2,500	2,500 00	1	2,500	2,500 00				
	May..	1	Accidental in dry house	15,500	25,000 00							
		2	Not reported.....	11,500	11,160 85							
		1	Unknown.....	12,500	12,500 00	4	39,500	48,660 85				
	July...	1	Adjacent building.....	17,400	16,008 00	1	17,400	16,008 00				
	Aug..	1	Incendiary.....	4,000	4,950 00	1	4,000	4,950 00				

Oct...	1	Incendiary.....	2,000	1,100 00	1	2,000	1,100 00				
Dec..	2	Unknown.....	4,700	4,050 00							
	1	Incendiary.....	500	373 53	3	5,200	4,423 53	13	71,975	78,911 96	109.6
St'mships & st'm-boats, inland....	Feb..	1	Not reported.....	1,000	300 00	1	1,000	300 00			
	May..	1	Explosion of boiler....	25,000	16,250 00	1	25,000	16,250 00			
	June.	1	From burning depot ...	2,500	2,500 00						
		1	Not reported.....	3,000	1,500 00	2	5,500	4,000 00			
	July..	1	Not reported.....	20,000	40,000 00	1	20,000	40,000 00			
	Oct...	1	Unknown.....	1,000	375 00	1	1,000	375 00			
	Nov..	1	Not reported.....	6,000	6,000 00	1	6,000	6,000 00			
	Dec..	1	Stove.....	4,000	60 00						
		1	Unkn'wn, burn'dat wh'rf	5,000	3,100 00	2	9,000	3,160 00	9	67,500	70,085 00
St'mships & st'm-boats, ocean....	April.	1	Not reported.....	10,000	1,800 00	1	10,000	1,800 00	1	10,000	1,800 00
Stone dust works.	July..	1	Not reported.....	1,250	1,250 00	1	1,250	1,250 00	1	1,250	1,250 00
Storage, generally	April.	1	Dropping of hot oil from friction of machinery into loose cotton....	6,700	5,622 84	1	6,700	5,622 84			
	Aug..	1	Lightning.....	8,000	950 00	1	8,000	950 00			

Class of Hazard.	Mo'ths reported	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insur. amt. to Loss.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Storage, generally. (cont'd.)	March	1	Not reported.....	2,166	180 00	1	2,166	180 00				
	Oct...	1	Adj'ct horse car stable.	5,000	310 00	1	5,000	310 00	4	21,866	7,662 84	32.3
Straw goods f'cts.	May..	1	Unknown.....	12,500	4,768 00							
	Oct...	2	Not reported.....	36,000	3,272 00	3	48,500	8,040 00				
Sugar refineries...	Jan...	1	Kindling placed too near boiler.....	59,200	44,209 90	1	59,200	44,209 90	4	107,700	52,249 90	48.5
	May..	1	Adjoining building....	35,000	50,000 00	1	35,000	50,000 00				
Sugar refineries...	Jan...	1	Adjoining building....	35,000	50,000 00	1	35,000	50,000 00				
	May..	1	Mice igniting matches among employees' clothing.....	110,700	63,462 28							
Sugar refineries...	June..	1	Spontaneous combust'n	55,000	4,900 00	2	165,700	68,362 28				
	July..	1	Spontaneous combust'n, from steam pipe in contact with woodw'k.	171,021	112,500 43	1	171,021	112,500 43				
	July..	1	Unknown.....	217,000	206,250 00	1	217,000	206,250 00				

Class of Hazard.	Months from report d	No. of Losses from each Originator Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insur. amt.	
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		
Tanneries..... (cont'd.)	July...	3	Incendiary.....	88,600	85,871	70							
		1	Fric'n of pulley attach'd to bark conductor....	40,000	32,000	00							
	Aug..	1	Friction of machinery..	20,000	16,666	66							
		2	Not reported.....	16,500	13,265	65	7	165,100	147,804	01			
		1	Friction of machinery..	13,200	9,721	00							
		1	Incendiary.....	10,700	11,713	00							
Sept..	3	Not reported.....	40,550	10,604	54	5	64,450	32,038	54				
	2	Incendiary.....	27,000	24,148	61								
Nov..	1	Unknown.....	2,000	800	00	3	29,000	24,948	61				
	1	Not reported.....	1,000	1,000	00	1	1,000	1,000	00				
Dec..	2	Unknown.....	39,166	60,759	12								
	1	Incendiary.....	500	500	00	3	39,666	61,259	12	40	491,841	419,234	23	85.2
Tenement houses. Nov..	1	Incendiary in adj'g barn	95,000	3,721	64								
	1	Defective flue.....	1,800	400	00	2	96,800	4,121	64	2	96,800	4,121	64	4.3
Theatres, etc..... Jan....	1	Accidental.....	10,000	22	50								
	1	Adjoining building....	5,500	39	00	2	15,500	61	50				

Feb..	1	1	Segar thrown on matt'g.	25,000	50 00	1	25,000	50 00	
March	1	1	Spontaneous combust'n in store below.....	69,000	60,000 00	1	69,000	60,000 00	
April.	1	1	Adjoining saloon.....	9,000	33 36				
	2	3	Not reported.....	18,000	726 96	3	27,000	760 32	
May..	1		Drapery around the painting of the Prodi- gal Son, on exhibit'n.	10,000	8,000 00	1	10,000	8,000 00	
July..	1	1	Unknown.....	100,000	82,500 00	1	100,000	82,500 00	
Oct...	1	1	Adjoining building.....	7,500	50 00	1	7,500	50 00	
Nov..	1	1	Adjoining building.....	5,000	400 00	1	5,000	400 00	
Dec...	1	1	Scenery caught fr'm gas- light.....	45,000	140,984 76				
	1	1	Stove pipe run'g through ceiling and floor above	5,000	15,000 00				
	1	1	Adjoining building.....	3,000	3,143 55				
	1	1	Unknown.....	10,000	10,000 00				
	1	1	Lighted segar thrown among loose paper on floor.....	5,000	84 80	5	68,000	169,213 11	16
							327,000	321,034 93	98.1
Tin, copper and sheet iron ware factories.....	Feb..	1	Accident of watchman..	323,700	274,213 00				
	1	1	Incendiary.....	12,000	3,350 00				
	1	3	Unknown.....	5,000	10 00	3	340,700	277,573 00	
May..	1	1	Unknown.....	4,000	3,400 00	1	4,000	3,400 00	

Class of Hazard.	Months from report of loss.	No. of Losses from each Originator's file.	Origin or Cause of Fires.	Amt. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses Incurred since.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Tin, copper and sheet iron ware factories.....	June	2	Not reported.....	5,500	1,147 50	2	5,500	1,147 50				
(cont'd.)	Oct...	1	Incendiary	6,000	7,623 42	1	6,000	7,623 42	7	356,200	289,743 92	81.3
Tobacco & segar factories.....	Jan...	1	Not reported.....	300	35 00	1	300	35 00				
	Feb..	1	Incendiary.....	6,500	3,125 00							
		1	Unknown.....	6,000	3,325 00	2	12,500	6,450 00				
	March	1	Defective chimney.....	2,000	1,046 00							
		1	Unknown.....	5,500	550 00	2	7,500	1,596 00				
	April..	1	Not reported.....	29,000	900 00	1	29,000	900 00				
	May...	2	Not reported.....	105,500	58,090 28	2	105,500	58,090 28				
	June..	1	Unknown.....	10,000	13,000 00	1	10,000	13,000 00				
	Aug..	1	Unknown.....	13,000	3,026 83							
		1	Incendiary.....	4,000	1,452 84	2	17,000	4,479 67				
	Sept..	1	Adjoining building.....	20,500	2,285 00							

	I	Adjacent blind & shutter warehouse.....	55,000	34,966 00	2	75,500	37,251 00			
Oct...	I	Incendiary.....	63,000	63,000 00	2	63,500	63,375 00			
	I	Unknown.....	500	375 00						
Nov...	I	Defective flue.....	53,000	19,000 00	2	71,000	19,680 00			
	I	Adjoining building.....	8,000	680 00						
Dec...	I	Defective chimney.....	1,000	1,000 00	1	1,000	1,000 00	392,800	205,856 95	52.2
Tobacco prizing house.....	I	Supposed incendiary....	4,000	1,452 84	1	4,000	1,452 84	4,000	1,452 84	38.5
Tobacco stemm'ry May..	I	Employee smoking.....	22,000	40,001 46	1	22,000	40,001 46	22,000	40,001 46	181.8
Tobacco and segar stocks.....	I	Not reported.....	1,300	40 00	1	1,300	40 00			
	I	Not reported.....	4,000	2,000 00	1	4,000	2,000 00			
Aug...	I	Carelessness.....	350	295 00	1	350	295 00			
Nov...	I	Unknown.....	4,000	37 50	1	4,000	37 50			
Dec...	I	Incendiary.....	40,000	5,500 00	1	40,000	5,500 00	49,650	7,872 50	15.9
Trunk factories... Feb..	I	Coal oil lamp.....	2,250	600 00	1	2,250	600 00			
Aug...	I	Explosion coal oil lamp.	1,000	50 00						
	I	Not reported.....	20,000	18,000 00	2	21,000	18,050 00			
Oct...	I	Unknown.....	3,000	1,008 00	1	3,000	1,008 00	26,250	19,653 00	74.9

Class of Hazard.	Mo'ths reported	No. of Losses from One or More Causes	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insurances.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Truss factory.....	March	1	Not reported.....	1,800	102 00	1	1,800	102 00	1	1,800	102 00	5.7
Upholsteries.....	April.	1	Inc'nd'y, (boys in prison)	300	73 25	1	300	73 25				
	July..	1	Not reported.....	2,000	515 00	1	2,000	515 00	2	2,300	588 25	25.6
Varnish factories	March	2	Not reported.....	6,500	2,554 50	2	6,500	2,554 50				
	Dec..	1	Varn'h'ignit'd fr'm stove	10,000	850 00	1	10,000	850 00	3	16,500	3,404 50	20.6
Vinegar factories..	July..	2	Not reported.....	4,000	3,385 78	2	4,000	3,385 78	2	4,000	3,385 78	84.6
W'reh'ses(not otherwise acc'ted for).	Jan....	1	Clothing of employee taking fire.....	20,000	13,000 00	1	20,000	13,000 00				
	April.	1	Unknown.....	30,000	106 00							
		1	Gas jet.....	70,000	175 00	2	100,000	281 00				
	May..	1	Adjoining building....	2,500	2,345 00	1	2,500	2,345 00				
	June .	1	Not reported.....	850	850 00							
		1	Incendiary.....	3,000	3,000 00	2	3,850	3,850 00				

Class of Hazard.	Mo'ths from report of	No. of Losses from each Origin or Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Insur-ance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.	
Wheelwrighting... (cont'd.)	Sept...	1	Not reported.	7,587	1,587 60	2	186,587	169,547 93				
	Oct...	1	In varnish room	1,500	1,350 00							
		2	Incendiary	11,600	11,250 00							
		1	Unknown	800	747 00	4	13,000	13,347 00				
	Nov...	1	Forge in blacks'th shop	6,500	1,450 00							
Whip factory.....		1	Defective flue	1,500	656 34							
		1	Incendiary	2,850	2,390 04	3	10,850	4,496 38				
	Dec...	1	Spontaneous combust'n in paint shop	13,500	2,170 86							
		1	Adjoining building	300	280 00							
		1	In paint shop	8,000	315 01							
Whitewash handle & block factory.		1	Not reported	3,000	635 00							
	July..	1	Adjoining paper mill	200	242 39	5	25,000	3,643 26	28	311,687	212,037 64	68.
Wire workers.....	May..	1	Defective chimney	12,000	1,200 00	1	12,000	1,200 00	1	12,000	1,200 00	10.
		1	Friction of machinery	10,000	420 00	1	10,000	420 00	1	10,000	420 00	4.2
		1	Supposed incendiary	4,800	7,025 47	1	4,800	7,025 47	1	4,800	7,025 47	146.4

Wood-wrkers (not otherwise provided for.)	Jan ...	I	Not reported.....	12,000	5,903 00	12,000	5,903 00					
	Feb...	2	Not reported.....	4,500	3,607 92	4,500	3,607 92					
	March	I	Dust in blower taking fire	9,000	200 00	9,000	200 00					
	June..	I	Accidental.....	700	30 00							
		I	Not reported.....	2,000	497 00	2,700	527 00					
	July..	I	Not reported.....	2,250	7,500 00	2,250	7,500 00					
	Sept..	I	Not reported.....	9,000	900 00	9,000	900 00	8	39,450	18,637 92	47.2	
	Wooden ware fct's	May..	I	Fric't'n of an iron pulley com'g in contact with wooden frame supporting it.....	75,000	57,238 45	75,000	57,238 45				
		Sept..	I	Not reported.....	400	400 00	400	400 00	2	75,400	57,638 45	76.4
Woolen mills.....	Jan....	I	Supposed incendiary...	110,000	94,118 16							
		I	Incendiary (in card r'm)	10,500	38,851 00							
		I	Picker.....	25,162	145 00							
		I	Friction on cards.....	20,700	2,064 04							
	Feb..	I	Gauze room of picker house	400	300 00							
		4	Unknown.....	90,900	12,695 54							
	I	Flyings in gas-light....	21,146	10,437 00								
	I	Spontaneous combust'n	50,000	7,366 78								

Class of Hazard.	Mo'ths from report d	No. of Losses from each Originator Cause	Origin or Cause of Fires.	Amts. Ins. and Losses from each Origin or Cause during each given month.		No. Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Lost to Insur-ance.
				Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insur-ance carried at time of Fire.	Amt. Loss as adjusted.	
Woolen mills.....	Feb..	1	Sp'ks fr'm stack on roof.	17,500	16,855 00	9	183,946	48,079 32				
(cont'd.)		1	In card room.....	4,000	425 00							
(Wool pull'g)	March	1	Supposed incendiary....	65,000	64,448 60							
		2	Spontaneous combust'n	241,700	172,986 94							
		1	Sparks in black wool in warehouse.....	30,000	5,810 45							
		1	Picker.....	8,500	2,029 00							
		1	Explosion coal oil lamp.	6,000	5,800 00							
		4	Not reported.....	107,000	92,463 77	10	458,200	343,538 82				
	April.	1	Coal oil lamp, careless- ness.....	20,000	55,251 10							
		1	Supposed incendiary....	2,850	4,150 00							
		1	Pickers.....	5,000	1,699 10	3	27,850	61,100 32				
	May..	1	Friction on cards.....	4,500	4,500 00							
		1	In burr picker.....	20,500	1,200 00							
		1	Foreign substance in lumping machine....	20,000	10,161 20							
		1	Spon. com. in attic.....	67,770	58,863 08							
		1	Incendiary.....	9,000	5,996 00	5	121,770	80,720 33				
	July..	1	Incendiary.....	16,500	14,775 00							

I	From an old mill 30 ft. distant used for grinding shells.....	3,500	8,000 00						
I	Spon. com. from warp dyed by a new process, and the extraordinary hot weather.....	27,500	4,276 63						
I	Spon. com. in storehouse.....	30,000	2,287 03						
I	Lightning.....	5,400	2,731 00						
I	Unknown.....	5,000	1,800 00						
3	Not reported.....	33,916	23,633 43	9	118,816	57,503 09			
Sept...	I Picker.....	300	255 00						
I	Spon. com. from accumulation of dirty rags.....	5,000	5,465 00						
I	Unknown.....	10,000	14,048 68	3	15,300	19,768 68			
Oct...	I Incendiary.....	4,000	300 00	1	4,000	300 00			
Nov..	I Supposed incendiary...	19,985	2,825 00						
I	Bolt in picker.....	10,500	280 81	2	30,485	3,105 81			
Dec..	I From picker.....	7,600	1,275 00						
I	Incendiary.....	24,000	31,456 07						
I	Unknown.....	14,000	3,459 08						
I	Hot journal.....	49,604	1,500 00	4	95,204	37,690 15	50	1,227,933	786,984 72 64.1
Wool in st'rehouse-Aug..	I Spontaneous combust'n.	10,000	8,528 74						
I	Not reported.....	3,500	3,500 00	2	13,500	12,028 74	2	13,500	12,028 74 89.
Yarn factory, wool-March	I Spontaneous combust'n	35,500	10,866 30	1	35,500	10,866 30			

Class of Hazard.	Mo'ths report d	No. of Losses from each Origin or Cause	Total Amt. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.	Ratio of Losses to Insured amt.
			Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		
Yarn factory....	July..	1	15,000	2,500 00	2	37,500	2,987 19	73,000	13,853 49
(cont'd.)		1	22,500	487 19	2	37,500	2,987 19	73,000	13,853 49
		2,127	37,578,053	15,319,145 45	2,127	37,578,053	15,319,145 45	37,578,053	15,319,145 45

Total Amount

	UN. & ALLO.	NUMBER OF CASES	CAUSE OF FIRE.	AMOUNT OF LOSS	NUMBER OF CASES	AMOUNT OF LOSS
Not reported.....						
Unknown.....						3,118,594 85
Incendiary.....	309	477	6,705,935			2,426,839 88
Supposed incendiary.....	64	354	4,977,357	2,013,676 82		
Spontaneous combustion.....		373	4,034,742	710,735 40		2,724,412 22
Sparks from locomotives.....	26	51	2,225,251			1,029,200 23
“ “ chimneys and smoke stacks.....	28			217,631 19		
“ “ tug boats.....	3			207,320 22		
“ “ open grates, cupolas, furnaces, forges, stationary engines and boiler fires.....	31			114,921 10		
Sparks from burning logs.....	1			90,460 27		
“ left in casting flasks.....	4			38,858 00		
“ from slab burner.....	1			36,500 31		
“ “ muck rolls.....	1			35,078 00		
“ smouldering in cotton two months.....	1			27,642 00		
“ carried by the wind.....	1			24,488 16		
“ from brush and emery wheels.....	3			21,149 44		
“ not designated.....	6			16,622 12		
“ from charcoal pits and bins.....	2			15,208 54		
“ “ coopers' fires and heaters.....	2			6,724 80		
“ “ stoves and fireplaces.....	3			3,719 79		
“ “ forges.....	4			3,025 00		
“ “ singed goods.....	1			2,365 00		
“ “ sprouts in malt kilns.....	2			1,685 00		
Adjoining, adjacent buildings, and otherwise communicated.....	2	120	4,692,997	820 00		864,818 94
Matches—lighted near can of benzine.....	1	198	2,277,887			764,713 09
“ ignited by rats and mice.....	5			413,190 00		
“ not designated.....	4			109,769 02		
“ children playing with.....	5			12,177 90		
				8,709 64		

RECAPITULATION AS TO CAUSES ONLY.		No. of Losses of Fire.	Amounts In- sured at time of Fire.	Amounts of Loss- es as adjusted.	No. of Losses from each Cause.	Total Amounts of In-ur- ance on property burned, car- ried at time of Fire.	Total Amounts of Losses as adjust- ed.
Matches—going through cotton gins and pickers.....	3	7,500	5,504 20				
“ carelessness with.....	1	7,500	3,177 00				
“ fuse, dropped into waste basket.....	1	27,000	60 80				
“ thrown on carpets.....	2	12,200	59 85				
Gas.....					22	728,500	552,648 41
Friction of machinery.....					22	1,007,670	501,164 52
Defective flues, chimneys, smoke stacks, furnaces, stove pipes, open grates and fireplaces.....					36	745 450	446,230 53
Coal oil lamps, lanterns, chandeliers and stoves.....					110	1,406 562	411,689 66
Accidental (so given).....					44	598,270	388,767 13
Lightning.....					37	830,100	367,045 26
Carelessness (so given).....					47	1,978,857	342,546 05
Friction on mules and cards.....					25	549,075	231,481 58
In engine and boiler rooms.....					10	452,500	193,457 93
Smoke houses.....					15	349,909	104,047 36
Explosion of boilers.....					2	129,000	94,760 91
Pickers, openers, lappers and lumpers.....					11	340 966	99,094 60
Dry rooms and dry houses.....					35	1,821,263	87,497 23
Defective malt and other kilns.....					8	105,565	80,833 67
Smelters.....					7	48,000	73,926 18
Stoves, (other than sparks).....					4	66,500	68,669 50
Tobacco, pipes and segars.....					18	146,900	54,838 96
Shaving pits.....					11	95,500	47,963 38
Chimneys burning out.....					2	74,200	44,710 80
Gun wads.....					9	87,500	29,341 75
Using benzine in printing offices.....					2	64,500	18,267 49
“ “ paint shop.....					4	83,018	17,955 20
Employee's clothing took fire.....					1	22,500	13,164 49
Plumbers at work.....					1	20,900	13,000 00
					2	44,000	10,875 00

Explosions in stills.....	1	15,000	10,277 23
Oil, soap and lard kettles.....	4	31,100	10,124 80
Burning out cask with hot iron.....	1	55,000	10,100 00
Breaking faucet of turpentine barrel.....	1	11,000	9,450 00
In hotel hose box.....	1	8,500	7,900 00
General confagurations.....	3	7,200	7,167 00
Explosion in jappanning ovens.....	2	81,679	6,600 00
Defective core ovens.....	3	91,800	6,332 20
Fireworks and fire crackers.....	4	34,300	5,304 04
Glue pots.....	2	23,000	5,268 66
Leaks in stills.....	2	15,000	4,986 00
Hot ashes.....	5	55,200	3,953 70
Coffee roasters and coolers.....	3	16,700	2,911 49
Candy furnaces.....	3	19,500	2,784 83
Chemicals—accidental.....	3	18,000	2,571 00
Water on lime.....	2	5,300	2,555 61
Contact of rubber stock with boiler flue.....	1	100,000	1,700 00
Overheating (so given).....	1	4,400	1,681 00
Watchman meddling with benzine.....	1	1,500	1,500 00
Accumulation of dust on flues and steam pipes.....	2	166,800	826 22
Rubber cement.....	1	1,500	736 12
Carelessness in setting range.....	1	600	600 00
Upset can japan while warming it.....	1	32,000	108 50
Spittoon.....	1	25,000	75 00
Candle left on work bench.....	1	17,500	39 75
Explosion of gun cartridge.....	1	5,000	25 50
Floor built against chimney.....	1	25,000	10 00
Totals.....	2,127	37,578,953	15,319,145 45

RECAPITULATION AS TO MONTHS.

	No. of Losses.	Amount Insurance Carried.	Amount Losses as Adjusted.
January.....	184	\$3,613,178	\$1,606,865 38
February.....	187	3,650,035	2,021,010 22
March.....	167	3,599,270	2,045,377 97
April.....	169	2,128,927	888,881 77
May.....	185	2,896,738	1,635,254 72
June.....	157	2,299,639	700,660 37
July.....	206	3,540,129	1,379,512 01
August.....	160	2,832,346	915,862 60
September.....	168	2,696,413	928,205 57
October.....	199	3,350,934	1,542,133 81
November.....	164	3,850,191	751,826 28
December.....	181	3,210,253	903,554 75
Totals.....	2,127	\$37,578,053	\$15,319,145 45

APPENDIX C.



RESULTS

OF THE

BUSINESS OF INSURANCE

FOR

1876,

COMPILED

FROM

OFFICIAL REPORTS.

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TABLE I.
INSURANCE COMPANIES OF THE STATE OF NEW YORK.

Year.	Capital.	Dividends.	Per centage.
1859 to 1865 inclusive.	165,202,520	16,605,897 31	10.05
1866	30,649,660	2,073,375 79	6.76
1867	28,861,232	2,272,237 96	7.87
1868	28,629,474	2,753,723 64	9.60
1869	28,611,232	3,157,359 09	11.03
1870	29,761,232	3,441,904 07	11.56
1871	22,907,020	2,485,890 30	10.40
1872	24,407,010	2,265,687 79	9.28
1873	25,557,020	2,163,361 86	8.46
1874	26,307,020	3,263,524 62	12.40
1875	27,107,020	3,715,738 23	13.71
1876	26,857,020	3,903,662 95	14.53
Aggregate,	464,857,460	48,102,363 61	10.35

INSURANCE COMPANIES OF OTHER STATES.

Year.	Capital.	Dividends.	Per centage.
1859 to 1865 inclusive.	75,532,530	10,726,224 21	14.20
1866	13,760,690	1,295,874 91	9.41
1867	16,750,000	1,502,089 00	8.96
1868	20,701,720	2,298,072 74	11.10
1869	22,507,370	3,095,420 30	13.75
1870	22,971,101	3,068,094 61	13.35
1871	20,850,000	2,587,583 44	12.41
1872	18,770,506	1,031,111 17	5.49
1873	24,780,045	2,041,354 04	8.24
1874	26,745,170	3,492,696 84	13.05
1875	28,276,000	3,734,494 42	13.21
1876	29,766,420	3,978,609 98	13.37
Aggregate,	321,411,552	38,851,625 66	12.09

AGGREGATE.

Year.	Capital.	Dividends.	Percentage.
1859 to 1865 * inclusive.	240,735,050	27,332,121 52	11.31
1866	44,410,350	3,369,250 70	7.59
1867	45,611,232	3,774,326 96	8.27
1868	49,331,194	5,051,796 38	10.24
1869	51,118,602	6,252,779 39	12.23
1870	52,732,333	6,509,998 68	12.34
1871	43,757,020	5,073,473 74	11.58
1872	43,177,516	3,296,798 96	7.63
1873	50,337,065	4,204,715 90	8.35
1874	53,052,190	6,756,221 46	12.73
1875	55,383,020	7,450,232 65	13.45
1876	56,623,440	7,882,272 93	13.92
Aggregate,	786,269,012	86,953,989 27	11.06

TABLE II.

1 INSURANCE COMPANIES OF THE STATE OF NEW YORK.

Year.	Fire Premiums Received.	Fire Losses Paid.	Per centage.
1859 to 1865 inclusive.	65,403,150 10	36,354,203 71	55.58
1866	20,786,847 47	15,312,751 13	73.67
1867	21,012,050 18	12,229,492 80	58.20
1868	20,686,198 13	10,188,294 62	49.25
1869	20,537,288 44	9,683,747 78	47.15
1870	20,064,153 14	11,119,308 47	55.41
1871	17,157,055 06	13,261,604 63	77.07
1872	20,385,074 62	14,309,564 19	70.14
1873	23,552,748 58	13,764,886 38	58.44
1874	23,743,145 33	9,024,989 07	38.01
1875	22,590,821 13	9,800,915 01	43.38
1876	20,198,951 50	9,982,625 83	49.17
Aggregate,	296,117,483 68	164,982,413 62	55.72

2 INSURANCE COMPANIES OF OTHER STATES.

Year.	Fire Premiums Received.	Fire Losses Paid.	Per centage.
1859 to 1865 inclusive.	42,293,004 02	26,255,314 90	62.08
1866	11,494,557 29	8,600,994 74	74.83
1867	15,150,088 27	8,588,777 07	56.69
1868	16,709,542 12	9,095,684 49	54.43
1869	18,816,290 13	10,370,594 02	55.11
1870	17,173,468 59	10,750,132 28	62.59
1871	19,663,996 76	18,335,669 55	93.24
1872	23,757,205 00	20,302,837 57	85.46
1873	28,461,976 21	17,115,723 55	60.13
1874	27,345,680 61	12,818,745 95	46.87
1875	27,217,435 85	14,275,659 67	52.45
1876	24,974,324 20	13,185,557 27	52.80
Aggregate,	273,057,569 05	169,695,691 06	62.15

3 AGGREGATE.

Year.	Fire Premiums Received	Fire Losses Paid.	Per centage.
1859 to 1865 inclusive.	107,696,154 12	62,609,518 61	58.13
1866	32,281,404 76	23,913,745 87	74.07
1867	36,162,138 45	20,818,269 87	57.56
1868	37,395,740 25	19,283,979 11	51.56
1869	39,353,578 57	20,054,341 80	50.95
1870	37,237,621 73	21,869,440 75	58.72
1871	36,821,051 82	31,597,274 18	85.81
1872	44,142,279 62	34,612,401 76	78.41
1873	52,014,724 79	30,880,609 93	59.36
1874	51,088,825 94	21,843,735 02	42.75
1875	49,808,256 98	24,076,604 68	48.33
1876	45,173,275 70	23,118,183 10	51.18
Aggregate,	569,175,052 73	334,678,104 68	58.80

TABLE III.

1 INSURANCE COMPANIES OF THE STATE OF NEW YORK.

Year.	Net Cash Premiums Rec'd, Including Inland.	Expenses Paid.	Per centage.
1859 to 1865 inclusive.	73,672,567 73	24,343,598 13	33.04
1866	25,122,152 86	7,945,067 30	31.62
1867	24,095,970 04	7,962,084 45	33.04
1868	22,852,317 62	7,965,124 72	34.85
1869	22,313,250 19	8,173,085 45	36.62
1870	21,504,931 62	8,596,517 22	39.97
1871	17,634,934 71	6,177,181 00	35.04
1872	20,912,781 00	7,177,310 00	34.32
1873	24,312,752 33	7,954,164 47	32.71
1874	24,477,295 81	8,682,387 48	35.47
1875	23,122,548 63	8,817,686 34	38.13
1876	20,717,567 02	8,450,078 83	40.79
Aggregate,	320,739,069 56	112,244,285 89	35.00

2 INSURANCE COMPANIES OF OTHER STATES.

Year.	Net Cash Premiums Rec'd, Including Inland.	Expenses Paid.	Per centage.
1859 to 1865 inclusive.	50,195,308 52	11,222,557 86	22.35
1866	13,745,339 41	3,846,302 36	27.98
1867	18,140,689 34	5,162,207 69	28.45
1868	20,171,630 19	5,909,686 27	29.29
1869	22,710,895 32	6,751,280 71	29.72
1870	21,088,154 06	6,531,773 44	30.97
1871	23,112,353 90	6,645,693 46	28.75
1872	27,099,523 00	7,458,726 00	28.42
1873	32,092,743 90	9,215,014 99	28.71
1874	32,012,407 24	8,976,284 06	28.04
1875	30,992,046 33	9,397,606 99	30.32
1876	28,626,311 27	9,386,675 87	32.79
Aggregate,	319,977,882 48	90,503,809 70	28.28

3 AGGREGATE.

Year.	Net Cash Premiums Rec'd, Including Inland.	Expenses Paid.	Per centage.
1859 to 1865 inclusive.	123,867,950 25	35,566,155 99	28.71
1866	38,867,492 27	11,791,369 66	30.33
1867	42,236,059 38	13,124,292 14	31.07
1868	43,023,947 81	13,874,810 99	32.24
1869	45,024,145 51	14,924,366 16	33.14
1870	42,593,085 68	15,128,290 66	35.51
1871	40,747,288 61	12,822,874 46	31.42
1872	48,003,304 00	14,636,036 00	30.48
1873	56,405,496 23	17,169,179 46	30.44
1874	56,489,703 05	17,658,671 54	31.26
1875	54,114,594 96	18,215,293 33	33.66
1876	49,343,878 29	17,886,754 70	36.15
Aggregate,	640,716,952 04	202,748,095 09	31.64

TABLE IV.

1

INSURANCE COMPANIES OF THE STATE OF NEW YORK.

YEAR	FIRE RISKS WRITTEN.	FIRE PREMIUMS RECEIVED.	FIRE LOSSES PAID.	Percentage of Fire Losses to Prm's.	Percentage of Fire Losses to F. Risks wr't'n	Am't of Fire Risks wr't'n \$1.00 loss.	Average Rate of Prm's on Fire Risks.
1860 to 1865 incl.	9,691,333,757	59,103,461 94	33,672,217 63	56.97	.3474	287.82	.6099
1866	2,753,493,107	20,786,847 47	15,312,751 13	73.67	.5561	179.82	.7549
1867	2,503,847,496	21,012,050 18	12,229,492 80	58.20	.4884	204.73	.8399
1868	2,643,720,096	20,686,198 13	10,188,294 62	49.25	.3853	259.48	.7824
1869	2,714,198,776	20,537,288 44	9,683,747 78	47.15	.3567	280.28	.7666
1870	2,813,983,769	20,064,153 14	11,119,308 47	55.41	.3951	253.07	.7030
1871	2,506,557,045	17,157,055 06	13,261,604 63	77.07	.5427	184.17	.7088
1872	2,922,114,289	20,385,074 62	14,309,564 19	70.14	.4950	204.20	.7035
1873	2,933,463,315	23,552,748 58	13,764,886 38	58.44	.4692	213.11	.8029
1874	3,052,325,558	23,743,145 33	9,024,989 07	38.01	.2956	338.20	.7778
1875	3,096,183,379	22,590,821 13	9,800,945 01	43.38	.3165	315.91	.7296
1876	2,890,320,447	20,198,951 50	9,932,625 83	49.17	.3437	290.99	.6968
AG.	40,521,541,034	289,817,795 52	162,300,427 54	56.00	.4005	249.67	.7152

2

INSURANCE COMPANIES OF OTHER STATES.

YEAR	FIRE RISKS WRITTEN.	FIRE PREMIUMS RECEIVED.	FIRE LOSSES PAID.	Percentage of Fire Losses to Prm's.	Percentage of Fire Losses to F. Risks wr't'n	Am't of Fire Risks wr't'n \$1.00 loss.	Average Rate of Prm's on Fire Risks.
1860 to 1865 incl.	3,930,952,242	34,179,233 62	20,906,053 57	61.17	.5318	188.03	.8695
1866	1,176,555,214	11,494,557 29	8,600,994 74	74.83	.7310	136.79	.9770
1867	1,308,447,411	15,150,088 27	8,588,777 07	56.69	.6564	152.34	1.1579
1868	1,525,775,378	16,709,542 12	9,095,684 49	54.43	.5961	167.74	1.0051
1869	1,740,609,887	18,816,290 13	10,370,594 02	55.11	.5958	167.84	1.0810
1870	1,695,633,560	17,173,468 59	10,750,132 28	62.59	.6339	157.73	1.0128
1871	1,653,808,930	19,663,996 76	18,335,669 55	91.58	1.0228	97.76	1.1059
1872	1,945,804,854	23,757,005 00	20,302,837 57	85.46	1.0366	95.83	1.2352
1873	2,188,228,509	28,461,976 21	17,115,723 55	60.13	.7821	127.84	1.3006
1874	2,168,641,806	27,345,680 61	12,818,745 95	46.87	.5912	168.86	1.2609
1875	2,391,102,039	27,217,435 85	14,275,659 67	52.45	.5970	167.50	1.1333
1876	2,253,376,283	24,974,324 20	13,185,557 27	52.80	.5851	170.90	1.1088
AG.	23,978,936,113	264,948,598 65	164,346,429 73	62.08	.6854	145.90	1.1049

3

AGGREGATE.

YEAR	FIRE RISKS WRITTEN.	FIRE PREMIUMS RECEIVED.	FIRE LOSSES PAID.	Percentage of Fire Losses to Prm's.	Percentage of Fire Losses to F. Risks wr't'n	Am't of Fire Risks wr't'n \$1.00 loss.	Average Rate of Prm's on Fire Risks.
1860 to 1865 incl.	13,622,285,999	93,282,695 56	54,578,271 20	58.51	.4007	249.59	.6848
1866	3,930,048,321	32,281,404 76	23,913,745 87	74.07	.6084	164.34	.8213
1867	3,812,294,907	36,162,138 45	20,818,269 87	57.56	.5460	183.12	.9485
1868	4,169,495,474	37,395,740 25	19,283,979 11	51.56	.4625	216.21	.8968
1869	4,454,808,663	39,353,578 57	20,054,341 80	50.95	.4501	222.13	.8833
1870	4,509,617,329	37,237,621 73	21,869,440 75	58.72	.4849	206.20	.8257
1871	4,160,365,975	36,821,051 82	31,597,274 18	85.18	.7492	133.46	.8795
1872	4,867,919,143	44,142,079 62	34,612,401 76	78.41	.7120	140.64	.9188
1873	5,121,691,824	52,014,724 79	30,880,609 93	59.36	.6029	165.86	1.0155
1874	5,220,967,364	51,088,825 94	21,843,735 02	42.75	.4183	239.01	.9765
1875	5,487,285,418	49,808,256 98	24,076,604 68	48.33	.4388	227.91	.9077
1876	5,148,696,780	45,173,275 70	23,118,183 10	51.18	.4494	222.50	.8782
AG.	64,500,477,147	554,761,394 17	326,646,857 27	58.88	.5064	197.46	.8601

TABLE V.

1 INSURANCE COMPANIES CHARTERED BY FOREIGN GOVERNMENTS.

Year.	Fire Premiums Received.	Fire Losses Paid.	Per centago.
1872	11,199,126 63	10,540,548 34	94. 12
1873	10,803,345 29	6,851,024 55	63. 42
1874	10,556,377 04	4,355,578 82	41. 26
1875	10,808,472 49	4,514,018 22	41. 76
1876	10,849,821 46	4,988,219 32	47. 67
Aggregate,	58,716,642 91	31,194,889 25	58. 07

Year.	Expenses Paid.	Per centage of Expenses to Premiums.	Amount Written.	Per centage of Fire Losses to Amt. Written.	Average Rate of Premiums on Fire Risks.
1872	2,844,533 46	25 39	1,218,925,983	.8647	1. 08
1873	2,954,356 55	27 34	1,117,759,454	.6129	1. 03
1874	2,887,020 66	27 34	1,052,382,718	.4138	1. 00
1875	3,264 407 55	30 20	1,126,192,338	.4008	.96
1876	3,250,218 92	31 41	1,149,421,391	.4292	.90
Aggregate,	15,200,532 14	28 30	5,664,681,884	.5507	.95

APPENDIX D.



REPORT

OF THE

COMMITTEE ON STATISTICS

OF THE

LOSSES BY FIRE AND CASUALTIES

CAUSED BY

FIREWORKS AND FIRECRACKERS

ON THE

3d and 4th of July, 1876,

WITH AN

APPENDIX.

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REPORT OF THE COMMITTEE ON STATISTICS.

MR. PRESIDENT AND MEMBERS OF THE NATIONAL BOARD OF
FIRE UNDERWRITERS :

GENTLEMEN :

It is the universal testimony of Fire Underwriters and Chief Engineers of Fire Departments that the losses by fire on the 3d and 4th of July, 1876, were less in number than in any previous year in their remembrance. The wide-spread feeling of alarm and apprehension of serious conflagrations on the "Centennial" Fourth of July, influenced the public to take such precautions for the safety of property as the Underwriters (incited by this Board) had recommended. Mayor's of Cities and Chiefs of Fire Departments acted promptly and effectively upon the suggestions of this Board and other Associations of Fire Underwriters. It is strikingly suggestive of the dangers to which property is annually exposed that it is a source of general congratulation that the total losses by fire on the 4th of July, in consequence of the discharge of fireworks and fire crackers, was less than a half of million of dollars.

Because of the undisputed fact that the losses by fire on Independence Day of the present year were less than on any previous year, your Committee considered the present a favorable time to collate figures, showing the losses by fire, and the extent of other casualties occasioned by the principal Agents of American celebrations—fireworks and fire crackers. That the returns might be complete, we forwarded a blank, asking for the desired information, to all Insurance Companies doing business in this country; to Chief Engineers of Fire Departments and Chiefs of Police in all cities and towns having a population of over 1,000 persons; and we have received and present to you the information received from 349 Stock Companies, 149 Mutual Companies, 850 Chief Engineers, 771 Chiefs of Police.

It will be observed that the dangers of fireworks, when under close scrutiny and guarded by the awakened fears of a nation, are of sufficient magnitude to demand our serious consideration. Is not \$154,574.16 a severe tax upon insurance capital for the gratification of juvenile patriotism?

The losses, as reported, were mainly in the North Eastern States. The West was protected by copious rains. The greater display of fireworks in the South occurs during the Fall and Winter, at the time of Mardi Gras and Christmas Holidays.

Pyrotechnics enter so largely into the administration of many departments of the Government and of commerce, and their display, when properly manipulated, can be made so safe and afford so much real pleasure to citizens of all ages, that few, if any, would wish to prohibit their manufacture ; yet, in view of the danger attendant upon their reckless handling and discharge, it is important that the sale and use of all fireworks should be surrounded by most stringent municipal regulation. We hold that no fireworks should be manufactured which, at the time of their discharge, cannot be regulated as to their direction ; Serpents, Squibs, Chasers, so called, which, when discharged, are completely beyond control, are dangerous, and the manufacture of them should be prohibited.

Again, we hold that no article of pyrotechnics should be manufactured which, after the immediate effect desired to be produced has been secured, leave burning debris. The paper of which rockets and other similar fireworks are manufactured, should be made incombustible.

We learn from excellent authority that the value of fireworks of American manufacture sold from 1866 to 1876 amounted to \$2,556,000.

Your Committee have been pleased to learn from leading firework manufacturers that they will co-operate in limiting the dangers of their products, and the American Pyrotechnic Association have, at our request, appointed a Committee to ascertain the wishes of our Board. We recommend that this Board appoint a Special Committee to confer with these gentlemen.

By the most liberal thought we cannot frame a single argument against or imagine a reasonable opposition to this Committee's earnest recommendation, that the influence of the National Board of Fire Underwriters be exerted toward securing from Congress a bill prohibiting the importation of Chinese fire crackers. In appearance heathenish, the noise of their discharge is destructive of all rational methods of celebration, their serious effects after their explosion are beyond calculation. The invoice value of all fire

crackers imported since January 1, 1865, is less than \$1,500,000, and the loss by two conflagrations in that period traceable directly to them, amounts to upwards of \$15,000,000 and we find that on one day only of the present year the loss occasioned by these incendiaries amounted to twenty-five per cent. of the total invoice value of all imported in 1875. It is not an extravagant statement that every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of more than one hundred dollars. The following table shows the quantities and values of fire crackers imported into this country since January 1, 1865. Upon these Government has collected a duty of thirty per cent. *ad valorem*:

TREASURY DEPARTMENT, U. S. A., BUREAU OF STATISTICS,
WASHINGTON, D. C., August 8, 1876.

SIR:

In response to your request, I send herewith a statement showing the quantity and value of fire-crackers imported into the United States from 1865 to 1875, inclusive.

No importation of fireworks are given separately except in the year 1870, the value of which was only \$16.62.

Very respectfully yours,

EDWARD YOUNG, Chief of Bureau.

CHARLES A. JENNEY, Esq.,

Sec'y Nat. Board of Fire Underwriters,
Statistical Bureau, New York.

STATEMENT

Showing the quantities and values of fire crackers imported and entered into consumption in the United States from 1865 to 1875, inclusive.

FISCAL YEAR.	BOXES.	DOLLARS.
1865.....	55,178	Not stated.
1866.....	150,085½	Not stated.
1867.....	144,517¾	125,348 50
1868.....	73,671¾	94,861 12
1869.....	81,914½	86,914 00
1870.....	132,450	166,598 98
1871.....	192,818	170,264 25
1872.....	173,575½	162,905 05
1873.....	225,193	187,677 76
1874.....	155,234¾	128,974 69
1875.....	198,173	166,095 02

(Signed),

EDWARD YOUNG,
Chief of Bureau.

BUREAU OF STATISTICS,
August 8, 1876.

From an interest so puny and yielding so small a revenue to Government, a serious menace to the existence of our several corporations comes.

Congress has not only prohibited by law the importation of articles affecting public morality and public order but has by the prevention of the importation of neat cattle and the hides of cattle from infected ports, protected property alone from deterioration and loss, surely the enormous loss already occasioned by fire crackers justify their interference for the protection of property so seriously threatened.

The following letters from distinguished physicians show that the medical profession, actuated by other motives will support us in our efforts.

NEW YORK, *August 15, 1876.*

DEAR SIR :

Your letter reached me in the country.

I am glad the great interest with which you are connected is making a move against the absurd Pagan practice of celebrating our national festival day with *fire and noise*.

Usually, there are large losses which concern Fire Underwriters.

I think Life Insurance Companies must join in the movement. Their risks are often seriously impaired, if not terminated.

Not unfrequently the large city hospitals, on the Fourth of July, present scenes of carnage like the battle field.

I am sure all who prefer order and quiet to misrule, and who regard the comfort and welfare of the sick, will gladly co-operate with you.

Very truly yours,

(Signed),

WILLARD PARKER.

To CHAS. A. JENNEY, Esq., Secretary, etc.,

CHICAGO, *August 24, 1876.*

CHAS. A. JENNEY.

DEAR SIR :

Your favor of Aug. 23d received, and contents noted.

The object set forth in your letter meets with my cordial approval.

In my professional capacity very many injuries to health and life from fireworks, etc., have come under my observation, and I will gladly use my influence in any way which will tend to exclude them from the use of citizens of cities, towns, etc.

Would be glad to receive a copy of the statistics when you have them complete.

Respectfully yours,

(Signed),

E. M. HALE.

PHILADELPHIA, *August 26, 1876.*

DEAR SIR :

It will afford me much pleasure if I can in any manner be of service to the National Bureau of Fire Underwriters in their laudable endeavors to collect statistics illustrative of the sad effects of fireworks, so extensively, so recklessly employed in this country on festival days. Have long regarded such amusements and displays as most disreputable to our public authorities, and I sincerely hope that the time is not distant when they shall be entirely suppressed.

I am, respectfully yours,

(Signed),

S. D. GROSS.

C. A. JENNEY, Esq., Secretary.

No. 4 SIXTEENTH STREET,

CHICAGO, *September 14th, 1876.*

CHAS. A. JENNEY, Esq.,

Dear Sir :

In reply to your communication of the 18th ult., I beg to state that I am quite sure the method of celebrating our festal days by the use of fireworks is unwise. Quite a large number of persons in this city are by such use maimed, and some killed during every celebration of our National Anniversary. I shall be glad if some means can be devised to regulate or control their use.

Very truly yours,

W. A. JOHNSON.

The following sections of the municipal ordinances of Baltimore have greatly restricted the dangers of fireworks in that city.

34. "No person shall cast, throw or fire any squib, rocket, cracker, torpedo, grenade, or other combustible fireworks or explosive preparation, within the city; and every person, for every such offense, shall forfeit and pay a sum not exceeding five dollars.

35. It shall not be lawful for any person or persons to sell or offer for sale within the limits of the city, any crackers, squibs, rockets, or other combustible fireworks; provided, however, that this section shall not apply to the sale of any such article when sold in the original package as imported, and every offender against any of the provisions of this section shall pay for each and every offense two dollars.

36. It shall not be lawful for any person or persons to manufacture, within the limits of the city, any crackers, squibs, rockets, or any other combustible fireworks, and every offender against the provisions of this section shall forfeit and pay the sum of twenty dollars for each and every offense."

The following letter from the Mayor of Providence shows what can be accomplished by effective administration.

MAYOR'S OFFICE, CITY OF PROVIDENCE, *August 2, 1876.*

CHAS. A. JENNEY, Esq., *Secretary, etc.*

DEAR SIR :

Your favor of 29th ult. was duly received. The control of the sale of fireworks in this city is vested in the Board of Engineers of the Fire Department. (See chapter 312 of the public laws of Rhode Island, on page 108 of our Book of Ordinances, copy of which is mailed to your address this day.)

For the first time in this city, the sale of firecrackers was not licensed this year, and public notice was given as early as February last, from this office, that the law would be strictly and rigidly enforced so far as the use and sale of India or fire crackers was concerned. The result of which was that there was a marked absence of firecrackers on the 4th of July, and those used were such as had been kept over in private hands. The police inspection was thorough, so far as the sale was concerned. Heretofore, July 4th has seen several alarms of fire on each recurrence, but this year only one fire occurred on the 4th, and one on the 5th, before 1 A. M., both of which were not from fireworks, but ordinary causes.

I believe that if the sale of fire crackers was effectually stopped, in our towns and cities, large amounts of property would be saved from fire.

If you desire copies of the license and rules, I will forward them.

Yours truly,

THOS. A. DOYLE, *Mayor.*

We append a list of cities and towns having ordinances regulating the sale and discharge of fireworks, and a list of cities and towns where the same are not restricted, and we recommend that the Local Boards in cities and towns without such ordinances, be instructed to exert their influence for the passage of same.

We are confident if Fire Underwriters will but arouse from their lethargy, and no longer consider an insurmountable hazard, that which by common consent is regarded a nuisance, we can not only remove an element of danger that periodically threatens our interest, but win the thanks of all order-loving Americans, by preparing the way for a more rational observance of our National Holiday.

HENRY H. HALL, *Chairman,*
 F. W. ARNOLD,
 J. W. McALLISTER,
 R. V. DE WITT,
 J. H. WASHBURN,
 GEO. L. CHASE, *Ex-officio,*
Committee.



RETURNS OF FIRE INSURANCE COMPANIES.

	FIREWORKS.					FIRECRACKERS.					GUN WAIRS.				
	Amount Damages.	Premises Occupied.	Tenants at Home.	Tenants Absent.	Premises not Occupied.	Amount Damages.	Premises Occupied.	Tenants at Home.	Tenants Absent.	Premises not Occupied.	Amount Damages.	Premises Occupied.	Tenants at Home.	Tenants Absent.	Premises not Occupied.
Mercantile	\$40,269.95	60	45	15	10	\$21,125.79	36	18	18	2	\$25,000.56	2	1	1	..
Domestic	13,179.42	35	21	14	3	17,946.65	65	39	26	1	832.66	1	1	..	..
Mercantile and Domestic	7,742.52	21	21	..	..	8,118.21	11	10	1	1	..	..	..	..	..
Manufactories	8,475.00	4	2	2	..	829.50	2	1	1	..	7,400.00	2	..	2	..
Churches	3,037.20	..	..	..	..	107.79	..	..	..	1	..	..	..	..	..
Totals	\$73,204.09	120	89	31	13	\$48,127.85	114	68	46	5	\$33,242.22	5	2	3	..

GRAND TOTALS.

Amount Damages	\$154,574.16
Number of Premises Occupied	239
" Tenants at home at time of Fire	159
" Tenants absent at time of Fire	80
" Premises not Occupied	18

Mercantile includes.....Business Buildings, Stocks and Fixtures, Lumber Yards, Business Libraries and Public Stables.

Domestic includes.....Dwellings and Contents, Barns and Contents, Private Stables and Contents.

Mercantile and Domestic includes.....Business Buildings and Dwellings combined.

Manufactories includes.....Manufacturing Establishments, Mills, Carpenter Shops and Bakeries.

Whole number Stock Insurance Companies doing business in U. S.....	446
“ “ “ making returns.....	349
“ Mutual “ doing business in U. S.....	367
“ “ “ making returns.....	149
<hr/>	
Total number Companies doing business in U. S.....	813
“ “ making returns.....	498

RETURNS FROM CHIEF ENGINEERS.

	No. of Cities and Towns.	Amount of Damage.	Number of Inhabitants.	Number of Alarms.	Number of Fires.	Number of Fires in Un-occupied Premises.	Number of Fires in Occupied Premises, but Tenants absent.
Cities and Towns where Fires occurred	101	\$240,979.49	4,722,404	353	366	23	34
Cities and Towns where Fires did not occur.	749		4,235,476	22			
Totals.	850	\$240,979.49	8,957,880	375	366	23	34

RETURNS FROM CHIEFS OF POLICE.

	Number of Cities and Towns.	Number of Fatal Casualties.	Number of Serious Casualties.	Number of Slight Casualties.	Number of Cities and Towns that recommend such ordinances.	Number of Cities and Towns that do not recommend such ordinances.	Number of Cities and Towns where the ordinances are suspended on public days.
Cities and Towns having ordinances against Fireworks and Firecrackers	494	32	15	268	384	47	48
Cities and Towns without such ordinances	277	2	2	160	183	77	..
Totals	771	34	17	428	567	124	48

Cities and Towns in the United States having Ordinances against Fireworks and Firecrackers.

Aberdeen, Miss.	Bellows Falls, Vt. State law.
Adams, N. Y.	Beloit, Wis.
Adrian, Mich.	Berea, Ohio.
Akron, Ohio.	Berlin, Wis.
Albany, Ga.	Bethlehem, Pa.
Albany, N. Y.	Biddeford, Me.
Alexandria, Va. State law.	Big Rapids, Mich.
Allegheny, Pa. State law.	Binghamton, N. Y.
Allentown, Pa.	Black River Falls, Wis.
Alliance, Ohio.	Blairsville, Pa.
Altoona, Pa.	Blandensville, Ill.
Americus, Ga.	Bloomington, Ill.
Amesbury, Mass.	Bloomsburg, Pa.
Andover, Mass.	Boonville, Mo.
Anderson, Ind.	Bordentown, N. J. State law
Annapolis, Md.	Boston, Mass.
Ann Arbor, Mich.	Bridgeport, Ohio.
Ashland, Mass.	Bridgeport, Ct.
Ashland, Ohio. State law.	Bridgeton, N. J.
Ashtabula, Ohio.	Bristol, Pa.
Athens, Ga.	Bristol, R. I. State law.
Athens, N. Y.	Brockport, N. Y.
Athens, Ohio.	Brook Haven, Miss.
Atlanta, Ga.	Brookline, Mass.
Atlantic City, N. J. State law.	Brooklyn, N. Y.
Attleboro, Mass.	Brookville, Pa.
Auburn, Me.	Brunswick, Ga.
Augusta, Me.	Buchanan, Mich.
Aurora, Ill.	Burlington, N. J.
	Burlington, Vt.
Baltimore, Md.	Burlington, Iowa.
Bangor, Me.	Burrillville, R. I.
Barnesville, Ohio.	
Bastrop, Tex.	Cairo, Ill.
Belfast, Me.	Cambridge, Mass.
Belleville, Ill.	Camden, Ark.

den, N. J.	Coldwater, Mich.
den, N. Y.	College Point, N. Y.
al Fulton, Ohio.	Columbia, Mo.
istec, N. Y.	Columbia, S. C.
ton, Mass.	Columbus, Ga.
ton, Mo.	Columbus, Miss.
ton, Ohio.	Columbus, Wis.
ton, Ill.	Columbus, Ohio.
e Elizabeth, Me. State law.	Cumberland, Md.
e May, N. J.	Cynthiana, Ky.
e Vincent, N. Y.	
isle, Pa.	Danbury, Ct.
ollton, Mo.	Dansville, N. Y.
leton, Vt. State law.	Danville, Ill.
saquua, Pa.	Danville, Ky.
enovia, N. Y. .	Davenport, Iowa.
tral City, Col.	Dedham, Mass.
ralia, Ill.	Depere, Wis.
grin Falls, Ohio.	Des Moines, Iowa.
mbersburg, Pa.	Detroit, Mich.
rlotte, Mich.	De Witt, Iowa.
rlotte, N. C.	Dover, N. H.
rlcs City, Iowa.	Duluth, Minn.
rlleston, W. Va.	Duquoin, Ill.
rlleston, S. C.	
rlsea, Mass. State law.	Eastport, Me.
rlster, Pa.	East Conemaugh, Pa.
rlago, Ill.	East Liverpool, Ohio.
rlinnati, Ohio.	East Greenwich, R. I.
rlerville, Ohio.	East St. Louis, Ill.
rlkesville, Tenn.	East Saginaw, Mich.
rlton, N. Y.	Edwardsville, Ill.
rlreland, Ohio.	Egg Harbor, N. J.
rlreland, Tenn.	Elgin, Ill.
rlton, Mass.	Elkhart, Ind.
rlton, Iowa.	Elyria, Ohio.
rltesville, Pa.	Essex Junction, Vt. State law.
rltasset, Mass.	
rltcoes, N. Y.	Fayetteville, N. Y.

Fayetteville, Tenn.	Grinnell, Iowa.
Fayetteville, N. C.	Hallowell, Me.
Fentonville, Mich.	Hamilton, N. Y.
Fitchburg, Mass.	Hannibal, Mo.
Flint, Mich.	Hanover, N. H. State law.
Fond du Lac, Wis.	Hanover, Pa.
Fort Madison, Iowa.	Harrisonville, Mo.
Fort Valley, Ga.	Hartford, Ct.
Fort Wayne, Ind.	Hastings, Minn.
Franklin, Ky.	Havana, N. Y.
Fredonia, N. Y.	Haverhill, Mass.
Fremont, Neb.	Havre de Grace, Md.
Fulton, Mo.	Helena, Ark.
Gallipolis, Ohio.	Hightstown, N. J.
Galva, Ill.	Hollister, Mass.
Galveston, Tex.	Holly Springs, Miss.
Garnett, Kan.	Holyoke, Mass.
Geneseo, Ill.	Homer, N. Y.
Geneseo, N. Y.	Hopkinsville, Ky.
Geneva, N. Y.	Hornersville, N. Y.
Georgetown, Mass. State law.	Hot Springs, Ark.
Georgetown, S. C.	Hudson, Wis.
Gilroy, Cal.	Huntingdon, Pa.
Glenwood, Iowa.	Huntington, Ind.
Gloucester, Mass.	Huntsville, Ala.
Gorham, Me.	Huntsville, Tex.
Gouverneur, N. Y.	Independence, Iowa.
Grafton, W. Va.	Indiana, Pa.
Grand Haven, Mich.	Ionia, Mich.
Grand Rapids, Mich.	Iowa City, Iowa.
Great Barrington, Mass.	Ironton, Ohio.
Greenfield, Ohio.	Ithaca, N. Y.
Greenport, N. Y.	Jackson, Mich.
Green Bay, Wis.	Jefferson, Texas.
Greensburg, Pa.	Jersey City, N. J.
Greenville, Tenn.	Johnstown, Pa.
Greenville, Ohio.	
Griffin, Ga.	

Kalamazoo, Mich.	Mankato, Minn.
Kansas City, Mo.	Manchester, N. H.
Kennebunk, Me. State law.	Manchester, Va.
Kenosha, Wis.	Maquoketa, Iowa.
Kenton, Ohio.	Marietta, Ga.
Keokuk, Iowa.	Marion, Ala.
Kingston, N. Y.	Marshall, Mich.
Kinston, N. C.	Marshalltown, Iowa.
Kittanning, N. Y.	Marquette, Mich.
Kokomo, Ind.	Martinsburg, W. Va.
	Martinsville, Ohio.
Lafayette, Ind.	Mason City, Ill.
La Grange, Ga.	Massillon, Ohio.
Lansing, Mich.	Mauch Chunk, Pa.
Lansingburgh, N. Y.	Meadville, Pa.
Lebanon, Ind.	Mechanicsburg, Pa.
Lebanon, N. H.	Medina, N. Y.
Leetonia, Ohio.	Memphis, Tenn.
Leesburg, Va.	Menasha, Wis.
Lena, Ill.	Mercer, Pa.
Leominster, Mass.	Meriden, Ct.
Lewisburg, Pa. State law.	Meridian, Miss.
Lewiston, Me.	Mexico, Mo.
Lexington, Ky.	Mexico, N. Y.
Liberty, Pa.	Middleborough, Mass.
Lima, N. Y.	Middlebury, Vt.
Lisbon, N. H.	Middletown, Pa.
Little Rock, Ark.	Midland, Mich.
Litchfield, Ct. State law.	Milwaukee, Wis.
Logan, Ohio.	Minneapolis, Minn.
Louisiana, Mo.	Mishawaka, Ind.
Lowell, Mass.	Mobile, Ala.
Lynchburg, Va.	Monroe, Mich.
Lynn, Mass.	Monroe, N. Y.
	Mooresville, Ind.
Machias, Me.	Moundsville, W. Va.
Macomb, Ill.	Mount Carmel, Ill.
Macon, Ga.	Mount Carroll, Ill.
Malden, Mass.	Mount Pleasant, Iowa.

Mount Sterling, Ky.	Norristown, Pa.
Mount Vernon, Ohio.	Norwalk, Conn.
Murfreesboro, Tenn.	Norwalk, Ohio.
Murfreesboro, N. C.	Norwich, Ct.
Muscatine, Iowa.	Northbridge, Mass.
	Northfield, Minn.
Nantucket, Mass.	North Vernon, Ind.
Napierville, Ill.	
Nashville, Tenn.	Oberlin, Ohio.
Nashville, Ill.	Oconto, Wis.
Nebraska City, Neb.	Oil City, Pa.
Negaunee, Mich.	Omaha, Neb.
Newark, Del.	Omro, Wis.
Newark, N. J.	Oneida, N. Y.
Newburgh, N. Y.	Orono, Me.
Newbury, Me. State law.	Oskaloosa, Iowa.
Newbury, S. C.	Oswego, N. Y.
Newbury, Vt. State law.	Ottawa, Ill.
Newmarket, N. H. State law.	Ottawa, Ohio.
Newport, Pa.	
Newport, R. I. State law.	Palmyra, Mo.
Newport, Vt.	Paris, Ky.
Newton, Ill.	Paris, Ill.
Newton, Mass.	Paterson, N. J.
Newtown, Md.	Pawtucket, R. I.
Newville, Pa.	Pekin, Ill.
Nevada, Iowa.	Peekskill, N. Y.
New Brighton, Pa.	Peoria, Ill.
New Castle, Ky.	Petersburg, Va.
New Castle, Pa.	Philadelphia, Pa.
New Haven, Ct.	Piedmont, W. Va.
New London, Wis.	Pittsburgh, Pa.
New Lisbon, Wis.	Pittsfield, Mass.
New Lisbon, Ohio.	Pleasant Hill, Mo.
New Orleans, La.	Pleasantville, Pa.
New York, N. Y.	Plymouth, Ind.
Nicholasville, Ky.	Polo, Ill.
Niles, Mich.	Port Henry, N. Y.
Norfolk, Va.	Portland, Me.

smouth, N. H.
 smouth, Va.
 sville, Pa.
 tney, Vt. State law.
 ceton, N. J.
 ceton, Ill.
 idence, R. I. State law.
 incetown, Mass.
 am, Ohio.

 icy, Ill.
 icy, Mich.

 ne, Wis.
 ling, Pa.
 Bank, N. J.
 Jacket. Mich.
 mond, Ind.
 ey; Ohio.
 n, Wis.
 uester, Minn.
 uester, Ind.
 c Island, Ill.
 cland, Me.
 cford, Ill.
 rville, Ct.
 a, Mo.
 e, N. Y.
 erville, Ind.
 and, Vt.

 albans, Vt.
 ugustine, Fla.
 harles, Minn.
 ouis, Mo.
 'aul, Minn.
 'eter, Minn.
 amento, Cal.
 m, Mass.

Salem, Ind.
 Salem, Va.
 Salem, N. J.
 Salisbury, Md.
 Salt Lake City, Utah.
 San Antonio, Tex.
 Sandusky, Ohio.
 San Francisco, Cal.
 San Joe, Cal.
 Savannah, Ga.
 Schenectady, N. Y.
 Scranton, Pa.
 Sedalia, Mo.
 Selin's Grove, Pa.
 Sheboygan, Wis.
 Shelbina, Mo.
 Shenandoah, Pa.
 Shippensburg, Pa.
 Shreveport, La.
 Skowhegan, Me.
 Somerset, Pa.
 Somerville, Mass.
 Sonora, Cal.
 South Bend, Ind.
 South Braintree, Mass.
 Spencer, Mass.
 Springfield, Mass.
 Springfield, Vt.
 Springfield, Ohio.
 Stamford, Ct.
 Stapleton, N. Y.
 Staunton, Va.
 Sterling, Ill.
 Steubenville, Ohio.
 Stockton, Cal.
 Stonington, Ct.
 Stowe, Vt.
 Sunbury, Pa.

Talladega, Ala.	Waterloo, N. Y.
Tamaqua, Pa.	Waukesha, Wis.
Terre Haute, Ind.	Wauseon, Ohio.
Tiffin, Ohio.	Waynesboro, Pa.
Titusville, Pa.	Waynesburgh, Pa.
Trenton, Tenn.	Wellsboro, Pa.
Trenton, N. J.	Wellsville, Ohio.
Troy, N. Y.	Wellsville, N. Y.
Tuscaloosa, Ala.	Wethersfield, Ct.
Tyrone, Pa.	Westborough, Mass.
	Westerly, R. I.
Utica, N. Y.	Weston, Mo.
	Westport, Mo.
Van Wert, Ohio.	Wheeling, W. Va.
Versailles, Ky.	Whitehall, N. Y.
Vincennes, Ind.	Wilmington, Ill.
Vinton, Iowa.	Winchendon, Mass.
	Winchester, Va.
Wabash, Ind.	Winona, Minn.
Waltham, Mass.	Woburn, Mass.
Warren, Ohio.	Woodbury, N. J.
Warren, R. I.	Worcester, Mass.
Warrensburg, Mo.	Wytheville, Va.
Warsaw, Ill.	
Washington, D. C.	Yonkers, N. Y.
Washington C. H., Ohio.	Ypsilanti, Mich.
Watseka, Ill.	
Watertown, Wis.	Zanesville, Ohio.

Cities and Towns in the United States without Ordinances against Fireworks and Firecrackers.

Alton, Ill.	Cannelton, Ind.
Alton, N. H.	Canton, Miss.
Anamosa, Iowa.	Canton, Mass.
Anna, Ill.	Cape Girardeau, Mo
Appleton, Wis.	Cedar Falls, Iowa.
Arlington, Mass.	Charleston, Ill.
Ashburnham, Mass.	China, Me.
Astoria, N. Y.	Chillicothe, Ohio.
Atchinson, Kan.	Clarkesville, Mo.
Attica, N. Y.	Columbia, Cal.
Attica, Ind.	Conshohocken, Pa.
	Constantine, Mich.
Babylon, N. Y.	Corning, N. Y.
Baraboo, Wis.	Council Bluffs, Iowa.
Barnstable, Mass.	Covington, Ohio.
Barnwell, S. C.	Cranston, R. I.
Barre, Mass.	
Batavia, N. Y.	Dalton, Ga.
Batesville, Ark.	Dartmouth, Mass
Baton Rouge, La.	Dayton, Ohio.
Baxter Springs, Kan.	Decatur, Mich.
Benicia, Cal.	Delaware, Ohio.
Berlin, Ct.	Delphos, Ohio.
Bethel, Vt.	Demopolis, Ala.
Bloomington, Ind.	Deposit, N. Y.
Boscopol, Wis.	Derby, Vt.
Bowdoinham, Me.	Dudley, Mass.
Bowling Green, Ky.	
Brandon, Vt.	Easton, Mass.
Brazil, Ind.	East Bridgewater, Mass.
Brewer, Me.	East Hartford, Ct.
Bridgewater, Mass.	East Machias, Me.
Brookfield, Mass.	Eaton, Ohio.
Bushnell, Ill.	Eau Claire, Wis.
	Edinburgh, Ind.
Cameron, Ind.	Edisto Island, S. C.

Elizabeth, N. J.	Harrisburg, Pa.
Elkhorn, Wis.	Hastings, Mich.
Elmira, N. Y.	Havana, N. Y.
Elmore, Ohio.	Hermann, Mo.
Emporio, Kan.	Hingham, Mass.
Enterprise, S. C.	Hoboken, N. J.
Ephraim, Utah.	Holden, Mo.
Eureka, Ill.	Holly, Mich.
Evansville, Ind.	Hollydaysburg, Pa.
Everett, Mass.	Houston, Tex.
	Hudson, Mich.
Falmouth, Mass.	
Faribault, Minn.	Indianola, Tex.
Farmington, Ct.	Indianapolis, Ind.
Farmington, Me.	Islip, N. Y.
Ferrysburgh, Ohio.	
Flora, Ill.	Jackson, Ohio.
Florence, Ala.	Jamestown, N. Y.
Fort Dodge, Iowa.	Janesville, Wis.
Fort Scott, Kan.	Jordan, N. Y.
Foxborough, Mass.	
Frankfort, N. Y.	Kinderhook, N. Y.
Franklin, La.	Kingston, N. Y.
Franklin, Ohio.	Kirksville, Wis.
Fredricksburg, Va.	
Freeport, Ill.	Laredo, Tex.
	La Salle, Ill.
Galion, Ohio.	Lawrence, Mass.
Gilmanton, N. H.	Lebanon, Mo.
Glens Falls, N. Y.	Lenox, Mass.
Goldsboro, N. C.	Lexington, Mo.
Gonzales, Tex.	Little Falls, N. Y.
Grand Rapids, Wis.	Lisbon, Me.
Greenville, S. C.	Logansport, Ind.
Groton, Mass.	Long Island City, N. Y.
	Lowell, Mich.
Hagerstown, Md.	
Hamilton, Nev.	Madison, Wis.
Hammonton, N. J.	McGregor, Iowa.

Mahanoy, Pa.	Newark Valley, N. Y.
Manhattan, Kan.	Newton, Iowa.
Mansfield, Ohio.	Newton, N. J.
Manti, Utah.	Newtown, Ct.
Marietta, Pa.	New Castle, Del.
Marion, Ind.	New Hartford, Ct.
Marysville, Ohio.	New London, Ct.
Mascoutah, Ill.	New Market, Tenn.
Mason, Mich.	New Philadelphia, Ohio.
Media, Pa.	New Sharon, Me.
Melrose, Mass.	Noblesville, Ind.
Methuen, Mass.	Northumberland, Pa.
Metropolis, Ill.	Norwich, Ohio.
Middletown, Pa.	Norwich, N. Y.
Milford, N. H.	
Milford, Ct.	Ogdensburg, N. Y.
Millersburgh, Ohio.	Old Town, Me.
Millville, N. J.	Oneonta, N. Y.
Milton, N. Y.	Orange, N. J.
Mineral Point, Wis.	Oshkosh, Wis.
Moline, Ill.	Owego, N. Y.
Monroe, N. Y.	Oxford, Ohio.
Montgomery, Ala.	
Monterey, Cal.	Painesville, Ohio.
Montville, Ct.	Paola, Kan.
Mooers, N. Y.	Pentwater, Mich.
Morristown, N. J.	Peru, Ind.
Mount Clemens, Mich.	Peru, Ill.
Mount Gilead, Ohio.	Phoenixville, Pa.
Mount Joy, Pa.	Piqua, Ohio.
	Pittston, Pa.
Nashua, N. H.	Placerville, Cal.
Nauvoo, Ill.	Plainfield, Ct.
Necedah, Wis.	Plattsburgh, Mo.
Neenah, Wis.	Plattsville, Wis.
Neosho Falls, Kan.	Port Byron, N. Y.
Newport, Me.	Port Huron, Mich.
Newport, Ohio.	Portland, Mich.
Newark, N. Y.	Potsdam, N. Y.

Pottstown, Pa.	Urbanna, Ill.
Prairie du Chien, Wis.	Uxbridge, Mass.
Prattsville, Ala.	
Princeton, Ind.	Vandalia, Ill.
	Versailles, N. Y.
Red Wing, Minn.	Vicksburg, Miss.
Richmond, Va.	Virginia, Nev.
Rushford, Minn.	
	Waldoboro, Me.
Saco, Me.	Wapakoneta, Ohio.
Salem, N. Y.	Warren, Mass.
Sayville, N. Y.	Warsaw, Ind.
St. Clair, Mich.	Washington, Ga.
San Pablo, Cal.	Washington, N. C.
Santa Cruz, Cal.	Waterbury, Ct.
Seymour, Ind.	Watertown, Mass.
Shelbyville, Ill.	Watertown, N. Y.
Sioux City, Iowa.	Webster, Mass.
Somerset, Ohio.	Weedsport, N. Y.
South Hadley, Mass.	Wellington, Ohio.
Spartanburg, S. C.	Westfield, Mass.
Springfield, Mo.	Westchester, Pa.
Spring Lake, Mich.	Wilkesbarre, Pa.
Stockbridge, Mass.	Williamsburgh, Va.
Sturgis, Mich.	Williamsport, Pa.
Sumter, S. C.	Windsor Locks, Ct.
Superior, Wis.	Winsboro, S. C.
Syracuse, N. Y.	Woodstock, Vt.
	Woonsocket, R. I.
Tarboro, N. C.	Wrightsville, Pa.
Tecumseh, Mich.	Wyandotte, Mich.
Thomaston, Me.	
Thorntown, Ind.	
Tonowanda, N. Y.	
Towanda, Pa.	Xenia, Ohio.
Tremont, Pa.	
Troy, Ohio.	

EXTRACTS FROM NEWSPAPERS AND PERIODICALS.

Comments on Fireworks and Fire Cracker Report.

(*Paterson, N. J., Daily Guardian, July 31, 1876.*)

Circulation—2,000.

A LUCKY FOURTH.

Chief of Police Graul has received a request from the National Board of Underwriters, through Mr. Charles A. Jenney, Secretary of the Statistical Bureau, 165 Broadway, N. Y., to furnish him with the number of casualties that occurred in Paterson on the 3d and 4th of July, the number of fatal cases, the number of slight cases, whether or not there is an ordinance in Paterson prohibiting fire crackers and fireworks, and if, in the opinion of the Chief, such an ordinance should be adopted, if not already in force. The object of these inquiries is no doubt the completion of National Statistics as to the number of Fourth of July accidents. It so happened, however, that the Centennial Fourth of July was one of the most lucky that we ever had in Paterson, and, judging from reports, it must have been throughout the whole country, one of the most lucky Fourths of July on record. People seemed to spend all their money for decorations instead of fireworks. Here in Paterson there was less nuisances from fire crackers and pistols than we can ever remember, and while there are usually from thirty to fifty accidents therefrom, this year there were but one or two accidents of any kind, and neither of those were scarcely worth mentioning. Altogether it was one of the most fortunate Fourths we ever had, and we opine that it will prove to be about the very worst the National Board of Underwriters could positively have chosen to show the danger and fatality of the usual way of manifesting our patriotism. At the same time, however, we trust that these efforts on the part of the Fire Insurance Companies will result in the adoption of some other way to manifest our patriotic exuberance, than that which was borrowed from the celestials of the antipodes and kept up so faithfully for the first century of our Republic.

(*The Journal of Commerce, New York, October 27, 1876.*)

Circulation—Estimated 6,500.

THE FIRE UNDERWRITERS' PROTEST AGAINST BARBARISM.

The Committee of the National Board of Fire Underwriters, charged with the collection of statistics about the destructive effects of fireworks on

the 3d and 4th of July last, have published their report. They are enabled to boast that in consequence of the unusually great pains taken (at their suggestion) to prevent and extinguish fires on those two days, the loss was less than the annual average. It amounted to only \$154,574.16. Such are the footings of losses returned by all the Fire Insurance Companies in the United States, under the classified heads of "fireworks," "fire crackers" and "gun wads." Though the national sacrifice to this barbarous taste for fire-shows is less than that of former years, it is still an amount worth saving. The country would have been better off by much more than this sum of \$154,000 if the pyrotechnic mode of celebrating were prohibited by law and ordinance. In about 500 American cities and towns the nuisance is somewhat regulated, and there the danger from fireworks is much diminished. In all the other places, buildings are at the mercy of all who deal in or use fireworks of any description. The Fire Underwriters feel that they have saved much by stirring up State and Local Governments to pass laws regulating the firework business. Now, the Committee propose that the Board shall ask Congress to pass a bill forbidding the importation of fire crackers. They say that the invoice value of all these goods imported since January 1, 1865, is less than \$1,500,000, and that the loss by two conflagrations within the past ten years, directly traceable to fire crackers, is not less than \$15,000,000; and that on a single day of the present year the loss from these little incendiaries amounted to a fourth of the whole invoice value of the importation for 1875. They think that an interest so small, and yielding so trifling an annual revenue to the Federal Treasury, should not be allowed to menace life and property even on the national holiday. As Congress has prohibited by law the importation of "immoral articles," and of cattle and hides from infected parts, it ought, so the argument runs, to bar out Chinese fire crackers on the same principle of protecting imperiled interests. The point is well taken.

(The Argus, Albany, October 30, 1876.)

Circulation—5,300.

FIREWORKS AND FIRE CRACKERS.

Every year more or less loss is occasioned to property in the cities and towns of the United States, on the 3d and 4th of July, by the careless use of fireworks and fire crackers. The last report of the Committee of Statistics of the National Board of Fire Underwriters shows that the losses for 1876 aggregate less than \$500,000. That the returns might be complete, the Committee forwarded a blank, asking for the desired information, to all Insurance Companies doing business in this country, to chief engineers of fire departments and chiefs of police in all cities and towns having a population of over 1,000 persons, and received information from 349 stock Companies, 149 mutual Companies, 850 chief engineers and 771 chiefs of police. The losses, as reported, were mainly in the Northeastern States. The West was protected by copious rains. The greater display of fireworks in the

South occurs during the fall and winter, at the time of Mardi Gras and Christmas holidays. The Committee suggest that the sale and use of fireworks should be surrounded by most stringent municipal regulations, and that the manufacture of such articles as serpents, squibs and chasers should be prohibited. From good authority it is ascertained that the value of fireworks of American manufacture, sold from 1866 to 1876, amounted to \$2,556,000. It is deemed advisable that the influence of the National Board of Fire Underwriters should be exerted toward receiving from Congress a bill prohibiting the importation of Chinese fire crackers. The invoice of all fire crackers imported since January 1, 1865, is less than \$1,500,000, and the loss by two conflagrations in that time, traceable directly to them, amounts to upwards of \$15,000,000. It is not an extravagant statement that every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of more than \$100. There are 495 cities and towns in the United States having ordinances against fireworks and fire crackers, and 277 without ordinances.

(Tägliche Chicago Illinois Staatszeitung, Mittwoch, den 1. November 1876.)

Circulation—Daily, 11,000; Weekly, 18,000.

Feuriger Patriotismus. Das statistische Comité des nationalen Centralkörpers der Feuerversicherungs-Gesellschaften hat es sich zur Aufgabe gemacht, die Ausdehnung der durch Feuerwerke und Feuer-Cracker am 3. und 4. Juli 1876 verursachten Feuerschäden zu ermitteln und einen Bericht über das Ergebnis seiner Forschungen gemacht, dem wir folgende Data entnehmen. Von den 813 Versicherungsgesellschaften, welche in den Ver. Staaten Geschäfte machen, berichteten 489 einen Totalverlust durch Feuer von \$154,574.16 an von ihnen versichertem Eigenthum, welcher direct auf den unvorsichtigen Gebrauch von Feuerwerken am 3. und 4. Juli zurückzuführen ist. Von diesem Betrage kommen \$48,127 auf Verluste, welche durch Feuer-Cracker verursacht sind. Berichte von 101 Städten und Towns lagen vor, welche 366 Feuer mit einem Gesamtverlust von \$240,979.49 am 3. und 4. Juli ergeben. Die Polizei von 771 Städten und Dörfern berichtete 34 tödtliche Unfälle, 17 ernsthafte und 428 leichte Verletzungen, als am 3. und 4. Juli 1876 vorgekommen.

Das Comité leitet den Bericht mit allgemeinen Bemerkungen darüber ein, wie wünschenswerth es sei den Verkauf und Gebrauch von Feuerwerks-Artikeln gesetzlich zu beschränken, und namentlich durch ein Bundesgesetz die Einfuhr von Feuer-Crackern gänzlich zu verbieten. In Bezug auf letztere wird erwähnt, daß der Werth, welchen diese seit 1865 importirten chinesischen Lärmmacher repräsentiren, nur eine und eine halbe Million ist, während zwei Feuerbrünste während derselben Zeit, welche zweifelsohne durch Feuer-Cracker veranlaßt waren, allein 15 Millionen werth Eigenthum zerstörten. Jeder Dollarwerth Feuer-Cracker, welcher je importirt wurde, soll einen Feuerverlust von \$100 verursacht haben.

[Translation.]

(Illinois Staatszeitung, Chicago, November 1, 1876.)

FERVENT PATRIOTISM.—The Committee on Statistics of the National Central Corporation of Fire Insurance Companies have undertaken the

task of ascertaining the extent of damages by fire, caused through fireworks and fire crackers, July 3d and 4th, 1876, and have made a report upon the results of the investigation, from which we extract the following: Of the 813 Insurance Companies doing business throughout the United States, 489 reported a total loss of \$154,574.16 on property insured by them, the cause of which can be directly attributed to the careless use of fireworks on the 3d and 4th of July. Of this sum, \$48,127 are losses caused by fire crackers. Reports from 101 cities and towns were received, showing the total loss by fires July 3d and 4th, to be \$240,979.49. The police of 771 cities report 34 mortal accidents, and 17 serious and 428 light injuries as having occurred July 3d and 4th, 1876.

The Committee in their report make remarks upon the necessity of limiting the sale and use of fireworks, and of a law entirely prohibiting the importation of fire crackers. In regard to the latter, it is said that the value represented by these Chinese blusterers imported since 1865 is but \$1,500,000, while two conflagrations during the same period, and which were undoubtedly caused through fire crackers, destroyed \$15,000,000 worth of property. It is contended that each dollar's worth of fire crackers that ever was imported, caused a \$100 damage by fire.

(Newark Daily Advertiser, November 9, 1876.)

Circulation—7,000.

The report of the Committee of the Board of Underwriters on the losses by fire caused by fireworks on the 3d and 4th of July last, has been sent us, and is an interesting pamphlet. The losses have been tabulated, and show a total of \$154,574.16, and the Committee plaintively ask whether that is not "a severe task upon Insurance capital for the gratification of juvenile patriotism?" We should think it was, yet the Companies do not complain of fireworks *per se*, but only of the loose management in regard to them. Fire crackers alone form an exception. These they consider heathenish in their noise as well as destructive in their effects, and they recommend an act of Congress prohibiting their importation. The amount of these provoking explosive nuisances imported in 1875 was \$166,095.02.

(Evening Chronicle, Pittsburg, Pa., November 6, 1876.)

Circulation—Daily, 8,290; Weekly, 5,500.

The report of the Committee on Statistics of the National Board of Fire Underwriters is a very suggestive document. Although the report is designed expressly for the use of Insurance Companies, the information it contains possesses unusual significance for the general public. From inquiries instituted by 498 Insurance Companies, 850 chief engineers, and 771 chiefs of police, the loss by conflagrations directly traceable to fire crackers since January, 1865, is estimated at \$20,000,000; two conflagrations alone aggregated a total loss of \$15,000,000. The value of fireworks of American manufacture sold from 1866 to 1876, amounted to \$2,556,000, and the invoice value of the fire crackers

imported since 1865 is less than \$1,500,000, but the report says: "We find that on one day only of the present year the loss occasioned by these incendiaries amounted to twenty-five per cent. of the total invoice value of all imported in 1875." The report adds that every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of more than one hundred dollars, and the query is propounded: "Is not \$154,574.16 severe tax upon Insurance capital for the gratification of juvenile patriotism?"

(The Waupun, Wis., Times, November 7, 1876.)

Circulation—2,000.

From Chas. A. Jenney, Secretary of the Statistical Bureau of the National Board of Fire Underwriters, we have received a copy of a report on the losses by fire in the United States caused by the use of fire crackers and fireworks. It is a pamphlet of 24 pages. It contains a table furnished by the United States Treasury Department, showing the number of cases and the value of fire crackers imported into the United States during the last ten years. And another table giving dates of fires and amount of losses caused by fire crackers. It is asserted that by every dollar's worth of fire crackers imported, a direct loss by fire of \$100 has been occasioned. It strikes us that the American people are paying too dear for the whistle.

(The New York Times, November 12, 1876.)

JUVENILE PATRIOTISM.

WHAT THE CELEBRATION OF THE FOURTH OF JULY COST THE FIRE INSURANCE COMPANIES.

Circulation—42,000.

It seems somewhat strange that the people of the United States should be congratulated that the destruction of their property in one night, by the discharge of fireworks and fire crackers, did not amount to quite half a million of dollars. Yet such congratulation is offered in all good faith by the Committee on Statistics which has just reported to the National Board of Fire Underwriters. The congratulation, of course, arises out of the celebration of the Fourth of July of this year. That this celebration was on a scale far surpassing in extent any previous demonstration of the kind in the history of the country, and that more fireworks were consumed, seems to be beyond doubt; but confronting this generally accepted fact is the universal testimony of fire underwriters and chief engineers of fire departments that the losses by fire on the 3d and 4th of July, 1876, were less in number than in any previous year in their remembrance. This is at all events what the Committee on Statistics reports, and as their work appears to have been done with care, there is no reason to doubt the accuracy of the results at which they have arrived. Probably the decrease in damage done, while the observance of the Centennial celebration by the discharge of fireworks, etc., took an exactly opposite course, is to be accounted for by the increased precaution of the public, who were apprehensive

of serious conflagrations arising out of the celebration. The sources of information of the Committee on Statistics are the Insurance Companies doing business in this country, the chief engineers of fire departments, and the chiefs of police in all the cities and towns having a population of over 1,000 persons; and it appears that 349 stock Companies, 149 mutual Companies, 850 chief engineers, and 771 chiefs of police have aided the Committee in its researches. The losses sustained were mainly in the Northeastern States. The West, the report says, was protected by copious rains, and the principal display of fireworks in the South being at Mardi Gras and during the Christmas holidays, the losses were not so serious in that section of the country. The tax upon Insurance capital by reason of the celebration is reported to be \$154,574.16, which the Committee thinks rather costly for the gratification of juvenile patriotism. The returns of the Companies classify the damage under the heads of "fireworks," "firecrackers," and "gun wads." Under the first of these, the losses sustained, coming under the classification of mercantile, domestic, mercantile and domestic, manufactories and churches, amount in the total to \$73,264.09. The loss to the mercantile interest, which includes business buildings, stocks and fixtures, lumber yards, public libraries, and public stables, is greatest, amounting to \$40,269.95. Under the heading "domestic," is included dwellings and contents, barns and contents, and private stables and contents, and here the loss is \$13,179.42. Under "mercantile and domestic," which is held to include business buildings and dwellings combined, the loss is set down at \$7,742.52; under "manufactories," including manufacturing establishments, mills, carpenter shops, and bakeries, \$8,375, and under "churches" \$3,637.20. The losses caused by fire crackers as distinguished from fireworks are distributed as follows: Mercantile, \$21,125.70; domestic, \$17,946.65; mercantile and domestic, \$8,118.21; manufactories, \$829.50; churches, \$107.79, making a total of \$48,127.85. The damage caused by gun wads is as follows: Mercantile, \$25,009.56; domestic, \$832.66; manufactories, \$7,400; total, \$33,242.22. There are further details as to the premises occupied, tenants at home, absent, etc., which need not be followed out further here, except in so far as the grand total is concerned. The following summary will, therefore, suffice: Total tax on Insurance capital by reason of fires arising from fireworks, fire crackers and gun wads, \$154,594.16; number of premises occupied, 239; tenants at home at time of fire, 159; tenants absent at time of fire, 80; premises not occupied, 18. The returns from the chief engineers of the Fire Departments give 101 cities and towns (with an aggregate population of 4,722,404) where fires occurred, as against 749 cities and towns (represented by a population of 4,235,476) in which there were no fires. The damage, according to their estimate, amounts to \$240,979.49. The number of fires were 366; of alarms, 353; of fires in unoccupied premises, 23; and in occupied premises, from which the tenants were absent at the time of the fire, 34. There were also 22 alarms in the 749 cities and towns in which no fires occurred. The returns from the chiefs of police have special reference to the number of casualties which occurred, whether fatal, serious or slight, and in the compilation they are distributed between those cities and towns having ordinances against fireworks,

and those which are without such protective restrictions. By a curious perversity, the fatal and serious casualties are far in excess in those cities and towns where the prohibitory ordinances exist. Of these, reports come from 494, and of cities and towns without ordinances, statistics come from 277, giving a total of 771 cities and towns. In the former the fatal casualties were 32 against 2 in the towns in which no ordinances are in force. The serious casualties were 15 against 2, and the slight casualties 268 against 160. The totals are as follows: Fatal, 34; serious, 17; slight, 428. The Committee, in its report, admits that fireworks when properly manipulated can be made so safe, and can afford so much real pleasure to citizens of all ages, that few persons, if any, would wish to prohibit their manufacture; yet in view of the danger attendant upon their reckless handling and discharge, they think it important that the sale and use of all fireworks should be surrounded by most stringent municipal regulation, and that no fireworks should be manufactured which at the time of their discharge could not be regulated as to their direction. They specify certain descriptions of fireworks, such as serpents, squibs, chasers, which are completely beyond control when discharged, and the manufacture of which they recommend should be prohibited. Again they make certain recommendations touching those fireworks which leave burning *debris* after the immediate effect has been secured, and suggest the use of incombustible paper in their manufacture. As a piece of information of collateral value, they state that the fireworks of American manufacture sold from 1866 to 1876 were estimated by good authority to be worth \$2,556,000. They are inexorable in their opposition to Chinese fire crackers, and urge the National Board of Fire Underwriters to use their influence in securing from Congress a bill prohibiting their importation. One of the reasons for their opposition is curious enough. In appearance, they say, they are heathenish, but surely there can be no greater harm in setting fire to that which is heathenish in appearance than if it were of an exact Christian pattern. In fact, some good orthodox Christians might find a great deal to commend in their destruction by combustion under the circumstances. The further reasons of the Committee that the noise of these fire crackers is destructive of all rational methods of celebration, and that their serious effects after their explosion, are beyond calculation, are better sustained. The invoice value of all fire crackers imported since January 1, 1865, is less, they say, than \$1,500,000, while the loss in that period by two conflagrations directly traceable to them, amounted to upward of \$15,000,000. They had found also, they say, that on one day only of the present year the loss occasioned by them amounted to 25 per cent. of the total invoice value of all imported in 1875. It is not an extravagant statement, they think, that every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of more than one hundred dollars. In brief, the report of the Committee is directed against the celebration of the great national holiday by the discharge of fireworks. They quote the opinions of some medical authorities who support their views, while they contemplate the question from a different standpoint, and, in conclusion, express their confidence that if Fire Underwriters will but arouse from their lethargy, and no longer consider an insurmountable hazard that which they say

is by common consent regarded as a nuisance, they can not only remove an element of danger that periodically threatens their interest, but win the thanks of all order-loving Americans by preparing the way for a more rational observance of the national holiday.

(The Pittsburgh Commercial, November 15, 1876.)

Circulation—15,000.

The National Board of Underwriters appointed to gather statistics of losses caused by fire resulting from the use of fireworks on the Fourth of July last, have made a report embracing returns from 349 stock Insurance Companies, 149 mutual Companies, 850 chief engineers, and 771 chiefs of police. The testimony is universal that losses by fire on the last anniversary were less in number than in any previous year within the remembrance of the persons testifying, but still amounted to the considerable sum of \$154,574.16, which the Committee regard as "a severe tax upon Insurance capital for the gratification of juvenile patriotism." The report contains some important and suggestive facts. Being the Centennial "Fourth," it was celebrated, so far as fireworks were concerned, on a scale far surpassing in extent any previous demonstration of the kind in the country; and taking the statistics of actual losses sustained in other years, from the same cause, it was natural for Insurance Companies to anticipate largely increased destruction of property. So far from this being the case, however, we have the testimony of the Committee that the aggregate loss was less than that of any previous year from the same cause. This may be attributed, no doubt, to the greater caution exercised, on the part of individuals and the police authorities, in apprehension of destructive conflagrations. The losses sustained were mainly in the Northeastern States. The West, the report says, was protected by copious rains, and the principal display of fireworks in the South being at Mardi Gras and during the Christmas holidays, the losses were not so serious in that section of the country. The fact remains, however, that fireworks are not in themselves so very dangerous as some people imagine, and that by proper precaution in their use they can be rendered comparatively harmless. The returns from the chiefs of police have special reference to the number of casualties which occurred, whether fatal, serious or slight, and in the compilation they are distributed between those cities and towns having ordinances against fireworks, and those which are without such protective restrictions. By a curious perversity, the fatal and serious casualties are far in excess in those cities and towns where the prohibitory ordinances exist. The total casualties were four hundred and twenty-eight, of which thirty-four were fatal and seventeen serious. The Committee, in its report, admits that fireworks when properly manipulated can be made so safe, and can afford so much real pleasure to citizens of all ages, that few persons, if any, would wish to prohibit their manufacture; yet, in view of the danger attendant upon their reckless handling and discharge, they think it important that the sale and use of all fireworks should be surrounded by most stringent municipal regulation, and that no fireworks should be manufactured which at the time of their discharge could not

be regulated as to their direction. They specify certain descriptions of fireworks, such as serpents, squibs, chasers, which are completely beyond control when discharged, and the manufacture of which they recommend should be prohibited. Again they make certain recommendations touching those fireworks which leave burning *debris* after the immediate effect has been secured, and suggest the use of incombustible paper in their manufacture. They further recommend the passage of a law by Congress prohibiting the importation of Chinese fire crackers, which they characterize as heathenish in appearance and infernal in their explosive effects. During the past ten years the American manufacturers of fireworks sold \$2,556,000 worth of goods. The invoice value of all fire crackers imported since January 1, 1865, is less, they say, than \$1,500,000, while the loss in that period by two conflagrations directly traceable to them amounted to upwards of \$15,000,000. It is not an extravagant statement, they think, that every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of more than one hundred dollars. The report, as a whole, is against the discharge of fireworks of any kind on the national holiday, and especially those kinds which cannot be controlled in their movements after ignition. They hold that if Fire Underwriters will but make the effort, they can secure the abatement of the nuisance entirely, as the more enlightened public sentiment will sustain whatever efforts are made towards securing a more safe and rational observance of the national holiday.

(*Boston Journal*, November 18, 1876.)

Circulation—44,904.

LOSSES BY FIREWORKS AND FIRE CRACKERS.

The Committee on Statistics of the National Board of Fire Underwriters has issued an interesting report on the losses by fire occasioned by the use of fireworks and fire crackers. They state that the losses on the last Fourth of July were less in number than in any previous year in their remembrance. This was occasioned, first by a widespread feeling of alarm and apprehension of serious conflagrations on the Centennial Fourth of July, which led to unusually stringent precautions; and second, to the fact that the West was protected by rains on that day. And yet the loss by fire attributable to these sources was \$154,574, which the Committee thinks was a pretty severe tax upon Insurance capital for the gratification of private patriotism. The Committee do not wish to prohibit entirely the manufacture and sale of fireworks, but they do contend that in view of the danger attendant upon their reckless handling and discharge, the sale and use of all fireworks should be surrounded by most stringent municipal regulation. They hold that no fireworks should be manufactured which, at the time of their discharge, cannot be regulated as to their direction; serpents, squibs, chasers, so called, which, when discharged, are completely beyond control, are dangerous, and the manufacture of them should be prohibited. They also hold that no article of pyrotechnics should be manufactured which, after the immediate effect desired to be produced has been secured, leave burn-

ing debris. The paper of which rockets and other similar fireworks are manufactured should be made incombustible. They have consulted leading manufacturers of fireworks, and they are willing to co-operate in limiting the dangers of their products. The Committee is particularly and justly severe on the Chinese fire crackers, which they describe as "in appearance heathenish, the noise of their discharge is destructive of all rational methods of celebration, their serious effects after their explosion are beyond calculation." They say that the invoice value of all "fire crackers imported since January 1, 1865, is less than \$1,500,000, and the loss by two conflagrations in that period traceable directly to them, amounts to upward of \$15,000,000, and we find that on one day only of the present year the loss occasioned by these incendiaries amounted to twenty-five per cent. of the total invoice value of all imported in 1875. It is not an extravagant statement that every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of more than one hundred dollars." Under this showing it is evident that Young America ought to be willing to give up his fire crackers. The report shows that of 771 cities and large towns heard from, 494 have ordinances against fireworks and fire crackers and 277 are without such ordinances. The Committee recommend that the Local Boards in cities and towns without such ordinances be instructed to exert their influence for the passage of the same.

(*Morning Express, Albany, N. Y., November 21, 1876*)

Circulation—4,700.

EXTRACT FROM AN EDITORIAL ON THE FIRE COMMISSIONERS' REPORT.

The report comments with considerable zeal on "the unrestricted sale and use of fireworks, and more particularly what is known as fire crackers." It gets at the kernel of the evil at once by suggesting that the Common Council pass a stringent ordinance prohibiting the sale of fire crackers. This is a radical proposition, but in view of the facts brought out by this report, no unbiased citizen will fail to see its necessity. Over four hundred cities in the Union have such ordinance, and with it an additional security to life, limb and property, that Albany does not now enjoy. We call particular attention to the statistics the report furnishes on this subject, showing how many millions have been lost by these Chinese monstrosities compared with the insignificant sum realized by the traffic in them. When it is shown that every dollar's worth imported into this country has occasioned a direct loss by fire of more than \$100, the public will readily see that public safety demands their expulsion from this city hereafter. We warmly advocate the excellent suggestions made in this admirable report of the Commissioners, and trust they may be adopted not only in theory but in practice.

(*Morning Express, Albany, N. Y., November 21, 1876*).

FROM THE FIRE COMMISSIONERS' REPORT.

In calling attention to the unrestricted sale and use of fireworks, and more particularly what is known as fire crackers, and urging upon your

Honorable Board the necessity of passing a stringent ordinance regulating the sale of all pyrotechnics, and prohibiting the sale of fire crackers, we feel confident that we shall subject ourselves to criticism, and that our recommendations will met with opposition. Still we deem it a duty to urge your to take such action as shall accomplish the end we have in view—additional safe-guards for the protection of life and property. We know there are very many who entertain the idea that popular patriotism and unrestrained enthusiasm, especially on the annual recurrence of the Nation's birthday, cannot be thoroughly demonstrated, except by the most lavish use of fireworks, and especially fire crackers. Old and young indulge in the practice to a ridiculous extent, little thinking of the attending dangers to life, limb and property, and utterly regardless of consequences. A single fire cracker involved a loss of several millions of dollars in the city of Portland, and after a large portion of the city had thus been laid waste, and its business interests paralyzed for a time, the authorities adopted an ordinance strictly prohibiting the use of what has been appropriately termed "little fire devils." Public safety should certainly be paramount to all other considerations.

A few facts and statistics upon this subject will show the importance of action by your body. The invoice value of all fire crackers imported since January 1, 1865, is less than \$1,500,00, and the loss by two conflagrations in that period, traceable directly to them, amounts to upwards of \$15,000,000, and we find that on one day only of the present year the loss occasioned by these incendiaries amount to twenty-five per cent. of the total invoice value of all imported in 1875. It is not an extravagant statement that every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of more than one hundred dollars.

A Committee of the National Board of Underwriters, having this subject in charge. in a very interesting report to the Board, say: "It appears from the tabulations furnished that fire crackers caused damages on July 4, 1876, to one hundred and nineteen insured premises, resulting in losses to Companies of \$8,127.85, and fireworks, other than crackers, done damage to one hundred and thirty-two premises, entailing Insurance losses of \$72,891.28, while gun wads set five fires, for which the Underwriters had to pay \$33,242.22; making a total of insurance losses of \$154,262.25 for 256 fires—all on account of the absurd practice of burning gunpowder to illustrate our patriotism!"

From the returns received by the same Committee, it appears that 34 fatal casualties occurred on the last Fourth of July, besides hundreds that were serious, and innumerable of a slight nature.

Four hundred and ninety-one cities in the United States have ordinances against fire crackers, and properly regulating the sale of fireworks. The wisdom of enacting such laws cannot be questioned by thinking, reasoning people. Expensive experience has proved the necessity therefor, and we can see no good reason why our own city should not be afforded additional protection in the manner we suggest.

(*Boston Daily Advertiser*, November 20, 1876.)

Circulation—11,000.

Statistics are published by the National Board of Fire Underwriters to show the danger to property in this country from the use of fireworks, particularly Chinese fire crackers. The figures given are surprising to one who has not examined the matter, and raise the question whether the business of the country does not suffer too much for the sport of the boys. Since January 1, 1865, the invoice value of fire crackers imported is less than \$1,500,000, and the loss by two conflagrations in that period, traceable directly to them, is nearly \$15,000,000. "It is not an extravagant statement," says the report, "that every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of more than one hundred dollars." The Board of Underwriters wishes to secure the passage of a bill by Congress, prohibiting the importation of Chinese fire crackers, forbidding the manufacture of such as are beyond control when lighted, as serpents, squibs, and chasers, and specifying stringent measures for the sale and use of the less dangerous kinds.

(*Boston Herald*, November 22, 1876.)

Circulation—120,000.

A few figures often carry greater weight of conviction than many pages of argument. The present year has been an exceptional one in the history of our country, so far as losses by fire resulting from the use of fireworks are concerned, the losses being smaller than for most previous years for a long period. The Committee on Statistics of the National Board of Underwriters has just made its report, and gives much interesting information concerning this matter. Among its statements are the following: The losses by fire on the 4th of July last, in this country, amounted to a little short of \$500,000. It is a significant fact that this is considered a matter of congratulation, as the average is much above that amount. The tax upon Insurance Companies for the gratification of juvenile patriotism was \$154,574.16. The value of all the fireworks manufactured in the United States, from 1866 to 1876, was \$2,556,000. The invoice value of all Chinese crackers imported into this country from 1865 to the present year, was about \$1,500,000. The loss by two conflagrations occurring during that time, traceable directly to these crackers, was upwards of \$15,000,000; and on one day only of the present year, the losses from this source alone amounted to more than 25 per cent. of the total invoice value of the importation for 1875. And here is a statement worth consideration and memorizing: Every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of over \$100. To offset this, Government has collected a duty of 30 per cent. *ad valorem*. Returns from the chief engineers of 850 cities and towns show that in 101 of these, 366 fires occurred this year from the cause under consideration, entailing a loss of \$240,979.49. When, also, the fearful maiming and death occasioned by accidents in the use of

fireworks is taken into account, the aggregate certainly warrants the Committee in calling upon Congress to abolish the right of importation into the country of these detestable Chinese crackers, the cause of nine-tenths of the mischief, as American made fireworks are of a totally different character, and comparatively easy to manage without extra hazard.

(*St. Louis Globe Democrat, November 24, 1876.*)

Circulation—23,126.

FIREWORKS AND FIRES.

The numerous conflagrations which render notable every occasion of national rejoicing in this country, have of late years been so great a source of annoyance, litigation and loss to the Fire Insurance Companies that the National Board of Underwriters, more than a year ago, began to consider the subject worthy of the most serious attention. The outpouring of patriotic feeling which was expected to manifest itself in pyrotechnic displays on the Centennial Fourth, gave quite an impetus to the researches and labors of the Committee employed to gather statistics and present the public with information, and, owing partly to their remonstrances, so many precautions were taken by municipalities generally, that fewer fires and less loss occurred on the last Fourth than on any of its predecessors for many years.

The report of the Committee appointed by the National Board to look into the fireworks question has just been published, and makes a chapter of very interesting reading for the general public, as well as for those immediately concerned in insurance business. It reviews, at some length, the trade in fireworks of various kinds, and presents statistics of the number of fires caused by them since 1865. A good deal of space is devoted to the different kind of pyrotechnic manufactures, and recommendations are made that the strictest municipal regulations should be passed by every City Council, forbidding the use of any variety of fireworks except under wholesome restraints. It is urged that the sale of all, such as squibs, chasers, and the like, whose action cannot be controlled, should be peremptorily forbidden, and that amendments to the manufacture of every species should be made, so that under no circumstances burning *debris* could be possible.

But the larger part of the report is devoted to that necessity of the youthful patriot, the fire cracker. It is affirmed that, since 1865, the importation of fire crackers has been valued at \$1,500,000, while the loss from two extensive fires caused directly by fire crackers was \$15,000,000, besides a vast number of little fires all over the country, of which no account has been taken. The report regards it as a very moderate estimate to declare that "every dollar's worth of fireworks imported into America has occasioned a direct loss by fire of more than \$100." Statistics of municipal regulations on the fire cracker subject show that, of 771 cities, 277 have no city ordinance regulating the use or abuse of fire crackers, and that this

large proportion of public property is consequently without protection. The approach of Christmas and New Year's Day, when pyrotechnic festivities are kept up, more or less, through an entire week, lends a new interest to the report, and will possibly serve to make the public lend an ear to its warnings.

(The Paper Trade Journal, New York, December 2, 1876.)

Circulation—1,500.

The report of the Committee on Statistics of the National Board of Fire Underwriters has come to hand. It reviews the losses from fires caused by fireworks, etc., and presents a very strong argument against the free use of these explosives.

(The Advertiser, London, Ont., November 3, 1876.)

Circulation—Daily, 3,000; Weekly, 15,000.

FIREWORKS AND FIRE CRACKERS.

A movement is on foot in the United States to alter the direction of the expressions of patriotism which are usually rife about the Fourth of July. A Committee of the National Board of Fire Underwriters has collected statistics about the destruction of property through the indiscreet use of fireworks, and Mr. Jenney has had the results published in a pamphlet. The matter is one that concerns Canada quite as much as the United States, the youth of the Dominion having the same fondness for fire and noise on the 24th of May and the 1st of July which the Yankee boys exhibit on the 4th of July and the Mardi Gras festival. Great preparations were made to resist the evil on the last 4th of July, and the losses by fires caused by fireworks consequently amounted on that day to only about half a million dollars—a sum much less than is usually lost. Taking, however, this sum as a basis of computation, it is easy to show that the nation is in no sense a gainer by the trade in fireworks. The value of the fireworks of American manufacture sold during the ten years from 1866 to 1876 amounted to \$2,556,000. The invoice value of all fireworks imported since January 1, 1865, is less than \$1,500,000, upon which a duty of 30 per cent. was collected. Within that time there was lost in two conflagrations directly traceable to fire crackers, \$15,000,000 worth of property. The compiler of the statistics before us states that every dollar's worth of fire crackers imported into the United States has occasioned a direct loss by fire of more than one hundred dollars. A duty of 17½ per cent. is imposed upon fireworks imported into Canada. The value of the importations during the year 1875 was \$6,513. Taking the same proportion of losses to importations that is given for the United States, the loss in Canada per year would amount to \$651,300—not an inconsiderable sum.

The Board of Fire Underwriters calls upon Congress to prohibit the importation of fire crackers, on the same principal that immoral books and infected cattle are refused a landing. The claim is a fair one, and it might

well be considered by the Government of the Dominion. It is also held that the manufacture of serpents, squibs, chasers, etc., should be prohibited, because they cannot be regulated after their discharge, but fly about in any direction. The paper of which rockets and similar fireworks are manufactured should be incombustible, so as to leave no burning *debris*. Very many cities and towns have passed municipal ordinances forbidding the use of squibs, rockets, crackers, torpedoes, grenades, etc., within the city limits, and forbidding dealers to make or sell them. Other cities have neglected all such cautionary measures, and the case would be best met by a general ordinance applying to the whole nation. When fireworks are suppressed, the national holidays of both Canada and the United States will be celebrated in some more rational manner.

(The Bulletin, Iron and Steel Association, Philadelphia, December 6, 1876.)

Circulation—1,300.

The Committee on Statistics of the National Board of Fire Underwriters (Chas. A. Jenney, Secretary, 156 Broadway, New York,) have recently published a very interesting statement of the losses by fire, caused by fireworks and fire crackers on the 3d and 4th of July, 1876. In it they state that the losses by fire, at the time and from the cause mentioned, were less in number than in any previous year, obtaining their information from Fire Underwriters and chief engineers of fire departments. Numerous facts concerning the danger of destructive fires following the use of fireworks are given in this statement, which is published in pamphlet form, and can be procured from the Secretary.

(Evening Journal, Jersey City, December 7, 1876.)

Circulation—5,500.

DAMAGE BY FIREWORKS.

Under the direction of the Association of National Fire Underwriters, a very interesting report has been compiled and published, giving the statistics of the damage caused to property by the use of fireworks in this country during the current year, chiefly, of course, on the 3d and 4th of July last. These statistics have been carefully gathered from cities and towns that have a population exceeding 1,000 each, and were furnished by Insurance Companies, chiefs of fire departments, police officers and other competent authorities. They present results from 349 stock and 149 mutual Insurance Companies, 850 chief engineers and 771 chiefs of police. The report states that largest losses from the use of fireworks occurred in the Eastern and Northern States, but the West was saved from losses partly by copious rains, and that in the South the displays of fireworks were comparatively few—on the Fourth of July. The aggregate losses reported were \$154,574.16, traceable directly to the use of fireworks. The report claims that no fireworks ought to be manufactured or sold whose discharge cannot be regulated and controlled. The fireworks sold by American manufac-

turers in the last year were valued at \$2,556,000. The invoices of Chinese fire crackers imported since July 1, 1865, were less than \$1,500,000 in value, yet the loss by two conflagrations within that period, traceable directly to these alone, amounted to more than \$15,000,000. On one day only of the present year, the loss by the use of Chinese fire crackers amounted to 25 per cent. of the value of the total invoice of 1875. We give some of the other figures of the report. The amount of damages, returned by Fire Insurance Companies, shows a total loss due to fireworks of \$73,204.09 on 123 premises ; due to fire crackers, a loss of \$48,127.85 on 119 premises ; due to gun wads, a loss of \$33,242.22 on five premises, making a grand total of \$154,574.16 loss due to fireworks and fire crackers. Returns from chief engineers show a total loss of \$240,979.49 in 850 cities and towns, and the chiefs of police report in 771 cities and towns 34 fatal casualties, 545 accidents, serious and otherwise. The number of cities and towns that recommend ordinances against fire works is 567, those which do not number 124, and those which suspend the ordinances on public days are 48. The number which have such ordinances is 250, and those which have not are 152.

The figures of this report are convincing proof that, in the careless manner which is so prevalent about the Fourth of July, we "pay a little too much for the whistle." And it would seem that a wise commonwealth ought not to hesitate long in putting into effect stringent and speedily enforced laws for the protection of itself against so pernicious an amusement. There is, of course, a strong feeling, patriotic, if you choose, which upholds the racket and fizzle of our American Fourth of July, but there is no reason why the same amount of noise, an equally brilliant display of gaudy carnival, and just as big a squandering of money could not be carried on with less damage to property, and a smaller loss of life and limbs.

(The Daily Witness, Montreal, November 29, 1876.)

Circulation—12,142.

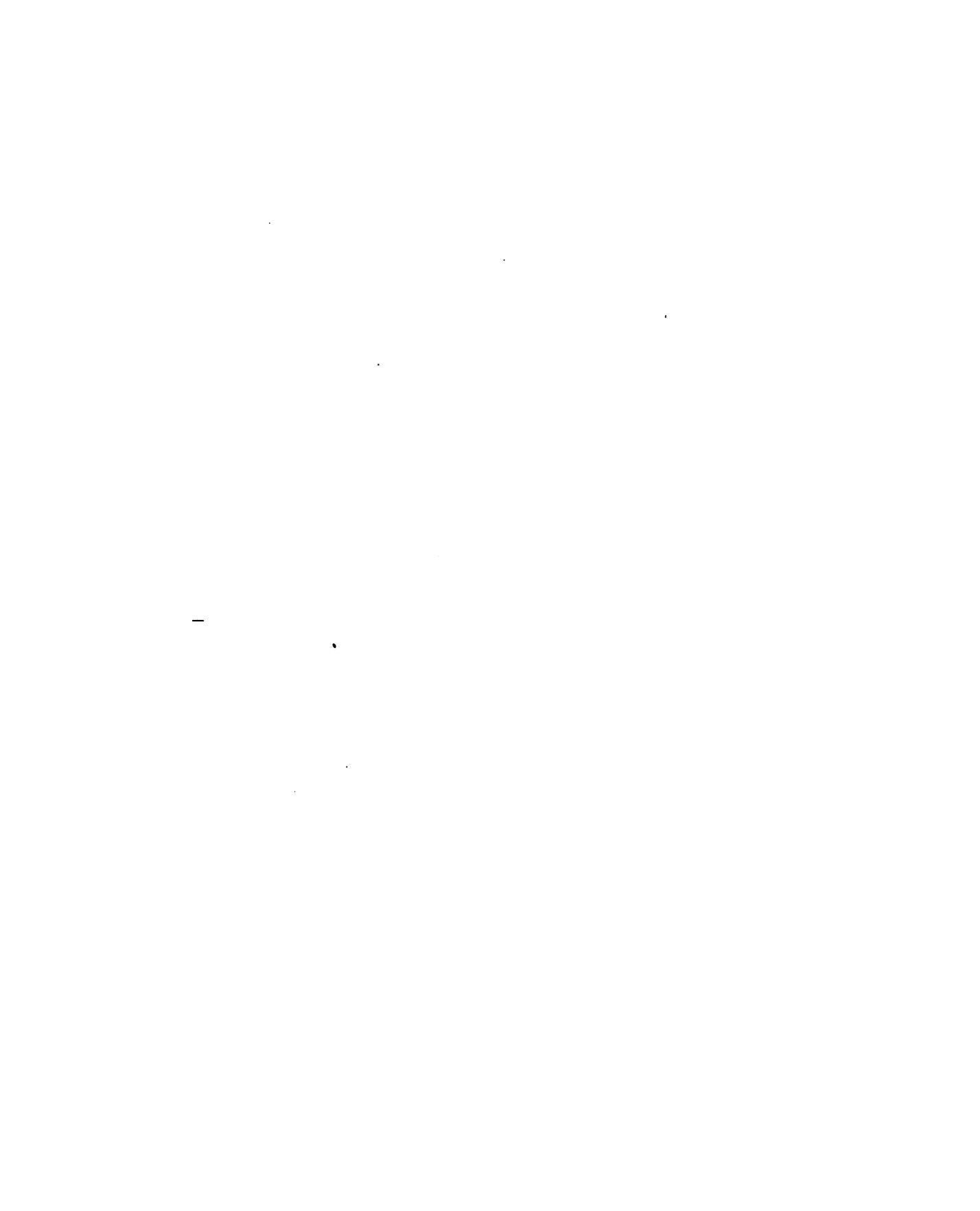
A report of the Committee on Statistics of the United States National Board of Fire Underwriters gives some interesting data in reference to the losses by fire caused by fireworks and fire crackers, on the 3d and 4th of July past. This period devoted to the gratification of juvenile patriotism, causes annually a heavy loss to Insurance Companies, but this year, notwithstanding the fact of its being the centenary of American Independence, the loss was less than during many of the preceding anniversaries of this momentous event, due in a measure to the fact that the Western States were protected by copious rains, which damped the enthusiasm, and at the same time the powder of the patriotic citizens in that part of the Republic, the losses having occurred mainly in the Northeastern States. It is so strikingly suggestive of the dangers to which property is annually exposed that it was a source of general congratulation that the total losses by fire last Fourth in consequence of the discharge of fireworks and fire crack-

ers was less than half a million of dollars. The amount of loss entailed on Insurance Companies was \$154,574. The Committee do not recommend the prohibition of the manufacture and sale of all fireworks. The display of pyrotechnics, when properly manipulated, can be made so safe and afford so much real pleasure to citizens of all ages, that "few, if any, would wish to prohibit their manufacture," yet all fireworks should be surrounded by the most stringent municipal legislation. "No fireworks should be manufactured which at the time of their discharge cannot be regulated as to their direction; serpents, squibs, chasers, which, when discharged, are completely beyond control, are dangerous, and the manufacture of them should be prohibited." The suggestion is apparently a good one, and might receive the attention of our own Insurance men.

(The Popular Science Monthly, March, 1877.)

Circulation—9,200.

In consequence of the extraordinary precautions taken last Fourth of July, the losses by fire from the use of fireworks were less than usual on that anniversary; but the losses so caused were nevertheless enormous. In the report of the National Board of Underwriters it is stated that the invoice value of all fire crackers imported since January 1, 1865, is less than \$1,500,000, and that the loss by two conflagration traceable directly to them, amounts to upward of \$15,000,000! It is considered to be not an extravagant statement that every dollar's worth of fire crackers imported into this country occasions a direct loss by fire of more than \$100.



APPENDIX E.



COMBINED RESULTS

OF BUSINESS ON

SUNDRY CLASSES OF HAZARDS

CONTRIBUTED TO

Committee on Statistics

BY MEMBERS OF THE

NATIONAL BOARD OF FIRE UNDERWRITERS,



DETAILED INFORMATION

WILL BE FURNISHED BY BUREAU OF STATISTICS ON APPLICATION.



NO CALCULATION IS MADE FOR EXPENSES IN WITHIN TABLES.



THE GENERAL GROUPING OF "BRICK AND FRAME" IS FOR THE
ACCOMMODATION OF COMPANIES MAKING NO DIVISION IN
THEIR OWN CLASSIFICATION REGISTERS.

WOOLEN MILLS

* Experience of Twenty-five Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$3,818,981	\$74,974 64	\$1 96	\$50,516 47	64.7
Frame.....	916,180	23,128 42	2 52	23,147 64	100.
Brick and Frame.....	3,286,862	65,748 42	2 00	28,896 72	43.9
	<hr/>	<hr/>	<hr/>	<hr/>	
Totals.....	\$8,022,023	\$163,851 48	\$2 04	\$102,560 83	
** Brick and Frame.....		9,328 36		3,547 86	38.
		<hr/>		<hr/>	
Totals.....		\$173,179 84		\$106,108 69	61.2

* One Company reporting on other Classes of Hazards does not write on "Woollen Mills."

** One Company unable to give Amount Insured.

FLOURING MILLS.

* Experience of Twenty-five Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick	\$1,245,016	\$47,638 58	\$3 83	\$15,633 15	32.8
Frame.....	1,807,049	65,150 04	3 60	26,745 12	41.5
Brick and Frame....	1,304,856	40,889 52	3 13	18,833 01	44.8
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Totals.....	\$4,356,921	\$153,678 14	\$3 53	\$61,211 28	
** Brick.....		3,713 00		3,739 00	100.7
Frame.....		5,372 00		4,018 00	74.8
		<hr/>		<hr/>	<hr/>
Totals.....		\$162,763 14		\$68,968 28	42.4

* One Company reporting on other Classes of Hazards does not write on "Flouring Mills."

** One Company unable to give Amount Insured.

BOOT AND SHOE FACTORIES.

* Experience of Twenty-four Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$2,072,337	\$25,969 99	\$1 25	\$11,246 27	43.3
Frame.....	2,066,503	32,339 61	1 56	14,961 17	46.3
Brick and Frame....	2,069,445	28,222 30	1 36	13,730 01	48.6
<hr/>					
Totals.....	\$6,208,285	\$86,531 90	\$1 39	\$39,937 45	
**Brick and Frame.....		5,976 00		4,650 00	77.8
<hr/>					
Totals.....		\$92,507 90		\$44,587 45	48.2

* Two Companies reporting on other Classes of Hazards do not write on "Boot and Shoe Factories."

** One Company unable to give Amount Insured.

PAPER MILLS.

* Experience of Eighteen Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$748,664	\$13,864 24	\$1 85	\$5,304 42	38.2
Frame.....	378,147	9,389 78	2 48	11,662 21	124.2
Brick and Frame.....	712,854	15,772 95	2 21	7,674 80	48.7
Totals.....	\$1,839,665	\$39,026 97	\$2 13	\$24,641 43	63.1

* Nine Companies reporting on other Classes of Hazards do not write on "Paper Mills."

† IRON WORKING ESTABLISHMENTS [WORKING THE METAL ONLY].

* Experience of Sixteen Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$4,356,252	\$69,304 59	\$1 59	\$42,129 99	60.8
Frame.....	2,595,672	58,372 13	2 25	34,473 30	59.1
Brick and Frame...	2,291,765	45,090 18	1 97	17,158 99	38.1
Totals.....	\$9,243,689	\$172,766 90	\$1 87	\$93,762 28	
** Brick.....		19,209 00		17,126 00	89.2
Totals.....		\$191,975 90		\$110,888 28	57.8

† See Page 211.

* Nine Companies reporting to the Bureau do not in classifying separate "Iron Working Establishments working the metal only" from "Establishments Working Iron and Wood in conjunction."

Two Companies reporting on other Classes of Hazards do not write on "Iron Working Establishments."

** One Company unable to give Amount Insured.

† ESTABLISHMENTS WORKING IRON AND WOOD IN CONJUNCTION.

* Experience of Sixteen Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$1,294,242	\$29,472 54	\$2 28	\$6,635 62	22.5
Frame.....	721,692	22,018 91	3 05	6,871 64	31.2
Brick and Frame....	1,420,104	31,136 98	2 19	20,564 47	66.
Totals.....	\$3,436,038	\$82,628 43	\$2 40	\$34,071 73	
** Brick.....		2,242 34		Nil.	
Totals.....		\$84,870 77		\$34,071 73	40.1

† See Page 211.

* Nine Companies reporting to the Bureau do not in classifying separate "Iron Working Establishments *working the Metal only*" from "Establishments Working Iron and Wood in conjunction."

Two Companies reporting on other Classes of Hazards do not write on "Establishments Working Iron and Wood."

** One Company unable to give Amount Insured.

† IRON WORKING ESTABLISHMENTS [WORKING THE METAL ONLY.]

INCLUDING

ESTABLISHMENTS WORKING IRON AND WOOD IN CONJUNCTION.

* Experience of Nine Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$1,533,041	\$26,724 70	\$1 74	\$14,770 30	55.3
Frame.....	696,240	17,251 27	2 48	2,638 60	15.3
Brick and Frame...	2,482,799	43,863 72	1 77	14,512 79	33.1
Totals.....	\$4,712,080	\$87,839 69	\$1 86	\$31,921 69	36.3

† See Page 211.

* Sixteen Companies classify the above Hazards separate.

Two Companies reporting on other Classes of Hazards do not write on the above.

† IRON WORKING ESTABLISHMENTS [WORKING THE METAL ONLY.]
 ESTABLISHMENTS WORKING IRON AND WOOD IN CONJUNCTION,
 AND
 IRON WORKING ESTABLISHMENTS (WORKING THE METAL ONLY) INCLUDING ESTABLISHMENTS WORKING IRON
 AND WOOD IN CONJUNCTION.

* COMBINED experience of Twenty-five Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$7,183,535	\$125,501 83	\$1 78	\$63,535 91	50.6
Frame.....	4,013,604	97,642 31	2 43	43,983 54	45.
Brick and Frame...	6,194,668	120,090 88	1 94	52,236 25	43.5
Totals.....	\$17,391,807	\$343,235 02	\$1 97	\$159,755 70	
**Brick.....		21,451 34		17,126 00	79.4
Totals.....		\$364,686 36		\$176,881 70	48.5

† See Pages 208, 209 and 210.

* Two Companies reporting on other Classes of Hazards do not write on the above.

** One Company unable to give Amount Insured.

HARDWARE MANUFACTORIES.

* Experience of Seventeen Companies for 1875.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$1,836,873	\$28,734 81	\$1 56	\$12,691 98	44.2
Frame.....	1,093,832	21,496 05	1 97	9,847 42	45.8
Brick and Frame...	1,631,092	25,862 77	1 59	11,760 32	45.5
Totals.....	\$4,561,797	\$76,093 63	\$1 67	\$34,219 72	45.1

* Ten Companies reporting on other classes of Hazards do not write on Hardware Manufactories.

WOOD WORKING ESTABLISHMENTS.

* Experience of Twenty-six Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
• Brick.....	\$2,293,251	\$71,781 79	\$3 12	\$33,056 07	46.1
Frame.....	3,183,543	136,437 90	4 29	93,464 43	67.6
Brick and Frame...	2,051,636	73,285 42	3 57	54,086 53	73.8
Totals.....	\$7,528,430	\$281,505 11	\$3 74	\$180,607 03	
**Brick.....		21,355 27		15,425 77	72.2
Totals.....		\$302,860 38		\$196,032 80	64.7

* One Company reporting on other classes of Hazards does not write on "Wood Working Establishments."

** One Company unable to give Amount Insured.

CHURCHES.

Experience of Twenty-seven Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$7,141,850	\$67,639 83	\$0 95	\$35,379 60	52.3
Frame.....	2,222,190	33,500 67	1 50	14,576 67	43.5
• Brick and Frame...	5,041,034	51,460 76	1 02	12,789 72	24.9
Totals.....	\$14,405,074	\$152,601 26	\$1 06	\$62,745 99	
Brick.....		2,754 00		4,985 00	181.
Totals.....		\$155,355 26		\$67,730 99	43.6

COTTON MILLS.

* Experience of Twenty-five Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$3,926,742	\$59,896 67	\$1 53	\$40,145 44	67.
Frame.....	583,660	11,984 28	2 06	10,001 54	83.5
Brick and Frame....	<u>3,845,455</u>	<u>57,534 74</u>	<u>1 49</u>	<u>51,856 56</u>	<u>90.1</u>
Totals.....	\$8,355,257	\$129,415 69	\$1 55	\$102,003 54	
** Brick.....		<u>4,957 26</u>		<u>4,306 30</u>	86.8
Totals.....		\$134,372 95		<u>\$106,309 84</u>	<u>79.1</u>

* Two Companies reporting on other Classes of Hazards do not write on " Cotton Mills."

** One Company unable to give Amount Insured.

† BREWERIES.

* Experience of Eight Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$514,395	\$9,093 34	\$1 77	\$2,603 99	28.6
Frame.....	114,218	2,832 43	2 48	Nil.	....
● Brick and Frame.....	176,515	3,527 56	2 00	Nil.	....
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$805,128	\$15,453 33	\$1 92	\$2,603 99	16.8

† See Page 219.

* Eighteen Companies reporting to the Bureau do not in classifying separate "Breweries" and "Malt Houses."

* One Company reporting on other Classes of Hazards does not write on "Breweries."

† M A L T H O U S E S .

* Experience of Eight Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$270,575	\$3,881 63	\$1 43	\$1,046 51	27.
Frame.....	14,900	279 80	1 88	Nil.	....
Brick and Frame....	506,562	6,631 99	1 31	Nil.	....
Totals.....	\$792,037	\$10,793 42	\$1 36	\$1,046 51	9.7

† See Page 219.

* Eighteen Companies reporting to the Bureau do not in classifying separate Breweries and Malt Houses.

* One Company reporting on other classes of Hazards does not write on Malt Houses.

† BREWERIES, INCLUDING MALT HOUSES.

* Experience of Eighteen Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$2,338,545	\$35,647 65	\$1 53	\$14,963 41	42.
Frame.....	381,366	8,906 36	2 33	10,985 65	123.4
Brick and Frame...	1,128,387	16,794 29	1 49	9,732 18	57.9
Totals.....	\$3,448,298	\$61,348 30	\$1 59	\$35,681 24	
**Brick and Frame.....	3,007 46			Nil.	....
Totals.....	\$64,355 76			\$35,681 24	55.4

† See Page 219.

* In classifying, these Companies do not separate "Breweries" from "Malt Houses."

Eight Companies classify "Breweries" and "Malt Houses" separate.

One Company reporting on other Classes of Hazards do not write on "Breweries" and "Malt Houses."

** One Company unable to give Amount Insured.

† BREWERIES,
MALT HOUSES,

AND

BREWERIES INCLUDING MALT HOUSES.

* COMBINED Experience of Twenty-six Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$3,123,515	\$48,622 62	\$1 56	\$18,613 91	36.2
Frame.....	510,484	12,018 59	2 35	10,985 65	91.4
Brick and Frame....	1,811,464	26,953 84	1 49	9,732 18	36.1
Totals.....	\$5,445,463	\$87,595 05	\$1 61	\$39,331 74	
** Brick and Frame.....		3,007 46		Nil.	
Totals.....		\$90,602 51		\$39,331 74	43.4

† See Pages 216, 217 and 218.

* One Company reporting on other Classes of Hazards does not write on Breweries and Malt Houses.

** One Company unable to give Amount Insured.

LUMBER YARDS.

* Experience of Twenty-six Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Exposed.....	\$1,232,332	\$25,173 58	\$2 04	\$24,046 08	95.5
Not Exposed.....	1,812,833	32,217 57	1 78	11,556 81	35.9
Exposed & Not Exposed	<u>5,073,421</u>	<u>89,124 01</u>	<u>1 76</u>	<u>37,370 96</u>	41.9
Totals.....	\$8,118,586	\$146,515 16	\$1 80	\$72,973 85	
** Exposed & Not Exposed.....		8,223 00		<u>5,630 00</u>	68.5
Totals.....		<u>\$154,738 16</u>		<u>\$78,603 85</u>	51.4

* One Company reporting on other Classes of Hazards does not write on "Lumber Yards,"

** One Company unable to give Amount Insured.

† TANNERIES. (COLD LIQUORS.)

* Experience of Eight Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$65,267	\$1,015 65	\$1 56	Nil.	....
Frame.....	219,928	5,938 93	2 70	\$5,160 53	86.9
Brick and Frame...	Nil.	Nil.	....	Nil.	....
Totals.....	\$285,195	\$6,954 58	\$2 44	\$5,160 53	78.5

† See Page 224.

* Ten Companies reporting to the Bureau do not in classifying separate "Cold Liquor" from "Steam."

Nine Companies reporting on other classes of Hazards do not write on Tanneries.

† TANNERIES. (STEAM.)

* Experience of Seven Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$61,768	\$1,686 57	\$2 73	Nil.	....
Frame.....	188,364	6,540 63	3 47	Nil.	....
Brick and Frame....	34,339	1,332 37	3 88	Nil.	....
Totals.....	\$284,471	\$9,559 57	\$3 36	Nil.	....

† See Page 224.

* Ten Companies reporting to the Bureau do not in classifying separate "Cold Liquor" and "Steam."
 Ten Companies reporting on other classes of Hazards do not write on "Steam Tanneries."

† TANNERIES (COLD LIQUOR AND STEAM).

* Experience of Ten Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$85,685	\$1,927 95	\$2 25	Nil.	....
Frame.....	272,578	7,470 57	2 74	5,316 32	71.2
Brick and Frame...	1,510,380	39,781 51	2 63	13,639 54	34.3
Totals.....	\$1,868,643	\$49,180 03	\$2 63	\$18,955 86	38.5

† See Page 224.

* Eight Companies classify "Cold Liquor" and "Steam" separate.

Nine Companies reporting on other Classes of Hazards do not write on Tanneries.

† TANNERIES (COLD LIQUOR),
TANNERIES (STEAM),
AND
TANNERIES (COLD LIQUOR AND STEAM).

* COMBINED Experience of Eighteen Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$212,720	\$4,630 00	\$2 18	Nil.	....
Frame.....	680,870	19,950 13	2 93	10,476 85	52.6
Brick and Frame....	1,544,719	41,113 88	2 66	13,639 54	33.2
Total.....	\$2,438,309	\$65,694 01	\$2 69	\$24,116 39	36.7

† See Pages 221, 222 and 223.

* Nine Companies reporting on other Classes of Hazards do not write on "Tanneries."

INDIA RUBBER AND GUTTA PERCHA WORKS.

* Experience of Fifteen Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$189,296	\$3,821 89	\$2 02	Nil.	....
Frame.....	49,750	1,087 93	2 19	Nil.	....
Brick and Frame....	294,344	5,445 74	1 85	Nil.	....
Totals.....	\$533,390	\$10,355 56	\$1 94	Nil.	....

* Twelve Companies reporting on other Classes of Hazards do not write on "India Rubber and Gutta Percha Works."

† BLEACHERIES.

* Experience of Six Companies for 1875.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$112,569	\$1,562 01	\$1 39	Nil.	....
Frame.....	76,382	1,032 58	1 35	Nil.	....
Brick and Frame....	130,000	1,758 00	1 35	7 55	....
Total.....	\$318,951	\$4,352 59	\$1 36	\$7 55	....

† See Page 229.

* Eleven Companies reporting to the Bureau do not in classifying separate " Bleacheries, Dye and Print Works." Ten Companies reporting on other Classes of Hazards do not write on Bleacheries.

† DYE AND PRINT WORKS.

* Experience of Ten Companies for 1875.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$173,246	\$2,446 49	\$1 41	\$8,970 34	366.7
Frame.....	45,150	783 16	1 73	326 39	41.6
Brick and Frame....	231,825	3,714 14	1 60	3,003 77	80.8
Totals.....	\$450,221	\$6,943 79	\$1 54	\$12,300 50	177.1

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† See page 229.

* Eleven Companies reporting to the Bureau do not in classifying separate "Bleacheries and Dye and Print Works." Six Companies reporting on other Classes of Hazards do not write on Dye and Print Works.

† BLEACHERIES,

INCLUDING

DYE AND PRINT WORKS

* Experience of Eleven Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$333,709	\$4,926 13	\$1 48	\$20,306 81	412.2
Frame.....	148,947	3,010 99	2 02	43 00	1.4
Brick and Frame...	306,831	5,497 58	1 52	3,167 11	57.4
Total.....	\$843,487	\$13,434 70	\$1 59	\$23,506 92	
** Brick.....		271 12		Nil.	
Total.....		\$13,705 82		\$23,506 92	171.6

† See Page 229.

* Ten Companies classify " Bleacheries and Dye and Print Works " separate.

Six Companies reporting on other Classes of Hazards do not write on Bleacheries and Dye Works.

** One Company unable to give Amount Insured.

† BLEACHERIES,
DYE AND PRINT WORKS
AND
BLEACHERIES (INCLUDING DYE AND PRINT WORKS.)

* COMBINED Experience of Twenty-one Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$619,524	\$8,934 63	\$1 44	\$29,277 15	327.7
Frame.....	270,479	4,826 73	1 78	369 39	7.6
Brick and Frame...	722,656	10,969 72	1 52	6,168 43	56.2
Totals.....	\$1,612,659	\$24,731 08	\$1 53	\$35,814 97	
** Brick.....		271 12		Nil.	
Totals.....		25,002 20		35,814 97	143.2

† See Pages 226, 227 and 228.

* Six Companies reporting on other Classes of Hazards do not write on the above.

** One Company unable to give Amount Insured.

† PLANING MILLS (STEAM POWER ONLY.)

* Experience of Ten Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$262,212	\$13,848 04	\$5 28	\$11,697 44	84.5
Frame.....	226,383	16,721 09	7 34	4,513 63	27.
Brick and Frame.....	37,040	2,251 28	6 08	3,468 53	154.1
Totals.....	\$525,635	\$32,820 41	\$6 13	\$19,679 60	60.

† See Page 232.

* Three Companies reporting to the Bureau do not in classifying separate "Steam Power" and "Water Power." Fourteen Companies reporting on other Classes of Hazards do not write on "Planing Mills."

† PLANING MILLS (STEAM AND WATER POWER.)

* Experience of Three Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$47,890	\$3,321 20	\$6 94	\$269 59	8.1
Frame.....	40,003	3,030 09	7 57	Nil.	....
Brick and Frame....	48,109	3,169 49	6 59	1,598 24	50.4
Totals.....	\$136,002	\$9,520 78	\$7 00	\$1,867 83	
** Brick.....		4,676 54		2,825 02	60.4
Totals.....		\$14,197 32		\$4,692 85	33.

† See Page 232.

* Ten Companies reporting to the Bureau give figures on "Steam Power" only.

Fourteen Companies reporting on other Classes of Hazards do not write on "Planing Mills."

** One Company unable to give Amount Insured.

* PLANING MILLS (STEAM POWER ONLY),

AND

PLANING MILLS (STEAM AND WATER POWER).

* COMBINED Experience of Thirteen Companies for 1875, as given on pages 230 and 231 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick	\$310,102	\$17,169 24	\$5 54	\$11,067 03	69.7
Frame.....	266,386	19,751 18	7 04	4,513 63	22.9
Brick and Frame....	85,149	5,420 77	6 37	5,066 77	93.5
Totals.....	\$661,637	\$42,341 19	\$6 40	\$21,547 43	
** Brick.....		4,676 54		2,825 02	60.4
Totals.....		\$47,017 73		\$24,372 45	51.8

* See pages 230 and 231.

* Fourteen Companies reporting on other Classes of Hazards do not write on "Planing Mills"

** One Company unable to give Amount insured.

† SAW MILLS—STEAM POWER (NOT INCLUDING MILLS FOR WET LOGS ONLY).

* Experience of Eight Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$ 33,281	\$ 1,664 83	\$5 00	\$ 14 83	....
Frame.....	598,174	35,051 55	5 86	45,258 62	129.1
Brick and Frame....	408,718	21,298 91	5 21	21,222 92	99.6
Totals.....	\$1,040,173	\$58,015 29	\$5 58	\$66,496 37	114.6

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† See Page 235.

* Five Companies reporting to the Bureau do not in classifying separate "Steam Power and Water Power." Fourteen Companies reporting on other Classes of Hazards do not write on "Saw Mills."

† SAW MILLS. (GENERALLY.)

* Experience of Five Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$29,202	\$1,450 88	\$4 97	Nil.	.....
Frame.....	159,742	8,615 08	5 39	6,588 57	79.9
Brick and Frame.....	97,892	4,202 59	4 29	6,604 93	157.2
Totals.....	\$286,836	\$14,268 55	\$4 97	\$13,193 50	
** Brick.....		5,132 00		6,527 18	127.2
Totals.....		\$19,400 55		\$19,720 68	101.1

† See page 235.

* Eight Companies reporting to the Bureau give figures on "Steam Power only."

Fourteen Companies reporting on other Classes of Hazards do not write on "Saw Mills."

** One Company unable to give Amount Insured.

† SAW MILLS, STEAM POWER, (NOT INCLUDING MILLS FOR WET LOGS ONLY.)

AND

SAW MILLS GENERALLY.

* Experience of Thirteen Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$62,483	\$3,115 71	\$4 98	\$14 83	00.4
Frame.....	757,916	43,666 63	5 76	51,847 19	118.7
Brick and Frame....	506,610	25,501 50	5 03	27,827 85	109.1
Totals.....	\$1,327,009	\$72,283 84	\$5 45	\$79,689 87	
** Brick.....		5,132 00		6,527 18	127.2
Totals.....		\$77,415 84		\$86,217 05	111.4

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* See Pages 233 and 234.

* Fourteen Companies reporting to the Bureau on other Classes of Hazards do not write on "Saw Mills."

** One Company unable to give Amount Insured.

† DRUGS (WHOLESALE).

* Experience of Twelve Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$538,828	\$11,048 82	\$2 05	\$1,270 89	11.5
Frame.....	23,265	396 49	1 70	583 00	147.2
Brick and Frame.....	87,260	1,584 71	1 82	410 00	25.9
Totals.....	\$649,353	\$13,030 02	\$2 01	\$2,263 89	17.3

† See page 238.

* Six Companies reporting to the Bureau do not in classifying separate "Wholesale Drugs" from "Retail Drugs."
 Nine Companies reporting on other Classes of Hazards do not write on "Drugs."

† DRUGS (WHOLESALE AND RETAIL).

* Experience of Six Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$167,037	\$3,728 45	\$2 23	\$2,000 13	
Frame.....	Nil.	Nil.	....	Nil.	....
Brick and Frame.....	909,530	15,945 76	1 75	7,989 35	
Totals.....	<u>\$1,076,567</u>	<u>\$19,674 21</u>	<u>\$1 83</u>	<u>\$9,989 48</u>	
** Brick.....		6,870 00		5,662 00	
Totals.....		<u>\$26,544 21</u>		<u>\$15,651 48</u>	

† See page 238.

* Twelve Companies reporting to the Bureau give figures on "Wholesale Drugs" only.

Nine Companies reporting on other Classes of Hazards do not write on "Drugs."

** One Company unable to give Amount Insured.

† DRUGS (WHOLESALE),

AND

DRUGS (WHOLESALE AND RETAIL).

* Experience of Eighteen Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick	\$705,865	\$14,777 27	\$2 09	\$3,271 02	22.1
Frame	23,265	243 49	....	583 00	....
Brick and Frame....	996,790	17,530 47	1 76	8,399 35	47.5
Totals.....	\$1,725,920	\$32,551 23	....	\$12,253 37	....
** Brick.....		6,870 00		5,662 00	82.4
Totals.....		\$39,421 23		\$17,915 37	45.4

† See Pages 236 and 237.

* Nine Companies reporting to the Bureau on other Classes of Hazards do not write on "Drugs."

** One Company unable to give Amount Insured.

† HOTELS—CITY.

* Experience of Five Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$324,950	\$6,017 52	\$1 85	\$4,990 35	82.9
Frame.....	7,050	167 60	2 38	34 51	20.4
Brick and Frame.....	589,069	14,092 56	2 39	17,358 28	123.2
Total.....	\$921,069	\$20,277 68	\$2 20	\$22,383 14	110.4

† See Page 244.

* Ten Companies reporting to the Bureau do not in classifying separate "City Hotels" from "Country Hotels."
 Twelve Companies reporting to the Bureau do not classify "Hotels."

† HOTELS—COUNTRY.

* Experience of Three Companies for 1875

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	Nil.	Nil.	....	Nil.	....
Frame.....	\$18,650	\$507 54	\$2 72	Nil.	....
Brick and Frame....	148,646	3,843 72	2 58	\$2,113 78	55.
Totals.....	\$167,296	\$4,351 26	\$2 60	\$2,113 78	48.6

† See Page 244.

* Ten Companies reporting to the Bureau do not in classifying separate "City Hotels" from "Country Hotels."
 Twelve Companies reporting to the Bureau do not classify "Hotels."
 Two Companies reporting to the Bureau do not write on "Country Hotels."

† HOTELS—CITY AND COUNTRY.

* Experience of Ten Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$3,987,480	\$72,369 72	\$1 81	\$24,704 23	34.1
Frame.....	2,335,013	58,486 74	2 50	35,975 24	61.5
Brick and Frame...	2,113,166	35,392 73	1 68	23,697 87	66.9
Totals.....	\$8,435,659	\$166,249 19	\$1 97	\$84,377 34	50.8

† See Page 244.

* Five Companies reporting to the Bureau in classifying separate "City Hotels" from "Country Hotels."
 † Twelve Companies reporting to the Bureau do not classify Hotels.

† HOTELS—SUMMER.

* Experience of Six Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$28,050	\$551 08	\$1 96	Nil.	....
Frame.....	172,596	4,001 44	2 32	1,786 57	44.6
Brick and Frame...	117,260	2,969 41	2 53	4,198 94	141.4
Totals.....	\$317,906	\$7,521 93	\$2 37	\$5,985 51	79.6

† See page 244.

* Twelve Companies reporting to the Bureau do not classify "Hotels."
 Nine Companies reporting to the Bureau do not write on "Summer Hotels."

†HOTELS (GENERALLY)

* Experience of Twelve Companies for 1875 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$2,290,264	\$40,398 37	\$1 76	\$8,768 45	21.7
Frame.....	1,258,383	29,222 46	2 32	26,731 19	91.5
Brick and Frame...	4,090,442	69,865 07	1 78	32,425 82	46.4
Totals.....	\$7,639,089	\$139,485 90	\$1 83	\$67,925 46	
Brick.....		11,690 00		12,190 00	104.3
Totals.....		\$151,175 90		\$80,115 46	53.

† See page 244.

* Fifteen Companies reporting to the Bureau classify Hotels as shown on pages

† HOTELS (CITY).
 HOTELS (COUNTRY).
 HOTELS (CITY AND COUNTRY).
 HOTELS (SEMIER) AND HOTELS (GENERALLY).

COMBINED Experience of Twenty-seven Companies for 1875:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$6,630,744	\$119,336 69	\$1 80	\$38,463 03	32.2
Frame.....	3,791,692	92,385 78	2 44	64,527 51	69.8
Brick and Frame...	7,058,583	126,163 49	1 79	79,794 69	63.2
Totals.....	\$17,481,019	\$337,885 96	\$1 93	\$182,785 23	
* Brick.....		11,690 00		12,190 00	104.3
Totals.....		\$349,575 96		\$194,975 23	55.8

† See pages 239, 240, 241, 242 and 243.