

1872

ANNUAL REPORT

OF THE

COMMITTEE ON STATISTICS

OF THE

NATIONAL BOARD

FIRE UNDERWRITERS.

1877-1878.

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 1877 and 1878, 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:

STYLES & CASH, PRINTERS AND STATIONERS, 77 EIGHTH AVENUE.

1878.

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ANNUAL REPORT

OF THE

Committee on Statistics,

FOR 1877-8.

Almost the only department of National Board work that has suffered no diminution during the past year has been that of the Bureau of Statistics, which by the vote of the Board in April, 1877, was continued in its full efficiency, while other branches of its work was either entirely cut off or curtailed to very limited proportions. It was a gratifying testimonial to the value of what they had undertaken, and during the past year the Committee have endeavored to earn a continuance of this confidence by gathering and placing at your disposal results of various kinds, which cannot fail to be of service to the diligent and painstaking Underwriter.

This has been done under the immediate direction of Mr. Charles A. Jenney, Secretary of the Committee, whose whole time has been devoted to it. As the work undertaken is of a diverse character, we have thought it best, in presenting it to you, to divide it into three distinct parts, each having several appendices grouping the several subjects appropriately together, and the whole being supplied with a carefully prepared index to enable easy reference to be made thereto.

PART I

contains the experience of sundry Fire Insurance Companies, covering various periods of time, in one case extending through 15 years, others embracing periods of 12, 11 years, 10 years and 9 years respectively, and others again lesser periods, thus gathering a body of statistics rarely accessible to Underwriters. These were placed at our disposal by the officers of Companies who have now retired from the business, and who were desirous that this result of long years of patient labor should not be lost to the profession in which they had so long interested. When it is stated that almost every hazard known to the business (there being no less than 283 classes) are included in these several tables, that

the amount of property covered by the policies classified aggregates \$2,637,315,763, the premiums received \$32,391,859, and the losses paid \$16,725,002, their great value will be thoroughly understood. They are commended to the study of members of the Board.

PART II

embraces the Committee's work in the matter of fireworks and fire crackers, and is grouped into several divisions—the first, showing the returns made by the authorities of 2,960 cities and towns in the United States of the losses by fire caused by fireworks and fire crackers in July, 1877; and, also, the casualties, as well as the places where ordinances exist and are enforced against their use or sale; the second, giving the returns made by Insurance Companies of their losses and the kind of property burned, by these agencies, during the year 1877; and the third, giving the value respectively of fire crackers and fireworks imported into the United States during 1876-'77, as well as the correspondence had with the Mayors of the leading cities in the United States endorsing our efforts to suppress the use of these dangerous articles and the effect our agitation has had on their cities; also copious extracts from the press of the country, showing the drift of public opinion upon the subject.

PART III

contains the results upon 239 classes of hazards for 1877, reported to the Bureau by Board and non-Board Companies; also the combined results of business on sundry classes during 1876, contributed to the Bureau by members of the National Board only. It also gives the tables of the result of business for 1877.

We have been materially helped in the classification and results upon certain classes by the returns made to us by Companies not members of the Board, and who have also contributed towards the funds of the Bureau a sum sufficient to relieve it of any expense incurred in compiling and printing this part of our report.

One of the most valuable contributions to Statistics on Fire Insurance, during the past year, has been furnished by the State of Massachusetts in giving to the public the information gathered upon the blank which through the instrumentality of this Bureau

was incorporated with the other blanks in taking the census of that State in 1875, and to which reference was made in your President's addresses in 1875 and 1876. It gives a detailed account of each industry, showing the number of risks of each kind, the number of buildings used by them, value of buildings, value of machinery and average value of stock on hand. This is supplemented by a schedule of fires in Massachusetts during the year 1876, with their alleged causes, and gives the valuation of each class of property destroyed, ascertained loss or damage, and the insurance thereon. The three great industries of the State—cotton mills, woolen mills and boot and shoe factories—show respectively values of \$64,319,182, \$23,887,462 and \$18,926,240, and furnish us with an excellent basis upon which to build, for the great value of these statistics is in the fact that they embrace property that is not insured as well as that which is insured, not usually accessible to us in our classifications, and which is so important when we come to determine the cost of insurance upon any one class—the Insurance Commissioner himself calls attention to this feature of the tables. We will make no comment upon the facts here brought to our notice, but will quote the Commissioner's remarks upon "dwelling houses," a class of risks which probably exist in greater proportion to the population in this State than in almost any other State of the Union, and to Underwriters have been one of the most difficult of classes upon which to determine the cost :

"The whole number of unoccupied dwelling houses in this State, as shown by the census of 1875, is 11,705. Seventy fires, or about one in one hundred and sixty-seven, are reported in this class of property, sixty-four of which are returned "incendiary," four "unknown," and two "carelessness." A large proportion of these buildings appear to have been over-insured, and in most cases the loss is total. From the same source we find the number of occupied dwellings to be 255,518. Six hundred and sixty-eight fires, or one in three hundred and eighty-two, are reported in this class. From these statistics it would appear that the hazard of an unoccupied dwelling is a little more than double that of one occupied; but the fact that most of the unoccupied property is totally destroyed in case of fire, increases this ratio many times."

We would ask the earnest co-operation of the Board in enabling us to secure in the general census of the United States in 1880 the same information gathered by this State; with it we

should have a body of information upon which to form our calculations that would be of inestimable value.

RESULTS OF BUSINESS.

The Committee on Statistics in continuing the tables which have contributed so much of valuable information to the careful student of the business during the past few years, have this year been enabled to present the experience of all the Companies reporting in 1878 to the Insurance departments of New York, Massachusetts, Ohio and Pennsylvania, and embracing 258 American and 18 foreign Companies, an increase of seventy-seven over those of last year, and comprising all the Companies of any importance doing fire business in the country.

Notwithstanding the large increase in the number of Companies whose experience is added, the tables show, as their most marked feature, a considerable decline in the receipts for premiums, and an advance in amount of losses paid.

The results in detail are given in the tables which will be found in Part 3 of this Report. We give an analysis of them.

TABLE NO. 1—DIVIDENDS.

The amount of capital employed was \$66,836,818 against \$56,623,440 in the tables of last year; but while New York State Companies exhibit a falling off \$1,100,000, the Companies of other States have advanced \$11,313,378.

On this capital the dividends of the year averaged

For New York State Companies, - - - 14 $\frac{2}{100}$ per cent.

For other State Companies, - - - 11 $\frac{1}{100}$ per cent.

a loss of $\frac{1}{100}$ per cent. for New York State Companies, and of $\frac{1}{100}$ for other State Companies.

The average for the year being 12 $\frac{1}{100}$ per cent. against 13 $\frac{2}{100}$ per cent. 1876.

The average for the nineteen years embraced in the tables is 11 $\frac{2}{100}$ per cent.

TABLE NO. 2—PREMIUMS AND LOSSES.

The percentage of losses paid in 1877 to premiums received was as follows:

New York State Companies, - - - 57 $\frac{4}{100}$ per cent.

Other State Companies, - - - 59 $\frac{8}{100}$ per cent.

Foreign Companies, - - - 49 $\frac{1}{100}$ per cent.

The aggregate average for American Companies was $58\frac{4}{100}$ per cent. against $51\frac{1}{100}$ per cent. in 1876, an advance of $7\frac{4}{100}$ per cent. and for foreign Companies, an advance of $1\frac{4}{100}$ per cent.

The average for the year, including foreign Companies, was $56\frac{4}{100}$ per cent. against $50\frac{4}{100}$ per cent. in 1876, an increase of $6\frac{1}{100}$ per cent.

The total amount of premiums received was by

American Companies,	- - - - -	\$43,320,320
Foreign Companies,	- - - - -	11,474,637

A total of	- - - - -	\$54,794,957
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A decrease of \$727,640, as compared with 1876, an aggregate lower than we have had since 1871.

Of this amount there was paid out for losses \$31,035,110, or \$2,983,708 more than in 1876.

There was also received by the same Companies for premiums on inland and marine business \$5,333,378, and paid out for losses \$3,015,278, or an average of $56\frac{4}{100}$ per cent. of such receipts.

The whole receipts for premiums, including inland and marine, were \$60,128,325, and the total losses paid, \$34,050,388, or $56\frac{4}{100}$ per cent.

TABLE NO. 3—EXPENSES.

The expenses of the Companies during the year were $34\frac{1}{100}$ per cent. upon the premiums received by both American and foreign Companies, in 1877, against $35\frac{2}{100}$ per cent. in 1876, a decrease of $1\frac{1}{100}$ per cent.

The whole amount paid for fire losses in 1877, as

stated, was,	- - - - -	\$31,035,110
Inland and marine losses,	- - - - -	3,015,278
For expenses,	- - - - -	20,552,436

Making the sum of	- - - - -	\$54,602,824
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Or $90\frac{1}{100}$ of the receipts of the Companies for 1877,

and making profits for the year,	- - - - -	\$5,525,511
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From which deduct profits of foreign Companies,	- - - - -	2,281,876
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And leaving,	- - - - -	\$3,243,635
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Or $4\frac{1}{100}$ per cent. as the profits upon the capital employed in 1877 by American Companies in the business.

TABLE NO. 4—PERCENTAGE OF ABILITY.

This table shows that the amount of risks assumed by the Companies in 1877, was 6,733,478,409, while the ability of the Companies declined from 222 in 1876, to 208, $\frac{4}{100}$ in 1877. The average rate of premiums declined to $\frac{11}{1000}$, which is lower than has been obtained in any year since 1865, thus showing that Companies are now insuring at less rates than were obtained before the establishment of the National Board in 1866.

It seems to be almost a work of supererogation to press upon underwriters at this time the value of statistics in fire insurance and the necessity of keeping up the organization of this Bureau as a means of determining what rates, if any, should be charged for carrying the hazards of our business; yet there there has been no period for many years when such information was more needed than at present, when Companies seem to have drifted away from all the landmarks which the experience and industry of past years have set up for our guidance, and are in danger of regarding their business not as an exact science, but one that has no known laws to govern it, or by which it may be conducted; or in other words that blind chance only should be relied upon. That this view is dangerously erroneous, can be abundantly demonstrated, even by the statistics which have been gathered during the five years this Board has been engaged in collecting them, for the regularity which the averages of risks show is quite remarkable. It is a singular fact that while upon certain well known hazards the experience of individual Companies is very diverse, yet when aggregated we obtain the same average year after year. We have had one notable example of a Company whose exemption from loss upon a certain class for a long series of years had shaken their faith in the value of our tables, who in one month's losses had their average brought up to that of the general average of their associates. At a time when the whole world seems to be waking up to the necessity of reliable statistics upon every subject that concerns the welfare of the people, upon which to base legislation or to make provision for their future, we certainly should not withhold either our hands or our experience in endeavoring to improve a business which most of us expect to devote the best years of our lives to. We can only expect that States and nations will give us the benefit of their help when we have demonstrated our own zeal in behalf

of the interests we have been appointed to direct. The great importance of these National Statistics is well summed up by Mr. Walford in a recent article in his Insurance Cyclopaedia.

“ Is it not a marvel that the so-called enlightened countries of Europe, as also of America and Canada, have never taken any steps to provide for the efficient record of their annual fires. Not only would such returns enable us in process of time to calculate the percentage of property destroyed by fire, but from them many other important lessons might be learned. Among them by comparison, the relative social and moral conditions of the people; periods of commercial depression and prosperity; the political discontent or otherwise; the probable proportion of criminal lunatics, etc. Is it to be supposed that Russia in collecting the returns of her annual fires is actuated simply by a desire for statistical records—laudable as that desire would be? Is it not rather that the wise statesmen who rule over the destinies of that great empire read in those statistics the signs of political discontent, commercial advancement or adversity, and the good or bad government of its different provinces. If such statistics be possible, as they are certainly valuable for one country, why not for all? By reason of the wider range of contrast which would be presented if all civilized countries compiled such returns, they would become increasingly instructive.”

If such be their value to a nation how much more to the interest immediately connected with these statistics. We trust the Board will give increased efficiency to the Bureau of Statistics for the ensuing year.

HENRY A. OAKLEY, *Chairman.*

JAS. W. McALLISTER, FRED'K W. ARNOLD, J. H. WASHBURN, B. S. WALCOTT, ALFRED G. BAKER, <i>ex-officio</i> ,	}	<i>Committee on Statistics.</i>
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CHAS. A. JENNEY, *Secretary.*

NEW YORK, April 24, 1878.



PART 1.

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EXPERIENCE

OF

FIRE INSURANCE COMPANIES.



APPENDIX A.



S Y N O P S I S

OF THE

BUSINESS OF ONE DEPARTMENT

OF A

FIRE INSURANCE COMPANY

FOR THE

TEN YEARS ENDING

NOVEMBER 1st, 1863.



*Showing the Amount Covered, Premiums Received,
Average Rate, Losses Paid, and Ratio
of Losses to Premiums.*

A.—NOVEMBER 1st, 1888, TO NOVEMBER 1st, 1888.

Kind of Risk.	Class of Risk.	No. of Risks written.	Amount Covered on each Kind of Risk.	Amt. Premiums Received on each kind of Risk.	Average Rate written at.	Amount Losses on each Kind of Risk.	Ratio of Losses to Prem's.
Bakeries.....		1,309	1,305,138 66	24,172 55	1.85	9,607 47	40.1
Barns, stables, etc.....		16,987	7,283,448 01	114,329 28	1.57	52,270 97	45.7
Boarding houses.....		1,197	1,477,482 33	22,091 19	1.50	21,317 08	96.6
Breweries and malt houses.....		729	1,617,512 00	37,846 06	2.34	19,498 96	51.5
Bridges.....		119	573,010 00	7,776 62	1.36	220 00	2.8
Carriage and wagon shops.....		527	706,531 00	19,674 54	2.78	12,053 13	61.3
Cabinet and chair shops.....		437	521,255 00	19,633 95	3.77	9,259 10	47.5
Chemical works and coal oil.....		114	333,975 11	6,215 10	1.86	27 22	....
Churches, colleges and asylums....		4,913	13,232,049 23	144,904 25	1.09	93,612 56	64.6
Cotton gins and cotton in gin houses.....		296	895,339 39	13,420 43	1.50	6,387 00	47.6
Cotton mills.....		126	699,350 00	20,568 91	2.94	15,562 69	75.6
Cooper shops.....		608	428,916 00	13,722 55	3.20	6,044 49	44.
Coal breakers.....		6	6,700 00	107 25	09.1	.....	....
Cotton sheds.....		710	2,843,954 22	9,195 58	.32	.....	....

Distilleries.....	96	362,450 00	21,962 34	90.9	2,458 34	11.2
Drugs and paint stores.....	4,509	9,462,670 24	149,659 19	1 58	70,345 56	47.
Dwellings and contents.....	141,580	138,953,963 26	1,366,792 19	.98	389,005 56	28.5
Elevators.....	1,028	3,178,253 70	26,341 79	.83	19,549 84	74.2
Flour mills (water power).....	1,698	5,063,165 50	124,577 96	2.46	61,234 89	49.2
“ (steam “).....	1,774	6 038,000 26	196,939 69	3.26	179,312 29	91.
Foundries and machine shops.....	648	1,880,530 00	53,431 30	2.84	29,438 67	55.1
Glass factories.....	27	59,550 00	1,167 76	1.96	4,068 73	348.7
Hardware manufactories.....	7	15,000 00	315 75	2.10	.....	.....
Hat factories.....	16	23,470 00	195 25	.83	.....	.....
Ice houses.....	115	142,876 00	1,692 70	1.18	450 00	26.6
Iron works, rolling mills and forges.....	477	524,965 63	12,388 87	2.36	2,001 87	16.2
Jewelry ...	890	1,401,703 66	19,161 79	1.37	3,287 66	17.2
Joiner and carpenter shops.....	1,557	2,655,736 75	26,980 84	1.02	1,709 40	6.3
Lumber yards.....	1,132	2,612,967 00	49,985 77	1.91	8,144 44	16.3
Marble shops and stone yards.....	109	116,370 00	1,786 07	1.53	.....	.....
Millinery and fancy goods.....	631	951,254 00	12,310 00	1.29	11,653 84	94.7
Oil and lard oil mills.....	121	422,739 00	7,744 03	1.83	9,716 10	125.5

Kind of Risk.	Class of Risk.	No. of Risks written.	Amount Covered on each Kind of Risk.	Amt. Premiums received on each kind of Risk.	Average Rate written at.	Amount Losses on each Kind of Risk.	Ratio of Losses to Prem's
Paper mills (water power).....		124	440,820 00	10,802 04	2.45	11,114 39	102.7
" (steam ").....		56	206,650 00	5,612 75	2.72	.....	.....
Pork and slaughter houses.....		2,421	8,965,392 20	97,683 13	1.09	21,150 94	21.7
Printing and bookbinding.....		2,064	3,329,068 50	55,200 02	1.66	35,021 39	63.5
Rope walk and hemp factories.....		125	275,955 00	7,882 89	2.86	13,691 66	173.7
Saloons.....		3,701	3,959,247 00	65,705 00	1.66	57,440 68	87.4
Saw mills (water power).....		158	216,809 00	6,172 72	2.85	100 00	1.6
Saw and planing mills (steam power).		257	6,47,602 50	39,187 12	6.05	34,675 11	88.5
Shoe and saddle shops.....		1,868	2,019,923 09	29,086 99	1.44	18,965 85	65.2
Soap and candle works.....		224	416,250 00	11,547 53	2.77	23,135 14	200.4
Starch and glue factories.....		50	157,500 00	3,878 48	2.46	1,817 60	46.9
Stores, storage and merchandise.		101,554	220,373 711 97	2,657,836 24	1.21	1,209,871 11	45.5
Sugar refineries.....		6	30,000 00	547 75	1.83	.....	.....
Tanneries.....		348	6,46,106 00	18,252 36	2.82	6,077 41	33.3

Taverns and hotels.....	5,673	11,188,322 74	195,186 52	1.74	149,753 17	76.7
Tobacco factories and stemmeries...	486	1,865,112 50	36,688 71	1.97	5,101 21	13.9
Theatres	17	59,125 00	1,895 60	3.21	.....	.....
Unknown.....	118	277,031 50	6,977 29	2.52	250 00	3.6
Vessels (fire risks only).....	283	1,059,633 07	14,694 84	1.39	9,086 67	61.8
White lead and gas works.....	15	435,465 00	1,504 50	2.50	.....	.....
Woolen mills (water power).....	71	60,200 00	4,653 24	2.76	.....	.....
" (steam ").....	149	168,596 54	12,820 84	2.94	9,608 56	74.9
Grand Totals.....	304,261	462,588,847 56	5,810,908 11	1.25	2,645,217 75	45.5



APPENDIX B.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

FOR THE YEARS

1857 TO 1871 INCLUSIVE.

*Showing the Amount of Premiums Received, Losses
Paid, and Ratio of Losses to Premiums
on Each Kind of Risk.*

B.—1857 TO 1871, INCLUSIVE.

Kind of Risk.	Class of Risk.	Number of Risks written.	Amount of Premiums Received on each kind of Risk.	Amount of Losses Paid on each Kind of Risk.	Ratio of Losses to Prem's on each kind of Risk.
Bakeries and confectioneries.....	Brick and frame..	413	\$11,818 13	\$12,549 54	106.2
Blacksmiths' shops.....	" "	262	4,191 73	1,277 50	30.5
Bleacheries and print works.....	" "	157	8,281 92	7,336 49	88.6
Book stores.....	" "	589	17,124 12	13,186 36	77.
Book binderies.....	" "	1,263	43,985 85	31,404 21	71.4
Boot and shoe stores.....	" "	1,377	31,162 73	26,116 60	83.8
Boot and shoe factories.....	" "	439	10,614 88	9,736 92	91.7
Breweries and malt houses.....	" "	594	27,398 02	29,018 60	105.9
Bridges, common.....	" "	130	4,219 79	98 45	2.3
Cabinet shops generally.....	" "	345	15,601 17	11,440 92	73.3
Carpenter shops.....	" "	320	5,442 86	1,501 64	27.6
Carriage factories.....	" "	337	13,526 44	7,140 66	52.8

Churches.....	851	26,801 46	17,625 46	65.8
Coal oil, crude.....	189	9,920 83	7,527 56	75.9
Colleges and schools.....	635	18,260 63	10,744 72	58.8
Collieries and coal breakers.....	223	16,178 54	5,493 84	34.
Coffee, spice and drug mills.....	73	4,324 20	8,285 64	191.6
Cotton sheds or warehouses.....	1,207	14,686 34	1,669 38	11.4
Cotton mills generally.....	850	76,796 79	25,101 01	32.7
Country stores and stocks	2,518	89,131 51	76,955 42	86.3
Crockery.....	208	6,799 60	9,232 21	135.8
Daguerreotype establishments.....	325	4,899 20	7,100 75	144.9
Distilleries.....	19	2,355 81	2,450 00	104.
Dry goods and clothing, retail.....	4,800	166,791 42	106,366 64	63.8
Dwellings and contents.....	.....	395,045 26	167,047 61	42.5
Furniture.....	602	18,904 45	2,294 59	12.1
Dye and print works.....	77	2,860 87	400 00	14.
Elevators.....	2,089	49,652 53	40,766 77	82.1
Flour mills, steam.....	138	12,828 69	28,250 38	220.2
Flour mills, water.....	266	22,312 24	23,830 78	106.8

Kind of Risk.	Class of Risk.	Number of Risks written.	Amount of Premiums Received on each kind of Risk.	Amount of Losses Paid on each Kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
Fruit and meat sealing.....	Brick and frame..	52	1,386 74	223 46	15.1
Glass works.....	" "	75	4,051 33	3,066 66	75.7
Grist mills.....	" "	229	10,749 51	3,441 43	32.
Groceries and provisions, retail.....	" "	3,266	81,526 19	71,623 25	87.9
Hardware, &c.....	" "	1,087	35,756 23	26,221 82	73.3
Hat stores..	" "	398	9,491 47	11,865 14	127.7
Hat factories.....	" "	153	7,830 77	7,573 32	96.7
Hoop skirt factories.....	" "	46	1,810 32	6,338 39	350.2
Hotels, saloons and restaurants.....	" "	3,444	127,182 10	114,991 44	90.4
Ice houses.....	" "	170	4,054 26	3,274 76	80.8
India rubber factories.....	" "	58	3,812 25	2,940 00	77.1
Jewelers, manufacturing, &c.....	" "	27	1,109 61	625 00	56.4
Jewelers' stock.....	" "	425	10,659 40	2,089 89	19.6

Machine shops and foundries.....	"	"	1,498	83,261 12	59,711 69	71.7
Marble and stone works.....	"	"	99	2,444 94	554 81	22.7
Metal workers and hardware factories.....	"	"	1,402	78,391 80	80,198 11	102.3
Milliners' stocks.....	"	"	489	11,841 11	5,322 13	45.
Fancy goods.....	"	"	328	4,651 29	6,359 50	136.7
Miscellaneous, not hazardous.....	"	"	1,587	52,824 25	32,784 05	62.1
Miscellaneous, hazardous, non-hazardous, hazardous, extra hazardous.....	"	"	13,281	493,562 35	346,132 78	70.1
Miscellaneous, specially hazardous.....	"	"	674	24,258 31	25,635 16	105.7
Musical instrument factories.....	"	"	111	4,565 98	457 29	10.
Oil factories (not coal).....	"	"	201	12,875 24	26,709 19	207.4
Packing houses.....	"	"	718	28,193 84	15,278 47	54.2
Paint and oil stores and drug stores.....	"	"	1,651	64,834 23	71,065 60	109.6
Paper mills generally.....	"	"	505	36,951 69	26,970 66	73.
Planing mills and sash and blind factories.....	"	"	264	18,079 43	14,494 05	80.2
Plumbing and tin and stove shops.....	"	"	558	17,654 62	8,511 16	48.2
Potteries.....	"	"	59	2,416 39	4,792 44	198.4

Kind of Risk.	Class of Risk.	Number of Risks written.	Amount of Premiums Received on each kind of Risk.	Amount of Losses Paid on each Kind of Risk.	Ratio of Losses to Prem's on each kind of Risk.
Prisons	Brick and frame..	17	538 65	.....	...
Public halls.....	" "	474	12,462 03	8,043 68	64.5
Railroad risks.....	" "	126	16,074 77	7,874 78	49.
Rectifying, generally.....	" "	81	2,696 26	5,381 92	199.8
Rolling mills, generally.....	" "	112	6,606 53	2,992 92	45.3
Ropewalks, flax and hemp factories.....	" "	66	6,280 95	7,478 83	119.1.
Saddle and harness factories.....	" "	232	5,645 84	9,201 54	163.
Salt works, solar.....	" "	18	904 90	.....	...
Saw mills, steam.....	" "	239	22,002 24	12,726 38	57.8
Saw mills, water.....	" "	197	13,684 90	3,837 67	28.
Silk factories.....	" "	137	6,471 42	765 30	11.8
Slaughter houses,	" "	56	886 76	.....	...
Soap and candle factories.....	" "	252	12,018 70	20,972 66	174.5

Stables, &c., public.....	Brick and frame..	585	13,854 32	8,711 91	62.8
Stables, private barns, only.....	" "	....	44,799 17	37,454 22	83.6
Starch and glue factories.....	" "	37	3,594 03	4,314 84	120.1
Steamships and steamboats.....	" "	773	34,369 03	23,154 10	67.4
Straw goods factories.....	" "	43	2,267 83	.....	...
Sugar refineries.....	" "	140	10,631 11	6,466 37	60.8
Tanneries, steam, &c.....	" "	786	60,143 05	37,131 26	61.7
Tanneries, cold liquor.....	" "	102	3,679 55	1,131 35	30.8
Currier shops only.....	" "	127	3,922 87	3,310 00	84.4
Tobacco and cigar factories.....	" "	216	7,793 04	16,985 50	218.
Tobacco and cigar stocks generally.....	" "	277	4,989 42	6,332 80	126.9
White lead and paint works.....	" "	150	7,450 83	3,665 56	49.2
Woodenware factories.....	" "	35	1,950 16	2,008 81	103.
Woolen mills, generally.....	" "	1,389	116,716 17	78,150 61	67.
Wooden rows and contents.....	" "	289	6,452 78	525 92	8.1
Grand totals.....	.....	62,485	\$2,853,821 48	\$1,997,597 68	70.



APPENDIX C.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

FOR THE YEARS

1859 TO 1868 INCLUSIVE.

*Showing the Amounts Covered, Premiums Received,
Average Rate, Losses Paid, and Ratio of
Losses to Premiums.*

C.—1859 TO 1868, INCLUSIVE.

Kind of Risk.	Class of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Ave. Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Ave. Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
Agric'tl Implt. Works.	Brick	79,810	2,101 24	2,63	2,265 82	107.8						
	Frame	76,828	2,325 78	3.03	1,000 00	43.		156,668	4,427 02	2.83	3,265 82	73.8
Apothecaries	Brick	470,202	5,805 12	1.23	3,158 37	54.4						
	Frame	29,953	587 33	1.96	1,200 00	204.4		500,155	6,392 45	1.28	4,358 37	68.2
Blacksmiths' Shops.	Brick	35,471	691 82	1.95	282 70	41.						
	Frame							35,471	691 82	1.95	282 70	41.
Baker's & Confect'n's.	Brick	219,626	3,217 16	1.46								
	Frame	84,804	1,640 90	1.93	1,139 85	69.4		304,430	4,858 06	1.60	1,139 85	23.5
Banks, &c.	B. & F.							189,866	1,086 12	.57		
Bleacheries.	Brick	42,750	518 63	1.21	13 37	2.6						
	Frame	124,959	1,332 22	1.07				167,700	1,850 85	1.10	13 37	0.7
Brewer's & Malt Houses —Breweries only.	Brick	248,965	4,178 78	1.68	250 00	6.1						
	Frame	164,446	3,651 43	2.22				413,411	7,830 21	1.89	250.00	3.2
Brewer's & Malt Houses	Brick	109,322	2,017 74	1.85								
	Frame	27,716	560 93	2.02				137,038	2,578 67	1.88		

Kind of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Average Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Premiums on each kind of Risk.
Carriage Factories.....	Brick Frame ...	302,740 179,139	6,639 17 4,467 93	2.19 2.49	2,939 38 99 00	44.3 2.2	481,879	11,107 10	2.30	3,038 38	27.3
Carriage Repositories...	Brick Frame ...	102,294	897 30	.88	906 25	101.	102,294	897 30	.88	906 25	100.4
Chemical Works.....	B.& F.....						36,121	450 11	1.25	3,677 50	817.2
Cheese Factories.....	B.& F.....						17,725	190 12	1.07		
Crockery.....	Brick Frame ...	244,715 16,305	2,356 83 340 62	.96 2.08	5 56 580 00	.2 170.6	261,080	2,697 45	1.03	585 56	21.7
Colleges, Schools, Asylums and Hospitals.	Brick Frame ...	513,232 44,550	3,982 19 404 75	.78 .91	1,377 38 2,088 84	34.6 517.	557,782	4,386 94	.79	3,466 22	79.
Coal Oil, Crude.....	B.& F.....						18,985	1,027 10	5.41		
Coal Oil, Refined.....	B.& F.....						51,644	1,822 38	3.53	80 00	4.4
Collier's & Coal Br'ks	B.& F.....						335,171	8,485 74	2.53	1,070 22	12.6
Coffee, Spice and Drug Mills.....	B.& F.....						163,250	2,400 76	1.48	4,851 00	201.4

Cotton—(Presses and Warehouses).....	Brick Frame.....	760,043 161,507	20,839 4,585	80 68	2.74 2.84	9,655	85	46.3	922,510	25,425	48	2.76	9,655	85	38.
Cotton Mills—Steam..	Brick Frame.....	829,223 16,280	12,978 251	15 70	1.56 1.55	5,420	19	41.8	845,503	13,229	85	1.56	8,211	66	62.1
Cotton Mills—Water..	Brick Frame.....	646,416 113,173	8,854 2,145	22 05	1.37 1.90	5,308	16	60.	759,589	10,999	27	1.45	5,308	16	48.3
Country stores & stocks	B.& F.....								109,784	1,197	60	1.09	6,548	84	547.1
Church's, Schools, State and Court Houses...	Brick Frame...	2,128,146 1,240,980	14,092 9,896	21 88	.66 .80	6,765	66	48.	3,369,126	23,989	09	.71	9,358	21	39.1
Cooper Shops.....	B.& F.....								60,180	1,607	95	2.67	448	51	27.9
Cotton Gins.....	Brick Frame.....	330,962 12,199	10,129 463	96 74	3.06 3.80	14,793	70	146.1	343,161	10,593	70	3.09	14,793	70	139.7
Daguerreotype Estab's	Brick Frame.....	102,265 20,678	1,180 149	31 48	1.15 .72	1,800	00	152.5	122,943	1,320	79	1.08	1,884	90	141.8
Dwellings & Contents.	Brick Frame.....	10,963,317 18,713,534	46,849 136,119	84 99	.43 .73	17,199	19	36.7	29,676,851	182,969	83	.62	59,488	39	32.5
Dwellings & Contents —with Barns, villag's	Brick Frame*	423,071 1,833,765	2,286 10,931	26 03	.54 .60	20	00	.9	2,256,836	13,217	29	.58	3,825	80	28.9
Distilleries.....	Brick Frame.....	96,082	5,019	76	5.22	6,925	53	138.	96,082	5,019	76	5.22	6,925	53	138.

Kind of Risk.	Class of Risk.	No. of Risk Units.	Amount covered on each Class.	Amount Premiums received on each Class.	Ave. Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each (Class).	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Ave. Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
Dry Goods & Clothing	B & F.							3,492,166	20,200 29	.58	19,103 21	94.6
Dry Goods & Clothing	Brick		4,581,117	38,426 70	.84	30,903 70	80.4					
—Retail.	Frame		567,788	7,968 97	1.40	3,959 50	49.7	5,148,995	46,395 67	.90	34,863 20	75.1
Dye and Print Works.	Brick		415,237	6,048 20	1.46	5,242 41	86.7	466,918	7,077 47	1.52	5,242 41	74.1
	Frame		51,681	1,029 27	1.99							
Elevator	Brick		582,499	12,468 59	2.14	3,024 81	24.3	1,228,714	27,713 67	2.26	3,024 81	10.9
	Frame		646,215	15,245 08	2.36							
Farm Property and De-								1,531,642	11,073 84	.72	6,136 58	55.4
tached Dwel'gs, 1 yr.	B & F.											
Farm Property and De-								593,955	6,427 22	1.08	3,748 19	58.3
tached Dwel'gs, 3 yrs	B & F.											
Farm Property and De-								443,141	5,626 74	1.27	3,622 09	64.2
tached Dwel'gs, 5 yrs	B & F.											
Flour Mills—Steam	Brick		214,153	6,544 71	3.06	7,796 21	119.1					
	Frame		196,309	7,902 49	4.03	10,204 96	120.1	410,462	14,447 20	3.52	18,001 27	124.6
Flour Mills—Water	Brick		309,260	4,208 54	1.36							

Glass Works.....	B.& F.....					70,470	1,480 63	2.10	2,800 00	189.2
Groceries & Provisions										
—Wholesale.....	Brick	1,516,296	10,217 80	.67	9,403 19	92.				
	Frame					1,516,296	10,217 80	.67	9,403 19	92.
Groceries & Provisions										
—Retail.....	Brick	2,388,944	21,625 21	.91	21,504 40	99.4				
	Frame ...	1,143,521	15,937 36	1.39	9,509 25	60.				
						3,532,465	37,562 57	1.06	31,073 65	82.7
Hardware, &c.....	Brick	1,353,002	11,343 61	.84	2,992 09	26.4				
	Frame	139,912	2,216 13	1.58	3,691 32	166.6				
						1,492,914	13,559 74	.91	6,683 41	49.3
Hat Stores.....	Brick	309,009	2,789 16	.90	1,584 77	56.8				
	Frame	20,256	500 40	2.47	20 00	4.				
						329,265	3,289 56	1.00	1,604 77	48.8
Hat Factories.....	B.& F.....					138,544	2,196 39	1.59	2,500 00	113.8
Hide & Leather Stores.	Brick	249,149	1,690 73	.68	400 00	23.6				
	Frame	15,658	200 50	1.28						
						264,807	1,891 23	.71	400 00	21.2
Hop Houses.....	B.& F.....					5,590	46 35	.83		
Hoop Skirt & Umbrella										
Factories.....	Brick	288,906	2,980 35	1.03	135 82	4.6				
	Frame	107,839	1,036 69	.96	338 77	32.7				
						396,745	4,017 04	1 01	474 59	11.8
Hotels, &c.....	Brick	1,997,804	25,477 30	1.28	9,252 73	36 3				
	Frame	868,535	15,705 17	1.81	15,501 81	99.1				
						2,866,339	41,182 47	1.44	24,814 54	60.3
Hotels, &c—Summer..	B & F.....					155,000	2,879 93	1.86		
India Rubber Factories	B.& F.....					82,307	1,649 55	2.00	654 70	39.7

Kind of Risk.	No. of Risk written.	Amount covered on each class.	Amount Premiums received on each class.	Average rate on each class.	Amount Losses on each class.	Ratio of Losses to Premiums on each class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Premiums on each kind of Risk.
Ice Houses.....	B.&F.....						82,391	1,155 93	1.40	2,240 00	193.9
Iron Foundries..	Brick	218,765	3,789 04	1.73	1,478 88	39.					
	Frame	159,789	3,688 18	2.31	6,209 75	168.4	378,554	7,477 22	1.98	7,688 63	102.8
Iron Stores.....	B.&F.....						113,251	798 98	.71		
Jewelers' Stocks.....	Brick	232,317	2,321 85	1.00	1,362 50	58.7					
	Frame	40,661	663 29	1.42	377 34	50.9	278,978	2,985 14	1.07	1,739 84	58.3
Liquor Stocks—Whol..	Brick	583,374	5,333 09	.91	4,092 56	76.7					
	Frame	27,350	395 75	1.45			610,724	5,728 84	.94	4,092 56	71.4
Liquor Stocks—Retail--											
Saloon & Restaurant.	Brick	599,978	6,776 76	1.13	2,929 63	43.2					
	Frame	380,873	6,213 72	1.59	6,941 08	111.7	989,851	12,990 48	1.31	9,870 71	75.9
Lumber Yards.....							1,272,863	19,807 75	1.56	7,533 12	38.
Machine Shops.....	Brick	609,857	9,652 33	1.58	3,253 88	33.9					
	Frame	291,953	5,826 75	1.99	1,980 00	33.9	901,810	15,479 08	1.72	5,238 88	33.8
Marble and Stone W'k.	B.&F.....						56,084	736 03	1.31		
M'd'se stacked in open air, not wharf.....							62,916	562 84	.89		

Kind of Risk.	Class of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Average Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
Oil Cloth Factories.....	B.& F.							20,659	492 35	2.38		
Paint and Oil Stores.....	B.& F.							235,678	3,264 97	1.39	2,159 79	66.2
Paper Mills—Steam.....	Brick	264,783	5,058 14	1.91	962 83	19.		536,669	10,633 39	1.98	9,991 70	94.
	Frame	271,886	5,575 25	2.05	9,028 87	161.9		192,364	1,932 82	1.00	652 35	33.8
Paper, Stocks of.....	B.& F.							64,908	840 82	1.30		
Paper Hanging Fact'r's.....	B.& F.											
Packing Houses.....	Brick	781,511	9,670 49	1.24	321 21	3.3		1,157,075	17,157 55	1.48	2,625 34	15.3
	Frame	375,564	7,487 06	1.99	2,304 13	30.8						
Planing Mills and Sash and Blind Factories —Steam.....	B.& F.		38,455	2,004 06	5.21	1,550 00	77.3					
do Water.....	B.& F.		20,767	647 10	3.12			59,222	2,651 16	4.48	1,550 00	58.5
Printing Offices, Bookbinders, and Paper Box Establishments.	Brick	1,097,087	16,340 27	1.49	13,580 46	82.5						
	Frame	97,393	1,633 01	1.68	1,800 00	110.2		1,194,480	17,973 28	1.50	15,380 46	85.6

Kind of Risk.	Class of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Average Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Premiums on each kind of Risk.
Starch and Glue Factories.....	B.&F.							71,260	1,121 37	1.57	2,813 59	250.9
Steamships and Steamboats.....								581,012	8,723 00	1.50		
Silk Factories.....	B.&F.							238,396	1,952 52	.82		
Ships and Cargoes in Port.....								43,225	436 79	1.01		
Soap and Candle Factories.....	B.&F.							259,317	4,976 36	1.92	8,469 01	170.2
Stove and Tin Ware Factories.....	Brick Frame		861,746	8,561 78	.99	10,639 15	124.3					
			242,027	4,154 15	1.72	1,171 48	28.2	1,103,773	12,715 93	1.15	11,810 63	98.9
Sugar Refineries.....	B.&F.							164,451	3,280 27	2.00	2,475 00	75.5
Tanneries—Steam, &c.	Brick Frame		176,546	4,116 34	2.33							
do —Cold Liq'r.	Brick Frame		34,190	520 03	1.52							
			290,495	6,095 34	2.10	3,634 91	59.6					

do —Currier Shops only.....	B.& F.....	41,800	570 65	1.37	.....	543,031	11,302 36	2.08	3,634 91	32.2
Theatres.....	B.& F.....	.....	.....	.....	.....	131,189	3,673 43	2.80	9,358 12	354.8
Tobacco and Segar Factories.....	B & F.....	.....	.....	.....	.....	232 179	3,048 97	1.31	2,786 94	91.4
Tobacco Stemmeries...	B.& F.....	.....	.....	.....	.....	30,750	730 48	2.38	.....	.....
Tobacco and Segar Stocks—Wholesale..	B.& F.....	.....	.....	.....	.....	175,802	1,217 77	.69	.....	.....
Tobacco and Segar Stocks—Retail.....	Brick	193,198	2,016 98	1.04	2,152 62	106.7	.....	.....	.....	.....
	Frame.....	53,811	875 92	1.63	1,396 80	159.6	2,892 90	1.17	3,549 42	122.7
Tob'co Barns on Farms B & F.....	.....	.....	.....	.....	.....	134,424	807 97	.60	.....	.....
Type Foundries.....	Brick	80,597	1,159 90	1.44	2,191 49	159.1	.....	.....	.....	.....
	Frame .....	.....	.....	.....	.....	80,597	1,159 90	1.44	2,191 49	189.1
Upholsteries, &c.....	Brick	380,298	4,475 78	1.18	14,396 84	321.7	.....	.....	.....	.....
	Frame	58,505	850 80	1.45	1,441 25	134.2	5,326 58	1.21	15,538 09	291.7
Warehouse Risks generally—Country.....	Brick	4,633,437	34,937 67	.75	13,835 84	39.6	.....	.....	.....	.....
	Frame	2,439,339	29,008 61	1.19	8,004 62	27.6	63,946 28	.90	21,840 46	34.2
Wharf and Pier Risks.....	.....	.....	.....	.....	.....	192,559	2,647 10	1.37	.....	.....
Wooden Ware Factor's B & F.....	.....	.....	.....	.....	.....	13,400	422 93	3.16	8 33	2.
Woolen Mills—Steam..	Brick	858,293	17,100 93	1.99	9,760 13	57.1	.....	.....	.....	.....
	Frame.....	214,228	3,992 82	1.86	2,389 41	59.9	21,093 75	1.97	12,149 54	57.6

Kind of Risk.	Class of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Ave. Age Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Premiums on each kind of Risk.
Woolen Mills—Water.	Brick	566,659	9,886 21	1.74	2,549 12	25.8						
	Frame	282,545	5,824 30	2.06	12,459 29	213.9		849,204	15,710 51	1.85	15,008 41	95.5
Wooden Rows and Contents								83,652	2,233 27	2.67	4,128 03	184.9
Wood and Coal Yards and Sheds.	B.&F.							111,153	1,543 10	1.39	605 97	39.3
Storage, General—General Merchandise.	Brick	12,653,139	92,138 60	.73	49,730 23	53.9						
	Frame	2,723,363	38,790 47	1.43	35,298 40	91.		15,376,502	130,929 07	.85	85,028 63	64.9
Flax Mills.	Brick	9,300	149 13	1.60	500 00	335.6		9,300	149 13	1.60	500 00	335.6
	Frame											
White Lead and Paint Works	B.&F.							66,046	985 25	1.49	1 686 00	171.2
Grand Totals								133,950,121	1,326,728 87	.99	804,032 65	60.6

APPENDIX D.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

FOR THE YEARS

1859 TO 1869 INCLUSIVE.

*Showing the Amount of Premiums Received, Losses
Paid, and Ratio of Losses to Premiums
on each kind of Risk.*

D.—1859 TO 1869 INCLUSIVE. (All on Term Policies.)

Kind of Risk.	Class of Risk.	Amount Premiums on each Class.	Amount Losses on each Class.	Ratio of Losses to Prem's on each Class.	Total Premiums on each Kind of Risk.	Total Losses on each Kind of Risk.	Ratio of Losses to Prem's on each Kind of Risk.
Bakeries.....	B.& F.	.....	.....	.....	593 00	154 17	26.
Builders' risks.....	B.& F.	.....	.....	.....	1,248 29	.....	.....
Bridges.....	.....	.....	.....	.....	1,825 00	.....	.....
Cotton mills.....	B.& F.	.....	.....	.....	111 33	.....	.....
Cord wood.....	.....	.....	.....	.....	242 57	.....	.....
Chemical works.....	B.& F.	.....	.....	.....	1,260 17	58 54	4.6
Churches—(Frame, \$590.30, no losses).....	B.& F.	.....	.....	.....	3,116 75	175 00	5.6
Coal breakers.....	.....	.....	.....	.....	7,775 02	4,676 93	60.2
Dwellings—(No perpetuals included).....	Brick Frame	55,294 75	3,639 16	6.6	108,699 62	16,126 12	14.8
.....	.....	53,464 87	12,486 96	23.4	.....	.....	.....
Drug stores.....	B.& F.	.....	.....	.....	8,695 24	1,808 73	20.8
Distilleries and breweries—(Few brewery prem's).....	B.& F.	.....	.....	.....	3,346 61	5,520 48	165.
Dye houses and print works.....	B.& F.	.....	.....	.....	377 87	.....	.....

Elevators.....	B.&F.	.....	.....	2,115 62	2,155 70	101.9
Flour mills.....	B.&F.	.....	.....	4,128 61	6,773 49	164.1
Hotels.....	Brick Frame	9,081 21 3,568 84	5,472 50 14,127 96	12,650 05	19,600 46	154.9
Halls and lodge regalia.....	B.&F.	.....	.....	1,610 34	8 25	.5
Ice houses.....	B.&F.	.....	.....	149 75	.....	.....
Libraries, public, and of offices.....	B.&F.	.....	.....	489 60	.....	.....
Lumber.....	B.&F.	.....	.....	1,207 70	55 61	4.6
Merchandise, not hazardous ; hazardous ; ex. hazardous.....	B.&F.	.....	.....	204,108 38	101,004 44	49.5
Oil-cloth factories.....	B.&F.	.....	.....	143 00	.....	.....
Petroleum.....	B.&F.	.....	.....	1,246 25	.....	.....
Paper mills.....	B.&F.	.....	.....	1,912 65	2,453 27	128.3
Public buildings and school houses—(Frame school houses \$448.24, no losses).....	B.&F.	.....	.....	7,229 02	59 08	.8
Printers and bookbinders.....	B.&F.	.....	.....	3,759 49	5,510 00	146.6
Pork houses.....	B.&F.	.....	.....	808 63	1,699 18	210.3
Railroad property.....	B.&F.	.....	.....	5,170 23	5,703 28	110.3
Rolling mills and iron workers generally.....	B.&F.	.....	.....	14,757 63	7,094 78	48.1
Rope factories.....	B.&F.	.....	.....	342 05	1,087 17	317.9

Kind of Risk.	Class of Risk.	Amount Premiums on each Class.	Amount Losses on each Class.	Ratio of Losses to Prem's on each Class.	Total Premiums on each Kind of Risk.	Total Losses on each Kind of Risk.	Ratio of Losses to Prem's on each Kind of Risk.
Stables.....	Brick Frame	6,601 40	5,470 00	82.9	15,652 26	7,055 00	45.
Stores—principally country stores and stocks.....	Brick Frame	9,060 82	1,585 00	17.5	33,082 40	18,945 17	57.3
Steamships and steamboats.....	B.& F.	21,011 47	3,118 43	14.8	3,179 48	1,309 21	41.2
Soap factories.....	B.& F.	12,070 93	15,826 74	131.1	220 66	.....	.....
Sugar refineries.....	B.& F.	.....	.....	.....	2,212 55	4,950 00	223.9
Spice mills.....	B.& F.	.....	.....	.....	267 77	377 50	141.4
Tanneries & morocco fact'y pr'm's).....	B.& F.	.....	.....	.....	1,313 70	10,017 47	762.9
Tobacco factories.....	B.& F.	.....	.....	.....	326 85	.....	.....
Theatres and places of amusement.....	B.& F.	.....	.....	.....	471 00	4,455 00	945.9
Woolen mills and carpet factories.....	B.& F.	.....	.....	.....	620 04	417 47	67.3
Warehouse risks.....	B.& F.	.....	.....	.....	10,747 06	49,840 02	463.7
Wood workers.....	B.& F.	.....	.....	.....	3,127 09	8,648 81	276.6
Sundry risks.....	B.& F.	.....	.....	.....	1,558 56	5,204 88	339.9
Grand Totals.....					471,918 85	293,035 21	62.1

APPENDIX E.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

FOR THE YEARS

1861 TO 1870 INCLUSIVE.

*Showing the Amount Covered, Premiums Received,
Average Rate, Losses Paid, and Ratio
of Losses to Premiums.*

E.—1861 TO 1870, INCLUSIVE.

Kind of Risk.	Class of Risk.	No. of Risks written.	Amount Covered on each Kind of Risk.	Amt. Premiums Received on each kind of Risk.	Average Rate written at.	Amount Losses on each Kind of Risk.	Ratio of Losses to Prem's.
Agricultural implement factories.....		1,727,932 00	48,376 93	2.80	13,239 63	27.4
" " stores.....		1,119,445 50	14,329 20	1.28	8,126 19	56.7
Bakeries.....		1,101,658 00	21,948 01	1.99	36,482 22	166.2
Barber shops.....		112,132 00	2,342 06	2.09	2,130 05	90.9
Barns.....		7,946,541 65	103,720 64	1.30	56,087 82	54.1
Blacksmith shops.....		942,688 00	16,179 39	1.71	10,780 54	66.6
Bleaching and printing works.....		927,349 88	12,944 24	1.40	4,051 60	31.3
Book binderies.....		632,024 00	10,410 47	1.65	3,647 54	35.
Book and stationery stores.....		2,549,216 00	36,691 95	1.44	24,022 93	65.5
Boot and shoe stores.....		6,950,088 00	78,620 76	1.13	66,800 22	84.9
Boot and shoe factories.....		4,529,408 34	45,707 26	1.01	39,573 20	86.6
Broom factories.....		233,235 00	3,247 82	1.39	.....	.....
Builders' risks.....		7,680,441 50	35,990 64	.48	7,276 42	20.2
Buildings occupied for stores, offices, &c.....		25,056,296 31	462,189 06	1.84	319,202 18	69.

Cabinet ware factories.....	2,473,703 66	80,061 79	3.24	55,620 13	69.4
Carpenters' and joiners' shops.....	1,363,602 00	37,145 17	2.72	29,344 02	78.9
Carriage manufactories.....	4,194,821 98	92,850 93	2.21	59,902 19	64.5
Chair factories.....	356,878 83	13,774 58	3.86	8,641 40	62.7
Chemical works.....	687,408 55	12,569 93	1.83	4,467 16	34.4
Churches, school houses and public buildings.....	10,303,860 67	112,018 05	1.09	55,632 13	49.6
Clock factories.....	362,825 66	8,321 98	2.29	5,679 52	68.2
Coal breakers.....	1,485,192 00	41,395 39	2.78	14,694 00	35.6
Coal yards.....	602,986 66	8,300 67	1.38	11,536 86	138.9
Coffee and spice mills and stores.....	941,683 00	11,511 79	1.22	22,572 09	196.
Comb factories.....	339,024 33	3,685 28	1.09	.....	.....
Confectionery establishments.....	973,335 00	17,339 20	1.78	6,631 88	38.2
Coopers' shops.....	700,371 50	17,449 43	2.49	8,577 45	49.2
Cord wood and bark.....	833,281 74	11,887 36	1.43	5,042 69	42.4
Cotton mills.....	6,413,523 07	124,013 42	1.93	77,872 20	62.7
Cotton presses.....	7,200,908 00	31,311 47	.43	3,263 13	10.4
Cotton storage.....	36,181,426 49	239,087 95	.66	109,037 55	45.6
Country stores.....	28,018,682 76	437,765 40	1.56	328,367 37	75.

Kind of Risk.	Class of Risk.	No. of Risks written.	Amount Covered on each Kind of Risk.	Amt. Premiums received on each kind of Risk.	Average Rate on each written st.	Amount Losses on each Kind of Risk.	Ratio of Losses to Prem's
Crockery and glass ware.....			1,670,800 00	20,819 80	1.25	24,408 42	117.2
Daguerreotype and photograph saloons.....			730,214 00	11,322 52	1.55	11,231 76	99.2
Distilleries and breweries..			4,138,619 47	94,494 61	2.13	61,610 89	65.2
Drug stores.....			7,692,852 67	139,683 90	1.82	88,199 99	63.1
Dry goods stores.....			38,852,134 60	324,645 84	.84	242,015 13	74.5
Dwellings, furniture and farm risks.....			122,683,655 30	1,317,440 93	1.07	500,229 45	37.9
Elevators and grain warehouses.....			14,532,091 61	225,364 79	1.55	71,300 92	31.6
Flour and grist mills (water power).....			6,595,233 19	152,788 51	2.32	78,749 23	51.5
Flour and grist mills (steam power).....			3,941,511 97	126,093 12	3.20	86,937 57	68.9
Furniture warehouses.....			3,918,762 00	64,553 06	1.65	40,790 02	63.2
German silver and britannia ware.....			1,042,763 33	11,439 58	1.10	2,453 26	21.5
Glass manufactories.....			525,784 01	10,568 21	2.01	4,927 42	46.6
Grain, flour and feed stores.....			3,134,934 00	32,106 88	1.02	30,884 95	96.2
Grocery stores.....			30,359,921 48	394,807 33	1.30	318,079 53	80.6
Gun and pistol manufactories.....			1,055,739 00	14,224 34	1.35	14,496 03	101.9

Hardware, stove and tin stores.....	11,486,084 65	169,009 08	1.47	99,038 25	58.6
Harness shops.....	1,557,121 66	23,392 63	1.50	19,223 45	82.2
Hat and cap manufactories.....	1,010,448 99	15,989 27	1.58	10,190 35	63.7
Hat and cap stores.....	2,319,800 00	21,068 38	.91	9,633 27	45.7
Hemp and flax manufactories.....	329,350 00	8,171 46	2.48	16,272 90	199.1
Hide and leather stores.....	1,215,655 00	11,878 36	.98	2,576 84	21.7
Hoop skirt manufactories.....	900,159 00	11,549 20	1.28	16,896 44	146.3
Hotels and taverns.....	15,656,965 37	285,336 06	1.82	203,663 05	71.4
Ice houses.....	764,115 66	12,414 17	1.62	25,576 72	206.
India rubber manufactories.....	323,915 99	5,141 60	1.59	3,186 66	62.
Jewelry manufactories.....	330,183 00	4,521 53	1.37	1,334 74	29.5
Jewelry stores.....	2,153,300 00	26,907 05	1.25	20,935 97	77.7
Junk shops.....	238,460 00	3,955 18	1.66	1,002 68	25.3
Knitting factories.....	1,101,276 63	24,326 41	2.21	21,804 57	89.6
Lard and lard oil factories.....	1,106,490 69	16,101 92	1.46	18,840 60	110.7
Leasehold interests.....	255,987 00	4,072 75	1.59	1,305 08	32.
Linseed oil factories.....	250,300 00	3,577 77	1.43	.....	.....

Kind of Risk.	Class of Risk.	No. of Risks written.	Amount Covered on each Kind of Risk.	Amt. Premiums Received on each kind of Risk.	Average Rate written at.	Amount Losses on each Kind of Risk.	Ratio of Losses to Premiums
Liquor stores and storage.....			5,570,468 68	55,815 22	1.00	72,224 09	129.4
Livery stables.....			3,397,492 78	69,478 53	2.04	29,414 59	42.3
Lumber yards.....			6,337,423 49	96,517 00	1.52	32,054 37	33.2
Machine shops and foundries.....			12,652,771 30	244,248 30	1.93	106,658 43	43.7
Match factories.....			104,208 71	2,092 16	2.00	.....	.....
Millinery establishments.....			2,415,060 00	32,748 52	1.35	27,602 76	84.3
Miscellaneous risks.....			12,420,222 62	190,851 86	1.54	176,788 51	92.6
Musical instrument manufactories.....			843,924 00	19,053 82	2.26	9,224 61	48.4
Musical instrument stores.....			510,920 00	7,109 83	1.39	686 50	9.6
Pail factories.....			212,501 00	9,144 60	4.30	8,360 23	91.4
Paint and oil stores.....			1,220,075 00	16,759 49	1.37	14,984 35	89.4
Paint and varnish manufactories.....			187,448 40	3,489 56	1.86	803 74	23.
Painting establishments.....			431,604 00	7,997 45	1.85	6,121 02	76.5
Paper box manufactories.....			271,058 00	4,013 46	1.48	4,600 00	114.6
Paper mills.....			4,490,619 13	96,767 40	2.15	98,043 80	101.3

Paper warehouses.....	427,245 00	4,560 03	1.07	2,331 42	51.1
Petroleum and kerosene oil risks.....	1,726,937 00	30,262 64	1.75	12,104 18	40.
Planing mills, sash, blind and door.....	1,417,831 62	83,191 67	5.87	40,169 23	48.3
Pork packing stores.....	6,274,815 99	48,690 33	.78	19,855 98	40.8
Pressing and dyeing establishments.....	295,587 00	5,542 47	1.81	804 03	14.5
Printing offices.....	3,842,646 34	75,059 01	1.95	59,212 26	78.9
Railroad risks.....	7,052,110 55	86,437 65	1.23	56,219 04	65.
Rope and cordage factories.....	872,802 72	21,571 44	2.47	18,047 41	83.6
Sail makers' lofts.....	426,750 00	3,216 52	.75	56 00	1.7
Saloons and eating houses.....	6,670,063 83	103,838 78	1.56	84,705 66	81.6
Saw mills, steam power.....	1,898,185 65	90,492 60	4.77	48,053 25	53.1
do water power.....	1,825,449 67	51,109 79	2.80	40,407 76	79.
Ship chandleries and naval stocks.....	305,600 00	5,337 55	1.75	468 58	8.8
Shirt factories.....	349,133 33	3,270 18	.94	9,480 00	289.9
Shoddy manufactories.....	168,775 00	4,448 00	2.64	4,095 78	92.1
Silk manufactories.....	439,649 33	5,054 67	1.15	5,000 00	98.9
Slaughter houses.....	818,660 67	10,355 93	1.26	2,012 88	19.4

Kind of Risk.	Class of Risk.	No. of Risks written.	Amount Covered on each Kind of Risk.	Amt. Premiums Received on each kind of Risk.	Average Rate written at.	Amount Losses on each Kind of Risk.	Ratio of Losses to Prem's
Smoke houses.....			290,635 00	2,853 71	.98	3,671 40	128.7
Soap and candle factories.....			1,218,404 66	21,811 18	1.79	17,254 57	79.1
Stave mills.....			328,476 68	13,573 52	4.13	4,453 94	32.8
Steamboats and propellers.....			7,574,901 00	83,060 29	1.10	32,051 09	38.6
Storage risks.....			45,907,997 30	247,410 03	.54	93,353 41	37.7
Straw works.....			54,684 00	3,112 18	5.69	886 86	28.5
Sugar refineries.....			1,788,332 30	29,619 29	1.66	1,815 63	6.1
Tailoring and clothing stores.....			12,136,196 00	151,939 54	1.25	81,847 06	53.9
Tanneries.....			4,875,689 14	117,595 17	2.41	85,217 81	72.5
Tenement houses.....			1,382,167 50	17,503 46	1.27	13,708 23	78.3
Theatres and public halls.....			2,118,600 33	34,080 23	1.61	47,786 40	140.2
Tobacco and segar stores.....			2,005,811 00	26,128 66	1.30	13,709 22	52.5
Tobacco factories and stemmeries.....			2,461,038 00	37,064 39	1.51	27,922 28	75.3
Tobacco warehouses.....			2,269,078 70	15,314 88	.68	14,426 65	94.2
Unoccupied buildings.....			343,972 50	3,937 70	1.14	10,252 36	260.4

Vessels in port and on stocks and in yards.....	3,817,695 00	20,787 25	.54	.....
Wood working establishments.....	736,278 16	26,554 60	3.60	12,460 93 46.9
Woolen mills.....	10,873,986 30	215,390 19	1.99	167,133 73 77.6
Wool storage.....	4,567,738 00	23,913 52	.52	21,792 99 91.1
Wool and cotton manufactories.....	1,354,702 00	30,278 64	2.23	21,291 56 70.3
	<u>\$646,050,426 27</u>	<u>\$8,399,372 70</u>	<u>1.30</u>	<u>5,184,031 92 61.7</u>



APPENDIX F.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

FOR THE YEARS

1861 TO 1872 INCLUSIVE.

*Showing the Amount Covered, Premiums Received,
Rate, Amount, Losses, and Ratio of Losses to
Premiums for each Year, also the
Total Amounts of the same.*

F.—1861 TO 1872 INCLUSIVE.

Kind of Risk.	Year	No. of risks written each year.	Total No. of risks written.	Am't Covered Each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received on each Year on each kind of Risk.	Total Am't of Premiums received on each kind of Risk.	Ave. Rate on each Year Am't.	Ave. Rate on each Year Am't.	Total Amount of Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums.	
Bl'ch'ries and dye works.	1861	24		73,683 00		578 34		.76				
	1862	31		90,672 00		935 27		.95				
	1863	25		91,572 00		958 26		1.05				
	1864	25		80,765 00		1,020 28		1.26	3,525 04			
	1865	24		99,709 00		1,108 07		1.11				
	1866	11		44,830 00		615 82		1.37				
	1867	14		56,809 00		978 25		1.72				
	1868	13		63,782 00		897 25		1.46				
	1869	22		83,657 00		1,233 30		1.47	4,224 30			
	1870	20		65,745 00		973 83		1.50				
	1871	22		91,306 00		1,376 04		1.50				
	1872	17		64,994 00		811 92		1.25				
			248			913,524 00		11,486 63	1.26		7,749 34	67.5
	Boot and shoe factories.	1861	1		3,000 00		22 50		.75			
		1862	4		8,500 00		83 50		.98			
		1863	4		6,950 00		64 37		.92			
		1864	5		13,750 00		134 37		.98			
1865		5		12,250 00		86 88		.71				
1866		6		23,000 00		171 00		.75	616 50			
1867		5		17,500 00		180 00		1.05	7 70			
1868		3		8,725 00		79 87		.91				
1869		27		48,025 00		614 81		1.27	13 01			
1870		26		50,755 00		576 65		1.13				

1871	64	146,347 00	1,611 01	1.10	125 32	
1872	43	94,950 00	1,138 60	1.20	147 50	
	193		434,352 00	4,763 56	1.10	910 03 19.1
Breweries & malt houses						
—including cider vine-						
gar factories.....						
1861						
1862	1	2,000 00	17 00	.85		
1863	1	3,000 00	52 50	1.75		
1864	1	1,000 00	11 75	1.17		
1865	1	3,500 00	35 00	1.00		
1866	8	24,750 00	363 12	1.47		
1867	7	17,375 00	196 85	1.13		
1868	2	5,000 00	57 50	1.15		
1869	3	5,320 00	36 64	.69		
1870	5	16,500 00	195 65	1.19		
1871	7	16,700 00	179 53	1.07		
1872	13	37,200 00	404 62	1.08		
	49		132,345 00	1,550 16	1.17	
Build'gs for stores, offices						
and storage.....						
1861	30	66,800 00	508 22	.79		
1862	40	79,550 00	664 99	.84	7 20	
1863	48	106,110 00	1,040 56	.98	25 00	
1864	52	129,753 00	1,206 98	.93		
1865	47	126,200 00	1,138 39	.90	134 48	
1866	48	102,450 00	1,046 88	1.02	634 76	
1867	61	153,775 00	1,747 13	1.14	200 90	
1868	56	173,450 00	1,734 03	1.00	3,523 00	
1869	113	347,531 00	3,933 58	1.13	227 00	
1870	134	379,858 00	4,400 91	1.16	7 00	
1871	189	471,725 00	5,846 89	1.24	5,196 10	
1872	193	481,900 00	3,799 33	.80	1,372 65	
	1011		2,619,102 00	27,067 89	1.03	11,328 09 46.1

Kind of Risk.	Year	No. of risks written each year.	Am't Covered Each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received on each kind of Risk.	Total Am't Ave- rage Rate on each kind of Risk.	Ave- rage Rate on Total Am't.	Amount Losses paid on each kind of Risk.	Total Amount Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums.
Churches, school houses and public buildings.	1861	2	10,000 00		75 00	.75				
	1862	11	43,300 00		331 00	.76				
	1863	9	28,950 00		282 25	.98		4,502 70		
	1864	7	19,200 00		150 00	.81				
	1865	6	16,300 00		157 75	.97				
	1866	18	98,400 00		601 83	.61				
	1867	17	48,300 00		521 45	1 08				
	1868	12	51,450 00		359 62	.70				
	1869	33	93,449 00		851 57	.91				
	1870	21	70,791 00		604 82	.85				
	1871	85	264,895 00		3,214 80	1 21				
	1872	53	160,626 00		1,555 69	.90		1,223 83	5,726 53	65.7
			274		995,661 00	8,711 78	.96			
Coffee, spice & drug mills	1861	2	6,785 00		97 75	1 60				
	1862	12	30,338 00		258 80	.85				
	1863	9	19,963 00		265 10	1 33				
	1864	9	14,608 00		217 01	1 42				
	1865	4	10,117 00		158 08	1 56				
	1866	7	16,620 00		356 63	2 15				
	1867	6	20,050 00		405 79	2 00				
	1868	7	35,130 00		234 42	.64				
	1869	8	18,000 00		286 22	1 59				
	1870	7	21,895 00		356 41	1 18		114 69		

1871 12	33,120 00	487 61	1.17	50 00
1872 11	28,295 00	393 55	1.40	2,487 02
	91	254,921 00	3,517 37	1.38
				2,651 71
				75.4
Cotton mills.....				
1861 64	308,756 00	3,734 17	1.22	.....
1862 91	364,352 03	4,007 95	1.10	624 99
1863 111	458,575 00	5,401 28	1.18	2,605 88
1864 112	513,401 00	5,367 34	1.04	4,461 52
1865 129	635,630 00	8,037 76	1.27	13,577 28
1866 127	683,436 00	7,879 79	1.15	255 64
1867 100	505,608 00	7,027 67	1.39	291 55
1868 94	504,978 00	6,828 59	1.35	5,013 11
1869 125	593,365 00	7,298 46	1.22	6,093 03
1870 83	363,731 00	4,883 23	1.34	680 55
1871 116	471,855 00	6,291 51	1.31	199 96
1872 92	389,429 00	5,348 35	1.38	3,048 75
	1244	5,793,116 00	72,106 10	1.24
				36,852 26
				51.1
Country stores.....				
1861 6	8,300 00	80 50	.97	409 10
1862 12	19,703 00	177 42	.90	.....
1863 10	15,100 00	130 50	.85	.....
1864 2	3,200 00	25 75	.80	.....
1865 4	9,050 00	83 00	.91	.....
1866 7	14,050 00	174 25	1.24	.....
1867 9	14,300 00	156 75	1.09	.....
1868 8	22,800 00	225 08	.99	.....
1869 19	47,400 00	462 81	.97	.....
1870 15	38,250 00	369 25	.97	.....
1871 40	85,807 00	902 85	1.05	.....
1872 28	62,107 00	649 07	1.05	1,606 76
	160	340,064 00	3,443 23	1.01
				5,015 86
				145.7

1864	41	9,265 00	155 50	1.57	.....	.....
1865	4	9,765 00	135 30	1.39	.....	.....
1866	23	51,890 00	1,917 26	3.70	.....	.....
1867	7	11,265 00	473 12	4.22	1,916 67	.....
1868	9	14,465 00	320 13	2.22	.....	.....
1869	12	19,530 00	286 85	1.47	.....	.....
1870	9	16,900 00	312 68	1.85	.....	.....
1871	10	20,334 00	264 18	1.30	.....	.....
1872	9	15,182 00	269 63	1.77	.....	.....
	97		198,346 00	4,530 90	2.29	3,866 67 90.
Drug stocks, including stocks of paints and oils and apothecary shops.....						
1861	14	44,350 00	418 12	.82	.....	.....
1862	23	51,825 00	503 27	.97	.....	.....
1863	19	50,400 00	545 80	1.08	.....	.....
1864	22	57,350 00	748 53	1.30	3,960 00	.....
1865	22	60,500 00	813 22	1.35	892 19	.....
1866	32	93,250 00	1,274 60	1.37	3,098 04	.....
1867	23	55,750 00	938 38	1.69	45 00	.....
1868	20	53,650 00	863 50	1.61	.....	.....
1869	42	101,700 00	1,397 94	1.38	.....	.....
1870	26	58,050 00	950 11	1.64	.....	.....
1871	52	114,300 00	1,693 30	1.48	989 10	.....
1872	48	104,800 00	1,548 08	1.18	.....	.....
	343		845,925 00	11,604 85	1.38	8,984 33 76.8
Dwellings and household furniture in cities and towns.....						
1861	67	102,840 00	767 37	.68	.....	.....
1862	103	147,100 00	1,147 37	.77	.....	.....
1863	115	141,965 00	864 00	.61	15 00	.....
1864	127	196,905 00	1,280 35	.65	10 50	.....
1865	118	176,725 00	1,303 67	.74	.....	.....

Kind of Risk.	No. of risks of each Year	Total No. of risks written.	Am't Covered Each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received on each kind of Risk.	Total Am't of Premiums received on each kind of Risk.	Ave. Rate on each Year Amt.	Ave. Rate on Total Amt.	Amount Losses paid on each kind of Risk.	Total Amount Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums.
Dwellings and household furniture in cities and towns (continued)....	1866 164		235,540 00		1,774 18		.75		37 50		
	1867 168		366,540 00		1,924 23		.52		12 92		
	1868 180		369,025 00		2,288 31		.62		.....	
	1869 280		499,110 00		3,334 79		.67		.....	
	1870 351		505,500 00		3,529 02		.62		2,520 00		
	1871 810		1,574,625 00		10,979 93		.69		2,434 50		
	1872 703	3186	1,131,815 00	5,507,690 00	7,155 47	36,348 69	.63	.66	121 50	5,151 92	14 2
Dwellings and household furniture in country, including farm barns..	1861 74		74,185 00		698 86		1.01		.....	
	1862 17		23,000 00		235 67		1.02		.....	
	1863 24		32,023 00		331 13		1.03		.....	
	1864 15		30,200 00		189 44		.63		.....	
	1865 26		51,200 00		426 32		.83		.....	
	1866 40		52,175 00		536 70		1.03		.....	
	1867 30		42,557 00		392 27		.90		.....	
	1868 61		86,478 00		831 18		.96		.....	
	1869 68		159,393 00		1,352 47		.85		.....	
	1870 76		137,975 00		1,387 48		1.00		.....	
	1871 78		134,655 00		1,553 49		1.15		1,505 00		
	1872 12	551	89,960 00	913,801 00	974 10	8,909 11	1.08	.97	1,100 00	2,605 00	29 2

Elevators and contents...		8	8	361 98	1.71
1861	21,500 00	8	361 98	1.71	.....
1862	32,500 00	11	512 50	1.58	.....
1863	82,500 00	35	1,329 25	1.60	1,482 50	
1864	81,500 00	31	1,417 52	1.74	1,749 50	
1865	69,100 00	26	1,635 70	2.37	6,000 00	
1866	62,500 00	24	1,150 85	1.84	.....
1867	40,115 00	10	545 30	1.36	5,000 00	
1868	.....	.....	.....	.....	.....
1869	10,500 00	4	109 89	1.61	.....
1870	22,000 00	7	132 18	.60	.....
1871	51,500 00	11	89 98	.17	.....
1872	79,000 00	25	344 43	.43	.....
	102		552,715 00	7,689 58	14,232 00 185.1	

Flour and grist mills....		13	13	598 83	1.73	2,250 00
1861	37,200 00	13	598 83	1.73	2,250 00	
1862	49,050 00	22	934 12	1.91	.....
1863	59,500 00	23	1,071 12	1.80	.....
1864	67,200 00	24	1,287 13	1.91	2,470 83	
1865	51,761 00	14	820 33	1.58	1,000 00	
1866	52,600 00	20	1,114 81	2.15	.....
1867	18,500 00	6	469 43	2.53	1,400 00	
1868	9,250 00	5	260 00	2.81	.....
1869	37,000 00	16	679 06	1.84	.....
1870	28,750 00	13	587 21	2.04	1,126 10	
1871	43,566 67	22	957 42	2.10	.....
1872	26,117 00	14	642 55	2.46	.....
	192		480,494 67	9,422 01	8,246 93 87.5	

Glass works and pot-teries.....		1	1	54 00	1.80
1861	3,000 00	1	54 00	1.80	.....
1862	2,050 00	1	30 75	1.50	.....
1863	5,830 00	3	106 45	1.82	.....
1864	5,830 00	3	106 45	1.82	.....
1865	4,830 00	2	81 45	1.69	.....
1866	6,220 00	3	104 59	1.68	.....

Kind of Risk.	Year	No. of risks written each Year	Total No. Risks written.	Am't Covered Each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received on each kind of Risk.	Total Am't received on each kind of Risk.	Ave. Rate on Yearly Am't.	Ave. Rate on Total Am't.	Amount Losses paid on each kind of Risk.	Total Amount Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums.	
Glass works and potteries (continued).....	1867	5		7,970 00		187 04		2.36					
	1868	2		3,750 00		93 75		2.50					
	1869	4		4,150 00		83 12		2.00					
	1870	2		3,150 00		53 44		1.69		1,482 50			
	1871	7		16,540 00		380 28		2.30					
	1872	3		7,240 00		166 75		2.30					
			36			70,560 00		1,448 97	2.05			1,482 50	102.4
	Hotels and furniture.....	1861	30		72,750 00		903 75		1.29				
		1862	27		67,800 00		879 74		1.29		8 34		
		1863	34		90,550 00		1,304 12		1.44		541 73		
1864		29		93,750 00		1,004 37		1.07		142 34			
1865		37		150,200 00		1,402 03		.93		12 83			
1866		46		115,416 00		1,605 25		1.47					
1867		34		95,000 00		1,605 00		1.69		2,688 02			
1868		35		101,950 00		1,794 16		1.75		246 96			
1869		47		150,700 00		2,228 46		1.48		21 88			
1870		55		154,350 00		2,211 73		1.44		1,023 52			
1871		83		216,717 00		2,840 23		1.31					
1872		76		213,992 00		3,313 50		1.50		1,046 10			
			533			1,523,241 00		21,182 34	1.39			5,731 72	27.1
India rubber works, including gutta percha works.....	1861	5		15,214 00		246 94		1.54					
	1862	5		9,500 00		152 60		1.60		2,081 84			

1863	4	11,500 00	245 70	2 13	.....
1864	6	23,175 00	475 94	2 05	.....
1865	4	17,675 00	334 37	1 90	.....
1866	4	20,800 00	593 02	1 41	1,571 19
1867	3	15,938 00	228 38	1 44	.....
1868	3	11,573 00	233 67	2 02	.....
1869	5	21,150 00	341 08	1 61	.....
1870	0	.....	3 82	.....	3,469 60
1871	2	10,000 00	81 50	.....	.....
1872	4	5,000 00	106 93	2 00	.....
	45	161,525 00	2,744 55	1 70	.....
					8,022 63 292.4
1861	11	35,995 50	540 06	1 45	.....
1862	14	34,712 50	473 42	1 36	.....
1863	27	67,699 50	1,028 83	1 52	.....
1864	34	90,312 00	1,241 50	1 24	3,619 82
1865	26	82,887 00	1,171 61	1 41	.....
1866	32	107,120 00	1,649 22	1 54	4,984 45
1867	22	72,860 00	1,391 37	1 91	.....
1868	22	90,375 00	1,435 86	1 59	3,401 83
1869	43	143,135 00	2,090 12	1 39	5,792 88
1870	51	167,349 00	2,742 59	1 64	.....
1871	61	208,566 66	3,202 88	1 54	110 45
1872	75	245,327 00	4,000 87	1 63	4,238 94
	418	1,346,339 16	20,968 33	1 56	.....
					22,148 37 105.6
1861	20	44,350 00	540 38	1 36	.....
1862	16	40,900 00	478 87	1 17	.....
1863	20	46,100 00	574 25	1 24	72 73
1864	22	54,550 00	666 15	1 22	.....

Iron works, including
rolling mills, foundries,
nail, tack and wire works.

Jewelry, silver ware, brinnania
factories

Kind of Risk.	No. of risks written each Year.	Am't Covered each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received on each kind of Risk.	Total Am't Ave-riate received on each kind of Risk.	Ave-riate Rate on Total Am't.	Amount Losses paid on each kind of Risk.	Total Amount Losses paid on each kind of Risk.	Ratio of Total Losses to Total Pre-miums.	
Jewelry, silver ware, brinnania factor's (cont'd).	1865	46,000 00		548 19	1.19					
	1866	73,270 00		829 77	1.13		3,985 00			
	1867	61,640 00		981 25	1.60					
	1868	48,836 00		813 11	1.70		927 03			
	1869	65,891 00		1,045 30	1.59		6 00			
	1870	57,425 00		884 19	1.54		12 00			
	1871	89,001 50		1,313 07	1.47		1 190 96			
	1872	82,857 00		1 242 45	1.50		163 22			
		269		710,820 50		9,916 98	1.40		6,356 94	64.1
	Lumber yards, including bark, wood & coal y'ds.	1861	9,500 00		97 75	1.04				
1862		18,350 00		245 63	1.34					
1863		10,900 00		118 05	1.05					
1864		1,900 00		28 50	1.50					
1865		14,080 00		209 10	1.49					
1866		37,425 00		531 07	1.42		64 86			
1867		45,900 00		669 77	1.46					
1868		25,500 00		503 50	1.98					
1869		51,375 00		879 78	1.69					
1870		84,375 00		1,145 11	1.37					
1871		127,900 00		2,000 72	1 58			3 075 63		
1872		114,433 00		1,654 87	1.44			4,600 00		
		223		541,638 00		8 083 85	1.49		7,740 49	95.8

Kind of Risk.	No. of risks written each Year	Total No. of risks written	Am't Covered Each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received on each Year on each kind of Risk.	Total Am't of Premiums received on each kind of Risk.	Average Rate on Total Amt. Year	Average Rate on each kind of Risk.	Amount Losses paid on each kind of Risk.	Total Amount Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums
Merchandise, 2d class, including all retail stocks of merchandise not otherwise enumerated.	1861	128	318,787 00		1,979 22		.67		1,147 06		
	1862	149	287,937 00		2,365 20		.82		250 00		
	1863	162	311,936 00		2,344 54		.75		916 17		
	1864	159	302,337 00		2,095 73		.69		2,450 00		
	1865	151	317,517 00		2,403 68		.75		802 04		
	1866	167	300,055 00		3,278 15		1.09		307 22		
	1867	148	292,496 00		2,939 89		1.00		1,250 00		
	1868	148	319,850 00		3,323 30		1.04		3 39		
	1869	203	467,290 00		4,672 32		1.00		1,809 82		
	1870	214	436,493 00		4,070 00		.93		1,798 92		
	1871	435	899,168 00		8,345 58		.93		1,791 41		
	1872	399	863,675 00		8,899 27		1.03		4,389 53		
			2463		5,117,541 00		46,716 88	.91			16,915 56	36.2
Metal work shops (without steam or water power) includ'g blacksmiths, plumbers, gas-fitters, &c.....	1861	1	400 00		6 00		1.50				
	1862	3	2,300 00		29 00		1.26				
	1863	6	4,300 00		56 75		1.32		265 00		
	1864	7	8,400 00		74 25		.88				
	1865	7	8,000 00		99 25		1.25		44 74		
	1866	9	10,900 00		203 10		1.86				

Kind of Risk.	Year	No. of risks written each Year	Am't Covered Each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received each Year on each kind of Risk.	Total Am't of Premiums received on each kind of Risk.	Ave. Rate on each Year Am't	Ave. Rate on each kind of Risk.	Total Amount Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums	
Miscellan'us, &c., (cont'd)	1869	31	52,175 00		557 65		1.07				
	1870	26	39,850 00		492 98		1.24				
	1871	49	103,250 00		978 98		.95	1,701 69			
	1872	64	113,850 00		1,183 54		1.00	225 00			
		298		539,612 00		6,008 78			3,144 71	52.3	
Miscellaneous, not otherwise enumerated	1861	13	16,475 00		190 08		1.33				
	1862	13	14,550 00		207 00		1.43				
	1863	17	33,094 00		387 37		1.17				
	1864	21	35,850 00		385 17		1.09				
	1865	18	24,450 00		362 25		1.48				
	1866	24	45,855 00		722 02		1.59		525 00		
	1867	26	38,150 00		704 59		1.84		876 16		
	1868	19	21,050 00		231 27		1.10				
	1869	33	54,418 00		901 84		1.66		1,279 95		
	1870	21	26,370 00		391 15		1.48		1,040 00		
	1871	42	79,885 00		796 78		.96		900 00		
	1872	58	83,860 00		938 09		1.12		1,611 47		
			296		474,207 00		6,188 21			6,232 58	100.7
	Oil factories (except petroleum) includ'g white lead and zinc factories, also soap and candle works	1861	7	18,536 00		274 13		1.56		1,475 61	

1862	4	8,460 00	125 27	1.48	.....
1863	18	61,350 00	923 75	1.50	.....
1864	11	41,450 00	634 50	1.53	2,518 68	
1865	12	44,900 00	482 75	1.08	.....
1866	19	76,300 00	909 62	1.19	.....
1867	20	62,800 00	1,113 40	1.77	2,722 66	
1868	12	31,550 00	520 50	1.65	4,262 76	
1869	33	94,700 00	1,899 46	2.00	131 25	
1870	24	74,167 00	1,493 19	2.01	.....
1871	32	85,940 00	1,367 42	1.59	.....
1872	36	109,387 00	2,064 49	1.90	2,469 29	
	228	709,540 00			11,808 48	13,580 25 115.
					1.66	
	15	33,775 00	521 03	1.77	.....
	19	47,850 00	859 58	1.80	.....
	14	32,400 00	553 78	1.70	.....
	10	22,367 00	376 96	1.68	2,000 00	
	14	35,561 00	487 79	1.37	.....
	16	56,400 00	875 42	1.55	2,896 78	
	11	31,600 00	570 25	1.79	.....
	7	18,535 00	399 98	2.15	.....
	10	35,519 00	628 82	1.79	.....
	8	18,400 00	357 50	1.94	4,242 77	
	19	43,128 50	868 44	2.01	.....
	8	26,250 00	516 13	1.96	625 69	
	151	401,785 50			7,015 68	9,765 24 139.2
					1.75	
	2	1,200 00	27 00	2.25	.....
	3	1,850 00	64 00	3.46	.....
	1	1,000 00	60 00	6.00	.....
	27	35,000 00	2,128 50	6.09	992 22	
	3	3,500 00	320 00	9.10	.....
	1	1,500 00	90 00	6.00	.....

Paper mills

Planing mills, & sash & blind factories.....

Kind of Risk.	Year	No. of risks written each Year.	Total No. risks written each Year.	Am't Covered each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received on each Year on each kind of Risk.	Total Am't received on each kind of Risk.	Average Rate on Total Am't.	Amount Losses paid on each kind of Risk.	Total Amount Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums.
Planing m'ls, &c., (cont'd)	1869	11		16,499 00		848 88		5.17	1,680 00		
	1870	17		23,527 00		1,322 74		5.63	42 98		
	1871	42		48,796 60		2,633 61		5.41	261 25		
	1872	52		65,613 00		3,133 63		4.77	2,328 31		
			159		198,485 60		10,628 36	5.35		5,304 76	49.9
Pork & slaughter houses, includ'g smoking, rendering & pack'g hous's.	1861	.....	.....	.....		.....		.....	.....
	1862	.....	.....	.....		.....		.....	.....
	1863	.....	.....	.....		.....		.....	.....
	1864	.....	.....	.....		.....		.....	.....
	1865	.....	.....	.....		.....		.....	.....
	1866	12		33,350 00		260 58		.78	.....	
	1867	9		21,500 00		307 50		1.43	8 84		
	1868	1		2,000 00		30 00		1.50	1,350 00		
	1869	8		19,850 00		238 75		1.21	.....	
	1870	3		3,300 00		31 65		.96	.....	
	1871	11		21,000 00		213 75		1.01	2,200 00		
	1872	6		9,400 00		162 34		1.73	58 27		
				50		110,400 00		1,244 57	1.13		3,617 11	290.8
Printing office, including bookbind'r's and lithographic establishments	1861	5		14,500 00		180 00		1.30	.....	
	1862	16		32,700 00		406 37		1.24	.....	

1863	19	43,750 00	623 20	1.43	.....
1864	12	27,000 00	356 88	1.32	.....
1865	9	21,700 00	295 75	1.36	.....
1866	24	55,200 00	791 70	1.43	.....
1867	19	45,200 00	612 50	1.35	1,503 29	
1868	23	50,900 00	677 32	1.35	.....
1869	25	58,100 00	724 67	1.25	.....
1870	28	52,219 00	841 37	1.61	.....
1871	59	111,850 00	1,562 77	1.31	377 90	
1872	63	132,250 00	1,735 71	1.31	.....
	302	645,369 00	8,808 24	1.36	.....	1,881 19
Paint shops.....						
1861	2	3,100 00	37 25	1.12	.....
1862	2	3,500 00	45 00	1.29	125 00	
1863	1	400 00	6 00	1.50	.....
1864	1	400 00	6 00	1.50	.....
1865	1	400 00	6 00	1.50	.....
1866	1	250 00	5 25	2.10	.....
1867	3	3,100 00	59 00	1.90	.....
1868	3	2,850 00	50 75	1.79	.....
1869	3	7,500 00	113 92	1.52	.....
1870	3	6,900 00	121 25	1.75	.....
1871	5	2,700 00	33 25	1.23	.....
1872	9	7,950 00	119 90	1.50	.....
	40	38,050 00	603 57	1.59	.....	125 00 20.7
Petroleum, including refineries and storage...						
1861	1	2,500 00	25 00	1.00	.....
1862	11	8,500 00	306 87	3.61	.....
1863	18	25,500 00	409 00	1.60	948 75	
1864	16	30,025 00	536 30	1.47	.....
1865	6	14,500 00	161 00	1.11	5,649 15	
1866	10	28,350 00	1,011 08	3.57	.....
1867	10	24,750 00	1,240 64	5.02	.....
1868	6	16,031 00	888 55	5.55	.....

Kind of Risk.	Year	No. of risks written each Year	Total No. risks written.	Am't Covered Each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received each Year on each kind of Risk.	Total Am't of Premiums received on each kind of Risk.	Ave. Rate on Total Am't	Ave. Rate on each kind of Risk.	Amount Losses paid on each kind of Risk.	Total Amount Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums
Petroleum, &c., (cont'd).	1869	15		34,000 00		2,124 19		6.25		1,327 94		
	1870	11		30,500 00		1,670 00		5.14		.....	
	1871	14		29,500 00		1,716 50		5.82		1,219 40		
	1872	26		60,531 00		3,364 23		5.05		1,987 56		
			144		310,687 00		13,453 36	4.33			11,152 80	82.9
Photograph galleries....	1861	2		800 00		13 50		1.75		.....	
	1862	4		3,000 00		46 50		1.55		.....	
	1863	5		8,100 00		194 50		2.40		.....	
	1864	4		5,100 00		79 50		1.56		.....	
	1865	3		6,000 00		105 00		1.75		.....	
	1866	2		3,600 00		84 00		2.33		.....	
	1867	3		5,300 00		133 72		2.52		.....	
	1868	1		1,500 00		30 00		2.00		.....	
	1869	2		3,000 00		52 50		1.75		.....	
	1870	2		550 00		8 25		1.50		.....	
	1871	3		6,000 00		134 23		2.23		.....	
	1872	0		.....		.....		.....		.....
			31		42,950 00		881 70	2.05				
Railroad property, buildings, bridges, rolling stock and liability as common carriers.....	1861	6		14,000 00		156 25		1.20		.....	
	1862	12		43,500 00		494 90		1.11		.....	

1866	15	197,650 00	4,133 85	2.00	3,810 08	
1867	19	222,518 00	4,200 65	1.88	2,886 27	
1868	17	178,187 00	4,198 87	2.36	706 69	
1869	21	333,654 00	5,093 27	1.50	7,233 59	
1870	15	237,875 00	4,538 10	1.91	3,154 85	
1871	18	202,200 00	3,502 33	1.73	577 26	
1872	12	286,692 00	4,880 05	1.70	9,563 47	
	173	2,008,215 00		1.81		30,173 82
						82.9
Saloons, eating, drinking & billiard						
1861	.....	.....	.....	.....	.....	.....
1862	8	4,300 00	69 50	1.60	.....	.....
1863	9	9,550 00	148 12	1.55	.....	.....
1864	6	3,900 00	54 50	1.40	.....	.....
1865	5	9,550 00	75 12	.78	.....	.....
1866	30	37,600 00	823 60	2.19	858 68	
1867	22	26,700 00	561 72	2.10	1,919 03	
1868	5	7,850 00	124 42	1.57	83 33	
1869	5	4,900 00	79 90	1.63	.....	.....
1870	4	8,000 00	96 00	1.20	208 63	
1871	27	47,800 00	530 26	1.11	.....	.....
1872	30	36,550 00	489 61	1.34	.....	.....
	151	196,700 00		1.55		3,069 67
						100.6
Saw mills.....						
1861	1	2,000 00	25 00	1.25	.....	.....
1862	7	8,925 00	175 48	1.97	.....	.....
1863	2	3,000 00	49 00	1.53	.....	.....
1864	2	4,000 00	75 00	1.87	980 00	
1865	4	7,200 00	215 25	3.00	.....	.....
1866	14	26,000 00	1,061 25	4.08	.....	.....
1867	7	15,000 00	451 61	3.00	.....	.....
1868	2	3,500 00	65 00	1.86	.....	.....

Kind of Risk.	Year	No. of risks written each Year	Am't Covered each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount Premiums received on each kind of Risk	Total Am't of Premiums received on each kind of Risk.	Ave. Age Rate on each Year Total Am't	Ave. Losses paid on each kind of Risk.	Total Amount Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums	
Saw mills, &c., (cont'd).	1869	1	1,500 00		30 00		2.00				
	1870	3	3,600 00		90 00		2.50				
	1871	11	16,040 00		597 00		3.73				
	1872	24	34,050 00	125,015 00	1,091 42	3,925 99	3.14		980 00	25.	
Stables & barns, in cities and towns.....	1861	28	24,819 00		373 74		1.55				
	1862	30	29,447 00		397 38		1.39	300 00			
	1863	43	38,525 00		475 73		1.23	75 00			
	1864	52	55,475 00		649 99		1.17				
	1865	51	65,783 00		836 37		1.27	410 00			
	1866	50	74,879 00		1,161 41		1.55	31 00			
	1867	58	74,335 00		972 73		1.31	106 25			
	1868	59	55,822 00		812 18		1.45				
	1869	92	134,391 00		2,104 96		1.57	2,645 00			
	1870	97	125,330 00		1,794 09		1.43				
	1871	195	257,193 00		3,917 95		1.52	1,480 47			
	1872	164	219,931 00	1,155,939 00	3,322 09	16,818 62	1.51	2,040 84	7,088 56	42.1	
	Steamers, also fire risks on vessels in port.....	1861	4	22,100 00		156 50		.81			
		1862	3	12,500 00		125 00		1.00			
		1863	5	22,500 00		203 50		.90			
		1864	9	31,166 00		272 49		.88			

1867	18	90,200 00	1,189 68	1.32	.....
1868	12	67,000 00	1,152 87	1.72	.....
1869	15	113,000 00	2,127 20	1.88	.....
1870	14	64,000 00	554 56	.87	4,947 50	
1871	13	57,500 00	781 00	1.34	3,000 00	
1872	12	45,500 00	765 69	1.70	.....
	121	632,166 00	8,916 76	1.41	.....	12,947 50 145.2
Sugar refineries.....						
1861	7	26,000 00	556 62	2.27	.....
1862	9	31,733 00	531 78	1.67	301 95	
1863	6	27,500 00	512 50	1.86	.....
1864	8	35,000 00	580 00	1.66	.....
1865	7	29,000 00	525 00	1.81	.....
1866	9	42,500 00	803 75	1.89	.....
1867	8	40,000 00	750 00	1.87	.....
1868	6	26,500 00	591 00	2.23	.....
1869	19	47,000 00	747 26	1.59	.....
1870	3	15,000 00	245 09	1.63	.....
1871	3	19,250 00	339 08	1.78	.....
1872	2	4,000 00	47 39	1.18	.....
	87	343,483 00	6,229 47	1.81	.....	301 95 4.8
Tanneries.....						
1861	4	9,500 00	190 00	2.00	.....
1862	13	29,250 00	584 04	2.00	.....
1863	32	64,800 00	1,397 37	2.15	2,401 47	
1864	34	77,820 00	1,668 50	2.14	.....
1865	44	108,500 00	2,655 75	2.46	4,731 82	
1866	32	72,800 00	2,069 20	2.83	4,354 79	
1867	2	3,400 00	120 00	2.53	.....
1868	3	6,800 00	196 50	2.90	.....
1869	10	36,000 00	683 52	1.90	1,000 00	
1870	3	9,500 00	177 50	1.87	.....

Kind of Risk.	No. of risks written each Year.	Am't Covered Each Year on each kind of Risk.	Total Amount Covered on each kind of Risk.	Amount of Premiums received on each kind of Risk.	Total Am't. Ave- nage of Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Amount of Losses paid on each kind of Risk.	Total Amount of Losses paid on each kind of Risk.	Ratio of Total Losses to Total Premiums.
Tanneries, (cont'd).....	1871 10	28,616 00		541 53	1.84				
	1872 11	23,503 00	470,489 00	528 11	2.25	2.30		12,548 08	116.1
	207			10,812 02					
Theatres, including museums and public exhibition halls.....	1861 2	5,300 00		85 30	1.72				
	1862 2	3,150 00		54 00	1.74				
	1863 5	13,500 00		201 00	1.49				
	1864 7	22,500 00		326 04	1.47				
	1865 4	14,500 00		192 08	1.32				
	1866 5	16,500 00		266 25	1.61				
	1867 8	25,700 00		536 56	2.09				
	1868 5	11,500 00		210 70	1.82				
	1869 11	28,750 00		600 78	2.09		237 50		
	1870 10	24,500 00		494 44	2.02				
	1871 24	45,550 00		902 50	2.00				
	1872 18	45,450 00	256,900 00	774 00	1.70	1.81			237 50
		101			4,643 65				
Woolen mills.....	1861 94	280,876 50		4,757 09	1.64				
	1862 135	450,211 67		7,085 46	1.57		1,979 34		
	1863 168	545,800 33		9,375 68	1.70		4,595 47		
	1864 199	675,738 00		12,489 03	1.84		19,417 26		
	1865 173	735,069 00		11,610 19	1.60		15,578 47		
1866 69	360,028 50		4,022 30	1.55		26,240 42			

1867	33	165,132 00	2,521 19	1.53	39 18	
1868	28	112,740 00	2,095 62	1.88	.....
1869	62	262,943 00	3,468 94	1.32	5,229 00	
1870	14	58,335 00	791 13	1.36	1,835 62	
1871	7	31,955 00	417 69	1.28	.....
1872	5	21,070 00	262 09	1.24	.....
	987	3,589,899 00	58,886 41	1.64	.....	74,914 85 127.2
Wood and iron works in connection, including agricultural implem'ts, car & carriage fact'r's, & all hard wood working risks not otherwise enumerated						
1861	21	43,459 67	860 08	1.97	.....
1862	25	59,084 92	1,106 53	2.20	.....
1863	31	59,909 00	1,048 47	1.75	980 00	
1864	25	48,456 00	906 49	1.89	3,437 13	
1865	21	48,084 00	818 39	1.70	1,666 67	
1866	30	72,021 00	1,123 27	1.56	248 98	
1867	13	26,212 00	666 98	2.54	1,000 00	
1868	7	11,995 00	409 94	3.44	.....
1869	21	31,999 00	869 97	2.76	190 23	
1870	12	17,543 00	381 18	2.18	7 55	
1871	49	81,844 00	1,594 40	1.95	1,055 93	
1872	43	71,437 00	1,626 96	2.27	254 53	
	298	563,044 59	11,412 66	2.03	.....	8,841 02 77.5
Grand Total.....						
		67,400,804 02	717,396 60	1.06	.....	455,483 38 63.5



APPENDIX G.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

FROM

JANUARY 1, 1863, TO JANUARY 1, 1873.

IN THE STATES OF .

Oregon, Nevada, California and Washington Territory.

*Showing the Amount Covered, Premiums Received,
Average Rate, Losses Paid, and Rate of Losses
to Premiums on each Class and kind
of Risk.*

•

G.—1863 TO 1873, INCLUSIVE.

Kind of Risk.	No. of Risk Class.	Amount written each Class.	Amount Premiums received on each Class.	Ave. Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class. (Less.)	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Ave. Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
Agric'tl implt. works.											
Frame.....	2,800	130 33	4.65	.....	2,800	130 33	4.65	.....	.....	.....	.....
Apothecaries.....											
Brick.....	1,240,880	19,041 46	1.53	2,470 42	12.9	.....	.....	.....	.....	.....	.....
Frame.....	145,635	4,590 05	3.15	.....	.....	1,386,515	23,631 51	1.71	2,470 42	10.5	.....
Baker's & confectioner's, • family.....											
Brick.....	22,400	343 53	1.53	.....	.....	.....	.....	.....	.....	.....	.....
Frame.....	67,183	1,990 75	2.96	1,825 00	91.7	.....	89,583	2,334 28	2.61	1,825 00	78.2
Baker's & confectioner's —steam.....											
Brick.....	130,065	1,857 63	1.43	.....	.....	.....	.....	.....	.....	.....	.....
Frame.....	44,492	1,630 05	3.66	1,209 57	74.2	.....	174,557	3,487 68	2.00	1,209 57	34.7
Blacksmiths' shops....											
Brick.....	123,883	2,302 65	1.91	49 15	2.1	.....	.....	.....	.....	.....	.....
Frame.....	178,008	5,972 26	3.35	2,425 00	40.6	.....	301,891	8,334 91	2.76	2,474 15	29.7
Bleacheries.....											
Brick.....	8,800	95 07	1.08	.....	.....	.....	.....	.....	.....	.....	.....
Frame.....	63,024	1,763 76	2.80	.....	.....	.....	71,824	1,858 83	2.59	.....	.....
Brewer's & malt houses											
Brick.....	367,258	9,545 59	2.60	52 50	.6	.....	.....	.....	.....	.....	.....
Frame.....	424,678	15,269 16	3.60	15,362 06	100.6	.....	791,936	24,814 75	3.13	15,414 56	62.1
Bridges—common.....											
							95,900	1,757 56	1.83	.....	.....

Bookbinderies	Brick	687,600	8,818 14	1.28	3,512 00	39.8	756,366	10,885 27	1.44	3,902 00	35.9
	Frame	68,766	2,67 13	3.00	390 00	18.9					
Boot & shoe factories.	Brick	107,133	1,085 16	1.01	.....	.....	197,408	3,085 69	1.56	12 50	.4
	Frame	90,275	2,000 53	2.22	12 50	.6					
Carpenter shops.....	Brick	100,958	2,339 76	2.13	.....	.....	348,683	8,482 71	2.43	4,794 75	56.5
	Frame	238,725	6,142 95	2.57	4,794 75	78.3					
Carriage factories.....	Brick	173,466	4,153 18	2.39	.....	.....	313,366	8,286 95	2.64	1,503 90	18.1
	Frame	139,900	4,133 77	2.96	1,503 90	30.4					
Church's, school hous's &c.....	Brick	829,750	7,781 44	.91	.....	.....	1,674,633	19,869 20	1.19	1,770 75	9.
	Frame	844,883	12,087 76	1.43	1,770 75	14.6					
Coffee, spice and drug mills.....	Brick	21,666	140 64	.65	.....	.....	135 407	3,116 63	2.30	.....	.....
	Frame	113,741	2,975 99	2.62	.....	.....			
Colleges and schools.	Brick	746,858	7,746 22	1.04	392 00	5.1	1,895,606	22,995 18	1.21	4,009 29	17.5
	Frame	1,148,748	15,248 96	1.33	3,617 29	23.7					
Collier's & coal br'k'rs.	Brick	142,133	3,554 29	2.50	10,000 00	281.4	7,062,032	257,649 78	3.65	131,871 24	51.2
	Frame	6,919,899	254,095 49	3.67	121,871 24	47.9					
Cotton mills—steam..	Brick	33,000	860 22	2.61	.....	.....	258,819	6,149 77	2.37	4,955 55	80.6
	Frame	225,819	5,289 55	2.34	4,955 55	93.7					
do —water..	Brick	.....	.....	.....	.....	.....	9,500	292 00	3.07	.....	.....
	Frame	.....	.....	.....	.....	.....
Country stores & st'ks —country.....	Brick	28,149,430	377,485 47	1.34	219,541 29	58.2	35,810,247	616,918 43	1.72	400,573 53	64.9
	Frame	7,660,817	239,432 96	3.13	181,932 24	75.6					

Kind of Risk.	Class of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Ave. Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Ave. Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Premiums on each kind of Risk.
Country stores & st'ks —towns, &c.....	Brick Frame....	26,346,991 4,277,045	231,382 87 85,256 68	.88 1.99	60,414 39 43,872 82	26.1 51.5	30,624,036	316,639 55	1.03	104,287 21	33.	
Daguerreotype estab's	Brick Frame....	119,866 43,150	1,599 26 1,453 96	1.33 3.37	2,916 00	200.7	163,016	3,053 22	1.87	2,916 00	95.5	
Distilleries.....	Brick Frame....	9,500 100,800	120 34 3,081 86	1.27 3.06	240 00	7.8	110,300	3,202 20	2.90	240 00	7.5	
Drug stores, wholesale	Brick Frame....	551,800 9 000	6 853 41 148 55	1.24 1.65	20,050 24	292.6	560,860	7,001 96	1.25	20,050 24	286.4	
Dwellings & cont'ts— country.....	Brick Frame....	2,618,459 26,340,011	21,477 83 324,066 57	.82 1.23	12,965 75 124,046 61	60.3 38.3	28,958,470	345,544 40	1.19	137,012 36	39.7	
Dwellings & cont'ts— other.....	Brick Frame....	2,657,766 40,100,673	20,682 30 338,518 92	.78 .84	1,397 00 65,454 04	6.7 19.3	42,758,439	359,201 22	.84	66,851 04	18.6	
Elevators.....	B.& F.....	.....	.....	.....	.....	.....	60,000	1,126 70	1.88	.....	.....
Flour mills—steam...	Brick Frame....	481,612 1,439,625	15,648 79 52,736 40	3.24 3.66	12,750 00 54,418 74	81.5 103.4	1,921,237	68,385 19	3.56	67,168 74	98.2	

Plan'g mills and sash and blind factories —steam.....	Brick Frame.....	9,500 124,500	570 07 8,878 40	6.00 7.13	6,798 56	76.6				
do —water.	Brick Frame.....	14,900 2,500	293 71 86 04	1 97 3.44			151,400	9,828 22	6.49	6,798 56 69.2
Public build'gs—city, country, &c.....	Brick Frame.....	443,233 60,050	4,820 92 1,160 80	1.09 1.91	72 00	1.5	503,883	5,981 72	1.18	72 00 1.2
Railroad risks.....	Brick Frame.....	184,375 929,442	2,582 85 19,664 98	1.40 2.12	67: 50	3.4	1,113,817	22,247 83	2.00	671 50 3.
Rolling mills—iron...	B.& F.....						44,400	1,193 14	2.69	.....
Salt works.....	Brick Frame.....	13,000 6,500	124 87 275 00	.96 4.23	243 00	196.	19,500	399 87	2.05	243 00 60.9
Saw mills—steam...	Brick Frame.....	6,000 176,006	152 10 15,018 92	2.53 8.53						
do —water....	B.& F....	65,725	2,995 60	4.56	4,357 25	145.5	247,731	18,166 62	7.33	4,357 25 24.
Ships and cargoes in port.....							654,858	8,508 40	1.30	.....
Soap and candle facto- ries.....	Brick Frame ...	7,500 60,350	212 50 1,885 68	2.83 3.12	797 50	42.3	67,850	2,098 18	3.10	797 50 38.
Stables, &c.—public & private.....	Brick Frame.....	508,760 1,420,393	9,271 36 30,921 86	1.82 2 11	1,728 25 7,669 78	18.6 24.8	1,929,153	40,193 22	2.08	9,398 03 23.4

Kind of Risk.	Class of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Average Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Prem. on each kind of Risk.
Starch and glue factories.....	B.&F.							6,400	264 40	4.13		
Stove and tin ware factories.....	Brick Frame	..... .....	289,168 68,400	2,982 13 2,143 64	1.03 3.13	1,052 00 5,815 50	35.3 271.4	357,568	5,125 77	1.43	6,867 50	134.
Sugar refineries.....	Brick Frame	..... .....	494,100 289,415	12,430 01 7,539 84	2.52 2.61			783,515	19,969 85	2.55		
Tanneries—steam, &c.	Brick Frame	..... .....	3,000 168,175	25 00 5,708 07	(?) 83 3.39							
Tanneries—cold liquor and curriers' shops.	B.&F.	.....	61,750	2,342 95	3.79	79 65	3.4	232 925	8,076 02	3.47	21,321 05	2.64
Theatres.....	Brick Frame	..... .....	372,866 36,500	7,320 58 917 25	1.99 2.51			409,366	8,237 83	2.01	688 50	8.3
Tobacco and segar factories.....	Brick Frame	..... .....	28,166 9,833	280 14 281 66	.99 2.86			37,999	561 80	1.48		
Tob'co and segar st'ks—wholesale..	Brick Frame	..... .....	865,000 74,965	9,773 53 3,038 26	1.13 4.08			939,965	12,831 82	1.36		



APPENDIX H.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

For the Years

1867 to 1870,

INCLUSIVE.

*Showing the Amounts Covered, Premiums Received,
Average Rate, Losses Paid, Ratio of Losses to Pre-
miums and Number Written of each kind and
Class of Risks in the New England and
Middle, Western and Southern States.*

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each D'partment	Rate of Losses to Premiums in each Class in each Dept.
Agricult'l imp't w'ks	N.E. & M. St's	B. & F.	127	347,363	8,567 95	2.47	9,312 40	108.7
	West. States		110	336,151	11,445 30	3.40	2,032 59	17.8
	South'rn St's		1	1,200	24 00	2.00	*2,980 00	17.8
Apothecaries.....	N.E. & M. St's	Brick	449	884,851	13,476 38	1.52	6,024 76	44.7
	West. States		434	991,631	16,655 48	1.68	4,490 11	27.
	South'rn St's		100	311,667	5,138 32	1.65	.....	.....
	N.E. & M. St's	Frame	181	261,706	5,155 85	1.97	4,592 32	89.1
	West. States		160	204,613	5,042 48	2.46	109 74	2.1
	South'rn St's		22	51,400	1,246 25	2.42	.....	.....
Bagging factories...	N.E. & M. St's	B. & F.	10	58,650	1,141 25	1.95	.....	.....
	West. States		6	10,549	360 00	3.41	977 43	271.5
	South'rn St's		1	5,000	165 00	3.30	.....	.....
Blacksmith shops...	N.E. & M. St's	Brick	13	35,034	379 59	1.08	24 70	6.5
	West. States		16	15,800	365 89	2.32	.....	.....
	South'rn St's		1	2,000	50 00	2.50	.....	.....
	N.E. & M. St's	Frame	161	119,940	2,631 42	2.19	1,309 84	49.8
	West. States		118	59,695	1,654 81	2.77	2,742 10	165.8
	South'rn St's		6	2,200	68 50	3.11	.....	.....
Bakeries & confec's..	N.E. & M. St's	Brick	189	401,920	5,614 46	1.39	477 15	8.5
	West. States		127	215,246	3,780 76	1.76	5,257 53	139.
	South'rn St's		35	111,765	1,605 70	1.44	.....	.....
	N.E. & M. St's	Frame	106	167,676	3,481 10	2.07	9,687 58	278.3
	West. States		69	68,773	1,824 23	2.65	1,965 10	107.7
	South'rn St's		11	15,888	359 50	2.26	300 00	83.6
Banks, &c.....	N.E. & M. St's	Brick	132	771,850	4,873 45	.63	205 83	4.5
	West. States		129	343,250	3,863 50	1.13	91 67	2.4
	South'rn St's		56	235,612	1,966 95	.83	1,966 67	100.
	N.E. & M. St's	Frame	19	15,100	142 13	.94	1,022 57	720.
	West. States		24	15,190	235 75	1.55	.....	.....
	South'rn St's		8	5,500	80 00	1.45	.....	.....
Bleacheries.....	N.E. & M. St's	B. & F.	24	98,762	1,575 75	1.60	3,364 98	213.6
	West. States		1	1,000	15 00	1.50	.....	.....
	South'rn St's		.....	.....	.....	.....	.....	.....

* Loss paid on risk written previous to 1867.

70, INCLUSIVE.

Amt. covered each ass.	Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
.....	.....	.....	.....	.....	684,714	20,037 25	2.93	14,324 99	71.5
88,149	35,270 18	1.61	10,514 87	29.8					
17,719	11,444 58	2.21	4,702 06	41.1	2,705,868	46,714 76	1.73	15,216 93	32.6
.....	.....	.....	.....	.....	74,199	1,666 25	2.25	977 43	58.6
52,834	795 48	1.51	24 70	3.					
31,835	4,354 73	2.39	4,051 94	93.	234,669	5,150 21	2.19	4,076 64	79.1
18,931	11,000 92	1.52	5,734 68	52.1					
12,337	5,664 83	2.24	11,952 68	211.	981,268	16,665 75	1.70	17,687 36	106.1
10,712	10,703 90	.79	2,264 17	21.2					
15,790	457 78	1.28	1,022 57	223.8	1,386,502	11,161 78	.81	3,286 74	29.4
.....	.....	.....	.....	.....	99,762	1,590 75	1.59	3,364 98	211.6

1988

Kind of Risk.	Departments.	Class of Risk.	No. of Riaks written.	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each Department
Brew's & malt houses	N.E. & M. St's	B. & F.	555	1,684,989	25,212 95	1.50	30,385 96
	West. States		281	689,153	15,670 27	2.27	8,823 55
	South'rn St's		5	20,460	176 00	2.86	.....
Bridges—common...	N.E. & M. St's	.....	8	28,000	338 75	1.21	.....
	West. States		30	103,100	1,624 50	1.57	1 65
	South'rn St's		1	6,000	60 00	1.00	.....
Bridges—rail'd deck.	N.E. & M. St's	.....	19	89,500	1,353 12	1.51	220 00
	West. States		3	17,500	221 88	1.26	.....
	South'rn St's		9	59,500	1,387 50	2.33	.....
Bridges—rail'd cov'd	N.E. & M. St's	.....	23	126,500	2,296 25	1.82	98 45
	West. States		6	13,600	329 00	2.42	.....
	South'rn St's		4	24,500	499 00	2.04	.....
Boat building shops.	N.E. & M. St's	B. & F.	21	19,919	696 01	3.50	1,486 65
	West. States		9	7,700	280 20	3.64	.....
	South'rn St's		.....	.....	.....	.....	.....
Bone factories.....	N.E. & M. St's	B. & F.	14	48,248	933 12	1.93	922 26
	West. States		.....	.....	.....	.....	.....
	South'rn St's		10	26,500	960 30	3.62	526 22
Broom factories.....	N.E. & M. St's	B. & F.	13	13,550	266 75	1.97	3,787 17
	West. States		8	6,125	140 75	2.30	.....
	South'rn St's		.....	.....	.....	.....	.....
Boarding houses....	N.E. & M. St's	Brick	76	210,500	2,245 03	1.07	182 00
	West. States		68	148,600	2,374 25	1.60	3,839 54
	South'rn St's		20	73,650	798 00	1.08	.....
	N.E. & M. St's	Frame	74	160,500	2,171 19	1.35	1,830 14
	West. States		157	222,563	3,932 49	1.77	3,196 35
	South'rn St's		12	17,100	472 00	2.76	1,960 00
Book stores.....	N.E. & M. St's	Brick	205	587,767	6,184 67	1.05	1,899 81
	West. States		203	413,042	5,434 16	1.32	3,907 24
	South'rn St's		33	111,767	1,814 09	1.62	.....
	N.E. & M. St's	Frame	54	76,085	1,240 28	1.63	247 94
	West. States		52	65,925	1,723 85	2.61	1,009 69
	South'rn St's		5	10,500	301 25	2.87	1,668 00
Bookbinderies.....	N.E. & M. St's	Brick	219	620,833	9,251 09	1.49	6,135 88
	West. States		91	249,250	2,868 59	1.15	7,100 00
	South'rn St's		13	31,650	354 75	1.12	.....

mt. d h	Total Premiums received on each Class.	Ave- rage Rate on each Class	Total Losses on each Class.	Ratio of Losses to Prem- iums on each Class.	Total Amt. covered on each kind of Risk.	Total Pre- miums re- ceived on each kind of Risk.	Ave- rage Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Prem- iums on each kind of Risk.
.....	.....	.....	.....	.....	2,394,602	41,059 22	1.71	39,209 51	95.5
.....	.....	.....	.....	.....	137,100	2,023 25	1.48	1 65	.....
.....	.....	.....	.....	.....	166,500	2,962 50	1.78	220 00	7.4
.....	.....	.....	.....	.....	164,600	3,124 25	1.89	98 45	3.1
.....	.....	.....	.....	.....	27,619	976 21	3.53	1,486 65	152.3
.....	.....	.....	.....	.....	74,748	1,893 42	2.53	1,448 48	76.5
.....	.....	.....	.....	.....	19,675	407 50	2.07	3,787 17	930.5
750	5,417 28	1.25	4,021 54	74.2					
163	6,575 68	1.64	6,986 49	106.3	832,913	11,992 96	1.44	11,008 03	91.8
576	13,432 92	1.20	5,807 05	43.2					
510	3,265 38	2.14	2,925 63	89.6	1,265,086	16,698 30	1.32	8,732 68	52.3
733	12,474 43	1.38	13,235 88	106.1					

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written	Amount covered on each Class in each D'ptment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D'pt.	Amount Losses each Class in each D'pt'm
Bookbind'r's, (cont'd)	N.E. & M.St's	Frame	16	46,380	741 55	1.60	.....
	West. States		.....	.....	.....	.....
	South'rn St's		.....	.....	.....	.....
Boot and shoe stores	N.E. & M.St's	Brick	361	962,222	8,003 51	.83	5,131
	West. States		523	1,346,433	16,014 56	1.19	4,080
	South'rn St's		137	436,000	5,420 02	1.24	40
	N.E. & M.St's	Frame	258	387,049	5,534 58	1.43	1,845
	West. States		276	268,934	6,038 63	2.25	2,421
	South'rn St's		11	17,550	447 50	2.55	.....
Boot and shoe fac'r's	N.E. & M.St's	B.&F.	507	1,268,458	16,190 51	1.28	27,194
	West. States		498	1,173,984	14,159 09	1.21	18,482
	South'rn St's		1	1,600	16 00	1.00	154
Brush factories.....	N.E. & M.St's	B.&F.	51	116,750	2,246 10	1.92	.....
	West. States		1	2,000	45 00	2.25	.....
	South'rn St's		.....	.....	.....	.....
Button factories....	N.E. & M.St's	B.&F.	13	48,050	657 55	1.37	1,482
	West. States		.....	.....	.....	.....
	South'rn St's		.....	.....	.....	.....
Builders' risks.....	N.E. & M.St's	B.&F.	763	839,830	9,169 13	1.09	1,151
	West. States		229	199,965	2,805 19	1.40	.....
	South'rn St's		91	77,674	1,085 61	1.41	.....
Cabinet shops and hand work.....	N.E. & M.St's	B.&F.	134	144,260	4,346 19	3.02	570
	West. States		65	65,475	1,849 40	2.83	.....
	South'rn St's		6	16,166	593 32	3.67	.....
do steam work	N.E. & M.St's	B.&F.	240	501,335	23,443 73	4.67	18,207
	West. States		74	101,079	5,411 57	5.35	197
	South'rn St's		.....	.....	.....	.....
Cabinet warerooms.	N.E. & M.St's	Brick	392	926,932	12,833 06	1.38	6,540
	West. States		268	569,830	8,596 04	1.50	921
	South'rn St's		43	109,450	1,685 42	1.54	.....
	N.E. & M.St's	Frame	137	212,395	4,332 34	2.04	8,843
	West. States		96	119,292	3,074 92	2.58	1,640
	South'rn St's		22	46,796	955 50	2.04	.....
Car factories.....	N.E. & M.St's	B.&F.	25	70,878	1,979 41	2.79	2,539
	West. States		12	32,000	1,195 00	3.73	393
	South'rn St's		1	833	31 25	3.75	.....

Amt. paid	Total Premiums received on each Class.	Average Rate on each Class.	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
1,380	741 55	1.59			948,113	13,215 98	1.39	13,235 88	100.
,655	29,438 09	1.07	9,252 68	31.4					
,633	12,020 71	1.79	4,266 64	35.5	3,417,288	41,458 80	1.21	13,519 32	32.6
					2,444,042	30,365 60	1.24	45,831 54	150.9
					118,750	2,291 10	1.93		
					48,050	657 55	1.37	1,482 74	225.7
					1,117,469	13,059 93	1.17	1,155 29	8.8
					225,901	6,788 91	3.01	570 00	8.4
					602,414	28,855 30	4.79	18,401 84	63.8
12	23,114 52	1.44	7,462 81	32.3					
83	8,362 76	2.21	10,484 54	125.4	1,984,695	31,477 28	1.59	17,947 35	57.
..					103,711	3,205 66	3.09	2,933 05	91.5

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each Class in each D'ptment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each D'ptment
Carpenter shops....	N.E.& M.St's	B.& F.	288	219,917	8,024	35 3.65	1,800
	West. States		182	103,195	3,496	12 3.39	379
	South'rn St's		10	10,100	415	60 4.10	.....
Carriage factories....	N.E.& M.St's	Brick	119	240,236	5,058	55 2.11	6,955
	West. States		97	169,670	5,818	20 3.43	1,644
	South'rn St's		10	10,225	254	87 2.49	.....
	N.E.& M.St's	Frame	322	365,984	9,947	37 2.72	6,028
	West. States		205	233,571	8,128	89 3.48	3,834
	South'rn St's		1	2,000	50	00 2.50	.....
Carriage repositories	N.E.& M.St's	Brick	24	100,032	1,050	30 1.05	.....
	West. States		19	38,300	570	50 1.49	.....
	South'rn St's		18	51,300	819	96 1.60	6,621
	N.E.& M.St's	Frame	19	28,900	521	50 1.80	.....
	West. States		16	61,488	1,202	01 1.95	.....
	South'rn St's		2	8,300	211	50 2.55	.....
Chemical works.....	N.E.& M.St's	B.& F.	41	238,280	4,936	69 2.07	.....
	West. States		2	3,200	64	00 2.00	.....
	South'rn St's		.....	.....	.....	.....	.....
Cheese factories.....	N.E.& M.St's	B.& F.	120	190,988	2,282	20 1.19	993
	West. States		34	61,810	825	15 1.33	.....
	South'rn St's		.....	.....	.....	.....	.....
Crockery.....	N.E.& M.St's	Brick	103	351,245	2,863	55 .82	1,061
	West. States		152	350,847	5,392	26 1.54	9,090
	South'rn St's		31	101,750	1,255	12 1.23	2,500
	N.E.& M.St's	Frame	19	28,783	446	87 1.55	.....
	West. States		11	17,166	284	58 1.66	.....
	South'rn St's		.....	.....	.....	.....	.....
Colleges and schools	N.E.& M.St's	Brick	252	1,112,166	9,261	31 .83	11
	West. States		221	1,112,417	9,623	02 .87	4,285
	South'rn St's		27	145,800	1,693	00 1.16	.....
	N.E.& M.St's	Frame	192	457,225	4,962	92 1.09	7,706
	West. States		521	1,044,772	11,116	51 1.06	8,485
	South'rn St's		31	77,930	997	49 1.28	904
Coal oil—crude.....	N.E.& M.St's	B.& F.	39	108,748	8,642	70 7.95	1,155
	West. States		.....	.....	.....	.....	.....
	South'rn St's	.....	.....	.....	.....	.....

Amt. red ash m.	Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
					333,212	11,936 07	3.58	2,179 04	18.3
.131	11,131 62	2.65	8,600 05	77.3					
.555	18,126 26	3.01	9,862 86	54.4	1,021,686	29,257 88	2.86	18,462 91	63.1
.632	2,440 76	1.29	6,621 07	271.3					
688	1,935 01	1.96			288,320	4,375 77	1.52	6,621 07	151.3
					241,480	5,000 69	2.07		
					252,798	3,107 35	1.23	993 59	32.
842	9,510 93	1.06	12,652 45	133.					
949	731 45	1.59			849,791	10,242 38	1.20	12,652 45	123.5
.383	20,577 33	.87	4,296 72	20.9					
927	17,076 92	1.08	17,096 25	100.	3,950,310	37,654 25	.95	21,392 97	56.8
					108,748	8,642 70	7.95	1,155 95	13.4

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written	Amount covered on each Class in each D'ptment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each Department
Coal oil—refined....	N.E. & M.St's	B. & F.	118	229,296	15,588 76	6.80	12,866 31
	West. States						
	South'rn St's						
Collier's & coal b'k'rs	N.E. & M.St's	B. & F.	199	655,354	18,794 85	2.87	13,949 91
	West. States						
	South'rn St's						
Coffee, spice & drug mills.....	N.E. & M.St's	B. & F.	38	78,948	1,829 75	2.32	3,340 01
	West. States						
	South'rn St's						
Coffee roasters.....	N.E. & M.St's	B. & F.	20	52,357	1,071 81	2.05	2,367 4
	West. States						
	South'rn St's						
Cotton presses.....	N.E. & M.St's	B. & F.	29	60,234	2,067 88	3.43	1,410 0
	West. States						
	South'rn St's						
Cotton sheds or warehouses..	N.E. & M.St's	Brick	257	707,336	12,145 82	1.72	8,172 3
	West. States						
	South'rn St's						
	N.E. & M.St's	Frame	22	34,295	465 72	1.36
	West. States						
	South'rn St's						
Cotton mills—steam.	N.E. & M.St's	B. & F.	415	2,986,492	43,592 73	1.46	4,075 5
	West. States						
	South'rn St's						
Cotton mills—water.	N.E. & M.St's	B. & F.	156	1,449,740	17,710 13	1.22	10,018 0
	West. States						
	South'rn St's						
Country stor's & st'ks	N.E. & M.St's	Brick	713	1,518,141	17,258 04	1.14	22,281 0
	West. States						
	South'rn St's						
	N.E. & M.St's	Frame	2023	3,515,383	51,623 19	1.47	61,502 5
	West. States						
	South'rn St's						
Churches	N.E. & M.St's	Brick	415	2,171,016	14,882 05	.68	1,330 2
	West. States						
	South'rn St's						
			256	1,332,743	10,818 68	.81	266 9
			67	325,263	2,595 32	.80	18 5

Amt. paid each ann.	Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
.....	.....	.....	.....	.....	229,296	15,588 76	6.80	12,866 35	82.5
.....	.....	.....	.....	.....	685,054	19,631 35	2.86	13,949 93	71.1
.....	.....	.....	.....	.....	115,063	2,576 41	2.24	3,930 85	152.6
.....	.....	.....	.....	.....	66,157	1,316 81	1.98	2,367 40	179.9
.....	.....	.....	.....	.....	746,073	29,256 79	3.92	1,410 00	4.8
9,609	101,409 66	3.04	11,991 81	11.8					
1,696	46,432 24	3.56	14,210 03	30.6	4,643,305	147,841 90	3.16	26,201 84	17.7
1,811	46,219 38	1.49	10,363 10	22.4					
1,240	20,952 89	1.34	10,048 44	48.	4,673,051	67,172 27	1.44	20,411 54	30.4
1,649	62,763 69	1.33	40,469 49	64.5					
1,706	124,125 78	1.76	117,289 17	94.5	11,779,355	186,889 47	1.59	157,758 66	84.4
1,022	28,296 05	.74	1,615 70	5.7					

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each Department.
Churches, (cont'd)...	N.E. & M.St's	Frame	358	1,194,605	11,343 87	.95	15,223 36
	West. States		367	999,997	10,745 83	1.07	3,603 40
	South'rn St's		23	32,600	571 75	1.75	.....
Cooper shops.....	N.E. & M.St's	B. & F.	138	169,609	4,399 54	2.59	1,310 00
	West. States		119	100,370	2,975 39	2.97	85 00
	South'rn St's		2	2,250	37 50	1.67	.....
Cotton gins.....	N.E. & M.St's	B. & F.	.....	.....	.....	.....	.....
	West. States		8	5,619	469 98	8.36	.....
	South'rn St's		95	75,947	5,576 94	7.33	12,533 31
Comb factories.....	N.E. & M.St's	B. & F.	8	17,150	407 97	2.38	.....
	West. States		.....	.....	.....	.....	.....
	South'rn St's		.....	.....	.....	.....	.....
Composition roofing factories.....	N.E. & M.St's	B. & F.	1	1,000	25 00	2.50	55 38
	West. States		1	1,500	22 50	1.50	.....
	South'rn St's		.....	.....	.....	.....	.....
Daguer'otype estab's	N.E. & M.St's	Brick	113	182,230	2,443 30	1.34	4,170 36
	West. States		22	22,738	459 69	2.02	675 00
	South'rn St's		20	55,000	650 00	1.18	307 50
	N.E. & M.St's	Frame	55	56,688	1,013 56	1.79	40 00
	West. States		14	7,025	163 50	2.33	25 00
	South'rn St's		9	22,750	370 00	1.63	.....
Dwellings & contents	N.E. & M.St's	Brick	7831	27,278,479	91,340 27	.33	16,208 71
	West. States		3099	6,245,653	41,003 88	.66	19,450 74
	South'rn St's		1563	5,022,967	37,593 09	.75	15,282 66
	N.E. & M.St's	Frame	14888	20,098,867	143,175 60	.71	31,690 23
	West. States		16358	18,217,481	155,377 19	.85	95,159 29
	South'rn St's		2400	4,688,654	66,924 10	1.43	38,316 83
Distilleries.....	N.E. & M.St's	B. & F.	22	50, 62	2,819 00	5.59	2,840 86
	West. States		57	109,637	7,643 76	6.97	7,320 50
	South'rn St's		.....	.....	.....	.....	.....
Drug importers' stock—dry.....	N.E. & M.St's	B. & F.	16	79,900	676 35	.85	.....
	West. States		8	15,350	132 00	.86	.....
	South'rn St's		.....	.....	.....	.....	.....
Drug stores—whol..	N.E. & M.St's	B. & F.	95	348,000	6,333 50	1.82	4,020 00
	West. States		103	288,826	6,582 18	2.28	8,078 60
	South'rn St's		16	62,000	1,391 25	2.24	.....

Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
661 45	1.01	18,826 76	83.1	6,056,224	50,957 50	.84	20,442 46	40.1
.....	.....	.....	.....	272,229	7,412 43	2.72	1,395 00	18.8
.....	.....	.....	.....	81,566	6,046 92	7.41	12,533 31	207.3
.....	.....	.....	.....	17,150	407 97	2.36	.....	.....
.....	.....	.....	.....	2,500	47 50	1.90	55 38	118.
552 99	1.37	5,152 86	145.	.....	.....	.....	.....	.....
547 06	1.79	65 00	4.2	346,431	5,100 05	1.47	5,217 86	102.3
937 24	.44	50,942 11	30.	.....	.....	.....	.....	.....
476 89	.85	165,166 35	45.2	81,552,101	535,414 13	.66	216 108 46	40.4
.....	.....	.....	.....	159,999	10,462 76	6.54	10,161 36	97.1
.....	.....	.....	.....	95,250	808 35	.85	.....	.....
.....	.....	.....	.....	698,826	14,306 93	2.05	12,098 60	84.6

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department.	Average rate on each Class in each D'pt	Amount Losses on each Class in each Dept'ment
Dry goods & clothing —wholesale.....	N.E. & M.St's West. States South'r'n St's	Brick	492	3,462,437	19,945 13	.58	18,470
			379	1,852,160	14,569 17	.79	16,377
			127	627,887	5,527 79	.88	3,468
	N.E. & M.St's West. States South'r'n St's	Frame	2	10,500	78 75	.75	.....
		
		
Dry goods & clothing —retail	N.E. & M.St's West. States South'r'n St's	Brick	1498	4,170 786	39,087 50	.94	24 885
			2031	5,870,032	68,966 81	1.17	43,518
			581	2,012,270	28,506 87	1.42	16,647
	N.E. & M.St's West. States South'r'n St's	Frame	601	1,059,259	16,541 45	1.56	4,142
			406	640,135	14,706 38	2.29	6,513
			59	130,554	3,696 75	2.83	11,256
Dye and print works	N.E. & M.St's West. States South'r'n St's	B. & F.	127	723,512	11,261 70	1.57	8,800
			6	14,400	263 25	1.83	.....
		
Elevators	N.E. & M.St's West. States South'r'n St's	Brick	668	1,818,624	60,715 96	3.34	18,355
			318	537,047	14,511 59	2.70	17,982
			3	8,000	227 50	2.84	.....
	N.E. & M.St's West. States South'r'n St's	Frame	379	548,021	18,364 23	3.35	.....
			450	533,980	14,834 18	2.78	4,309
		
Farm prop'ty & d't'ched dwell'gs—1 year.	N.E. & M.St's West. States South'r'n St's	B. & F.	622	1,683,559	9,792 21	.58	1,186
			7251	8,327,641	61,538 03	.74	17,923
			219	527,950	6,663 41	1.26	3,974
do —2 years.	N.E. & M.St's West. States South'r'n St's	B. & F.	190	261,544	2,217 62	.85	2,214
			651	683,809	6,846 05	1.00	1,207
			10	27,825	654 69	2.35	.....
do —3 years.	N.E. & M.St's West. States South'r'n St's	B. & F.	4333	7,919,264	79,200 17	1.00	30,144
			17918	21,948,873	257,386 07	1.17	91,210
		
do —4 years.	N.E. & M.St's West. States South'r'n St's	B. & F.	674	797,860	8,265 74	1.04	6,509
			617	895,801	9,532 56	1.06	1,607
		
do —5 years.	N.E. & M.St's West. States South'r'n St's	B. & F.	1733	3,575,786	42,141 31	1.18	24,976
			12216	15 896,395	241,318 61	1.52	73,122
			10	48,200	1,089 75	2.26	.....

Amt. paid sch n.	Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
484	40,042 09	.67	38,317 07	95.7					
500	78 75	.75	.....	.....	5,952,984	40,120 84	.67	38,317 07	95.5
088	136,561 18	1.13	85,052 04	62.3					
948	34,944 58	1.91	21,912 79	62.7	13,883,036	171,505 76	1.24	106,964 83	62.4
					737,912	11,524 95	1.56	8,800 00	76.4
671	75,455 05	3.19	36,337 86	48.2					
001	33,198 41	3.07	4,309 45	13.	3,445,672	108,653 46	3.15	40,647 31	37.4
					10,539,150	77,993 65	.74	23,083 81	29.6
					973,178	9,718 36	1.00	3,421 97	35.2
					29,868,137	336,586 24	1.13	121,355 16	36.1
					1,693 661	17,798 30	1.05	8,117 39	45.6
					19,520,381	284,549 67	1.46	98,099 00	34.5

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department.	Average Rate on each Class in each D pt.	Amount Losses in each Dep'tment.
Flour mills—steam..	N.E. & M.St's	B. & F.	113	323,027	9,971 57	3.09	3,714
	West. States		342	724,979	32,398 17	4.47	13,556
	South'rn St's		71	99,706	4,454 56	4.47	2,625
do —water...	N.E. & M.St's	B. & F.	387	932,253	25,119 12	2.69	20,331
	West. States		485	1,371,175	39,477 06	2.88	3,175
	South'rn St's		29	101,995	2,566 57	2.52	15
Furriers.....	N.E. & M.St's	B. & F.	30	93,022	975 05	1.05	.....
	West. States		16	31,920	307 40	.96	.....
	South'rn St's		.....	.....	.....	.....	.....
Glass works.....	N.E. & M.St's	B. & F.	71	234,973	5,218 26	2.22	4,700
	West. States		5	22,000	462 50	2.10	.....
	South'rn St's		1	5,000	125 00	2.50	.....
Grain dryers.....	N.E. & M.St's	B. & F.	.....	.....	.....	.....	.....
	West. States		2	3,090	154 50	5.00	2,958
	South'rn St's		1	5,000	125 00	2.50	.....
Grist mills.....	N.E. & M.St's	B. & F.	394	752,986	19,194 67	2.55	18,691
	West. States		49	127,239	3,705 45	2.91	1,487
	South'rn St's		25	33,935	1,046 39	3.08	1,900
Groceries & provis'ns —wholesale.....	N.E. & M.St's	Brick	375	1,205,070	12,679 09	1.05	6,182
	West. States		506	2,104,725	19,809 75	.94	3,724
	South'rn St's		274	989,637	12,230 87	1.24	34,653
Groceries & provis'ns —retail.....	N.E. & M.St's	Frame	89	217,440	2,546 08	1.17	88
	West. States		19	31,702	460 55	1.45	.....
	South'rn St's		8	23,450	470 00	2.00	.....
Groceries & provis'ns —retail.....	N.E. & M.St's	Brick	918	1,828,149	19,284 43	1.05	12,347
	West. States		1168	2,634,722	31,361 07	1.19	22,434
	South'rn St's		346	931,503	12,860 19	1.38	15,504
Hardware.....	N.E. & M.St's	Frame	934	1,237,426	18,496 06	1.49	10,243
	West. States		869	1,097,163	22,562 15	2.06	10,438
	South'rn St's		155	331,790	6,901 27	2.08	3,327
Hardware.....	N.E. & M.St's	Brick	684	1,857,900	18,489 44	1.00	12,888
	West. States		927	3,062,603	34,107 96	1.11	23,208
	South'rn St's		144	557,010	7,154 50	1.28	15,856
Hardware.....	N.E. & M.St's	Frame	200	359,002	6,462 59	1.80	7,202
	West. States		230	365,874	8,386 60	2.29	7,001
	South'rn St's		14	33,189	668 00	2.01	8,641

It.	Total Premiums received on each Class.	Average Rate on each Class.	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Loss on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
2	46,824 30	4.08	19,896 63	42.5					
3	67,162 75	2.79	23,522 51	35.	3,552,135	113,987 05	3.21	43,419 14	38.1
					124,942	1,282 45	1.03		
					261,973	5,805 76	2.22	4,700 75	81.
					8,090	279 50	3.45	2,958 33	1060.4
					914,160	23,946 51	2.62	22,079 44	67.1
2	44,779 71	1.04	44,560 49	99.5					
2	3,476 63	1.28	88 11	2.5	4,572,024	48,256 34	1.05	44,648 60	92.5
4	63,505 69	1.18	50,285 69	79.2					
9	47,959 48	1.80	24,009 04	50.1	8,060,753	111,465 17	1.38	74,294 73	66.7
3	59,751 92	1.09	51,954 21	87.					
5	15,517 10	2.05	22,845 40	146.6	6,235,578	75,269 00	1.21	74,799 61	99.4

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D pt.	Amount Losses on each Class in each Department
Hat stores.....	N.E. & M.St's West. States South'rn St's	Brick	249	716,389	7,328 92	1.02	7,160 05
			165	477,708	5,035 26	1.06	146 64
			12	39,300	423 00	1.08	
	N.E. & M.St's West. States South'rn St's	Frame	24	41,890	799 60	1.91	
			5	4,800	115 00	2.40	481 00
Hat factories.....	N.E. & M.St's West. States South'rn St's	B. & F.	132	365,870	7,338 68	2.00	11,621 23
			23	53,466	682 83	1.28	355 24
Hide and leather stores.....	N.E. & M.St's West. States South'rn St's	Brick	84	431,514	2,785 07	.65	
			97	329,991	3,211 30	.97	2,432 36
			10	16,450	97 25	.59	
	N.E. & M.St's West. States South'rn St's	Frame	34	87,283	964 78	1.10	10 00
			14	43,300	517 25	1.19	
Hop houses.....	N.E. & M.St's West. States South'rn St's	B. & F.	85	26,356	567 16	2.15	1,445 20
			955	445,271	14,356 84	3.23	6,851 00
Hospitals, &c.....	N.E. & M.St's West. States South'rn St's	B. & F.	71	400,912	3,025 98	.75	140 93
			30	113,101	1,099 25	.97	2,618 45
			8	32,000	585 50	1.83	
Hoop skirt factories.	N.E. & M.St's West. States South'rn St's	B. & F.	47	164,275	2,139 52	1.30	2,750 00
			7	7,750	101 00	1.30	
Hotels, &c.....	N.E. & M.St's West. States South'rn St's	Brick	695	2,559,612	34,246 15	1.34	8,636 58
			482	1,290,236	25,209 09	1.95	11,101 19
			94	372,687	7,215 74	1.94	10,141 92
	N.E. & M.St's West. States South'rn St's	Frame	699	1,210,345	26,115 96	2.16	30,551 20
			451	755,024	18,231 57	2.41	10,047 35
			35	98,100	2,841 75	2.90	4,959 50
Hotels, &c., summer.	N.E. & M.St's West. States South'rn St's	B. & F.	44	156,050	3,958 94	2.54	16 94
Hotels (Taverns)....	N.E. & M.St's West. States South'rn St's	B. & F.	67	108,540	1,929 64	1.78	2,222 06
			72	100,332	1,740 29	1.73	

mt. id th	Total Premiums received on each Class.	Ave- rage Rate on each Class	Total Losses on each Class.	Ratio of Losses to Prem- iums on each Class.	Total Amt. covered on each kind of Risk.	Total Pre- miums re- ceived on each kind of Risk.	Ave- rage Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Prem- iums on each kind of Risk.
397	12,787 18	1.04	7,306 69	57.1					
390	914 60	1.96	481 00	52.6	1,280,087	13,701 78	1.07	7,787 69	56.8
.....	.....	.....	.....	.....	419,336	8,021 51	1.91	11,976 47	149.3
355	6,093 62	.78	2,432 36	39.9					
383	1,482 03	1.13	10 00	.....	908,538	7,575 65	.83	2,442 36	32.2
.....	.....	.....	.....	.....	471,627	14,924 00	3.16	8,296 20	55.6
.....	.....	.....	.....	.....	546,013	4,710 73	.86	2,759 38	58.6
.....	.....	.....	.....	.....	172,025	2,240 52	1.30	2,750 00	122.8
335	66,670 98	1.58	29,879 69	44.8					
369	47,189 28	2.28	45,558 05	96.5	6,286,004	113,860 26	1.81	75,437 74	66.2
350	3,958 94	2.54	16 94	.4					
372	3,669 93	1.75	2,222 08	60.6	6,640,926	121,489 13	1.83	77,676 76	63.9

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written	Amount covered on each Class in each D'ptment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each Department
India rubber factories	N.E. & M. St's	B. & F.	54	302,686	5,387 20	1.78	120 00
	West. States South'rn St's		2	5,500	167 50	3.05	
Ice houses.....	N.E. & M. St's	B. & F.	158	343,881	6,655 72	1.94	5,829 90
	West. States		29	36,370	731 98	2.04	2,090 00
	South'rn St's		14	21,350	385 00	1.80	1,250 00
Iron founderies.....	N.E. & M. St's	Brick	185	767,825	13,131 21	1.71	5,349 60
	West. States		61	161,786	4,035 20	2.49	4,710 60
	South'rn St's		3	11,000	260 00	2.36	
	N.E. & M. St's	Frame	124	358,367	8,300 46	2.32	8,603 40
Iron stores.....	West. States		80	155,325	4,936 07	3.18	510 00
	South'rn St's		1	2,650	159 00	6.00	
	N.E. & M. St's	Brick	67	292,057	2,437 19	.84	5,250 00
	West. States		44	158,500	1,359 50	.86	
Jewelers, manufac- turing, &c.....	South'rn St's		4	23,000	109 50	.47	
	N.E. & M. St's	Frame	30	79,410	1,644 42	2.07	104 00
	West. States						
	South'rn St's						
Jewelers' stock....	N.E. & M. St's	Brick	27	79,850	1,019 35	1.28	
	West. States		10	28,600	338 50	1.18	75 00
	South'rn St's						
	N.E. & M. St's	Frame	15	38,856	877 06	2.26	700 00
Jews or itinerants...	West. States		1	300	4 50	1.50	
	South'rn St's						
	N.E. & M. St's	Brick	163	398,812	3,728 83	.93	1,185 40
	West. States		179	423,933	5,237 97	1.24	238 20
Junk stores.....	South'rn St's		39	129,430	1,778 62	1.37	
	N.E. & M. St's	Frame	77	125,810	2,072 22	1.65	603 50
	West. States		6	4,100	103 50	2.52	
	South'rn St's						
Jews or itinerants...	N.E. & M. St's	B. & F.	5	7,025	113 75	1.62	
	West. States		1	900	27 00	3.00	
	South'rn St's		1	6,000	120 00	2.00	
Junk stores.....	N.E. & M. St's	B. & F.	39	49,096	1,159 61	2.36	2,126 60
	West. States		4	3,700	79 00	2.14	
	South'rn St's		3	2,325	56 93	2.45	

mt. i	Total Premiums received on each Class.	Ave- rage Rate on each Class	Total Losses on each Class.	Ratio of Losses to Prem- iums on each Class.	Total Amt. covered on each kind of Risk.	Total Pre- miums re- ceived on each kind of Risk.	Ave- rage Rate on each kind of Risk.	Total Los- es on each kind of Risk.	Ratio of Losses to Prem- iums on each kind of Risk.
.....					308,186	5,554 70	1.80	120 00	2 1
.....					401,601	7,772 70	1.94	9,169 95	118.
511	17,426 41	1.85	10,060 28	57.7					
342	13,395 53	2.59	9,113 44	68.	1,456,953	30,821 94	2.11	19,173 72	62.2
557	3,906 19	.82	5,250 00	134.4					
410	1,644 42	2.07	104 00	6.3	552,967	5,550 61	1.00	5,354 00	96.5
450	1,357 85	1.25	75 00	5.5					
.156	881 56	2.25	700 00	79.3	147,606	2,239 41	1.52	775 00	34.6
.175	10,745 42	1.13	1,423 65	13.2					
.910	2,175 72	1.67	603 57	12.7	1,082,085	12,921 14	1.19	2,027 22	15.7
.....					13,925	260 75	1.87	.....	.....
.....					55,121	1,295 54	2.35	2,126 66	164.2

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department.	Average Rate on each Class in each D'pt.	Amount Losses (each Cl in each Dept's)
Liquor st'ks—whole-sale.....	N.E. & M. St's West. States South'rn St's	Brick	113	417,000	3,864 20	.93	.....
			252	806,414	9,567 66	1.19	9,390
			56	250,674	1,898 68	(?)76	110
	N.E. & M. St's West. States South'rn St's	Frame	14	26,700	382 75	1.43	677
			77	228,631	4,136 46	1.81	33
			8	21,205	336 50	1.59	.....
Liquor stocks—retail—saloons & rest'r's	N.E. & M. St's West. States South'rn St's	Brick	444	797,033	8,890 06	1.12	5,947
			476	909,780	13,943 84	1.53	5,604
			109	317,825	5,001 75	1.57	4,788
	N.E. & M. St's West. States South'rn St's	Frame	438	597,524	9,391 48	1.57	7,091
			539	564,474	12,519 86	2.22	5,143
			26	46,925	1,153 45	2.46	1,451
Lumber yards.....	N.E. & M. St's West. States South'rn St's		766	2,257,629	33,776 54	1.50	14,557
			560	1,447,918	26,805 03	1.85	3,057
			20	61,240	1,195 40	1.95	.....
Machine shops.....	N.E. & M. St's West. States South'rn St's	Brick	436	1,860,862	32,639 89	1.75	2,294
			102	258,860	6,482 83	2.50	3,170
			8	19,800	455 00	2.30	.....
	N.E. & M. St's West. States South'rn St's	Frame	279	745,081	19,080 47	2.56	12,341
			75	151,849	5,538 82	3.65	.....
			5	14,470	499 00	3.45	.....
Marble & stone works	N.E. & M. St's West. States South'rn St's	B. & F.	94	176,591	2,458 27	1.39	186
			37	40,787	803 89	1.97	.....
			1	1,000	20 00	2.00	.....
Metal workers and hardware factories.	N.E. & M. St's West. States South'rn St's	Brick	363	1,527,668	22,146 00	1.45	4,875
			41	90,579	1,596 94	1.76	688
			8	16,500	227 00	1.38	.....
	N.E. & M. St's West. States South'rn St's	Frame	294	849,006	15,679 99	1.85	4,998
			26	39,087	946 91	2.42	1,375
			1	500	20 00	4.00	.....
Milliners' stocks....	N.E. & M. St's West. States South'rn St's	Brick	153	280,220	3,160 46	1.13	4,697
			127	237,099	3,386 02	1.43	377
			29	66,350	1,035 19	1.56	.....
	N.E. & M. St's West. States South'rn St's	Frame	129	153,117	2,474 42	1.62	1,510
			59	44,323	1,016 21	2.29	646
			4	13,000	300 00	2.30	.....

Amt. paid	Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
088	15,330	54 1.04	9,500	62.97					
536	4,855	71 1.72	710	14.650	1,750,624	20,186	1.15	10,211	50.847
538	27,835	65 1.37	16,340	58.789					
223	23,064	79 1.91	13,686	59.338	3,233,561	50,900	1.57	30,027	59.27
					3,766,787	61,776	1.64	17,615	28.527
222	39,577	72 1.85	5,465	13.835					
100	25,118	29 2.76	12,341	49.124	3,050,922	64,696	2.12	17,806	27.559
					218,378	3,282	1.50	186	5.787
747	23,969	94 1.47	5,563	23.288					
593	16,646	90 1.89	6,373	38.342	2,523,340	40,616	1.61	11,937	29.130
669	7,590	67 1.30	5,075	66.905					
440	3,790	63 1.80	2,156	56.940	794,109	11,381	1.43	7,231	63.545

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each Class in each D'pt'ment.	Amount Premiums received on each Class in each Department	Average rate on each Class in each D'pt	Amount Losses each (1 in each Dept'm
Miscellaneous, not hazardous.....	N. E. & M. St's	B. & F.	611	3,140,935	23,062 74	.73	15
	West. States		95	296,266	2,686 57	.91	1,000
	South'r'n St's		62	140,867	1,128 41	.80	.....
Miscellaneous, hazardous.....	N. E. & M. St's	B. & F.	2548	13,870,009	95,218 55	.60	29,130
	West. States		855	3,908,290	37,241 95	.95	38,380
	South'r'n St's		182	587,780	5,717 11	.97	15,930
Miscellaneous, extra hazardous.....	N. E. & M. St's	B. & F.	7383	27,064,458	245,283 45	.91	43,560
	West. States		2333	5,273,491	77,125 02	1.44	32,070
	South'r'n St's		203	565,131	9,176 02	1.62	12,890
Miscellaneous, specially hazardous...	N. E. & M. St's	B. & F.	366	622,230	21,485 89	3.45	15,340
	West. States		383	724,680	20,604 63	2.84	3,300
	South'r'n St's		62	79,362	3,344 37	4.21	.....
Musical instrument factories.....	N. E. & M. St's	Brick	125	317,229	7,897 59	2.49	.....
	West. States		5	11,500	280 00	2.44	.....
	South'r'n St's						
	N. E. & M. St's	Frame	59	105,177	4,210 82	4.00	1,120
	West. States		10	10,400	344 00	3.31	1,970
	South'r'n St's						
Naval stores.....	N. E. & M. St's	Brick	4	18,600	231 87	1.25	16
	West. States						
	South'r'n St's		50	104,351	2,445 52	2.34	.....
	N. E. & M. St's	Frame	2	2,900	58 00	2.00	.....
	West. States						
	South'r'n St's		4	7,200	205 00	2.85	.....
Oil factor's (not coal).	N. E. & M. St's	Brick	83	324,195	5,418 13	1.67	4,750
	West. States		66	170,645	4,330 08	2.54	4,310
	South'r'n St's						
	N. E. & M. St's	Frame	50	148,485	3,327 46	2.24	2,290
	West. States		14	23,750	717 50	3.00	2,000
	South'r'n St's						
Oil cloth factories...	N. E. & M. St's	B. & F.	29	73,683	2,235 58	3.03	.....
	West. States						
	South'r'n St's						

mt. d h	Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk
					3,578,068	26,877 72	.75	1,018 75	3.8
					18,366,079	138,177 61	.75	83,457 48	60.4
					32,903,080	331,584 49	1.01	88,526 04	26.7
					1,426,272	45,434 89	3.18	18,650 88	41
29	8,177 59	2.48							
77	4,554 82	3.94	3,105 84	67.5	444,306	12,732 41	2.87	3,105 84	24.4
51	2,677 39	2.18	165 82	6.2					
00	263 00	2.60			133,051	2,940 39	2.21	165 82	5.6
40	9,748 21	1.97	9,069 85	93.					
35	4,044 96	2.35	4,291 95	106.1	667,075	13,793 17	2.07	13,361 80	96.9
					73,683	2,235 58	3.03		

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department.	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each Department.
Paint and oil stores.	N.E. & M.St's West. States South'rn St's	Brick	118	242,945	4,032 43	1.66	2,479 60
			58	130,783	2,406 56	1.84	3,450 00
			8	14,900	306 25	2.06	.....
	N.E. & M.St's West. States South'rn St's	Frame	70	74,605	1,340 03	1.80	220 00
			41	43,325	888 65	2.05	510 66
			3	7,400	184 50	2.49	.....
Paper mills—steam.	N.E. & M. St's West. States South'rn St's	B. & F.	205	803,403	16,956 19	2.11	6,220 34
			2	7,500	225 00	3.00	.....
			18	42,667	1,395 19	3.27	.....
Paper (stocks of)....	N.E. & M.St's West. States South'rn St's	Brick	57	197,300	2,074 00	1.05	464 06
			45	133,666	1,772 65	1.33	2,969 46
			7	15,410	127 65	.83	.....
	N.E. & M.St's West. States South'rn St's	Frame	20	54,700	634 35	1.16	.....
			2	4,500	46 50	1.03	.....
		
Paper hanging fact's.	N.E. & M.St's West. States South'rn St's	B. & F.	37	171,830	2,312 15	1.35	625 00
		
		
Patent leather fact's.	N.E. & M.St's West. States South'rn St's	B. & F.	14	31,800	991 72	3.12	.....
		
		
Packing houses.....	N.E. & M.St's West. States South'rn St's	Brick	83	279,689	2,965 80	1.06	3,210 06
			297	776,903	11,523 88	1.48	.....
			1	500	5 00	1.00	.....
	N.E. & M.St's West. States South'rn St's	Frame	118	212,727	3,783 99	1.78	3,009 10
			246	400,829	9,706 48	2.42	4,727 38
			2	5,000	177 50	3.55	.....
Planing mills & sash & blind factories.	N.E. & M.St's West. States South'rn St's	B. & F.	246	310,209	25,187 59	8.12	11,459 67
			208	240,972	20,148 61	8.36	15,258 64
			6	16,440	1,110 80	6.76	.....
Plumbing	N.E. & M.St's West. States South'rn St's	Brick	31	54,412	696 50	1.28	766 09
			23	40,200	617 75	1.54	.....
			14	41,200	517 50	1.25	.....
	N.E. & M.St's West. States South'rn St's	Frame	20	28,025	409 73	1.46	.....
			8	9,400	133 70	1.42	.....
		

mt.	Total Premiums received on each Class.	Average Rate on each Class.	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
28	6,745 24	1.74	5,929 60	88.					
30	2,413 18	1.93	730 66	30.2	513,958	9,158 42	1.78	6,660 26	72.7
					853,570	18,576 38	2.18	6,220 34	33.5
76	3,974 30	1.15	3,433 52	86.5					
00	680 85	1.15			405,576	4,655 15	1.15	3,433 52	74.
					171,830	2,312 15	1.35	625 00	27.
					31,800	991 72	3.11		
92	14,494 68	1.37	3,210 06	22.2					
56	13,667 97	2.21	7,736 48	56.6	1,675,648	28,162 65	1.68	10,946 54	38.9
					567,621	46,447 00	8.18	26,718 31	57.5
12	1,831 75	1.35	766 09	41.8					
25	543 43	1.45			173,237	2,375 18	1.37	766 09	32.3

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each D'partment
Potteries.....	N.E. & M.St's	B. & F.	35	104,425	1,823 85	1.75	68 40
	West. States		8	12,000	300 50	2.50	1,970 55
	South'rn St's		5	23,000	541 25	2.35	.....
Printing offices.....	N.E. & M.St's	Brick	441	1,127,663	17,839 87	1.58	8,133 95
	West. States		314	604,949	10,096 19	1.67	1,829 40
	South'rn St's		88	238,419	3,989 45	1.67	1,843 00
	N.E. & M.St's	Frame	67	104,350	2,137 25	2.05	935 06
	West. States		264	530,379	8,708 95	1.64	1,829 49
	South'rn St's		10	7,450	184 75	2.48	.....
Prisons.....	N.E. & M.St's	B. & F.	13	51,350	1,008 12	1.96	7,940 48
	West. States		22	70,250	1,942 50	2.77	.....
	South'rn St's		2	3 250	75 00	2.31	.....
Public halls	N.E. & M.St's	B. & F.	465	1,204,665	16,760 50	1.39	6,992 80
	West. States		430	829,026	12,632 86	1.52	2,247 24
	South'rn St's		41	133,561	2,373 34	1.78	8 35
Public buildings— city, county, &c....	N.E. & M.St's	B. & F.	131	1,053,462	8,228 56	1.78	167 73
	West. States		151	723,897	7,604 75	1.05	13 94
	South'rn St's		10	62,500	1,215 63	1.95	.....
Railroad risks.....	N.E. & M.St's	B. & F.	310	1,165,317	17,742 09	1.52	3,967 66
	West. States		97	208,297	3,281 95	1.58	.....
	South'rn St's		26	141 065	2,863 07	2.03	73 66
Rectifying—cold....	N.E. & M.St's	B. & F.	71	346,668	7,349 69	2.12	5,810 21
	West. States		58	162,091	2,855 07	1.76	400 00
	South'rn St's		17	70,875	682 25	1.96	3,885 31
Rolling mills—iron..	N.E. & M.St's	B. & F.	176	808,476	15,631 43	1.93	13,495 91
	West. States		62	217,311	5,478 61	2.52	16,476 80
	South'rn St's		8	42,000	722 00	1.72	.....
Rolling mills—brass.	N.E. & M.St's	B. & F.	24	241,150	1,771 49	1.73	.....
	West. States		3	16,500	401 25	2.43	.....
	South'rn St's						.....
Ropewalks—flax and hemp factories....	N.E. & M.St's	B. & F.	73	247,470	6,082 08	2.45	5,397 50
	West. States		5	10,218	446 25	4.37	.....
	South'rn St's						.....
Saddle and harness factories..	N.E. & M.St's	Brick	42	71,850	1,018 00	1.42	875 30
	West. States		61	45,620	1,109 77	2.43	250 50
	South'rn St's		5	11,000	275 00	2.50	.....

Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class	Total Amt. covered on each kind Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
				139,425	2,665 60	1.91	2,038 95	76.5
31,925 51	1.62	11,806 44	37.					
11,030 95	1.72	2,764 55	25.1	2,613,210	42,956 46	1.64	14,570 99	33 9
				124,850.	3,025 62	2.42	7,940 48	262.5
				2,167,252	31,766 70	1.47	9,248 39	29.4
				1,839,859.	17,048 94	.93	181 67	1.
				1,514,679	23,892 11	1.58	4,041 32	16.9
				579,634	10,887 01	1.88	10,095 59	92.7
				1,067,787	21,832 04	2.04	29,972 73	137.3
				257,650	2,172 74	.84		
				257,688	6,528 33	2.53	5,397 50	82.7
2,402 77	1.87	1,125 93	46.8					

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each class in each D'ptment.	Amount Premiums received on each class in each Department	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each D'pt.
	N.E. & M. St's	Frame	44	46,600	816 25	1.75	15
	West. States		19	27,000	394 45	1.46	1,966
	South'rn St's						
Saddle and harness stores.....	N.E. & M. St's	Brick	47	98,667	1,142 08	1.16	.....
	West. States		102	258 512	3,024 53	1.17	2,825
	South'rn St's		22	58,650	886 75	1.51	.....
	N.E. & M. St's	Frame	62	60,050	1,082 85	1.80	1,225
	West. States		84	59,348	1,504 88	2.54	3
	South'rn St's						
Salt works.....	N.E. & M. St's	B. & F.	6	12,019	204 86	1.70	.....
	West. States		21	43,034	1,398 43	3.25	.....
	South'rn St's						
Saw mills—steam....	N.E. & M. St's	B. & F.	130	252,916	3,250 85	5.24	9,34
	West. States		380	784,813	44,387 69	5.66	11,36
	South'rn St's		15	27,660	2,027 87	7.33	.....
do —water....	N.E. & M. St's	B. & F.	242	355,459	10,743 50	3.02	7,88
	West. States		36	71,642	2,233 75	3.12	1,78
	South'rn St's						
Straw goods.....	N.E. & M. St's	B. & F.	4	15,280	273 90	1.79	.....
	West. States		1	1,500	18 75	1.25	.....
	South'rn St's						
Straw good factories.	N.E. & M. St's	B. & F.	56	188,497	3,097 26	1.64	.....
	West. States		1	1,500	22 50	1.50	.....
	South'rn St's						
Stables, &c., public..	N.E. & M. St's	Brick	194	375,400	6,127 60	1.63	99
	West. States		172	324,807	6,605 47	2.03	66
	South'rn St's		32	51,950	1,512 00	2.91	4 00
	N.E. & M. St's	Frame	549	685,488	15,132 39	2.21	5,26
	West. States		261	296,790	8,119 32	2.74	1,50
	South'rn St's		21	31,526	871 88	2.77	3
Stables, &c., private.	N.E. & M. St's	Brick	350	687,030	5,732 71	.83	.....
	West. States		83	71,775	848 99	1.18	.....
	South'rn St's		79	58,805	785 96	1.34	.....
	N.E. & M. St's	Frame	2011	1,840,349	19,497 36	1.06	5,88
	West. States		1340	812,335	8,653 77	1.07	10 32
	South'rn St's		203	197,756	4,426 43	2.24	34

Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
1,210 70	1.64	1,982 39	163.8	202,070	3,613 47	1.78	3,108 32	86.
5,053 36	1.22	2,825 00	55.9					
2,587 73	2.17	1,258 50	48.6	535,227	7,641 09	1.43	4,083 50	53.4
				55,053	1,603 29	2.90		
59,666 41	5.60	20,701 97	34.7					
12,977 25	3.04	9,670 42	74.5	1,492,490	72,643 66	4.87	30,372 39	41.8
				16,780	292 65	1.74		
				189,997	3,119 76	1.64		
14,245 07	1.89	5,654 69	39.7					
24,123 59	2.38	6,805 84	28.2	1,765,961	38,368 66	2.17	12,460 53	32.5
7,367 66	.90							
32,577 56	1.14	16,559 87	50.9	3,668,050	39,945 22	1.09	16,559 87	41.5

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written	Amount covered on each Class in each D'pt'ment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D pt.	Amount Losses each Cl in each Dept'm
Starch & glue fact's.	N.E. & M. St's	B. & F.	116	144,668	5,706 04	3.94	5.143
	West. States		7	15,050	358 90	2.32	.....
	South'rn St's						.....
Saltpetre—stored....	N.E. & M. St's	B. & F.	11	43,250	313 75	.73	.....
	West. States						.....
	South'rn St's						.....
Saleratus factories...	N.E. & M. St's	B. & F.	1	5,000	112 50	2.25	.....
	West. States						.....
	South'rn St's						.....
Steamships & st'mb'ts	N.E. & M. St's		457	2,286,863	37,810 41	1.65	10,895
	West. States		42	101,488	2,711 11	2.67	.....
	South'rn St's		39	145,668	2,708 70	1.85	.....
Ship building.....	N.E. & M. St's	B. & F.	112	208,733	2,836 34	1.36	.....
	West. States		6	7,242	137 58	1.90	.....
	South'rn St's		3	4,000	42 50	1.06	.....
Silk factories.....	N.E. & M. St's	B. & F.	53	264,768	3,002 04	1.13	7.94
	West. States						.....
	South'rn St's						.....
Ships and cargoes in port.....	N.E. & M. St's		208	869,536	8,548 94	.98	.....
	West. States		41	89,847	920 15	1.02	.....
	South'rn St's		8	7,158	106 90	1.49	.....
Soap & candle fact's.	N.E. & M. St's	B. & F.	130	350,335	6,425 99	1.83	3.96
	West. States		57	126,900	3,654 88	2.88	7.15
	South'rn St's		2	2,300	47 50	2.06	.....
Shoddy factories....	N.E. & M. St's	B. & F.	2	2,000	120 00	6.00	.....
	West. States						.....
	South'rn St's						.....
Stove & tinwa'e fact's.	N.E. & M. St's	B. & F.	230	519,684	7,968 70	1.53	4.32
	West. States		213	420,426	6,689 29	1.59	94
	South'rn St's		25	71,186	1,127 90	1.58	.....
Sugar refineries.....	N.E. & M. St's	B. & F.	169	1,036,367	20,345 17	1.96	15.53
	West. States		5	21,000	430 00	2.05	.....
	South'rn St's		10	64,000	1,500 00	2.34	.....
Tanneries, steam, &c.	N.E. & M. St's	B. & F.	997	2,443,612	83,535 03	3.42	49.50
	West. States		55	93,504	3,154 76	3.37	1.65
	South'rn St's		1	2,000	40 00	2.00	.....

Amt. Paid on each Class.	Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
					159,718	6,064 94	3.80	5,143 42	84.8
					43 250	313 75	.73		
					5,000	112 50	2.25		
					2,534,019	43,230 22	1.71	10,895 77	25.2
					219,975	3,016 42	1.37		
					264,768	3,002 04	1.13	7,942 76	264.5
					966,541	9,575 99	.99		
					479,535	10,128 37	2.11	11,113 90	109.7
					2,000	120 00	6.00		
					1,011,294	15,785 89	1.56	5,264 90	33.3
					1,121,367	22,275 17	1.99	15,534 14	69.7
					2,539,116	86,729 79	3.42	51,158 87	59.

Kind of Risk,	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each Department	Ratio of Loss to Premium on each Class in each Dep
Tanneries, cold liqu'r and currier's shops.	N.E. & M.St's	B. & F.	228	507,306	8,156 19 1.61	9,416 02 115	1,184 54 202	
	West. States		13	28,800	584 50 2.03			
	South'rn St's							
Transit risks.....	N.E. & M.St's	18	79,060	6,914 00 8 75	10,199 06 147	394 00 84	
	West. States		9	15,360	465 87 3.03			
	South'rn St's		11	11,106	580 00 5.22			
Theatres.....	N.E. & M.St's	B. & F.	41	151,125	6,098 85 4.04	8,000 00 131	1,230 90 125	
	West. States		11	26,052	977 00 3.75			
	South'rn St's		5	9,900	475 00 4.79			
Tenement houses....	N.E. & M.St's	Brick	51	99,850	737 32 74	225 00 30
	West. States		13	26,400	377 00 1 43			
	South'rn St's		3	11,500	136 25 1.18			
	N.E. & M.St's	Frame	90	131,074	1,991 00 1 52	415 29 20	181 92 31
	West. States		31	28,075	570 20 2.03			
	South'rn St's		11	25,300	375 75 1.48			
Tobacco & s'g'r fact's	N.E. & M.St's	Brick	82	266,270	3,797 15 1.46	3,753 83 98	510 00 20	
	West. States		48	142,350	2,459 72 1.73			
	South'rn St's		118	395,310	7,943 16 2.00			
	N.E. & M.St's	Frame	43	78,075	1,182 60 1 51	5,975 00 505
	West. States		13	26,080	466 75 1.79			
	South'rn St's		32	72,050	2,062 50 2.86			
Tobacco stemmeries.	N.E. & M.St's	B. & F.
	West. States		68	86,306	2,376 29 2.75	
	South'rn St's		66	144,271	2,967 60 2.06	
Tobacco & segar st'ks —wholesale.....	N.E. & M.St's	Brick	49	190,296	1,384 56 73
	West. States		14	46,880	484 00 1.03			
	South'rn St's		61	284,242	3,368 55 1.18			
	N.E. & M.St's	Frame	91	239,977	1,833 87 76
	West. States		8	10,515	190 73 1.81			
	South'rn St's		2	1,450	29 00 2.00			

NEW YORK, January 31, 1878.

CHAR. A. JENNEY, Esq., Secretary:

DEAR SIR—In reply to your interrogatory of 30th inst., I believe the higher rate and more adverse ex-
 * * * * * at * * * * * on the liability of certain Railroad Companies for merchandise,

Total Amt. covered on each Class.	Total Premiums received on each Class.	Average Rate on each Class	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	R L P i c l E
					536,106	8,740 69	1.63	10,600 56	I:
					105,526	7,959 87	7.54	10,593 06	I:
					187,077	7,550 85	4.04	9,230 90	I:
137,750	1,250 57	.91	2,825 00	226.					
184,449	2,936 95	1.59	597 21	20.3	322,199	4,187 52	1.30	3,422 21	I
803,930	14,200 03	1.77	13,180 40	92.8					
176,205	3 711 85	2.11	5 975 00	161.	980,135	17,911 88	1.83	19,155 40	I
					230,577	5,343 89	2.32	.....	.....
521,418	5,237 11	1.00							
257,942	2,053 60	.82	.....	.....	773 360	7,290 71	.94	.....	.....

likewise of other risks taken at the parent office on the liability of certain Express Companies for similar property I refer to fire risk only.

The entire number of Transit Risks in the three sections was limited, but sufficient to satisfy an act writer there is no profits in the class of policies required by the assured referred to.

Yours truly, * * * * *

P. B. — Above is from memory, and in the absence of written data.

Kind of Risk.	Departments.	Class of Risk.	No. of Risks written.	Amount covered on each Class in each D'p'tment.	Amount Premiums received on each Class in each Department.	Average Rate on each Class in each D'pt.	Amount Losses on each Class in each Department.	Ratio of Losses to Premiums on each Class in each Dept.
Tobacco and sugar stocks—retail.....	N.E. & M. St's West. States South'rn St's	Brick	135	266,805	2,896 97	1.08	2,314 27	79.9
			115	194,515	2,726 84	1.40	3,369 54	123.6
			62	146,632	1,727 17	1.18		
	N.E. & M. St's West. States South'rn St's	Frame	83	133,146	1,563 27	1.17	4,603 32	294.5
			61	62,120	1,566 37	2.52		
			14	18,630	575 60	3.09	496 75	86.4
Trunk factories.....	N.E. & M. St's West. States South'rn St's	Brick	11	48,050	724 52	1.51	54 54	7.5
			8	11,950	210 00	1.76		
	N.E. & M. St's West. States South'rn St's	Frame	22	22,763	561 55	2.46		
Type foundries.....	N.E. & M. St's West. States South'rn St's	B. & F.	17	84,500	1,403 75	1.66		
			10	37,500	600 00	1.60	931 50	155.2
Upholsteries, &c....	N.E. & M. St's West. States South'rn St's	Brick	25	84,400	1,251 80	1.48	59 13	4.7
			31	75,283	1,240 00	1.65	40 00	3.2
			2	4,500	87 50	1.94		
	N.E. & M. St's West. States South'rn St's	Frame	28	41,634	746 94	1.79	13 11	1.7
			6	10,600	300 00	2.83		
			1	1,270	30 18	2.38		
Variety stores.....	N.E. & M. St's West. States South'rn St's	Brick	177	390,956	4,310 49	1.10	3,680 87	85.4
			118	240,288	3,215 43	1.34	434 07	13.5
			26	81,625	1,064 95	1.30		
	N.E. & M. St's West. States South'rn St's	Frame	100	155,055	2,223 81	1.43	644 05	28.9
			46	50,402	1,081 77	2.14		
Warehouses and contents, city.....	N.E. & M. St's West. States South'rn St's	Brick	1467	6,837,650	55,771 70	.82	12,088 20	21.7
			784	2,046,522	26,349 40	1.28	22,168 66	84.1
			497	1,561,993	18,973 30	1.21	16,678 00	87.9
	N.E. & M. St's West. States South'rn St's	Frame	356	779,740	10,410 47	1.33	5,930 88	57.
			388	532,867	10,074 78	1.89	4,341 92	43.1
			43	62,918	1,441 06	2.29		
Warehouses and contents, country.....	N.E. & M. St's West. States South'rn St's	Brick	208	569,983	5,904 18	1.04	223 07	3.8
			120	276,352	3,818 64	1.38	814 02	21.3
			15	40,383	484 45	1.20		

Amt. red sch no.	Total Premiums received on each Class.	Ave- rage Rate on each Class	Total Losses on each Class.	Ratio of Losses to Prem- iums on each Class.	Total Amt. covered on each kind of Risk.	Total Pre- miums re- ceived on each kind of Risk.	Ave- rage Rate on each kind of Risk.	Total Los- es on each kind of Risk.	Ratio of Losses to Prem- iums on each kind of Risk.
952	7,350 98	1.29	5,683 81	77.3					
3,896	3,705 24	1.73	5,100 07	137.7	821,848	11,056 22	1.35	10,783 88	97.5
0,000	934 52	1.56	54 54	5.8					
2,763	561 55	2.46	.....	.....	82,763	1,496 07	1.81	54 54	3.6
.....	.....	.....	.....	.....	122,000	2,003 75	1.64	931 50	46.5
4,183	2,579 30	1.57	99 13	3.8					
3,504	1,077 12	2.01	13 11	1.2	217,687	3,656 42	1.68	112 24	3.1
2,869	8,590 87	1.21	4,114 94	47.9					
5,457	3,305 58	1.61	644 05	19.5	918 326	11,896 45	1.29	4,758 99	40.
6,165	101,094 40	.97	50,934 86	50.4					
5,525	21,926 31	1.59	10,272 80	46.8	11,821,690	123 020 71	1.04	61,207 66	49.8
6,718	10,207 27	1.15	1,037 09	10.2					

Amt. paid each m.	Total Premiums received on each Class.	Average Rate on each Class.	Total Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind Risk.	Total Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Losses on each kind of Risk.	Ratio of Losses to Premiums on each kind of Risk.
7,053	29,546 35	1.50	13,660 03	46.2	2,853,771	39,753 62	1.40	14,697 12	37.
.....	.....	.....	.....	.....	332,931	5,827 94	1.75	10 63	.2
.....	.....	.....	.....	.....	121 568	5,097 71	4.19	1,977 60	38.8
7,813	1,642 32	1.11	3,100 79	188.8	.....	.....	.....	.....	.....
2,719	1,442 08	1.74	.....	.....	230,532	3,084 40	1.34	3,100 79	100.5
3,694	104,746 41	2.14	92,430 03	88.2	.....	.....	.....	.....	.....
2,621	25,007 02	2.06	5 865 21	23.5	6,094,315	129,753 43	2.13	98,295 23	75.8
.....	.....	.....	.....	.....	275,305	12,928 61	4.70	9,574 37	74.1
.....	.....	.....	.....	.....	2,635,504	97,495 96	3.70	69,263 85	71.
.....	.....	.....	.....	.....	179,319	1,928 78	1.07	.....	.....
.....	.....	.....	.....	.....	370,210	6,547 35	1.77	6,057 18	92.5
.....	.....	.....	.....	.....	400,707,570	5,128,965 12	1.28	2,638,143 83	51.4



APPENDIX J.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

For the Years

1865 to 1869,

INCLUSIVE.

*Showing the Number of Risks Written, Amounts Covered,
Gross and Net Premiums, Average Rate, and
Losses Paid on each kind of Risks
for each year.*

J.—1865 TO 1869, INCLUSIVE.

NON-HAZARDOUS.

Kind of Risk.	Year	No. of Risks	Amount Covered.	Gross Premiums.	Ave. Rate	Re-ins. Ret. Prem. and Expenses.	Net Premiums.	Losses.	Net Gain.	Net Loss.	Total Net Gain.	Total Net Loss.
Dwellings—frame....	1865	410	403,800	2,938 55	72	2,172 56	759 99	.....	759 99			
	1866	1,093	1,070,892	9,147 73	85	2,884 79	6,262 94	3,045 00	3,217 94			
	1867	1,376	1,501,110	14,173 77	94	5,387 52	8,786 25	2,731 82	6,054 43			
	1868	2,120	2,400,474	25,303 30	105	10,116 96	15,186 34	4,676 00	10,510 34			
	1869	3,468	3,688,592	39,088 41	106	15,684 47	23,403 94	8,518 41	14,885 53	.....	35,428 23	
Dwellings—brick...	1865	75	230,900	1,167 72	50	864 65	303 07	.....	303 07			
	1866	142	454,300	2,870 77	63	865 21	2,014 56	.....	2,014 56			
	1867	226	571,127	3,786 07	66	1,443 15	2,342 92	.....	2,342 96			
	1868	354	824,563	5,534 97	67	2,138 70	3,396 27	.....	1,435 82			
	1869	531	1,242,181	8,953 50	72	3,050 62	5,302 88	8,763 39	.....	3,460 51	2,635 86	
Totals.....		9,795	12,387,939	112,967 79	91	45,208 63	67,759 16	29,695 07	41,524 60	3,460 51	38,064 09	

HAZARDOUS.

Barns.....	1865	94	61,510	491 79	80	347 98	143 81	.....	143 81			
	1866	142	161,201	1,527 27	63	492 24	1,035 03	.....	1,035 03			
	1867	307	203,326	2,266 92	112	797 96	1,468 96	1,156 50	312 46			
	1868	491	345,180	4,035 61	117	1,510 03	2,525 58	44 13	2,481 45			
	1869	608	538,049	6,317 01	119	2,111 54	4,205 47	945 00	3,260 47	.....	7,233 22	

Churches.....	1865	16	20,300	189	75	65	133	67	56	08	56	08
	1866	26	78,300	586	30	75	177	41	408	89	408	89
	1867	30	79,734	727	46	91	314	03	413	43	413	43
	1868	48	154,100	1,393	06	90	574	68	818	38	818	38
	1869	71	202,400	1,988	85	83	754	73	1,234	12	151	50
											2,779	40
Stores—brick.....	1865	39	127,100	1,089	15	85	914	55	174	60	174	60
	1866	05	210,350	1,821	88	87	656	17	1,171	71	6,000	00
	1867	102	445,372	4,772	93	107	1,844	76	2,928	17	2,928	17
	1868	213	614,470	7,279	50	118	3,048	21	4,231	29	6	27
	1869	571	1,102,961	12,464	11	113	5,125	02	7,339	09	18	62
											7,320	47
											9,819	97
Stores (B.)—contents.	1865	151	496,850	2,968	54	59	2,412	74	555	80	555	80
	1866	286	1,095,075	7,114	50	65	2,517	16	4,597	34	300	00
	1867	796	2,535,796	21,182	61	83	8,975	19	12,207	42	4,720	11
	1868	984	3,461,788	31,347	24	90	15,790	53	15,556	71	17,546	46
	1869	1,689	5,147,313	41,577	65	84	19,527	09	25,050	56	25	767
											716	49
											9,634	21
● School houses.....	1865	2	6,500	31	05	49	20	43	10	62	10	62
	1866	8	18,000	145	00	80	39	84	105	16	105	16
	1867	22	59,000	440	90	75	183	81	257	09	257	09
	1868	44	74,700	806	00	108	336	73	469	27	469	27
	1869	70	134,225	1,629	20	121	586	40	1,042	80	1,042	80
											1,884	94
Vessels—in ordinary.....	3	13,000	73	75	56	51	95	21	80	21	80	
	17	88,250	523	90	59	143	95	379	95	379	95	
	41	181,665	1,278	49	70	454	87	823	62	823	62	
	42	176,900	1,010	68	57	438	58	572	10	572	10	
	22	82,500	418	08	200	174	55	243	53	243	53	
Totals.....	6,970	17,924,915	160,505	18	90	70,456	80	90,048	38	56,655	64	40,927
											17,534	53
											33,392	74

EXTRA HAZARDOUS.

Kind of Risk.	Year	No. of Risks	Amount Covered.	Gross Premiums.	Ave. Age and Rate.	Re-ins. Ret. Prem. and Expenses.	Net Premiums.	Losses.	Net Gain.	Net Loss.	Total Net Gain.	Total Net Loss.
Armories	1866	1	1,500	4 50	30	1 23	3 27	.....	3 27	.....	.....	.....
	1868	1	5,000	90 00	180	30 10	59 90	.....	59 90	.....	63 17	.....
	1869	1	1,500	45 00	300	45 00	.....	.....	.....	.....	.....	.....
Binderies	1865	1	1,000	10 00	100	7 04	2 96	.....	2 96	.....	.....	.....
	1866	2	4,000	45 00	112	15 19	29 81	.....	29 81	.....	.....	.....
	1868	4	8,500	178 50	210	59 80	118 70	.....	118 70	.....	.....	2,679 81
	1869	12	22,700	396 25	180	200 45	195 80	3 027 08	.....	2,831 28	.....	.....
Boot and shoe manufactories	1865	1	3,000	30 00	100	21 13	8 87	.....	8 87	.....	.....	.....
	1866	1	3,000	30 00	100	8 24	21 76	.....	21 76	.....	.....	.....
	1867	5	17,000	220 75	127	76 50	150 19	.....	150 19	.....	.....	.....
	1868	14	34,800	365 00	105	124 77	240 23	.....	240 23	.....	.....	.....
	1869	60	141,000	1,749 25	124	808 98	940 27	150 00	790 27	.....	1,211 32	.....
Bridges	1868	2	6,500	67 50	104	22 61	44 89	.....	44 89	.....	.....	.....
	1869	.....	14,500	167 50	.....	58 20	109 30	.....	109 30	.....	154 19	.....
Coal yards	1865	1	2,000	30 00	150	21 13	8 87	.....	8 87	.....	.....	.....
	1866	3	8,500	58 50	69	16 07	42 43	.....	42 43	.....	.....	.....
	1867	4	17,532	232 00	132	78 33	153 67	.....	153 67	.....	.....	.....
	1868	4	6,000	81 25	135	27 22	54 03	.....	54 03	.....	.....	.....
	1869	4	6,875	96 09	145	33 64	62 45	.....	62 45	.....	321 45	.....
Confectioneries	1869	1	1,250	18 75	150	7 56	12 19	.....	12 19	.....	12 19	.....

Colleges.....	1866	5	30,000	150 00	50	41 21	108 79	108 79		
	1867	6	21,000	181 31	86	61 19	120 12	120 12		
	1868	10	56,300	561 00	100	210 44	350 56	350 56		
	1869	15	71,500	879 00	90	572 59	306 41	616 84	310 43	269 04
Cheese houses.....	1866	4	3,750	32 50	87	8 93	23 57	23 57		
	1867	8	33,500	324 37	97	177 15	147 22	147 22		
	1868	15	20,500	302 60	147	101 37	2,024 13	1,822 90		
	1869	32	78,870	699 92	77	303 80	396 12	396 12		1,255 99
Depots.....	1866	4	6,000	84 00	140	23 08	60 92	60 92		
	1867	29	60,967	242 25	39	81 78	160 42	160 42		
	1868	17	67,550	459 30	68	350 55	108 75	108 75		
	1869	22	44,700	345 75	78	159 98	185 77	185 77		515 86
Hotels.....	1865	5	7,625	102 75	135	72 38	30 37	30 37		
	1866	14	42,350	541 30	128	230 38	310 92	310 92		
	1867	56	134,450	2,264 46	168	1,112 69	1,151 77	1,141 49		
	1868	103	199,190	3,776 03	200	1,793 01	1,983 02	430 44		1,552 58
	1869	230	444,683	8,482 78	191	3,965 37	4,517 41	5 00		7,547 77
Horse railroads.....	1869	6	40,098	660 17	165	405 57	254 60	747 62	493 02	493 02
Ice houses.....	1868	16	5,550	138 87	250	46 52	92 35	92 35		
	1869	21	33,225	389 80	111	170 94	218 86	218 86		311 21
Manufactory paper goods.....	1866	1	2,500	50 00	200	13 73	36 27	36 27		
	1867	1	5,500	107 08	195	45 76	61 32	61 32		
	1868	5	14,250	350 25	245	177 33	172 92	172 92		
	1869	12	30,575	400 75	225	163 34	237 41	237 41		507 92
Manufactory straw g'ds.	1867	3	2,500	31 29	125	10 56	20 73	20 73		
	1868	3	3,300	34 00	100	11 39	22 61	22 61		
	1869	.....	4,000	82 50	.....	28 87	53 63	53 63		96 97

Kind of Risk.	Year	No. of Risks	Amount Covered.	Gross Premiums.	Ave. Rate and Re-Ins. Ret. Premium. Expenses.	Net Premiums.	Losses.	Net Gain. Net Loss.	Total Net Gain. Net Loss.	
Marble works	1867	1	1,750.	43 75	250	14 77	28 98	28 98		
	1868									
	1869	6	6,250	170 63	250	97 89	72 74	72 74	101 72	
Paint shops	1865	1	300	3 00	100	2 11	89	89		
	1866	1	300	3 00	100	82	2 18	2 18		
	1867	3	2,400	47 13	200	15 91	31 22	31 22		
	1868	4	2,600	77 00	300	67 02	9 98	400 00	380 02	
	1869	14	17,450	498 88	282	233 15	265 73	265 73		
										80 00
Printing Offices	1865	3	3,000.	35 00	117	24 65	10 35	10 35		
	1866	4	7,250	113 00	156	54 98	58 02	58 02		
	1867	11	30,800	609 59	198	337 86	271 73	271 73		
	1868	36	65,750	1,216 73	188	554 40	662 33	662 33		
	1869	61	130,870	2,385 60	181	1,104 78	1,280 82	49 17	1,231 65	2,234 08
Photograph Galleries	1866	3	2,000	33 00	165	9 06	23 94	23 94		
	1867	2	4,400	53 30	121	17 99	35 31	35 31		
	1868	3	4,000	70 00	175	23 45	46 55	46 55		
	1869	20	15,450	273 33	177	100 75	162 58	162 58	268 38	
Packing Houses	1866	1	2,500	20 00	80	19 78	22	22		
	1867	58	161,833	1,156 47	72	445 08	711 39	711 39		
	1868	31	153,300	1,322 35	87	897 51	424 84	424 84		
	1869	46	177,368	1,567 61	87	807 97	759 64	759 64	1,896 09	
Public Halls	1867	6	9,267.	169 83	183	57 34	112 49	112 49		
	1868	7	12,050	260 75	216	87 35	173 40	173 40		
	1869	11	23,115	304 65	131	191 60	113 05	113 05	398 94	

Stores (Frame).....	1865	23	87,950	804 58	92	625 76	178 82	178 82
	1866	223	678,045	5,416 10	79	1,910 02	3,506 08	39 41
	1867	308	624,877	8,308 64	132	3,094 94	5,213 70	4,747 83
	1868	641	1,022 889	16,783 40	164	7,666 98	9,116 42	7,581 88
	1869	1323	2,024,043	37,644 34	181	16,493 14	21,151 20	20,914 36
								8,502 82
Saloons.....	1866	3	1,100	13 25	120	3 64	9 61	9 61
	1867	5	3 050	90 88	249	30 68	60 20	60 20
	1868	18	24,900	455 75	182	152 68	303 07	303 07
	1869	37	40,275	824 00	205	300 69	523 31	523 31
Totals.....	3,739		7,112,322	106,371 39	150	47,456 91	8,914 48	38,113 96
								26,938 14
								5,837 65
								25,309 31
								4,508 82

SPECIAL HAZARDS.—CLASS FIRST.

Blacksmith shops.....	1865	1	350	10 50	300	7 39	3 11	3 11
	1866	2	900	20 00	222	5 49	14 51	244 00
	1867	4	3,000	75 00	250	25 32	49 68	500 00
	1868	20	14,025	375 12	266	128 66	246 46	222 58
	1869	17	18,450	467 25	260	301 68	165 57	165 57
Bone mills.....	1869	3	9,338	169 26	180	59 43	109 83	109 83
Bakeries.....	1866	2	4,500	100 00	222	27 47	72 53	72 53
	1867	6	5,200	149 60	287	50 51	99 09	99 09
	1868	6	8,700	263 00	302	151 11	111 89	111 89
	1869	16	19,200	415 25	219	193 99	221 26	221 26
Breweries.....	1867	3	5 200	114 00	219	38 49	75 51	75 51
	1868	13	27,225	523 27	191	175 30	347 97	347 97
	1869	31	67,383	1,179 41	172	569 74	609 67	44 26
Carpenter shops.....	1865	3	550	10 00	182	7 04	2 96	2 96
	1866	2	750	22 00	307	6 04	15 96	15 96

Kind of Risk.	Year	No. of Risks	Amount Covered.	Gross Premiums.	Ave. Ret. Prem. Rate	Re-ins. Ret. Prem. and Expenses.	Net Premiums.	Losses.	Net Gain. Net Loss.	Total Net Gain. Net Loss.	Total Net Loss.
Carpenter shops. (Cont'd.)	1867	9	4,800	210 25	437	70 99	139 26	.....	139 26	.....	.....
	1868	21	11,506	454 15	395	152 14	302 01	.....	302 01	.....	.....
	1869	21	13,700	384 15	197	135 77	248 38	.....	248 38	.....	708 57
Chemical works.....	1866	2	10,000	25 00	25	6 86	18 14	.....	18 14	.....	.....
	1867	2	7,450	54 00	72	22 87	31 13	.....	31 13	.....	.....
	1868	8	21,123	493 49	233	219 32	274 17	.....	274 17	.....	.....
	1869	7	19,596	497 92	.....	174 21	323 71	92 02	.....	.....	555 13
Cotton mills.....	1867	12	36,700	574 58	156	194 00	380 58	.....	380 58	.....	.....
	1868	44	193,191	2,894 25	150	1,535 66	1,358 59	3,888 89	.....	2,530 30	.....
	1869	59	286,559	4,628 50	162	2,295 62	2,332 88	931 03	1,401 85	.....	747 87
Drug stores.....	1865	1	2,000	22 00	110	15 49	6 51	.....	6 51	.....	.....
	1866	8	13,500	185 50	137	50 96	134 54	.....	134 54	.....	.....
	1867	29	48,233	893 22	185	389 13	504 09	716 12	.....	212 03	.....
	1868	56	117,750	2,189 47	186	1,009 10	1,180 37	.....	1,180 37	.....	.....
	1869	88	159,700	3,261 21	.....	1,305 80	1,955 41	390 00	1,565 41	.....	2,674 80
		8	26,500	504 12	190	303 88	200 24	.....	200 24	.....	460 26
Dye houses.....	1869	10	29,200	475 94	166	215 92	260 02	.....	260 02	.....	.....
	1867	2	2,700	87 50	302	29 54	57 96	.....	57 96	.....	.....
Flax mills.....	1868	2	4,500	207 50	463	157 01	50 49	.....	50 49	.....	.....
	1869	3	6,000	398 62	650	139 31	259 31	.....	259 31	.....	367 76
		1	1,000	25 00	250	17 61	7 39	.....	7 39	.....	.....
Livery stables.....	1866	3	5,800	134 00	231	36 21	97 79	.....	97 79	.....	.....

1867	11	22,505	704	20	312	237	28	466	92	466	92
1868	25	52,229	1,224	88	234	555	33	669	55	669	55
1869	70	111,074	2,650	06	239	1,059	88	1,590	18	1,590	18
											2,831 83
Lumber yards.....											
1866	10	45,500	787	60	173	250	56	537	04	537	04
1867	27	59,767	1,256	74	210	508	63	748	11	748	11
1868	50	121,119	2,034	22	168	932	99	1,101	23	492	00
1869	98	218,158	3,856	54	179	1,742	21	2,114	33	100	00
											3,908 71
Lamp manufactories..											
1867	2	5,667	120	60	212	40	50	79	50	79	50
1868	2	6,500	130	00	200	43	55	86	45	86	45
											165 95
Machine shops.....											
1865	1	600	3	00	50	2	11	89	.....	89	.....
1866	3	16,950	315	50	186	131	71	183	79	.....	183 79
1867	74	143,766	3,036	29	211	1,137	34	1,898	95	.....	1,898 95
1868	102	327,825	7,008	94	214	3,193	09	3,815	85	130	11
1869	162	462,824	10,132	17	219	4,395	89	5,826	28	5,436	22
											6,159 43
Malt houses.....											
1866	4	11,000	58	50	53	21	13	37	37	.....	37 37
1867	9	18,266	164	20	90	59	16	105	04	.....	105 04
1868	11	35,000	456	25	130	269	89	186	36	.....	186 36
1869	26	75,550	955	58	125	424	87	530	71	.....	530 71
											859 48
Oil cloth manufact's...											
1867	1	3,334	83	34	250	28	04	55	30	.....	55 30
1868	3	4,246	143	58	338	48	09	95	49	.....	95 49
1869	3	8,507	255	72	300	151	91	103	81	1,815	00
											1,711 19
											1,560 40
Oil mills.....											
1868	9	18,750	486	57	260	255	60	230	97	.....	230 97
1869	21	41,250	1,040	42	256	574	52	465	90	.....	465 90
											696 87
Oil tanks.....											
1868	3	15,000	550	00	366	184	26	365	74	.....	365 74
1869	10	25,750	550	00	220	215	90	334	10	2,500	00
											2,165 90
											1,800 16
Plaster mills.....											
1867	2	4,000	80	00	203	27	01	52	99	.....	52 99
1868	4	8,000	162	50	202	54	44	108	06	.....	108 06

Kind of Risk.	Year	No. of Risks	Amount Covered.	Gross Premiums.	Ave. Ret. Prem. Rate	Re-Ins., Ret. Prem. and Expenses	Net Premiums	Losses.	Net Gain.	Net Loss.	Total Net Gain.	Total Net Loss.
Plaster mills (cont'd.)	1869	4	7,500	150 00	200	52 50	97 50	.....	97 50	.....	258 55	
Print works.....	1867	9	14,500	275 19	190	92 92	182 27	.....	182 27	.....	
	1868	7	28,635	439 52	153	147 24	292 28	.....	292 28	.....	
	1869	7	35,000	547 00	160	310 04	236 96	.....	236 96	.....	711 51	
Potteries.....	1868	2	3,620	80 50	221	26 97	53 53	114 96	.....	61 43		
	1869	7	15,850	253 76	160	88 90	164 86	.....	164 86	.....	103 43	
Prisons...	1869	1	2,500	75 00	300	26 25	48 75	.....	48 75	.....	48 75	
Rolling mills.....	1867	5	22,250	460 54	207	155 51	305 03	.....	305 03	.....	
	1868	14	46,250	1,154 44	250	431 74	722 70	.....	722 70	.....	
	1869	30	107,142	2,263 42	220	991 17	1,272 25	2,000 00	.....	727 75	299 98	
Rinks.....	1867	1	2,500	9 75	39	3 29	6 46	.....	6 46	.....	
	1868	3	7,000	290 00	114	172 15	117 85	.....	117 85	.....	
	1869	4	4,750	95 00	202	69 00	26 00	.....	26 00	.....	150 31	
Rope works.....	1868	1	2,500	75 00	300	25 13	49 87	1,709 40	.....	1,659 53		
	1869	1	500	12 50	250	4 37	8 13	.....	8 13	.....	1,651 40	
Rubber goods manuf's	1867	4	5,833	104 16	180	35 17	68 99	.....	68 99	.....	
	1868	5	18,590	303 19	164	139 16	164 03	.....	164 03	.....	
	1869	9	33,750	475 29	141	240 30	228 99	.....	228 99	.....	462 01	
Rectifying establish'ts	1869	14	36,466	755 72	209	264 60	491 12	.....	491 12	.....	491 12	
Steamboats.....	1866	1	2,000	40 00	200	10 08	29 02	.....	29 02	.....	
	1867	14	24,167	-453 30	188	153 06	300 24	.....	300 24	.....	

1868	9	40,500	668 75	165	425 28	243 47	243 47
1869	23	102,250	1,930 81	189	1,026 77	904 04	1,476 77
1867	1	3,000	30 00	100	22 86	7 14	7 14
1868	16	58,600	495 00	80	200 83	294 17	294 17
1869	17	32,675	612 55	188	247 43	365 12	666 43
1869	8	27,000	212 45	80	144 50	67 95	67 95
1867	1	2,000	20 00	100	6 25	13 75	13 75
1868	5	12,500	243 35	194	87 97	155 38	155 38
1869	23	53,450	1,174 41	220	491 45	682 96	384 79
1867	36	73,761	1,538 54	208	606 95	931 59	931 59
1868	56	206,651	3,880 60	187	2,200 51	1,680 09	680 09
1869	118	364,280	7,084 97	192	3,654 88	4,430 09	2,402 19
1867	4	5,687	110 08	200	37 17	72 91	72 91
1868	4	17,531	338 13	194	146 81	191 32	191 32
1869	11	38,000	619 61	163	359 80	259 81	259 81
Totals	1,743	4,529,508	88,013 36	194	39,786 86	48,226 50	25,796 53
							32,562 70
							10,132 73
							28,892 71
							6,462 74

SPECIAL HAZARDS—CLASS SECOND.

1867	45	89,767	1,779 56	200	667 14	1,112 42	1,112 42
1868	57	168,200	3,662 66	218	1,807 16	1,855 50	1,855 50
1869	137	279,777	7,799 40	280	3,902 38	3,897 02	3,397 02
1867	1	2,500	37 50	150	12 66	24 84	24 84
1868	2	10,000	170 00	170	94 45	75 55	75 55
1869	9	27,874	440 48	160	215 80	224 68	224 68
1866	1	5,000	125 00	250	34 34	90 66	90 66
Flouring mills							6,364 94
Glass works							325 07
Piano manufactories							

Kind of Risk.	No. Year of Risks	Amount Covered.	Gross Premiums.	Re-Ins.		Losses.	Net Gain. Net Loss.	Total Net Gain. Net Loss.
				Ave. Rate	Ret. Prem. and Expenses.			
Piano manufactories..	1867	2	10,000	232 50	233 78 50	154 00		
(Cont'd.)	1868	5	8,750	215 00	246 129 63	85 37		
	1869	12	29,250	569 92	191 276 55	293 37	623 40	
Paper mills.....	1867	5	8,833	194 17	220 65 66	128 51		
	1868	18	55,507	1,068 30	192 549 19	519 11		
	1869	35	87,500	2,013 26	230 987 94	1,025 32	1,674 68	1,027 06
Petroleum.....	1869	17	38,500	666 00	172 437 80	228 20	5,000 00	4,771 80
Agricultural works...	1868	9	27,250	842 58	309 282 26	560 32	60 00	500 32
	1869	27	79,025	2,508 42	318 1,028 92	1,479 50	75 1,478 75	1,979 07
Carriage manufacturer's	1866	1	700	15 00	214 12 82	2 18		2 18
	1867	11	14,850	486 11	330 205 21	280 90		280 90
	1868	20	42,400	1,299 76	306 571 14	728 62	1,415 36	686 74
	1869	57	90,008	2,593 64	288 1,195 23	1,398 41	1,500 00	101 59
Cabinet works.....	1866	1	500	10 00	200 2 74	7 26		7 26
	1867	3	2,700	127 00	470 72 69	54 31		54 31
	1868	19	22,780	1,185 50	520 415 14	770 36		770 36
	1869	73	97,755	4,231 56	433 1,643 04	2,588 52	5,133 57	2,545 05
Cooper shops.....	1866	2	750	17 50	233 4 80	12 70		12 70
	1867	3	2,425	69 50	290 23 46	46 04		1,203 96
	1868	11	10,200	383 25	376 170 89	212 30	1,500 00	1,287 64
	1869	37	38,254	1,029 68	270 445 72	583 96	397 67	186 29
Elevators.....	1866	67	207,425	1,206 60	58 416 81	789 79		789 79

1867	434	1,304,942	4,919	27	36	2,430	05	2,489	22	1,025	09	1,464	13			
1868	790	2,705,676	15,237	82	70	12,348	42	2,889	40	6,426	24			3,536 84		
1869	643	1,871,572	9,794	92	52	5,624	01	4,170	91	263	06	3,907	85	2,624 93		
Sugar refineries.....	1866:	1	2,083	41	66	200	25	95	15	71		15	71			
	1867	16	22,249	446	90	201	170	77	276	13		276	13			
	1868	10	47,583	999	58	210	391	08	608	50		608	50			
	1869	17	95,500	1,501	00	157	1,015	74	485	26		485	26	1,385 60		
Saw mills.....	1867	4	9,000	115	00	461	163	38	251	62		251	62			
	1868	17	28,950	1,329	00	459	762	72	566	28		566	28			
	1869	49	75,350	3,007	00	400	1,312	23	1,694	77	1,506	93	187	84	1,005 74	
Tanneries.....	1866	2	3,500	72	50	207	19	92	52	58		52	58			
	1867	5	10,500	240	00	228	81	04	158	96		158	96			
	1868	24	52,250	1,357	50	260	471	43	886	07		886	07			
	1869	146	146,849	4,273	64	291	1,779	62	2,494	02	3,000	00		595 98		
Theatres.....	1869	4	9,000	630	00	700	220	50	409	50		409	50	409 50		
Totals.....	2,849	7,843,484	79,245	64	*275	42,566	93	36,678	71	31,678	67	21,316	32	16,316 28	15,309 88	10,309 84

* As Elevators were written on "short terms" the figures are deducted from total amounts in calculating the average rate.

SPECIAL HAZARDS—CLASS THIRD.

Kind of Risk.	Year	No. of Risks	Amount Covered.	Gross Premiums.	Average Rate	Re-Ins., Ret. Prem. and Expenses.	Net Premiums.	Losses.	Net Gain. Net Loss.	Total Net Gain. Net Loss.
Planing mills.....	1867	1	1,100	88 00	800	29 71	58 29	1,100 00	.....	.....
	1868	6	7,900	587 00	743	536 65	50 35	.....	.....	.....
	1869	43	52,575	3,541 49	677	1,499 35	2,042 14	.....	.....	1,050 78
Distilleries.....	1868	8	13,500	738 00	547	402 23	335 77	.....	.....	.....
	1869	37	74,850	3,046 31	407	1,447 42	1,598 89	6 035 71	.....	4,101 05
Chair manufactories..	1869	6	13,700	554 50	404	311 15	243 35	1,000 00	.....	756 65
Soap & candle m'ts.	1867	1	5,833	146 79	252	99 21	47 50	.....	.....	.....
	1868	9	16,000	417 50	261	139 86	277 64	.....	.....	.....
	1869	10	16,750	387 37	220	135 45	251 92	2,673 55	.....	2,096 53
Totals.....		121	202,208	9,560 88	473	4,601 03	4,995 85	10,809 26	2,753 40	8,656 81

MISCELLANEOUS.

Miscellaneous.....	1867	2	7,100	106 25	142	35 87	70 38	800 00	.....	729 62
	1868	47	154,951	2,431 14	150	1,129 39	1,301 75	.....	.....	1,301 75
	1869	199	485,807	8,431 97	174	4,018 46	4,413 51	407 25	.....	4,006 26
Totals.....		248	647,858	10,969 36	169	5,183 72	5,785 64	1,207 25	5,308 01	729 62

3,578 00

4,578 01

RECAPITULATION BY HAZARDS.

Kind of Risk.	No. of Risks.	Amount Covered.	Gross Premium.	Average Rate	Re-ins. Ret. Prem. and Expenses.	Net Premiums.	Losses.	Net Gain.	Net Loss.	Total Net Gain.	Total Net Loss.
Non-Hazardous...	9,795	12,387,939	112,967	79	45,208	67,759	29,695	41,524	3,460	38,064	3,460
Hazardous	6,970	17,924,915	160,505	18	70,456	90,048	56,655	40,927	7,534	33,392	7,534
Extra Hazardous...	3,739	7,112,322	106,371	36	47,456	58,914	38,113	26,038	5,837	25,309	5,837
Sp'l. Haz'd-Class 1	1,743	4,529,508	88,013	36	39,786	48,226	25,796	32,562	10,132	28,892	10,132
" Class 2	2,849	7,843,484	79,245	64	42,566	36,678	31,678	21,316	16,316	15,309	16,316
" Class 3	121	202,208	9,506	88	4,601	4,905	10,809	2,753	8,656	1,050	8,656
Miscellaneous....	248	647,858	10,969	36	5,183	5,785	1,207	5,308	729	4,578	729
Totals.....	25,465	50,648,234	567,579	57	255,260	312,318	193,956	171,030	44,526	146,507	44,526

RECAPITULATION BY YEARS

1865.....	1,478,335	10,030	13	7,742	2,287	2,287	2,287	2,287	46	2,287	46
1866.....	4,295,271	33,477	86	11,193	81	22,284	13,055	67	9,228	38	9,228
1867.....	8,578,529	82,656	34	33,192	99	49,463	18,757	80	30,705	55	30,705
1868.....	14,736,333	163,294	83	79,911	21	83,383	45,571	91	37,811	71	37,811
1869.....	21,559,706	278,120	41	123,220	50	154,899	116,571	00	38,328	91	38,328
Totals.....	50,648,234	567,579	57	255,260	88	312,318	193,956	38	44,526	118,362	44,526



APPENDIX K.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

For the Years

1865 to 1869,

INCLUSIVE.

*Showing the Amount Covered, Premiums Received,
Average Rate, Losses Paid, and Ratio of Loss to
Premiums on each Class and kind of Risk.*

K.—1868 TO 1870, INCLUSIVE.

Kind of Risk.	Class of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Average Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Premiums on each kind of Risk.
Agric't'l Implt. Works.	Brick Frame	.....	367,246	11,742 51	3.20	1,432 31	12.2	533,004	17,830 05	3.35	4,182 13	23.5
		.....	105,758	6,087 54	3.61	2,749 82	45.2					
Apothecar's, see drugs, retail.....												
Blacksmiths' shops.....	Brick Frame	.....	97,443	1,442 58	1.48			163,393	2,557 92	1.57		
		.....	65,950	1,115 34	1.69							
Bakeries and confectioneries—family.....	Brick Frame	.....	213,384	3,032 47	1.43	977 33	32.					
		.....	68,532	1,871 40	2.73	528 49	28.2					
do. steam	Brick Frame	.....	29,000	396 88	1.37			323,316	5,526 13	1.71	1,506 42	27.2
		.....	12,400	205 38	1.66							
Bleacheries.....	Brick Frame	.....	277,529	3,981 48	1.43	3,885 88	97.6	299,179	4,368 11	1.46	3,885 88	88.9
		.....	21,650	386 63	1.79							
Boot & shoe factories.	Brick Frame	.....	297,720	3,537 07	1.19	9 095 81	257.2	395,080	4,574 30	1.16	9,363 06	204.7
		.....	97,360	1,037 23	1.07	267 25	25.8					

Kind of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Average Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Total Amt. on each kind of Risk.	
Cotton mills—steam..	Brick	1,862,373	26,350 37	1.41	10,624 42	40.3					
	Frame	95,506	2,246 27	2.35	3,084 81	137.4					
do —water..	Brick	648,573	9,808 86	1.52	59 75	.6	2,670,728	39,550 97	1.48	13,768 98	34.6
	Frame	64,276	1,145 47	1.78							
Country stores & st'ks	Brick	56,555	595 85	1.05	4,770 00	801.7					
	Frame	758,267	13,459 19	1.78	20,385 94	151.5	814,822	14,055 04	1.72	25,155 94	178.9
City stores & stocks..	Brick	37,004,380	311,044 34	.84	174,398 28	56.1					
	Frame	3,690,621	72,938 13	1.98	73,043 93	100.1	40,785,001	383,982 47	.94	247,442 21	64.4
Churches.....	Brick	1,352,915	9,805 62	.72	163 00	1.7					
	Frame	190,550	2,038 08	1.07	5,000 00	245.3	1,543,465	11,843 70	.77	5,163 00	43.6
Daguerreotype Estab's	Brick	112,138	1,938 02	1.73	3,142 75	162.2					
	Frame	30,050	681 41	2.27	1,874 25	275.2	142,188	2,619 43	1.84	5,017 00	191.6
Dwellings & contents	Brick	165,075	1,294 01	.78	161 77	12.5					
—country, &c.....	Frame	1,371,959	11,574 57	.84	7,490 54	64.7					
" —cities and towns	Brick	15,376,340	60,384 29	.45	12,538 71	18.1					
	Frame	11,089,113	99,640 42	.90	32,873 87	33.	28,002,487	181,893 29	.65	53,064 89	29.2
Distilleries.....	Brick	41,900	1,238 05	2.95			80,900	2,245 55	2.50		
	Frame	48,000	1,007 50	2.10							

Drug stores—wholesale Brick Frame.....	139,750	2,484 52	1.78	.....	.....	.....	.....	.....	.....
Drug stores—retail, in- cluding apothecaries Brick Frame.....	860,113	13,712 62	1.59	4,713 78	34.4	.....	.....	.....	.....
	175,695	4,841 12	2.75	3,308 81	68.3	.....	.....	.....	.....
Elevators.....	112,250	1,207 40*	1.07	.....	.....	.....	.....	.....	.....
	1,815,088	10,910 27†	51	4,970 84	45.6	.....	.....	.....	.....
Flour mills—steam... Frame.....	68,000	1,544 48	2.26	1,977 00	128.	.....	.....	.....	.....
	58,700	1,850 71	3.15	250 00	13.5	.....	.....	.....	.....
do —water... Brick..... Frame.....	31,000	700 40	2.26	.....	.....	.....	.....	.....	.....
	81,767	2,056 43	2.51	3,466 00	168.5	.....	.....	.....	.....
Glass works.....	61,910	1,164 23	1.88	94 16	8.1	.....	.....	.....	.....
	58,452	1,248 10	2.14	1,500 00	120.2	.....	.....	.....	.....
Hotels, &c.....	1,159,963	14,434 84	1.24	5,663 51	39.2	.....	.....	.....	.....
	336,277	6,963 58	2.07	7,148 85	102.7	.....	.....	.....	.....
India rubber factories. Brick Frame.....	83,150	1,039 83	1.25	.....	.....	.....	.....	.....	.....
	11,000	284 73	2.59	.....	.....	.....	.....	.....	.....
Ice houses.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Iron foundries.....	459,049	8,051 04	1.75	8,537 23	106.	.....	.....	.....	.....
	175,294	4,176 99	2.38	2,333 35	55.9	.....	.....	.....	.....
Liquor stocks—whole- sale.....	563,550	6,249 78	1.11	231 75	3.7	.....	.....	.....	.....
	22,600	367 75	1.63	.....	.....	.....	.....	.....	.....

* Average "short rate" on Elevators, 91. Average yearly rate on Elevators, 2.14.

† Short rate.

Kind of Risk.	Class of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Average Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Prem. on each kind of Risk.
Liquor stocks—retail, saloon & restaurant.	Brick	557,510	6,624 83	1.19	3,032 20	45.8						
	Frame	160,996	3,811 43	2.37	5,955 55	156.3		718,506	10,436 26	1.45	8,987 75	86.1
Lumber yards								1,226,774	20,504 97	1.67	3,158 87	15.4
Machine shops	Brick	902,446	15,293 01	1.69	633 25	4.3						
	Frame	266,303	6,651 61	2.50	2,987 84	45.2		1,168,749	21,944 62	1.88	3,621 09	16.5
Masonic lodges	Brick	141,547	1,950 24	1.37	419 00							
	Frame	8,800	184 40	2.50				150,347	2,134 64	1.42	419 00	19.6
Metal workers & hardware factories—steam	Brick	665,767	9,145 39	1.37	878 00	9.6						
	Frame	233,458	4,529 03	1.94	2,000 00	44.2						
do	—water	187,667	1,627 64	.87	967 29	59.5		1,224,034	17,751 79	1.45	3,845 29	21.7
	Frame	137,142	2,449 73	1.78								
Miscellaneous, not hazardous	Brick	49,900	722 25	1.45								
	Frame	179,607	1,856 03	1.03	25 00	1.3		229,507	2,578 28	1.12	25 00	1.
Miscellaneous, specially hazardous	Brick	103,243	1,749 56	1.70	10 00	.6						
	Frame	125,757	2,077 10	1.65	1,026 00	49.4		229,000	3,826 66	1.67	1,036 00	27.1

Kind of Risk.	Class of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Ave. Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums (less.)	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Ave. Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Prem. on each kind of Risk.
Public build'gs—city.												
country, &c.....	Brick	175,300	2,127 60	1.21				183,650	2,272 20	1.24		
	Frame	8,350	144 60	1.73								
Railroad risks.....	Brick	1,544,904	23,204 93	1.51	12,034 33	51.7		1,671,952	26,482 21	1.58	14,212 33	53.7
	Frame	127,048	3,187 28	2 51	2,178 00	68.3						
Rolling mills—iron.....	Brick	805,776	13,029 73	1.62	6,666 42	51.2		1,195,916	21,145 38	1.77	9,079 23	42.9
	Frame	390,140	8,115 65	2.08	2,412 81	29.6		19,650	369 75	1.88		
Salt works.....	Frame											
Saw mills—steam.....	Brick	11,038	502 16	4.55				272,635	12,074 88	4.43	2,217 38	18.4
	Frame	26,597	11,572 72	4.42	2,217 38	19.2						
do —water.....	Brick	10,830	337 65	3.12				65,400	2,195 82	3.36	1,017 46	46.3
	Frame	54,570	1,858 17	3.40	1,017 46	54.8						
Stables—pub'c & priv.	Brick	464,630	6,766 92	1.46	745 32	11.		1,183,980	17,103 84	1.44	7,173 32	41.9
	Frame	719,350	10,336 92	1.44	6,428 00	62.2						
Starch and glue fact's.	Brick	20,400	318 50	1.56				42,625	963 94	2.26		
	Frame	22,225	645 44	2.90								
Ships and cargoes in port.....								1,017,792	11,652 55	1.14	15,828 68	135.9

Soap and candle fact's Brick	24,500	620 00	2.53	668 45	107.8				
Frame	16,700	437 10	2.62	347 00	79.4	41,200.	1,057 10	2.57	1,015 45
Stone yards						126,550	1,867 35	1.48	
Brick	62,700	909 50	1.43						
Frame	63,850	957 85	1.50						
Storage—general						13,985,873	85,087 71	.61	35,445 72
Brick	12,002,122	65,301 15	.54	28,034 66	42.9				
Frame	1,983,751	19,786 50	1.00	7,411 06	37.5				
Stove, tin ware and sheet iron factories									
Brick	355,325	4,352 71	1.22	24 23	.6				
Frame	233,813	4,571 32	1.95	4,564 83	99.9	589,138	8,924 03	1.51	4,589 06
Sugar refineries						420,620	7,102 19	1.69	10,982 74
Brick	410,620	7,037 19	1.71	9,500 00	135.				
Frame	10,000	65 00	(†)65	1,482 74	2281.1				
Tanneries—cold liqu'r and curriers' shops									
Brick	17,400	331 50	1.91			26,100	476 50	1.83	
Frame	8,700	145 00	1.67						
Theatres						100,725	1,745 58	1.73	
Brick	74,075	1,298 23	1.75						
Frame	26,650	447 35	1.70						
Tobacco & segar fac's						110,700	1,634 45	1.48	2,000 00
Brick	79,200	1,196 16	1.51	2,000 00	167.2				
Frame	31,500	438 29	1.39						
Tobacco and segar stocks—wholesale									
Brick	249,900	3,221 89	1.29	4,059 01	126.				
Frame	65,475	1,540 83	2.35	1,000 00	65.	315,375	4,762 72	1.51	5,059 01
Trunk factories						49,750	888 12	1.79	
Brick	38,250	473 12	1.24						
Frame	11,500	415 00	3.61						
Wines—domestic						5,000	38 00	.76	
Brick	3,000	26 00	.87						
Frame	2,000	12 00	.60						

† Short rate.

Kind of Risk.	No. of Risk written.	Amount covered on each Class.	Amount Premiums received on each Class.	Average Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amt. covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Premiums on each kind of Risk.
Wooden ware factories											
Brick	31,838	674 07	2,12	2,000 00	296.7						
Frame	31,634	924 60	2.92	2,000 00	216.4		63,472	1,599 27	2.52	4,000 00	250.2
Woolen mills—steam.											
Brick	1,223,477	21,229 77	1.74	15,823 33	74.5						
Frame	154,287	3,800 18	2.46	3,795 48	97.5						
" water.											
Brick	254,131	6,384 21	2.51	1,547 00	24.2						
Frame	254,131	6,384 21	2.51	1,547 00	24.2						
Grand totals.							119,704,564	1,219,897 66	1.02	625,468 52	51.3

APPENDIX L.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

For the Years

1868 to 1873,

INCLUSIVE.

*Showing the Excess of Premiums Received over Losses
Paid, or Excess of Losses Paid over
Premiums Received.*

Kind of Risk.	Class of Risk.	Excess of Premiums received over Losses Paid.	Excess of Losses Paid over Premiums Received.
Agricultural implements, carriage manufactories and hard wood workers.....	1	28,658 71	
Paint and oil stocks.....	2	33 24	
Apothecary—retail.....	3	15,369 70	
Bakeries and confectioners.....	8	2,480 06	
Bleacheries, dye and print works.....	9	12,795 04	
Blacksmiths, coppersmiths and plumbers...	10	7,479 74	
Breweries.....	11	2,576 55	
Common bridges.....	12	470 05	
Bone and lamp black manufactories.....	14		340 89
Broom corn and brush.....	15		2,602 24
Boot and shoe manufactories.....	17	1,006 69	
Builders' risks.....	18	11,231 89	
Buildings occupied for offices, stores and storage.....	19	37,968 82	
Cooperage.....	20	948 04	
Basket and willow factories.....	21	247 66	
Barber shops.....	22	318 85	
Brick works.....	23	304 31	
Cabinet and piano factories.....	28		1,056 39
Cabinet and piano warerooms.....	29	466 65	
Carpenter shops.....	30	14,868 92	
Carriage repositories.....	31		1,249 22
Currier and morocco factories.....	32	11,593 86	
Country churches.....	33		4,240 18
Chemical works.....	34	230 46	
Tobacco manufactories.....	35	2,958 37	

Kind of Risk.	Class of Risk.	Excess of Premiums received over Losses Paid.	Excess of Losses Paid over Premiums Received.
Coal, lime, and cement yards.....	36	1,465 05	
Drug mills.....	37	620 62	
Cotton mills.....	38	19,607 61	
Cotton batting and wadding mills.....	39	.....	2,334 21
Country stores.....	40	2,117 94	
Clock and watch factories.....	41	.....	1,615 14
Lodge rooms.....	42	578 01	
Charitable institutions.....	43	.....	363 15
Cheese factories.....	44	148 03	
Dwellings and furniture, in cities & villages.	49	98,430 58	
do do —farms.....	50	567 58	
do do —with stores under.	51	14,326 05	
Dentists' furniture, &c.....	52	210 93	
Envelope manufactories.....	59	86 25	
Electroplates.....	60	118 31	
Flour mills—by some means amount omitted, but largely behind.....	64	.....
Flax mills.....	65	504 37	
Glass houses and potteries.....	70	.....	3,229 35
Glue manufactories.....	71	570 12	
Hotels and furniture in cities.....	76	10,794 80	
Hoop skirt factories.....	79	.....	3,692 95
Hardware, cutlery, &c.....	81	5,375 99	
Ice houses and contents.....	86	.....	9,064 45
Iron foundries.....	87	12,533 99	
Junk stocks—without oily waste.....	91	1,387 77	

Kind of Risk.	Class of Risk.	Excess of Premiums received over Losses Paid.	Excess of Losses Paid over Premiums Received.
Lumber yards.	94	8,323 42	
Laundries.	96	588 28	
Last factories.	97	2,438 79	
Marble and stone works.	100	1,492 58	
Machine shops.	101	17,708 14	
Milliners' and dressmakers' stocks.	102	1,735 91	
Mining, coal, and lead.	103	3,920 60	
Merchandise—wholesale.	104	74,224 01	
Merchandise—retail.	105	87,167 04	
Manufacturing—miscellaneous.	106	6,187 05	
Oil, soap and candle factories.	112	2,027 62	
Office furniture and fixtures and libraries.	114	2,921 84	
Paint shops.	118	4,086 43	
Paint and lead factories.	119	3,880 93	
Paper hanging.	123	1,105 59	
Paper collar and box manufactories.	124	762 25	
Pawnbrokers' stocks.	125	461 75	
Storage on wharves and piers.	126	1,660 55	
Printing and lithographing.	127		7,554 1
Pork and slaughter houses.	128	6,108 50	
Planing mills, sash, blind & door manufact's.	129	22,913 94	
Photograph galleries.	130	2,079 34	
Railroad property.	136	9,716 71	
Saw mills—water power.	142	5,520 04	
do steam power.	143	3,368 14	

Kind of Risk.	Class of Risk.	Excess of Premiums received over Losses Paid.	Excess of Losses Paid over Premiums received.
Stables—horse-car and private (including livery and team).....	144	48,921 05	
Steamboats.....	145	.....	4,320 59
Straw factories.....	146	.....	1,635 50
Saloons—eating, drinking, billiards.....	148	8,951 78	
Tanneries.....	154	5,537 54	
Tin ware and sheet iron workers.....	156	2,153 63	
Theatres and opera houses.....	157	.....	1,026 38
Upholsterers and mattress makers.....	160	873 39	
Cord wood, piled on lot where cut.....	165	.....	1,760 01
Window shade factories.....	166	167 50	
Woolen mills.....	183	.....	22,857 86
Grand totals.....	.....	658,455 95	68,942 68



APPENDIX M.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

FOR

5 YEARS IN THE WESTERN STATES.

Showing the Amount Covered, Premiums Received, Average Rate, Losses Paid, and Ratio of Losses to Premiums on each Class and Kind of Risk.

*

M. — FOR 3 YEARS IN THE WESTERN STATES.

Kind of Risk.	Class of Risk.	Amount covered on each Class.	Amount Premiums received on each Class.	Average rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amount covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Prem. on each kind of Risk.
Agricultural Works..	B	298,450 00	7,052 55	2.36	5,000 00	70.9					
"	D	23,000 00	772 75	3.36			331,450 00	7,825 30	2.44	5,000 00	63.9
Bagging Factories...	D						36,500 00	1,240 83	3.40		
Confectionery and Bakeries	C	130,250 00	2,090 74	1.61	1,080 75	51.7					
"	D	56,975 00	1,479 03	2.60	7,365 63	498.	187,225 00	8,569 77	1.91	8,448 88	236.7
Banks.....	C	510,362 00	5,649 39	1.11							
"	D	14,350 00	368 50	2.57			524,712 00	6,017 89	1.16		
Book Stores.....	C	592,160 00	6,953 72	1.17	152 77	2.2					
"	D	57,797 00	1,211 71	2.10	195 27	16.1	649,957 00	8,165 43	1.26	348 04	4.2
Boot and Shoe Stores.	C	3,712,956 40	35,135 01	.95	18,500 89	52.7					
"	D	559,280 00	11,151 04	1.99	0,663 63	59.8	4,272,236 40	40,286 65	1.08	25,134 52	54.3

Kind of Risk.	Class of Risk.	Amount covered on each Class.	Amount Premiums received on each Class.	Ave. Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amount covered on each Kind of Risk.	Total Amt. Premiums received on each Kind of Risk.	Ave. Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Prem. on each kind Risk.
Car'ge Fact. cont'd...	D	72,500 00	1,727 51	2.38	15 00	.9	157,150 00	3,774 71	2.40	15 00	.4
Cotton Gins.....							517,812 00	7,915 82	1.53	750 00	9.5
Cotton Presses.....							2,709,375 00	11,856 00	.44		
Cotton Sheds & Wh'gs.	C	34,798,947 00	223,079 39	.64	26,497 90	11.9					
"	D	14,169,188 44	106,521 75	.75	20,292 47	24.7	48,968,135 44	320,601 14	.67	52,790 37	16.0
Cotton Mills, Steam.....		288,800 00	5,478 10	1.90	769 99	14.1					
"		80,000 00	738 25	.92			368,800 00	6,210 35	1.60	769 99	12.4
Country Stores in Towns	C	8,442,048 00	105,531 53	1.25	75,482 28	71.5					
"	D	4,590,838 90	84,638 70	1.84	63,050 87	74.5	18,082,886 90	190,220 29	1.46	188,533 15	72.8
Country Stores, detached	C	100,500 00	1,563 25	1.59	1,430 50	89.8					
"	D	310,540 00	5,309 34	1.71	4,450 00	83.8	411,040 00	6,902 50	1.68	5,880 50	85.2
Photograph Galleries.	C	257,438 00	3,069 40	1.19	1,258 82	41.					

Phot. Galleries, c't'd.	D	38,575 00	896 32	2.32	1,204 37	134.4	-290,003 00	3,965 72	1.34	2,463 19	62.1
Distilleries.....							39,750 00	1,062 50	2.70	1,000 00	94.2
Drug Stores, whole sale.....							142,900 00	2,563 85	1.80	7,927 45	309.3
Drug Stores, retail.....							1,559,210 00	29,007 16	1.86	11,745 48	40.5
Dry Goods.....	C	13,065,447 00	118,297 01	.91	52,855 37	44.7					
"	D	1,073,182 00	19,632 09	1.83	8,639 19	44.3	14,138,629 00	137,929 10	.8	61,544 56	44.6
Dwellings.....	C	4,279,395 00	39,215 45	.92	4,018 29	10.2					
"	D	9,027,722 25	108,839 63	1.20	57,068 36	53.	13,307,117 25	148,045 08	1.11	61,689 65	41.6
Dwellings detached..	C	2,855,160 00	26,909 57	.94	6,581 25	24.5					
"	D	11,228,390 33	120,811 09	1.08	33,841 11	28.	14,083,550 33	147,720 66	1.05	40,422 36	27.4
Dye and Paint Works.....							2,800 00	56 50	2.02		
Elevators.....	C	6,077,109 25	27,613 91	.45	215 88	.8					
"	D	5,336,269 00	34,857 78	.65	9,819 53	28.2	11,413,378 25	62,471 09	.55	10,035 41	10.6
Flour Mills, Steam.....		1,331,725 00	43,782 85	3.29	18,737 20	31.4					
" .. Water.....		816,889 00	13,652 37	2.28	15,500 00	83.1	2,148,614 00	62,435 22	2.90	29,237 20	46.8
Glass Works.....							11,400 00	384 00	3.30		
Grist Mills.....							186,450 00	5,014 60	2.69	1,500 00	29.9

Kind of Risk.	Class of Risk.	Amount covered on each Class.	Amount Premiums received on each Class.	Average Rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amount covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Prem. on each kind Risk.
Groceries.....	C	.....	.....	.....	.....	.....	5,657,940 00	55,211 65	.98	54,967 45	99.9
Hardware.....	C	3,094,280 00	23,651 42	1.09	24,646 85	73.2					
"	D	527,300 00	11,073 19	2.10	5,174 13	46.7	3,621,580 00	44,724 61	1.23	29,820 98	66.7
Hat Factories.....		.....	.....	.....	.....	.....	15,000 00	168 75	1.12	2,605 49	1,550.8
Hat Stores	C	.....	.....	.....	.....	.....	774,000 00	7,044 27	.91	.....	.....
Hospitals.....		.....	.....	.....	.....	.....	40,000 00	710 00	1.77	.....	.....
Hotels.....	C	1,282,057 79	22,219 44	1.73	4,244 42	10.1					
"	D	806,204 37	10,786 06	2.45	10,594 11	53.5	2,088,262 16	42,005 50	2.01	14,838 53	85.3
Ice-Houses.....		.....	.....	.....	.....	.....	49,940 00	888 41	1.78	300 00	33.8
Iron Foundries.....	C	153,050 00	3,832 97	2.50	1,209 04	31.6					
"	D	68,830 00	1,898 45	2.07	3,000 00	131.1	221,880 00	5,071 42	2.56	4,209 04	74.2
Jewelry Stores.....	C	.....	.....	.....	.....	.....	115,000 00	1,243 43	1.08	.....	.....
Jewelry Stocks.....	B	81,525 00	573 06	1.82	.....	.....			

Kind of Risk.	Class of Risk.	Amount covered on each Class.	Amount Premiums received on each Class.	Average rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amount covered on each Kind of Risk.	Total Amt. Premiums received on each Kind of Risk.	Average Rate on each Kind of Risk.	Total Amt. Losses on each Kind of Risk.	Ratio Losses to Prem. on each Kind of Risk.
Pap. M's c'd, Water.	D	16,500 00	272 50	1.65			94,700 00	2,882 75	2.52		
Planing Mills (Sash, Door, and Blind Factories)							26,450 00	925 85	3.50		
Plumbing	C	13,100 00	202 91	1.54							
"	D	5,300 00	83 25	1.57			18,400 00	286 06	1.55		
Pork Houses	C	3,083,427 00	20,332 82	.66							
"	D	1,768,950 00	17,108 51	.97			4,852,877 00	37,441 33	.77		
Potteries							6,400 00	188 50	2.16		
Printing Offices	C	722,135 00	11,831 89	1.64	201 54	1.7					
"	D	108,624 00	2,840 98	2.62	921 67	32.8	880,759 00	14,672 87	1.77	1,123 21	7.7
Prisons							10,900 00	191 50	1.76		
Public Halls							651,715 00	8,800 13	1.85	247 02	2.8
R. R. Depots	C	736,124 00	3,397 62	.46	3,050 00	80.8					

R. R. Depots, cont'd.	D	453,736 00	3,761 44	.83	2,000 00	53.2	1,189,360 00	7,159 00	.62	5,050 00	70.5
Rolling Mills							149,500 00	3,028 69	2.03		
Saddle Factories	C	149,500 00	1,733 66	1.16							
"	D	30,600 00	638 30	2.08			180,100 00	2,371 96	1.32		
Saw Mills, Steam		288,300 00	11,467 94	3.98							
" Water		35,310 00	993 70	2.81	12,000 00	1208.5	323,010 00	12,461 64	3.85	12,000 00	96.3
Ship Building							7,900 00	51 50	.65		
Ships in Port							950,057 00	8,461 68	.89		
Stables, livery	C	97,050 00	2,178 45	2.24							
"	D	186,672 00	3,884 99	2.08	1,280 00	33.	283,722 00	6,063 44	2.16	1,280 00	21.1
Stables, private	C	178,421 00	1,090 44	.95	150 65	8.9					
"	D	1,905,762 25	23,286 84	1.22	3,643 00	15.0	2,084,183 25	24,977 28	1.20	3,794 25	15.2
Starch Factories							5,000 00	96 50	1.93		
Sugar Refineries							16,500 00	361 25	2.19		
Tanneries							143,175 00	4,011 69	2.80	4,695 48	117.
Tobacco and Cigar Factories	C	701,000 00	10,604 62	1.51	22,875 00	215.7					
"	D	316,800 00	5,698 13	1.80			1,017,800 00	16,302 75	1.60	22,875 00	140.3

Kind of Risk.	Class of Risk.	Amount covered on each Class.	Amount Premiums received on each Class.	Average rate on each Class.	Amount Losses on each Class.	Ratio of Losses to Premiums on each Class.	Total Amount covered on each kind of Risk.	Total Amt. Premiums received on each kind of Risk.	Average Rate on each kind of Risk.	Total Amt. Losses on each kind of Risk.	Ratio Losses to Prem. on each kind of Risk.
Tobacco and Cigar Stocks	C	1,388,915 00	10,044 52	.75	16,217 56	161.4					
"	D	589,192 00	4,877 08	.83	23,891 05	490.	1,928,107 00	14,922 20	.77	40,108 61	268.8
Tobacco Stemmeries..							346,288 00	5,791 82	1.67		
Trunk Factories.....	C	16,000 00	65 00	.40							
"	D	1,050 00	10 50	1.00			17,050 00	75 50	.44		
Type Foundries.....							6,000 00	91 88	1.53		
Upholstering.....	C	17,500 00	130 00	.74							
"	D	2,853 50	142 08	5.00			20,353 50	272 68	1.84		
Variety Stores.	C	548,900 00	5,360 23	.98	5,486 32	101.4					
"	D	52,900 00	728 90	1.38	64 85	8.9	601,800 00	6,089 13	1.01	5,501 17	90.3
Warehouses, City.....	C	17,772,120 96	123,596 92	.70	51,036 70	41.3					
"	D	6,490,417 14	56,405 88	.87	15,005 34	27.7	24,262,544 10	180,002 80	.74	66,642 04	87.
Warehouses, Country.	C	920,212 00	4,984 68	.54							

Wareh., Country, c't'd. D	2,780,837 89	20,291 38	.73	3,710,049 86	25,276 01	.08
WoodenWareFactory				8,040 00	174 10	2.17
Wooden Ware Stock C	12,000 00	135 50	1.13			
" " D	1,800 00	20 50	1.14	13,800 00	156 00	1.12
Woolen Mills, Steam.....	208,400 00	9,004 25	3.38			
" " Water.....	135,947 00	2,414 18	1.78	404,347 00	11,478 43	2.84
Miscellaneous (extra)				84,800 00	1,217 75	1.44
Miscell. (specials).....				733,313 00	14,783 91	2.01
Saloons..... C	735,017 00	10,789 30	1.47			
" " D	445,691 00	10,065 86	2.26	1,180,708 00	20,855 16	1.77
Blacksmith Shops..... C	63,775 00	1,788 43	2.81			
" " D	63,752 00	1,925 84	3.02	127,527 00	3,714 27	2.91
Grand Totals.....				200,194,599 14	1,965,003 56	.96
					847,530 80	43.1

APPENDIX N.

SYNOPSIS

OF

THE BUSINESS

OF A

FIRE INSURANCE COMPANY

*Showing the Amount Premiums Received, Losses Paid, and
Ratio of Loss to Premium on each Kind of Risk.*

N.—SYNOPSIS OF BUSINESS.

Kind of Risk.	Class of Risk.	Number of Risks written.	Amount of Premiums Received on each kind of Risk.	Amount of Losses Paid on each Kind of Risk.	Ratio of Losses to Prem's on each kind of Risk.
Barges and canal boats.....	Brick and frame.	.....	210 00	.....	.....
Blacksmiths' shops.....	" "	.....	4,584 00	7,792 00	171.9
Bakeries and confectioneries.....	" "	.....	2,053 00	30 00	1.4
Breweries and malt houses.....	" "	.....	10,326 00	1,464 00	14.1
Bridges, common.....	.....	.....	682 00	1,428 00	226.1
Cabinet shops, carriage and chair factories, etc., hand work..	" "	.....	3,636 00	.....	.....
Carpenter shops.....	" "	.....	6,603 00	2,703 00	40.9
Chemical works .....	" "	.....	4,752 00	7,485 00	157.5
Coal oil refineries.....	" "	.....	56,980 00	17,035 00	29.9
Collieries and coal breakers.....	" "	.....	804 00	2,500 00	310.0
Coffee, spice, and drug mills.....	" "	.....	2,311 00	4,560 00	197.8
Cotton presses.....	" "	.....	9,005 00	1,392 00	15.3

Cotton mills, generally.....	“	31,124 00	13,187 00	42.4
Churches.....	“	11,221 00	854 00	7.6
Dwellings and contents. In New York and Brooklyn.....	“	48,006 00	4,286 00	8.8
“ “ Elsewhere.....	“	70,138 00	23,963 00	34.2
Distilleries.....	“	5,026 00	6,735 00	134.
Drug stores, wholesale.....	“	7,204 00	6,331 00	87.8
Dye and print works.....	“	14,727 00	9,596 00	65.2
Elevators.....	“	7,412 00	13,949 00	188.2
Farm property and detached dwellings, 1 year.....	“	7,729 00	6,875 00	88.9
Flour mills—steam.....	“	3,638 00	3,011 00	82.8
Flour mills—water.....	“	5,523 00	7,328 00	132.7
Glass works.....	“	575 00	2,600 00	452.2
Hat factories.....	“	2,176 00	2,162 00	99.3
Hide and leather stores.....	“	2,040 00	51 00	2.5
Hotels, etc.....	“	25,070 00	13,363 00	53.3
India rubber factories.....	“	4,046 00	120 00	2.0
Ice houses.....	“	652 00	3,500 00	536.0
Jewelers, manufacturing, etc.....	“	1,928 00	9 00	.5

Kind of Risk.	Class of Risk.	Number of Risks written.	Amount of Premiums Received on each kind of Risk.	Amount of Losses Paid on each Kind of Risk.	Ratio of Losses to Prem's on each kind of Risk.
Liquor stocks—retail—saloons and restaurants.....	Brick and frame.	.....	3,793 00	4,467 00	117.9
Lumber yards.....	" "	.....	7,935 00	1,083 00	13.6
Machine shops.....	" "	.....	30,514 00	7,425 00	24.8
Miscellaneous—hazardous factories, not classified....	" "	.....	4,530 00	5,93 00	133.1
Musical instrument factories.....	" "	.....	1,815 00	.....	.....
Oil factories (not coal).....	" "	.....	3,832 00	8,629 00	225.2
Paper mills—generally.....	" "	.....	3,249 00	2,000 00	61.6
Paper hanging factories.....	" "	.....	2,517 00	.....	.....
Packing houses.....	" "	.....	11,191 00	480 00	3.8
Printing offices, book-binders, etc.....	" "	.....	24,683 00	14,166 00	57.4
Public buildings, city, country, etc.....	" "	.....	4,200 00	1,572 00	36.0
Railroad risks.....	" "	.....	88,883 00	48,590 00	126.0
Rolling mills—iron.....	" "	.....	15,443 00	10,749 00	69.0
Salt works.....	" "	.....	1,561 00	1,230 00	79.4

Saw mills—steam.....	“	“	3,675 00	2,997 00	81.6
Saw mills—water.....	“	“	871 00	.....	.....
Straw goods factories.....	“	“	1,864 00	239 00	12.8
Stables, etc., generally.....	“	“	19,138 00	18,712 00	97.8
Starch and glue factories.....	“	“	302 00	2,518 00	833.7
Steamships and steamboats.....	“	“	26,425 00	16,030 00	60.7
Ships and cargoes in port.....	“	“	2,671 00	.....	.....
Soap and candle factories.....	“	“	2,097 00	1,633 00	77.4
Sugar refineries.....	“	“	19,538 00	6,843 00	35.
Tanneries generally.....	“	“	1,402 00	400 00	28.5
Theatres.....	“	“	5,511 00	875 00	15.8
Tobacco and sugar factories.....	“	“	3,245 00	4,767 00	140.9
Warehouses and contents, New York and Brooklyn.....	“	“	374,542 00	140,795 00	37.6
“ “ Elsewhere.....	“	“	133,154 00	130,964 00	98.4
Woolen and carpet mills generally.....	“	“	17,817 00	22,846 00	125.4
Flax mills.....	“	“	2,787 00	7,303 00	262.
White lead works.....	“	“	3,711 00	5,002 00	134.8
Lead works.....	“	“	394 00	6,500 00	1,649.7



PART 2.

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FIREWORKS & FIRECRACKERS.

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1877.

Name of Place.	Population. (taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.			Ordinance.		
		3d July.	Rest of 4th M'th.	3d July.	Rest of 4th M'th.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fata- l.	Serious.	Slight.	A'st F. W. & F. C.	Was it Pass'd before July 3 & 4.	
														Yes.	Yes.
Amesbury, Mass.....	5,581													Yes.	Yes.
Amherst, Mass.....	4,935													No.	
Amite City, La.....	910													No.	
Anaheim, Cal.....	881													Yes.	No.
Anamosa, Iowa.....	2,083													No.	
Anderson, S. C.....	2,500													Yes.	1877 Yes.
Anderson, Ind.....	3,126													No.	
Anderson, Texas.....	495													Yes.	Yes.
Andover, Mass.....	4,873													Yes.	Yes.
Andover, N. H.....	1,206													Yes.	Yes.
Andrew City, Iowa.....	352													Yes.	No.
Angelica, N. Y.....	991													No.	
Angola, N. Y.....	600													No.	
Anna, Ill.....	1,269													No.	
Annandale, N. Y.....	347													No.	
Ann Arbor, Mich.....	7,303	I		I		2,600		600						Yes.	Yes.
Annapolis, Md.....	5,744													No.	
Ansonia, Conn.....	2,749													Yes.	Yes.
Antioch, Ind.....	449													No.	
Antwerp, Ohio.....	717													Yes.	1877 Yes.
Apache Pass, Ariz.....	400													No.	
Appleton, Me.....	1,485													Yes.	1877 No.
Appleton, Wis.....	4,518													Yes.	1877 Yes.
Apollo, Pa.....	764													No.	
Apalachin, N. Y.....	300													Yes.	Yes.
Arago, Neb.....	364													Yes.	Yes.

Name of Place.	Population. (taken from directories of 1876.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.			Ordinance.	
		3d & 4th of July.	Rest of M'th.	By fires 3d & 4th July.	Rest of Month.	By fires 3d & 4th July.	Rest of Month.	By fires 3d & 4th July.	Rest of Month.	Fatal.	Serious.	Slight.	As't F.W. & F.C.	Was it Passed before July 1877.	Was it enforced July 3 & 4.
Amesbury, Mass.	5,581											Yes.	Yes.	Yes.
Amherst, Mass.	4,935											No.		
Amite City, La.	910											No.		
Anaheim, Cal.	881											Yes.	Yes.	No.
Anamosa, Iowa	2,083											No.		
Anderson, S. C.	2,500											Yes.	Yes.	1877
Anderson, Ind.	3,126											No.		
Anderson, Texas.	495											Yes.	Yes.	Yes.
Andover, Mass.	4,873											Yes.	Yes.	Yes.
Andover, N. H.	1,206													
Andrew City, Iowa.	352													
Angelica, N. Y.	991											Yes.	Yes.	No.
Angola, N. Y.	600											No.		
Anna, Ill.	1,269											No.		
Annandale, N. Y.	347											No.		
Ann Arbor, Mich.	7,303	I		I		2,600		600				Yes.	Yes.	Yes.
Annapolis, Md.	5,744											No.		
Ansonia, Conn.	2,749											Yes.	Yes.	Yes.
Antioch, Ind.	449											No.		
Antwerp, Ohio.	717											Yes.	Yes.	1877
Apachee Pass, Ariz.	400											No.		
Appleton, Me.	1,485											Yes.	Yes.	1877
Appleton, Wis.	4,518											No.		
Apollo, Pa.	764											Yes.	Yes.	1877
Apalachin, N. Y.	300											No.		
Arago, Neb.	304											Yes.	Yes.	Yes.

Bainbridge, Ga.....	1,351	.....	.....	.....	No.	.....
Bainbridge, Ohio.....	647	.....	.....	.....	Yes.	Yes.
Baker City, Oregon.....	312	.....	.....	.....	No.	.....
Bakersfield, Vt.....	1,403	.....	.....	.....	No.	.....
Baldwin, Me.....	1,101	.....	.....	.....	No.	.....
Baldwin, Pa.....	477	.....	.....	.....	.....	.....
Baldwinsville, N. Y.....	2,130	.....	.....	.....	.....	.....
Ballston Spa, N. Y.....	2,970	.....	.....	.....	Yes.	Yes.
Baltic, Conn.....	4,000	.....	.....	.....	Yes.	No.
Baltimore, Md.....	267,354	.....	.....	.....	.....	.....
Bangor, Me.....	18,289	.....	.....	.....	Yes.	Yes.
Bannock City, Mont. T'y.....	381	.....	.....	.....	Yes.	1865
Baraboo, Wis.....	1,528	.....	.....	.....	Yes.	Yes.
Barboursville, Ky.....	438	.....	.....	.....	No.	.....
Bardstown, Ky.....	1,835	.....	.....	.....	No.	.....
Barkhamsted, Conn.....	1,439	.....	.....	.....	.....	.....
Barnard, Vt.....	1,208	.....	.....	.....	Yes.	Yes.
Barnesville, Ohio.....	2,063	.....	.....	.....	No.	.....
Barnesville, Ga.....	754	.....	.....	.....	No.	.....
Barnstable, Mass.....	4,793	.....	.....	.....	Yes.	Yes.
Barnstead, N. H.....	1,543	.....	.....	.....	No.	.....
Barre, Mass.....	2,572	.....	.....	.....	No.	.....
Barrington, N. H.....	1,581	.....	.....	.....	No.	.....
Barton, Vt.....	1,911	.....	.....	.....	No.	.....
Bastrop, Texas.....	1,199	.....	.....	.....	Yes.	Yes.
Bastrop, La.....	521	.....	.....	.....	No.	.....
Batavia, N. Y.....	3,890	.....	.....	.....	.....	.....
Batavia, Ohio.....	827	.....	.....	.....	Yes.	Yes.
Batesville, Ark.....	881	.....	.....	.....	No.	No.
Bath, Ill.....	464	.....	.....	.....	No.	.....
Bath, N'hampt'n Co. Pa.....	707	.....	.....	.....	Yes.	Yes.
Bath, Steuben Co. N. Y.....	1,465	.....	.....	.....	No.	.....
Bath, N. H.....	1,168	.....	.....	.....	No.	.....
Battle Creek, Mich.....	5,838	.....	.....	.....	Yes.	Yes.

* State Law.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d July.	Rest of M th .	3d & Rest of 4th July.	Rest of M th .	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Seri- ous.	Ag't F. W. & F. C.	Was it Pass'd before July 1877. 3 & 4.
Baton Rouge, La.	6,498					\$	\$	\$	\$			Yes.	No. Yes.
Bay City, Mich.	7,064											†	Yes. No.
Bay Shore, N. Y.	1,200											No.	
Baxter Springs, Kan.	1,284												
Beardstown, Ill.	2,528												
Beaufort, N. C.	2,430											No.	Yes. 1866
Beaufort, S. C.	1,739											Yes.	Yes. Yes.
Beaver, Pa.	1,120											Yes.	Yes. No.
Beaver Dam, Wis.	3,265											Yes.	Yes.
Beaver Falls, Pa.	3,112											No.	
Bedford, Ohio	828											No.	
Bedford, N. H.	1,221											No.	
Bedford, Iowa.	720											No.	
Becket, Mass.	1,346											No.	
Beech Creek Pa.	384											2	
Bee Town, Wis.	595											No.	Yes. Yes.
Belair, Md.	633											Yes.	Yes. Yes.
Belair, S. C.												Yes.	Yes.
Belchertown, Mass.	2,428											No.	
Belfast, Me.	5,278											Yes.	Yes. Yes.
Belgrade, Me.	1,485											Yes.	Yes.
Bellaire, Ohio.	4,033											No.	
Bellbrook, Ohio.	369											Yes.	Yes. Yes.
Belle Plain, Iowa.	1,488											No.	Yes.
Belle Plaine, Minn.	497											No.	Yes.
Belleville, Ill.	8,146											Yes.	Yes. Yes.

Bellevue City, Iowa.....	353	.....	.....	.....	.....	.....	.....	.....	No.	.....
Bellevue, Ohio.....	1,210	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bellevee, Mich.....	608	.....	.....	.....	.....	.....	.....	.....	No.	.....
Bellefontaine, Ohio.....	3,182	.....	.....	.....	.....	.....	.....	.....	No.	.....
Bellefonte, Pa.....	2,655	I	.....	.....	.....	.....	.....	.....	.....	.....
Bellows Falls, Vt.....	697	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bellingham, Mass.....	1,282	.....	.....	.....	.....	.....	.....	.....	.....	.....
Belmont, N. H.....	1,165	.....	.....	.....	.....	.....	.....	.....	No.	.....
Belmont, N. Y.....	795	.....	.....	.....	.....	.....	.....	.....	No.	.....
Beloit, Wis.....	4,396	.....	.....	.....	.....	.....	.....	.....	.....	.....
Belvidere, Ill.....	3,231	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bennington, Vt.....	5,760	.....	.....	.....	.....	.....	.....	.....	.....	.....
Benson, Vt.....	1,214	.....	.....	.....	.....	.....	.....	.....	.....	.....
Benton, Ill.....	615	.....	.....	.....	.....	.....	.....	.....	.....	.....
Benton Harbor, Mich.....	668	.....	.....	.....	.....	.....	.....	.....	No.	.....
Berea, Ohio.....	1,628	.....	.....	.....	.....	.....	.....	.....	.....	.....
Berkley Springs, W. Va.....	700	.....	.....	.....	.....	.....	.....	.....	No.	.....
Berkshire, Vt.....	1,609	.....	.....	.....	.....	.....	.....	.....	.....	.....
Berlin, Mass.....	1,016	.....	.....	.....	.....	.....	.....	.....	No.	.....
Berlin, Md.....	697	.....	.....	.....	.....	.....	.....	.....	.....	.....
Berlin, Conn.....	2,436	.....	.....	.....	.....	.....	.....	.....	.....	.....
Berlin, Pa.....	640	.....	.....	.....	.....	.....	.....	.....	No.	.....
Berlin, Wis.....	2,777	.....	.....	.....	.....	.....	.....	.....	.....	.....
Berlin, Vt.....	1,474	.....	.....	.....	.....	.....	.....	.....	.....	.....
Berlin Springs, Mich.....	662	.....	.....	.....	.....	.....	.....	.....	.....	.....
Berwick, Me.....	2,291	.....	.....	.....	.....	.....	.....	.....	No.	.....
Berwick, Pa.....	923	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bethel, Vt.....	1,817	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bethel, Ohio.....	634	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bethel, Me.....	2,286	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bethel, Conn.....	2,311	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bethlehem, Pa.....	4,512	.....	.....	.....	.....	.....	.....	.....	.....	.....
Beverly, N. J.....	1,418	.....	.....	.....	.....	.....	.....	.....	No.	.....
Beverly, Mass.....	6,507	.....	.....	.....	.....	.....	.....	.....	.....	.....

* State Law.

† Except 4th July.

Name of Place.	Population. (taken from the census of 1870.)	No. of Alarms.		No. of Fires		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d & 4th July.	Rest of M'th	3d & 4th July.	Rest of M'th	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Seri- ous.	Sli- ght.	Ag't F. W. & F. C.	Was it Pass'd before July 1877.	Was it Pass'd before July 1877.
		3d & 4th July.	Rest of M'th	3d & 4th July.	Rest of M'th	3d & 4th July.	Rest of Month.	3d & 4th July.	Rest of Month.						
Bevier, Mo.....	833													No.	No.
Biddeford, Me.....	10,282													No.	No.
Biggsville, Ill.....	353													No.	No.
Big Rapids, Mich.....	1,237													No.	No.
Billerica, Mass.....	1,833													Yes.	Yes.
Binghamton, N. Y.....	12,692													No.	No.
Birmingham, Ky.....	322													No.	No.
Birmingham, Conn.....	2,103													No.	2
Black Hawk, Miss.....	500													No.	No.
Black River Falls, Wis.....	1,101													Yes.	Yes.
Blackshear, Ga.....	490													No.	No.
Blackstone, Mass.....	5,421													No.	No.
Bladensburg, Md.....	410													No.	No.
Blairtown, Iowa.....	682													Yes.	Yes.
Blairsville, Pa.....	1,054													No.	No.
Biancharville, Wis.....	455													No.	No.
Blanchester, Ohio.....	513													No.	No.
Blandford, Mass.....	1,026													No.	No.
Blandinsville, Ill.....	1,565													No.	No.
Bloomfield, Ky.....	435													No.	No.
Bloomfield, Iowa.....	1,553													Yes.	1877
Bloomfield, Conn.....	1,473													No.	No.
Bloomfield, Ind.....	656													No.	No.
Bloomington, Ind.....	1,032													Yes.	Yes.
Bloomington, Ill.....	14,590													Yes.	Yes.
Bloomington, Wis.....	305													No.	No.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.		
		3d of July.	Rest of M th .	3d & Rest of July.	Rest of M th .	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fata- l.	Seri- ous.	Sli- ght.	As't F. W. & F. C.	Was it Pass'd before July 1877.
Braintree, Mass.	3,948												No.	.....
Branchville, S. C.	366												No.	.....
Brandenburg, Ky.	427												No.	.....
Brandon, Miss.	756												No.	.....
Brandon, Vt.	3,571												Yes.	Yes. No.
Branford, Conn.	2,488												No.	.....
Brattleboro, Vt.	4,933												No.	.....
Brazil, Ind.	2,186												No.	.....
Brazoria, Tex.	725												No.	.....
Breckenridge, Mo.	515												Yes.	Yes. No.
Breese, Ill.	489												No.	.....
Brenham, Tex.	2,221												No.	.....
Brewer, Me.	3,214												No.	.....
Brewerton, N. Y.	518												Yes.	Yes. Yes.
Bridgehampton, N. Y.	1,334												No.	.....
Bridgeport, Conn.	18,969												Yes.	Yes. Yes.
Bridgeport, Montgom- ery Co., Pa.	1,578												No.	.....
Bridgeport, Ohio.	1,178												No.	.....
Bridgeton, Me.	2,685												Yes.	Yes. Yes.
Bridgeton, N. J.	6,830												Yes.	Yes. Yes.
Bridgewater, Pa.	1,119												No.	.....
Bridgewater, Mass.	3,660												No.	.....
Bridport, Vt.	1,171												Yes.	Yes. Yes.
Brigham City, Utah.	1,315												Yes.	Yes. Yes.
Brighton, Iowa.	785												Yes.	Yes. Yes.

Brighton, Mich.....	454				No.	.....
Brimfield, Mass.....	1,288				No.	.....
Bristol, Round Pond P. O., Me.....	2,916				No.	.....
Bristol, Pa.....	3,269				Yes.	.....
Bristol, N. H.....	1,416				Yes.	No.
Bristol, Conn.....	3,788	I			No.	.....
Bristol, R. I.....	5,302				No.	.....
Bristol, Vt.....	1,365				No.	.....
Bristol, Ind.....	681				Yes.	Yes.
Broadhead, Wis.....	1,548				No.	.....
Broadalbin, N. Y.....	3,000				No.	.....
Broad Top City, Pa.....	327			2	No.	.....
Brockport, N. Y.....	2,817	I		I	No.	.....
Brockton, N. Y.....	329			I	No.	.....
Brockton (see Bridgewa- ter Mass), Mass.....					Yes.	Yes.
Brook Falls, Ill.....					Yes.	Yes.
Brookfield, Mo.....	402				No.	.....
Brookfield, Vt.....	1,269				No.	.....
Brookfield, Conn.....	1,193				No.	.....
Brookfield, Mass.....	2,527				*	Yes.
Brookhaven, Miss.....	1,614				No.	.....
Brookline, Mass.....	6,650			3	Yes.	Yes.
Brooklyn, Mich.....	544				No.	.....
Brooklyn, N. Y.....	396,099	2		2	Yes.	Yes.
Brookville, Pa.....	1,942				Yes.	Yes.
Brookville, Ky.....	348				Yes.	No.
Brookston, Ind.....	406				Yes.	1877.
Brownfield, Me.....	1,323				No.	.....
Brownsburg, Ind.....	551				No.	.....
Brownstown, Ind.....	572				No.	.....
Brownsvills, Pa.....	1,749				No.	.....
Brownsville, N. Y.....	450				No.	.....

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires		Amount Damages from F. W. & P. C.			Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d & 4th July.	Rest of M'th.	3d & 4th July.	Rest of M'th.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Seri- ous. ght.	A'g't F. W. & P. C.	Was it Passed before July 1877?	Was it Passed before July 1877?
Brownsville, Tenn.....	2,457											No.	No.	No.
Brownsville, Neb.....	1,305											No.	No.	No.
Brownsville, Minn.....	625											Yes.	Yes.	No.
Brunswick, Me.....	4,657											Yes.	1876.	No.
Brunswick, Mo.....	1,645											No.	No.	No.
Bryan, Ohio.....	2,284											Yes.	Yes.	Yes.
Buchanan, Mich.....	1,702											Yes.	Yes.	Yes.
Buckland, Mass.....	1,946											No.	No.	Yes.
Buckfield, Me.....	1,494											Yes.	Yes.	Yes.
Bucksport, Me.....	3,433											No.	No.	Yes.
Bucyrus, Ohio.....	3,066											No.	No.	Yes.
Buffalo, N. Y.....	117,714	2		2		4,500					1	No.	No.	No.
Bullionville, Nev.....	200											No.	No.	No.
Burlingame, Kan.....	655											No.	No.	No.
Burlington, Wis.....	1,589											No.	No.	No.
Burlington, Conn.....	1,319											No.	No.	No.
Burlington, N. J.....	5,817											No.	No.	No.
Burlington, Vt.....	14,387		1									No.	No.	No.
Burlington, Kan.....	960											No.	No.	No.
Burke, Vt.....	1,162											No.	No.	No.
Burr Oak, Mich.....	724											Yes.	1877	Yes.
Bushnell, Ill.....	2,003											Yes.	Yes.	Yes.
Butler, Pa.....	1,935											Yes.	Yes.	Yes.
Butler, Mo.....	1,064											Yes.	Yes.	Yes.
Cabot, Vt.....	1,279											No.	No.	No.
Cadiz, Ohio.....	1,435											Yes.	Yes.	Yes.

Name of Place.	Population. (taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d & 4th July.	Rest of M th .	3d & 4th July.	Rest of M th .	By fires 3d & 4th July.	By fires Rest of Month.	Fata- l.	Seri- ous.	Sli- ght.	Agst F.W. & F.C.	Was it Passed before July 1877.	Was it en- forced July 1877.		
Candia, N. H.	1,456					\$	\$						No.	.....	.....
Cannonsville, N. Y.	319												No.	.....	.....
Cannelton, Ind.	2,481												Yes.	Yes.	Yes.
Canonsburg, Pa.	641												Yes.	Yes.	Yes.
Canterbury, N. H.	1,169												No.	.....	.....
Canton, N. Y.	1,681												No.	.....	.....
Canton, Pa.	710												No.	.....	.....
Canton, Mo.	2,363			2		300							Yes.	Yes.	Yes.
Canton, Miss.	1,903												No.	.....	.....
Canton, Ill.	3,308	1		1		50							Yes.	Yes.	Yes.
Canton, Ohio.	8,660												No.	.....	.....
Canton, Conn.	2,639												No.	.....	.....
Cape Elizabeth, Me.	5,106												No.	.....	.....
Cape Girardeau, Mo.	3,585												†	1877	Yes.
Cape Vincent, N. Y.	1,269												No.	.....	.....
Carbondale, Pa.	6,393												No.	.....	.....
Cardington, Ohio.	918												No.	.....	.....
Carey, Ohio.	692												No.	.....	.....
Carlisle, Ind.	499												No.	.....	.....
Carlisle, Pa.	6,650												No.	.....	.....
Carmel, Me.	1,348												Yes.	Yes.	Yes.
Carmel, N. Y.	590												No.	.....	.....
Carroll City, Iowa.	384												No.	.....	.....
Carrollton, Mo.	1,834												No.	.....	.....
Carrollton, Ky.	1,098	2		1		200							Yes.	Yes.	No.
Carrollton, Miss.	377												No.	.....	.....

Carrolltown, Pa.....	416					No.	.....	.....	.....
Cartersville, Ga.....	2,232					†	Yes.	Yes.	.....
Carthage, Ind.....	481					No.	.....	.....	.....
Carthage, Ill.....	1,443					Yes.	1876	Yes.	.....
Carthage, Tenn.....	477					No.	.....	.....	.....
Carver, Mass.....	1,092					No.	.....	.....	.....
Caseyville, Ky.....	520					‡	Yes.	No.	.....
Cassopolis, Mich.....	728					Yes.	1877	No.	.....
Cassville, Wis.....	551					Yes.	Yes.	Yes.	.....
Cassville, Pa.....	416					No.	.....	.....	.....
Castile, N. Y.....	712					No.	.....	.....	.....
Castleton, Vt.....	3,243					Yes.	Yes.	No.	.....
Castleton, N. Y.....	580					No.	.....	.....	I
Castroville, Tex.....	515					No.	.....	.....	.....
Castroville, Cal.....	436					No.	.....	.....	.....
Catasaugua, Pa.....	2,853					||	Yes.	.....	.....
Catlettsburg, Ky.....	1,019					Yes.	Yes.	Yes.	.....
Catskill, N. Y.....	3,791					No.	.....	.....	.....
Cave City, Ky.....	387					No.	.....	.....	.....
Caverna, Ky.....	479					No.	.....	.....	.....
Cazenovia, N. Y.....	1,718					No.	.....	.....	.....
Cecilton, Md.....	462					Yes.	Yes.	No.	.....
Cedar Falls, Iowa.....	3,070					No.	.....	.....	.....
Cedar Rapids, Iowa.....	5,940	I	2	8,000	**2	Yes.	Yes.	No.	.....
Cedartown, Ga.....	323					No.	.....	.....	.....
Central Falls, R. I.....	8,000					No.	.....	.....	*
Centralia, Ill.....	5,000					Yes.	Yes.	.....	††
Centralia, Pa.....	3,190					No.	.....	.....	.....
Centralia, Pa.....	1,342					No.	.....	.....	.....
Centre-Point, Iowa.....	443					No.	.....	.....	.....
Centreville, Iowa.....	1,034	I	5	3,000		Yes.	Yes.	Yes.	.....
Centreville, Md.....	915					No.	.....	.....	.....
Centreville, Mich.....	749					Yes.	1877	No.	.....
Centreville, Pa.....	366					No.	.....	.....	.....
Chambersburg, Pa.....	6,308					Yes.	Yes.	Yes.	.....

† Sale prohibited by Selectmen. ‡ On 3d. * State Law.
 ‡ Except Christmas. § Except holidays. †† Town granted license to sell and use.
 ** Clothes burnt near off. † Except 4th of July. ‡ On 3d.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d & 4th July.	Rest of M'th.	3d & 4th July.	Rest of M'th.	By fires 3d & 4th July.	By fires Rest of Month.	Fata- l.	Seri- ous.	Sli- ght.	Ag't F. W. & F. C.	Was it Was it	
												Yes.	No.	Yes.	No.
Champaign, Ill.	4,625											Yes.	No.
Champlain, N. Y.	1,850											No.	
Chapman, Pa.	388											No.	
Chappell Hill, Tex.	602											Yes.	Yes.
Chardon, Ohio.	885											No.	
Chariton, Iowa.	1,728											No.	
Charlemon, Mass.	1,005											No.	
Charles City, Iowa.	2,166											2	
Charleston, W. Va.	3,162											Yes.	Yes.
Charleston, S. C.	43,956											Yes.	Yes.
Charleston, Ill.	2,849											Yes.	Yes.
Charlestown, Ind.	2,204											No.	
Charlestown, N. H.	1,741											Yes.	Yes.
Charlestown, W. Va.	1,593											No.	
Charlestown, R. I.	1,119											Yes.	Yes.
Charlottesville, Mich.	2,253											No.	
Charlotte, N. C.	1,430											Yes.	No.
Charlotte, N. C.	4,473											Yes.	Yes.
Charlottesville, Ind.	414											Yes.	Yes.
Charlottesville, Va.	2,838											No.	
Charlottesville, Va.	1,878											No.	
Chatham, N. Y.	1,387											No.	
Chatham, Mass.	2,411											No.	
Chatsworth, Ill.	999											Yes.	Yes.
Chattanooga, Tenn.	6,093											Yes.	Yes.
Chelsea, Mass.	18,547											Yes.	Yes.

Chelsea, Mich.	1,013								No.	Yes.	Yes.
Cheraw, S. C.	960								Yes.	Yes.	Yes.
Cherokee, Iowa	438								Yes.	Yes.	Yes.
Cherryfield, Me.	1,760								Yes.	Yes.	Yes.
Cherry Valley, N. Y.	930								No.	.....	.....
Chesaning, Mich.	721								No.	.....	.....
Chesapeake City, Md.	1,008								Yes.	Yes.	Yes.
Cheshire, Mass.	1,758								No.	.....	.....
Cheshire, Conn.	2,344								No.	.....	.....
Chester, Conn.	1,094								No.	.....	.....
Chester, N. H.	1,153								No.	.....	.....
Chester, Mass.	1,253								No.	.....	.....
Chester, Ill.	1,615								Yes.	Yes.	Yes.
Chester, N. Y.	666								No.	.....	.....
Chester, Pa.	9,485								†	Yes.	No.
Chester, Vt.	2,052								‡	Yes.	Yes.
Chesterfield, Ohio.	354								No.	.....	.....
Chesterfield, N. H.	1,289								No.	.....	.....
Chetopah, Kan.	960								Yes.	Yes.	No.
Cheyenn, Wyo. Ty.	1,450								Yes.	Yes.	Yes.
Chicago, Ill.	298,977	I							I	23	.....
Chicopee, Mass.	9,607								No.	.....	.....
Chillicothe, Ohio.	8,920								Yes.	Yes.	Yes.
Chillicothe, Mo.	3,978								Yes.	Yes.	No.
Chilton, Wis.	303								No.	.....	.....
China, Me.	2,118								No.	.....	.....
Chippewa Falls, Wis.	2,507								No.	.....	.....
Christiansburg, Va.	864								Yes.	Yes.	Yes.
Cincinnati, Ohio.	216,239								§	Yes.	No.
Cincinnati, N. Y.	350								No.	.....	.....
Circleville, Ohio.	5,407								Yes.	Yes.	Yes.
Claremont, N. H.	4,053								Yes.	Yes.	Yes.
Clarence, Mo.	444								No.	.....	.....
Clarendon, Vt.	1,173								No.	.....	.....

† Except holidays. * State law.

‡ Except on 4th of July. § Ordinance prohibiting, except on celebration of some great event.

Name of Place.	Population. (taken from censuses of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d July.	Rest of 4th M th .	3d July.	Rest of 4th M th .	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Se- ri- ous.	Sl- ght.	Was it Pass'd before July 1877.	Was it Pass'd en'd July & 4.	
Champaign, Ill.....	4,625	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.	No.
Champlain, N. Y.....	1,850	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Chapman, Pa.....	388	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Chappell Hill, Tex.....	602	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.	Yes.
Chardon, Ohio.....	88*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Chariton, Iowa.....	1,728	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Charlemon, Mass.....	1,005	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Charles City, Iowa.....	2,106	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes	Yes.
Charleston, W. Va.....	3,162	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	†	Yes.	No.
Charleston, S. C.....	48,956	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.	Yes.
Charleston, Ill.....	2,849	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Charleston, Ind.....	2,204	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Charlestown, N. H.....	1,741	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Charlestown, W. Va.....	1,593	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.	Yes.
Charlestown, R. I.....	1,119	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Charlotte, Mich.....	2,253	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.	No.
Charlotte, Va.....	1,430	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.	Yes.
Charlotte, N. C.....	4,473	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.	Yes.
Charlottesville, Ind.....	414	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....
Charlottesville, Va.....	2,838	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.	No.
Charlton, Mass.....	1,878	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.	Yes.
Chatham, N. Y.....	1,187	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....	.....

Chelsea, Mich.	1,013						No.	Yes.	Yes.
Cheraw, S. C.	960						Yes.	Yes.	Yes.
Cherokee, Iowa.	438						Yes.	Yes.	Yes.
Cherryfield, Me.	1,760						Yes.	Yes.	Yes.
Cherry Valley, N. Y.	930						No.	.....	.....
Chesaning, Mich.	721						No.	.....	.....
Chesapeake City, Md.	1,008						Yes.	Yes.	Yes.
Cheshire, Mass.	1,758						No.	.....	.....
Cheshire, Conn.	2,344						No.	.....	.....
Chester, Conn.	1,094						No.	.....	.....
Chester, N. H.	1,153						No.	.....	.....
Chester, Mass.	1,253						No.	.....	.....
Chester, Ill.	1,615						Yes.	Yes.	Yes.
Chester, N. Y.	666						No.	.....	.....
Chester, Pa.	9,485						†	Yes.	No.
Chester, Vt.	2,052						†	Yes.	Yes.
Chesterfield, Ohio.	354						No.	.....	.....
Chesterfield, N. H.	1,289						No.	.....	.....
Chetopah, Kan.	960						No.	.....	.....
Cheyenne, Wyo. T'y.	1,450						Yes.	Yes.	Yes.
Chicago, Ill.	298,977	I					Yes.	Yes.	Yes.
Chicopee, Mass.	9,607						No.	.....	.....
Chillicothe, Ohio.	8,920						Yes.	Yes.	Yes.
Chillicothe, Mo.	3,978						Yes.	Yes.	No.
Chilton, Wis.	303						No.	.....	.....
China, Me.	2,118						No.	.....	.....
Chippewa Falls, Wis.	2,507						No.	.....	.....
Christiansburg, Va.	864						Yes.	Yes.	Yes.
Cincinnati, Ohio.	216,239						§	Yes.	No.
Cincinnati, N. Y.	350						No.	.....	.....
Circleville, Ohio.	5,407						Yes.	Yes.	Yes.
Claremont, N. H.	4,053						Yes.	Yes.	Yes.
Clarence, Mo.	444						No.	.....	.....
Clarendon, Vt.	1,173						No.	.....	.....

† Except holidays. * State law. ‡ Except on 4th of July. § Ordinance prohibiting, except on celebration of some great event.

Name of Place.	Population. (taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.			Ordinance.			
		3d & 4th July.	Rest of M'th.	3d & 4th July.	Rest of M'th.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa-tal.	Seri-ous.	Sli-ght.	Ag't F. W. & F. C.	Was it pass'd before July 1877.	Was it pass'd July 3 & 4.	
						\$	\$	\$	\$							
Clarinda, Iowa.....	1,022															
Clarington, Ohio.....	728	3	I	3				1,000						Yes.	Yes.	No.
Clarion, Pa.....	709		I											Yes.	Yes.	No.
Clark's Mills, N. Y.....	420													No.		
Clarkston, Mich.....	471													No.		
Clarksville, Tex.....	613													No.		
Clarksville, Ark.....	466													No.		
Clarksville, Mo.....	1,152													No.		
Clarksville, Tenn.....	3,200													No.		
Clay City, Ill.....	594													No.		
Claytonville, Price P. O., Mo.....														No.		
Clearfield, Pa.....	1,361													Yes.	Yes.	Yes.
Clear Lake, Iowa.....	775	I												No.		
Cleburne, Tex.....	686													Yes.	Yes.	Yes.
Cleveland, N. Y.....	895													No.		
Cleveland, Ohio.....	92,829								200					Yes.	Yes.	No.
Clifton Springs, N. Y.....	746				I					250				No.		
Clinton, Mo.....	640													Yes.	Yes.	No.
Clinton, La.....	930													Yes.	Yes.	No.
Clinton, Mich.....	752													Yes.	Yes.	Yes.
Clinton, Me.....	1,766													No.		
Clinton, Mass.....	5,429													Yes.	Yes.	Yes.
Clinton, Iowa.....	6,129													Yes.	Yes.	Yes.
Clinton, Conn.....	1,404													No.		
Clinton, Ill.....	1,800													Yes.	Yes.	Yes.

					Yes. 1877	No.
Clinton, Ind.	564				No.	No.
Cloverdale, Ind.	317					
Cloverport, Ky.	849					
Clyde, N. Y.	2,735				No.	No.
Clymer, N. Y.	400				Yes.	Yes.
Coatesville, Pa.	2,025				Yes.	Yes.
Cobleskill, N. Y.	1,030				Yes.	1877 No.
Cohoos, N. Y.	15,537	25	†		No.	No.
Cokesburg, S. C.	700				No.	No.
Colchester, Conn.	3,333				No.	No.
Colchester, N. Y.					No.	No.
Coldwater, Mich.	4,381				Yes.	Yes.
Colebrook, N. H.	1,372				No.	No.
Colebrook, Conn.	1,141				Yes.	Yes.
Coleraine, Mass.	1,742				No.	No.
College Point, L. I., N. Y.	3,652				Yes.	Yes.
Colton, N. Y.	633				No.	No.
Columbia, Tenn.	2,550					
Columbia, Pa.	6,461				No.	No.
Columbia, Ind.	1,603				No.	No.
Columbia, Va.	311				Yes.	Yes.
Columbia Mo.	2,236				No.	No.
Columbia, S. C.	9,298				Yes.	Yes.
Columbiana, Ohio	870				Yes.	No.
Columbus, Ind.	3,359				No.	No.
Columbus, Ga.	7,401				Yes.	Yes.
Columbus, Ohio.	31,274	150	150		Yes.	No.
Columbus, Pa.	466				No.	No.
Columbus, Wis.	1,888				Yes.	No.
Columbus, Neb.	526				No.	No.
Columbus, Miss.	4,812				Yes.	Yes.
Columbus Grove, Ohio.	578				No.	No.
Columbus Junct'n Iowa.	850				Yes.	No.
Colusa, Cal.	1,051				Yes.	No.

† Lady's clothing burned on her on the street.

Cortland, N. Y.	3,066							No.	
Corydon, Iowa	618							Yes.	Yes.
Coshocton, Ohio	1,754							No.	Yes. †
Coudersport, Pa.	471							Yes.	Yes.
Council Bluffs, Iowa	10,020							No.	
Council Grove, Kan.	712							†	Yes. †
Covington, Tioga Co., Pa.	315							No.	
Covington, La.	585							No.	
Covington, Ind.	1,888							No.	
Covington, Ohio	1,010							No.	
Covington, Ga.	1,121							Yes.	Yes.
Covington, Ky.	24,505						5	No.	
Craftsberry, Vt.	1,330							No.	
Cranston, R. I.	4,822							No.	
Crawfordsville, Ind.	3,701							No.	
Cresco, Iowa	912							Yes.	Yes.
Cresona, Pa.	1,507								
Crestline, Ohio	2,279								
Cromwell, Conn.	1,856								
Crystal Springs, Miss.	865							No.	
Cuba, Ill.	568							Yes.	Yes.
Cumberland, Md.	8,056							Yes.	Yes.
Cumberland, Ohio	319							No.	
Cummington, Mass.	1,037							No.	
Curwensville, Pa.	556							Yes.	Yes.
Cuthbert, Ga.	2,210							Yes.	No.
Cuyahoga Falls, Ohio	1,861							Yes.	Yes.
Cynthiana, Ky.	1,771							Yes.	Yes.
Dahlonega, Ga.	471							No.	
Dalton, Ga.	1,809							§	Yes.
Dalton, Mass.	1,252							No.	
Dalton, Ohio	412							No.	
Dallas, Oregon	942							No.	
Damariscotta, Me.	1,232	1					200	*	Yes.

** Killed by bursting of a cannon. † Except July 4th. ‡ On July 3d. § Except Christmas. * State law.

Name of Place.	Population, (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.		
		3d July.	Rest of 4th M'th.	3d July.	Rest of 4th M'th.	By fires 3d & 4th July.	By fires Rest of Month.	Fatal.	Ser- ious.	Sli- ght.	Ag't F. W. & F. C.	Was it: Was it		
												Pass'd before July 3 & 4.	enfd July 3 & 4.	
Danbury, Conn.	8,753	1		1		\$ 100	\$	100			3	†	Yes.	†
Danby, Vt.	1,319											No.		
Danielsonville or Kill- ingly, Conn.	5,712											No.		
Danvers, Mass.	5,000											Yes.	Yes.	No.
Danvers, Ill.	356													
Dansville, N. Y.	3,387	1										Yes.	Yes.	Yes.
Danville, Va.	3,463													
Danville, Vt.	2,216													
Danville, Ky.	2,542	2										Yes.	Yes.	Yes.
Danville, Pa.	8,436											Yes.	Yes.	Yes.
Danville, Ill.	4,751											Yes.	Yes.	No.
Dardanelle, Ark.	926											§	Yes.	No.
Darien, Ga.	547											No.		
Darien, Conn.	1,808											No.		
Dauphin, Pa.	739											No.		
Davenport, Iowa	20,038											Yes.	Yes.	Yes.
Dawson, Ga.	1,099											Yes.	Yes.	Yes.
Dayton, Ohio	30,473	3		3			\$ 50				1	No.		
Dayton, Ala.	426											No.		
Dayton, Ind.	385											No.		
Decatur, Ind.	858											Yes.	Yes.	No.
Decatur, Ill.	7,161											Yes.	Yes.	Yes.
Decatur, Mich.	1,420											Yes.	Yes.	Yes.
Decatur, Ala.	671											Yes.	Yes.	Yes.
Decatur, Ga.	401											Yes.	Yes.	1877 Yes.

		I	5,000	2,500	2	I	1	Yes	Yes	No.	Yes	No.
Decorah, Iowa	7,342							Yes	Yes	No.		
Dedham, Mass.	1,000							No.	No.			
Deep River, Conn.	3,632							No.	No.			
Deerfield, Mass.	788							No.	No.			
Deer Lodge, Mon.	2,750							No.	No.			
Defiance, Ohio	624							No.	No.			
De Graff, Ohio	1,688							No.	No.			
Delavan, Wis.	5,641							†	Yes.	†	Yes.	†
Delaware, Ohio	1,059							Yes.	Yes.	Yes.	Yes.	Yes.
Delaware City, Del.	1,223							†	Yes.	†	Yes.	†
Delhi, N. Y.	1,614							†	Yes.	†	Yes.	†
Delphi, Md.	1,027							Yes.	Yes.	No.	Yes.	No.
Delphos, Ohio	753							No.	No.			
Delta, Ohio	1,539							No.	No.			
Demapolis, Ala.	326							No.	No.			
Denison, Iowa	1,069							Yes.	Yes.	No.	Yes.	No.
Denmark, Me.	828							Yes.	Yes.	No.	1877	No.
Dennison, Ohio	431							Yes.	Yes.	No.	1877	No.
Denton, Md.	361							†	Yes.	†	Yes.	Yes.
Denton, Tex.	4,759							No.	No.			
Denver, Col.	1,372							No.	No.			
Depere, Wis.	1,286							No.	No.			
Deposit, N. Y.	1,907							No.	No.			
Derby Narrows (east of river), Conn.	1,261							No.	No.			
Derby Narrows (west of river), Conn.	2,039							No.	No.			
Derby Centre, Vt.	1,800							No.	No.			
Derry, N. H.	12,035							Yes.	Yes.	Yes.	Yes.	Yes.
Des Moines, Iowa	79,577							Yes.	Yes.	Yes.	Yes.	Yes.
Detroit, Mich.	1,749							†	Yes.	†	Yes.	†
De Witt, Iowa	317							Yes.	Yes.	No.	Yes.	Yes.
De Witt, Mo.	1,161							No.	No.			
Dexter, Mich.								No.	No.			

† Except 4th of July. § Except public holidays. ‡ Firecrackers only.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d July.	Rest of 4th M'th.	3d July.	Rest of 4th M'th.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fat- al.	Ser- ious. ghl.	Ag't F. W. & F. C.	Was it Pass'd before July 3 & 4.
Dexter, Me.	2,875					\$	\$					*	Yes.
Diamond City, Mont.	460											No.	No.
Dickeyville, Me.	1,851											No.	No.
Dixfield, Me.	1,049											No.	No.
Dixmont, Me.	1,309											No.	No.
Dixon, Cal.	317											No.	No.
Dixon, Ky.	330											No.	No.
Dixon, Ill.	4,055	4		2		250	400					No.	No.
Dodgeville, Wis.	1,407											No.	No.
Dona Ana, N. Mex.	728											No.	No.
Donaldsonville, La.	1,573											Yes.	Yes.
Doniphan, Kan.	528											No.	No.
Dorset, Vt.	2,195											*	Yes.
Douglas, Mass.	2,182											No.	No.
Douglas City, Cal.	411											*	Yes.
Dover, Ill.	304											No.	No.
Dover, N. H.	9,204											Yes.	Yes.
Dover, Me.	1,983											No.	No.
Dover, Pa.	418											No.	No.
Dowagiac, Mich.	1,932											No.	No.
Downerville, Cal.	704											No.	No.
Downington, Pa.	1,077											No.	No.
Doylestown, Pa.	1,601											No.	No.
Dracut, Mass.	2,078											*	Yes.
Dresden, Ohio.	1,156											Yes.	Yes.
Dresden, Tenn.	355											No.	No.

Dresden, Mo	348				No.	No.
Dryden, N. Y.	672				Yes.	Yes.
Dublin, Ind.	1,076				No.	
Dubuque, Iowa.	18,434					
Dudley, Mass.	2,388				No.	No.
Duluth, Minn.	3,131				Yes.	Yes.
Duncannon, Pa.	2,000				No.	No.
Dundee, N. Y.	730				No.	No.
Dunkirk, N. Y.	5,231				No.	No.
Dunmore, Pa.	4,311				No.	No.
Du Quoin, Ill.	2,212					
Durant, Miss.	375					
Durant, Iowa.	373				No.	No.
Durham, Conn.	1,086				No.	No.
Durham, Me.	1,350				No.	No.
Durham, N. H.	1,298					
Durhamville, N. Y.	859				No.	No.
Duxbury, Mass.	2,341				No.	No.
Dwight, Ill.	1,044				Yes.	Yes.
Dyersburg, Tenn.	683				Yes.	Yes.
Earlville, N. Y.	399				No.	No.
Easley, S. C.	450	I	500		No.	No.
East Bridgewater, Mass.	3,017				Yes.	Yes.
East Connemaugh, Pa.	318					
East Germantown, Ind.	536				No.	No.
East Greenwich, R. I.	2,660				*	Yes.
East Hampton, Mass.	3,620					
East Hartford, Conn.	3,007					
East Haddam, Conn.	2,951					
East Liverpool, Ohio.	2,105				Yes.	Yes.
East Lyme, Conn.	1,506				No.	No.
East Machias, Me.	2,017				No.	No.
East Mauch Chunk, Pa.	1,585					
East Montpelier, Vt.	1,130				No.	No.

* State Law.

Name of Place.	Population. (taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d & 4th of July.	Rest of M th .	3d & 4th of July.	Rest of M th .	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Se- rious.	Sh- ght.	Ar- st F. W. & F. C.	Was it Pass'd en'd before July 1877.	Was it en'd July 3 & 4.
Erie, Kan.	418					\$	\$						Yes.	Yes.	Yes.
Essex, Mass.	1,614												No.		
Essex, Conn.	1,669												No.		
Etna, Pa.	1,447												Yes.	1877	Yes.
Etna Green, Ind.	397												No.		
Euheee Anna, Fla.													No.		
Eufaula, Ala.	3,185												No.		
Eugene, Ind.	347												Yes.	Yes.	Yes.
Eureka, Wis.	317												Yes.	Yes.	Yes.
Eureka, Ills.	1,233												No.		
Eureka, Nev.	640	1		2		4,000		500					Yes.	Yes.	Yes.
Evansville, Ind.	21,830	4		3		1,200		800					No.		
Everett, Pa.	800												No.		
Everett, Mass.	2,220												No.		
Exeter, Me.	1,424												No.		
Exeter, N. H.	3,437												No.		
Factoryville, N. Y.	318												No.		
Fairburn, Ga.	305												No.		
Fairbury, Ill.	1,493												No.		
Fairfax, Ohio	544												No.		
Fairfax, Va.	1,956												No.		
Fairfax C. H., Va.	1,800												No.		
Fairfield, Conn.	5,645												No.		
Fairfield, Ill.	719												No.		
Fairfield, Me.	2,998												No.		
Fairfield, Iowa.	2,226									†	3	6	No.		

Fort Kent, Me	1,034					No.
Fort Madison, Iowa	4,011					No.
Fort Plain, N. Y.	1,797					
Fort Scott, Kan.	4,174					
Fort Smith, Ark.	2,227					
Fort Stockton, Tex.	458					No.
Fort Valley, Ga.	1,333					Yes.
Fort Wayne, Ind.						Yes.
Fostoria, Ohio.	1,733					Yes.
Fountain City, Wis.	867					Yes.
Foxborough, Mass.	3,057					No.
Foxcroft, Me.	1,178					Yes.
Fox Lake, Wis.	1,086					No.
Framingham or Saxonville, Mass.	4,968					Yes.
Frankfort, Me.	1,152					No.
Frankfort, N. Y.	1,083					No.
Frankfort, Ind.	1,300					Yes.
Frankfort, Ky.	5,396	I	5,000		3,500	Yes.
Franklin, Venango Co., Pa.	3,998					Yes.
Franklin, Me.	1,042					No.
Franklin, Ohio.	1,832					Yes.
Franklin, Tenn.	1,552					Yes.
Franklin, Mass.	2,512					Yes.
Franklin, Ky.	1,808	I	5,000		3,500	No.
Franklin City, Ind.	2,707					Yes.
Franklin Grove, Ill.	757					No.
Frazysburgh, Ohio.	325					Yes.
Frederica, Del.	588					Yes.
Frederick, Md.	8,526					Yes.
Fredericktown, Ohio.	690					Yes.
Fredericksburg, Va.	4,046					Yes.
Fredericksburg, Tex.	1,164					No.

† Permission granted by Mayor. † Except July 4th. § Yes. Except July 4th and Christmas.

Name of Place.	Population. (taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d & 4th July.	Rest of M'th.	3d & 4th July.	Rest of M'th.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fatal.	Serious.	Slight.	Ag't F. W. & F. C.	Was it passed before 1877.	Was it cont'd July 3 & 4.
Gloucester City, N. J.	3,682												No.		
Glover, Vt.	1,178												No.		
Gloversville, N. Y.	4,518												Yes.	Yes.	Yes.
Golconda, Ill.	858												No.		
Gold Hill, Nev.	4,313												Yes.	1873.	Yes.
Goldsborough, N. C.	1,134												No.		
Gonzales, Tex.	1,255														
Good Ground, N. Y.	504														
Gorham, Me.	3,351														
Goshen, Ind.	3,133												Yes.	Yes.	No.
Goshen, Conn.	1,223												No.		
Goshen, N. Y.	2,205												Yes.	Yes.	No.
Gosport, Ind.	800												No.		
Gouldsboro, Pa.	300												No.		
Gouverneur, N. Y.	1,627												†	Yes.	No.
Gowanda, N. Y.	994												No.		
Grafton, W. Va.	1,987												Yes.	Yes.	No.
Grafton, Vt.	1,008												No.		
Granby, Conn.	1,517												No.		
Grand Coteau, La.	470												No.		
Grand Haven, Mich.	3,147	1	3	2		2,500			13				Yes.	Yes.	No.
Grand Junction, Iowa.	444												No.		
Grand Rapids, Mich.	16,507												No.		
Grand Rapids, Wis.	1,115		1	8		5,234			20,300				†	Yes.	†
Granville, Mass.	1,293												No.		
Granville, Ohio.	1,109												No.		

Name of Place.	Population. (taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.		
		3d July.	Rest of 4th M'th.	3d July.	Rest of 4th M'th.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Seri- ous.	Sil- ght.	Ag't F. W. & F. C.	Was it Pass'd before July 1877. 1 & 4.
						\$	\$	\$	\$					
Groveland, Mass.	1,776												No.	
Groveport, Ohio.	627												No.	
Guilford Conn.	2,576												No.	
Guilford, Vt.	1,277												No.	
Guttenburg, Iowa.	1,040												Yes.	Yes.
Guyandotte, W. Va.	427												No.	
Hadley, Mass.	2,301										**1		†	Yes.
Hagerstown, Ind.	830												Yes.	Yes.
Hagerstown, Md.	5,779												Yes.	Yes.
Halifax, Pa.	568												Yes.	No.
Hallettsville, Tex.	431												Yes.	Yes.
Hallowell, Me.	3,007												Yes.	Yes.
Hamburg, Iowa.	1,431												No.	No.
Hamburg, Pa.	1,590												Yes.	Yes.
Hamden, Ohio.	364												No.	Yes.
Hamilton, Mo.	975												No.	Yes.
Hamilton, N. Y.	1,529												Yes.	No.
Hamilton, Nev.	3,913												No.	No.
Hamilton, Ohio.	11,081												No.	No.
Hammondsport, N. Y.	602												No.	No.
Hampton, N. J.	1,401												No.	No.
Hampden, Me.	3,068												No.	No.
Hampton, Iowa.	588												Yes.	Yes.
Hampton, N. Y.	444												No.	No.
Hampton, Va.	2,300												No.	No.
Hannibal, N. Y.	454												No.	No.

Hannibal, Mo.....	10,125	4	2	1,500	1,000	Yes.	Yes.	Yes.
Hanover, Ill.....	391	.....	.....	.....	.....	No.	.....	.....
Hanover, Mass.....	1,628	.....	.....	.....	.....	Yes.	Yes.	No.
Hanover, Ind.....	564	.....	.....	.....	.....	Yes.	Yes.	Yes.
Hanover, N. H.....	2,085	.....	.....	.....	.....	Yes.	Yes.	Yes.
Hanover, Pa.....	1,839	.....	.....	.....	.....	.....	.....	.....
Hanover, Columbiana Co., Ohio.....	481	.....	.....	.....	.....	No.	.....	.....
Hanoverton, Ohio.....	500	.....	.....	.....	.....	Yes.	Yes.	No.
Hardingsburg, Ky.....	455	.....	.....	.....	.....	Yes.	Yes.	Yes.
Hardwick, Mass.....	2,219	.....	.....	.....	.....	No.	.....	.....
Hardwick, Vt.....	1,519	.....	.....	.....	.....	No.	.....	.....
Harmar, Ohio.....	1,511	.....	.....	.....	.....	No.	.....	.....
Harmony, N. Y.....	.....	.....	.....	.....	.....	No.	.....	.....
Harmony, Pa.....	414	.....	.....	.....	.....	No.	.....	.....
Harrisburg, Tex.....	571	.....	.....	.....	.....	No.	.....	.....
Harrisburg, Pa.....	23,104	2	2	20	220	No.	.....	.....
Harrison, Me.....	1,219	.....	.....	.....	.....	Yes.	1877	No.
Harrisonburg, Va.....	2,036	.....	.....	.....	.....	Yes.	Yes.	Yes.
Harrisonville, Mo.....	1,032	.....	.....	.....	.....	No.	.....	.....
Harrodsburg, Ky.....	2,205	.....	.....	.....	.....	No.	.....	.....
Hartford, Ky.....	511	.....	.....	.....	.....	No.	.....	.....
Hartford, Vt.....	2,480	.....	.....	.....	.....	No.	.....	.....
Hartford, Conn.....	37,180	4	1	200	400	3	†	Yes.
Hartford City, W. Va.....	918	.....	.....	.....	.....	.....	.....	.....
Hartland, Vt.....	1,710	1	1	300	950	.....	.....	.....
Hart's Falls, N. Y.....	1,111	.....	.....	.....	.....	Yes.	Yes.	No.
Harvard, Mass.....	1,341	.....	.....	.....	.....	No.	.....	.....
Harvard, Ill.....	1,120	.....	.....	.....	.....	Yes.	Yes.	Yes.
Harwich, Mass.....	3,080	.....	.....	.....	.....	No.	.....	.....
Harwington, Conn.....	1,044	.....	.....	.....	.....	No.	.....	.....
Hastings, Mich.....	1,793	.....	.....	.....	.....	1	2	No.
Hastings, Minn.....	3,458	.....	.....	.....	.....	No.	.....	.....
Hatfield, Mass.....	1,594	.....	.....	.....	.....	Yes.	Yes.	Yes.

** Dry lost an eye by a fire cracker. † Fire crackers only. ‡ Except 4th of July. § On 3d of July.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d July.	Rest 4th M'th.	3d July.	Rest 4th M'th.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Seri- ous.	Sli- ght.	Ag't F.W. & F.C.	Was it Pass'd before July 1877.	Was it en'd July 3 & 4.		
Havana, N. Y.	1,273												Yes.	Yes.	No.
Havana, Ill.	1,785												No.	Yes.	No.
Haverhill, Mass.	13,092												Yes.	Yes.	No.
Hayesville, Ohio	576												No.	.....	.....
Haywood, Cal.	504												No.	.....	.....
Hazel Green, Wis.	723												No.	.....	.....
Hazleton, Pa.	4,317												No.	.....	.....
Healdsburg, Cal.	959												No.	.....	.....
Hebron, Ohio.	478												No.	.....	.....
Hebron, Conn.	1,279												No.	.....	.....
Helena, Mon. Ter.	736												No.	.....	.....
Helena, Ark.	2,249												Yes.	Yes.	Yes.
Hempstead, N. Y.	2,316												Yes.	Yes.	Yes.
Henderson, Ky.	4,171												†	Yes.	.....
Henderson, Minn.	766												Yes.	1877.	Yes.
Henderson, Tex.	918												No.	.....	.....
Henderson, N. Y.	339												No.	.....	.....
Henniker, N. H.	1,288												No.	.....	.....
Henry, Ill.	2,162												No.	.....	.....
Herkimer, N. Y.	1,220												No.	.....	.....
Hermann, Mo.	1,335												No.	.....	.....
Hernando, Miss.	730												No.	.....	.....
Heyworth, Ill.	300												No.	.....	.....
Hickman, Ky.	1,120												No.	.....	No.
Higginsport, Ohio.	530												Yes.	Yes.	Yes.
Highland, Wis.	482												No.	.....	.....

Highland, Ill.	1,757								No.		No.
Highspire, Pa.	612								No.		No.
Hillsboro, N. H.	1,595								Yes.		Yes.
Hillsboro, Ohio.	2,818								Yes.		Yes.
Hillsborough, Ky.	1,464								Yes.		Yes.
Hillsdale, Mich.	3,518								No.		No.
Hinesburgh, Vt.	1,573								No.		No.
Hingham, Mass.	4,422										
Hinsdale, N. H.	1,342										
Hinsdale, Mass.	1,695								No.		No.
Hinsdale, N. Y.	321								No.		No.
Hoboken, N. J.	20,297	4						14	No.		No.
Hodgenville, Ky.	404								Yes.		No.
Hokah, Minn.	525								Yes.		1877
Holden, Mo.	1,576								No.		No.
Holden, Mass.	2,062								No.		No.
Holland, Mich.	2,319								No.		No.
Holland Patent, N. Y.	320								No.		No.
Holidaysburg, Pa.	2,952							500	No.		No.
Hollis, N. H.	1,079								No.		No.
Holly, Mich.	1,429								No.		No.
Holyoke, Mass.	10,733								Yes.		Yes.
Homer, Champaign Co., Ill.	757								Yes.		1877
Homer, La Salle Co., Ill.									No.		No.
Homer, Mich.	685								No.		No.
Homer, N. Y.	2,008								No.		No.
Honesdale, Pa.	2,654								No.		No.
Honeoye Falls, Monroe Co., N. Y.	921								Yes.		Yes.
Honey Grove, Tex.	382								Yes.		Yes.
Hookset, N. H.	1,330								No.		No.
Hope, Ind.	765								Yes.		Yes.
Hopedale, Ohio.	359								No.		No.

† Except 4th of July.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.		
		3d July.	Rest of 4th M th .	3d July.	Rest of 4th M th .	By fires 3d & 4th July.	By fires Rest of Month.	Fata- tal.	Seri- ous. ght.	As't F. W. & F. C.	Was it Pass'd before July 1877.	3	4	
														Yes.
Havana, N. Y.	1,273											Yes.	Yes.	No.
Havana, Ill.	1,785											No.		
Haverhill, Mass.	13,092											Yes.	Yes.	No.
Hayesville, Ohio.	576													
Haywood, Cal.	504											No.		
Hazel Green, Wis.	723											No.		
Hazleton, Pa.	4,317													
Healdsburg, Cal.	959										2	No.		
Hebron, Ohio.	478											No.		
Hebron, Conn.	1,279											No.		
Helena, Mon. Ter.	736											No.		
Helena, Ark.	2,249											No.		
Hempstead, N. Y.	2,316											Yes.	Yes.	Yes.
Henderson, Ky.	4,171											†	Yes.	
Henderson, Minn.	706											Yes.	1877.	Yes.
Henderson, Tex.	918											No.		
Henderson, N. Y.	339											No.		
Henniker, N. H.	1,288											No.		
Henry, Ill.	2,162													
Herkimer, N. Y.	1,220											No.		
Hermann, Mo.	1,335											No.		
Hernando, Miss.	730											No.		
Heyworth, Ill.	300											No.		
Hickman, Ky.	1,120											Yes.	Yes.	No.
Higginsport, Ohio.	530											Yes.	Yes.	Yes.
Highland, Wis.	482											No.		

Highland, Ill.	1,757						No.	
Highspire, Pa.	612						No.	
Hillsboro, N. H.	1,595						Yes.	Yes.
Hillsboro, Ohio	2,818						Yes.	No.
Hillsborough, Ky.	1,464						Yes.	Yes.
Hillsdale, Mich.	3,518						No.	
Hinesburgh, Vt.	1,573						No.	
Hingham, Mass.	4,422							
Hinsdale, N. H.	1,342							
Hinsdale, Mass.	1,695						No.	
Hinsdale, N. Y.	321						No.	
Hoboken, N. J.	20,297	4		14			No.	
Hodgenville, Ky.	404						Yes.	No.
Hokah, Minn.	525						Yes.	1877
Holden, Mo.	1,576						No.	
Holden, Mass.	2,062						No.	
Holland, Mich.	2,319						No.	
Holland Patent, N. Y.	320						No.	
Hollidaysburg, Pa.	2,952				500		No.	
Hollis, N. H.	1,079						No.	
Holly, Mich.	1,429						No.	
Holyoke, Mass.	10,733						Yes.	Yes.
Homer, Campaign Co., Ill.	757						Yes.	1877
Homer, La Salle Co., Ill.							No.	
Homer, Mich.	685						No.	
Homer, N. Y.	2,008						No.	
Honesdale, Pa.	2,654						No.	
Honeoye Falls, Monroe Co., N. Y.	921						Yes.	No.
Honey Grove, Tex.	382						Yes.	Yes.
Hookset, N. H.	1,330						No.	
Hope, Ind.	765						Yes.	Yes.
Hopedale, Ohio.	359						No.	

† Except 4th of July.

Name of Place.	Population. (taken from the census of 1896.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d & 4th July.	Rest M'th	3d & 4th July.	Rest of M'th	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Seri- ous.	Ag't F.W. & F.C.	Was it Pass'd before July 1897. 3 & 4.
						\$	\$	\$	\$				
Hopkinsville, Ky.....	3,136											Yes.	Yes.
Hopkinton, Mass.....	4,419											No.	.....
Hopkinton, R. I.....	2,682											No.	.....
Hopkinton, N. H.....	1,814											.....	.....
Hornellsville, N. Y.....	4,552											Yes.	Yes.
Horseheads, N. Y.....	1,410											Yes.	No.
Houston, Miss.....	400											No.	.....
Houston, Tex.....	9,382											.....	.....
Hubbard, Ohio.....	1,126											Yes.	No.
Hubbardston, Mich.....	531											No.	.....
Hubbardston, Mass.....	1,654											*	Yes.
Hudson, Mich.....	2,459		I									No.	.....
Hudson, Mass.....	3,389											No.	.....
Hudson, Wis.....	1,748											No.	.....
Hudson, N. H.....	1,066											No.	.....
Hudson, N. Y.....	8,615										I	3	Yes.
Hughesville, Pa.....	456											Yes.	No.
Hull, Ill.....	300											.....	.....
Humboldt, Iowa.....	500											No.	.....
Hummelstown, Pa.....	837											No.	.....
Huntingdon, Tenn.....	609											Yes.	Yes.
Huntingdon, Pa.....	3,034											.....	.....
Huntington, Ind.....	2,925	I				3						↑	Yes.
Huntington, Mass.....	1,156											↑	Yes.
Huntington, L. I., N. Y.....	2,433											Yes.	Yes.
Huntsville, Tex.....	1,599											Yes.	Yes.

Huntsville, Ala.....	4,907	.....	.....	.....	.....	No.	.....	.....	.....
Hyde Park, N. Y.....	600	.....	.....	.....	.....	No.	.....	.....	.....
Hyde Park, Mass.....	4,136	.....	.....	.....	.....	7	.....	Yes.	No.
Hyde Park, Vt.....	1,624	.....	.....	.....	.....	*	.....	Yes.	No.
Ilion, N. Y.....	2,876	.....	.....	.....	.....	*	.....	Yes.	Yes.
Illinois City, Ill.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Illipolis, Ill.....	395	.....	.....	.....	.....	.....	.....	No.	Yes.
Independence, Kan.....	435	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Independence, Mo.....	3,184	.....	.....	.....	.....	.....	.....	Yes.	No.
Independence, Iowa.....	2,945	.....	.....	.....	.....	.....	.....	.....	.....
Indiana, Pa.....	1,605	.....	.....	.....	.....	.....	.....	No.	.....
Indianapolis, Ind.....	48,244	.....	.....	.....	.....	8	.....	.....	.....
Indianola, Iowa.....	1,428	.....	.....	.....	.....	.....	1,675	.....	.....
Industry, Ill.....	378	.....	.....	.....	.....	.....	.....	.....	.....
Ionla, Mich.....	2,500	.....	.....	.....	.....	.....	.....	.....	.....
Iowa City, Iowa.....	5,914	.....	.....	.....	.....	.....	.....	.....	.....
Ipava, Ill.....	488	.....	.....	.....	.....	.....	.....	.....	.....
Ipswich, Mass.....	3,720	.....	.....	.....	.....	.....	.....	.....	.....
Irasburg, Vt.....	1,085	.....	.....	.....	.....	.....	.....	.....	.....
Irondale, Ohio.....	751	.....	.....	.....	.....	.....	.....	.....	.....
Ironton, Mo.....	573	.....	.....	.....	.....	.....	.....	.....	.....
Ironton, Ohio.....	5,686	.....	.....	.....	.....	.....	.....	.....	.....
Irving, Ill.....	751	.....	.....	.....	.....	.....	.....	.....	.....
Irwin, Pa.....	833	.....	.....	.....	.....	.....	.....	.....	.....
Islesboro, Me.....	1,230	.....	.....	.....	.....	.....	.....	.....	.....
Ithaca, N. Y.....	8,462	.....	.....	.....	.....	.....	.....	.....	.....
Jackson, Miss.....	4,234	.....	.....	.....	.....	.....	.....	.....	.....
Jackson, Mich.....	11,447	.....	.....	.....	.....	.....	.....	.....	.....
Jackson, Tenn.....	4,119	.....	.....	.....	.....	.....	.....	.....	.....
Jacksonport, Ark.....	769	.....	.....	.....	.....	.....	.....	.....	.....
Jacksonville, Ala.....	958	.....	.....	.....	.....	.....	.....	.....	.....
Jacksonville, Fla.....	6,912	.....	.....	.....	.....	.....	.....	.....	.....
Jamaica, N. Y.....	3,791	.....	.....	.....	.....	.....	.....	.....	.....
Jamestown, Ind.....	603	.....	.....	.....	.....	.....	.....	.....	.....

* State Law. † Except 4th of July. ‡ Fire Crackers only.

Kansas City, Mo.....	32,260											No.	.....	1877	Yes.
Kasson, Minn.....	515											Yes.	.....	1877	Yes.
Kearney, Mo.....	396											No.	.....	Yes.	Yes.
Keithsburg, Ill.....	1,179											Yes.	.....	Yes.	Yes.
Kendallville, Ind.....	2,164											No.	.....	1877	Yes.
Kennebunk, Me.....	2,603											Yes.	.....	1877	Yes.
Kenosha, Wis.....	4,309											No.	.....	.....	.....
Kent, Conn.....	1,744											No.	.....	.....	.....
Kent, Ind.....	309											No.	.....	.....	.....
Kentland, Ind.....	802											Yes.	.....	Yes.	Yes.
Keokuk, Iowa.....	12,766											Yes.	.....	Yes.	Yes.
Keosauqua, Iowa.....	869											No.	.....	.....	.....
Keytesville, Mo.....	529											No.	.....	.....	.....
Kilbourn City, Wis.....	1,114											No.	.....	.....	.....
Kingston, Mo.....	414											No.	.....	.....	.....
Kingston, Ohio.....	345											Yes.	.....	Yes.	Yes.
Kingston, Tenn.....	739											No.	.....	.....	.....
Kingston, Mass.....	1,604											Yes.	.....	Yes.	Yes.
Kingston, N. Y.....	6,315											Yes.	.....	Yes.	No.
Kingston, Pa.....	1,143											Yes.	.....	.....	.....
Kingston, N. C.....	1,103											.....	.....	.....	.....
Kingston, R. I.....	4,400											Yes.	.....	Yes.	Yes.
Kirkmansville, Ky.....	889											No.	.....	.....	.....
Kittery, Me.....	3,333	4										*	.....	Yes.	No.
Kittanning, Pa.....	1,889											No.	.....	.....	.....
Kirkwood, Ill.....	1,160											Yes.	.....	Yes.	Yes.
Knob Noster, Mo.....	914											No.	.....	.....	.....
Knoxville, Pa.....	400											No.	.....	.....	.....
Knoxville, Ill.....	1,883											Yes.	.....	Yes.	Yes.
Knoxville, Iowa.....	800											Yes.	.....	Yes.	Yes.
Knoxville, Tenn.....	8,682	1	6	4								Yes.	.....	Yes.	No.
Kokomo, Ind.....	2,177											Yes.	.....	Yes.	Yes.
Kosciusko, Miss.....	577											No.	.....	.....	.....
Kutztown, Pa.....	945											Yes.	.....	Yes.	No.

† Except 4th of July. * State law. ‡ Fifteen persons arrested and fined for violating the law.

Lancaster, S. C.	591								No.	
Landisburg, Pa.	369								No.	
Lanesborough, Mass.	1,393								No.	
Lanesborough, Minn.	655								No.	
Lansing, Iowa	1,755								Yes	Yes
Lansing, Mich.	5,241								No.	No.
Lansingburg, N. Y.	6,372								Yes	Yes
Lapeer, Mich.	1,772								No.	No.
La Porte, Ind.	6,581								Yes	Yes
Laredo, Texas	2,046								No.	No.
La Salle, Ill.	5,200								No.	No.
Las Animas, Cal.									No.	
Las Cruces, N. Mexico.	1,304									
Lathrop, Mo.	523									
Latrobe, Pa.	1,127								No.	
Laurel, Ind.	741								No.	
Laurel, Del.	1,080								No.	
Laurel, Md.	1,148								No.	
Lawrence, Mass.	28,921								Yes	Yes
Lawrence, Kan.	8,320								Yes	1865
Lawrence, Mich.	555								Yes	1877
Lawrenceburg, Ind.	3,159								Yes	Yes
Lawrenceburg, Ky.	393								No.	
Lawrenceville, Pa.	478								No.	
Lawton, Mich.	1,081								Yes	Yes
Leavenworth, Kan.	17,873	2					26,000		Yes	Yes
Lebanon, Pa.	6,727									
Lebanon, Tenn.	2,073									
Lebanon, Mo.	1,090								No.	
Lebanon, Ohio.	2,749								No.	
Lebanon, Ky.	1,925								Yes	Yes
Lebanon, Ill.	2,117								Yes	Yes
Lebanon, Me.	1,953	4	7	2	3	700	1,000	700	1,000	5
Lebanon, N. H.	3,094								5	5

† Fire crackers only allowed on the 3d, 4th and 5th July.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned		Casualties.		Ordinance.			
		3d July.	Rest of M'th	3d & 4th July.	Rest of M'th	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Seri- ous.	Sli- ght.	Ag't F. W. & F. C.	Was it Passed before July 1877?	Was it en- d- ed July '84		
						\$	\$								
Lebanon, Ind.....	1,572					\$	\$						No.		
Le Claire, Iowa.....	1,093												No.		
Ledyard, Conn.....	1,392												No.		
Lee, Mass.....	3,866												No.		
Lee Centre, N. Y.....	355												Yes.	Yes.	No.
Leechburgh, Pa.....	368												†No.		
Leeds, N. Y.....	847												No.		
Leesburgh, Ohio.....	508												Yes.	Yes.	Yes.
Leesburgh, Va.....	1,144												No.		
Leesburgh, Ind.....	320												Yes.	Yes.	Yes.
Leetonia, Ohio.....	1,200												No.		
Leicester, Mass.....	2,768												Yes.	1874	Yes.
Lena, Ill.....	1,294												No.		
Lenoir, N. C.....	440												No.		
Lenox, Mass.....	1,985												No.		
Le Roy, N. Y.....	2,634												Yes.	Yes.	No.
Le Roy, Ill.....	862												Yes.	Yes.	No.
Levy, N. H.....															
Lewis, Del.....	1,000														
Lewisburg, W. Va.....	875												Yes.	Yes.	No.
Lewisburg, Tenn.....	322												Yes.	Yes.	Yes.
Lewisburgh, Pa.....															
Lewisburg, Champaign Co., Ohio.....	3,121												No.		
Lewisport, Ky.....	733												No.		
Lewisport, N. Y.....	308												No.		
Lewiston, N. Y.....	770												No.		

Lewiston, Me.....	13,600				Yes.	Yes.	No.
Lewiston, Cal.....	338				No.		
Lewistown, Pa.....	2,737				3	Yes.	No.
Levant, Me.....	1,159					No.	
Lexington, N. Y.....						No.	
Lexington, Va.....	2,873				Yes.	1873	Yes.
Lexington, Ky.....	14,801			I		No.	
Lexington, Mass.....	2,227					No.	
Lexington, Mo.....	4,373					No.	
Lexington, Ohio.....	482					Yes.	1877 No.
Liberty, Tex.....	458					Yes.	1877 Yes.
Liberty, Va.....	1,208					No.	
Liberty, Ind.....	700					No.	
Ligonier, Ind.....	1,514			I		No.	
Ligonier, Pa.....	317					No.	
Lima, N. Y.....	1,257					Yes.	Yes.
Lima, Ohio.....	4,500					Yes.	Yes.
Limerick, Me.....	1,425					No.	
Limington, Me.....	1,630					No.	
Linesville, Pa.....	434					No.	
Lincoln, R. I.....	7,889					Yes.	Yes.
Lincoln, New Mex.....						No.	
Lincoln, Neb.....	2,441					No.	
Lincoln, Me.....	1,530					No.	
Linden, Mich.....	565					No.	
Lisbon, N. H.....	1,844					Yes.	Yes.
Lisbon, Me.....	2,014					*	Yes.
Litchfield, Ky.....	314					Yes.	Yes.
Litchfield, Conn.....	3,113					Yes.	No.
Litchfield, Minn.....	353					No.	
Litchfield, Ill.....	3,852					No.	
Lithopolis, Ohio.....	394					Yes.	Yes.
Little Compton, R. I.....	1,166					No.	
Little Falls, N. Y.....	5,387			3		Yes.	No.

† One to be passed. * State law.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d & 4th July.	Rest of M th .	3d & 4th July.	Rest of M th .	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Ser- ious.	Sil- ght.	Ag't F. W. & F. C.	Was it Pass'd before July	Was it Pass'd July
		1877.	1877.	1877.	1877.	1877.	1877.	1877.	1877.	1877.	1877.	1877.	1877.
Little Rock, Ark.....	12,830					\$	\$					Yes.	1871. Yes.
Littlestown, Pa.....	847											Yes.	1868. Yes.
Littleton, N. H.....	2,446											Yes.	1877. Yes.
Livermore, Ky.....	302											No.	.....
Livermore, Me.....	1,467											No.	.....
Liverpool, N. Y.....	1,555											No.	.....
Liverpool, Pa.....	823											No.	.....
Livingston, Ala.....	500											No.	.....
Livonia Station, N. Y..	399										2	No.	.....
Lockhart, Tex.....	560											No.	.....
Lockhaven, Pa.....	6,986											No.	.....
Lockland, Ohio.....	1,299											No.	.....
Lockport, Pa.....	405											No.	.....
Lockport, N. Y.....	12,426											No.	.....
Lockport, Ill.....	1,772	1				8,000		4,600				Yes.	Yes. Yes.
Lodi, Wis.....	725											Yes.	Yes. Yes.
Logan, Ohio.....	1,827											No.	.....
Logan, Utah.....	1,757											No.	.....
Logansport, Ind.....	8,950											No.	.....
London, Ohio.....	2,066											No.	.....
Londonderry, Vt.....	1,252											Yes.	Yes. No.
Londonville, Ohio.....	811											No.	.....
Long Cane, Ga.....	560											No.	.....
Long Island City, N. Y.	3,867											No.	.....
Los Angeles, Cal.....	5,728	2	1			6,500		5,000				Yes.	Yes. No.
Louden, Iowa.....	486											Yes.	Yes. Yes.

Maine, N. Y.	303					No.	No.
Malade City, Ida. T'y.	591					No.	No.
Malden, Mass.	7,367					Yes.	Yes.
Malta, Ohio.	513					No.	No.
Manchester, N. H.	23,536	3	100			No.	No.
Manchester, Pa.	406					No.	No.
Manchester, Conn.						No.	No.
Manchester, Vt.	1,897					Yes.	Yes.
Manchester, Md.	755					Yes.	Yes.
Manchester, Tenn.	500					Yes.	1876 Yes.
Manchester, Va.	2,599					Yes.	Yes.
Manchester, Iowa.	1,492					Yes.	Yes.
Manchester, Ohio.	642					Yes.	Yes.
Manderville, La.	541					No.	No.
Manhattan, Kansas.	1,173					No.	No.
Manheim, Pa.	1,122					No.	No.
Manistee, Mich.	3,343					Yes.	Yes.
Manitowoc, Wis.	5,168					No.	No.
Mankato, Minn.	3,482					Yes.	1868 Yes.
Manlius, N. Y.	879					No.	No.
Maunahawkin v'le, N.J.	689					No.	No.
Manorville, Pa.	330					No.	No.
Mansfield, La.	813					No.	No.
Mansfield, Ohio.	8,029					Yes.	1877 Yes.
Mansfield, Pa.	616					Yes.	Yes.
Mansfield, Mass.	2,432					No.	No.
Manti, Utah.	1,239					No.	No.
Manorville, Minn.	622					Yes.	Yes.
Mapleton, Pa.	389					No.	No.
Magnoketa, Iowa.	1,756					Yes.	Yes.
Marathon, N. Y.	871					No.	No.
Marblehead, Mass.	7,703					Yes.	Yes.
Marengo, Iowa.	1,693					No.	No.
Marietta, Ga.	1,888					No.	No.

† Fireworks only.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d July.	4th July.	3d & Rest of M th .	4th & Rest of M th .	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Ser- ious.	Sli- ght.	Ag't P. W. & F. C. 1877.	Was it Pass'd before July 1877. 3 & 4.	
Marietta, Ohio.....	5,218					\$	\$						Yes.	Yes.	No.
Marietta, Pa.....	2,397														
Marine, Ill.....	858												No.		
Marion, Iowa.....	1,822												Yes.	1877	†
Marion, S. C.....	968												No.		
Marion, Ohio.....	2,531												Yes.	Yes.	No.
Marion, Va.....	368												Yes.	Yes.	Yes.
Marion, N. Y.....	432												No.		
Marion, Ala.....	2,646												Yes.	1877	Yes.
Marion, Ind.....	1,658												Yes.	Yes.	No.
Marksville, La.....	437												Yes.	Yes.	Yes.
Marlborough, Mass.....	8,474												Yes.	Yes.	No.
Marlborough, N. H.....	1,017												Yes.	Yes.	Yes.
Marlin, Texas.....	602												No.		
Maroa, Ill.....	766												No.		
Marquette, Mich.....	4,000												No.		
Marseilles, Ill.....	758												Yes.	Yes.	No.
Marshall, Tex.....	1,920												No.		
Marshall, Mich.....	4,925												No.		
Marshalltown, Iowa.....	3,218												Yes.	1873	Yes.
Marshallville, Ga.....	424												Yes.	Yes.	No.
Marshfield, Mass.....	1,659												No.		
Marshfield, Vt.....	1,072												No.		
Martinez, Cal.....	560												No.		
Martinaburgh, W. Va.....	4,863												Yes.	Yes.	Yes.
Martinaburgh, Pa.....	536												Yes.	Yes.	Yes.

Martinsville, Belmont Co., Ohio.....	1,835						No.	
Martinsville, Ind.....	1,131						No.	
Marysville, Union Co., Ohio.....	1,441						No.	
Marysville, Cal.....	4,738						Yes.	1877 Yes.
Marysville, Pa.....	863						No.	
Marysville, Kan.....	300						Yes.	Yes.
Marysville, Mo.....	1,682						No.	
Marysville, Tenn.....	811	2	I				No.	
Mascoutah, Ill.....	2,790						No.	
Mason, W. Va.....	1,182						No.	
Mason, Ill.....	490						No.	
Mason, Mich.....	1,212						No.	
Mason, Warren Co., Ohio.....	387						No.	
Mason, N. H.....	1,364						No.	
Mason City, Ill.....	1,615						No.	
Mason City, Iowa.....	1,183						No.	
Massena, N. Y.....	483	I	I	IO			No.	
Massillon, Ohio.....	5,185						Yes.	Yes.
Matagorda, Tex.....	386						Yes.	Yes.
Matamoras, Ohio.....	406						No.	
Mattapoisett, Mass.....	1,361						†	Yes.
Mattawan, N. Y.....	2,406					4	No.	
Mauch Chunk, Pa.....	3,841						§	Yes.
Mauston, Wis.....	952						No.	
Mayfield, Ky.....	779						No.	
Maytown, Pa.....	613						No.	
Maysville, Ky.....	4,705						Yes.	Yes.
Mayville, N. Y.....	701						No.	
Mazomanie, Wis.....	1,143						Yes.	No.
Meadville, Pa.....	7,103					I	IO	Yes.
Mechanicsburg, Ill.....	366						No.	Yes.

† Boys allowed to use fire crackers during the day on 4th of July. ‡ Fire crackers only. § Except 4th July. ¶ Except 3d July.

Name of Place.	Population. (taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d July.	4th July.	3d July.	4th July.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fata- l.	Seri- ous.	Sili- ght.	Ag't F. W. & F. C.	Was it Pass'd before July 1877.	
															3d & 4th July.	Rest M'th.
Mechanicsburg, Ohio.....	940					\$	\$						Yes.	1877	No.
Mechanicsburg, Pa.....	2,569												Yes.	Yes.	Yes.
Mechanicstown, Md.....	583												Yes.	Yes.	Yes.
Mechanicsville, N. Y.....	1,075												No.	No.	No.
Medfield, Mass.....	1,142												*	Yes.	No.
Medford, Mass.....													Yes.	Yes.	No.
Medina, Ohio.....	1,159												Yes.	Yes.	No.
Medina, N. Y.....	2,821												Yes.	Yes.	No.
Medway, Mass.....	3,721												Yes.	Yes.	No.
Melrose, Mass.....	3,414	1				925		925					*	Yes.	No.
Memphis, Mo.....	1,007												No.	Yes.	No.
Memphis, Mich.....	385												Yes.	Yes.	No.
Memphis, Tenn.....	40,226	2	6	2	3	825	2,930	1,000	5,910				Yes.	Yes.	Yes.
Menasha, Wis.....	2,484												Yes.	Yes.	Yes.
Mendocino, Cal.....	800												No.	No.	No.
Mendon, Mass.....	1,175												No.	No.	No.
Mendon, Ill.....	501												No.	No.	No.
Mendon, Mich.....	660												No.	No.	No.
Mendota, Ill.....	3,546												No.	No.	No.
Mercer, Pa.....	1,235												No.	No.	No.
Mercersburg, Pa.....	971												†	Yes.	†
Meriden, Conn.....	10,495										3		†	Yes.	Yes.
Meridian, Miss.....	2,709												Yes.	Yes.	Yes.
Meridian, Texas.....	600												No.	No.	No.
Merom, Ind.....	426												No.	No.	No.
Metamora, Ill.....	702												No.	No.	No.

Name of Place.	Population. (taken from the census of 1860.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d & 4th of July.	Rest of M'th	3d & 4th of July.	Rest of M'th	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fatal.	Serious.	Slight.	Ag't F.W. & F.C.	Was it Passed before July 1877.	Was it Passed July 1877.
Milford, Tex.	995												No.	No.	No.
Milford, Mass.	9,800										2		Yes.	Yes.	No.
Milford, Pa.	746												No.	No.	No.
Milford, N. H.	2,606												†	Yes.	Yes.
Milford Centre, Ohio.	372												No.	No.	No.
Millbury, Mass.	4,397														
Mill Creek, Utah.	918												No.	No.	No.
Milledgeville, Ga.	2,750												Yes.	Yes.	Yes.
Millersburg, Ky.	675												†	Yes.	Yes.
Millersburgh, Pa.	1,518												Yes.	Yes.	No.
Millerstown, Perry Co., Pa.	533														
Milleville, Pa.	1,180												No.	No.	No.
Mill Hall, Pa.	452												No.	No.	No.
Millvale, Pa.	668												No.	No.	No.
Millville, Pa.	2,105												No.	No.	No.
Millville, N. J.	6,101												*	Yes.	§
Milton, Vt.	2,062												No.	No.	No.
Milton, Del.	824												Yes.	Yes.	No.
Milton, N. J.	300												No.	No.	No.
Milton, Mass.	2,683												No.	No.	No.
Milton, Ind.	823	6	4	3	4	2,500	1,000	1,500	300				No.	No.	No.
Milton, N. H.	1,598														
Milton, Pa.	1,999												Yes.	Yes.	No.
Milwaukee, Wis.	71,440										1		Yes.	Yes.	Yes.]
Mineral Point, Wis.	3,275												No.	No.	No.

Name of Place.	Population (taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.			Ordinance.	
		3d July.	Rest 4th M'th	3d & Rest 4th July, M'th	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Seri- ous.	Slit- ght.	Ag't F. W. & F. C.		Was it, Was it Pass'd enfd before July 1877. 3 & 4.
Napa City, Cal.	1,879					\$	\$	\$	\$				Yes. 1877	Yes.
Naperville, Ill.	1,713												Yes.	Yes.
Napoleon, Henry Co., O.	2,018												No.	
Nashville, Tenn.	25,865	7		7			974		8,800				Yes.	Yes.
Nashville, Ill.	1,640												No.	
Nashville, Mich.	642												Yes.	Yes.
Nashua, N. H.	10,543												Yes.	Yes.
Nashua, Iowa.	817												No.	
Nassau, N. Y.	348												Yes.	1874
Natchez, Miss.	9,057												No.	
Natchitoches, La.	1,401												Yes.	Yes.
Natick, Mass.	6,404												No.	
Naugatuck, Conn.	2,830												Yes.	1877
Navasota, Texas.	1,509												Yes.	Yes.
Nazarith, Pa.	949												No.	
Nebraska City, Neb.	6,050												No.	
Necedah, Wis.	944												Yes.	Yes.
Necmah, Wis.	2,655												Yes.	Yes.
Negaunee, Mich.	2,559												No.	
Nelsonville, Ohio.	1,080												Yes.	Yes.
Neoga, Ill.	540												No.	
Neosho, Mo.	875												No.	
Neosho Falls, Kan.	532												No.	
Nevada, Ohio.	828												No.	
Nevada, Iowa.	982												Yes.	Yes.
New Albany, Ind.	15,396												Yes.	Yes.

Newark, Del.....	915								No.	.....
Newark, N. Y.....	2,248								No.	.....
Newark, N. J.....	105,059	1							No.	.....
Newark, Ohio.....	6,698		5				1,000		No.	.....
New Athens, Ohio.....	354								No.	.....
Newaygo, Mich.....	703								No.	.....
New Bedford, Mass.....	21,320								Yes.	Yes.
New Berlin, Pa.....	646								Yes.	No.
Newberg, Me.....	1,115								Yes.	1877
New Berne, N. C.....	5,849								Yes.	Yes.
New Bethlehem, Pa.....	348								3	.....
New Boston Ill.....	779								No.	.....
New Boston, N. H.....	1,241								No.	.....
New Brighton, Pa.....	4,037								Yes.	Yes.
New Britain, Conn.....	9,480								3	2
New Brunswick, N. J.....	15,058								Yes.	Yes.
New Buffalo, Mich.....	683								No.	.....
Newburgh, N. Y.....	17,014								4	.....
Newburgh, Pa.....	392								Yes.	Yes.
Newburgh, Me.....	1,118								No.	.....
Newbury, S. C.....	1,891								No.	.....
Newbury, Essex Co., Mass.....	1,430								No.	.....
Newburyport, Mass.....	12,595	2							2	.....
New Canaan, Conn.....	2,497								Yes.	Yes.
New Castle, Pa.....	6,164	1	3				7,000	13,000	No.	.....
New Castle, Cal.....	551								Yes.	1874
New Castle, Ky.....	670								No.	.....
New Castle, Ind.....	1,556								No.	.....
New Comerstown, Ohio.....	791								No.	.....
New Concord, Ohio.....	488								No.	.....
New Cumberland, Pa.....	515								Yes.	Yes.
New Florence, Pa.....	333								Yes.	Yes.
New Hamburg, N. Y.....	400								No.	.....

† Enforced in the night only. ‡ Fire crackers prevented by Chief of Police on July 4. § Fire crackers only.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.		
		3d & 4th July.	Rest of M th .	3d & 4th July.	Rest of M th .	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal	Seri- ous.	Sli- ght.	Ag't F. W. & F. C.	Was it Pass'd before July 3 & 4.
		\$	\$	\$	\$	\$	\$	\$	\$					
New Hampton, N. H.	1,257												No.	.....
New Harmony, Ind.	836												No.	.....
New Hartford, N. Y.	743												Yes.	1870 No.
New Hartford, Conn.	3,078												No.	.....
New Haven, Conn.	50,840	1								4	1	3	Yes.	Yes.
New Haven, Ill.	356												No.	.....
New Haven, Mich.	413												No.	.....
New Haven, W. Va.	489												No.	.....
New Haven, Ind.	912												Yes.	Yes.
New Holland, Pa.	778												No.	.....
New Holland, Ohio.	326												No.	.....
New Hope, Pa.	1,225												Yes.	Yes.
New Ipswich, N. H.	1,380												No.	.....
New Lexington, Ohio.	953												No.	.....
New Liberty, Ky.	304												Yes.	Yes.
New Lisbon, Ohio.	1,569	1				90							No.	.....
New Lisbon, Wis.	1,221												Yes.	Yes.
New London, Wis.	1,015												No.	.....
New London, Conn.	9,576												Yes.	1877
New London, Ohio.	678												No.	.....
New Madison, Ohio.	452												No.	.....
New Madrid, Mo.	634												No.	.....
New Market, N. H.	1,987												Nq.	.....
New Market, Va.	600												Yes.	Yes.
New Milford, Conn.	3,586												No.	.....
New Milford, Pa.	600												No.	.....

	1,917	6	7,350	14,000	Yes.	Yes.	No.	Yes.	No.
Newnan, Ga.....	1,917				.....	.....	.....	.....	.....
New Orleans, La.....	191,418				.....	.....	.....	.....	.....
New Paltz, N. Y.....	425		7,350	14,000	.....	.....	.....	.....	.....
New Philadelphia, Ohio	3,143				.....	.....	.....	.....	.....
Newport, Me.....	1,559				.....	.....	.....	.....	.....
Newport, Vermillion Co., Ind	398				.....	.....	.....	.....	.....
Newport, Wayne Co., Ind.....	343				.....	.....	.....	.....	.....
Newport, Pa.....	945				.....	.....	.....	.....	.....
Newport, N. H.....	2,163				.....	.....	.....	.....	.....
Newport, Ohio.....	307				.....	.....	.....	.....	.....
Newport, Vt.....	2,050				.....	.....	.....	.....	.....
Newport, Ky.....	15,087	10	463	25,000	.....	.....	.....	.....	.....
Newport, N. Y.....	651				.....	.....	.....	.....	.....
Newport, R. I.....	12,521				.....	.....	.....	.....	.....
New Portland, Me.....	1,454				.....	.....	.....	.....	.....
New Sharon, Me.....	1,451				.....	.....	.....	.....	.....
Newton, Mass.....	12,825				.....	.....	.....	.....	.....
Newton, N. J.....	2,403				.....	.....	.....	.....	.....
Newton, Iowa.....	1,933				.....	.....	.....	.....	.....
Newton Hamilton, Pa..	350				.....	.....	.....	.....	.....
Newtonia, Mo.....	463				.....	.....	.....	.....	.....
Newtown, Md.....	1,195				.....	.....	.....	.....	.....
Newtown, Va.....	625				.....	.....	.....	.....	.....
New Vienna, Ohio.....	573				.....	.....	.....	.....	.....
Newville, Pa.....	907				.....	.....	.....	.....	.....
New Windsor, Ill.....	379				.....	.....	.....	.....	.....
New York, N. Y.....	942,292	5	11	5	2,445	660	14,000	12,200	.....
New York Mills, N. Y..	1,264				.....	.....	.....	.....	.....
Niagara Falls, N. Y..	3,006				.....	.....	.....	.....	.....
Nicholasville, Ky.....	1,089	3	2	225	.....	.....	.....	.....	.....
Niles, Mich.....	4,630				.....	.....	.....	.....	.....
Noble, Ill.....	380				.....	.....	.....	.....	.....

† Prohibits selling. Enforced on the 3d, not on the 4th of July. * State law. ‡ State, old law, add new one, &c.

Name of Place.	Population. (taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.			Ordinance.	
		3d July.	Rest of 4th M'th.	3d July.	Rest of 4th M'th.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Ser- ious.	Si- ght.	Ag't F. W. & F. C. 1877.	Was it Pass'd before July 3 & 4.
Nobleborough, Me.	1,150	.....	.....	.....	.....	\$	\$	\$	\$	.....	.....	.....	No.	.....
Noblesville, Ind.	1,435	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Nokomis, Ill.	893	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Norfolk, N. Y.	540	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Norfolk, Va.	19,229	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes. No.
Norfolk, Mass.	1,081	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Normal, Ill.	1,116	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes. Yes.
Norridgewock, Me.	2,302	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Norristown, Pa.	10,753	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes. Yes.
North Adams, including South Adams, Mass.	15,576	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Northampton, Mass.	10,160	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
North Andover, Mass.	2,599	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
North Bay, N. Y.	348	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Northborough, Mass.	1,504	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
North Branford, Conn.	1,035	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Northbridge, Mass.	3,774	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes. Yes.
North Brookfield, Mass.	3,343	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
North Caanan, Conn.	1,695	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North East, Md.	748	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
North East, Pa.	900	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes. Yes.
Northfield, Mass.	1,720	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Northfield, Vt.	3,410	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Haven, Conn.	1,771	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
North Kingston, R. I.	3,568	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	1877 Yes
North Lawrence, N. Y.	550	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....

North Madison, Ind.....	1,007					No.
Northport, N. Y.....	1,060					No.
North Scituate, R. I.....	3,846					No.
North Smithfield, R. I.....	3,052					Yes. No.
Northumberland, Pa.....	1,788					Yes. No.
North Vernon, Ind.....	1,758					Yes. No.
Northville, Mich.....	626					Yes. No.
North Wales, Pa.....	407					No.
Norwalk, Conn.....	12,199				I	Yes. No.
Norwalk, Ohio.....	4,498					Yes. No.
Norway, Me.....	1,954					Yes. Yes.
Norwich, Conn.....	16,653					Yes. No.
Norwich, N. Y.....	4,279					No.
Norwood, N. Y.....	1,250					No.
Nunda, N. Y.....	1,189					No.
Nyack, N. Y.....	3,438					No.
Oakland, Cal.....	10,500					Yes. Yes.
Oberlin, Ohio.....	2,888					Yes. No.
Ocala, Fla.....	600					No.
Ocean Springs, Miss.....	560					No.
Oconomowoc, Wis.....	1,408		I	5		No.
Oconto, Wis.....	2,655					No.
Odell, Ill.....	739					No.
Odessa, Del.....	695					No.
Ogden, Utah.....	3,127					Yes. Yes.
Ogdensburg, N. Y.....	10,076					Yes. Yes.
Oglethorpe, Ga.....	400					No.
Oil City, Pa.....	2,276					Yes. Yes.
Oil Creek, Pa.....	428					No.
Okolona, Miss.....	1,410					No.
Olathe, Kan.....	1,817					Yes. 1876
Old Lyme, Conn.....	1,362					No.
Oldtown, Me.....	4,529					No.
Olean, N. Y.....	1,327					No.

Osborn, Ohio.....	639	.....	.....	.....	.....	No.	.....
Oseola, Pa.....	813	.....	.....	.....	.....	No.	.....
Oskosh, Wis.....	12,663	.....	.....	.....	.....	Yes.	1861 No.
Oskaloosa, Iowa.....	3,204	.....	.....	.....	.....	Yes.	1876 Yes.
Oskaloosa, Kan.....	640	.....	.....	.....	.....	No.	.....
Ossipee, N. H.....	1,822	.....	.....	.....	.....	No.	.....
Oswego, Kansas.....	1,196	.....	.....	.....	.....	No.	.....
Oswego, N. Y.....	20,910	10	8	1,970	9,500	Yes.	Yes. Yes.
Oswego Falls, N. Y.....	1,119	.....	.....	.....	.....	Yes.	Yes. No.
Otisfield, Me.....	1,099	.....	.....	.....	.....	No.	.....
Otsego, Mich.....	994	.....	.....	.....	.....	No.	.....
Ottawa, Ohio.....	1,129	.....	.....	.....	.....	Yes.	Yes. Yes.
Ottawa, Ill.....	7,736	.....	.....	.....	.....	Yes.	Yes. Yes.
Ottawa, Kan.....	2,941	.....	.....	.....	.....	Yes.	1877 Yes.
Ottumwa, Iowa.....	5,214	.....	.....	.....	.....	No.	.....
Owatonna, Minn.....	2,070	.....	.....	.....	.....	No.	.....
Owego, N. Y.....	4,756	.....	.....	.....	.....	No.	.....
Owensboro, Ky.....	3,437	.....	.....	.....	.....	Yes.	1877 No.
Owensville, Ind.....	522	.....	.....	.....	.....	No.	.....
Owosso, Mich.....	2,065	.....	.....	.....	.....	Yes.	Yes. No.
Oxford, N. Y.....	1,278	.....	.....	.....	.....	Yes.	Yes. No.
Oxford, Butler Co., Ohio.....	1,738	.....	.....	.....	.....	.....	.....
Oxford, Mass.....	2,669	.....	.....	.....	.....	.....	.....
Oxford, Ga.....	665	.....	.....	.....	.....	.....	.....
Oxford, Conn.....	1,338	.....	.....	.....	.....	.....	.....
Oxford, N. H.....	1,119	.....	.....	.....	.....	.....	.....
Oxford, Pa.....	1,151	.....	.....	.....	.....	.....	.....
Oxford, Miss.....	1,422	.....	.....	.....	.....	.....	.....
Oyster Bay, N. Y.....	589	.....	.....	.....	.....	.....	.....
Pacific, Mo.....	1,208	.....	.....	.....	.....	.....	.....
Paducah, Ky.....	6,866	.....	.....	.....	.....	.....	.....
Painesville, Ohio.....	3,728	.....	.....	.....	.....	.....	.....
Palatka, Fla.....	720	.....	.....	.....	.....	.....	.....
Palatine Bridge, N. Y.....	493	.....	.....	.....	.....	.....	.....

* State law. † On fire crackers.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.			
		3d & Rest of 4th July. M'th	Rest of 4th July. M'th	3d & Rest of 4th July. M'th	Rest of 4th July. M'th	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Ser- ious.	Sli- ght.	Ag't F. W. & F. C.	Was it Pass'd enfr'd before July 1877. 3 & 4.	Yes.	No.	
															\$
Paterno, Me.	1,223												No.	Yes.	No.
Palmyra Mo.	2,615			1		700							No.	No.	No.
Palmyra, Wis.	703												No.	No.	No.
Pana, Ill.	2,207										1		Yes.	Yes.	No.
Panama, N. Y.	650												Yes.	Yes.	No.
Paoli, Ind.	628												No.	No.	No.
Paris, Ill.	3,057	1		1		25							Yes.	Yes.	Yes.
Paris, Ky.	2,655												No.	No.	No.
Paris, Me.	2,705												No.	No.	No.
Paris, Mo.	805												No.	No.	No.
Parishville, N. Y.	312												No.	No.	No.
Parkersburg, W. Va.	5,546												No.	Yes.	Yes.
Parsonsfield, Me.	1,804												No.	No.	No.
Pascagoula, Miss.	480												No.	No.	No.
Pataakala, Ohio.	462												No.	No.	No.
Paterson, N. J.	33,579												Yes.	Yes.	No.
Patterson, Pa.	659												†	Yes.	No.
Paw Paw, Mich.	1,428												No.	No.	No.
Pawtucket, R. I.	6,619												Yes.	Yes.	Yes.
Paxton, Ill.	1,456												Yes.	Yes.	Yes.
Peabody, Mass.	7,343												No.	No.	No.
Peacham, Vt.	1,141												*	Yes.	No.
Peekskill, N. Y.	6,560												No.	No.	No.
Pekin, Ill.	5,696	1				50							Yes.	Yes.	No.
Pella, Iowa	1,909												Yes.	Yes.	Yes.
Pemberton, N. J.	797												Yes.	Yes.	Yes.

Name of Place.	Population. (Taken from the census of 1880.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.		
		3d & 4th July.	Rest of M th .	3d & 4th July.	Rest of M th .	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Ser- ious.	Ag't F. W. & F. C.	Was it Passed before July 1877. 1 3 & 4.	
Phoenix, N. Y.	1,418												No.	No.
Phoenixville, Pa.	5,292												No.	No.
Piedmont, W. Va.	1,366												No.	No.
Pierceton, Ind.	1,063												No.	No.
Piermont, N. Y.	1,703												No.	No.
Pike, N. Y.	1,551												No.	No.
Pilot Knob, Mo.	581												Yes.	Yes.
Pinckneyville, Ill.	773												No.	No.
Pine Bluff, Ark.	2,081												No.	No.
Pine Grove, Pa.	845												No.	No.
Pine Plains, N. Y.	401												No.	No.
Pineville, La.	414												No.	No.
Pioche City, Nev.	1,144												No.	No.
Pioneer, Ohio.	338												No.	No.
Piper City, Ill.	302												Yes.	Yes.
Piqua, Franklin Co., O.	2,364												Yes.	Yes.
Piqua, Miami Co., O.	5,967												Yes.	No.
Pittsburgh, Pa.	86,076												No.	No.
Pittsburgh, Ind.	320												Yes.	No.
Pittsfield, Ill.	1,621												No.	No.
Pittsfield, N. H.	1,600												No.	No.
Pittsfield, Mass.	11,112												Yes.	Yes.
Pittsford, N. Y.	505												No.	No.
Pittsford, Vt.	2,127												No.	Yes.
Pittston, Pa.	6,760												No.	Yes.
Pittston, Me.	2,353												Yes.	Yes.

Name of Place.	Population. (Taken from the census of 1890.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.		
		3d of 4th July.	Rest of M'th.	3d of 4th July.	Rest of M'th.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fata- l.	Seri- ous.	Sill- ght.	Ag't F. W. & F. C.	Was it Pass'd ent'd before July 1877.
Port Chester, N. Y.	3,797					\$	\$						No.	.....
Port Deposit, Md.	1,839												No.	.....
Port Gamble, Wash. Ty.	326												No.	.....
Port Huron, Mich.	5,973												No.	.....
Port Jervis, N. Y.	6,377												No.	.....
Portland, Mich.	1,060												No.	.....
Portland, Me.	31,413												*	Yes. No.
Portland, Conn.	4,693												.....	.....
Portland, Oregon.	8,293												No.	.....
Portland, Ind.	462												No.	.....
Port Lavaca, Tex.	768												Yes.	Yes.
Port Leyden, N. Y.	977												No.	.....
Port Penn, Del.	320												Yes.	Yes.
Port Royal, Va.	435												No.	.....
Portsmouth, Mich.	1,243			1			200						No.	.....
Portsmouth, Va.	10,492												Yes.	No.
Portsmouth, Ohio	10,592												Yes.	No.
Portsmouth, N. H.	9,211												Yes.	Yes.
Portville, N. Y.	450												No.	.....
Port Washington, N. Y.	804												No.	.....
Port Washington, Ohio.	425												Yes.	Yes.
Pottstown, Pa.	4,125												No.	.....
Pottsville, Pa.	12,384												Yes.	No.
Potsdam, N. Y.	2,891	2					200						Yes.	No.
Poughkeepsie, N. Y.	20,080												.....	.....
Poulinney, Vt.	2,836												Yes.	Yes.

Pownal, Vt.	1,705											No.				
Poynett, Wis.	300											No.				
Prairie City, Ill.	1,078											No.				
Prairie Du Chien, Wis.	2,700											Yes.	Yes. No.			
Prairie Plains, Tex.	642											No.				
Prattsville, N. Y.	489											No.				
Prattville, Ala.	1,346											No.				
Prescott, Wis.	1,138										12	No.				
Prescott, Ariz.	668											No.				
Preston, Conn.	2,161											No.				
Preston, Minn.	600											No.				
Princess Anne, Md.	805											Yes.	1877 No.			
Princeton, Wis.	705											Yes.	Yes. Yes.			
Princeton, Mo.	380											Yes.	Yes. Yes.			
Princeton, Me.	1,072											No.				
Princeton, Iowa.	498											No.				
Princeton, Ill.	3,264											Yes.	Yes. Yes.			
Princeton, Mass.	1,279											No.				
Princeton, N. J.	2,798										2	Yes.	Yes. No.			
Princeville, Ill.	424											No.				
Providence, R. I.	68,904											Yes.	Yes. Yes.			
Provincetown, Mass.	3,865											Yes.	Yes. Yes.			
Provo, Utah.	2,384											Yes.	Yes. Yes.			
Pulaski, Tenn.	2,070											Yes.	Yes. No.			
Punta Arenas, Cal.	956											Yes.	Yes. No.			
Putnam, Ohio.	2,050											Yes.	Yes. Yes.			
Putnam, Conn.	4,192											Yes.	Yes. Yes.			
Putney, Vt.	1,167											Yes.	Yes. Yes.			
Quakertown, Pa.	863											†	Yes. Yes.			
Quincy, Ohio.	320											†	Yes. No.			
Quincy, Mich.	1,092											No.				
Quincy, Ill.	24,052		6							1,735	1,200	2	1	3	Yes.	1875 Yes.
Quincy, Fla.	743														No.	
Quincy, Mass.	7,442		1							400	500				Yes.	Yes. †

† On 3d July.

† Except 4th of July.

* State law.

Reedsburg, Wis.....	547	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rehoboth, Mass.....	1,895	.....	.....	.....	.....	.....	.....	.....	No.	.....
Reisterstown, Md.....	479	.....	.....	.....	.....	.....	.....	.....	No.	.....
Remington, Ind.....	390	.....	.....	.....	.....	.....	.....	.....	No.	.....
Reno, Nev.....	1,035	.....	.....	.....	.....	.....	.....	.....	No.	.....
Reno, Pa.....	1,940	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rensselaer Falls, N. Y.	395	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rensselaerville, N. Y.	526	.....	.....	.....	.....	.....	.....	.....	No.	.....
Republic, Ohio.....	481	.....	.....	.....	.....	.....	.....	.....	No.	.....
Reynolds, Ind.....	306	.....	.....	.....	.....	.....	.....	.....	No.	.....
Reynoldsburg, Ohio...	457	.....	.....	.....	.....	.....	.....	.....	No.	.....
Riceville, Pa.....	301	.....	.....	.....	.....	.....	.....	.....	No.	.....
Richfield Springs, N. Y.	696	.....	.....	.....	.....	.....	.....	.....	No.	.....
Richmond, Mo.....	1,218	.....	.....	.....	.....	.....	.....	.....	No.	.....
Richmond, Mass.....	1,091	.....	.....	.....	.....	.....	.....	.....	No.	.....
Richmond, Me.....	2,442	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Richmond, Ohio.....	405	.....	.....	.....	.....	.....	.....	.....	No.	.....
Richmond, Tex.....	816	.....	.....	.....	.....	.....	.....	.....	No.	.....
Richmond, Ky.....	1,629	.....	.....	.....	.....	.....	.....	.....	No.	.....
Richmond, S. I., N. Y.	4,448	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Richmond, Vt.....	1,305	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Richmond, Ind.....	9,445	.....	.....	.....	.....	.....	.....	.....	Yes.	No.
Richmond, Va.....	51,038	.....	.....	.....	.....	.....	.....	.....	Yes.	No.
Richmondville, N. Y...	630	.....	.....	.....	.....	.....	.....	.....	Yes.	No.
Richview, Ill.....	1,080	.....	.....	.....	.....	.....	.....	.....	No.	.....
Ridgefield, Conn.....	1,919	.....	.....	.....	.....	.....	.....	.....	No.	.....
Ridgeville, Ind.....	716	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rimersburg, Pa.....	324	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Rincon de Tecolote, N. Mexico.....	315	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rindge, N. H.....	1,107	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rio, Wis.....	300	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rio Vista, Cal.....	319	.....	.....	.....	.....	.....	.....	.....	Yes.	1877
Ripley, Tenn.....	532	.....	.....	.....	.....	.....	.....	.....	Yes.	1877

† One woman was burned by a cracker being thrown under her clothes and died July 14. ‡ Except holidays.

Name of Place.	Population. (taken from the census of 1890.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d & Rest 4th July, M th	Rest of 4th July, M th	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Ser- ious.	Sil- ght.	Ag't F. W. & F. C.	Was it Pass'd enfr'd before July 1877. 3 & 4.	
Ripley, N. Y.	2,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Ripley, Ohio.	2,323	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Ripon, Wis.	2,976	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rising Sun.	1,760	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
River Falls, Wis.	741	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Riverhead, N. Y.	1,296	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Roanoke, Ind.	627	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rochester, Wis.	302	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rochester, Vt.	1,444	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rochester, N. Y.	62,386	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rochester, Minn.	3,953	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rochester, N. H.	4,103	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rockingham, N. C.	454	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rock Island, Ill.	7,890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rockford, Ill.	11,049	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rockland, Me.	7,074	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rockland Lake, N. Y.	510	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rockport, Mo.	490	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rockport, Ind.	1,720	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rockport, Mass.	3,904	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rockville, Ind.	1,187	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rocky Mount, N. C.	357	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rodney, Miss.	573	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	No.	.....
Rolla, Mo.	1,354	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rollingsford, N. H.	1,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....
Rome, Ga.	2,748	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Yes.	.....

Name of Place.	Population. (Taken from the censuses of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.		
		3d & 4th July, M th	Rest of July, M th	3d & 4th July, M th	Rest of July, M th	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Ser- ious.	Sil- ght.	Ag't F. W. & F. C.	Was it Pass'd before July 1877. 3 & 4.
		\$	\$	\$	\$	\$	\$	\$	\$					
St. Clairsville, Ohio.....	1,056													
St. Cloud, Minn.....	2,161												No.	
St. Francisville, Mo.....	408												No.	
St. Johns, Ill.....	356												No.	
St. Johnsbury, Vt.....	4,665												No.	
St. Johnsville, N. Y.....	1,376												Yes.	Yes.
St. Joseph, Mo.....	19,565												Yes.	1869
St. Louis, Mo.....	310,864	2	18	2	8	2,150	2,000	9,000	10,000				Yes.	
St. Louis, Mich.....	888												Yes.	Yes.
St. Martinsville, La.....	1,190												Yes.	Yes.
St. Mary, Mo.....	397												No.	
St. Mary's, Pa.....	1,084												No.	
St. Mary's, Ohio.....	1,370												No.	
St. Paul, Minn.....	20,030												Yes.	Yes.
St. Peter, Minn.....	2,124												Yes.	Yes.
Sag Harbor, N. Y.....	1,723												No.	
Salem, N. H.....	1,603												No.	
Salem, Pa.....	448												No.	
Salem, Mass.....	24,117	1		1			20						Yes.	Yes.
Salem, Va.....	1,355												No.	
Salem, Ill.....	1,182												No.	
Salem, Montgomery Co., Ohio.....	312												Yes.	Yes.
Salem, Columbiana Co., Ohio.....	3,700												Yes.	Yes.
Salem, Oregon.....	1,139	3		3			675						Yes.	Yes.

Smithfield, R. I.	2,605								No.	.....	No.	.....
Smithfield, Va.	652								No.	.....	Yes.	.....
Smithland, Ky.	690								Yes.	1877	Yes.	.....
Smithsburgh, Md.	459								Yes.	.....	Yes.	.....
Smithton, Mo.	309								No.	.....	Yes.	.....
Smithville, N. Y.	300								Yes.	.....	No.	.....
Smyrna, Del.	2,110								Yes.	.....	Yes.	.....
Suow Hill, N. C.	320								Yes.	.....	Yes.	.....
Snow Hill, Md.	960								Yes.	.....	Yes.	.....
Social Circle, Ga.	405								Yes.	.....	Yes.	.....
Solon, Me.	1,176								.....	.....	.....	.....
Somers, Conn.	1,247								No.	.....	Yes.	.....
Somerset, Pa.	945								Yes.	.....	Yes.	.....
Somerset, Ohio.	1,153								.....	.....	.....	.....
Somerset, Ky.	587								.....	.....	.....	.....
Somerville, Ohio.	389								No.	.....	Yes.	.....
Somerville, Mass.	14,685								Yes.	.....	Yes.	.....
Somerville, N. J.	2,236								.....	.....	.....	.....
Somerville, Tenn.	954								No.	.....	.....	.....
Somersworth, N. H.	4,504								.....	.....	.....	.....
Sonora, Cal.	1,322								No.	.....	No.	.....
South Bend, Minn.	301								No.	.....	.....	.....
South Bend, Ind.	7,206								.....	.....	.....	.....
South Berwick, Me.	2,510								2	.....	Yes.	.....
South Bethlehem, Pa.	3,556								.....	.....	Yes.	.....
Southbridge, Mass.	5,208								.....	.....	.....	.....
Southbury, Conn.	1,318								2	.....	No.	.....
South Charleston, Ohio.	818								.....	.....	No.	.....
South Coventry, Conn.	.....								.....	.....	Yes.	.....
South Easton, Pa.	3,167								.....	.....	Yes.	.....
South Hadley Falls, Mass.	2,840								.....	.....	*	.....
South Haven, Mich.	1,576								.....	.....	Yes.	.....
Southington, Conn.	4,314								No.	.....	No.	.....
South Pass City, W. Va.	460								No.	.....	No.	.....

† Except 4th July. * State law.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d & 4th July.	Rest of M'th.	3d & 4th July.	Rest of M'th.	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Sli- ght.	Ag't F. W. & F. C.	Was it Pass'd before July 3 & 4.
South Toledo or Maumee City, Ohio.....	1,779											Yes.	Yes.
Sparland, Ill.....	558											No.	Yes.
Spanish Fork, Utah.....	1,450											No.	.....
Sparta, Wis.....	2,314											No.	.....
Sparta, Ill.....	1,335											No.	.....
Sparta, Tenn.....	414											No.	.....
Spartenburgh, S. C.....	1,080											Yes.	1877
Spencer, Ind.....	971											No.	.....
Spencer, Mass.....	3,952											Yes.	Yes.
Spencerport, N. Y.....	591											Yes.	Yes.
Spencerville, Ohio.....	364											No.	No.
Spiceland, Ind.....	370											No.	.....
Sprague, Conn.....	3,463											No.	.....
Spring, Pa.....	323											No.	.....
Springboro, Ohio.....	477											No.	.....
Springdale, Ohio.....	382											No.	.....
Spring City, Utah.....	623						25					No.	.....
Springfield, Ky.....	502											No.	.....
Springfield, Vt.....	14,274											Yes.	No.
Springfield, Ohio.....	12,652											Yes.	No.
Springfield, Mo.....	5,555											No.	.....
Springfield, Mass.....	26,703											Yes.	Yes.
Spring Green, Wis.....	422											No.	.....
Spring Lake, Mich.....	1,156											No.	.....
Springville, N. Y.....	1,006											No.	.....

Swanzy, N. H.	1,626				No.	
Swedona, Ill.	359				No.	
Sycamore, Ill.	1,967				No.	
Syracuse, N. Y.	43,051				No.	
Syracuse, Ohio.	1,273				No.	
Tabor, Iowa.	310				Yes.	Yes.
Talbotton, Ga.	796				No.	
Talladega, Ala.	1,933				No.	
Tallahassee, Fla.	2,023				No.	
Tallula, Ill.	339				No.	
Tama City, —				2	No.	No.
Tamaqua, Pa.	5,960		1	3	Yes.	Yes.
Tamaroa, Ill.				1	No.	
Tamworth, N. H.	1,344				No.	
Taneytown, Md.	413				No.	
Tarboro, N. C.	1,340				Yes.	Yes.
Taunton, Mass.	18,629	1	100		No.	Yes.
Tazewell, Tenn.	345				No.	
Tecolote, N. Mex.	634	1	500		No.	
Tecumseh, Mich.	2,039				No.	
Tell City, Ind.	1,660				No.	
Templeton, Mass.	2,802				No.	
Terre Haute, Ind.	16,103				Yes.	Yes.
Tewksbury, Mass.	1,944				No.	No.
Thetford, Vt.	1,013				Yes.	Yes.
Thibodeaux, La.	1,022				Yes.	No.
Thomaston, Me.	3,092				Yes.	Yes.
Thomasville, Ga.	1,651				No.	Yes.
Thompson, Conn.	3,804				Yes.	Yes.
Thompson, Ga.	369				Yes.	Yes.
Thornton, Ill.	301				No.	No.
Thorntown, Ind.	1,526				Yes.	Yes.
Three Oaks, Mich.	499				Yes.	Yes.
Three Rivers, Mich.	1,189				No.	

† Except February 22d, and July 4. ‡ Excepting Christmas and New Year.

	920	2	1	1,000							No.	Yes.	No.
Trenton, Mo.	920												
Trenton, N. J.	22,874		1	1,000						4	Yes.	Yes.	No.
Trenton, Ill.	948										No.	No.	No.
Trenton, Ohio.	340										No.	No.	No.
Troy, Tenn.	500										No.	No.	No.
Troy, Kan.	639										No.	No.	No.
Troy, Vt.	1,355										No.	Yes.	I
Troy, N. Y.	46,465										No.	Yes.	I
Troy, Ind.	480										No.	No.	No.
Troy, Mo.	703										No.	No.	No.
Troy, Ala.	1,058										No.	No.	No.
Troy, Pa.	1,081										No.	No.	No.
Trumansburgh, N. Y.	1,246										No.	No.	No.
Truro, Mass.	1,269										*	Yes.	No.
Truxton, N. Y.	314										No.	No.	No.
Tucson, Ariz. Ter.	3,224										No.	No.	No.
Tullahoma, Tenn.	589										No.	No.	No.
Tunkhannock, Pa.	953									I	Yes.	Yes.	No.
Turner, Me.	2,380										No.	No.	No.
Tuscaloosa, Ala.	1,689										Yes.	Yes.	Yes.
Tusculumbia, Ala.	1,214										Yes.	Yes.	Yes.
Tyrone, Pa.	1,840										Yes.	Yes.	Yes.
Uhricksville, Ohio.	1,541										No.	No.	No.
Unadilla, N. Y.	875										*	Yes.	No.
Underhill, Vt.	1,655										No.	No.	No.
Union, Me.	1,701										No.	No.	No.
Union, W. Va.	419										No.	No.	No.
Union City, Ind.	1,439										No.	No.	No.
Union City, Erie Co., Pa.	1,500										No.	No.	No.
Union Springs, Ala.	1,455										No.	No.	No.
Uniontown, Ky.	896										No.	No.	No.
Uniontown, Pa.	2,503										Yes.	1859	No.
Uniontown, Ala.	1,444										No.	No.	No.
Uniontown, Md.	319										No.	No.	No.

‡ Except holidays. § Except 4th July. I On 3d July. * State law.

Vienna, Ill.	550								Yes.	Yes.
Vinal Haven, Me.	1,851								No.	.....
Vincennes, Ind.	5,440	I							Yes.	Yes.
Vinton, Iowa.	2,460								Yes.	1870 Yes.
Viola, Ill.	407								No.	.....
Virginia, Ill.	954								No.	.....
Virginia, Nev.	7,048								Yes.	Yes.
Virginia City, Mont. T. Y.	867								Yes.	No.
Vesalia, Cal.	913	I		2,500					Yes.	Yes.
Voluntown, Conn.	1,052								Yes.	Yes.
Wabash, Ind.	2,881								Yes.	Yes.
Waco, Tex.	3,008								Yes.	No.
Waddington, N. Y.	710								No.	.....
Wadesboro, N. C.	480								Yes.	Yes.
Wadsworth, Ohio.	949								Yes.	No.
Wakefield, Mass.	4,135								Yes.	Yes.
Waldborough, Me.	4,174								Yes.	No.
Walhalla, S. C.	716								No.	.....
Walla Walla, Wash. Ter.	1,394								No.	.....
Wallingford, Vt.	2,023								Yes.	Yes.
Walpole, N. H.	1,830								Yes.	No.
Walpole, Mass.	2,137								No.	.....
Waltham, Mass.	9,065								Yes.	Yes.
Walterboro, S. C.	636								No.	.....
Walton, N. Y.	866								†	Yes.
Walworth, N. Y.	362								No.	.....
Wapello, Iowa.	870								No.	.....
Wappinger Falls, N. Y.	2,263								I	.....
Ware, Mass.	4,259								No.	.....
Wareham, Mass.	3,098								I 12	Yes.
Warner, N. H.	1,667								Yes.	No.
Warren, Ill.	1,666								No.	.....
Warren, Mass.	2,025								Yes.	Yes.
Warren, Vt.	1,008								No.	.....

* State law. † Except 4th July.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d of July.	Rest of M'th.	3d & Rest of 4th of July.	Rest of M'th.	By fires 3d & 4th July.	By fires Rest of Month.	Fata- l.	Seri- ous.	Slight.	Was it Passed before July 1877.	Was it enfd July 13 & 4.	
													Agst F.W. & F.C.	No.	Yes.	No.
Warren, Ind.....	359											No.	No.
Warren, R. I.....	3,008											Yes.	Yes.
Warrensburg, N. Y.....	715											No.	No.
Warrensburg, Mo.....	2,945											Yes.	1869 Yes.
Warrenton, Mo.....	588											No.	No.
Warsaw, N. Y.....	1,631												
Warsaw, Ind.....	2,206												
Warsaw, Ill.....	3,583											Yes.	1859 No.
Warwick, N. Y.....	938											Yes.	1867 No.
Waseca, Minn.....	551											Yes.	Yes.
Washington, Ind.....	2,901											Yes.	Yes.
Washington, N. J.....	1,880											Yes.	1871 No.
Washington, Iowa.....	2,575											No.	No.
Washington, Lancaster Co., Pa.....	673											Yes.	1877 Yes.
Washington, Washing- ton Co., Pa.....	3,571	4		4		100		5,000				No.	No.
Washington, Me.....	1,276											No.	No.
Washington, Conn.....	1,563											Yes.	Yes.
Washington, Ill.....	1,607											No.	No.
Washington, Ga.....	1,506											No.	No.
Washington, Fayette Co., Ohio.....	2,117											Yes.	Yes.
Washington, N. C.....	2,094											No.	No.
Washington, Tenn.....	944					10,000		10,000				Yes.	Yes.
Washington, D. C.....	109,109	2		2								Yes.	Yes.

Name of Place.	Population (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.		Ordinance.	
		3d & 4th July.	Rest of M th	3d & 4th July.	Rest of M th	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fa- tal.	Si- gh- t.	Ac't F.W. & F.C. 1877.	Was it Pass'd before July 3 & 4.
Waxahachie, Tex.....	2,478					⚡	⚡	⚡	⚡			Yes.	Yes.
Wayland, Mich.....	585											No.	.....
Waymart, Pa.....	567											Yes.	1877
Wayne, Pa.....	476											No.	.....
Wayne, Mich.....	833											No.	.....
Waynesboro, Pa.....	1,345											No.	.....
Waynesboro, Va.....	536												.....
Waynesburgh, Pa.....	1,272											Yes.	Yes.
Waynesburgh, Ohio...	425											No.	.....
Weatherly, Pa.....	1,076											Yes.	Yes.
Webster, Mass.....	4,763											Yes.	Yes.
Weedsport, N. Y.....	1,348												.....
Weld, Me.....	1,130											*	Yes.
Wellfleet, Mass.....	2,135											Yes.	Yes.
Wellington, Ohio.....	1,281											Yes.	Yes.
Wells, Me.....	2,773											No.	.....
Wellsboro, Pa.....	1,465											No.	.....
Wellsburg, N. Y.....	542											No.	.....
Wells River (in town of Newbury) Vt.....	600											No.	.....
Wellsville, N. Y.....	3,000											No.	.....
Wellsville, Ohio.....	2,313											Yes.	Yes.
Wenona, Ill.....	879											Yes.	No.
Wesson, Miss.....	464											Yes.	No.
West Belleville, Ill.....	1,679											Yes.	1877
West Bend, Wis.....	1,058											No.	.....

Wilbraham, Mass.....	2,330	.....	.....	.....	.....	.....	.....	.....	No.	.....
Wilkes Barre, Pa.....	10,174	.....	.....	.....	.....	.....	.....	.....	No.	.....
Willard City, Utah.....	552	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamsburg, Mass.....	2,159	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamsburg, Va.....	1,392	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamsburg, Pa.....	821	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamsport, Md.....	1,283	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamsport, Ind.....	988	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamsport, Pa.....	16,030	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamsport, Ohio.....	514	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamstown, Mass.....	3,559	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamsville, N. Y.....	712	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williamantic, Conn.....	5,000	.....	.....	.....	.....	.....	.....	.....	No.	.....
Williston, Vt.....	1,441	.....	.....	.....	.....	.....	.....	.....	No.	.....
Willoughby, Ohio.....	867	.....	.....	.....	.....	.....	.....	.....	No.	.....
Wilmington, N. C.....	13,446	.....	.....	.....	.....	.....	.....	.....	No.	.....
Wilmington, Ill.....	1,829	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Wilmington, Vt.....	1,246	.....	.....	.....	.....	.....	.....	.....	Yes.	No.
Wilmington, Ohio.....	2,023	.....	.....	.....	.....	.....	.....	.....	No.	.....
Wilmore, Pa.....	393	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Wilmot, N. H.....	1,072	.....	.....	.....	.....	.....	.....	.....	No.	.....
Wilson, N. Y.....	661	.....	.....	.....	.....	.....	.....	.....	No.	.....
Wilson, N. C.....	1,036	.....	.....	.....	.....	.....	.....	.....	No.	.....
Wilton, Me.....	1,906	.....	.....	.....	.....	.....	.....	.....	No.	.....
Winamac, Ind.....	906	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Winchendon, Mass.....	3,398	.....	.....	.....	.....	.....	.....	.....	No.	.....
Winchester, Va.....	4,477	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Winchester, N. H.....	2,097	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Winchester, Ind.....	1,456	.....	.....	.....	.....	.....	.....	.....	No.	.....
Winchester, Ky.....	786	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Windsor, Ill.....	518	.....	.....	.....	.....	.....	.....	.....	No.	.....
Windsor, N. Y.....	325	.....	.....	.....	.....	.....	.....	.....	No.	.....
Windsor, Vt.....	1,699	.....	.....	.....	.....	.....	.....	.....	Yes.	Yes.
Windsor, Conn.....	2,783	.....	.....	.....	.....	.....	.....	.....	No.	.....

* State law.

Name of Place.	Population. (Taken from the census of 1870.)	No. of Alarms.		No. of Fires.		Amount Damages from F. W. & F. C.		Amount Insurance on Property Burned.		Casualties.			Ordinance.		
		3d & 4th of July, M'th	Rest of July, M'th	3d & 4th of July, M'th	Rest of July, M'th	By fires 3d & 4th July.	By fires Rest of Month.	By fires 3d & 4th July.	By fires Rest of Month.	Fatal.	Serious.	Slight.	A. F. C. & F. C.	Was it Passed before 1877. 13 & 4.	Was it Passed before July 1877. 13 & 4.
Windsor Locks, Conn.	2,154													No.	
Winnebago City, Minn.	326													No.	
Winneconne, Wis.	1,159													No.	
Winnboro, S. C.	1,124													No.	
Winona, Minn.	7,192			1	3	1,000		600						†	Yes. No.
Winooski Falls, Vt.	2,500													*	Yes. No.
Winslow, Me.	1,437													Yes.	Yes. Yes.
Winsted, Conn.	5,000			1		1,000								No.	1866 No.
Winterport, Me.	2,744													Yes.	Yes. Yes.
Winterset, Iowa	1,485													Yes.	Yes. Yes.
Winthrop, Me.	2,229													*	Yes. No.
Wiscasset, Me.	1,977													No.	No.
Woburn, Mass.	8,560													No.	No.
Wolcott, N. Y.	658													No.	No.
Wolcottville, N. Y.	756													No.	No.
Wolfeborough, N. H.	1,995													No.	No.
Womelsdorf, Pa.	1,031													No.	No.
Woodbury, Conn.	1,931													†	Yes. Yes. No.
Woodbury, Tenn.	329													No.	No.
Woodbury, N. J.	1,965													No.	No.
Woodhull, N. Y.	392													No.	No.
Woodstock, N. Y.	307													No.	No.
Woodstock, Conn.	2,955													No.	No.
Woodstock, Va.	859													Yes.	Yes. Yes.
Woodstock, Ill.	1,574													Yes.	Yes. No.
Woodstock, Vt.	2,910													Yes.	Yes. No.

Woodstown, N. J.	1,914													No.	.....
Woolwich, Me.	1,168													No.	.....
Woonsocket, R. I.	11,527													Yes.	Yes.
Wooster, Ohio	5,419	1												Yes.	1853 No.
Worcester, Mass.	41,105													Yes.	Yes.
Wrentham, Mass.	2,292													Yes.	No.
Wrightsville, Pa.	1,544													No.	.....
Wurtsborough, N. Y.	797													No.	.....
Wyandotte, Mich.	2,731	1	1				2,000							No.	.....
Wyandotte, Kan.	2,940													No.	.....
Wyoming, N. Y.	338													No.	.....
Wytheville, Va.	1,671													Yes.	Yes.
Xenia, Ohio.	6,377	2					350	100						.....	.....
Xenia, Ill.	916													No.	.....
Yankton, Dak. T'y.	737													No.	.....
Yarmouth, Me.	1,872													No.	.....
Yarmouth, Mass.	2,423													No.	.....
Yonkers, N. Y.	12,733													No.	.....
York, Me.	2,054	1					200	200						No.	.....
York, Pa.	11,033													No.	.....
Youngstown, Ohio.	8,075	1												Yes.	Yes.
Youngsville, Pa.	463													Yes.	No.
Ypsilanti, Mich.	5,471													Yes.	Yes.
Yreka, Cal.	1,063													Yes.	Yes.
Yuma, Ariz.	1,600													No.	.....
Zanesville, Ohio.	10,011													Yes.	Yes.
Zelinope, Pa.	387													No.	.....
Zionsville, Ind.	956													No.	.....
Zoar, Ohio	326													Yes.	Yes.
Name omitted to be stated		2												No.	.....
Name omitted to be st'd		2												No.	.....
Totals.....	12,369,283	120	308	113	174	99,870	161,547	121,625	209,105	31	106	391			

† Except 4th July. * State law. ‡ Excepting July 3d and 4th.

RECAPITULATION.

Number of cities and towns making returns..... 2,960
 " inhabitants in cities and towns making returns..... 12,369,283

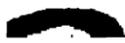
Number of cities and towns reporting alarms caused by Fireworks and Fire Crackers during month of July, 1877..... 126
 Number of alarms reported caused by Fireworks and Fire Crackers on 3d and 4th July, 1877..... 120
 " " " " during the rest of the month..... 308
 Total number of alarms reported caused by Fireworks and Fire Crackers during the month of July, 1877..... 428

292

Number of cities and towns reporting fires caused by Fireworks and Fire Crackers during the month of July, 1877..... 130
 Number of fires reported caused by Fireworks and Fire Crackers on 3d and 4th July, 1877..... 113
 " " " " during rest of the month..... 174
 Total number fires reported caused by Fireworks and Fire Crackers during the month of July, 1877..... 287

Amount damage to property reported burned by fires caused by Fireworks and Fire Crackers on 3d and 4th July, 1877..... \$99,870
 Amount damage to property reported burned by fires caused by Fireworks and Fire Crackers during the rest of the month..... 161,547
 Total amount damage to property reported burned by fires caused by Fireworks and Fire Crackers during the month of July, 1877..... \$261,417

261,417



APPENDIX "B."

AGGREGATE RETURNS

MADE BY

FIRE INSURANCE COMPANIES

OF LOSSES PAID,

CAUSED BY

FIREWORKS AND FIRE CRACKERS,

DURING THE MONTH

OF

JULY, 1877.

RETURNS OF FIRE INSURANCE COMPANIES.

Kind of Risk.	Date of Fires.	FIREWORKS.			FIRE CRACKERS.			ROCKETS.		
		No. of Losses	Amount of Losses Paid.	Amt. Ins. carried at time of Fires.	No. of Losses	Amount of Losses Paid.	Amt. Ins. carried at time of Fires.	No. of Losses	Amount of Losses Paid.	Amt. Ins. carried at time of Fires.
Awnings.....	July 4.				1	\$5 00				
Barns and stables.....	July 4.	1	\$212 68	\$500	2	738 79	\$3,800			
	July 5.	1	5 00	1,350						
Dwellings and contents.....	July 2				1	2 00	400			
	July 4.	10	5,013 36	32,130	23	9,049 84	38,955	2	\$750 00	\$3,250
(Club house).....	July 4.				1	45 00	500			
	July 4.							†	5 00	2,500
	July 4.	†	7 00	600						
	July 5.	1	10 00	3,000	2	130 00	1,800	1	1,318 30	3,200
	July 5.							†	2 00	1,500
Dwellings and barns.....	July 4.	1	1,066 84	2,000						
	July 5.	2	2,162 85	2,950						
Dwellings and stores.....	July 4.	3	11 82	22 000						
	July 5.				1	62 50	1,400			
Mercantile—Cigar stock.....	July 4.				1	22 45	1,200			
Clothing stock.....	July 4.	3	267 15	6,000						
Confectionery—Retail.....	July 4.	1	13 75	2,000						
Confectionery—Including fireworks.....	July 1.	1	100 00	6,000						

Mercantile—(continued)										
Confectionery.....	June 29. †1	1,546 13	9,000							
Country store.....	July 1. 1	225 00	2,500							
Drug stocks.....	July 4.			2	7,779 89	11,150				
Dry goods stocks.....	July 5. 2	3,333 33	4,000							
Furnishing goods stocks..	July 5.			1	95 40	1,150				
Grocery stocks.....	July 4.			1	1,500 00	2,500				
General merchandise....	June 30. 1	925 00	2,500							
	July 3. 2	343 20	4,400							
	July 4. 1	461 17	5,500	6	1,536 42	36,900	1	13 13		850
	July 5.			1	650 00	1,300				
Saloon.....	July 4.			1	1,500 00	1,600				
Store and fixtures.....	July 4. †1	89 07	500							
Store and building.....	July 4.			1	38 50	2,000				
Toy stock.....	July 4. 1	307 45	5,500							
Observatory—frame.....	July 4.			1	300 00	300				
Plate glass.....	July 4. 1	48 37								
Totals.....	32	\$15,868 27	\$104,430	50	\$23,736 69	\$112,655	6	\$2,088 43		\$11,300

* Paper balloon falling on roof.

† Falling on roof.

‡ Explosion of fireworks in stock.

RECAPITULATION.

Date of Fires.	No. of Losses	FIREWORKS.		FIRE CRACKERS.		ROCKETS.	
		Amt. Losses.	Ina. carried.	Amt. Losses.	Ina. carried.	Amt. Losses.	Ina. carried.
Fires reported June 29.....	1	\$1,546 13	\$9,000				
" " 30.....	1	925 00	2,500				
" " July 1.....	2	325 00	8,500				
" " 2.....	1			\$2 00	\$400		
" " 3.....	2	343 20	4,400				
" " 4.....	64	7,217 76	68,730	22,796 79	106,605	\$768 13	\$6,600
" " 5.....	17	5,511 18	11,300	937 90	5,650	1,320 30	4,700
Totals.....	88	\$15,868 27	\$104,430	\$23,736 69	\$112,655	\$2,088 43	\$11,300



APPENDIX "C."

LETTERS

FROM

MAYORS OF PRINCIPAL CITIES

IN THE UNITED STATES,

AND

STATEMENT

OF

CHIEF OF U. S. BUREAU OF STATISTICS,

SHOWING THE

QUANTITY AND VALUE

OF

FIREWORKS & FIRE CRACKERS

IMPORTED IN

1876 and 1877.

IMPORTATIONS FOR 1876 & 1877.

Statement of the quantity, value and amount of duty on Fire Crackers and Fireworks entered into consumption in the United States, during the fiscal years ending June 30, 1876 and 1877:

	FIRE CRACKERS.		FIREWORKS.		
	Boxes.	Value.	Duty.	Value.	Duty.
1876.	221,814	\$175,166 18	\$221,814 26	\$10,680 77	\$3,204 23
1877.	161,312	144,979 16	161,311 95	11,550 61	3,465 18
	<hr style="width: 50%; margin-left: auto; margin-right: 0;"/>				
	383,126	320,145 34	383,126 21	22,231 38	6,669 41

TREASURY DEPARTMENT,

BUREAU OF STATISTICS.

January 14, 1878.

EDWARD YOUNG,

Chief of Bureau.

CHARLES A. JENNEY, ESQ.,

Secretary of Committee on Statistics,

National Board of Fire Underwriters,

156 Broadway, N. Y.

LETTERS FROM SUNDRY CITIES.

MAYOR'S OFFICE,
CITY HALL,

BROOKLYN, January 14, 1878.

CHARLES A. JENNEY,
Secretary N. B. F. U. Statistical Bureau, New York.

SIR:

In response to yours of the 11th inst. I am happy to state that the efforts which grew out of the very general discussion of the dangerous use of firearms, fire crackers and other fireworks, in cities, resulted in the passage of an ordinance by the Common Council of the City of Brooklyn, last year, by which all persons were forbidden, under penalty of twenty-five dollars, to "discharge any cannon, gun, pistol, fowling piece, or firearm of any description; or to store, sell, or offer to sell, explode or set off any fire crackers, rocket, squib, or combustible fireworks of any description within the city limit," excepting only such "fireworks exhibited by order of the Common Council or by an exhibitor, who shall be authorized, by a permit from the Mayor, to exhibit the same for public amusement."

The Fourth of July, 1877, in this city, was a quiet, orderly day.

No fires occurred, and but few, quite inconsiderable, accidents. The day passed to the general satisfaction of the community.

Respectfully yours,

JAMES HOWELL,
Mayor.

MAYOR'S OFFICE,
CITY OF CHICAGO,

January 16, 1878.

CHARLES A. JENNEY, ESQ.,
Secretary N. B. F. U. Statistical Bureau, New York.

DEAR SIR:

I beg to acknowledge the receipt of your favor of 11th in relation to the suppression of the fire cracker nuisance. That the efforts made by the National Board of Fire Underwriters have been attended with great success, not only gratifying to the bureau but to all sensible persons, there is no doubt, if conclusions arrived at based upon returns received be correct.

In our own city of Chicago I have endeavored, on general grounds of safety, to regulate the sale and explosion of fireworks, especially of fire

crackers ; and, although it has been up hill work, I am pleased to say that our efforts last year were rewarded with excellent results.

Up to recently the laws and ordinances of the city were inadequate to meet the emergency, but improvements have been and will be made which will cover the ground thoroughly. We found, last year, that nearly all dealers in pyrotechnics had large stocks on hand, and that the liberal enforcement of the new law, which was enacted at too late a date, would inflict great hardship upon the poorer class of persons in that line of business. In anticipation of the passage of restrictive laws on the subject, large quantities of fireworks were sold, and on the occasion of the last national holiday superhuman efforts only could have prevented their explosion entirely. However, the ordinances were enforced as far as practicable, and the day passed without even an alarm of fire, while before and after the day in question, whatever fires occurred were in no way attributable to the use of fireworks.

I shall give my cordial support in 'this matter, which can be gradually "regulated" to a nicety by wise legislation, and all cause of danger removed.

Obediently,

M. HEATH,

Mayor.

CITY OF WORCESTER, MASS.,

EXECUTIVE DEPARTMENT,

MAYOR'S OFFICE, January 18, 1878.

CHARLES A. JENNEY, ESQ.

MY DEAR SIR :

The result of the suppression of the use of fire crackers, and the efforts to secure care in the use of pyrotechnics on all occasions, has proved so great a safeguard, and is so generally approved by our whole community, that I feel confident in saying that no step backward can possibly be taken.

Very respectfully yours,

CHARLES B. PRATT,

Mayor.

OFFICE OF THE
BOARD OF FIRE COMMISSIONERS,

CITY HALL, BOSTON, January 18, 1878.

CHARLES A. JENNEY, ESQ.,

Secretary N. B. F. U. Statistical Bureau.

DEAR SIR :

Your communication addressed to the Mayor of this city, dated January 11, was referred to this Board with a request to answer the same, and the Board takes pleasure in saying that during the last two

years, in consequence of the refusal of the Board of Engineers to grant licenses to keep and sell fire crackers and "serpents," the loss by fire on holidays has very much diminished, and the beneficial effects have been very manifest and gratifying. The 4th of July of 1877 passed without an alarm, and unusual quietness prevailed throughout the city from beginning to end.

Very respectfully,

DAVID CHAMBERLIN,
Chairman.

MAYOR'S OFFICE,

ATLANTA, Ga., January 18, 1878.

CHARLES A. JENNEY,

Secretary N. B. F. U., Statistical Bureau, New-York.

DEAR SIR :

Your letter of inquiry as to the general effect of the agitation of the matter of suppressing the public use of fireworks in Atlanta, received. I am pleased to state that we have an ordinance forbidding the use of fireworks in the city, and since its adoption, which has been over a year, there has been no fire here from the use of fireworks. Our fires have been less frequent, and our rate of insurance less. Before the adoption of the ordinance forbidding their use, cotton had been set on fire on holidays by their free use, and I think a suit for damages is now pending against the city for the burning of cotton on a general holiday by reason of the use of fireworks. The prohibition is, in my judgment, a very essential one.

Respectfully,

N. H. ANGIER,
Mayor.

As underwriter I once represented here most, or all, of the Hartford Companies, some from Philadelphia, and some from Virginia.

CITY OF TOLEDO, OHIO,
OFFICE OF THE MAYOR,

January 19, 1878.

CHARLES A. JENNEY, ESQ.,

Secretary.

SIR: Yours of the 16th inst. received. I am satisfied that public opinion here, which had been aroused by the efforts of your bureau in preventing the use of fire crackers and other pyrotechnical displays on the 4th of July of last year, did much to prevent fires as well as prevent personal accidents from their use in this city, although no ordinance had been passed prohibiting their use.

Great credit is due to your bureau for its efforts in suppressing a

nuisance by which much loss is sustained, and incalculable misery is entailed to persons by injuries and death from the use of an agent which should be fitly named the "Heathen Chinese."

I have the honor to be, etc.,

W. W. JONES,

Mayor.

OFFICE CHIEF ENGINEER FIRE DEPARTMENT,
DISTRICT OF COLUMBIA.

WASHINGTON, January 21, 1877.

CHARLES A. JENNEY, ESQ.,

Secretary, etc., etc.

DEAR SIR:

Your favor of the 14th inst. duly received, and contents noted. It gives me great pleasure to have the opportunity to give an expression of my opinion in regard to the efforts made by your bureau, during the years 1876 and 1877, to suppress the use of fire crackers and the dangerous kinds of fireworks which usually takes place on and about the national holidays. The general effect in this district since the agitation of this matter by your bureau has been not only good, but very good in results by diminishing the sale and causing more carefulness on the part of the people; and, notwithstanding we had one serious fire on the 4th of last July, the true cause of it cannot be traced directly to the use of fireworks of any kind.

Hoping your bureau will continue the good work of agitating this subject until it is completely abolished or confined, by rigid laws, within safe limits in every town and city of the country, is the earnest desire of,

Yours very truly,

MARTIN CRONIN,

Chief Engineer Fire Department District of Columbia.

MAYOR'S OFFICE,
CITY HALL,

LOUISVILLE, KY., January 21, 1878.

CHARLES A. JENNEY, ESQ.,

Secretary, etc., etc.

MY DEAR SIR:

Your letter of 15th inst. duly received, etc. I am pleased to be able to say that during the year 1877 there was but one fire the result of fire crackers or pyrotechnics, that was on July 4, 1877. The extent of the damage was only about three hundred dollars.

Very respectfully,

CHARLES D. JACOB,

Mayor,

per WOMACK.

CITY OF WHEELING, W. VA.,
MAYOR'S OFFICE.

WHEELING, W. VA., January 23, 1878.

CHARLES A. JENNEY, ESQ.,
Secretary.

DEAR SIR :

In reply to your favor of 21st, I say that on July 4, 1874, there were eight alarms of fire, caused, in every case, by the unrestricted use of fire crackers and fireworks. In 1875, on July 4, the use of fire crackers, etc., was repressed, but not entirely prevented. On July 4, 1876, their use was interdicted, and persons attempting to set them off in the streets were arrested, but permits were given to careful and responsible persons, allowing the use of fireworks, etc., at such places within the city and with such restrictions as I thought would insure safety. In 1877 the same course was pursued, and in neither of the two latter years did we have a fire, not even an alarm, on the holidays. The circulars issued by your Board were duly received by me, and heartily approved.

Very respectfully,

A. J. SWEENEY,

Mayor.

NEW HAMPSHIRE FIRE INSURANCE COMPANY,
MANCHESTER, N. H.

MANCHESTER, N. H., January 23, 1878.

CHARLES A. JENNEY, ESQ.,
New York.

DEAR SIR :

Your letter of the 21st inst. to his honor, Mayor Kelley, has been handed me to reply. In this city fire crackers were prohibited, except in the parks, and no fires occurred on the 4th.

Your efforts in this matter are duly appreciated.

Very truly yours,

JOHN C. FRENCH,

Sec. N. H. Fire Insurance Co.

MAYOR'S OFFICE,
LAWRENCE, MASS.

LAWRENCE, MASS., January 24, 1878.

CHARLES A. JENNEY, ESQ.,
Secretary Statistical Bureau N. B. F. U.

MY DEAR SIR :

Your communication of the 22d is received, contents noted, and in reply would say that for the last few years our city government has confined the use of fire crackers, etc., to our common or park, and I think it is better

understood each year that their use will not be allowed in any other place. A few arrests the night before the 4th of July seems to be a very convincing argument to those who must explode, that the common is the only safe place to do it.

I think our people are inclined to discountenance the use of fire crackers more and more each year, looking upon it as dangerous, and a needless waste of money, from which no benefit is derived to any one.

I am, very truly,

Yours, etc.,

J. R. SIMPSON,

Mayor.

MAYOR'S OFFICE,
CITY HALL,

OMAHA, NEB., January 25, 1878.

CHARLES A. JENNEY, ESQ.,

Secretary N. B. F. U. Statistical Bureau.

SIR :

Yours of the 21st inst. is at hand. Some time in June last your circular in regard to the hazards incurred by the promiscuous use of fireworks on the 4th of July was received by me. I laid the matter before our City Council, and it was well received, and its suggestions were, to a considerable extent, adopted.

The City Marshal was directed to suppress the use of fireworks as far as practicable, and we passed over the 4th of July without any fires in the city. Were it possible to prohibit the use of fireworks entirely, without our city limits, the property holders would be gratified. I think there is a growing sentiment in favor of such action, and when public opinion is strengthened a little more in that direction, we shall try it. We have a population of 25,000, and as yet our dwellings and stores are largely of wood, though fast being replaced with brick structures.

Very respectfully yours,

R. H. WILBUR,

Mayor.

MAYOR'S OFFICE,
CITY OF GALVESTON,

GALVESTON, TEXAS, January 26, 1878.

CHARLES A. JENNEY, ESQ.,

Secretary, etc.,

New-York.

DEAR SIR :

I am in receipt of your favor of the 21st, and in reply would say that I know of no casualty by fire in this city, the past year, by the use of

fire crackers, or other kinds of fireworks, but we have so stringent an ordinance prohibiting their use that we do not look for any disaster from that source.

I should be pleased to see your compilation of statistical information when it comes from the press.

Very respectfully,

D. C. STONE,
Mayor.

MAYOR'S OFFICE,

PROVIDENCE, R. I., January 26, 1878.

DEAR SIR :

I am directed by Hon. Thomas A. Doyle, Mayor, to reply to your favor of the 12th by saying that he has nothing to add in relation to the suppression of the use and sale of dangerous kinds of fireworks further than what he stated to you in a communication on that subject under date of Aug. 2, 1876.*

The law prohibiting the sale and use of certain kinds of fireworks was enforced during the year 1877 in the same manner as in 1876, though with better results, as no fire occurred on the 4th of July, nor at any time during the year, which could be attributed to fire crackers or pyrotechnics.

Very respectfully yours,

HENRY V. A. JOSLIN,
Mayor's Clerk.

CHARLES A. JENNEY, ESQ., *Secretary, etc.*

MAYOR'S OFFICE,

CITY HALL,

COLUMBUS, OHIO, January 26, 1878.

CHARLES A. JENNEY, ESQ.,

New York City.

DEAR SIR :

We did not succeed, on the 4th of July, in suppressing the use of fire crackers, etc., in our streets, public opinion not being educated up to that point ; but the vigilance of the police and the discussion of the matter in the *press* certainly lessened the danger and made people more careful. Agitating the matter will, in my opinion, do more good than anything else.

Very respectfully,

J. H. HEITMANN,
Mayor.

* See Report 1876-7, page 168.

MAYOR'S OFFICE,
CITY OF MOBILE,

MOBILE, ALA., January 28, 1878.

CHARLES A. JENNEY, ESQ.

DEAR SIR: Yours of the 21st inst. at hand, and contents noted. I would state that there is so little fireworks used in our city that there is no danger of fires originating from their use. To my knowledge there has been no fire in this city for years which was the result of fireworks.

Yours respectfully,

GEORGE G. DUFFEE,

Mayor.

MAYOR'S OFFICE,

BUFFALO, N. Y., January 28, 1878.

CHARLES A. JENNEY, ESQ.,

Secretary, etc., etc.

DEAR SIR:

Delay and disappointment as to information from a quarter where I expected it have prevented my replying to you earlier. A record of fires in this city is kept at the headquarters of the police, and I am there informed by persons who referred to the record that for the last five years—1873-1877, inclusive—there has been no fire of importance on or about the 4th of July, unless one on the night of the 4th of July, 1877, when the loss was probably \$10,000, be excepted. Thus it seems that no statistical information of value to you can be furnished from this quarter. But the insurance agents here warmly approve of efforts to diminish the dangerous use of fireworks, and to secure greater caution at pyrotechnic displays. Several years ago one of our best churches was destroyed by fire originating from a rocket.

Yours respectfully,

S. SCHEU,

By R. HADFIELD.

CITY OF CINCINNATI,

MAYOR'S OFFICE,

CINCINNATI, O., January 30, 1878.

CHARLES A. JENNEY, ESQ.,

DEAR SIR:

In reply to yours I will say that our city has been extremely fortunate, as up to some four years since youngsters were allowed to send off all kinds of fireworks on the national holidays, and we did not have any

fires ; and since the time mentioned they have been prevented from such displays of patriotism, and we have not had fires.

Guess our atmosphere must be poor for large conflagrations.

Yours,

R. M. MOORE,

Mayor.

Per W. L. DE BECK,

Mayor's Clerk.

MAYOR'S OFFICE,

DUBUQUE, IOWA, January 31, 1878.

MR. CHARLES A. JENNEY,

Secretary, New York City.

DEAR SIR :

I am unable to state how much good was accomplished by the efforts of the Underwriters to impress upon the public the necessity of the careful use of fireworks on the 4th of July, but it was very much. We have had no fires here on that day the past two years, and I know that great caution has been practised, and think it is largely due to the interest taken in it by your Association, and too great praise cannot be bestowed for your interest in the matter.

Very respectfully,

GEORGE B. BURCH,

Mayor.

MAYOR'S OFFICE,

SAN FRANCISCO, CAL., February 5, 1878.

CHARLES A. JENNEY, ESQ.,

Secretary Statistical Bureau, N. B. F. U.

DEAR SIR :

I have the honor to acknowledge the receipt of your circular of January 19 last.

The General Orders of the Board of Supervisors of this city prohibit the discharge of fire crackers and fireworks of any kind, and no permits are given for their discharge on holidays. Public opinion sustains this legislation and practice, and losses by fire on the 4th of July and other holidays are much smaller than they were when the use of fire crackers and fireworks was permitted.

Very respectfully,

A. J. BRYANT,

Mayor of San Francisco.

MAYOR'S OFFICE,

GRAND RAPIDS, MICH., February 6, 1878.

CHARLES A. JENNEY, ESQ.,

Secretary N. B. F. U. Statistical Bureau.

DEAR SIR :

I have to acknowledge the receipt of your communication of January 22.

I am not able to furnish any information of importance or interest on the subject presented by you.

Fire crackers are pretty generally used here on the 4th of July, but not on any other public day. I think a good degree of caution is exercised on the part of property owners and citizens generally on the only day on which fire crackers are tolerated here. I do not believe the consumption is as great as some years since, and I judge less the last year than in any previous year.

Respectfully,

GEORGE W. THAYER,

Mayor.

MAYOR'S OFFICE,

PATERSON, N. J., February 6, 1878.

CHARLES A. JENNEY, ESQ.,

*Secretary Statistical Bureau N. B. F. U.,
156 Broadway, N. Y.*

DEAR SIR :

In accordance with instructions received from his honor, the Mayor, I would say, in answer to your letter dated January 21, that although we have nothing in our city ordinances which prohibits the use of fire crackers or other articles of a similar nature on the 4th of July, yet I am glad to say that the vigilance displayed by our authorities, and the efficiency of the heads of our fire department, have, in my opinion, been instrumental in freeing our city from any danger of fires at this particular season of the year. Even last year, when we, along with all other city authorities, thought that some measures ought to be taken for protection against what we supposed, and which no doubt was, an unparalleled display of fireworks, we were entirely free from fires, and our past experience has been a very limited number of fires traceable to this cause. While we have had a few cases, the losses sustained have been very small indeed.

Yours very truly,

WILL. HAGUE,

Clerk of the Board of Aldermen.

CITY OF PORTLAND,
MAYOR'S OFFICE,

PORTLAND, ME., February 11, 1878.

CHARLES A. JENNEY, ESQ.,

Secretary, etc.

DEAR SIR :

Your inquiry of the 16th ult. came duly to hand.

I should have replied earlier, but I hoped to be able to send you a copy of one of our daily papers containing a proclamation issued by me as Mayor to our citizens the week before the last 4th of July, with the comments of the press thereon. Unfortunately I have been unable to obtain such a copy, and therefore send you the proclamation in manuscript. A large number of extra police were put on duty, and every precaution and preparation made to make the movement a success. The result was most gratifying. We had—what had never happened before—a quiet night before the 4th of July, in which the sick were undisturbed, and our citizens generally could enjoy a night's sleep, and at the same time the danger of fire was averted in a great measure. I should have been glad to have gone further, as stated, and have suppressed the use of fire crackers the next day, but thought it prudent not to push the matter to extremes in the first instance.

I am, respectfully,

Your obedient servant,

M. M. BUTLER,

Mayor.

MAYOR'S OFFICE.

To the Citizens of Portland :

Subject to the prevailing high winds, as Portland is at this season of the year, and wooden buildings having been suffered to spring up all over our city, the danger of conflagration is by no means to be unheeded. Warned by the terrible visitation that has overtaken St. John, and by the near approach of our national anniversary—the anniversary, too, of our great calamity—I would most respectfully urge upon the attention of our citizens the importance of increased watchfulness and precaution against fires.

I have deemed it my duty to instruct the police to suppress the use of fire crackers from this time till sunrise on the 4th of July, and I should be glad if these little incendiaries could be wholly suppressed on that day also, but this appears to be impracticable so long as their use is encouraged by large numbers of our population of all ages, and until some other way is adopted to manifest national rejoicing and patriotic feeling than that borrowed from the "Heathen Chinees."

It is found by experience that one of the greatest sources of danger is the reckless handling and discharge of firearms during the night preceding the 4th, gun wads being particularly liable to communicate fire. On that account, and for the sake of the sick and feeble, to whom the night is abso-

lute torture, and to relieve our citizens generally from what has grown to be an intolerable nuisance, the police have been especially directed to put a stop to the firing of guns and pistols throughout the night, and until the bells begin to ring the next morning.

All good citizens and property holders are called upon to sustain the police in their endeavor in this direction, and all parents and guardians are requested to exercise all needful restraint in the premises over those under their control.

All persons who, regardless of consequences, will persist in destroying the peace and safety of the city on that night will be summarily arrested, without fear or favor, and dealt with according to law.

(Signed) M. M. BUTLER, *Mayor*.

June 25, 1877.

EXECUTIVE DEPARTMENT,
MAYOR'S OFFICE,

ST. LOUIS, MO., March 9, 1878.

CHARLES A. JENNEY, ESQ.,

*Secretary N. B. F. U., Statistical Bureau,
New York.*

DEAR SIR :

In reply to your inquiry concerning the general effect in our city of your efforts to suppress the use of fire crackers and dangerous kinds of fireworks, etc., his honor, the Mayor, begs to state that it is beyond doubt an undertaking that has resulted beneficially, and is viewed as a salutary measure even by those not immediately interested. So far as his honor is concerned it is sufficient to state that it is his intention to prevent, as far as lies in his power, every tendency toward the improper use of fireworks, and to forbid or restrict the same to such kinds and to such localities as are sufficiently isolated in character and place to remove any apprehension of danger.

Respectfully,

F. F. ESPENSCHIED,
P. S.

P. S.—Reply unavoidably delayed.

E.

APPENDIX "D."



EXTRACTS

FROM

Newspapers and Periodicals

ON THE

SUPPRESSION

OF

FIREWORKS AND FIRE CRACKERS,

ON

JULY 3d & 4th, 1877.

OPINIONS OF THE PRESS.

(The Journal of Commerce, New York, May 22, 1877.)

TIMELY ACTION.

Taking time by the forelock, the National Board of Fire Underwriters have returned to the attack on the use of fire crackers and other dangerous combustibles and explosives in the celebration of the approaching Fourth. They present again the familiar statistics of the great losses yearly occurring from the prevalence of this barbarous observance in the United States. They recommend, with much urgency, the adoption by all cities and towns in the Union of an ordinance forbidding the firing of rockets, squibs, crackers, or other articles of the kind, within the corporate limits; also the manufacture of such goods, and the sale of the same, except in original packages as imported, within those limits. Such an ordinance, if generally adopted, would drive the manufacture and the consumption of fireworks into the open country, away from settlements, and would reduce almost to nothing the large yearly losses by fire on the Fourth. Besides this large saving it would change the national holiday from being the most hideous and dreaded day of the year, for timid and quiet persons, into a welcome anniversary and rest from toil at a time when that is most prized by tired and heated denizens of cities. The National Board will have the prayers of every invalid and the best wishes of most grown up people in their crusade against this nuisance. The subject has not been long enough before the public, in the shape presented by the Board, to have produced much of the good fruits desired. But already about five hundred American cities and towns have passed ordinances regulating the use of fireworks, and diminishing the danger from them. There can be no safety short of absolute prohibition of these foolish indulgences in every populous place, and the Board should make no compromise which will give less than that. The same organization intend to press the request on Congress to pass a law forbidding the importation of fire crackers. The invoice value of these goods imported during ten years since January 1, 1865, is put at less than \$1,500,000; and the loss from two fires only, caused by these little pests within that time, was at least \$15,000,000. The Board make the strong point that, as Congress bars out obscene articles and infected animals and hides, so they ought, for equally good reasons, to exclude Chinese fire crackers from the ports of the United States.

(The New York Daily Tribune, May 21, 1877.)

THE FEARFUL FIRE CRACKER.

It is bad news for the boys, and perhaps for some children of larger growth, but the Fire Insurance Companies, through the National Board of Fire Underwriters, have begun thus early a crusade against Fourth

of July fire crackers and other loose pyrotechnics. It is sought to secure from the local authorities ordinances making it penal to manufacture, vend, or use any crackers, squibs, or other minor pyrotechnicalities. If their making and selling and, substantially, their importation can be stopped, we shall get rid of the danger arising from their use. But whizz and fizz and slam and bang are so intimately associated with our American notions of liberty and independence that any absolute suppression of the noisy nuisance can hardly be expected. It is to be regretted that the observance of the "Fourth" took such a Chinese direction. It is easy to imagine a celebration rational, quiet, and appropriate; but habit is second nature, and for some years to come, though in a mitigated way, the anniversary cracker will continue to explode.

The Board gives some figures which are really startling. The invoice value of all the fire crackers imported since Jan. 1, 1865, is less than \$1,500,000, while the loss by only two fires directly occasioned by them was \$15,000,000! On one day only of last year the loss traceable to them amounted to 25 per cent. of the whole invoice value of the importations in 1875. Every dollar's worth of crackers imported has occasioned a direct loss by fire of upward of \$100. The Centennial Fourth of July cost the insurance companies alone \$154,574, while the value of the crackers imported during the year was but \$166,095. Then fireworks of American manufacture during the ten years from 1866 cost \$2,556,000—which has all gone off in smoke.

The fire cracker, costly as it is, is rather an insignificant amusement. There are few among sensible people who will rush to its defense, and the explosive should not be allowed to speak for itself. Perhaps if we began by stopping its importation, the public taste might in time give up rockets and serpents and the other fiery fascinations of the Fourth, contenting itself with brass bands, picnics, speeches, orations, processions, bell-ringing, illuminations, and other innocent diversions.

(Popular Science Monthly, March, 1877.)

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, 1875, is less than \$1,500,000, and that the loss by two conflagrations, 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.

(Public Ledger and Daily Transcript, Philadelphia, May 22, 1877.)

THE "HEATHEN CHINEE" STYLE.

The National Board of Fire Underwriters has issued its annual manifesto against the use of fireworks and fire crackers in the celebration of the national anniversary, and submits an ordinance which it recommends for

adoption by all cities and towns in the United States. This proposes to prohibit altogether the use of combustible fireworks or explosive preparations, the selling of such fireworks, except in original packages as imported, and the manufacture of combustible fireworks within city or town limits. The statistical officers of the Board have collected a vast amount of information showing the great destruction of property resulting from our "heathen Chinese" style of celebrating the Fourth of July, and, in their report of last year, say, 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. It is scarcely necessary to array statistics on the subject; it is an indisputable fact that fireworks are dangerous and destructive, and that almost incalculable suffering is entailed upon the sick and dying by our noisy method of celebrating the national holiday. But it is equally true that our people, old as well as young, have become so infatuated with the abominable custom as to make it most difficult, if not impracticable, to enforce at once a law prohibiting the use of fire crackers and fireworks. Both facts should be recognized, and legislation should proceed in view of both. Fireworks displays might be provided in a place or places where they would not be likely to set fire to property, nor to injure the public, nor disturb the sick. And if safe *public* displays were thus substituted for dangerous private displays, the law prohibiting the latter would find more favor, and thus in time, as customs change, it might be rigidly enforced. A complete eradication of a deeply rooted custom cannot be made in a year by an unwelcome prohibitory law; but a restrictive law with a degree of safe indulgence may win its way in the public regard in the course of a few years to a degree that might displace the absurd and dangerous part of the custom altogether.

(*The Morning Star, Providence, R. I., May 22, 1877.*)

The National Board of Fire Underwriters, while fully approving of such laws upon fireworks and fire crackers as are in force in this city, recommends also the following:

"It shall not be lawful for any person or persons to manufacture, within the limits of the city, any cracker, 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."

On a previous occasion the same Board recommended that Congress should pass a law prohibiting the importation of all fire crackers, every dollar's worth of the latter having destroyed about a hundred dollars' worth of property. The Board is perfectly right. 'Our city should not allow any use whatever of fire crackers, rockets and similar nuisances, within the limits of the city, and such a law should be enforced with special severity at every Fourth of July, and the two days preceding it. For any person to celebrate political liberties by fire crackers is ridiculous; for a wooden city to do so in the driest season of the year, is madness. The city's Committee of Arrangements for the next Fourth of July, we trust, will omit all kinds of fireworks and all other useless expense.

(*Republican Journal, Belfast, Me., May 24, 1877.*)

The National Board of Fire Underwriters have issued a circular calling attention to the great damage from the use of fireworks, and particularly fire crackers, on about the Fourth of July yearly. There is no doubt of the great public danger from that source. We all remember that the city of Portland was burned by crackers about ten years ago. Fifteen millions of loss by fire in the past ten years can be traced directly to Chinese fire crackers. Their sale and importation ought to be prohibited, juvenile patriotism to the contrary notwithstanding. Meantime municipal regulations should suppress the Chinese incendiary.

(*The Detroit Free Press, May 23, 1877.*) .

THE FULGINOUS FIRE CRACKER.

As the sun climbs the heavens and prepares to usher in the "heated term," the soul of young America begins to be disquieted within him by reason of the consciousness that the Glorious Fourth approaches. Though the holiday is still a month distant there are pennies to be saved and resolutions to be formed as to the best method of realizing the maximum of noise for the minimum of outlay; and the saving and the forming take time. Upon one point, however, there is no necessity for reflection, and that point is fire crackers. Whatever else may be unsettled or uncertain, fire crackers are an indispensable element in the celebration of the nation's birthday and are included in every juvenile estimate of the pleasures, the possibilities and the expenses of that joyous occasion. With regard to them, even while most agitated upon other subjects, young America is at peace.

It is a noteworthy fact, however, that what young America regards so complacently is looked forward to by a certain portion of elder America with the liveliest apprehension. The noisy possibilities of the fire cracker which assure his youthful mind a certain amount of celebration, whatever fails, affect the National Board of Fire Underwriters like the peal of an alarm bell. If the Board were not a corporation, and therefore soulless, its soul would be disquieted as effectually as young America's though for a widely different reason.

As early as last October the Board referred to began its solemn protest against the use of fire crackers on the Fourth of July by the publication of a report setting forth the loss which the country—and the Underwriters—had suffered from the cunning invention of the "Heathen Chineese." In that report the Board showed that the invoice value of fire crackers imported since January 1, 1865, was less than \$1,500,000, and that the loss by fire in two instances, directly traceable to the little incendiaries, had been not less than \$15,000,000. They gave also many other facts and figures, showing the danger to property from the free use of fire crackers and the enormous expense entailed thereby on the public; and they asked, on the basis of their report, that Congress would prohibit the further importation of the destructive explosives.

The Board now publishes a supplement to its report, giving the opinions of the press in relation to the matters set forth therein, and calls renewed attention to the subject. What the Board asks is more rigid restrictions in cities and towns upon the sale and use of the more dangerous fireworks, including the "crackers," and the request is one which may well be heeded. We are well aware that the juvenile deprived of his fire cracker will be tempted for a time to doubt whether it was really worth while for the fathers of the Republic to declare their independence; but the pressure of a great public necessity justifies even this sacrifice. If we cannot suitably honor the birthday of freedom without putting her children in peril of their lives and in imminent danger of being rendered homeless, it is better, on the whole, that the day be dishonored. It is not necessary, however, to proceed to any such extremes. There are methods—and if there were not the inventive American mind would speedily discover them—of duly celebrating Independence Day without jeopardizing our cities and towns. There can be noise enough to gratify the most exacting juvenile ear without increasing the fire risk. There are fireworks even which present all the attractions of noise and light and brilliancy without danger. There is sense, therefore, in the appeal of the National Board of Fire Underwriters for a more rational and less dangerous method of celebrating the Fourth. We commend the subject to the City Fathers as one which may well occupy their minds at an early day.

(The Bulletin, Norwich, Conn., May 22, 1877.)

A supplement to their last year's report has been issued by the National Board of Underwriters, relative to the damage done in cities by fireworks on national holidays. These documents are freely distributed among the municipal authorities of the country, with a view to securing local legislation to restrict the use of pyrotechnics, especially such as cannot be controlled when once discharged—serpents, squirts, chasers and the like. The action of the Board is commendable, and should be followed up in such cities as have not already taken such steps, by appropriate enactments. The Fourth of July is now but six weeks off, and the interval is only too short for any neglect in this regard to be repaired, whenever occasion requires.

(Paterson, N. J., Daily Guardian, May 21, 1877.)

The National Board of Fire Underwriters propose to upset the fun of the boys on Fourth of July. They have drawn up a brief and sweeping ordinance which prohibits, with penal fines, the manufacture, sale, or use of any "squib, rocket, cracker, torpedo, grenade," or other explosive combustible. This ordinance and a circular giving an account of the vast destruction of property every year by dangerous fireworks, has been sent to all the cities and villages of the country. A reform of this kind will come slowly, like steam fire engines, etc., but it is really time that we began to consider some more sensible way of celebrating the Fourth, than the barbaric nuisance of the old fizz and bang style.

(*The Republican, Scranton, Pa., May 21, 1877.*)

The National Board of Fire Underwriters have issued a circular deprecating the use of fireworks and fire crackers in the observance of national and other holidays, and calling upon the authorities of cities and boroughs to pass ordinances looking to the suppression of their use under heavy penalties. The circular is accompanied by a report of the losses sustained by fire originating in these causes, which shows that while the invoice value of all the goods of these classes imported since January 1, 1865, is less than \$1,500,000, the loss by two fires alone within the last ten years clearly traceable to these little incendiaries reached not less than \$15,000,000; and that on a single day last year the loss from the same cause reached a fourth of the whole invoice value of the importation for the year previous. Last year, because of the words of caution issued by the insurance men, was an exceptionable year, but yet the losses reported as occurring from fireworks and fire crackers on the 3d and 4th days of July foot up a total of \$154,574.16, truly a most expensive display of patriotism. The remedy suggested by the Board of Fire Underwriters is certainly worthy of serious consideration, at least to the extent of preventing loose management of fireworks, and the abolition of the treacherous fire cracker altogether.

(*The Beacon, Lambertville, N. J., May 25, 1877.*)

FOURTH OF JULY AND FIREWORKS.

We were about to call attention of the citizens of Lambertville, and also of our City Council, to the damaging risks property sustained and of the many serious accidents that were encountered from the use of powder, fulminates and the many devices under the various names known and understood of the children. It is hard to realize wherein the pleasure and popularity of this mode of expending money, to annoy so many persons, to endanger by conflagration large amounts of property, to risk life and limb of citizens and strangers, and then say it is a demonstration of patriotism. This noisy demonstration has been suffering for years, always under protest of a large majority of citizens, and the very protests that are made seems to increase the determination and desire of our youth to follow it up, and of some of our merchants to keep the market supplied. The City of Portland, some years ago, was nearly destroyed by a conflagration caused by fireworks on the Fourth, and Philadelphia suffered severely last year. Many other large and extensive fires can be traced to fire crackers, squibs, chasers, etc., did time permit.

We are in receipt by mail of printed circulars from Charles A. Jenney, Secretary of the Statistical Bureau of Fire Underwriters, 156 Broadway, New York, and from the supplement to "Fire Crackers Report," bearing date April 25, 1877, from which we find that the importation of fire crackers, or fireworks, from the Chinese, from January 1, 1865, to date, 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. We copy from Secretary Jenney's papers, as follows :

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The wording of those ordinances are not consistent with the general style of our city ordinances, but the sentiments can be incorporated, and our City Council would do well to act promptly in regard to the prohibition of exploding and setting off of fireworks, within our city limits, and parents should find for their children some more improving method of entertainment and instruction, and with less risk, pecuniarily and morally, than the ordinary fireworks afford. The sale of these fireworks are confined to but few shops, and the profit that may be realized from the sale cannot be very great, and when compared with annoyance to families and the pain to many children, from premature or careless explosions, and of anxieties to mothers, should have no weight or consideration with a well-disposed citizen having a shop or store. As regards the danger from conflagrations, they are so great that our firemen are deprived of their rightful and lawful enjoyment, and are kept at home, as it were, to repair the mischief brought about by carelessness and the morbid taste of our youth, who find a short lived and unproductive pleasure in these fireworks, which are so fraught with mischief. We do not mean to be understood as condemning sports, amusements, or recreation for the youth and citizen, nor would we wish to include the military, so far as they may make use of powder in their exercises and displays, for they are a power of themselves, that can keep the thoughtless and careless crowd of boys in check, and we wish our police could and would have the same prompt control over heedless and noisy boys that so often mar the pleasures of a military display or exhibition of fireworks. We trust the council will, at the first opportunity, take such measures as will relieve us from the danger and annoyance of fireworks, and secure to us a quiet Fourth.

(Evening Express, Rochester, N. Y., May 23, 1877.)

CELEBRATING THE FOURTH.

Is it possible to have a pleasant and sensible rather than an uproarious and destructive celebration of American Independence? Can there be held a commemorative festival in which the intellectual shall prevail over the sensual, and calm delights take the place of obstreperous demonstrations? Shall John Adams' prophecy, in a time when war's alarms were heard in every village and the shock of battle anticipated in every quarter, govern in our piping times of peace, and mimicry of the "noble art of war" be the chief method of celebrating an event whose auguries were of victories of reason over unreason, of the forces of peaceful industry over the artifices by which monarchs managed to absorb more than half the proceeds of their subject's toil? Instead of a carnival of noise and a suspension of the rules of order and decorum, shall we not have the pleasures of music and festivities which enlist moral sentiment? Instead of midnight shout and revelry,

tipsy dance and jollity, that mirth that after no repenting draws? It is a fit time to consider this question as to how the Fourth of July may be most fitly celebrated, to inaugurate a well governed feast of reason, to take the place of an unregulated, confused and confounding display and riotous enjoyment.

It has been customary to offer upon the altar of liberty, on the Fourth of July, a few score of young lives, hundreds of limbs torn from living bodies, eyesight extinguished by powder blasts and buildings burned by incendiary fireworks. The bright anticipations of a day of general rejoicing have been turned to mourning, in hundreds of families, and to the costly bonfire has been added flaming dwellings and stores. Is this necessary, appropriate, or wise? According to statistics published by the National Board of Fire Underwriters, the actual losses by fire on the Fourth of July last, in this country, amounted to a little less than \$500,000. Insurance companies paid of this amount \$154,574.16, the remainder of the loss falling upon the owners of property burned. There were imported into this country, from 1865 to 1876, \$1,500,000 worth of fire crackers, and there were manufactured in the United States \$2,500,000 worth of pyrotechnics in ten years, from 1866 to 1876. Within that time two fires occurred, traceable directly to the use of fire crackers, the losses of which amounted to \$15,000,000. Is it not time to stop and count up the actual cost of the fun in which young and old engage on Independence Day, and to put the question which gives us pause in most other concerns, "Does it pay?" The Fire Underwriters, after showing the enormous expense of the traditional celebration, urge upon all cities to adopt an ordinance to the following effect:

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Rochester has special reasons for applying such rules to the use of fireworks. A few years ago one of our finest blocks, a church and other buildings were destroyed by the careless shooting of fireworks; and no celebration has been unattended with loss of limbs and other personal damages. And as to fireworks on a grand scale, the disgust of last year's performance ought to be sufficient to prevent any similar display for five years at least.

(*Daily Chronicle, Portsmouth, N. H., May 25, 1877.*)

DOWN WITH THE FIRE CRACKER.

Every paper that has commented at all on the move made by the National Board of Underwriters (and a great many of them have done so) to do away with the fire cracker style of celebrating the Fourth of July, has thoroughly supported the measures advocated by the insurance men. Several cities—Boston for one—have decided to have no public exhibitions of fireworks this year, though we do not know that any have prohibited private exhibitions. As a sample of how the papers in the large cities talk we give the following from the *Boston Post*:

"There has been more or less war made upon the fire cracker ever since the oldest inhabitant burned his fingers with his first pack, and various

reasonable grounds of opposition have been urged. It offends all the senses that take cognizance of it, and accomplishes no definite purpose except to stimulate a depraved taste in the 'unspeakable' small boy. It frightens horses, disturbs invalids, and—most potent objection of all—it destroys property—not by the hundreds but by the millions of dollars. For this latter reason the public generally ought to sympathize and co-operate with the fire insurance companies, which, through the National Board of Underwriters, have begun a crusade against Fourth of July fire crackers and other loose pyrotechnics. The figures that are given to support this action and show the bad effects of these commercial pests, it is not necessary to reproduce; if they are correct, as is probable, they are conclusive, and ought to stir local governments to adopt measures of protection. Another reason why these ancient nuisances should be abandoned is the desirability of reforming the public taste. There are methods of entertainment, more refining, but not more expensive than a little pains on the part of public-spirited people would easily put in the place of the offensive practices now indulged in, and the masses would be better for the change. The present year is a good one in this city to try something of that kind."

A strong argument against fireworks can be drawn by their enemies from an incident which occurred in Metz, Germany, May 7, when the roof of the magnificent cathedral, which was over five centuries in building, and is one of the finest Gothic piles in the world, was destroyed by a fire kindled by fireworks. It was only by the desperate exertions of the firemen and all the troops of the garrison that the fire was confined to the roof, and had there been any wind the whole edifice would have been wrapt in flames, inflicting a damage not to be estimated in dollars and cents.

The people of Portland, we presume, need no warning as to the peril involved in the setting off of fireworks in what is generally the hottest and driest season of the year, having learned that lesson thoroughly over ten years ago; that once-destroyed city sternly sits down on the whole fireworks business; and it would seem that a precaution, which it is sensible for a city to take after it is well nigh ruined, would be quite as properly taken by cities that have not yet been laid in ashes. Locking the stable door after the steed is stolen is all very well, but it is better to lock it while the horse is still in his stall.

(*The Evening Register, Hudson, N. Y., May 21, 1877.*)

FIREWORKS AND FIRE CRACKERS.

A DANGEROUS ENEMY.—The near approach of the Fourth of July brings up the vexed question of fireworks again, and the National Board of Fire Underwriters is bestirring itself in the matter by sending broadcast throughout the country circulars urging upon the authorities of towns and cities the infliction of penalties for the use of the Chinese cracker, which the association characterizes as "that dangerous enemy to our commercial and financial prosperity." To do away with this "dangerous enemy," the Board urges the passage of local ordinances which shall enforce a fine of \$5 upon every person firing or throwing any squib, rocket, cracker, torpedo, grenade, or other combustible fireworks or

explosive preparations within the city. The penalty for selling the interdicted articles, except in the original packages as imported, shall be \$2, and to manufacture them within the city limits \$20.

These regulations, although they may appear stringent, would really be conducive to greater safety in towns and cities, and their adoption should be advocated. The noisy celebration of our national holiday is in itself a nuisance, and becomes doubly so when danger is added to it. There is no particular reason why we might not be quite as patriotic and our celebration be equally effective without the use of so many explosives. Set pieces of fireworks at night are beautiful, effective and safe, but fire crackers are a nuisance *per se*, and have nothing to recommend them. It would be pretty hard on the average American youth to abolish their use, but public safety demands that some judicious restriction be placed upon them.

(*The Daily Press, Iowa City, May 22, 1877.*)

The National Board of Underwriters, of New York, is bold enough to disagree with John Adams as to the mode of celebrating the "Glorious Fourth," and sends out broadcast over the land circulars asking the various city Councils to prohibit the use of fire crackers on the "nation's birthday." They aim more at fire crackers and squibs than at the rockets and candles. Whether it is agreeable to the small boy or not, the suggestion and plan is a sensible one; Iowa City has an ordinance forbidding the burning of these missiles in the streets, and it should be enforced. A few years ago two houses on Dubuque street were burned by their use. * * * *

(*Janesville, Wis., May 22, 1877.*)

During the past ten years two fires have occurred in the United States which were started by the explosion of fireworks, at which \$15,000,000 worth of property was destroyed. The annual increase of the losses from this source induced the National Board of Underwriters, some years ago, to commence the collection of statistics on this point, and to present the facts so obtained to the authorities in every incorporated town and city in the United States; and to ask the passage of ordinances prohibiting the use of fireworks within their limits. The result was, that over 500 towns and cities have adopted and enforced such ordinances. Notwithstanding this restriction, the loss suffered by fires from this cause, on the 3d and 4th of July of last year, amounted to \$154,574.16; and the officers of the Board are again presenting their appeal to local authorities for preventive measures to avoid such a loss of property this year. The request is a reasonable one, and ought to be complied with. The Board proposes also to ask Congress to prohibit the importation of fireworks. Since the year 1865, we have imported of Chinese crackers alone, \$1,500,000 worth. And the value of all the fireworks manufactured in this country, during the same period, is over two and one-half million dollars.

(*Evening Gazette, Worcester, Mass., May 22, 1877.*)

A long essay might be written on the fire cracker as a stimulant to patriotism, but we cannot suppose that the people generally, and especially the rising

generation, would consider it possible to celebrate the Fourth of July without a great deal of noise and smoke, and more or less burns and mutilations. However, it is proper to notice that the National Board of Fire Underwriters are thus early bestirring themselves to secure from the local authorities of cities, ordinances forbidding the manufacture, sale, or use, of any crackers, squibs, or small fireworks. The Board gives some statistics. We place no great faith in figures, as a rule, but those of the Board are startling even with allowances for inaccuracy. Since January 1, 1865, the invoice value of all the fire crackers imported has been less than \$1,500,000, while the loss by only two fires, the origin of which can be directly traced to this source, has been \$15,000,000. On one day only of last year the loss ascribed to them amounted to 25 per cent. of the whole invoice value of the importations in 1875. Every dollar's worth of crackers imported has occasioned a direct loss by fire of upward of \$100. These figures will be enough for the reader to take in at a single sitting, and we leave him to ponder over them.

(New York Herald, New York, May 24, 1877.)

FOURTH OF JULY FIREWORKS.

The anniversary of American independence is always a day of peril to our large cities, and is looked forward to with uneasiness by the insurance companies, which will have to make up the losses occasioned by an indiscriminate scattering of burning combustibles in all our streets and avenues. The danger is multiplied by the growing custom of entertaining the children of separate households by evening displays of private fireworks. This custom ought to be dispensed with, except in the country, where there is ample space for setting off these explosives and combustibles in the grounds and lawns at a safe distance from buildings. It might seem harsh and ungracious for the city authorities to forbid it; but they ought not to wait until a terrible conflagration, kindled by this dangerous practice, enforces the necessity. Fire is the great enemy of property in large towns, and no regulations can be too strict for guarding against losses from this source. If the two or three weeks preceding the Fourth of July should happen to be a season of drought, converting the dry woodwork of structures into tinder, thirty or forty thousand separate sources of ignition flying through the air and liable to strike window frames or light upon roofs, would be a cause of more peril than the celebration is worth.

We are not so churlish as to advise a suppression of fireworks on the Fourth of July, but we would not leave it to the discretion of every careless individual in a city of a million inhabitants to do things which might set dwellings and even whole blocks in a blaze. If private fireworks were dispensed with and citizens of each ward or smaller district would subscribe the sums they spend for such purposes to a fund for a display in their own neighborhoods, the children might be entertained with a much finer spectacle without going far from their own doorsteps, and without being jostled and jammed in the disorderly crowds which attend the great pyrotechnic exhibitions given at the expense of the city in the public squares. It is very proper that the young people should be amused, and no discreet parent wishes to take them into a noisy crowd

where they can see nothing unless lifted up on the shoulders of grown persons, and are exposed to listen to a great deal of rude language. But the plan we recommend would exempt them from this inconvenience, and yet give them a far more brilliant spectacle than is afforded by the ordinary private fireworks. The combustibles could be put in charge of discreet and careful men, who would manage them with perfect safety to property.

(*New York Herald, New York, May 25, 1877.*)

THE DAY WE ARE TO CELEBRATE.

The American eagle presents his respectful compliments to the people of New York, and suggests to them that his feelings will not be hurt if they should omit this year some part of their usual sacrifices in his honor. He admits that the small boy loaded down with fire crackers, and popping away all day, is a nuisance and a danger to the rest of mankind, and that as we are beginning our second century in good order the patriotic small boy can be dispensed with. He suggests that as this is an era of consolidations it might be well to concentrate the fireworks, and thus increase their effectiveness while decreasing their danger. He respectfully represents that by such a judicious concentration of effort each ward in the city could have almost as fine a show of fire works in the evening as has usually been got up by the city authorities in the Park; and the children, having spent the day harmlessly at a circus, or in the Park, or on the Battery, or on some excursion, might in the evening enjoy their fireworks without danger to their own lives or the lives of grown people, and without the great risk of setting fire to the city.

Why not? After a century of promiscuous and irregular pyrotechnics it is surely time for reform. There is no ward in the city in which, if the people put together the money they would otherwise waste on fire crackers and other dangerous explosives, they could not secure a really admirable and interesting exhibition in some central and safe location, and under the auspices of experts, who would take care that nobody got hurt, and that no house was set on fire.

What to do with the day? Well, it would do no harm if the idle citizens should assemble in their wards to hear some one read the Declaration of Independence. But there are many other pleasant ways to spend the day. There are steamboat and barge excursions on the water; there is the Central Park; there are cheap excursions by rail into the country; there are Coney Island and Long Branch and the shores of Staten Island, and other places where the air is fresh. It is not absolutely necessary for any one to spend the day in making himself a nuisance and a danger to the rest of the city. How would it do for the city authorities to entirely forbid the use of fireworks of all kinds during the day, and to permit only exhibitions in the evening at certain specified places, and in the hands of experts employed for the purpose? We should like to hear what other people think of this matter, and invite readers to send in their suggestions: they shall have place in our columns.

(*New York Herald, May 26, 1877.*)

HOW TO CELEBRATE THE FOURTH.

A correspondent, whose communication we print elsewhere, suggests that if the Mayor will forbid the use of fire crackers, torpedoes and miscel-

laneous fireworks on the Fourth of July, the insurance companies might be induced to make a grateful and moderate subscription toward sending the children of the poorer wards on excursions to the Sound, the Lower Bay or the Hudson River. This strikes us as a happy thought, and we shall be pleased to hear from some of the insurance men. A very moderate subscription would suffice to give a large number of poor children an uncommonly happy, healthful and harmless Fourth of July.

It is also suggested that in many neighborhoods in the city parents might use the money they would otherwise waste on fire crackers and torpedoes in buying the children cocked hats and marching them in procession to some square near at hand, where—the police restraining the rowdy element—the youngsters could be regaled with rounds of ice cream and perhaps an address. This plan strikes us as excellent and practical; but there is no lack of ways to amuse the boys and girls of New York on Independence Day. What is needed, to begin with, is a command from the city authorities which shall make it unlawful for any boy on that day to blow his head off or set fire to his neighbor's house. We can have a quiet and safe Fourth of July if the Mayor will forbid the use of fire crackers on that day, and we have little doubt he will respond to the desires of the citizens in the matter if they are made known to him. How would it do for the insurance companies to lead off in a petition to the Mayor and Common Council? In Baltimore they have done this already, and the people have become accustomed to celebrating the national anniversary in a sensible way. Why not New York?

(*New York Herald*, May 27, 1877.)

GIVE THE SURGEONS LESS TO DO.

TO THE EDITOR OF THE HERALD :

It was with emotions of extreme pleasure that I read your article in this morning's *Herald* entitled "The Day We Are to Celebrate," and I for one sincerely coincide with you in wishing to prohibit the use of fireworks in the daytime. As it has always been in the past, the Fourth of July was a day in which it was not safe for a lady to venture out, and I think that it would appear to be, and would be, much more of a gala day if the ladies and children dared to make their appearance in the street. As for the "popping" that the "boys" so delight in, I am quite sure that it would take only a few years to convince them that the evening is the most appropriate and romantic time for that. By all means I say let us dispense with pyrotechnical displays from the hands of children, and I will warrant that on the 5th of July, 1877, there will not be one-quarter the number of children that will have to dispense with hands, to say nothing of the loss of life and property. In conclusion I will say that I firmly believe that your effort will meet with approval from all excepting, perhaps, a few enterprising surgeons. Very respectfully and gratefully yours,

VEKONA.

NEW YORK, May 25, 1877.

(*New York Herald, May 30, 1877.*)

HOW TO CELEBRATE THE FOURTH.

TO THE EDITOR OF THE HERALD :

Noticing your article in relation to the celebration of the Fourth, I gladly seize the opportunity to "put in my oar," and add my mite to the opposition against the existing foolish and unprofitable manner of keeping the day which you invite all who desire to enter into a crusade against, through the mediumship of your widely circulating paper. What fond mother but trembles weeks before the approaching event? What affectionate father but makes up his mind to remain at home that day and keep an eye on the boys? Then there is the waste of money when many are without the necessaries of life. The casualties occasioned by noise made by the explosives startling horses, and fires which are the invariable accompaniment of their use by children. Patriotism requires no such sacrifices. Let us commemorate the day in some of the many more beneficial and really more pleasurable ways which are open to us, and do away with another humbug, thus making more room for

COMMON SENSE.

(*Boston Daily Globe, May 26, 1877.*)

ANOTHER DANGEROUS THING.

The whirligig of time will bring around another Fourth of July in a few weeks, and with it the customary expression of pent-up patriotism and fervid devotion to the memory of the Fathers of the Republic. On that day there ranges abroad a character far more dangerous to life and property than the Spitz dog or the bull pup. It is the American small boy, charged with juvenile enthusiasm and loaded to the muzzle with fire crackers and other explosive gimcracks. He goeth forth with his capacious pockets crammed, and by the dawn's early light doth murder the innocent sleep, and put in peril the combustible habitations of men. Throughout the day he makes life like the grasshopper to the aged man of Scripture or the frugal farmer of Minnesota, and the night he renders like the tale told by an idiot, "full of sound and fury." In his reckless career with gunpowder and villainous saltpetre, he may, perchance, sacrifice a thumb or an eye or two, or send a companion home to writhe in pain till death comes to his relief; or he may frighten a horse and imperil the lives of people whose glorious liberty he is celebrating; but these are minor and incidental exploits. He may also burn up a considerable portion of a city and ruin a number of insurance companies.

The National Board of Underwriters has made a public statement giving a vague and general idea of what it costs to allow the small boy to enjoy himself in his own way on the Fourth of July. It is prepared from an insurance point of view, and takes no account of shattered nervous systems, mangled remains, surgeons' bills or eyes and thumbs that are lost forever to their owners. From such inquiries as could be readily made it was found that the destruction of property by fire in this country since 1865, traceable directly to fire crackers, amounts to about \$20,000,000. Last

year, although the "centennial year of our national existence," as our readers may have heard at the time, was an easy one for the insurance companies. The Fourth of July fires resulted in a loss of only \$500,000, and the insurance companies got off with paying \$154,574. Even this they think too heavy a tax to be put upon them by the fire cracker fiend. Aside from the matter of direct loss by fire there is the unproductive, or perhaps we ought to say the destructive, expenditure of money. The fireworks manufactured in the United States during the last twelve months are estimated to have cost \$2,500,000, and about \$1,500,000 worth were imported during the same period. Thus the whole cost of the small boy's ravages on each Fourth of July cannot be set down as less than \$2,000,000, and it is probably much more, as these statistics are derived from incomplete returns. None of the back counties have been heard from.

Now the small boy has rights, and least of all on the Fourth of July would we deprive him of a fair share of liberty and the pursuit of happiness. We should not for a moment think of contending that he ought on that day to be muzzled, or shut up, or allowed to go abroad only on condition of being led by some sober grown person, attached to a four-foot chain or string. He should have some fun and enjoy himself. Let him have a good time by all means, but there should be some restraint put upon his amusing himself with dangerous explosives. Bless his heart, it is not his fault that he delights in making a noise and playing with fire. It would be jolly if he could go about the house any time with blazing torches, explode cannon crackers under the bed, and fire off a mine of gunpowder in the back kitchen; but really we must put some limit upon the methods of his juvenile madness, and teach him civilized ways of having a good time. The most practical course is to keep implements of destruction out of his way. Let the regulations regarding the sale and use of fireworks and all the enginery of noise and devastation on the Fourth of July be rigidly enforced, and if they are inadequate, make them more stringent. Then will the small boy's ingenuity and that of the purveyor to his enjoyment take a new turn and seek out more harmless modes of diversion. The noise we may endure, but the reckless indulgence in fire and gunpowder should be restrained. Make it as safe for the small boy to range abroad as it is for the dog, and we will be content without putting him in muzzles or leading strings.

(Boston Journal, May 22, 1877.)

A CRUSADE AGAINST THE FIRE CRACKER.

The boys who celebrate the "Fourth" may consider it an evidence of the decline of patriotism, but nearly everybody, except this important element in all patriotic demonstrations will be pleased to learn that the fire insurance companies, through the National Board of Fire Underwriters, have begun a crusade against the Fourth of July fire cracker and like annoying and dangerous pyrotechnics. It is the purpose of the Board to induce local authorities to pass ordinances which shall make it a penal offence to vend, manufacture or use fire crackers or any minor firework

which explodes with a noise and makes itself lively thereat. The Board gives some very conclusive arguments why such a prohibition should be made. For instance, the invoice value of all the fire crackers imported since Jan. 1, 1865, is less than \$1,500,000, while the loss of property by two fires which had their origin in fire crackers, was \$15,000,000. One day last year the loss traceable to the cracker nuisance was one-fourth of the value of the invoice of the importation of the article in 1875. Every dollar's worth of crackers imported has occasioned a direct loss by fire of upward of \$100. The Centennial Fourth of July cost the insurance companies alone \$154,574, while the value of the crackers imported during the year was only \$166,095. The fireworks of American manufacture during the ten years from 1866 are estimated by the Board to have cost \$2,556,000.

No further arguments are needed to demonstrate that the fire cracker and its kindred are costly nuisances; but we fear that its use cannot be stopped by facts were they far more damaging to the reputation of this Chinese invention for expressing patriotic feeling than the Board of Underwriters show it to be.

(Sunday Dispatch, Philadelphia, May 27, 1877.)

THE FIREWORKS NUISANCE.

The National Board of Fire Underwriters, which is composed of representatives of Fire Insurance Companies in this country, has issued a pronouncement against the use of fireworks on the Fourth of July. Looking at the matter from a business point of view, they say that there is sacrificed a great deal of valuable property on that day upon the altar of what is said to be patriotism, by reason of a foolish indulgence, of no benefit to the nerves or the feelings of the people. In addition, there are serious injuries to persons, and sometimes loss of life. The Board thinks that there ought to be laws or ordinances against the perpetuation of this nuisance, and they have framed an ordinance which they recommend should be adopted by Councils. The form of the proposed law prohibits the firing of squibs, rockets, crackers, torpedoes, grenades, or other combustible fireworks, under a fine of five dollars for each offence. It is proposed that any person who sells such fireworks shall be liable to a fine of two dollars, provided that this section do not apply to the "sale of any such article when sold in the original package as imported." They suggest a regulation to the effect that it shall not be lawful for any person or persons to manufacture, within the limits of the city, any crackers, rockets, or other combustible fireworks, under a fine of twenty dollars for each offence. The Board of Underwriters acts in this matter as if there were not laws and ordinances in the cities and boroughs of this country, prohibiting the discharge of fireworks and preventing their sale in the manner they suggest. This idea is substantially inaccurate. There may be towns in which there are no such ordinances; but in the great majority of cities and boroughs in this country such laws have been enacted. For the government of Philadelphia there is an old law which prohibits all persons of any "sex, age, degree, or quality soever," from firing guns or other firearms, or making, selling or exposing for sale, any squibs, rockets, or other fireworks, or casting or firing the same within the city of Philadelphia, "without the Governor's special

license for the same, of which license due notice shall first be given to the Mayor of said city." The offence is to be punished by a fine of five shillings, and, in case of non-payment, two days' imprisonment, without bail. The manufacture of any fireworks, cartridges, or fixed ammunition, within the built-up parts of the city, is prohibited; and a fine of fifty dollars is to be imposed on parties guilty of violation of the Act. This law is reinforced by ordinance, and a fine of five dollars is imposed for discharging fireworks or firearms.

So far as we are concerned there is law sufficient; but in fact the prohibition is a dead letter on the Fourth of July and New Year's eve. It is one of that sort of laws which it is impossible to enforce strictly. If every policeman in the city was to occupy his time on the Fourth of July in arresting every little boy or every child of larger growth who violates the law, the station houses would be filled, and there would still be thousands of offenders not arrested. Hitherto it has been conceded that the law is practically inoperative—so much so that the few cases in which it might be put in execution are really considered hardships, because so many other offenders escape. There is a difficulty in the way, which goes far to invalidate the law, in the right which importers have to sell the goods brought from foreign countries. An exception is made by the Fire Underwriters in favor of such parties selling fireworks in the original packages. Nine-tenths of the fire crackers used in this country are imported Chinese crackers, and done up in the original packages. The problem is a difficult one, and is not likely to be settled by laws. The best thing that can be done toward partial abatement is to influence public opinion to discourage the practice. If it cannot be done by the good sense of parents and other persons, there can be no hope of the proposed reform. Some progress has been made in this direction by the disfavor into which some of the more dangerous explosives—"chasers," "grasshoppers," and "double-headed dutchmen"—have fallen. These pieces are so erratic in their courses that no calculation can be made of the direction which they will take. They may fly into an open window from the street, or put out the eyes of those who discharge them, or set fire to the clothes of the passer-by. There has been a diminution in the use of these devilish inventions of late years, which, it is to be hoped, will extend to all who are disposed to celebrate the Fourth of July in such a destructive manner. Otherwise, we fear the efforts of the Board of Fire Underwriters will not amount to much.

(*New York Herald*, May 31, 1877.)

ABOUT THE FOURTH OF JULY.

We have received several communications vindicating the sacred right of the American boy to blow off the top of his head or the ends of his fingers on the Fourth of July. Now the *Herald* is not the enemy of the New York boys. It has in many ways and on many occasions defended their rights, and been helpful toward their amusements. But there are other people in New York besides boys; and, what is equally pertinent in this case, there are other amusements from which New York boys can get pleasure on Independence Day besides making themselves a nuisance and a danger to the remainder of the community. We propose that they shall have their fill of fireworks in the evening, in an orderly way, and with such

precautions as shall not endanger themselves or other people. But we should like to see the use of fire crackers, torpedoes, etc., prohibited in the streets. Why not? The streets are common property; they are used by horsemen, by ladies, by elderly and nervous people. The noise and the fire are both dangerous in the public streets.

There are many other ways to amuse children on the Fourth of July. Why should they not assemble at the public schools in the morning and have a parade? They could have ward picnics in the Central Park, or on the river, or the bay, or in the country. They could assemble in the public squares and be amused with ice cream and the Declaration of Independence and harmless games. There are dozens of ways to amuse the boys and girls, and do it so well that they will not regret their fire crackers and torpedoes. We call attention to what our Mayor says on this subject elsewhere.

(*New York Herald*, May 31, 1877.)

HOW SHALL IT BE CELEBRATED?—WHAT THE MAYOR SAYS.

Young America has unquestionably become a power. The Fourth of July is his great red letter day. He awaits the anniversary with an indulgent anticipation that has no rival among the other days of the year. Easter, Thanksgiving, and even Christmas, pass by unrecognized, save by their tributes to the "inner boy." There is no sympathy and no undertone about them that makes the boy's heart of hearts glad. Let Independence Day come, however, and there is an outpouring of enthusiasm, which for a century has found vent in pyrotechnics, and, we may add, misfortune. A package of fire crackers, a pistol and an infant cannon are his stock in trade, and he fires these without regard to consequences. He throws the one under a lady's dress, fires the second with a wild recklessness of his little fingers, and discharges the third into a crowd with an utter disregard of results. The next day's annals record ruined fingers, powder marked faces, mutilated legs, absent eyes and a multitude of casualties, to say nothing of the so-called accidental fires that swell the police reports, and make it seem as if some avenging Nemesis had been at work.

WHAT THE MAYOR SAYS.

Mayor Ely is fully in accord with the views that have heretofore been expressed in the columns of the *Herald*. He recognizes the extreme danger in which the city will be placed by the careless use of fireworks, crackers, torpedoes and pistols, and while he does not desire to materially abridge the pleasure of the little ones, he deems it necessary to the public welfare that greater safeguards than usual should surround the celebration of the Fourth of July. There is no reason, he says, why pleasure may not be had in a social organization set on foot in each ward or district, where, under proper restraint, the children may have full license during the day, and at night enjoy the fireworks that may be provided. This would, in his judgment, prevent many of the evils which have heretofore occurred, give

the police less trouble, the Fire Department less work, and the community at large a greater assurance of safety from accidental fires.

(*New York Herald*, June 1, 1877.)

FIREWORKS AND THE FOURTH.

The manner in which the Fourth of July shall be pyrotechnically celebrated is an anxious question among our property holders and representatives of insurance interests. The great fires that have occurred as the result of the careless use of fire crackers, the alarms that have been given to neighborhoods, the thousands who have suffered from accident, the reckless manner in which the small boy has used his opportunities—all these and other incidents connected with the celebration of Independence Day have attracted the attention of thoughtful men to the subject, and there is a feeling at work which may eventually compel greater public protection. In a country town or village it may be safe enough to send up rockets, discharge Roman candles, fire off packages of dynamite, or explode the scientifically made bunches of modern crackers and torpedoes that help to swell the noise of the day; but in New York old times have changed. Large values are at stake here. Our thickly crowded promenades are not adapted to the joyful detonation of these destructive elements. While we want the little ones to take their usual pleasure, the larger thought of self-protection is at work. This may be brought to the practical mind by statistics something like those which are quoted below from the report for 1876 of the Committee of the National Board of Fire Underwriters.

* * * * *

(*New York Daily Bulletin*, June 2, 1877.)

The Underwriters, we observe, are re-urging the mayors of cities to impose additional restrictions upon the sale and use of fire crackers and other pyrotechnics with which, for some reason or other which no rational human being could ever understand, it is deemed indispensable to commemorate the Fourth of July. The objection to this legislation comes from dealers who have imported, or manufactured, or have laid in supplies for this year's consumption, and who urge, therefore, that it would be a manifest injustice to them now to thus prevent their sale. There can be no objections, however, to imposing upon the sale such additional restrictions as will diminish existing hazards to property and life; and these, it is hoped, will be applied, and then before another year passes away let Congress prohibit the importation of fire crackers *in toto*. Why not? The National Board have been trying to work it up to that point for some years past, but have never succeeded, owing, we are bound to believe, to lack of knowledge on the part of Congressmen of the mischiefs traceable to this source. The Board call attention to the startling fact that while the invoice value of all fire crackers imported since January 1, 1865, is less than \$1,500,000, the loss by two conflagrations in that period, traceable directly to them, amounts to upward of \$15,000,000, and 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, therefore, that every dollar's worth of fire crackers imported into this country has occasioned a direct loss by fire of more than \$100. It is high time, therefore, on every consideration of economy and common sense, that the nuisance should be suppressed.

(Mauch Chunk Coal Gazette, June 1, 1877.)

Opposition to the dangerous, noisy and senseless way we have of celebrating the Fourth of July has manifested itself for many years, but little has been accomplished in the way of reform, for the reason that the objections were not put in proper form, or the real objections were not made at all. It is of no practical use for nervous people to decry the noise of the fire cracker—the objection is not serious enough to be entertained. The National Board of Underwriters struck the nuisance a blow in the face in the reports of conflagrations caused by the explosives used on last Fourth. It is conclusively shown that the use of crackers, squibs, rockets and other fireworks are positively dangerous to life and property, to a degree never suspected by the average citizen of the Republic. Last year the damage done by fire on the 3d and 4th of July, which was caused by fireworks, amounted to \$154,000, and nearly five hundred persons were killed or injured by premature explosions and other "accidents." Such exhibits as this cannot but have the effect of doing away with the useless and dangerous and unpleasant habit of playing with murderous combustibles.

(New York Herald, June 6, 1877.)

FOURTH OF JULY IN THE BOARD OF ALDERMEN.

The presentation of a memorial from the Underwriters against the use of fireworks on the Fourth of July flung the Board of Aldermen into hysterics yesterday. Matters could not have gone much worse with the venerable City Fathers if the boys had invaded their room and fired off rockets, crackers, squibs, snakes, chasers and double-headers there and then. We present our condolence to Alderman Cowing—his eloquence might have prevailed had he not been bottled up by points of order.

But after all some good came out of the confusion, for it was discovered that there is already an ordinance prohibiting the firing of almost every known kind of pyrotechnic weapon at any time within the city limits. As with the tramps so with the fireworks—there is no need of a new law. All that is required is to enforce one that has been on the books for the last thirteen years. The ordinance relating to fireworks will be found elsewhere. It was passed December 24, 1864, and it prohibits the firing of rockets, crackers, torpedoes and squibs within the city limits, under a penalty of five dollars for every offence; and the selling or firing of "snakes," "chasers," and "double-headers," under a penalty of fifty dollars for each offence. We should like to hear what the Mayor and the police have to say about this ordinance. A delegation of fireworks manufacturers, yesterday waited on the Mayor to protest against the passage of an ordinance prohibiting the use of their wares. We are not without sympathy for these

gentlemen ; but after all the safety of the city also needs to be looked after, and as we have a prohibitory ordinance the question is now not as to the enacting of a new one, but as to the enforcement of a law already on the books.

(*The Evening News, Gold Hill, Nevada, May 28, 1877.*)

FIREWORKS AND FIRE CRACKERS.

The Statistical Bureau of the National Board of Fire Underwriters have issued a circular showing the losses caused by fireworks and fire crackers on the 3d and 4th of July, 1876. They claim that the use of fire crackers, serpents, squirts and chasers, and similar fireworks that cannot be controlled when discharged, should be prohibited, and that the most stringent laws regulating the sale and use of fireworks of all kinds should be made and enforced in all cities and towns where indemnity against loss by fire is asked for by its citizens. In view of the approaching return of our national anniversary they recommend the following form of ordinance for adoption by cities and towns in the United States:

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(*New Jersey Republican, Hackensack and Englewood, May 31, 1877.*)

CUTTING OFF THE EXPLOSIVES.

The movement of the National Board of Fire Underwriters to knock the "glorious" element out of our Independence Day celebrations, as referred to in last week's *Republican*, has attracted general attention, and in most instances has met the approval of householders; though to the mind of the Young American of advanced ideas it is looked upon as a matter calculated to deprive him of his dearest right, and an infringement upon liberty beside which the stamp act sinks into the most utter insignificance. This new departure, if so carried out as to include everything of a combustible character, would reduce the observance of the Fourth of July to something resembling a Sunday school parade. A day of Independence without noise would be, according to the juvenile patriotic mind, a day of gloom. Children and young people are not alone responsible for the explosive character of our national jubilee. Noise has been considered a legitimate attachment of patriotism in all countries, and especially here. The bells of all the churches are made to ring merrily; cannon salute the rising sun and bid farewell to the day at its setting, while marching troops dismiss with a volley. Orators orate, and audiences cheer as much for the sake of the noise as of a cheerful response to the sentiments uttered. It is the impulse of the hour seeking vocal or mechanical utterance, and the lad who fires off his "cracker" is but the echo of the soldier, who, with martial pride, touches off the "deep-mouthed" cannon.

Still, while making this apology for the animating principle which produces both the noise and the method of attaining it, there is another side, presented by the Board of Underwriters, and it is of so serious a nature as to make patriotism stand and inquire whether it is quite the fair thing to

ask citizens and insurance companies to burn up their property and make large pecuniary sacrifices in order to gratify the taste of others for gunpowder and extatic demonstrations of a love of liberty. The facts spread before the public are of a startling character. The entire value of fireworks, including fire crackers, imported from 1865 to 1876 was but \$1,500,000, paying a duty of 30 per cent., and within that time conflagrations took place, directly traceable to fire crackers, involving a loss of \$15,000,000 worth of property. Every dollar of these mischievous missiles imported has involved a loss of over \$100. Is it not asking a little too much of the companies that they should pay for the effervescence of patriotism? And the loss does not fall wholly upon them; their stockholders, many of them widows and orphans, feel it in diminished dividends, and there are many citizens to whom the matter comes home whose losses are met but in part, and often not at all by the insurances.

Our Commissioners meet next Monday evening, and to them we leave the question of "glorious" or no "glorious," with the hint that Young America will hold them responsible for any infringement of rights.

(*New York Herald*, June 8, 1877.)

FOURTH OF JULY PYROTECHNICS—THE GREAT LOSSES THAT
HAVE OCCURRED—CAN THEY BE AVERTED?—THE
ACTION OF THE BOARD OF UNDERWRITERS
—STARTLING STATISTICS.

It is beginning to be understood by even the little folks that more than usually stringent regulations will be enforced on the Fourth of July with reference to the manner in which the day shall be celebrated. The discussion of the question of danger resulting from a promiscuous use of fireworks by the insurance people; the presentation of such startling facts as that the loss by two conflagrations alone, traceable directly to fire crackers, amounts to upwards of \$15,000,000, and the earnest endeavor of the *Herald* to impress on the public mind the importance of localizing within given bounds the pleasures of the day, have directed unusual attention to the fact that in the carelessness which has attended the celebration of our national anniversary we have already paid dearly for the whistle. It is said to be a not extravagant statement that every dollar's worth of fire crackers imported occasions a direct loss by fire of more than \$100. Yet a singular fact in this connection is that while last year was the centenary of American independence the loss was less than during many of the preceding anniversaries. A reporter of the *Herald*, asking the reason for this result, was informed by one of the prominent members of the Board of Underwriters that it was due to the precautions taken by that organization in suggesting through its various agencies and ramifications that extraordinary care should be observed by the authorities of the respective cities in protecting property and limiting to a reasonable degree the use of pyrotechnics. It is from this cause that many cities and the towns of lesser impor-

tance passed ordinances of a prohibitory character, while the police were more than ever put on the alert.

FACTS WORTH REMEMBERING.

Notwithstanding these precautions, however, the loss by Chinese fire crackers on one day only of the year 1876 amounted to twenty-five per cent. of the value of the total invoice of 1875. On 123 premises the loss was \$73,204, due to fireworks; on 119 premises the loss was \$48,127, due to fire crackers, and on five premises the loss was \$33,242, due to mere gun wads, making a grand total of \$154,574 from fireworks and fire crackers. Can arguments go beyond the eloquence of these figures in demonstrating the necessity of some change, some new method whereby youthful patriotism shall not be at liberty to set ablaze the property of the people and endanger their lives? Returns from chief engineers show a total loss of \$240,979 in 850 cities and towns, and the chiefs of police report in 771 cities and towns 34 fatal casualties and 545 accidents, serious and otherwise. The number of cities and towns that already recommend ordinances against fireworks 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 152.

ACTION OF THE UNDERWRITERS.

The Board of Fire Underwriters has already invoked the aid of Congress in this important matter, but as Congress can do nothing until the next session, it behooves the authorities of our great cities to act independently of national action and for their own good. If immoral books or infected cattle are a nuisance, surely the importation of fire crackers should come within the same category. If serpents, squibs, chasers, Roman candles and rockets can inflict injury by reason of the fact that they cannot be regulated after their discharge, but fly about in any direction, are they not as dangerous as an epidemic that could cause the same evil? If crime showed the same results; if incendiaries broke loose in a similar mass; if men or boys went around with pistols in their hands mutilating hundreds of people in our cities and towns, would not every fair minded citizen, covering for the moment his sense of patriotism with the mantle of justice, demand that something should be done to avert and cure the evil? And this is simply the attitude of the *Herald*. The protection of life, person and property should be superior to all considerations of mere pleasure.

WHAT THE SUPERINTENDENT OF POLICE SAYS.

Our Superintendent of Police says that the ordinance of the city on the subject is already sufficiently ample, but that it cannot be enforced unless every father or guardian of a boy unites with the police in the work of stopping the miscellaneous use of the dangerous missiles. A dozen little ragamuffins will seize days in advance of the Fourth of July every stick and empty barrel on which they can lay their hands, and store them away to make a patriotic bonfire, which, once fairly aglow, is kicked into a thousand shapes and dangerous fragments. Children place guards to watch the coming "cop," and after setting off their pack of crackers or bluelights

will dash into the nearest alley or doorway, where detection is impossible by the shrewdest of policemen. Men and boys of the larger growth mount to housetops and send up fire in every form from that locality, and how, argues the Chief, is it to be prevented? He proposes to instruct the force, however, to exercise unusual vigilance in the matter, and, doubtless, to a certain extent, a check will be put on the ambitious aspirations of Young America to make its anniversary noise.

ALDERMAN MORRIS.

A conversation was also had with Alderman Morris, who had no hesitation in saying that he believed, so far as New York was concerned, certain safeguards should surround the celebration of Independence Day. Since the discussion of the subject in the *Herald* he had taken occasion to examine statistics, and had discovered that the 5th and 6th of July were days replete with trouble. The doctors always found ample business in dressing small wounds, while firemen were usually engaged in reckoning up their extraordinary runs. If the matter was properly brought to the attention of the Board of Aldermen he should be foremost among the advocates of a measure that would secure to the city the quiet and safety that ought to be observed in a great metropolis even on a day of rejoicing.

ALDERMAN KEENAN.

Alderman Keenan was likewise exceedingly frank, saying that while he could not forget that he was once a boy himself, and desired to see all the little fellows enjoy themselves to the top of their bent, in view of the facts that vast interests were at stake; that great danger resulted from the use of fire by the children; that it was impossible for the police to oversee and direct the vast multitude engaged in the celebration of the Fourth, and that a change was evidently coming over the public mind with reference to the manner in which the day should be celebrated, he would, as a representative of a large constituency, be glad to see adopted some restrictive measures affording general protection. The matter, however, had not been officially brought to the attention of the Board, and until then he did not think that definite action would be taken.

Several other Aldermen with whom the reporter conversed used the thoughts above expressed, and it is evident that it is only necessary that there shall be combined and influential action to secure a Fourth of July in the metropolis when the celebration will be free from the noise, annoyance and danger that have so often marked the day.

FACTS AND FIGURES.

The results of an examination of the record of casualties occurring on the Fourth of July for a number of years are as follows:

Year.	Wounds.	Fires.	Year.	Wounds.	Fires.
1867.....	11	16	1872.....	18	—
1868.....	15	3	1873.....	23	21
1869.....	17	16	1874.....	15	29
1870.....	17	17	1875.....	23	1
1871.....	17	2	1876.....	32	63

The foregoing table only represents a list of accidents and fires reported in the *Herald*. Of the former a large number of the sufferers, it is safe to say, died from their injuries subsequently. Police records during ten years show that 110 persons were accidentally shot on the Fourth of July, 60 badly injured by fireworks and 7 persons were killed outright. Of fires caused by careless use of fire crackers there were 180. How many of the burned and maimed victims of these accidents died of their wounds in hospital will never be known.

THE BOARD OF UNDERWRITERS AND THE MAYOR.

That the subject is already assuming definite shape among those who have at heart the welfare of the public will be inferred from the fact that the Mayor has received a communication from the Board of Underwriters pressing the recommendation of an ordinance that shall prohibit the use of fireworks on the Fourth under a penalty of \$5, and of \$2 for the sale of the same.

The Fire Underwriters assert "that the use of fire crackers and such classes of fireworks as cannot be controlled when discharged—serpents, squibs and chasers—should be prohibited, and that the most stringent laws regulating the sale and use of fireworks of all kinds should be made and enforced in all cities and towns where indemnity against loss by fire is asked for by its citizens. As such laws are local we beg to ask your attention to the matter in your city, and such influence as you may deem advisable, looking toward the proper restriction of their sale and use on the coming national festival day, thereby preventing serious accidents to life and property."

THE PROPOSED ORDINANCE.

The proposed ordinance is as follows :

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 offence, shall forfeit and pay a sum not exceeding \$5.

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 offence \$2.

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 \$20 for each and every offence.

THE SUGGESTIONS OF A PYROTECHNIST.

A gentleman who is well known in connection with the business of manufacturing fireworks, writes as follows :

" I have read with approval the several articles in the *Herald* referring to the manner in which the coming Fourth of July shall be celebrated.

While it is a fact that if the views you suggest are carried out will largely detract from the profits of practical pyrotechnists and dealers in fireworks, it is not less true that there are certain things, such as hoppers, serpents, chasers, pistols and cannon, the use of which is positively dangerous and ought to be prohibited. A fine ought also to be imposed on any person who imports Chinese fire crackers, which I regard as even more dangerous to property, because they leave a great deal of paper after being fired that remains ignited until the debris is consumed. I believe that the manufacturers of fireworks will generally coincide in my views, and agree hereafter to remove these dangerous articles from their lists. During the present year, however, it would be a great hardship to manufacturers, jobbers, and dealers who have large lots of goods on hand to be compelled to stop the sale of them on and before the approaching Fourth of July."

The subjoined communication from a citizen has been received :

TO THE EDITOR OF THE HERALD :

As one of the subscribers of your paper for many years, and a property owner, I would respectfully suggest that the corporation of this city pass an ordinance forbidding the use of fire crackers, squibs, &c., under the penalty of \$5 for each and every offence, the fine to go to the police charity or retiring fund. This would keep the police on the alert and cause them to arrest the offenders, and also produce among them a rivalry to see who could make the most arrests and increase the fund.

A PROPERTY HOLDER.

(New York Herald, June 10, 1877.)

ALDERMEN AND FIREWORKS.

The dealers in fireworks have addressed a petition to the Board of Aldermen, asking that the proposed ordinance against the sale or use of fireworks in the city be laid over at least until the next Fourth of July, in order to enable them to get rid of their stock now on hand. The petitioners also appeal to the "patriotism" of the Board; but there are much less sentimental ways of reaching a New York Alderman. In view of the fact that an ordinance already exists which positively prohibits the setting off of any squib, cracker, torpedo, or other firework in the city under a penalty of five dollars for each offence, it would seem more proper to address a petition on the subject to the Mayor and the Police Board. It is the duty of the Mayor to be vigilant and active in causing the ordinances of the city to be observed and enforced, and of the police to enforce the laws and arrest offenders. No ordinance ought to be allowed to be a dead letter. If it is undesirable to enforce it it should be repealed. But while the present city law prohibiting the use of fireworks is in existence the Mayor is bound to see it enforced, and any similar ordinance would be superfluous. Indeed, there is a shrewd suspicion that the subject was started in the Board of Aldermen so short a time before the Fourth of July with other objects than the protection of the city. As attention has now been directed to the existing law, we do not see how its enforcement can be avoided. At all events

it is certain that the Aldermen have nothing to do with the matter, and that any "petitions" that may find their way to them will be wasted.

(*The Daily Graphic, June 4, 1877.*)

The average American seems to have no way of expressing his enthusiasm except by burning powder. We say the *average* American; the well-bred American, who is several degrees above the average, knows better. This method of celebrating the Fourth of July by firing pistols and toy cannons, by exploding crackers and discharging rockets is essentially barbarous, and it is high time it was prohibited in citizens by the most severe penalties. The insurance companies, which bear the brunt of the damage done, estimate that the amount of property destroyed by Fourth of July fires amounts to \$100 for each dollar's worth of fire crackers! This seems incredible till we remember the trifling cost of the explosives and the great value of the blocks consumed every year. It is alleged by the Board of Fire Underwriters that the losses by fire on the Fourth of July last, in this country, amounted to about \$500,000, and the whole country congratulated itself on the slight loss. 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, traceably directly to these crackers, was upwards of \$15,000,000; and on one day only of the last year, the losses from this source alone amounted to more than twenty-five per cent. of the total invoice value of the importation. The puerile folly ought to be put a stop to by a prohibition that will prohibit. Boys have rights, no doubt, but the burning of powder in neighborhoods where vast amounts of valuable property is stored is not among them. Let food be substituted for fire; let the boys be gorged to repletion, and they will perhaps not insist on laying great municipal blocks in ashes every year.

(*The Daily Graphic, June 5, 1877.*)

It is to be hoped that the anti-cracker ordinance will be passed by the Board of Aldermen. The custom, in a crowded city, with its attendant evils of noise, blown-off arms and fingers, and burned-up houses, is but another relic of barbarism. The comfort, safety and convenience of the many have been sacrificed for the sake of a few. For years this nuisance has reached that pass that no lady with safety could venture into the street on the Fourth of July. By reason of the license given, every rowdy, grown or half grown, has deemed himself justified in flinging cracker or bomb at her feet, whose explosion was actually dangerous to her person. It seems a wonder how the majority of any sane people should, year after year, allow reckless and often drunken boys the privilege of firing miserable pistols, made of the poorest material, crammed with powder, discharged within a few inches of a person's head, pointed recklessly in every direction, possibly loaded with shot or bullet, as the whim of the boy may dictate, and whose frequent bursting fills, as well we know, the next morning's paper with a list of casualties.

(*The Daily Graphic, June 7, 1877.*)

THE PATRIOTIC NUISANCE.

The chances are that New York, as usual, will be given over to the mob on the Fourth of July. Crazy boys will fire cast iron pistols within an inch of your ear, fling bombs at your feet, or tie them possibly to your coat skirts. Fire will drop everywhere—in cellars and on roofs, and fifty or sixty thousand dollars' worth of property will be destroyed—because the boys must celebrate; the mob must have its fun. It is an old custom, and can't be spared. John Adams recommended it. Fireworks manufacturers have improved on John's suggestion. In addition to noise and brilliancy, the modern pyrotechnics are ingeniously devised for scattering fire. The exploded cracker, for instance, smoulders and is intended to be blown or kicked into some combustible basement. The rocket will lodge on roofs, or pierce barns and piles of hay. The bomb, with its heavy shell of paper, can knock a man down as it falls from its lofty height. The cast iron pistol and the toy cannon are intended mainly for the benefit of the surgical professions. The blood, wounds, blown-out eyes, blown-off hands and fingers, scorched clothes and burned buildings, remind us of the long and bloody war endured by our forefathers in winning for their descendants the liberty of a very small, reckless and irresponsible minority to oppress a large and long suffering majority.

(*The Daily Graphic, June 9, 1877.*)

PLAYING WITH FIRE.

The Bridgeport fire, with its attendant loss of life, coming before the smoke and groans of a Boston horror have died away, produces a painfully depressing effect upon the community. The Galveston fire, reported in last night's paper, in which \$3,000,000 worth of property was destroyed, shows how terribly we are exposed to the most destructive element of nature in spite of all the arts and inventions of modern life. The forest fires which have swept over broad districts of the country, destroying large beits of valuable timber, and consuming even villages as well as farm houses, are calculated to create a wholesome dread and preventive caution. It seems that the country is experiencing an epidemic of fire, which calls for special care on the part of our people, and should burn a lesson of prudence into every mind. It is well to insist on fire-proof buildings, and certainly greater pains should be taken in the construction of manufactories and hotels, and all large buildings which are peculiarly exposed to the fire. But what is to be done to protect the buildings which are already erected, and are not fire proof? It is wise to make the amplest possible preparations in an efficient fire department. But the energetic and almost superhuman efforts of the Boston firemen could not prevent a large destruction of life in the recent tenement-house fire in that city. Something more should be done than has yet been seriously attempted to prevent fires by stopping the reckless playing with this destructive element in the streets. Scarcely a day passes that the boys do not kindle bonfires in our crowded thoroughfares, and only a week ago a little

boy set a fire in a shed because his mother would not allow him to join his bigger playmates in burning a captured tar-barrel. Why should he not play with fire as well as his older companions?

One of the most prolific causes of fires is the reckless discharge of torpedoes and other fireworks during the summer, and particularly on or about the Fourth of July. The loss by the Portland fire in 1866, caused by a cracker falling in the dry wood of a wharf, was \$10,000,000. It has been estimated that \$100,000,000 worth of property has been consumed in this country by fireworks alone since 1866, and 320 persons have been killed and 90,000 wounded by fireworks within ten years. Dr. Willard Parker says that "frequently the large city hospitals, on the Fourth of July, present scenes of carnage like the battlefield." Yet there is an ordinance forbidding these dangerous pastimes under heavy penalties, which the authorities seem never to dream of enforcing. Are they afraid of the boys? Do they not dare to meddle with the explosive ways and gunpowdery recreations of young America? From the way this protective ordinance sleeps on the statute book one would suppose that the police are partners in firework manufactories or in collusion with surgeons who want wounds to dress and limbs to amputate. The property-holding class has a right to demand that the authorities shall stop every unlawful discharge of a rocket or torpedo or fire cracker in our streets, and ought to put forth that demand in a way that will make it respected. A very important element in the business of a great city, is the rate of insurance and the ability to effect insurance in sound and conservative institutions. Merchants refuse to sell bills of goods to dealers whose stores are not well covered by insurance policies. But insurance companies are compelled to protect themselves against extra contingencies by extra rates, and the whole business community is heavily taxed merely because the authorities neglect to enforce the laws forbidding the playing with fire. The city would run no greater risk from bombardment by foreign war ships, than it now endures every Fourth of July, and simply because its officers neglect to enforce the laws passed for the protection of property and life. This thing ought not to be, and it will be stopped the moment the property-holding citizens demand the enforcement of the laws.

(Daily Graphic, June 9, 1877.)

The demand for protection against the fire cracker fiend seems to be louder this summer than it usually is, but no recent year has passed without its being heard. On June 17, of last year, Mr. Chittenden read in Congress a letter from the National Board of Underwriters showing that within five years \$700,000,000 worth of property had been destroyed by fire, and recalling the fact that the great conflagration which had nearly destroyed Portland, originated in the careless use of pyrotechnics. After it has been shown that \$100 worth of property has been destroyed for every dollar's worth of fire crackers imported, it is a folly of the most puerile and vicious sort to permit the havoc to go on without any attempt to control it.

(*New York Times*, June 12, 1877.)

FIREWORKS—THEIR USE AND ABUSE.

TO THE EDITOR OF THE NEW YORK TIMES:

The approaching national holiday awakens the interest of old and "young America" in the matter of its proper celebration and observance. It has also awakened the interest of the National Board of Fire Underwriters and a few newspapers. Several articles have appeared in one of the prominent New York dailies, whose statements, if allowed to stand unanswered, may possibly be accepted as based upon facts as a whole, and have the effect to suppress a legitimate industry and take away from our Fourth of July celebration nearly all that makes it what it should always be—a glorious Fourth.

The use of fireworks on the occasion of public rejoicing has been prevalent ever since the days of the Pharaohs in every country on the globe. They enter largely into the service of commerce and the Government, and no exhibition of any kind attracts such multitudes to witness their effect as displays of the various combinations of pyrotechnic art. The recent statistical treatment of the methods and consequences of our method of celebrating the Fourth is calculated to mislead the public mind. The whole thing is sweepingly condemned. Figures are arrayed to substantiate the statements and if they were true it would indeed be better to turn our Fourth of July into a day of fasting and prayer rather than let it remain the only day of the whole year which awakens the patriotic emotions of the whole nation.

The National Board of Fire Underwriters, in whose interest the agitation of this question is raised, say, in their report of Committee on Statistics, that "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," thus furnishing evidence that fireworks are not so devastating in their effect as they claim. For never in the history of this country or any other were so many used on one public occasion. There never was a drier time in and around New York city than last season. Never were there so many flags, banners, and other inflammable decorating material exposed to the terrible possibilities of incendiary fireworks as last year on the occasion of our one hundredth anniversary. The only fire of consequence in the entire country occurred in Philadelphia, which was occasioned by a gun wad from a vessel on the river, and might have occurred on any other day. Yet we are shown a large statistical figure of loss, and gravely asked if that is not a severe tax upon insurance capital for the gratification of juvenile patriotism.

That there are objectionable features in the manner of celebrating the Fourth, no fairly intelligent person will deny. Toy cannon, pistols, loose powder, and fire crackers, if you please, occasion serious casualties each year, and any means employed that could induce their discontinuance would meet with public favor. And if the action of the Board of Under-

writers and one of the leading journals were confined to discouraging the indiscriminate use of these articles, no one would object. But they condemn right and left—fireworks of American make and fire crackers of heathen production. There is a very great difference between the two varieties. Fire crackers are dangerous mainly because they leave burning fragments to be blown about after their discharge. Fireworks do not leave burning debris after the effect is produced. Fireworks are subject to the same unfortunate accusations that "Paddy Miles' Boy" was. Any fire occurring on or about the Fourth of July is generally attributed to them, whether they are guilty or not. We are told that the Portland fire resulted from fire crackers. Portland people of influential position have told the writer "there was no truth in the statement whatever," and further, "that if the Chief Engineer had paid less attention to private interests on that occasion the fire would have been controlled and extinguished very early in its progress." Happily for fireworks! At Chicago it was the cloven hoof of Mrs. O'Leary's cow coming in sudden and violent contact with a tallow dip that did the damage there. At Boston, again fireworks escaped. Are fireworks really so dangerous a property? Union square has time and again been the scene of perfect volcanoes of fireworks, yet that section of our city has not been devastated because of such displays. During the political campaigns vast quantities of fireworks are used, and indiscriminately used, in this and every city of the Union, but we do not hear of serious conflagrations resulting therefrom. Speaking of losses to fire insurance capital and sufferings of victims of our Fourth of July celebrations, and the statistics published in connection therewith, reminds one that in the cases of the Portland, Chicago, and Boston fires, their (insurance companies) losses might have been greater. We have Fourth of July victims and insurance victims, statistics of the one, none of the other. It is not the purpose of this article to reflect upon insurance companies; they, no doubt, are a great blessing. What is intended to be shown is, that fireworks are not the great bugbear they are said to be.

The whole subject of the treatment of fireworks business by insurance companies, express companies, and municipal authorities is, and has been, largely based upon assumption of facts that have no existence; and prejudice, and not from intelligent examination of the nature of the business, and the necessary requirements of law and insurance regulation; and the effect of all these harsh and ill-founded conditions is to reduce a fair and honorable business to a sort of half smuggling, illicit traffic distasteful to all engaged in the business. Express companies refuse to carry fireworks, yet they yearly do carry thousands upon thousands of dollars' worth of them to the remotest part of the land, and there is yet to occur the first accident of any kind from transporting fireworks. The writer knows of one instance where a freight car filled with fireworks was thrown from the track and smashed to fragments, together with its contents, yet no explosion or ignition took place—and the fireworks were picked up, repaired, and used afterward. This occurred in 1866, in Massachusetts, between Boston and Springfield. Not a single fire ever occurred from the transporting fire-

works, and yet the report of the Underwriters says "that \$2,556,000 worth were sold during the last decade."

Baltimore, the birthplace of the author and the scene of the inspiration of our national song, the "Star Spangled Banner," refused to allow the use of fireworks on July 4, 1876—the occasion of our one hundredth anniversary—the City Council thinking it "more becoming to gather in the churches of the city and praise God for the anniversary." It would be interesting to know how many of them did go to church, and, further, to know what kind of a celebration Baltimore had last year. I have already given this greater length than I intended. What fireworks manufacturers want above all things is that insurance companies, express companies, railroad officials, and municipal authorities should ascertain by a visit to a factory, and an examination into the nature and character of the fireworks made in this country, what they are composed of, how they are made—in fact visit a manufactory and learn the worst and best, and then frame laws and regulations accordingly. It would give the writer the greatest pleasure to afford any committee or individual the most ample opportunity for such inquiry. By such a course it is confidently believed justice would be done all parties.

EDWARD F. LINTON,

*President of the Unexcelled Fireworks Company,
No. 112 Chambers Street, New York.*

(New York Times, June 13, 1877.)

INSURANCE AND PATRIOTISM.

Among people engaged in the beneficent and profitable business of insurance against fire there exists, we regret to say, an evident intention to suppress the Glorious Fourth. With a wiliness that is peculiar to insurance companies, these enemies of our common country cloak their fell designs under a pretext. The insurance agent has ever a subtle way. He asks his confiding victim to sign an "application," and from that moment he becomes the prey of the company. The agent disappears; no search warrant, no detective ever finds him again. But the insured man, during the remainder of his natural life, pays to the company nearly every dollar of his earnings. He is approached with insidious premiums, assessments, dividends, rebates, discounts, and renewals, none of which he understands, though all demand money of him. It is the policy of the insurance people to disguise their movements with all sorts of strange names. So, now that they propose to break up the Fourth of July and destroy the last refuge of constitutional liberty in the Republic, they move upon the Day We Celebrate by a circuitous line. It is proposed to abolish fireworks of every variety, from the pretentious "set piece" down to the fire cracker.

Let the free-born American citizen imagine, if he can, an Independence Day without racket, gunpowder and fireworks. What would stout John Adams say to a celebration of the anniversary in which there should be no sound of the joy bells and cannon which he predicted should forever usher in the day? If there are spirits in the upper air, they must know

when the American Republic celebrates the Fourth of July, by the cloud of saltpetre and the noise which arise from the surface of the globe below. The foes of liberty would leave the day unmarked save by a display of bunting and an unusual solemnity in the streets. But we hang out the flags whenever a public character dies, or when a friendly king comes to town. One day in seven the omnibuses stop running and the whirl of traffic ceases in the main thoroughfares. Obviously, there would be no meaning in such an observance of the Fourth of July. We are prepared to go further, and say that there could be no adequate celebration of the anniversary of our National Independence without fireworks, native and alien, Christian and pagan, Caucasian and Chinese.

The men of the present generation are so assured in their patriotism that no embargo on fireworks can affect them. They have been reared in the odor of patriotism, so to speak. But, as usual, when an attempt is made to sap the foundations of liberty, the youth of the country are to be beguiled. It is too late to deprive the Fourth of its meaning to grown people; the rising generation are to have the day recur to them annually with nothing to mark it. On all other days in the year the policeman on his rounds makes war on the fussy pin-wheel, the peevish torpedo, the surreptitious powder-horn, and the surprising cracker. On Independence Day the small boy has everything his own wild way. He exhausts himself in the vain endeavor to make noise enough to attract attention. His animal nature delights itself, for once, in unimagined racket, and when he goes to bed at night, covered with honorable scars, and worn out with the laborious pleasures of the day, he reflects that he has had a good time because it was the Fourth of July. To him, at least, the anniversary has a meaning. It would be impossible for the day to come and go without his noticing it, as old people forget to notice their numerous birthdays. At this moment the American boy is saving his infrequent pennies in order that he may prove that John Adams knew what he was talking about when he prophesied that the American people through all time would make a joyful noise when the day returned.

The insurance people, under the thin guise of care for the property of the nation, propose to abolish the fireworks, big and little, and thus to leave the boy of the period destitute of the patriotism which is inculcated by the use of gunpowder and noise. Let us imagine the present generation of boys, grown to man's estate, as old and gray and as crusty as the present National Board of Fire Underwriters. For them no pin-wheel ever fized its wabbling round, no rocket ever mounted to the evening skies, and no fire cracker (sold at the rate of three bunches for a quarter) ever snapped under the heels of astonished horses. Would the candid and philosophic reader expect men of such a colorless youth to volunteer in defense of their country, to subscribe to a seven-thirty loan, to join a militia company to get rid of jury duty, or to accept office under an Administration whose politics they did not approve of? Certainly not. No noise, no Fourth of July. No Fourth of July, no patriotism.

After the exhaustive argument of the President of a fireworks company,

presented in these columns, it is not necessary to refute the statement that no great fire ever originated in Fourth of July fireworks. It has been ignorantly asserted that the Portland fire was kindled by a Chinese cracker, left burning near a cooper's shop. Whereas, the truth of history requires that it be recorded that the cooper left his pipe on the door-step while he ran "to look at the sogers." Pipes have caused more fires than fireworks ever did. But the insurance men are silent on the subject of tobacco. It is the pipe of patriotism which they want put out. Some doctor has said that a city hospital on a Fourth of July looks like the evening of a general engagement. The wounded in the hospitals came to grief by the firing of salutes. Why do not the National Board of Fire Underwriters prohibit cannon? The reason is obvious. The plan is to nip patriotism in the bud, to suppress it in the boy of the period. He is to be bereft of his feeble fireworks and crackers. The glorious Fourth is to be made to him like all other days. We have given up the Independence Day parade, the annual feast, the civic pomp and show, and the Fourth of July oration. Let us hold on to the fireworks as the last refuge of popular liberty.

(*New York Herald*, June 14, 1877.)

PYROTECHNICS ON THE FOURTH—A COMMITTEE OF
INSURANCE MEN AND MANUFACTURERS
BEFORE THE ALDERMEN.

The Law Committee of the Board of Aldermen yesterday gave a short hearing to those interested in the display of fireworks on the Fourth of July. The Board of Fire Underwriters were represented by Mr. Henry A. Oakley, about a dozen fireworks manufacturers being also present.

It was generally understood by those in attendance that the visit to the Aldermen was entirely unnecessary, as an ordinance, already published in the *Herald*, is still in force, prohibiting the sale of fireworks on the national anniversary. The muddle was still further complicated by Alderman Lewis reading a section of an act of the Legislature, passed in 1871, "in relation to storage and the keeping of combustible materials in the city of New York," under which the Fire Commissioners are given entire control as far as custody of the dangerous matter is concerned. The following is the section alluded to :

No fireworks, detonating works, cartridges, powder train, percussion caps, collodium, nitrate of soda, nitrate of silver, ether, phosphorus, matches or explosive compounds shall hereafter be manufactured, stored or kept upon sale in the city of New York, except at such places, in such manner and in such quantities as shall be determined by the said Commissioners in the exercise of their discretion, under a permit by them granted therefor, and subject to be revoked at any time by said Commissioners. Fireworks consisting of Chinese crackers, rockets, blue lights, candles, colored pots, lance wheels and other works of brilliant colored fires may be kept upon sale intervening the 10th day of June and the 10th day of July in each year, by retail dealers, under such reasonable regulations as said Commissioners may prescribe under a permit issued therefor.

Mr. Oakley remarked that this law only alluded particularly to storage. The only object sought to be attained by the Underwriters in the carrying out of such an ordinance was in the protection of life and property. In the great Portland fire the great danger resulted from fire crackers. We had ninety-three fires in this city on the last Fourth of July. Seven of these were caused by Chinese lanterns and seventy-six by fire crackers and other fireworks. The speaker then suggested that the explosion of fireworks should be restricted to the public parks.

Alderman LEWIS: The Common Council has no control of the parks and as the ordinance of 1866 and the act of the Legislature of 1871 stand that body has no control over the matter except as regards the firing or exploding of fireworks.

Alderman HOWLAND: I don't see how any ordinance can be stronger. It is positively prohibitory, and the police are required to see that it is enforced.

Mr. Edward Linton, Secretary of the Pyrotechnic Association, expressed the opinion that the main point to be ascertained was whether or not the Board of Aldermen proposed to take any action at this particular time. He also hoped that some agreement might be entered into between the Underwriters and firework dealers so as to prevent the enforcement of the ordinance on the Fourth of July.

When the Committee adjourned Mr. Oakley stated in conversation that no attempt would be made to enforce the ordinance next month, but that shortly after that date the Board of Fire Underwriters and the Pyrotechnic Association would confer as to a permanent plan for the sale, storage and explosion of fireworks in this city.

(Reporter, Lynn, Mass., June 13, 1877.)

DANGEROUS PATRIOTISM.

The National Board of Fire Underwriters in New York are making praiseworthy efforts to put a stop to the sale of fire crackers, squibs, ser-pents, and such other fireworks as cannot be controlled when they are discharged. The loss by fires that have been caused by these things have been very great. Statistics show that during the last twelve years at least twenty million dollars' worth of property has been destroyed by conflagra-tions caused by fire crackers, while many deaths have resulted therefrom. The great Portland fire was a case in point, which ought not to be forgotten. If the importation of fire crackers was forbidden it would be a blessing to this country, and we think people might manage to be patriotic without en-dangering their own and their neighbor's property by the use of gunpowder in its most dangerous shapes.

(Philadelphia Inquirer, June 13, 1877.)

FIREWORKS ON THE FOURTH—THE NATIONAL BOARD OF FIRE UNDERWRITERS COMMUNICATE WITH MAYOR STOKLEY.

Mayor Stokley was yesterday in receipt of a communication from Charles A. Jenney, Secretary of the Statistical Bureau of the National

Board of Fire Underwriters, calling attention to a form of municipal ordinance, and to a report on losses by fire and casualties caused by fireworks on the 3d and 4th of July, 1876. Mr. Jenney failed to inclose either the ordinance or the report, although his communication speaks of them as being inclosed. Mr. Jenney, speaking of the report on losses, says :

"It gives an expression of the public sentiment touching these dangerous explosives, both in this country and Canada, and confirms the claim of the Fire Underwriters that the use of fire crackers and such classes of fireworks as cannot be controlled when discharged, serpents, squibs and chasers, should be prohibited, and that the most stringent laws regulating the sale and use of fireworks of all kinds should be made and enforced in all cities and towns where indemnity against loss by fire is asked for by its citizens. As such laws are local we beg to ask your attention to the matter in your city, and such influence as you may deem advisable, looking toward the proper restriction of their sale and use on the coming national festival day thereby preventing serious accidents to life and property."

Mayor Stokely will be pleased to receive both the report and the form of ordinance proposed, and will give the same his careful consideration.

(New York Herald, June 16, 1877.)

SHALL THE CITY BE PROTECTED?

Patriotism is a virtue ; but it does not require us to set fire to our houses, or to suffer our children once a year to risk the loss of eyes or hands or probably of life, through the reckless and unskillful use of fireworks and gunpowder. We can be very good Americans and properly cherish the memory of the Declaration of Independence without turning the city of New York between midnight on the 3d of July and midnight on the Fourth into a Babel of confusion, a Bedlam of noise and a place of peril to life, limb and property. Fire crackers, torpedoes, pistols and cannons are not absolutely necessary to the instruction of the juvenile mind in the blessings of republican freedom. We should be in a very unfortunate condition if the permanency of our free institutions depended in any degree on the continuance of the public nuisance and danger to which New Yorkers are required to submit on every recurrence of the national anniversary. But probably not one out of every hundred of those who enjoy the heat and the stench and the noise and the peril of the Fourth of July know for what besides the natural love of mischief, deviltry and confusion they celebrate the dreaded day.

There is an ordinance of the city which prohibits the use of fireworks in the public streets, and the Mayor and the police have full authority to enforce it. If they intend to do so it is only just that they should make the fact known at once before people have invested their Fourth of July money in squibs and crackers. There is a very general desire among the respectable portion of the community that the senseless custom heretofore prevailing should be abandoned, and the insurance companies are among the most earnest protestants against the hazardous amusement. If, after all the warnings that have been given and the discussion that has been had

on the subject, any serious accident should occur on the coming Fourth through the neglect of the Mayor and the police to enforce an ordinance approved and demanded by the people, the responsibility will be by no means a pleasant one to shoulder.

(*New York Herald, June 22, 1877.*)

FIREWORKS ON THE FOURTH—ALDERMANIC ORDINANCES
AND STATE LAWS—ANOTHER PROTEST FROM THE
BOARD OF FIRE UNDERWRITERS.

Alderman Morris yesterday received a communication from the National Board of Fire Underwriters relative to proposed amendments to the ordinance prohibiting the use of fireworks in this city on the Fourth of July. A petition to the Aldermen was inclosed. Mr. Henry A. Oakley, Chairman of the Underwriters, states in his letter that "within a few days we have received notice of the passage of stringent ordinances by the cities of Chicago, Brooklyn, Bridgeport and Providence, as well as by many other places. The appalling loss by fire the present year is spreading alarm all over the country, not lessened by the loss in a neighboring province of over \$10,000,000 reported this morning; and we feel it our duty, as citizens as well as underwriters, to take all the precautions that can be had to protect capital and property from unnecessary loss, and of which in the present case the ordinance referred to gives us reasonable hope."

The petition alluded to is transmitted by Mr. Oakley, Chairman of the Fire Underwriters, and says: "Our attention has been called to a proposed amendment to Section 7, of Chapter 13, of the ordinance of 1866 on the firing of firearms, cannon and fireworks, where it is proposed to insert after the word 'combustion' the words 'except on the third and fourth days of July in each and every year.'"

We beg leave respectfully to remonstrate against the passage of this amendment, as it would defeat the very purpose for which the ordinance was originally passed. When we had the honor to appear before the Law Committee of your honorable body, to whom this subject was referred, we stated fully the necessities of such an ordinance for the protection of life and property in this city; but in view of the fact that the ordinance referred to, although for many years on the statute book, had failed to be enforced, we agreed with the representatives of the Pyrotechnic Association of the United States, who were also represented at such hearing, that we would not seek the enforcement of the ordinance the present year, so as to save them from mercantile loss upon the manufactured stock already on hand. They distinctly stated to us in the presence of Aldermen Lewis and Howland that they had no objection to any law that should apply after July of the present year.

We therefore beg to suggest the elimination of the proposed amendments in General Order No. 184, referred to above, and instead thereof an amendment to Section 3 of said ordinance to the following effect: "This ordinance shall take effect from and after July 6, 1877."

The communication was referred to the Law Committee.

The same committee yesterday reported that no action was necessary to be taken, on the ground that the laws of the State and ordinances of the city now in existence are ample to protect the people and property of this city from injury or damage from the use of fireworks of any and every description. The report further sets forth that the enforcement of these laws and ordinances—in fact, all laws and ordinances relating to our city government—has been intrusted by the Legislature to one or more of the executive departments of the city, and the Board of Aldermen is, therefore, relieved from all responsibility in the premises.

(New York Daily Bulletin, June 23.)

THE UNDERWRITERS AND THE ALDERMEN.

The National Board of Underwriters are endeavoring to demonstrate to the Board of Aldermen that there are other ways of celebrating the Fourth of July than by practices which expose the city to the perils of conflagration; but thus far, we regret to say, their arguments, weighty as they are with other people, do not carry conviction to the Aldermanic mind. Within the few days past, stringent ordinances against the fireworks nuisance have been adopted by Brooklyn, Bridgeport, Chicago, Providence and other cities; but so far from imitating their prudent example, our Aldermen are actually contemplating a step in the opposite direction in the shape of an amendment to the existing ordinances, providing that the clause suppressing the nuisance "shall not apply to the 3d and 4th of July each year." Now as most of the losses to life and property from fireworks are entailed by their general use on those two days, their exemption will do nothing to remove the evil of which the underwriters and the common sense portion of the community are complaining. The attention of the Aldermanic Law Committee was called to this mischievous reservation; but in order that the business interests of fireworks manufacturers should not be damaged by loss of sale of stock on hand, it was agreed with the representatives of the Pyrotechnic Association of the United States to defer the enforcement of total prohibition until from and after July 6, 1877. Now what is the response of the Law Committee to this action of the underwriters? Simply a report that "no action is necessary, on the ground that the laws of the State and ordinances of the city now in existence are ample to protect the people and property of this city from injury or damage from the use of fireworks of any and every description." This is certainly a very summary way of disposing of so important a matter; but the Law Committee of the Board of Aldermen are deceiving themselves if they imagine the public will be satisfied with their self-complacent conclusion. The laws of the State and the city ordinances now in existence do *not* protect the lives and property of our citizens on the 3d and 4th of July, and it would simply be an impeachment of the intelligence of the Law Committee to suppose that they are as unconscious of that fact as they pretend to be. The underwriters must now carry their appeal to the Legislature, and when they do they may safely calculate upon the support of the great bulk

of the community. The citizens meanwhile must protect themselves as best they may. We advise them not to rely either upon the police, the Aldermen or the usual paper proclamation from the Mayor.

(New York Journal of Commerce, June 23, 1877.)

ST. JOHN AND NEW YORK.

New York ought to, and will, give generously in aid of the sufferers of St. John, N. B. Though in a "foreign land," the burned out city is closely allied, commercially and socially, with the United States. It is easily accessible by rail and water from New York. Provisions and clothing can be thrown as readily from this point into St. John as into Chicago or any other American city which New York has befriended in its past similar distress. Charity should know no nationality and no boundary; but when it happens, as in this case, to be easy and natural to bestow kindness on our next door Canadian friends, there is less excuse for not responding to the call for help with full hearts and hands. We hope that the city authorities and the various commercial bodies and the railroad and steamboat companies will do their part at once in relieving the misery at St. John.

That is a poor sort of philanthropy which does good with any view of a return in kind. Some day it may be the misfortune of this city to be devoured by fire. Whenever that fate overtakes us the charity which New York has never denied to other cities in their want and sorrow will be to her the sweetest comfort and greatest relief. There is no doubt about that. This should not be a motive for giving something to the homeless and destitute people of St. John, but the thought should not be absent from our minds that their condition may some day be ours. With that idea before us we can better appreciate the blessing of giving, as of receiving, assistance and sympathy.

Let not New York flatter itself that because it has escaped great fires for many years it is not liable to be swept away like the better parts of Chicago, Boston, Portland and St. John. It needs but an unfortunate combination of circumstances—a fire breaking out in some lumber yard, furniture factory or petroleum store, a strong wind and a short supply of water down town—to reduce a large part of this city to ashes in one night. We must trust to no precautions yet taken—not even to the excellent organization of the Fire Department—for complete security. Eternal vigilance and the extremest caution in providing against remote contingencies of danger are indispensable on the part of public officials and private citizens. Therefore we regret that at this time—with the destruction of St. John as the last terrible warning—the city government will not lift a finger to check or discourage the free use of rockets, crackers, and all the other patriotic incendiarism on the Fourth of July. It is true that there are city ordinances against these dangerous nuisances, but they are never enforced; and now that the local authorities have refused to do anything further upon the subject we cannot expect that the laws will be better observed in the future

than they have been in the years that are past. Some other cities have lately adopted and will enforce stringent ordinances against fireworks on the coming anniversary. It remains for this metropolis, which ought to take the lead in such a reform, to court by its neglect the doom that has overtaken so many other American cities.

(New York Daily Tribune, June 22, 1877.)

There is prospect of abatement if not of abandonment of the fire cracker in this city on the coming Fourth. The Board of Fire Underwriters may not fully carry their point with the Aldermen, but an impression has been produced upon public sentiment in regard to the matter which will diminish the sale of the explosives this year, and probably result in prohibiting them hereafter. An unexpected consequence has followed the stoppage of the sale of these things in Brooklyn. It had been expected that many people who have been accustomed to leave the city every Fourth of July to escape the noise, would now remain in town during that anniversary. But it appears that on the other hand many families had been in the habit of staying in town to assist the young folks with their fireworks and to guard against accidents. There being nothing now for old folks or young to do in Brooklyn on the Fourth, there is prospect, as shown by the engagements of conveyances, for a larger exodus from that city than ever before. Many of the exiles will buy their fireworks, if they can, in this city, and take them into the quiet resorts of the country.

(New York Herald, June 24, 1877.)

HAPPY BROOKLYN!

The Brooklyn Superintendent of Police has issued orders to the various captains in regard to the celebration of the Fourth of July. An ordinance of that city prohibits the "storage or sale of fire crackers and fireworks of all kinds and the setting off or burning of any fire cracker or fireworks of every description within the city limits" under a penalty of twenty-five dollars for each and every offence. The captains are ordered to instruct their commands to strictly enforce this law. A similar ordinance exists in New York, but inasmuch as our Mayor and police hesitate to enforce it, one being frightened and the other afraid to do so, it will, of course, remain a dead letter. We shall envy our neighbors on the other side of the East River the peacefulness of their celebration; provided their police are able to carry out their instructions effectually. In New York we shall have to submit to the confusion and danger of a senseless practice for one more year at least, although the law would protect us provided the authorities did their duty. If any great calamity should occur through the use of fireworks, pistols and cannon in the public streets of this city on the Fourth the responsibility would rest with the Mayor and the police.

(The Evening Mail, June 26, 1877.)

FIRE CRACKERS.

The Small Boy's hour of triumph draws near. The Fourth of July comes on apace, when the Small Boy will for a day and night take control of the city, and make twenty-four hours hideous with noise and pestilent with stench. Some

absurd old people had imagined that they could hold in the Small Boy, but they were egregiously mistaken. They represented that the firing of Chinese crackers was an intolerable nuisance—and so it is; but the Small Boy only smiled derisively. They appealed to the Common Council for an ordinance to prohibit the infernal cracker; but the Small Boy shook his fist at the Aldermen, and they told the old fogies that it could not be done; the fire cracker was vitally essential in keeping up the love of freedom, and any abridgment of its use would be a long step toward the downfall of the Republic. They would prohibit green apples, or even whiskey; but fire crackers and the Small Boy were too much for them.

So, the Small Boy has won an easy victory. On the Fourth of July more than two thousand policemen will do duty day and night in watching for fires and accidents from crackers—all for the Small Boy. On the Fourth of July every fireman and every man of the insurance patrol will be prohibited from leaving their post of duty even for an hour—all to secure the Small Boy's privilege of setting the city on fire. On the Fourth of July forty thousand house owners and tenants who are longing to get a day in the country will feel compelled to remain in town to see that their dwellings are not fired by the Small Boy's crackers. On the Fourth of July ten thousand ladies who would give the world for a drive in the Park will be compelled to stay at home for fear of accidents by runaway horses, startled by the bunch of crackers thrown under their feet by the patriotic and triumphant Small Boy. On the Fourth of July, in spite of the extra vigilance of firemen and police, there will be a dozen or more of fires caused solely by the festive hilarity of the Small Boy in his indiscriminate distribution of crackers. On the Fourth of July there will be a couple of dozen of citizens damaged more or less, here an eye put out, and there a nose shot off, and so on, by the cheerful and elevating sport so dear to the Small Boy. And we feel it a painful duty to add that even the Small Boy himself will, doubtless, in numerous instances be brought home in pieces, or instalments as it were, which fractional condition he will owe exclusively to his patriotic devotion to crackers and double-headers.

But what of it? Let policemen and firemen and insurance patrols do double, ay, treble duty; let insurance companies suffer needless losses; let families be burned out of house and home; let New York be a St. John or a Marblehead; let horses run away and riders be smashed; let boys and girls and men and women be blown up and torn up, and gathered in butchers' baskets, and taken home in joints and sections; what of it, we repeat? Are these reasons for curtailing the Small Boy's patriotism? Not a bit of it. Without the Small Boy we should have no statesmen in the future; without fire crackers we should have no Small Boy worthy of the name. So, burn and maim at your sweet will, my Boy; the city is yours for one day, and all that stupid grown people have to do is to wait upon you from sunrise until midnight. To be sure, you will deprive your parents and friends of the slightest vestige of comfort; but what of that? Patriotism and fire crackers are one and indivisible, and the Small Boy is their high priest.

LEGISLATIVE DEPARTMENT.

BOARD OF ALDERMEN.

Stated Session.

TUESDAY, June 19, 1877. }
2 o'clock, P. M. }

* * * * *

(G. O. 184.)

By Alderman Hall—

An Ordinance to amend Section 7 of Chapter XIII. of the Ordinances of 1866, entitled, "Of the firing of firearms, cannons and fireworks."

The Mayor, Aldermen and Commonalty of the City of New York do ordain as follows :

SECTION 1. Section 7 of the above-entitled ordinance is hereby amended by inserting after the word "combustion" the words "except on the 3d and 4th days of July in each and every year," so that said section, when so amended, shall read as follows :

SECTION 7. No person shall fire, discharge, or set off, in the City of New York, any rocket, cracker, torpedo, squib, balloon, or other fireworks or thing containing any substance in a state of combustion, except on the 3d and 4th days of July in each and every year, under the penalty of \$5 for each offence.

SECTION 2. All ordinances or parts of ordinances inconsistent or conflicting with the provisions of this ordinance are hereby repealed.

SECTION 3. This ordinance shall take effect immediately.

Which was laid over.

LEGISLATIVE DEPARTMENT.

BOARD OF ALDERMEN.

Stated Session.

THURSDAY, June 21, 1877. }
2 o'clock, P. M. }

* * * * *

By Alderman Morris—

Memorial of the National Board of Fire Underwriters, protesting against any modification of the existing ordinance relating to fireworks, as follows :

THE NATIONAL BOARD OF FIRE UNDERWRITERS, }
STATISTICAL BUREAU, }
NEW YORK, JUNE 21, 1877. }

TO THE HONORABLE BOARD OF ALDERMEN OF THE CITY OF NEW YORK :

Gentlemen : Our attention has been called to a proposed amendment to Section 7 of Chapter 13 of the Ordinances of 1866, "of the firing of firearms, cannons and fireworks," where it is proposed to insert after the word "combustion" the words "except on the 3d and 4th days of July in each and every year."

We beg leave respectfully to remonstrate against the passage of this amendment, as it would defeat the very purpose for which the ordinance was originally passed.

When we had the honor to appear before the Law Committee of your Honorable Body, to whom this subject was referred, we stated fully the necessities of such an ordinance for the protection of life and property in this city; but in view of the fact that the ordinance referred to, although for many years on the statute books, had failed to be enforced, we agreed with the representatives of the "Pyrotechnic Association of the United States," who were also represented at such hearing, that we would not seek the enforcement of the ordinance the present year, so as to save them from mercantile loss upon the manufactured stock already on hand. They distinctly stated to us, in the presence of Aldermen Lewis and Howland, that they had no objections to any law that should apply after July of the present year.

We therefore beg to suggest the elimination of the proposed amendment in G. O. No. 184, referred to above, and instead thereof an amendment to Section 3 of said ordinance to the following effect:

This ordinance shall take effect from and after July 6, 1877.

We trust that your Honorable Body will see the reasonableness of this request and amend the ordinance accordingly.

On behalf of the National Board of Fire Underwriters,

HENRY A. OAKLEY,

Chairman Statistical Bureau.

CHARLES A. JENNEY,

Secretary.

Which was laid over in connection with G. O. 184, and ordered to be printed in full in the *City Record*.

(*New York Daily Bulletin*, June 28, 1877.)

FIREWORKS DULL AND IN LITTLE DEMAND.

According to the *Boston Commercial Bulletin*, the trade in fireworks this season is going to be a small one. The opposition to the promiscuous use of Chinese crackers, toy cannon, pistols, rockets, pin wheels and other combusive combinations of pyrotechnic art, seems to be increasing. It is extremely doubtful whether the opposition to Chinese crackers is sufficiently strong to secure the passage of an act prohibiting their importation; but if it should be, Chinese crackers would doubtless soon become a dim memory of the past in boyish minds. For they are all imported, none ever having been successfully made in this country. All other fireworks, however, are of domestic manufacture, skyrockets, pin wheels, etc., being made at factories in several of the suburbs of Boston. Foreign fruit brokers in this (the New York) market report the trade in fire crackers this season unusually dull. Where heretofore one thousand boxes were sold scarcely half the number have been placed, despite the fact that they have been offered at prices 50 to 60 cents per box lower than last season. At the beginning of the present season the prices were \$2 per box for short count, and \$2.15 per box for full count. Within a few days, however, about one thousand boxes short count sold at \$1.80 to \$1.85, and full count were of-

ferred at \$2. So great has been the pressure to close out this stock that several lots have been offered at auction sale, out of which but a small portion were sold, and those at very low prices.

(*New York Herald, June 28, 1877.*)

CITY FATHERS AND THE FOURTH—THE PRIVILEGE TO BURN DOWN THE CITY NEXT WEDNESDAY.

Considerable gossip was indulged in around the City Hall yesterday relative to the ordinance passed giving permission for the explosion of fireworks and cannon in this city on the 3d and 4th of July, of this year. The amendment practically repeals the ordinance which has been in force since 1866 prohibiting such practices. Although this ordinance has been on the statute books since that time no efforts have been made to enforce it. Of course, the Police Commissioners are responsible for such neglect.

When the representatives of the Board of Fire Underwriters appeared before the Law Committee of the Aldermen they were given to understand that no steps would be taken either to enforce or repeal the laws affecting the use of fireworks on the next Fourth of July. They expressed the hope that the matter would be allowed to stand just where it then was. But a "mysterious" change seemed to have come over the opinions of our City Fathers in this respect during the few days preceding the last meeting of the board. Whether the change was the result of visits from some of the leading firework manufacturers of the city to the secret chamber of the Aldermen is not apparent, but certain members of the "third house" can be found who are uncharitable enough to make such a statement.

In discussing the question it might be of interest to the public to read the names of the Aldermen who voted in favor of and against Mr. Pinckney's amendment, giving all the boys of the metropolis an opportunity to burn up property amounting in value to millions of dollars. The following is the list:

Yeas—Aldermen Purroy, Cole, De Vries, Ehrhart, Guntzer, Hall, Joyce, Lamb, Phillips, Pinckney, Salmon, Sauer.

Nays—Aldermen Cowing, Howland, Lewis, Morris, Simonson and Sievin.

BROOKLYN'S NOISELESS FOURTH.

The dealers in pyrotechnics in Brooklyn are very much exercised over the prohibition of the sale of fireworks for the celebration of the glorious Fourth. Several arrests have been made by the police of persons detected in the act of violating the Common Council ordinance. Yesterday Mr. Coghill, of No. 284 Fulton Street, who was arrested for the second time on a charge of selling fire crackers, was arraigned before Police Justice Walsh, and his examination set down for Friday.

(*New York Herald, June 29, 1877.*)

THE FIREWORKS ORDINANCE.

Mayor Ely yesterday signed the ordinance passed on last Tuesday by the Board of Aldermen giving permission to explode fireworks and cannon on the 3d and 4th of July of this year.

Mr. Henry S. Oakley, Chairman of the Board of Fire Underwriters, yesterday sent a communication to the Mayor on this subject, in which he says: "We beg on behalf of the Fire Underwriters to ask you to withhold your signature from the ordinance passed by the Board of Aldermen at its session held on the 26th inst., relative to fireworks and fire crackers, and to allow the same to lie over the usual ten days. This would leave the present excellent ordinance in full effect, and not interfere with a reasonable celebration of Independence Day, while we are satisfied it would lessen the fears of the community as to the probability of serious disaster to life and property. The daily press, we observe, are unanimous in their condemnation of the passage of this bill, and we feel that they represent the popular feeling upon this important subject.

(*New York World, June 30, 1877.*)

THE MAYOR AND THE FOURTH OF JULY.

We should hate to believe that Mayor Ely was in league with the keepers of suburban summer resorts on the one hand, or, on the other hand, that he has no more sense than an Alderman. And yet we seem to be shut up to those alternatives by his conduct in signing the ordinance for making New York uninhabitable on Tuesday and Wednesday of next week. That is the proper description of the ordinance suspending for those days the standing corporation ordinance against the explosion of firearms and fire crackers. We have every desire to make the small boy happy on the Fourth of July, but it is asking altogether too much to ask that the whole town should be turned over to him. The explosion of fire crackers gratifies only the boy who fires them off. It disgusts all adults and drives the more sensitive of them almost to distraction. It constitutes a real danger to life, not only directly by the peril of the explosions themselves, but indirectly by the effect upon people suffering from nervous diseases of a racket almost unbroken for forty-eight hours. A strict prohibition to explode fireworks would force out of the city all boys who could get out to set off their explosives where they would be in no danger of doing damage, and where they would annoy fewer people. If this had been proposed to the Aldermen some demagogue would doubtless have been found to picture the woes of the poor man's son in a tenement house who could not afford to go to New-Jersey or Staten Island, and whose life in the squalid tenement house was only lighted up by the chance of venting his patriotism with a two-dollar brass cannon and seventy-five cents' worth of fire crackers to throw under the passing car-horse. The city could much better afford to send all such boys out of town who cannot afford to take themselves out of town than to permit them to have their own way in town. At least the

Aldermen could have limited the term of the patriotic pandemonium to half a day or thereabouts, and enforced the peace for the rest of the national holiday. But this turning over of the town to boys and noise for two whole days is simply appalling. It is a question between banishing adults and banishing boys, or restraining their noise within decent limits. The former is the course which the Aldermen and the Mayor think best.

We have spoken of the noise now chartered as a nuisance, as it unquestionably is, and of the danger which it entails in the character of nuisance. The more serious danger is that of fire, and with the fresh experience of Marblehead and St. John and the distinct recollection of Portland it seems as if it required no more than ordinary sense and firmness in a Mayor of New York to put a stop at once, which would be a stop forever, to the senseless and abominable custom which is only tolerated because it is a custom. Whatever qualities it required, it appears that Mayor Ely does not possess them. He has not lacked for good counsel. The Chairman of the Board of Fire Underwriters very properly addressed him a request, on behalf of that body, to withhold his signature from the bill. Such a request would have received the signature of a great majority of the tax-payers and of the inhabitants of New York. Mayor Ely disregarded this request. The result of his signature is not merely that New York will be abandoned for two days by everybody who can get away from it, and that at best the firemen will be worked forty-eight hours without cessation, and a number of petty fires will occur the aggregate loss from which will be many thousands of dollars. We do not care to depict the worst that may happen, but if the worst should happen no decent man in New York would be willing to accept the responsibility which the Mayor of New York has accepted.

(New York Daily Bulletin, June 30, 1877.)

FOURTH OF JULY FIRE RISKS.

It is a curious notion the City Hall people have that the anniversary of American Independence cannot be becomingly commemorated without burning down something or blowing up something. The burnings down and the blowings up may entail serious loss of life and property; but with the average Alderman that makes no difference; the Chinese fire cracker is in his head, apparently, and there we suppose it is bound to stick.

In deference to the growing public reprobation of this recurring fire cracker nuisance, the city fathers have adopted an ordinance permitting the use of explosives on the 3d and 4th of July, "but not afterwards." What this "not afterwards" means precisely it would puzzle one unversed in City Hall technicalities to comprehend. Nobody thinks of setting off fire crackers after the 4th of July, and the prohibition, therefore, is a palpable absurdity, unless it is applicable to all time future. What the Underwriters wanted was a restriction upon the indiscriminate use of these dangerous playthings on the two days in question; but the obtuseness or perversity of the aldermanic intellect failed to see the point, and the result is the amend-

ment forbidding fireworks after the 3d and 4th. Even apart from the hibernicism of the thing, it may well be asked, was there ever such a predetermined locking of the door after the horse is stolen?

The public, hence, will have to make up their minds to the usual risks from fire on Tuesday and Wednesday next. Every householder and property owner must look out for himself. He will get no help from the "proper authorities." There is to be no restraint upon the miscellaneous explosion of fire crackers, or, for that matter, any other description of pyrotechnics. A fire cracker laid waste sundry square miles of houses in an eastern city a few years ago; and last year, if the Underwriters' statistics can be relied upon, a million of dollars would not cover the losses by fire in various parts of the country caused by the same agency. A million of dollars, it is true, is not much, compared with the losses of some previous years; but, as the country just now is complaining of poverty, it may as well be saved, no matter what the Aldermen may think. Citizens who have not taken leave of their senses, therefore, will of their own volition put the pestilent fire cracker and kindred abominations under the ban. Leave them to the "heathen Chinese," who has the discredit of being their originator; and before another year passes away it is more than probable Congress will pass, as it ought to pass, an act prohibiting their importation altogether, or placing a duty upon them so high as to practically amount to the same thing.

(Brooklyn Union and Argus, June 29, 1877.)

THE FOURTH OF JULY ORDINANCES.

The ordinances passed last year by the Common Council prohibiting the storage, sale, and discharge of fireworks and firearms was made necessary by the damage to life, limb, and property which has been done in the past by these articles. After a Fourth of July especially, the hospitals have been crowded with the maimed, while life has been lost and property has been burned upon that day. The action of the Common Council was not only wise and prudent, but it was actually humane; for since the people would not protect themselves from injury, they must be protected by official interposition. Of course, those who in the past have dealt in fireworks dislike to have their business injured—in fact, destroyed. But it is one of the instances where the interests of the few must be sacrificed for the good of the many.

There seems to be, however, a doubt as to the power of the Common Council in this matter. A firm, which has dealt largely in these goods in the past, deny the authority of the city officials to prohibit the sale of their goods. They set up the claim that the ordinance is not in accordance with the Constitution of the State, and that while the Common Council has the right to regulate the sale and use of fireworks, it has not to prohibit altogether their sale and use. Another claim was made that when fireworks were bought by storekeepers they became their personal property, and that any law depriving anyone of their property was unconstitutional. This will not have much force, since the laws were passed a year ago, and the property, under this notification,

should not have been purchased. The doubt as to the other claim, however, remains. It is a question to be well considered, whether or not a person has the right to store or sell fireworks, and whether or not a person has the right to use fireworks upon his own premises. Yet he cannot do that which shall be a nuisance to his neighbor, or which shall endanger the life, health, or property of that neighbor. Hence it is within the power of people to demand the punishment of any who may discharge fireworks, if he can prove it a nuisance, or that his property has been damaged by the firing of fireworks in the hands of such person.

Yet withal it will be a hard case if this dangerous nuisance cannot be wholly suppressed. The injury done to property every Fourth of July, the lives that are lost, and the damage done generally to limb ought to make every one well satisfied to dispense with this noisy and silly means of celebration, and to prohibit the indiscriminate use of fireworks by every urchin who can obtain a few cents. It should not be forgotten that Portland, Me., was destroyed by means of one single fire cracker. The conflagrations that have recently raged at St. John, Galveston, Bridgeport and Marblehead should give us thought to this matter. That those in large cities, whose duty it is to suppress fires, considered the Fourth of July a dangerous day, is seen in the precautions taken to have every man and horse on duty on that day. Look at the newspapers published on the Fifth and see the large space set off, devoted wholly to the description of fires and alarms of fires of the preceding day. That there is need not only of the regulation of the sale of fireworks, but of its entire suppression, must be apparent to every intelligent mind.

(Brooklyn Daily Eagle. June 30, 1877.)

THE FIREWORKS QUESTION.

The Fourth of July fireworks question is not hard to understand, though the fireworks men have made a great deal of noise about it. The short and the long of the matter is that in the opinion of a great majority of our citizens, the business of shooting off guns and exploding torpedoes in the streets of the city is exceedingly dangerous to life and property, and is a most intolerable nuisance. A year ago, the Common Council passed an ordinance forbidding the storage of fireworks by any unlicensed person in this city, and restricting licensed persons to a quantity believed to be reasonably consistent with public safety. The Common Council also forbade the explosion of the larger kind of fireworks, pistols and cannon by any unauthorized person within the city. No restriction was placed upon pyrotechnics such as children and small boys may be trusted to handle. The simple question now is whether that ordinance shall be enforced. The police authorities think it should, Judge Walsh thinks it should, the District Attorney is of the same opinion, and the *Eagle* is on the same side. We sincerely trust that every dealer who persists in defying the law will be promptly clapped in Raymond Street Jail, and kept there until the Fourth of July shall be passed; and if need be, any dangerous stock, if not removed after proper notice, ought to be seized by the proper authorities. It is possible to have a pleasant Fourth of July without turning the city into a crackling, blazing, roaring pandemonium.

(*Brooklyn Daily Eagle*, July 2, 1877.)

IMPORTANT OFFICIAL REPORT BY FIRE MARSHAL KEADY:
WHAT FIREWORKS ON THE FOURTH HAVE DONE
IN PAST YEARS—A STRICT ENFORCEMENT OF
THE ORDINANCE PROHIBITING THEIR
SALE RECOMMENDED.

Fire Marshal Keady this morning submitted the following important report on the fires for the past month, and on the necessity for a strict enforcement of the ordinance prohibiting the sale and use of fireworks on the Fourth:

To the Honorable the Board of Police and Excise:

GENTLEMEN—There were thirty-two fires in this city during the month of June, 1877, the causes of which were as follows:

CAUSES OF FIRES.

Defective flues, 6; explosion of percussion caps, 1; linseed taking fire, 1; careless use of lights, 2; sulphur taking fire, 1; explosion of kerosene lamps, 9; incendiarism, 1; careless use of matches, 2; upsetting of a kerosene stove, 1; explosion of gasoline, 1; overheated oven, 1; unknown, 2; friction, 1; gas jets, 2; hams taking fire in smoke house, 1. Total, 32.

LOSSES AND INSURANCES.

Loss on buildings.....	\$5,245	Insurance on buildings.....	\$15,500
Loss on contents.....	5,110	Insurance on contents.....	13,400
Total loss.....	\$10,355	Total insurance.....	\$28,900

ARREST FOR ARSON.

June 7, James J. Dowd was arrested by the police of the Sixth Precinct on suspicion of having set fire to the premises, No. 50 Monteith Street, but was discharged at the station house.

DEATHS BY FIRE.

June 27, Frederick Mott, aged 5 years, residing at 465 Kent Avenue, while playing around a bonfire in front of his residence his clothing took fire and he was burned to death.

FIREWORKS ON THE FOURTH OF JULY.

The Common Council have passed an ordinance prohibiting the use of fireworks in this city on the coming Fourth of July. This ordinance is opposed by the manufacturers and dealers in fireworks, who argue that such a restriction was not necessary. The record in the Fire Marshal's office shows these facts.

THE DAMAGE DONE TO PROPERTY

in this city by the careless use of fireworks on or about the Fourth of July, from 1869 to 1876, inclusive, is clearly shown by the following table:

Year.	No. of fires.	Total loss.
1869.....	11.....	\$7,050 00
1870.....	1.....	2,000 00
1871.....	4.....	220 00
1872.....	9.....	5,150 00
1873.....	10.....	8,550 00
1874.....	13.....	8,206 00
1875.....	16.....	9,600 00
1876.....	32.....	23,580 00
Total.....		\$64,536 00

On the night of the 3d of July last year, a fire occurred at the cigar and stationery store of Frederick Somerville, 297 Smith Street, caused by the explosion of fireworks, which he had just put in to retail. The whole rear and part of the front of the store was blown out, and Francis Lent, aged nineteen, was instantly killed.

ONE DEATH AND THIRTY-TWO FIRES,

from fireworks, in one day in Brooklyn alone. It seems to me that these facts ought to be a sufficient argument against the further use of such dangerous explosives, even if there were no ordinance on the subject. But, this record, terrible as it is, does not indicate the entire danger to which the city was exposed last Fourth of July. Any one of these thirty-two fires might have ended in a terrible conflagration had the firemen been less prompt or less energetic than they were. In many instances they were called upon to leave one fire and go quickly to another which had just broken out miles away. It will be a blessing to Brooklyn when the sound of a fire cracker is not heard within her limits on the day of our National anniversary. Nor need her citizens be less patriotic than they are now. There are so many better ways for celebrating the day. The late calamities at Chicago, St. John, Marblehead, and in our own Brooklyn Theatre, are too recent to be entirely forgotten.

I call the attention of your Honorable Board to these facts, now to show the absolute necessity of a strict enforcement of the ordinance on the coming Fourth of July. If this is done the loss from fires on that day will be very small. Respectfully submitted,

PATRICK KEADY,
Police Fire Marshal.

BROOKLYN, June 30, 1877.

(New York Herald, July 5, 1877.)

HOW THE FOURTH WAS CELEBRATED.

Yesterday's celebration in the city was unusually quiet and subdued. The weather was most delightful; and this, with the fact that all the railroad lines reduced their fares to one-half the customary excursion price, induced a large outpouring into the country. Cars and steamboats left their stations and docks crowded with families bent on enjoying a breath of fresh country air or a cooling sea breeze, and the down town streets during the day, except for the explosion of stray crackers and pistols, wore the appearance of a Sabbath. It may be that, having now turned the corner into the second century of our existence, we have acquired sense enough to enjoy our national holiday in a Christian, rational way, and have abandoned the idea that it is necessary to burn gunpowder and make a pandemonium of a city for twenty-four hours in order to prove our appreciation of our glorious Declaration of Independence. During the day there was much less than the customary annoyance from crackers, torpedoes, pistols, cannons and the like, although at night, in the absence of a public display, many private citizens made a good show of fireworks opposite their residences. Before another national anniversary rolls around it is to be hoped that the general use of fireworks in the streets will be prohibited, and then no one will begrudge a sufficient appropriation for a public display in the evening at the city's expense. There were about the usual amount of accidents resulting in wounds more or less painful, and the fire alarm was not suffered to lie unused. Our columns will show the list of casualties, and

we may well feel gratified that they were not of a more serious character. Altogether we may be said to have disposed of the Fourth in a tolerably acceptable manner, and no doubt the good sense displayed in its enjoyment this year will mark its celebration hereafter.

(New York Evening Mail, July 5, 1877.)

YESTERDAY'S CELEBRATION.

Seldom has the Fourth of July been so quietly celebrated in this vicinity as it was yesterday. The Centennial celebration of a year ago was conducted on such a magnificent scale, with an extraordinary accompaniment of fireworks, involving an unprecedentedly large number of fires and consequent destruction of property, that our citizens were somewhat disgusted with this method of celebrating the anniversary of the nation's independence. They seem to have reached the wise conclusion that an event of so much importance to us could be commemorated in a more quiet and dignified manner, without detracting in the least from their patriotism. Therefore fire crackers, torpedoes, guns, pistols, fireworks and explosives of all kinds were at a discount, and excursions to the country and seaside were at a premium. Long Branch, Rockaway Beach, Coney Island and other favorite watering places were crowded throughout the day by thousands of visitors from the city. Excursion boats plying to these places were crowded on every trip, while every train running into the country was filled to its utmost capacity. The ambition of New Yorkers seemed to be to get away from the city, with their families, for the day, and to spend a quiet holiday in the country. It is said that there were 40,000 at Coney Island, which would indicate that the number of excursionists who left the city must have been between 200,000 and 300,000. This left the city comparatively quiet. There were no parades of military or civic societies, and no attempt at an organized celebration; while the "noise and confusion" were far less than usual.

The City Government made no appropriation for fireworks at the parks, so whatever display there was in the evening was the result of private enterprise. This was considerable, for rockets and other fireworks were to be seen in the air at all points. Much complaint is made of the inferior quality of these this year. The manufacturers of fireworks, anticipating but a small demand, made up but a small stock, relying upon working off that which was left over from last year. As a consequence, very many of the pieces were damaged, and those which should have gone off with a prolonged fizz exploded prematurely, while those which should have exploded failed to respond to the application of a lighted match. The public was thus swindled to some extent, while the manufacturers made money by the operation. In consequence of the small quantity of fireworks used, and the extra caution exercised, the list of injuries to persons and property is comparatively small. Everybody had a holiday, thousands made a sensible use of it by going quietly out of the city, and all seemed to enjoy it. Possibly, in the course of time, it will not be found

necessary to consume powder and property and make a grand row on the Fourth of July, in order patriotically to commemorate the anniversary of the national independence, but the day will come to be observed in a quiet, orderly manner, as Christmas, New-Year's and other festival occasions are observed. "Speed the good time" is the fervent wish of all good citizens.

(New York Times, July 5, 1877.)

A DULL FOURTH OF JULY—POOR OBSERVANCE OF THE DAY.

A duller Fourth of July than yesterday has never been known in this city. All who could leave the city did so, and those who could not, let the day go by default, or turned the observance into the back yard and limited it by the boundary of the area. At sunrise, as had been promised, the flag was run up at the Battery staff, but there was no one there to see it done, beside the few who performed the ceremony. The chimes of Trinity rang out a programme of patriotic music at 7.30, but they did not awaken much enthusiasm. The vessels in the port made a liberal display of bunting, but on the buildings along the business thoroughfares there was but a poor exhibition of flags. The City Hall, the headquarters of the Democratic fathers, was shabbily tricked out with a few absurd little flags, whose size and number were a fair indication of the estimate placed upon the holiday by the dominant party in this city, who are adepts at the art of saving at the spigot while the waste goes on at the bung-hole. The gallant militia, having done their duty on Decoration Day, were invisible yesterday, it having been considered by somebody to be asking too much of them to turn out twice in the course of two months. So the burden of the military observance fell upon the venerable veterans of the war of 1812, who had also turned out on Decoration Day. This was a great disappointment to many, to whom the Fourth of July, without its military pageant, is a dull holiday. The result was that while there was no countryman who thought it worth while to come to this city for entertainment, there were plenty of citizens who felt that they sacrificed nothing by leaving town to spend their money elsewhere. The restaurants, which usually do a fair business with strangers, were deserted. The street cars did but a moderate business, while the excursion boats to the various resorts near by were all well patronized, and the high-priced saloons at the seaside reaped a harvest. The ordinance restricting the celebration by gunpowder to fire crackers in the street was almost entirely disregarded, and pistols and cannon were discharged in the streets in bold defiance of the police. That this was so can be seen by reference to the list of accidents, of which a very large proportion are pistol-shot wounds. Central Park was visited by large numbers of people; but here, as well as in other parts of the city, there was a conspicuous dearth of strangers. It was noticeable that the observance of the day was best in the older portions of the city, on the extreme east and west sides.

(*Brooklyn Union and Argus*, July 5, 1877.)

A SAFE FOURTH OF JULY.

Yesterday was unusually quiet for "the Fourth" in New York city; but the list of killed and wounded by the powder patriotism, which was not interfered with there, contrasted with the corresponding list we have been able to collate in Brooklyn from the same cause, will present this city in a very poor light to the country at large when the despatches showing how Independence Day has been observed, come to be read. We had one slight fire, it is true, but as it could not be traced to the snappish fire cracker or the snaky chaser, we are almost ashamed to mention it; and as for the list of accidents, the less said about it the better. If there was any reasonable prospect that Brooklyn would be able to recover her character in this respect in future, it might be worth while to apologize to the reading public everywhere, for the very slight contribution we are able to make this year to the blood-curdling stories for which the sympathetic always look on the day after the Fourth. But since our civic authorities have taken such a decided position on the question of prohibiting the use of everything except the comparatively harmless torpedo, there really seems to be no reasonable hope that we shall be able to make any better showing next year. Apologies, therefore, would be entirely useless and supererogatory, and the only thing we can do to satisfy our own citizens is to refer them to the ghastly record of the gunpowder victims elsewhere, which indeed ought to be enough to satisfy the general public for one season. For ourselves, we scarcely care to go beyond the brief but agonizing tragedy at Iona Island yesterday, where a young man arose from the turf to procure a glass of water for his lady companion and caught the flying bullet of some unknown patriot in his eye, taking thus a swift release from all "the ills that flesh is heir to." We have had just such bits of heroless tragedy in Brooklyn in bygone times; but if the civic authorities remain firm in their present purpose, we shall have no more of them; nay more, we shall not be able to burn a single house, and the poor boys who have thumbs and fingers to spare, or fancy they know other boys that have, will be unable to gratify their annual desire to blow them off without emigrating to some other city, where the Aldermen have no idea of improving on the ways of celebrating the nation's birthday prescribed by the Fathers.

Under the circumstances it is no wonder that the national flag was so often met with in Brooklyn yesterday, with "the Union down," and that the lamp posts were found draped in mourning. It is true that many people were dull enough to ask an explanation of it, thinking, perhaps, that some one of note had passed from earth, but they were mostly visitors from other parts; and when they were informed that the Common Council had prohibited the explosion of any fireworks by private citizens (save the innocent torpedo), no further explanation was needed, they comprehend at once that the black badge of mourning was displayed in memory of "the Spirit of '76," which though remarkably lively elsewhere, as the bloody records show, was dead in Brooklyn breasts.

Over in New York the boys were making lively work for the surgeons and the firemen, and "bearing down" on insurance stock more successfully than the most perfect combination of Wall street brokers can ever hope to, while here they were denied even the privilege of boring a hole in their own hands. As the list of casualties shows, the New York boy was at perfect liberty to make his own choice of a target, and could either perforate himself or some other person regardless of age, sex or condition, while the Brooklyn boy threatened with as dire a penalty in the one case as in the other, could only sit on the curbstone, and mourn the departure of the Spirit of '76. As a matter of fact, there was just enough of that rebellious spirit left here to show us that it only wanted unity of action to set at general defiance the ordinance of the Aldermen and the surveillance of the police. Every now and then a pistol was discharged by some invisible hand, or a pack of fire crackers rattled defiance at the law; but the rebel was always in ambush and never came out into the open ground, and so the encouraging influence of his act was lost on others, and for the most part the sick people who couldn't get out of town had a real quiet day, and the well people who wanted a walk took it without the usual Fourth of July dread of being shot in the back, or finding their homes in ashes when they returned.

On the whole, though there is no doubt that the Spirit of '76 has suffered considerably at the hands of the Aldermen, and the importance of Brooklyn as a contributor to the national list of casualties has been sunk to a most contemptible point, is it not possible that the quiet security ensured to life, limb and property by the Aldermanic action, and the fact that Brooklyn has been the first to recognize an advanced civilization even in the expression of public joys, offer such compensating advantages as offset the loss of prestige in the first-mentioned direction? We leave it to the people to answer.

(Philadelphia Ledger, July 9, 1877.)

ACTION BETTER THAN WORDS.

Four of the great Atlantic cities present their Fourth of July record for this year, and they deserve especial attention—two of them as examples and two as warnings for the future. In Brooklyn, the third city of the Union, the Mayor and Aldermen took the advice of underwriters to prevent in their city the use of gunpowder, whether pure and simple or in the form of fireworks. They wasted no words on the subject, but resolutely enforced the law, and the police officers, knowing that the orders of the Mayor meant something, succeeded to a degree worthy of all commendation. For noise-producing purposes the Brooklyn boys were restricted to the use of harmless torpedoes and fulminate caps, and the Brooklyn people in general were given a safe *public* display of fireworks in place of many dangerous private displays. The result was that no accidents from powder or fireworks and no fires were reported from Brooklyn for the Fourth of July, 1877. Even those Brooklyn "patriots" who joined in an "indignation parade," and carried banners designed to "vindicate the murdered

Spirit of 1876." should feel grateful now for the happy results following the enforcement of the law. Baltimore, where the vigilance of the policemen and the firmness of the authorities also prevented any open violation of the law, sends us the same story as Brooklyn, tersely expressed in the telegram, "no fireworks and no fires." New York, where the Aldermen passed a resolution tolerating the use of fire crackers and fireworks, furnished the papers of the next day with a list of one killed and twenty-five wounded by "powder accidents," and eleven trifling fires, as the result of that toleration. Philadelphia has an ordinance prohibiting the firing of pistols, guns and fireworks, and the Mayor proclaimed that it would be enforced. What became of the ordinance and the proclamation may be read in the list of two killed and twenty-nine wounded, published in the newspapers of the succeeding day. All of these victims, and others whose cases were not reported, became victims through the violation by themselves or others of the ordinance which the Mayor had proclaimed would be enforced. The fact that Philadelphia, in spite of the proclamation, suffered more severely of killed, maimed and disfigured men, boys and children than New York, where the use of firearms and fire crackers was expressly tolerated, and the further fact that Brooklyn and Baltimore, without any empty parade of wordy prohibitions, succeeded, by good works, in protecting their citizens from losses in person and property, should warn every one against the preposterous absurdity of issuing proclamations, which do nothing but proclaim. The examples of Brooklyn and Baltimore demonstrate that the dangerous and murderous gunpowder nuisance can be put down when the law is backed by earnest purpose and resolute action.

(Brooklyn Eagle, July 5, 1877.)

**A DEAF AND DUMB GIRL INSTANTLY KILLED BY A
NOSTRAND AVENUE CAR—HER HEAD ALMOST
SEVERED FROM HER BODY.**

A very distressing accident occurred at nine o'clock last night a block from the corner of Melbone Street and Flatbush Avenue. A deaf and dumb flower girl named Ida W. E. Burrell, aged 19 years, accidentally fell under the front wheel of Car No. 19 of the Nostrand Avenue line, and was instantly killed, the wheel passing over her left temple and crushing her skull so frightfully as almost to sever the head from the body. In a few seconds there was the utmost excitement, and it was with great difficulty that the remains could be extracted from beneath the wheel, for the weight of the car held them securely on the track.

It appears that at the time stated Ida Burrell, who sells flowers on the Nostrand and Franklin avenue cars, had sold out her stock and in company with her sister was walking along the sidewalk toward their home, which is at the corner of Melbone Street and Flatbush Avenue. Some one threw a large bunch of fire crackers directly in front of the girls, and the deaf mute was very much frightened. She ran backwards from the sidewalk toward the track. In her terror she did not see the car that was

coming at full speed down the down grade. The driver, Patrick Ward, saw her close under the front of his car, but she was deaf and could not hear him. He turned on the brakes at once, but before the car could be half stopped the dashboard knocked the poor girl under the horses' feet, and the next moment the passengers experienced a sickening jar and a scream from the unfortunate girl was heard just for a moment.

The car was emptied in a second, and, amidst the detonations of the exploding crackers, the passengers went to work to lift the car from the already lifeless body of the flower girl. A large crowd collected, and hundreds of willing hands were ready to render whatever assistance might be required. Prominent among those who were kindest in their efforts was Mr. Thomas H. Glass, who helped to lift the car from the corpse, and lay the latter on a stoop until something could be done. The body, however, lay on this stoop until 11 o'clock and after before it was removed. The girl's sister was so distracted by her grief at the occurrence which she had witnessed, and so prostrated by the shock that she could do nothing, and it was decided, as no accommodations could be found at the residence of the sisters, to have the body placed in the vestibule of the colored church close by until some sort of arrangements could be made for its further disposition. To this end Mr. Lefferts Vandemeer and Mr. Longmeyer both started to Brooklyn and woke up Coroner Henry C. Simms, M. D., who gave the required permission. The corpse was then carried tenderly to the chapel, and there locked up for the night.

Patrick Ward, the driver of the car, went to the Twelfth Precinct Station House and, stating what had happened, delivered himself up to await the action of the Coroner's jury. From what can be learned the occurrence was entirely accidental, and not attributable to any carelessness either on the part of the driver or conductor. It was a very sad occurrence, and one that has excited the sympathies of the residents of that neighborhood in the interests of the poor creature who met her end in such a shocking manner. Coroner Simms went out this afternoon to make arrangements for holding the inquest.



PART 3.

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RESULTS

ON

SPECIAL HAZARDS.



APPENDIX "A."

AGGREGATE RESULTS

ON

Two Hundred and Thirty-one Classes of Hazards

FOR

1877.

COMPILED FROM THE MONTHLY REPORTS .

MADE TO THE

STATISTICAL BUREAU

BY

EIGHTY-FOUR

Fire Insurance Companies,

Showing the Number of Losses from each Cause, during each Month, on each Class of Hazards, 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, and the time of day or night the fires occurred.

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator (Case)	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred
Agricultural implem't factories.	Jan...	I	Frame.	Boiler fire.....	
		I		Adjoining building.....	
		I	Brick..	Unknown.....	10.30 p.m.
	March	I		Unknown.....	
	May..	I		Unknown.....	
		I		Not reported.....	
	June..	I	Frame.	Spon. com. from rags in paint room.....	7 p.m....
		I	Brick	Lighted match thrown into tub of varnish by idiotic boy.....	8 a.m....
	Aug..	I		Sparks from chimney.....	
		I		Incendiary in blacksmith shop.....	
		I		Not reported.....	
		I	Frame.	Forge in bl'ksmith shop..	11.30p.m.
	Oct...	I	Frame.	Incendiary in adj. dwg..	2 a.m....
I			Not reported.....		
Artists mat'r'ls, m'fg	June..	I	Frame.	Unknown.....	9 p.m....
Acid works—see Chemicals.....					
Asylums—see Hospitals.....					
Axle grease factory.	March	I	Frame.	Unknown.....	2 a.m....
Bakeries—family...	Jan...	I	Frame.	Adjoining saloon.....	2.30 a.m..
	Feb..	I		In the oven.....	
	April.	I	Frame.	Explosion coal oil lamp.	10 p.m...
	June..	I	Brick..	Not reported.....	
	Dec..	I	Frame.	Unknown.....	
Bakeries—steam...	Jan...	I		Adjoining building.....	
		I	B. & F.	Unknown.....	1 a.m....

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
2,000	7,000 00							
395,000	6,200 00							
13,300	20,806 35	3	410,300	34,006 35				
.....	.....	1	9,300	3,500 00				
1,150	677 80							
5,000	15 00	2	6,150	692 80				
12,000	5,015 76							
53,375	155 09	2	65,375	5,170 85				
4,000	12 00							
3,900	1,483 13							
1,250	4 70							
4,200	1,788 13	4	13,350	3,287 96				
500	167 06							
700	300 00	2	1,200	467 06	14	505,675	47,125 02	9.3
.....	.....				1	1,000	607 12	60.7
.....							
.....							
.....	.....				1	1,250	1,030 00	82.4
.....	.....	1	500	113 00				
.....	.....	1	1,900	1,130 00				
.....	.....	1	3,700	530 50				
.....	.....	1	1,000	18 10				
.....	.....	1	1,200	400 00	5	8,300	2,101 60	25.3
500	5 00							
8,400	4,912 00	2	8,900	4,917 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Bakeries—steam (continued.)	Feb..	1	Brick	Adj. iron foundry	4 a.m....
		1		Not reported	.....
	March	1	Brick	Boiling over of kettle of lard	3 a.m....
		1	Brick	Adj. frame building	12.30 a.m.
		1	Frame	Unknown	10.30 a.m.
	May..	1	Frame	Spark in flue used to carry off heat from oven	6.30 p.m.
		1	Brick	Cracker burned in oven, so as to hold fire, put over oven to dry	4.30 p.m..
		1	Stone	Unknown	11 p.m....
	June..	1		Not reported	.....
	July..	1	Frame	Incendiary	1 a.m....
		1		Defective flue	.....
		1		Unknown	.....
	Aug..	1	Frame	Cracker in oven	8 a.m....
	Sept..	1	Brick	Unknown	.....
	Nov..	1	Brick	Wood put in oven to dry with door left open, ignited and fell upon the floor	3.15 p.m.
	1		Oven flues	.....
	1		Adjoining building	.....
Baking powd'r fact'y	Nov..	1	Brick	Machine shop below	.....
Banks.....	July..	1	Brick	Adjoining lodge room	3 a.m....
	Oct..	1		Unknown	.....
Barns—see stables, private.....					.....
Basket making...	April.	1		Boiler house	.....
	Nov..	1	Frame	From furnace	9 p.m....
Billiard table fact's.	Jan...	1	Brick	In varnish room	.....
	July..	1	Brick	Unknown	2 a.m....
	Oct..	1	Frame	Adjoining building	.....

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
30,000	11,000 00	2	40,000	11,020 00				
10,000	20 00							
4,500	40 00	3	10,700	1,320 00				
4,200	510 00							
2,000	770 00							
12,500	2,870 81							
40,000	132 80	3	53,050	3,023 11				
550	19 50							
.....	.....	1	5,400	2,698 00				
5,600	4,300 00	3	8,800	4,850 00				
2,000	250 00							
1,200	300 00							
.....	.....	1	6,000	33 00				
.....	.....	1	300	164 77				
8,500	88 14	3	15,566	3,736 92	19	148,716	31,762 90	21.4
6,566	3,604 28							
500	44 50							
.....	.....	.....	.....	.....	1	3,000	2,500 00	83.3
.....	.....	1	20,000	69 00				
.....	.....	1	20,000	426 13	2	40,000	495 13	1.2
.....
.....	.....	1	7,500	9,906 98				
.....	.....	1	2,700	4,000 00	2	10,200	13,906 98	136.3
.....	.....	1	2,500	628 99				
.....	.....	1	1,000	132 49				
.....	.....	1	800	974 25	3	4,300	1,735 73	40.4

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Blacksmith shops..	Jan...	I	.....	Incen. in wh'lwright shop.....	
		I	Frame.	Adjacent frame barn.....	10 p.m....
		I	.....	Not reported.....	
	Feb..	I	Frame.	Turpentine in adj. carriage shop where steaming is done.....	12.30 a.m.
		I	Frame.	Unknown.....	2 a.m....
		I	.....	Unknown.....	
	March	I	.....	Furnace.....	
		I	.....	Adjoining building.....	
		I	.....	Not reported.....	
	May...	I	.....	Not reported.....	
	June..	I	Frame.	Defective chimney.....	2 p.m....
		I	Frame.	Incendiary.....	10 p.m....
		I	.....	Unknown.....	
	July..	I	Frame.	Sparks from adj. chimn'y	6.30 p.m..
	Aug..	I	Frame.	Incendiary.....	3 a.m....
		I	Frame.	Incen. in adj. barn.....	10 p.m....
		I	Frame.	Unknown.....	7 p.m....
		I	Frame.	Forge.....	11.30 p.m.
	Oct...	I	.....	Unknown.....	
	Nov...	I	.....	Forge.....	
I		Frame.	Incendiary.....	12.15 a.m.	
I		Frame.	Unknown.....	12.30 a.m.	
Dec....	I	Frame.	Unknown.....		
Bleacheries, dye and print works.....	Jan...	2	Frame.	Unknown.....	
	Feb..	I	.....	Unknown.....	
	April.	I	.....	Boiler house.....	
	May...	I	.....	Not reported.....	
	Sept..	I	.....	Adjoining stable.....	
		I	.....	Not reported.....	
	Oct...	I	.....	Adj. kindling wood fac'y.	
	Boat building shops.	March	I	Incendiary.....

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
1,000	500 00							
500	197 60							
500	500 00	3	2,000	1,197 60				
1,600	1,375 00							
1,000	656 00							
400	314 37	3	3,000	2,345 37				
1,200	99 50							
1,200	25 00							
5,000	491 66	3	7,400	616 16				
		1	250	235 00				
1,000	670 00							
3,000	6 000 00							
300	240 29	3	4,300	6,910 29				
		1	400	12 00				
200	183 00							
900	750 00							
600	417 03							
600	361 00	4	2,300	1,711 03				
		1	350	345 92				
225	209 59							
400	327 60							
100	35 00	3	725	572 19				
200	200 00	1	200	200 00	23	20,925	14,145 56	67.3
		2	11,000	2,627 14				
		1	2,000	854 43				
		1	30,000	9,763 00				
		1	22,500	2,055 53				
48,000	46,921 28							
7,500	129 58	2	55,500	47,050 86				
		1	2,500	319 95	8	123,500	62,670 91	50.7
		1	600	75 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator's Case	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Boat building shops. (continued.)	Aug..	1	Frame.	Supposed incendiary....	12.30 p.m.
Boarding houses...	April.	1	.....	Defective flue.....	.....
	May..	1	.....	In roof.....	.....
	July..	1	Frame.	Incendiary .....	.....
	Aug..	1	Brick..	Cigar in bed.....	.....
		1	.....	Unknown.....	.....
	Dec..	1	Frame.	Adjoining harness shop. ....	.....
		1	.....	Defective flue.....	.....
Bookbinderies.....	Feb ..	1	.....	Unknown.....	.....
	Sept..	1	.....	Unknown.....	.....
Book stores.....	Jan ...	1	.....	Unknown.....	.....
		1	.....	Not reported.....	.....
Boot and shoe fact's.	Jan ...	1	.....	Overheated woodwork near boiler.....	.....
	Feb ..	2	.....	Unknown.....	.....
		1	.....	Not reported.....	.....
	March	1	Frame.	Stove pipe through wood partition.....	11 p.m....
		1	Tin....	Incendiary by tenant on floor below.....	1 a.m....
	April.	1	Frame.	Store adj. B. & S. fact'y.	2 a.m....
		1	Frame.	Woodw'k too near boiler.	1 a.m....
		1	Brick..	Adj.sh'pfor cut'g stiff'ngs.	1 a.m....
		1	Brick..	Varnish room of adj. furniture factory.....	10.30 a.m.
		1	Brick..	In cr'k'ry wareh'e below.	3 a.m....
		1	Brick..	Falling stove.....	Night....
		1	.....	Unknown.....	.....
	May...	1	Frame.	From stove.....	12.30 p.m.
		1	.....	Adj. build'g—unknown.....	.....
	June..	10	B. & F.	General conflagration at Marblehead, Mass., caused by supposed incendi'ry in an old b'd'g. lat'ly us'd asa grist mill with hay stored in it.	1.30 a.m..

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
		1	2,000	278 39	2	2,600	353 39	14.4
		1	1,800	400 00				
		1	2,500	1,600 00				
		1	5,000	3,044 77				
10,000	50 00							
800	800 00	2	10,800	850 00				
5,500	250 00							
2,000	1,100 00	2	7,500	1,350 00	7	27,600	7,244 77	26.2
		1	10,280	15 00				
		1	2,500	1,500 00	2	12,780	1,515 00	11.9
2,000	1,007 52							
6,500	1,900 00	2	8,500	2,907 52	2	8,500	2,907 52	34.2
		1	15,000	1,047 64				
5,200	5,573 81							
2,000	700 00	3	7,200	6,273 81				
5,000	672 00							
1,000	343 70	2	6,000	1,015 70				
17,000	17,000 00							
10,000	12,000 00							
47,500	61,000 00							
12,000	6,095 00							
5,000	600 00							
2,000	858 38							
26,000	36,000 00	7	119,500	133,553 38				
8,400	17,369 00							
900	855 00	2	9,300	18,224 00				
59,650	64,411 40							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Boot and shoe fact's. (continued.)	June..	1	Brick..	Heat from chimney set woodwork on fire; woodwork nailed to chimney.....	2.30 a.m..
		1	Brick..	Communic'd from above.	3 a.m.....
	July..	1	Frame.	Heat from boiler pipe ignited woodwork....	11 p.m....
		1	Brick..	*Unknown.....	11 p.m....
		2	Brick..	Communicated from*....	11 p.m'....
	Aug...	1	Brick..	Supposed incendiary....	7 p.m.....
		1	Brick..	Gas jet on McKay mach. left burning.....	1.30 a.m..
		1	.....	Sparks from locomotive.	.....
		1	Frame.	Adjoining building.....	2 a.m.....
		1	Frame.	Unknown.....	11.30 p.m.
		1	.....	Unknown.....	.....
	Oct...	1	.....	Defective flue.....	.....
		1	.....	Not reported.....	.....
	Nov..	1	.....	Unknown.....	.....
	Dec..	1	Frame.	From Baxter engine.....	5.40 p.m..
		1	.....	Unknown.....	.....
	Boot & shoe stores— (retail.) (whol.) (retail.) (whol.) (retail.) (retail.) (whol.) (retail.) (retail.) (whol.) (retail.)	Jan...	1	Adjoining clothing store.
1			Brick..	Adj. boot & shoe fact'y..	6 a.m.....
Feb...		1	Brick..	Unknown.....	.....
March		1	B. & I.	Adj. dry goods store....	11 p.m....
May..		1	.....	Adjoining building.....	.....
June..		1	Brick..	Incend'y in dental room above.....	9 p.m....
		1	.....	Explos'n of coal oil lamp.....	.....
Aug..		1	Frame.	Forge adj. bl'ksmith shop	11.30 p.m.
		1	.....	.....	.....
Sept..		1	Brick..	Adj. whol. grocery store..	7.30 p.m..
		1	Frame.	Incendiary.....	11.30 p.m.
Oct...		1	Frame.	Defective chimney in adj. hardware stock.....	5 a.m....

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
20,000	655 00	12	88,650	65,175 72				
9,000	109 32							
74,000	70,167 50	4	128,500	79,327 67				
42,000	8,291 47							
12,500	868 70							
1,500	1,499 09							
13,000	4,200 00							
500	68 08							
4,250	40 00	7	69,050	42,523 60				
9,800	4,536 47							
14,500	12,808 96							
25,500	19,371 00							
500	270 45							
5,250	16 00							
.....	1	800	18 00				
40,000	12,295 97	2	55,000	15,295 97	42	504,750	362,741 94	71.9
15,000	3,000 00							
5,000	3,400 00	2	36,000	3,690 60				
31,000	290 60							
.....	1	2,000	442 31				
.....	1	161,250	140,403 60				
.....	1	600	10 00				
.....	1	13,500	1,240 00				
7,000	1,886 08	2	7,400	2,266 08				
400	380 00							
112,375	1,123 75	2	113,125	1,233 75				
750	110 00							
.....	1	1,000	200 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Boot & shoe stores. (continued.)	Dec ..	1	Frame.	Adj. frame harness shop.	11.30 p.m.
Brass founderies...	Jan ...	1	Brick ..	Incendiary .....	.....
Breweries.....	Jan ...	1	B. & F.	Explosion of boiler.....	4 p.m....
		1	.....	Malt kiln.....	.....
		3	.....	Unknown.....	.....
	Feb ..	1	.....	Not reported.....	.....
		2	.....	Defective malt kiln.....	.....
		1	Frame.	Spark from stack flew in- to wooden ventilator..	9 a.m....
	March	1	Frame.	Unknown.....	.....
		1	Brick..	Heating pitch in pitch r'm	3 p.m....
		1	.....	Unknown.....	.....
	April.	1	.....	Unknown (unoccupied).....	.....
		1	S. & F.	Defective flue.....	1 a.m....
		1	Brick..	Adjoining building.....	.....
	May ..	1	.....	Adjoining dwelling.....	.....
		1	Frame.	Unknown.....	.....
		1	.....	Not reported.....	.....
June..	1	Brick ..	Defective malt kiln	5 p.m....	
	1	S. & F.	Settling of walls of malt kiln	7 a.m....	
	1	Brick ..	Sparks from chimney.....	12 m....	
	1	Brick..	Adjoining building.....	.....
	1	.....	Not reported.....	.....
July..	1	.....	Spontaneo's combustion.....	.....
	1	Brick..	Explosion in adjoining boiler manufactory	2 a.m....	
	1	B. & F.	Supposed incendiary.....	11 p.m....	
Aug..	1	.....	Workman leaving heated iron on floor of cooper shop.....	.....
	1	Frame.	Defective chimney.....	4 p.m....	
	1	Frame.	Unknown.....	10 p.m....	
Sept..	1	Frame.	Melting rosin, drippings on edge of kettle catch- ing fire.....	4 a.m....	
Oct...	1	B. & F.	Incendiary by "tramps" ..	10 p.m....	
	1	.....	Overheated furnace....	12 m....	

Amts. Ins. and Losses from each Origin or Caused 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. Insur-ance carried at time of Fire.	Amt. Loss as adjusted.	
.....		1	1,200	1,372 46	12	336,075	150,858 80	44.9
.....					1	75,000	83,064 90	110.8
22,000	5,250 00							
2,500	1,961 15							
36,000	22,717 06							
2,000	1,500 00	6	62,500	31,428 21				
12,800	1,523 50							
8,800	784 95							
3,000	2,786 93	4	24,600	5 095 38				
21,000	309 00							
50,000	10,000 00							
4,500	4,500 00	3	75,500	14,809 00				
3,500	3,300 00							
6,000	6,000 00	2	9,500	9,300 00				
600	20 00							
5,000	5,000 00							
85,000	75 00	3	90,600	5,095 00				
60,000	263 00							
6,500	3,916 47							
10,000	7 25							
2,300	67 00							
21,500	4 35	5	100,300	4,258 07				
1,200	753 00							
8,000	132 30							
12,100	8,400 00	3	21,300	9,285 30				
60,000	777 80							
4,000	40 00							
5,000	3,650 00	3	69,000	4,467 80				
3,000	95 00	1	3,000	95 00				
2,500	1,890 00							
4,575	1,668 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fire.	Time Fire Occurred.
Breweries—(cont'd.)	Oct. . .	2	Brick.. 1 Frame.	Defective malt kiln..... Explos'n of coal oil lamp. 8 p.m....	
	Nov. . .	1	Brick.. 1	Adjoining flour mill..... Not reported.....	11 p.m....
	Dec. . .	1	B. & F. 1 Frame.	Incendiary..... Supposed incendiary.....	10 p.m.... 4 a.m....
Brick yards & w'ks	June..	1	Frame.	Grinding silica by steam power under chasers— dripping of rosin from inside yellow pine roof on upright boiler.....	10 a.m....
		1	.....	Defective kilns.....	
	July..	1	Frame.	Supposed incendiary.....	12.15 a.m.
	Nov. . .	1	.....	Constant heat of kilns in Retort house.....	
Bridges—railroad..	Jan. . .	1	.....	Unknown.....	
	Feb. . .	1	.....	Incendiary..... Incen. in adj. tenement house.....	7.50 p.m.... 11 p.m....
do—rail'd, cov'd	April.	1	.....	Sparks from locomotive.....	
Broom, whisk and brush factories...	March	1	Frame.	Supposed incendiary...	7 p.m....
		1	Brick..	Sparks from locomotive.....	
	April.	1	Brick..	Corn being bleach'd, slats broke and spread it over kettle containing fire...	6.30 p.m....
		1	Frame.	Incendiary.....	9 p.m....
		1	.....	In bleaching house.....	
	Sept. . .	2	.....	Unknown.....	3 & 4 a.m.
Brush factories—not whisk.....	March	1	Brick..	Sparks from boil'r furn'ce on shavings in b'l'r r'm	10 a.m....
Butchering.....	March	1	Frame.	Defective furnace.....	
	April.	1	Frame.	Unknown.....	
	May..	1	Frame.	Unknown.....	

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.	
19,000	14,884 22							
1,700	1,700 00	5	27,775	20,142 22				
21,000	75 26							
1,650	1,651 28	2	22,650	1,726 54				
3,300	2,800 00							
1,500	10 00	2	4,800	2,810 00	39	511,525	108,512 52	21.2
11,750	985 53							
31,150	219 30	2	42,900	1,204 83				
.....	.....	1	10,000	7,819 05				
.....	.....	1	12,984	7,984 26	4	65,884	17,008 14	25.7
.....	.....	1	2,000	1,897 00				
75,000	42,000 00							
153,700	50,155 31	2	228,700	92,155 31				
.....	.....	1	6,000	4,600 00	4	236,700	98,652 31	41.6
7,500	6,000 00							
7,000	5,000 00	2	14,500	11,000 00				
1,400	425 00							
1,500	62 09							
2,000	1,976 67	3	4,900	2,463 76				
.....	.....	2	22,575	17,078 42	7	41,975	30,542 18	72.8
.....	.....				1	43,500	400 00	.9
.....	.....	1	2,000	1,136 50				
.....	.....	1	1,000	812 40				
.....	.....	1	500	1,000 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Butchering (cont'd)	June..	1	Brick..	Lightning.....	1 a.m....
	July..	1	.....	Incendiary by "tramps".....	.....
	Aug..	1	Frame.	Forge in adjacent blacksmith's forge.....	11.30 p.m.
	Oct...	1	.....	Cigar stump.....	.....
Button factory.....	Jan...	1	Frame.	Unknown—in mottling room.....	10 p.m..
Builders' risks....	Feb..	1	Brick..	Defective flue; was firing up to keep plastering from freezing.....	10 p.m..
	Sept..	1	.....	Spontaneous combustion in oiled rags.....	.....
Business buildings—omnibus.....	Jan...	1	Brick..	Incendiary in hotel.....	12.30 p.m.
	Feb...	1	Frame.	Adj. blacksmith shop... 2 a.m....	.....
			1	Brick..	Watchman raked embers on floor and left them to go to breakfast... 8.30 a.m..
		1	B. & S.	Sweeping dust on steam pipes..... 8.15 p.m.	.....
		1	B. & F.	Incend'y in ship chandlery store..... 2 a.m....	.....
		1	.....	Adjoining building.....	.....
		1	.....	Not reported.....	.....
	March	1	Brick..	Supposed incendiary... 11.15 p.m.	.....
	April.	1	Brick..	Spontaneous combustion in rags in cellar..... 11 p.m....	.....
			1	Brick..	Defective furnace in barber shop..... 4 a.m....
		1	Brick..	Adjoining paint shop... 11.30 p.m.	.....
		1	Frame.	Incendiary in adj. frame carpenter shop... 2 a.m....	.....
	May..	1	.....	Adjoining brick hotel.....	.....
1			Brick..	Incendiary in adj. hotel. 6 p.m....	.....
1		Brick..	Unknown, adjacent furniture stock..... 10.30 a.m.	.....
1		Frame.	Unknown..... 12.30 a.m.	.....
1	.....	Unknown.....	.....	

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
.....		I	52,500	29,752 06				
.....		I	2,325	400 00				
.....		I	No ins.	1,500 00				
6,000	180 00							
800	468 42	2	6,800	648 42	8	65,125	35,249 38 54.1	
.....					I	9,700	6,476 95 66.8	
.....		I	1,000	58 00				
.....		I	40,000	167 00	2	41,000	225 00 .5	
.....		I	64,375	47,926 17				
5,500	5,500 00							
23,000	12,650 00							
112,000	865 76							
30,000	125,000 00							
1,000	28 44							
30,000	200 00	6	201,500	144,244 20				
.....		I	12,000	12,000 00				
31,500	27,600 00							
10,000	675 00							
49,000	160 00							
13,500	5,804 00	4	104,000	34,239 00				
2,600	3 50							
20,000	45 00							
12,000	6,000 00							
9,900	9,100 00							
2,000	33 74	5	46,500	15,182 24				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Box fact'r's—wood.	June..	1	Brick..	Adjacent frame barn. . . .	8.30 p.m..
		1	Frame..	Incendiary in adj. barn..	1.30 a.m..
		1	Frame..	Adjoining building.	
	July..	1	Brick..	Incen. in printi'g office by a discharged workman. . . .	2 a.m. . . .
		1	.....	Unknown.	
		1	Brick..	Fireworks on counter ig- nited by boys laying their joss sticks down among them.	2.45 p.m..
	Aug..	1	.....	Accident in cellar.	
		1	Brick..	Unknown.	4 a.m. . . .
		1	Brick..	Unknown.	
	Sept..	1	.....	Unknown.	
		1	Frame..	Incen. in adj.pl'mb'r sh'p	3.40 a.m..
		1	Brick..	Adj. whol. grocery store.	6.30 p.m..
	Nov..	1	S. & B.	Adjoining restaurant. . . .	12.30 a.m..
		2	Brick..	Unknown.	
		2	.....	Not reported.	
		1	.....	Adjoining building.	
	Dec ..	1	.....	Explosion coal oil lamp.	
		1	Stone.	Adjoining confectioners.	5.30 p.m..
		2	.....	Defective flue.	
	Cabinet shops.	Jan... 1	.....	Unknown.	
March 1		Brick..	Unknown.		
April. 1		1	Frame..	Spark from flue.	3.30 p.m..
		1	Frame..	Stove.	10 a.m. . . .
May.. 1		1	Frame..	Incen. in adj. dwelling. . . .	1.45 a.m..
		1	.....	Unknown.	
June.. 1		.....	Not reported.		
Aug.. 1		1	.....	Unknown.	
		1	.....	Not reported.	
Nov.. 1		1	.....	Explos'n coal oil lamp.	
	1	.....	Unknown.		
Jan... 1	1	Brick..	Unknown.	1.30 a.m..	
	1	Brick..	Unknown.		

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
5,000	79 00							
4,328	6,000 00							
1,000	205 00	3	10,328	6,284 00				
5,000	40 00							
2,000	2,530 00							
4,500	850 00	3	11,500	3,420 00				
13,000	225 00							
5,700	591 50							
8,000	2,504 00	3	26,700	3,320 50				
16,000	14,500 00							
1,200	953 39							
78,500	1,174 20	3	95,700	16,627 59				
600,000	1,100 00							
40,000	7,337 00							
51,000	2,444 67							
3,000	250 00	6	694,000	11,131 67				
3,700	50 00							
10,000	239 24							
8,000	296 80	4	21,700	586 00	39	1,288,303	294,911 37	23.
.....		1	1,075	161 93				
.....		1	3,000	2,500 00				
4,000	6,000 00							
4,000	4,000 00	2	8,000	10,000 00				
550	400 00							
2,000	2,000 00	2	2,550	2,400 00				
.....		1	4,500	3,500 00				
5,000	150 00							
7,000	7,000 00	2	12,000	7,150 00				
300	300 00							
1,500	1,500 00	2	1,800	1,800 00	11	32,925	27,541 93	83.7
53,725	11,929 25							
7,000	550 00	2	60,725	12,479 25				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Case	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Cabinet shops.... (continued.)	Feb..	1	Frame.	Store in meat m'k't bel'w	10.30 p.m.
		1	Frame.	Small boy left in varnish room lighted a stick in the stove and put it into a pot of varnish..	5 p.m.
		1	Brick..	Sparks from locomotive.	2 a.m.
		1	.....	Not reported.....	.....
	March	1	Frame.	Wood around st'm pipes	7 p. m.
	April.	1	Frame.	Adjoining building.....	.....
		1	Frame.	Incendiary.....	3.30 a.m.
		1	.....	Not reported.....	.....
	May..	1	.....	Unknown.....	.....
	Sept..	1	Brick..	Fire-hole in engine room	3 a.m.
		1	.....	Incendiary.....	.....
	Oct..	1	Brick..	Unknown.....	2.30 a.m.
1		Brick..	Spontaneous combustion of oil rags.....	1.30 a.m.	
	1	Frame.	Supposed incendiary...	1 a.m.	
Nov..	1	.....	Unknown.....	.....
Dec..	1	Brick..	Live coals from stove...	8 a.m.	
Candle factories (see soap factories)					
Card clothing fact'y.	June..	1	.....	Defective chimney.....	.....
Car factories.....	Feb..	1	Brick..	Unknown.....	2 a.m.
	July..	1	Brick..	Sparks from boiler fire.	1 p.m.
	Sept.	1	Brick..	Unknown.....	8 p.m.
	Oct..	1	Frame.	Unknown.....	8 p.m.
	Nov..	1	Brick..	Heater in cellar.....	9 a.m.
Carpenter shops...	Jan..	1	.....	Sparks from boiler.....	.....
		1	Frame.	Incendiary.....	10 a.m.
		1	Frame.	Unknown..	12 m.
	Feb..	1	.....	Adjoining building.....	.....
	1	.....	In finishing room.....	.....

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
5,000	4,550 00							
2,500	1,800 00							
14,100	221 40							
400	5 25	4	22,000	6,576 65				
.....	.....	I	2,500	50 00				
800	775 00							
1,000	800 00							
1,500	63 00	3	3,300	1,638 00				
.....	.....	I	2,500	610 00				
30,000	750 00							
500	395 33	2	30,500	1,145 33				
26,500	16,562 50							
16,000	10,600 00							
7,900	7,100 00	3	50,400	34,262 50				
.....	.....	I	28,400	12,400 00				
.....	.....	I	1,500	154 20	18	201,825	69,315 93	34.3
.....	.....	.....	.....	.....	I	4,000	115 00	2.9
.....	.....	I	3,000	221 31				
.....	.....	I	15,000	400 00				
.....	.....	I	100,000	63,703 00				
.....	.....	I	12,500	26,000 00				
.....	.....	I	6,000	78 08	5	136,500	90,402 39	66.2
550	550 00							
1,000	625 00							
850	1,352 50	3	2,400	2,527 50				
1,200	1,063 55							
4,340	.42 25	2	5,540	1,105 80				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Carpenter shops... (continued.)	March	1	.....	Stove door falling open.....	.....
	April.	1	Brick..	Overheated stove.....	.....
		1	Frame.	Incendiary	10.30 p.m.
		1	Frame.	Unknown.....	.....
	May..	1	Frame.	Supposed incendiary....	7 p.m....
	June..	1	Brick..	Incendiary.....	3.30 a.m..
		1	.....	Incendiary.....	.....
		1	.....	Unknown.....	.....
	July..	1	Brick..	Incendiary	9.30 p.m.
		1	.....	Not reported.....	.....
	Aug..	1	Frame.	Careless engineer.....	7 p.m....
	Sept..	1	Frame.	Lamp left burning under glue pot	1 a.m....
		1	Frame.	Supposed incendiary....	.....
		1	Frame.	Unknown.....	.....
Oct...	1	Frame.	Incendiary.....	2 a.m....	
Carpet factories....	May..	1	.....	Spontaneous combustion.....	.....
	Sept..	1	.....	Adj. piano fact'y (Hale's).....	.....
Carpet-cleaning es- tablishments.....	Oct...	1	Brick..	Unknown.....	12.30 a.m.
Carriage factories..	Jan. .	1	Frame.	Drying a cutter near st've in paint shop.....	5.30 p.m.
		1	Frame.	Unknown.....	9 p.m....
		1	.....	Not reported.....	.....
	March	1	.....	Adjacent theater.....	.....
		1	.....	Sparks from chimney ..	.....
		1	Frame.	Incendiary.....	11 p.m....
		1	Frame.	Incendiary.....	3 a.m....
		1	Frame.	Incend'y adj. frame barn	4 a.m....
		1	Frame.	Adjoining building.....	.....
		1	Frame.	Unknown.....	3.30 a.m.
	1	.....	Not reported.....	.....
	May..	1	Brick..	Adj. blacksmith shop...	12.15 a.m.
		1	Brick..	In adj. sparring academy	1 a.m....
1		.....	Not reported.....	.....

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 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.	
		1	300	300 00				
1,500	375 00							
400	350 00							
3,500	21 50	3	5,400	746 50				
		1	600	600 00				
975	312 50							
2,300	1,652 00							
750	1,250 00	3	4,025	3,214 50				
1,800	1,320 61							
1,000	41 44	2	2,800	1,371 05				
		1	1,000	1,800 00				
3,000	1,178 00							
1,700	1,365 01							
9,300	7,272 05	3	14,000	10,815 06				
		1	1,400	1,300 00	20	37,465	22,780 41	60.8
		1	3,500	2,000 00				
		1	21,000	21,178 00	2	24,500	23,178 00	94.6
					1	1,000	326 00	32.6
2,300	2,100 00							
1,200	500 00							
26,350	10,379 40	3	29,850	12,979 40				
30,000	3,336 28							
2,000	10 00							
600	591 92							
500	500 00							
5,900	3,400 00							
250	10 00							
500	1,200 00							
3,000	500 00	8	42,750	9,548 20				
32,600	16,505 48							
13,000	1,411 11							
19,600	4,163 62	3	65,200	22,080 21				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Carriage factories . . . (continued.)	July..	I	Brick..	Unknown.....	.....
		I	Frame..	Unknown.....	2 p.m....
	Aug..	I	Frame..	Incendiary.....	.....
	Sept..	I	Brick..	Unknown.....	2 a.m....
	Oct...	I	Frame..	Incendiary.....	1 a.m....
		I	Frame..	Friction of machinery..	5 p.m....
		I	Brick..	Unknown.....	8 p.m....
		I	.....	Not reported.....	.....
	Nov..	I	Brick..	Unknown.....	3 a.m....
	Dec..	I	Frame..	Adjoining sash factory..	2.30 a.m..
I		.....	Unknown.....	.....
Cement works.....	April.	I	Frame..	Spontaneous combustion of greasy cotton waste in engine room.....	10 a.m....
		I	.....	Not reported.....	.....
Cheese factories....	April.	I	.....	Roof of boiler room.....	.....
		I	Frame..	Incendiary.....	10.30 p.m.
		I	Frame..	Unknown.....	4.30 a.m..
	July..	I	.....	Not reported.....	.....
	Aug..	I	.....	Supposed incendiary.....	.....
	Sept..	I	Frame..	Unknown.....	12.30 p.m.
Chemical and drug works.....	Jan...	I	Brick..	In machine room of adj. dye stuff factory.....	.....
		I	.....	Breaking of a carboy.....	.....
	April.	I	.....	Unknown.....	.....
		I	.....	Not reported.....	.....
	July..	I	S. & B	Unknown.....	2 a.m....
	Sept..	I	.....	Not reported.....	.....
	Oct...	I	Frame..	Spon. com. in empty nit- rate of soda bags.....	10 a.m....
	Nov..	I	.....	Adjoining building.....	.....

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. Insur- ance carried at time of Fire.	Amt. Loss as adjusted.	
5,000	230 16							
2,500	2,500 00	2	7,500	2,730 16				
.....	.....	1	2,200	2,435 00				
.....	.....	1	1,500	5,100 00				
7,500	12,210 00							
5,000	5,000 00							
5,000	6,700 00							
11,100	5,197 00	4	28,600	29,107 00				
.....	.....	1	98,000	77,820 75				
2,000	15 00							
245	87 50	2	2,245	102 50	25	277,845	161,903 22	58.3
6,500	5,800 00							
6,000	5,400 00	2	12,500	11,200 00				
4,500	21 50							
2,500	2,367 00							
2,500	5,000 00	3	9,500	7,388 50				
.....	.....	1	1,800	1,440 00				
.....	.....	1	2 700	1,763 62				
.....	.....	1	2,100	900 00	8	28,600	22,692 12	79.3
24,500	8,065 22							
1,000	222 52	2	25,500	8,291 74				
9,500	2,375 00							
1,250	343 35	2	10,750	2,718 35				
.....	.....	1	85,000	21,899 70				
.....	.....	1	1,500	1,397 57				
.....	.....	1	24,500	23,000 00				
.....	.....	1	1,000	55 00	8	148,250	57,358 42	38.7

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Churches.....	Jan...	1	Frame.	Defective flue.....	5.30 a.m..
		1	Frame.	Defective chimney.....	7 p.m....
		1	Brick..	Defective furnace.....	5 a.m....
		1	Brick..	Defective furnace.....	3.30 a.m..
	April.	1	Stone ..	Explosion coal oil lamp.....	
	June..	1	Brick ..	Adjacent frame hotel....	4 a.m....
		1	Frame.	Spontaneous combustion	8 p.m....
		1	B. & S.	Unknown.....	
	July..	1	Frame.	Lightning.....	
		1	Brick..	Lightning.....	3 a.m....
	Aug..	1	Frame.	Adjoining barn.....	11.30 a.m.
	Oct...	1	Frame.	Match thrown into saw-dust spittoon in store in basement.....	1 a.m. ...
Dec...	1		Adjacent stable.....		
	1	Frame.	Frame town h'se 40 ft. off.	1 a.m....	
	1	Frame.	Defective flue.....	2 a.m....	
Cider factories.....	Feb ..	1		Not reported.....	
	June..	1	Brick..	Bursting of heated drum by accumulated gas....	5 a.m....
Clock factories.....	May ..	1		In aninealing room.....	
Coal & wood yards and sheds.....	Feb ..	1	Frame.	Adjacent frame barn....	8 p.m....
	March	1	Frame.	Adj. frame furn. fac'y...	2.30 a.m..
	May...	1		Adjoining dwelling.....	
		2		Not reported.....	
	June..	3	Frame.	Incendiary.....	2 a.m....
	Aug..	1	Frame.	Accidental.....	
Coal tar distillery..	Dec..	1	Brick..	The pump-man allo'd still to run over, so that tar ran into fire & ignited.	8 a.m....
Coffin factories.....	Jan...	1		Defective chimney.....	

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
5,000	4,909 00							
21,350	23,000 00							
12,000	11,695 53							
6,000	10,767 81	4	44,350	50,372 34				
.....	.....	1	6,400	350 00				
12,000	175 00							
6,000	6,000 00							
66,000	1,254 00	3	84,000	7,429 00				
6,200	5,239 00							
9,000	1,500 00	2	15,200	6,739 00				
.....	.....	1	10,000	15 00				
.....	.....	1	9,500	617 50				
10,000	16 44							
20,000	18,500 00							
7,500	7,500 00	3	37,500	26,016 44	15	206,950	91,539 28	44.2
.....	.....				1	2,000	1,305 55	65.2
.....	.....	1	17,000	1,144 40				
.....	.....	1	8,800	22,748 00	2	25,800	23,892 40	92.6
.....	.....	1	1,350	425 00				
.....	.....	1	1,200	120 50				
4,800	729 50							
3,950	393 00	3	8,750	1,122 50				
.....	.....	3	10,000	7,914 00				
.....	.....	1	5,250	50 00	9	26,550	9,632 00	36.3
.....	.....				1	4,700	700 00	14.9
.....	.....				1	900	333 00	37.

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Coffee & spice mills.	Jan...	1	.....	Not reported.....	
	Aug..	1	Brick..	Nail pass'g through burr mill caused a spark, which ignit'd cinnamon dust after smouldering three hours.....	8 p.m....
	Dec..	1	Frame. Brick..	Incendiary..... "Greenfield's" confectionery factory.....	
Colleges & schools.	Jan...	1	Brick..	Overheated furnace pipes around register.....	2 p.m....
	Sept..	1	.....	Unknown.....	
		1	.....	Not reported.....	
	Nov..	1	Frame.	Overheated coal stove... Incendiary.....	5.45 p.m..
	Dec..	1	.....	Adjoining building.....	
Collieries and coal breakers.....	Jan...	1	Frame.	Incendiary.....	12.30 a.m.
	Feb...	1	Frame.	Unknown.....	1 a.m....
	May..	1	.....	Lightning.....	
	June..	1	Frame.	Unknown.....	
		1	.....	Incendiary.....	
	July..	1	Frame.	Workman coming up shaft, careless with a candle, set fire to wood work which was very greasy and dry.....	11 p.m..
Color factory.....	Dec..	1	Frame.	Defective boiler flue.....	
Confectioneries....	Feb...	1	.....	Defective stove pipe.....	
	March	1	Brick..	Brick platform under furnace heating thr'gh.	6 a.m....
	June..	1	.....	Fireworks—red fire.....	8 a.m....
	July..	1	.....	Fire crackers... ..	
	Nov..	1	.....	Explosion coal oil lamp.....	

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. 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.	
.....	.....	1	1,000	124 50				
.....	.....	1	10,000	133 25				
1,250	153 15							
78,500	1,170 95	2	79,750	1,324 10	4	90,750	1,581 85	1.7
.....	.....	1	19,500	154 10				
400	374 30							
20,000	28 00	2	20,400	402 30				
56,000	47,500 00							
11,200	12,750 00	2	67,200	60,250 00				
.....	.....	1	7,500	100 00	6	114,600	60,906 40	53.1
.....	.....	1	41,200	1,065 54				
.....	.....	1	3,000	2,434 60				
.....	.....	1	25,000	24,707 00				
20,000	9,400 00							
3,000	975 57	2	23,000	10,375 57				
.....	.....	1	1,000	332 50	6	93,200	38 915 21	41.8
.....	.....	1				1,250	3,500	2.8
.....	.....	1	33,750	7,475 00	1			
.....	.....	1	7,000	1,250 00				
.....	.....	1	7,000	1,202 55				
.....	.....	1	2,000	14 00				
.....	.....	1	500	500 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Confectioneries.... (continued.)	Dec..	I	Brick..	Unknown.....	4 a.m....
		I	Brick..	Coal cinders.....	6 a.m....
		I	B. & S.	Unknown (Greenfield & Son).....	5 p.m....
Cooperage.....	Jan...	I	Frame.	Incendiary by "tramps".....	2 p.m....
		I	Frame.	Unknown.....	
	Feb...	I		Adjacent stable.....	
		I		Sparks from chimney across the street.....	
		:		In finishing room.....	
		I		Not reported.....	
	March	I	Frame.	Incendiary.....	2 a.m....
		I	Frame.	Unknown.....	
		I		Not reported.....	
	April.	I		Sparks from engine.....	
		I	Frame.	Unknown.....	2 a.m....
	May..	I		Incendiary.....	
		I	Frame.	Supposed incendiary.....	11.30 p.m.
	June..	I	Frame.	Incendiary.....	1 a.m....
		I	Frame.	Unknown.....	
	July..	I		Supposed incendiary.....	
		I	Frame.	Sparks from adjacent planing mill.....	6 p.m....
		I	Frame.	Incendiary.....	2 a.m....
		I	Brick..	Sparks from furnace... ..	6.30 a.m..
I			Unknown.....		
Aug..	I		Not reported.....		
	I	Frame.	Incendiary.....	3 a.m....	
	Sept..	I	Frame.	Incen. by a small boy... ..	3 p.m....
		I		Hale's piano factory.....	
Oct...	I	Frame.	Unknown.....		
	I	Frame.	Unknown.....		
	I	B. & F.	Incendiary.....	3 a.m....	
	I	Frame.	Incendiary.....	11 p.m....	
Nov..	I	Frame.	Unknown.....	12 a.m....	
		Frame.	Unknown.....		
		Frame.	Unknown.....	3 a.m....	

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 Costs 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.	
1,000	1,000 00							
5,000	136 00							
129,500	131,980 88	3	135,500	133,116 88	8	185,750	143,558 43	77.3
2,000	4,559 44							
6,000	3,225 00	2	8,000	7,784 44				
24,000	9,110 05							
3,500	125 00							
5,640	86 45							
3,000	50 00	4	36,140	9,371 50				
2,400	2,100 00							
1,000	1,000 00							
250	240 00	3	3,650	3,340 00				
3,000	5 00							
5,600	3,491 82	2	8,600	3,496 82				
450	250 00							
3,700	4,500 00	2	4,150	4,750 00				
6,000	6,000 00							
325	13 00	2	6,325	6,013 00				
4,400	2 923 85							
833	568 17							
1,600	6,500 00							
10,000	94 21							
1,000	127 50							
2,500	3,602 85	6	20,333	13,816 58				
1,000	15 00	1	1,000	15 00				
30,000	25,000 00							
2,200	2,200 00							
1,600	4,882 25							
2,400	2,400 00	4	36,200	34,482 25				
4,000	1,750 00							
1,000	11 92							
1,500	725 00							
250	100 00	4	6,750	2,386 92				
150	56 00	1	150	56 00	31	95,098	85,712 51	90.1

* Not adjusted. Amount loss reported by assured.

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Copp'r mini'g wor's.	Sept..	1	Frame.	Spark from stack	10 p.m..
Copper smithing...					
Copperware fact's— see tin ware fact's.					
Cord wood — see lumber yards. . . .					
Cork cutting fact's.	July..	1	Brick..	Adjacent machine shop.	4.30 p.m..
	Aug..	1	Brick..	Adj. pistol factory.	
	Oct...	1	Brick..	Unknown	7.30 p.m..
Cotton mills.	Jan...	1	Brick..	Picker house, match in bale of cotton.	10 a.m..
		1	Brick..	Nail in cotton going through opener struck by heater.	
(thread fact'y).		1	S. & F.	Unknown.	
		1	Brick..	Accidental	6.15 a.m..
(cott'n warp fact'y).	Feb..	1	Frame.	Incendiary.	5 a.m..
		1	Brick..	Picker house.	2 p.m..
		1	.....	Picker.	
		1	Frame.	Matches in cotton going through picker.	5 p.m..
		1	.....	Not reported.	
	March	1	Brick..	Unknown.	
		1	.....	Not reported.	
	April.	1	Brick..	Spoke in picker.	
		1	Brick..	Unknown.	
		1	.....	Unknown.	
		1	Stone..	Cotton waste fell on gas jet.	3 a.m..
	May..	1	Stone..	Ex'n of coal oil lantern in hands of nig't w'tchm'n	8 p.m..
		1	.....	Picker.	
(steam power).	June..	1	Brick..	Picker room.	
		1	Brick..	Piece of iron fell in with cotton on lapper came in contact with beater of machine.	4 p.m..

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. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insur. carried at time of Fire.	Amt. Loss as adjusted.	
					1	35,000	3,591 60	10.3
		1	71,000	95 00				
		1	4,000	1,064 00				
		1	3,000	318 00	3	78,000	1,477 00	1.9
2,500	184 13							
240,000	439 73							
25,500	24,742 44							
182,000	700 00	4	450,000	26,066 30				
3,000	11,000 00							
10,000	248 83							
80,000	115 00							
6,000	175 00							
5,500	1,115 00	5	104,500	12,653 83				
23,850	23,585 72							
21,450	1,179 00	2	45,300	24,764 72				
85,000	655 69							
5,500	3,500 00							
70,000	65 583 52							
41,000	5,532 72	4	201,500	75,271 93				
10,000	33,073 66							
49,000	599 02	2	59,000	33,672 68				
2,000	60 00							
70,000	226 25							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.	
Cotton mills..... (continued.)	June..	1	Brick..	Unkn'wn; in pick'r hou'e	12.45 p.m.	
	July..	1	B. & S.	Friction of machinery.....	12 Night.	
		1	Frame.	Incendiary.....	8 a.m....	
		1	Brick..	Picker.....		
	Aug..	1	.....	Spark from stack.....	
	Sept..	1	.....	Unknown.....	
		1	.....	Not reported.....	
	(m'f'g count'rpan's). (steam power).	Nov..	1	Not reported.....	
			1	Not reported.....	
			1	Unknown.....	
1			Frame.	Picker.....	4 p.m....	
	1	Brick..	Unknown.....	2 a.m....		
Cotton and woolen mills — (working both materials)...	Jan ...	1	Stone ..	Hot journal in card room	10 a.m. ...	
	Feb...	1	.....	Picker.....	
	April.	1	.....	Unknown	
		1	.....	Spark from stack.....	
	July..	1	.....	Nail in cotton spreader.	
	Sept..	1	Brick..	Hale's piano factory.....	9.30 a.m..	
	Oct...	1	Stone ..	Picker.....	11 a.m. ...	
	Dec...	1	B. & I.	Spon. com. in dry room	12.30 a.m.	
		1	.....	Unknown.....	
	Cotton gins.....	Jan...	1	Incendiary.	
2			.....	Accidental	
2			Frame.	From gin stand.....	3 & 4 p.m.	
1			Frame.	From camp fire.....	1 a.m....	
2			Frame.	Unknown.....	7 & 9 p.m.	
1			.....	Unknown.....	
2			.....	Not reported.....	
Feb..			1	Frame.	Accidental.....	
		1	Frame.	Unknown.....	7 p.m....	
		1	.....	Not reported.....	
March		1	Frame.	Accidental.....		

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
55,000	500 00	3	127,000	786 25				
5,000	65 70							
2,925	2,711 57							
1,900	75 00	3	9,825	2,852 27				
.....	.....	1	12,710	361 96				
30,000	5,175 73							
42,500	168 06	2	72,500	5,343 79				
12,000	10,287 65							
288,000	3,382 69							
27,000	24,446 44							
6,000	60 00							
11,600	7 127 88	5	344,600	45,304 66	31	1,426,935	227,078 39	15.9
.....	.....	1	70,000	150,000 00				
.....	.....	1	3,000	115 00				
70,000	65,583 52							
25,000	678 84	2	95,000	66,262 36				
.....	.....	1	91,500	2,700 00				
.....	.....	1	77,000	69,000 00				
.....	.....	1	2,500	436 87				
500 000	1,600 00							
10,500	4,635 22	2	510,500	6,235 22	9	849,500	146,249 45	17.2
2,000	1,400 00							
2 568	2,693 00							
2,100	2,041 19							
1,250	750 00							
2,715	2,534 59							
1,000	153 33							
1,600	453 67	11	13,833	10,025 78				
1,000	600 00							
400	392 84							
2,500	2,200 00	3	3,900	3,192 84				
.....	.....	1	750	750 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Criminor Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.	
Cotton gins..... (continued.)	July..	1	Frame.	Supposed incendiary...	12.30 a.m.	
	Oct...	1	.....	Unknown	
	Nov..	1	.....	Supposed incendiary.....	
		1	Brick..	Unknown	4 a.m.	
		1	Stone..	Unknown.....	4 p.m.	
		1	.....	Unknown.....	
	Dec..	1	.....	Some obstacle going through gin.....	
		1	.....	Unknown.....	
	Cotton presses....	May..	1	Carelessness with cigar.....	
		Nov..	1	B. & F.	Lightning.....	2 30 a.m.
Cotton sheds and warehouses.....	Dec..	1	Frame.	*Supposed accidental..	9.30 p.m.	
		2	Frame.	*Communicated from...	9.30 p.m.	
		3	.....	Not reported.....	
C'nt'y stores & st'ks	Jan...	1	Frame.	Explo'n of coal oil lamp	6 p.m.	
		1	.....	Adj. building.....	
		1	Frame.	Adjacent printing office.	4 a.m.	
		1	Frame.	Cigar thr'n am'g rubbish.	11 p.m.	
		3	Frame.	Unknown		
		3	.....	Not reported.....	
	Feb..	3	Frame.	Incendiary.....		
		1	Frame.	Incendiary.....	11 p.m.	
		1	Frame.	Incendiary in frame dry goods store.....	3.30 a.m.	
		1	Frame.	Supposed incendiary...		
		1	Frame.	Adj. frame grocery store.	8 p.m.	
		1	Frame.	Adjoining saloon.....	1.30 a.m.	
		1	Frame.	Unknown, in adj. frame variety store.....	3 a.m.	
		1	.....	Accidental.....	
		2	.....	Not reported.....	
		March	1	Stone..	Cigar laid on pile of "Domestics".....	9 p.m.
	1		Brick..	Adjacent brick hotel....	4 p.m.	
	1		Brick..	Striking "parlor" match	9 p.m.	
	1		Frame.	Spon. com. of oil drop- ing in sawdust.....	1 a.m.	
1	.....		Defective chimney.....		
1	.....		Not reported.....		

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
		I	2,750	4,654 13				
		I	1,500	965 00				
1,000	497 34							
2,300	9,300 00							
2,500	75 00							
1 670	784 55	4	7,470	10,656 89				
4,500	4,400 00							
1,070	659 95	2	5,570	5,059 95	23	35,773	35,304 67	98.7
		I	2,000	396 56				
		I	180,000	30,144 12	2	182,000	30,540 68	16.8
1,000	1,000 00							
200	200 00							
15,000	7,282 76				6	16,200	8,482 76	52.4
800	800 00							
500	493 05							
3,500	803 74							
5,500	5,000 00							
11,500	9,990 80							
8,375	6,604 76	10	30,175	23,692 35				
7,366	7,266 00							
12,000	7,100 00							
2,100	4 500 00							
2,500	1,500 78							
3,000	3,634 18							
19,000	19,683 26							
5,000	4,500 00							
560	245 79							
3,600	2,807 85	12	55,126	51,237 86				
4,000	105 89							
3,800	3 700 00							
10,000	16 00							
1,500	100 00							
4,000	2,208 38							
300	534 69	6	23,600	6,664 96				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
C'ty stores & st'ks (continued.)	April.	1	Frame.	Under stairway outside building.....	1 a.m....
	May..	1	Frame.	Incendiary.....	2.15 a.m..
	June..	1	Brick..	Not reported.....	
	July..	2	.....	Unknown.....	
	Aug..	1	Frame.	Adjoining building.....	
			Frame.	Incendiary.....	3 a.m....
	Sept..	1	Frame.	Incendiary.....	4 a.m....
	Oct..	1	.....	Incendiary in adj. hotel.....	
			.....	Not reported.....	
	Dec..	1	Frame.	Defective flue in adjoining dwelling.....	3 a.m....
.....			Adjoining stable.....		
2		.....	Adjoining store.....	3 a.m....	
1		Brick..	Defective chimney.....		
Curtain fixt. fact'y..	June..	1	Brick..	Unknown.....	2 a.m....
Distilleries.....	April.	1	S. & F.	Incendiary.....	3 a.m....
		1	Frame.	Sparks from chimney.....	
	July..	1	Stone..	Accidental.....	4 a.m....
	Aug..	1	Frame.	In engine room.....	
Dredge—river.....	Feb..	1	.....	Not reported.....	
Drugs—wholesale..	Jan...	1	.....	Adjoining building.....	
	Feb..	1	Brick..	Drawing benzine with lighted lamp too near.....	6.30 p.m..
			Brick..	Rats and matches.....	3 a.m....
	March	1	S. & I..	Adjoining wholes'le boot and shoe store.....	
	May..	1	B. & I..	Dropping burning sealing wax while sealing bottles of benzine by gas light, on loose paper.....	11 a.m....

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. Insur-ance carried at time of Fire.	Amt. Loss as adjusted.	
.....		1	2,000	2,650 01				
.....		1	1,150	150 00				
.....		1	2,000	100 00				
.....		2	12,000	10,443 89				
5,334	300 00							
2,500	85 00	2	7,834	385 00				
.....		1	450	417 90				
4,000	3,769 97							
800	650 00	2	4,800	4,419 97				
1,200	75 00							
7,500	3,675 00							
8,200	850 00							
500	6 70	5	17,000	4,606 70	43	156,535	104,768 64	67.
.....					1	2,000	1,485 34	74.2
9,000	7,127 36							
20,000	92 40	2	29,000	7,229 76				
.....		1	5,000	5,000 00				
3,000	2,675 00	1	3,000	2,675 00	4	37,000	14,904 76	40.3
.....					1	6,000	6,000 00	100.
.....		1	10,500	14 48				
13,000	1,282 00							
79,500	3,557 48	2	92,500	4,839 48				
.....		1	102,000	1,599 11				
93,000	72,700 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.	
Drugs—wholesale.. (continued.)	May..	I	Brick..	Defective brick work supporting boiler.....	2 a.m....	
		I	Brick..	Unknown.....	12.30 a.m.	
		I		Unknown.....		
	June..	I	Brick..	General conflagration...	3 a.m....	
	Sept..	I	Brick..	Shelving falling; spontaneous combustion of acids, oils, &c.....	7.30 a.m..	
		I		Adj. building.....		
		I		Unknown.....		
	Oct...	I	Brick..	Unknown; in laboratory	2 a.m....	
	Drugs—Retail, includ'g apothecar's	Jan...	I	Brick..	Rats and matches.....	
			I	Brick..	Defective flue.....	10 p.m..
I			Brick..	Accidental.....		
I			Brick..	Adj. building.....		
Feb...		I		Supposed incendiary.....		
		I		Unknown.....		
March		I	Brick..	Incen'y in adj. saloon...	4 a.m....	
		I	Brick..	Unknown.....		
Drugs—retail.....		April.	I	Brick..	Adj. millinery store.....	10.30 p.m.
			I	Frame.	Adj. fine "gen'l stock"...	1.30 p.m..
	I		B. & F.	Incendiary.....	12.30 a.m.	
	I			Heater pipes in contact with wood.....		
	May..	I	Brick..	Adj. saloon.....	10 p.m....	
		I	Brick..	Breaking of show bottle in window.....	10 p.m....	
		I	Frame.	Adjoining coal shed....	1 a.m....	
	June..	I		Alcohol taking fire while compounding medic's.....		
		I	Frame.	Unknown; in adjoining dry goods store.....	2 a.m....	
	July..	I	Brick..	Unknown.....	4 a.m....	
I		Brick..	Spontaneous combust'n.	10.30 a.m.		
I		Stone..	Fire crackers.....			
I			Adjoining building.....			
	I		Unknown.....			

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. 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.	
15,000	5,312 93							
5,000	1,261 68							
1,000	46 87	4	114,000	79,321 48				
.....	.....	1	50,000	57,885 87				
1,000	596 00							
2,500	2 50							
28,000	28 00	3	31,500	626 50				
.....	.....	1	14,000	7,220 27	13	414,500	151,507 19	36.5
2,000	871 17							
7,000	200 00							
3,000	7 00							
2,000	210 40	4	14,000	1,288 57				
5,000	51 15							
4,500	3,627 32	2	9,500	3,678 47				
7,250	5,806 00							
8,000	301 56	2	15,250	6,107 56				
6,000	3,667 72							
4,000	2,200 00							
16,000	38,290 48							
3,500	551 74	4	29,500	44,709 94				
3,600	1,534 78							
6,000	500 00							
8,000	6,250 00							
14,000	21 50	4	31,600	8,306 28				
1,200	1,200 00							
5,000	188 00	2	6,200	1,388 00				
6,000	47 64							
8,150	5,825 00							
2,000	2,515 01							
6,000	2,217 87	4	22,150	10,605 52				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred
Drugs--retail (continued.)	Aug..	1	Brick..	Incendiary in adjoining frame saloon.....	12.30 p.m.
		1	Brick..	Gas light.....	9.30 p.m.
		1	Brick..	Gas light in window....	8 p.m....
	Sept..	1	Brick..	Incendiary.....	1.30 a.m.
		1	Frame	Incendiary in adjoining grocery store.....	10 p.m....
		1	Brick..	In ph't'gr'ph gall'ry above.	6.30 a.m.
		1	Brick..	Adj. paper box factory..	6.30 a.m.
	Oct...	1	Brick..	Breaking half gallon bottle of turpentine near a hot stove.....	2 p.m....
		2	Frame	Incendiary.....	
		1	Brick..	Communicated.....	
		1		Unknown.....	
	Nov...	1	Frame	Incen. in adj. gro. store.	6 a.m....
		1	Frame	Supposed incendiary...	3.45 a.m.
		1		A red magnesium light which had just been prepared.....	
		1		Unknown.....	
*Dw'l'gs & contents	Jan ...	1	Frame	Adj. hat factory, 70 ft. off	
		2	Frame	Explosion coal oil lamp	
		2	Frame	Sparks from stoves.....	
		1	Brick..	Rats under floor near stove pipe.....	
		2	Frame	Incendiary.....	
		2		Unknown.....	
		2		Not reported.....	
		2			
	Feb...	4	Frame	Incendiary.....	
		7	Frame	Defective chimn'y & flues	
		1	Brick..	Cloth's drying near stove	
		1	Frame	Incen. in adj. dwelling...	
		1	Brick..	Adjoining building.....	
		1	Frame	Chimney burning out.....	
7		Frame	Unknown.....		
March	1		Lighted candle near window shade.....		
	1		Supposed incendiary.....		
	1		Sparks from stove.....		
	1		Explosion coal oil lamp		
	1		Probably incendiary for over insurance.....		

* Seven Companies only report on this class.

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. Insur- ance carried at time of Fire.	Amt. Loss as adjusted.	
3,600	931 04							
4,500	2 00							
4,500	20 00	3	12,600	953 04				
1,500	37 00							
4,400	2,846 47							
4,500	1,500 50							
14,500	24,673 05	4	24,900	29,056 52				
6,000	31 00							
2 371	1,517 44							
3,100	2,984 37							
450	450 00	5	11,921	4,982 81				
6,000	225 00							
3,000	1,425 00							
5,000	5 50							
3,000	1,016 00	4	17,000	3,571 50	38	194,621	114,648 21	58.8
1,000	11 80							
1,800	33 55							
1,050	18 50							
1,700	10 00							
7,350	997 00							
5,900	1,832 00							
7,150	85 56	12	25,950	2,958 41				
7,100	4,228 00							
6,400	4,452 76							
500	173 46							
500	350 00							
10,500	1,000 00							
2,500	4 00							
10,600	2,172 76							
1,800	1,800 00							
400	356 85							
1,000	10 00							
4,700	5 00	26	46,000	14,552 83				
2,000	321 75							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Case	Class of Risk.	Origin and Cause of Fires	Time Fire Occurred.	
D'wl'gs & contents. (continued.)	March	1	.....	General conflagration.....	
		1	.....	Spark from stove.....	
		3	.....	Defective chimneys, flues and pipes.....	
		1	.....	Adj. livery stable.....	
		1	.....	Explosion coal oil lant'n.....	
		3	.....	Incendiary.....	
		1	.....	Overheated stove and house left alone.....	
		3	.....	Unknown.....	
		April.	2	Fireworks on roof.....	
			1	Explosion coal oil lamp.....	
	3		.....	Incendiary.....	
	1		.....	Mice and matches.....	
	1		.....	Burning straw tick.....	
	2		.....	Defective chimney and stove-pipe.....	
	1		.....	Supposed incendiary in adj. Court House.....	3 a.m....
	1		.....	Incend'y in adj. barn.....	
	1		.....	Lace curtain agt. gas jet.....	
	1		.....	Defective chimney of adj furniture factory.....	
	May..	3	.....	Defective flues and stove pipes.....	
		3	.....	Incendiary.....	
		1	.....	Accidental.....	
		1	.....	Lighted pipe in bed.....	
		1	.....	Soot burning in chimney.....	
		2	.....	Spark from chimney.....	
		1	.....	Stables adjoining.....	
		1	.....	Furnace in washhouse.....	
		1	.....	Stove.....	
		1	.....	Owner intoxicated.....	
	June..	1	.....	Rats and matches.....	
		1	.....	General conflagration.....	
2		.....	Children and matches.....		
1		.....	Adj. step ladder factory.....		

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
300	300 00							
500	6 50							
2,100	374 00							
400	258 20							
250	142 00							
3,200	2,467 50							
3,000	367 00							
4,460	1,320 23	15	16,210	5,557 18				
1,600	700 00							
1,500	400 00							
2,700	2,300 00							
1,200	3,600 00							
1,200	40 82							
2,100	1,600 59							
1,000	229 00							
1,700	700 00							
1,600	37 00							
300	200 00							
50,000	2,359 00							
1,000	250 00							
2,500	19 00							
1,000	361 00	18	69,400	12,796 41				
3,300	1,234 00							
3,850	3,130 30							
925	5 00							
500	10 00							
1,200	1,200 00							
3,800	91 75							
900	451 44							
1,500	195 00							
2,000	43 35							
500	25 00							
350	30 00							
800	325 00	18	19,625	6,740 84				
2,000	17 00							
1,900	250 00							
4,466	267 90							
1,200	90 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of F. res.	Time Fire Occurred
Dw'l'gs & contents. (continued.)	June..	2	.....	Defective flues.....	
		1	.....	Incendiary.....	
		1	.....	Set by boy play'g with fire.....	
		1	.....	In closet adj. chimney.....	
		1	.....	Sparks from chimney.....	
		1	.....	Accidental.....	
		1	.....	Not reported.....	
	July..	1	.....	Boys playing with fire.....	
		1	.....	Incendiary; over insur'e.....	
		1	.....	Incendiary in adj. saloon.....	
		1	.....	Sparks fr'm kitchen st've.....	
		1	.....	Lightning.....	
		1	.....	Lamp near wall.....	
		2	.....	Adjoining dwellings.....	
		1	.....	Defective flue.....	
	Aug..	2	.....	Unknown.....	
		1	.....	Explosion coal oil lamp.....	
		2	.....	Incendiary.....	
		1	.....	Sparks from stove.....	
		1	.....	Defective chimney.....	
		1	.....	Sparks from chimney.....	
		1	.....	Adjoining building.....	
		2	.....	Adj. barn and stable.....	
	Sept..	6	.....	Unknown.....	
		2	.....	Forge in adjacent black-smith shop.....	
		2	.....	Defective flues.....	
		1	.....	Incendiary in adjoining butcher shop.....	
		1	.....	Incendiary.....	
		1	.....	Adjoining building.....	
		1	.....	Kindli'g fire with coal oil.....	
		1	.....	Accidental.....	
	Oct...	1	.....	Engi'e in adj. stove fact'y.....	
		3	.....	Unknown.....	
		1	.....	Overheated hot air flue & def'cti'e r'gist'r in floor.....	
		1	.....	Plumber in repairing water back to range made solid joint, range burst'd & sc'tt'r'd coals.....	
		2	.....	Incendiary.....	
2		.....	Children and matches.....		
1		.....	Lace curtain blowing against gas jet.....		

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 Lost 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.	
2,900	40 50							
5,000	449 25							
3,500	450 00							
4,500	52 55							
1,000	243 00							
800	200 00							
400	27 75	13	27,666	2,087 95				
400	393 34							
1,000	631 60							
400	30 50							
2,350	110 39							
500	200 00							
2,250	75 00							
1,500	311 25							
1,200	450 00							
4,500	1,175 00	11	14,100	3,377 08				
750	400 00							
9,500	1,901 34							
1,000	725 50							
900	1,200 00							
750	302 57							
600	324 00							
2,000	128 00							
4,275	1,485 75							
300	350 00	17	20,075	6,817 16				
1,700	1,003 14							
3,000	250 00							
1,200	878 92							
5,185	75 00							
500	26 00							
1,500	30 00							
400	12 00							
1,035	790 00	11	14,520	3,065 06				
4,000	2,853 00							
7,000	940 00							
2,200	1,168 90							
4,500	1,200 00							
3,000	25 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Dw'l'gs & contents. (continued.)		1		Adjoining grocery	
		1		Explosion coal oil lamp	
		1		Supposed incendiary	
		1		Defective flue	
		1		Adjoining building	
		4		Unknown	
		1		Clothes basket near stove	
	Nov..	2		Adjoining livery stable	
		5		Defec. chimney and flues	
		1		Incendiary	
		1		Defective furnace	
		1		Lace curtains in lamp	
		6		Unknown	
		1		Falling of stove-pipe	
	Dec..	1		Chimney burning out	
		1		Explosion coal oil lamp	
		1		Adjacent oil cars fired by collision	
1			Defective flue		
1			Sparks from chimney		
1			Explosion coal oil lamp		
1			Ashes in wood-house		
(vacant)		3	Unknown		
		1	Incendiary		
Dye works (see Bleacheries).....					
Elevators..... " (floating)	Feb..	1	Frame.	Incendiary	4.30 a.m.
		1	Frame.	Pilot house	10.30 a.m.
		1	Frame.	Unknown	8 a.m.
(horse power)	March	1	Frame.	Chaff near engine	10 p.m.
		1	Frame.	Unknown	
(steam power)	April.	1	Frame.	Defective flue	10.30 p.m.
		1	Frame.	Sparks from steamboat	
	May..	1	S. & F.	Incendiary	12.30 p.m.
		1	Frame.	Incendiary	11.30 p.m.
(horse power.)	June..	1	Frame.	Sparks from stock	
	Aug..	1		External exposure	
		1	Frame.	Unknown	
		2		Not reported	

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
1,000	115 00							
500	10 00							
1,000	500 00							
450	545 00							
4,200	255 00							
5,800	657 24							
2,000	1,880 00							
5,500	1,735 70	19	41,150	11,884 84				
3,700	1,633 00							
1,000	565 00							
200	175 00							
1,000	10 50							
9 500	878 40							
1,500	146 00							
6,000	260 50							
600	240 00	17	23,500	3,908 40				
1,300	210 00							
800	786 67							
650	375 00							
1,600	980 00							
400	393 34							
8,510	2,629 41							
1,300	600 00	9	14,560	5,974 42	186	332,750	79,650 58	24.
16,000	12,277 94							
20,000	350 00							
17,500	15,656 25	3	53,500	28,284 19				
3,000	2,081 58							
2,000	1,850 00	2	5,000	3,931 58				
.....	.....	1	5,300	4,718 00				
30,000	38,801 24							
600	568 03	2	30,600	39,369 27				
.....	.....	1	10,000	5,600 00				
20,000	3,594 31							
43,500	428 00							
1,750	1,750 00							
12,189	11,550 00	5	77,439	17,322 31				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Elevators..... (continued.)	Sept..	1	Frame.	Adjoining drug store....	3 a.m....
		1	Frame.	Incendiary.....	8 p.m....
		1		Not reported.....	
	Oct..	1	Frame.	Supposed incendiary....	9 p.m....
		1	Frame.	Not reported.....	
	Nov..	1	Frame.	Adjoining flour mill ..	
Envelope factories.	July..	1		Supposed incendiary ..	
Enamel cloth—see oil cloth factories.					
Excelsior factory...	Oct..	1	Frame.	Hot journal.....	
Extract factory.....	Jan..	1		Nail in picker.....	
Fair ground—Exhibition building...	April.	1	Frame.	Incendiary.....	11 p.m. .
Fertilizer (not plaster) factories.....	March	1		Spon. com. in pile of animal matter.....	
	April.	1	B. & F.	Incen. by a discharged workman.	4 a.m....
	May..	1	Brick..	Coals from furnace.....	8 a.m....
	Aug..	1	Frame.	Around the dryer.....	10.30 a.m.
Flour, feed & grain stocks.....	Jan..	1	Brick..	Unknown.....	7 p.m....
	Dec..	1		Defective flue.....	
Flour & grist mills—steam power..... (steam power.)	Jan..	1		Spontaneous combustion in buckwheat bran.....	
		2	Frame.	Supposed incendiary....	4 & 5 a.m.
		1		Carelessness with coal oil lamp while oiling machinery.....	
(steam power.)		1		Adjoining candy store ..	
		1	Brick..	Discovered in bolting chest, follow'd by an explosi'n suppose caused by electricity	9 p.m....

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. Insur-ance carried at time of Fire.	Amt. Loss as adjusted.	
1,000	423 00							
2,700	2,450 00							
1,900	1,640 00	3	5,600	4,513 00				
1,100	956 00							
.....	950 57	2	2,100	1,906 57				
.....	.....	1	16,000	185 00	20	205,539	105,829 92	51.5
.....	.....	.....	.....	.....	1	104,700	107,281 81	102.5
.....
.....	.....	.....	.....	.....	1	6,100	5,125 00	64.3
.....	.....	.....	.....	.....	1	2,300	218 54	9.5
.....	.....	.....	.....	.....	1	1,800	7,779 00	432.2
.....
.....	.....	1	87,500	86,910 00	.....	.....	.....	.....
.....	.....	1	14,000	12,539 70	.....	.....	.....	.....
.....	.....	1	5,125	1,000 00	.....	.....	.....	.....
.....	.....	1	6,000	14,000 00	4	112,625	114,449 70	101.6
.....	.....	1	1,000	232 00	.....	.....	.....	.....
.....	.....	1	400	197 30	2	1,400	429 30	30.7
.....
12,500	17,500 00							
19,400	17,554 56							
65,000	27,800 00							
4,000	4,000 00							
40,000	28,500 00							

Amts. Ins. and Losses from each Origin or Caused 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. 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.	
21,500	20 350 00							
5,040	4,631 00							
21,000	16,000 00							
4 500	4,287 12							
6,350	3,837 70	11	199,290	144,460 38				
17,326	149 99							
3,000	240 00							
8,000	6,142 26							
5,455	3,092 56							
1,000	45 00							
500	333 00							
12,500	7,849 57	7	47,781	17,852 38				
6,000	7,500 00							
12,000	10,505 98							
4,000	50 00							
4,000	7,000 00							
6,000	6,000 00	5	32,000	31,055 98				
6,000	6,000 00							
6,000	200 00							
24,000	20,000 00							
18,555	13,654 17	6	54,555	39,854 17				
24,000	24,000 00							
12,000	11,775 00							
6,250	5,600 00							
12,000	12,000 00							
12,500	10,000 00							
1,000	230 00							
2,000	2,000 00							
8,300	8,300 00	8	78,050	73,905 00				
4,000	4,979 77							
1,900	2,000 00							
2,000	2,000 00							
4,850	4,850 00							
5,500	4,950 00							
800	800 00							
4,500	4,500 00	7	23,550	24,079 77				
10,000	10,000 00							
10,000	7,832 48							
10,000	100 00							
1,000	1,000 00	4	31,000	18,932 48				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Cause	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.	
Flour mills (cont'd).	(water power.)	Aug...	1	Frame.	Adjoining building.....	
			1	Frame.	Hot journal.....	2 p.m....
	(water power.)		1	B. & F.	From the swab.....	6 a.m....
			1	Frame.	Incendiary.....	2 a.m....
	(steam power.)		1	Brick..	Frict. in "Becker Brush" wheat cleaning machine	1 a.m....
			1	Brick..	Unknown.....	9 p.m....
	(steam power.)		1	Frame.	Unknown.....	
			1		Unknown.....	
	(water power.)	Sept..	1		Adj. grist mill.....	
			1	Frame.	Sparks from locomotive.....	4 a.m....
			1	Brick..	Communicated.....	
			3	Frame.	Unknown.....	
	(water power.)	Oct...	1		Not reported.....	
			1		In partition.....	
	(water power.)	Nov..	1	Frame.	Friction of machinery.....	12.30 p.m.
		1	Frame.	Supposed incendiary.....	11 p.m....	
(steam power.)		1	Brick..	Incendiary.....	4.20 a.m.	
		1	Frame.	A piece of iron between the burr stones.....	3 p.m....	
(water power.)		1	Brick..	Unknown.....	4 a.m....	
		1	Frame.	Matches in adj. store.....	2 a.m....	
		2		Unknown.....		
		1	Brick..	Incendiary in adj. linseed oil factory.....	8 p.m....	
	Dec..		1	Adj. planing mill.....	9.30 a.m..	
			2	Adj. buildings.....		
		2		Unknown.....		
		2		Unknown.....		
Fruit and vegetab's canned and pr'v'd	Feb..	1		Not reported.....		
	Sept..	1	Brick..	Defective hearth; coals falling between bricks and floor.....	2 a.m....	
Furniture factories.	Jan...		1	Brick..	Incendiary.....	4 a.m....
			1	Brick..	Steam pipe in dry box..	10.30 p.m.
			1	Brick..	Unknown.....	
			1	Frame.	In planing room.....	2 a.m....
	Feb..	1	Frame.	Incendiary.....	8 p.m....	
	1		Unknown.....			

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
5,100	223 74							
8,500	8,500 00							
1,332	1,332 00							
2,000	5,000 00							
16,000	300 00							
8,400	3,402 44							
10,000	9,190 66							
4,000	1,696 22	8	55,322	29,645 06				
500	500 00							
13,000	6,904 29							
4,000	255 00							
11,500	7,989 92							
15,000	15,005 00	7	44,000	30,654 21				
.....	.....	1	1,000	15 00				
27,500	31,076 49							
10,000	17,200 00							
42,500	9,021 00							
5,000	125 00							
1,300	1,360 00							
4,000	4,000 00							
12,000	8,656 90	8	102,300	71,439 39				
18,250	46,355 26							
4,000	75 00							
7,000	407 26							
26,700	14,846 04	6	55,950	61,683 56	78	724,808	543,578 38	.75
.....	.....	1	3,000	2,974 11				
.....	.....	1	19,500	64 50	2	22,500	3,038 61	13.5
20,000	2,677 81							
5,000	1,000 00							
24,250	20,587 11							
18,000	6,000 00	4	67,250	30,264 92				
1,000	1,000 00							
1,200	157 00	2	2,200	1,157 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.		
Furniture factories. (continued.)	March	1	Frame..	Adjoining building.....			
		1	Brick..	Defective flue.....	10 a.m....		
		1	Brick..	Incendiary.....		10.35 p.m.	
	April.	1	Brick..	Spontaneous combustion in varnish room.....		1.30 a.m..	
		1	Frame.	Spon. com. in oily rags used in polishing furn.		6.30 p.m..	
		1	Brick..	Unknown.....		1 a.m....	
		1	.....	Unknown.....		
		1	.....	In dry room.....		
	May..	1	Brick..	Incendiary.....		12.30 a.m.	
		1	Brick..	Unknown.....		8 p.m....	
		1	Brick..	Unknown.....		1 a.m....	
	June..	1	.....	Not reported.....		
	July..	1	Brick..	Supposed incendiary....		3 a.m....	
		1	Brick..	Incendiary in adjoining brick iron foundry ...		3.30 a.m..	
		1	Brick..	Incendiary.....		2.30 a.m..	
		1	.....	Unknown.....		
	(chair fact'y.)	Aug..	1	Brick..	Boil'g oil in adj. build'g.		12 m.....
			1	Spark from stack falling in lumber.....		
		1	Frame.	Unknown.....		10 a.m....	
			1	Unknown.....		
	Oct...	1	.....	Boiler.....		
		1	Brick..	Adj. cabinet shop.....		2 a.m....	
		1	B. & I.	Unknown.....		2 a.m....	
		1	Brick..	Unknown.....		10 p.m....	
		1	.....	Not reported.....		
	Nov..	1	.....	Lumber in dry house...		
		1	.....	Hot journal.....		
1		Frame.	Stove door burst open by back draft.....		7 a.m....		
1		B. & F.	Unknown.....		11 p.m....		
Dec..	1	Brick..	*Unknown.....		2 a.m....		
	1	Brick..	Communicated from*...		2 a.m....		
	1	.....	Not reported.....			
Furniture stocks..	Jan...	1	Brick..	Defective chimney.....		2 a.m....	
	Feb...	1	Brick..	Unknown.....			

Amts. Ins. and Losses from each Origin or Caused 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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
1,000	10 00							
40,000	67 00							
8,250	5,958 70	3	49,250	6,035 70				
19,000	40,000 00							
6,000	300 00							
4,000	235 00							
4,000	1,100 00	4	33,000	41,635 00				
37,500	162 00							
1,500	1,150 37							
7,500	445 00							
8,000	1,050 00	4	54,500	2,807 37				
.....		1	9,000	11,469 00				
7,000	7,000 00							
1,975	1,312 00							
1,000	2,568 00							
20,000	350 00	4	29,975	11,230 00				
42,750	3,443 05							
25,000	230 00							
12,000	8,881 00							
1,000	1,000 00	4	80,750	13,554 05				
20,000	16,000 00							
20,000	38,229 00							
37,330	37,820 00							
22,500	21,000 00							
2,500	2,236 24	5	102,330	115,285 24				
12,000	487 00							
6,667	519 50							
2,500	2,236 24							
28,000	15,000 00	4	49,167	18,242 74				
73,000	10,300 00							
18,300	7,457 49							
37,402	37,402 00	3	128,702	55,159 40	35	606,124	306,840 42	50.6
.....		1	16,000	8,700 00				
.....		1	12,500	1,198 09				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Furniture stocks... (continued.)	March	1	Brick..	Unkn'n; adj. fr'm stable.	7 p.m...
	May..	1	Brick..	Unknown.....	
	July..	1		Unknown.....	
		1		Sparks from locomotive.....	
	Aug..	1	Brick..	In varnish room.....	9 p.m...
	Sept..	2	Brick..	Unknown.....	12.30 a.m.
	Dec..	1	Brick..	Unknown.....	12.30 a.m.
		1	Brick..	In varnish room.....	6.30 p.m.
1		Brick..	Adj. Queen's ware stock.	11 p.m...	
1		Frame.	Adj. building.....		
Furriers.....	Jan...	1	Brick..	Incendiary.....	2 a.m...
Galvanizing works.	Jan...	1	Frame.	Unknown.....	
Glass works & looking glass fact's...	May...	1	Brick..	Breaking pot of glass....	1 p.m...
		1		Breaking pot of glass....	
	June..	1		Unknown.....	
	Sept..	1		Unknown.....	
	Dec...	1	Brick..	Unknown.....	4 a.m...
	Glove & mitt'n fact's.	May..	1		Adjoining building.....
1			Frame.	From store.....	4.30 a.m.
Glue factory.....	Sept..	1	Frame.	Incendiary.....	11 p.m...
General storage....	Jan...	1		Water from leaky roof falling on lime.....	
		1	Frame.	Incendiary.....	2 a.m...
	Feb...	1		Unknown.....	
	March	1	Frame.	Incendiary.....	4 a.m...
	June..	1	Frame.	Incendiary.....	12.30 a.m.
	July..	1	Frame.	Adjoining building.....	9 p.m...
		1		Unknown.....	
	Aug...	1		Not reported.....	

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. 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.	
1,600	184 50	1	1,600	184 50				
10,000	5,750 00	1	10,000	5,750 00				
900	10 00							
10,000	992 00	2	10,900	1,002 00				
.....		1	4,200	450 00				
.....		2	10,000	860 00				
28,500	9,000 00							
5,500	646 73							
13,000	1,850 00							
62,500	2,095 06	4	109,500	13,591 79	13	174,700 31,736 38	18.2	
.....					1	15,000 4,698 91	31.3	
.....					1	39,300 16,590 00	42.2	
32,550	11,673 60							
22,250	17,982 47	2	54,800	29,656 07				
.....		1	17,000	1,975 00				
.....		1	12,750	8,362 00				
.....		1	70,000	488 00	5	154,550 20,481 07	13.2	
1,000	140 00							
1,600	1,440 00				2	2,600 1,580 00	60.8	
.....					1	No ins. 100 00	100.	
8,000	7,200 00							
2,000	1,188 00	2	10,000	8,388 00				
.....		1	31,000	9,865 70				
.....		1	1,500	2,500 00				
.....		1	1,400	1,672 87				
15,000	350 00							
5,000	4,100 00	2	20,000	4,450 00				
.....		1	1,000	110 00	8	64,900 26,986 57	41.6	

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Hardware factor's— (steam power.)	Jan...	1	.....	Incendiary.....	
		1	Frame.	Incendiary.....	
	Feb ..	1	Brick..	Spon. com. in oily waste.	2 p.m....
		1	Brick..	Sparks from forge.....	10 p.m....
		1	.....	Unknown.....	
(cutlery fact'y)— (steam power.)	March	1	Brick..	Spontaneous combusti'n.....	
	April.	1	Frame.	Unknown.....	4 a.m....
(brittania works)		1	Frame.	Unknown; in adj. frame dry goods warehouse..	9.30 p.m.
		1	Frame.	Unknown.....	
(steam power.)	May ..	1	Brick..	Incendiary.....	1 a.m. ...
		1	.....	Core oven.....	
(steam power.) (tool fact'y.) (lock fact'y.)	June..	1	Brick..	Explosion in japanning building.....	5 a.m....
		1	Brick..	Unknown.....	
		1	Brick..	Unknown.....	2 a.m....
		1	.....	Unknown; in cellar.....	
(butt & hi'ge fac.) (axe fact'y.)	Aug. .	1	.....	Adjoining building.....	
		1	.....	Incendiary.....	
(cutlery fact'y.)	Sept..	1	.....	Not reported.....	
	Oct...	1	Brick..	Sparks from locomotive lodged in clap boards.	2.30 a.m..
(steam power) Cutlery factory, (Screw factory)		1	.....	Unknown.....	
	Nov ..	1	Frame.	In engine room.....	2 a.m....
		1	Brick..	Unknown.....	6 p.m....
		2	.....	Adj. building.....	
(Cutlery factory)		1	Brick..	Unknown.....	1.45 a.m..
		1	Brick..	Not reported.....	
	Dec ...	1	Frame.	Incendiary.....	12.30 a.m.
		1	.....	Unknown.....	
Harness shops.....	Sept..	1	Frame.	Supposed incendiary....	11.30 p.m.
	Dec ...	2	Frame.	Unknown.....	11.30 p.m.
Hat and cap factor's	Jan...	1	.....	Overheated stove in dry room.....	
		1	.....	Supposed incendiary.....	

Amts. Ins. and Losses from each Origin or Caused 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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
75,000	83,064 90	2	85,500	88,461 54				
10,500	5,396 64							
30,000	475 00	3	76,000	25,069 49				
37,000	20,444 00							
9,000	4,150 49							
.....		1	10,000	400 00				
46,000	25,201 34	3	222,250	35,453 44				
8,250	9,822 13							
168,000	430 00							
16,500	12,102 00	2	30,000	14,967 00				
13,500	2,865 00							
1,000	189 67	4	88,050	80,399 06				
5,250	500 00							
80,000	79,583 41							
1,800	125 98							
24,000	10,649 06	2	25,200	11,679 97				
1,200	1,030 91							
300	300 00	1	300	300 00				
100,000	972 50	2	112,000	1,122 50				
12,000	150 00							
12,000	8,944 00	6	204,300	66,984 81				
118,300	37,026 42							
16,000	714 39							
45,000	15,000 00							
13,000	5,300 00							
3,000	2,736 00	2	25,500	11,618 32	28	879,100	336,456 16	38.4
22,500	8,882 32							
.....		1	2,700	558 00				
.....		1	1,500	2,355 00	2	4,200	2,913 00	69.4
1,000	251 76							
9,000	6,370 52							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Hat and cap factor's (continued.)	Jan...	1	Brick..	Unknown....	11 p.m...
		1		Unknown..	
	Feb..	1		Unknown.....	
	March	1	Brick..	Unknown; in cellar.....	
		1		Spontaneous combustion.....	
		1		Unknown.....	
		1	Brick..	Not reported.....	
	June..	1	Brick..	Unknown; in wool mixing room.....	11.30 p.m.
	July..	1		Unknown.....	
		1		Not reported.....	
	Sept..	1	Frame	Unknown.....	4.15 a.m.
		1	Brick..	Unknown.....	Night...
		1		Not reported.....	
	Nov..	1		Unknown.....	
2			Not reported.....		
Dec..	1	Frame	Unknown—in dry room.	3.30 p.m.	
Hat and cap stores and stocks.....	March	1	Brick..	Segar factory above.....	9 p.m....
	July..	1	Brick..	Unknown.....	10 p. m..
	Aug..	1	Iron...	Oil rags left in furnace..	11 p.m...
	Sept..	1		Unknown.....	
	Oct...	1	Brick..	Gas light in window....	6.30 p.m..
	Nov..	1	Brick..	Gas light in window....	8 p.m....
	Dec..	1		Adjoining building.....	
Hay presses.....	Feb...	1		Incendiary.....	10 p.m...
	June..	1		Not reported.....	
Hop houses.....	Aug..	1	Frame	Defective chimney.....	
		1	Frame	Dry-cloth over stove.....	
	Sept..	1	Frame	Stove.....	11.30 p.m.

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 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.	
8,250	6,000 00							
2,000	1,355 27	4	20,250	13,977 55				
.....	.....	1	30,000	210 00				
21,000	21,000 00							
10,000	400 00							
2,000	135 00							
8,000	4,615 00	4	41,000	26,150 00				
.....	.....	1	90,250	197,960 68				
200	113 76							
3,000	2,500 00	2	3,200	2,613 76				
9,750	18,845 75							
8,500	2,400 00							
10,000	252 00	3	28,250	21,497 75				
1,500	40 00							
19,374	1,131 22	3	20,874	1,171 22				
.....	.....	1	2,000	1,800 00	19	235,824	265,380 96	112.6
.....	.....	1	8,500	1,275 75				
.....	.....	1	2,000	900 00				
.....	.....	1	70,000	25 00				
.....	.....	1	2,000	119 35				
.....	.....	1	2,000	16 41				
.....	.....	1	6,000	400 00				
.....	.....	1	6,000	240 00	7	96,500	2,976 51	3.1
.....	.....	1	1,600	1,429 33				
.....	.....	1	500	12 00	2	2,100	1,441 33	68.6
600	600 00							
700	275 00	2	1,300	875 00				
300	112 50							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Hop houses (cont'd)	Sept..	1	Frame	Matches drop'd into hops before they were dry..	1 a.m....
		1	Frame	Incendiary.....	2.30 a.m..
		1	Frame	Unknown.....	2.30 a.m..
		1	Frame	Unknown.....	2 a.m....
	Nov..	1	.....	Incendiary.....	
Hosiery & knitting mills.....	Jan...	1	Brick..	Picker.....	
	April.	1	.....	Unknown.....	
	May..	1	Stone..	Unknown.....	10.30 p.m.
	Aug..	1	Frame.	In card room.....	
	Nov..	1	Brick..	Unknown.....	1 a.m....
	Dec..	1	Brick..	Cotton opener.....	3 p.m....
			1	Frame.	Flue entering chimney made of ceme't crack'd.	12.30 a.m.
Hospit's, poor h'us's and asylums.....	Jan...	1	.....	Not reported.....	
	Feb..	1	Brick..	Burning out chimney of adjoining stable.....	7.30 a.m..
	May..	1	Brick..	Overheated steam pipe in laundry.....	4 p.m....
		1		Sparks from chimney.....	
Dec..	1	Frame.	Supposed incendiary.....		
Hot hous's & plants.	Feb..	1	.....	Not reported.....	
Hotels.....	Jan...	1	Frame.	Engineer put oil on fire to quicken it.....	1.30 p.m..
		1	Brick..	Spon. com. of woolen mattress in attic.....	
		1	.....	Sparks from chimney.....	
		1	.....	Falling of a hanging coal oil lamp.....	
		1	Frame.	Chimney burning out...	4 p.m....
		1	Frame.	Adjacent frame bakery..	1.30 a.m..
		1	Brick..	Store.....	
		1	Frame.	Adjoining law office....	1 a.m....
1	Frame.	Incendiary.....	1 a.m....		

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
1,800	1,684 12							
300	186 56							
350	327 03							
400	200 00	5	3,150	2,510 21				
.....		1	6,000	10,000 00	8	10,450	13,385 21	128.1
.....		1	9,000	31 00				
.....		1	18,750	396 00				
.....		1	11,700	3,556 64				
.....		1	20,250	19,750 00				
.....		1	12,000	10,287 66				
4 000	150 00							
6,500	2,045 74	2	10,500	2,195 74	7	82,200	36,217 04	44.
.....		1	15,000	125 00				
.....		1	25,000	8,000 00				
215,000	148 00							
8,000	20 00	2	223,000	168 00				
.....		1	1,000	1,000 00	5	264,000	9,293 00	3.5
.....					1	750	50 00	6.6
41,500	3,438 62							
87 500	3,000 00							
4,500	67 50							
1,500	30 00							
5,000	330 00							
5,000	75 00							
8,000	3,500 00							
600	48 00							
19,000	20,000 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Hotels..... (continued.)	Jan...	1	Frame.	Incendiary.....	11.30 p.m.
		1	Frame.	Defective grate.....	
		1	Frame.	Defective flue.....	11 p.m.
		1	Brick..	Defective furnace.....	
		1	Brick..	Defective kitchen range.....	11 p.m.
		1	Frame.	Communicated.....	1 a.m.
		1	Frame.	Unknown.....	5 a.m.
		3		Unknown.....	
		3		Not reported.....	
		Feb...	1		Incendiary in adj. barn.....
	1		Brick..	Incendiary.....	3 a.m.
	1		Frame.	Incendiary.....	10 p.m.
	1		Frame.	Incendiary in adj. barn.....	10.30 a.m.
	1			Supposed incendiary.....	
	1			Defective stove pipe in adjacent saw mill.....	
	1			Adjoining stable.....	
	1		Frame.	Adj. blacksmith shop.....	
	1		Frame.	Lighted match dropped on carpet.....	
	1			Defective chimney.....	12.30 a.m.
	1			Defective chimney.....	3 a.m.
	1			Defective chimney.....	7.30 p. m.
	3			Defective chimn'y & flues.....	
	1			Matches and mice.....	
	1		Frame.	Kitchen stove.....	
	1		Brick..	Unknown.....	
	3		Frame.	Unknown.....	
	March		1	Frame.	Defective chimney.....
		1	Frame.	Defective chimney.....	11 a.m.
		1	Frame.	Defective chimney.....	1 a.m.
		3		Defecti'e flues & chimn's.....	
		1	Brick..	Supposed incendiary.....	5.30 a.m.
		1	Frame.	Supposed incendiary.....	
		1	Frame.	Incendiary.....	2 a.m.
		1	Frame.	Incendiary.....	2.30 a.m.
		1		Explosion coal oil lamp.....	
		1		Communicated.....	
	1	Brick..	Explosion gas machine.....		
	4		Unknown.....		
	April.	1	Brick..	"Southern Hotel," supposed in store room in cellar.....	1 a.m.
		1	Frame.	Defective chimney.....	1 a.m.
4			Defecti'e flues & chimn's.....		
1			Accid'ntal firig of curtain.....		

Amts. Ins. and Losses from each Origin or Caused 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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
4,400	7,074 00							
2,000	25 00							
800	1,800 00							
6,600	6,417 43							
21,500	2,156 69							
2,000	80 00							
2,000	53 50							
27,600	2 393 43							
70,500	1,622 75	22	310,000	52,111 92				
4,500	2,844 38							
17,700	22,359 90							
2,400	1,012 00							
1,800	1,698 00							
9 800	8,332 00							
3,000	30 00							
1,000	745 00							
4,000	7,375 00							
3,000	20 00							
6,500	4 991 10							
3,200	3,500 00							
3,000	305 00							
14,600	11,482 20							
7,000	655 50							
1,500	1,512 47							
3 000	3,000 00							
13,500	7,596 00	21	99,500	77,458 55				
2,000	1,822 70							
1,950	2,445 91							
2,000	3,500 00							
31,000	32,020 00							
80,000	1,415 46							
39,000	31,754 31							
2,000	1,770 13							
800	1,300 00							
3,500	2,500 00							
3,500	3,500 00							
7,000	37 50							
42,600	15,880 03	17	215,350	97,946 04				
290,000	332,000 00							
1,700	2,000 00							
14,566	8,246 18							
15,000	37 50							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.		
Hotels (continued.)	April.	1	Frame.	Sparks in roof.....	10.30 p.m.		
		1	Frame.	Adjoining coal shed....	1 a.m....		
		1	Frame.	Match stepped on in adj. drug store.....			
		2	.....	Supposed incendiary.....		
		3	.....	Adjoining building.....		
		1	Brick..	Explosion coal oil lamp.....			
		1	.....	Falling chandelier.....		
		1	Brick..	Children and matches....	7 a.m....		
		1	Frame.	Incendiary.....	12.30 a.m.		
		1	Frame.	Incendiary.....	6 p.m....		
		1	Brick..	Incendiary.....	9 p.m....		
		3	.....	Not reported.....		
			May..	1	Frame.	Defective kitchen range..	9.15 p.m.
				1	Brick..	In laundry.....	11 45 p.m.
				1	Brick..	Explosion coal oil lamp in adj. stable.....	3 p.m....
1	Frame.			Explosion coal oil lamp..	8 p.m....		
2	.....			Defective flue and chimney.....		
1	Brick..			Defective kitchen flue....	4 p.m....		
1	B. & F.			Candle carried into garr't	10 p.m....		
1	Brick..			Incendiary.....	1.30 a.m..		
1	Frame.			Incend'y in adj. barn....	10.45 p.m.		
1	B. & S.			Cigar dropped among upholstered furniture..	6 a.m....		
1	Frame.			Supposed incendiary....	11 p.m....		
1	Frame.			Supposed incendiary....	1.30 a.m..		
1	Frame.			Unknown; in adj. wood shed.....	1.30 a.m..		
1	.....			Accidental.....		
1	.....			Defective pipe of kitchen range.....		
1	.....	Carelessness of employé.....				
5	.....	Unknown.....				
4	.....	Not reported.....				
	June..	1	Brick..	Adj. restaurant.....	3 a.m....		
		2	.....	Supposed incendiary.....		
		1	Brick..	Gas jet and curtain.....	9 p.m....		
		1	Frame.	Spontaneous combustion in partition.....	4 a.m....		
		1	Frame.	Coal ashes.....	12.30 a.m.		
		1	Frame.	Incendiary.....	9.30 a.m..		
		1	Frame.	Accidental.....			
		1	Frame.	Unknown; in attic.....			
		1	Brick..	Unknown.....	5 a.m....		
		1	Frame.	Unknown.....	10 a.m....		
1	Frame.	Unknown.....					

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
4,500	3,750 00							
8,000	15,000 00							
7,000	3,322 92							
4,000	2,738 00							
24,000	1,342 00							
1,500	5 00							
5,000	16 00							
1,000	47 60							
2,500	1,550 00							
3,500	295 00							
5,000	1,269 00							
85,000	3,676 00	24	472,266	375,295 20				
10,000	4,500 00							
18,200	23,319 27							
3,000	76 50							
4,000	35 50							
4,000	2,931 20							
1,500	800 00							
2,000	1,858 13							
52,000	1,954 38							
1,900	1,900 00							
100,000	147 35							
700	700 00							
1,200	441 56							
17,500	15,000 00							
1,500	28 00							
42,000	509 00							
70,000	91 00							
55,600	8,408 95							
92,800	13,482 33	26	475,900	76,183 17				
47,000	47,500 00							
4,600	6,100 00							
50,000	60 00							
1,400	2,500 00							
13,000	15,500 00							
1,800	700 00							
1,000	1,000 00							
1,000	737 50							
6,300	521 12							
2,000	2,000 00							
1,800	400 00							

Kind of Risk.	Month Fire Oc- curred.	No. of Loss- es from each Ori- ginor Ca'se	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.	
Hotels..... (continued.)	June..	1	Frame.	Not reported.....		
	July..	1	Brick..	Defective chimney from kitchen.....	3 p.m....	
		1	Brick..	Incendiary.....	2 a.m....	
		1	Brick..	Explosion coal oil lamp.....		
		1	Frame.	Adjoining building.....		
		1	Brick..	Supposed incendiary in adjoining barn.....	10.30 p.m.	
		1	Brick..	Supposed incendiary.....	1 a.m....	
		1	Frame.	Adjoining stable.....	5 a.m....	
		1	Frame.	Unknown.....	12.30 a.m.	
		1	Frame.	Unknown.....	9 p.m....	
		2		Unknown.....		
		Aug..	1	Frame.	Defective kitchen flue ..	12.30 p.m.
			1	Frame.	Incendiary in hay loft of hotel barn.....	8 p.m....
			1		Incendiary—set fire twice same night.....	12.30 and 3 a.m....
	1			Sparks from locomotive.....		
	1		Brick..	Sparks from locomotive.....	2 p.m....	
	1		Brick..	In fancy g'ds store below	4 a.m....	
	1		Frame.	Carelessness.....		
	1			Adjoining building.....		
	3		Frame.	Forge in adjacent black- smith shop.....	11.30 p.m.	
	Sept..		1	Frame.	Crack in range flue.....	3 p.m. ...
		1	Brick..	Engineer laid his lighted pipe on his greasy vest with matches in it.....	11.30 p.m.	
		1	Brick..	Unknown.....	4.30 a.m..	
		1	Frame.	Adjacent building.....		
		1	Frame.	Unknown.....	4 p.m....	
		2		Not reported.....		
	Oct..	1	Brick..	Wooden row opposite.....		
		1	Brick..	In frame kitchen.....	3 a.m....	
		1	Frame.	Incendiary.....	4 a.m....	
		1	Brick..	Clothing set fire by an alcohol lamp.....	9 p.m....	
		2	Brick..	Adjoining buildings.....		
		2		Adjoining buildings.....		
		1		Gas light.....		
		3		Not reported.....		
	Nov..	1		Unknown.....		
		1	Frame.	Incendiary.....	12.30 p.m.	

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
2,000	25 00	13	131,900	77,043 62				
125,000	45 230 89							
2,500	2,300 00							
12 000	128 74							
1,900	95 82							
84,000	1,077 17							
6,000	1,000 00							
6,000	4,420 73							
1,800	1,800 00							
46,500	235 00							
8,300	45 75	11	294,300	56,334 10				
2,000	2,000 00							
6,800	4,700 00							
3,800	3,081 81							
2,000	1,577 77							
5,000	15 50							
3,250	320 00							
3,300	1,722 70							
2,000	40 00							
8,300	3,457 00	11	36,450	16,914 78				
4,800	1,314 84							
3,000	23 00							
50,000	66,421 00							
50,000	125,000 00							
4,000	849 96							
2,100	122 00	7	113,900	193,730 80				
10,000	87 50							
1,000	722 54							
2,000	1,950 00							
70,000	52 00							
8,250	122 50							
16,000	911 00							
17,875	68 32							
21,250	14,500 00							
10,000	750 00	13	156,375	19,163 86				
2,000	2,000 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Cause.	Class of Risk.	Origin or Cause of Fire.	Time Fire Occurred	
Hotels..... (continued.)	Nov..	2	.....	Incendiary.....	
		1	.....	Frame. Lace curtain and gaslight	7 p. m....
		1	.....	B. & F. Defective kitchen flue...	9.30 p.m.
		1	.....	..... Carelessness in laundry.....	
		1	.....	Frame. Unknown.....	9 a.m....
		1	.....	Frame. Explos'n coal oil lamp...	7 p.m....
		1	.....	Frame. Man in bed reading by candle light fell asleep, candle burnt down and caught bedclothes....	11 p.m....
		1	.....	..... Matches.....	
		Dec..	1	Brick.. Disconnected heater pipe	2 a. m....
			1 Defective flue.....	
	4		.....	Frame. Unknown.....	Night...
	1		.....	..... Explo'n of coal oil lamp.....	
	1		.....	Brick.. Dry goods box too near stove in store below..	5 a.m....
	Ice houses.....	Jan...	1	Frame. Defective flue.....	
			1	Frame. Unknown.....	
Feb...		1	.....	Frame. Unknown.....	
		1	.....	Frame. Incendiary.....	4 a.m....
April.		1	.....	Frame. Unknown.....	
		1	.....	Frame. Supposed incendiary.....	3.30 p.m....
May..		1	.....	Frame. Incendiary.....	1 a.m....
June..		1	.....	Frame. Incendiary.....	1 a.m....
		1	.....	Frame. Unknown.....	
July..		1	.....	Frame. Sparks from locomotive lodged in sawdust....	4 p.m....
Aug..	1	.....	Frame. Unknown.....	6 a.m....	
India rubber & elastic goods factories	Feb...	1	Brick.. Overheated furnace....	1 a.m....	
	March	1	Brick.. Steam pipes in dry room	6 a.m....	
	June..	1	Brick.. Unknown.....		

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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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
9,500	8,822 48							
3,000	32 75							
7,000	5,300 00							
35,000	2,362 50							
4,000	178 00							
2,000	11 00							
2,000	13 50							
6,000	300 00	10	70,500	19,020 23				
28,500	1,627 70							
2,300	15 00							
5,500	3,166 94							
500	53 00							
6,000	2,000 00							
3,000	35 00							
12,000	1,278 00	10	87,800	8,175 64	185	2,464,241	1,069,377 91	46.6
.....		1	700	250 00				
.....		1	1,200	1,500 00				
4,200	4,100 00							
2,000	46 40	2	6,200	4,146 40				
.....		1	6,000	5,170 98				
.....		1	2,000	1,438 92				
10,800	5,700 00							
700	438 00	2	11,500	6,138 00				
.....		1	150	300 00				
.....		1	4,000	2,250 00	10	31,750	21,194 30	66.7
.....		1	55,000	3,792 34				
.....		1	8,000	4,715 16				
.....		1	59,720	920 87				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
India rubber & elastic goods factories (continued.)	Nov...	1	Brick..	Rubber cement taking fire from gas.....	5 p.m....
Ink factory.....	Sept...	1	Brick..	Adj. hat factory.....	3 a.m....
Iron foundries.....	Jan...	1	.....	Defective oven used in enam'l'g mantels & grates.....	.....
		1	Frame.	Sparks from cupola.....	4 a.m....
		1	Brick..	Accident in pack'g room.....	7 a.m....
		1	Frame.	Unknown.....	12 m....
(Stove foundry.)	Feb...	1	Brick..	Fire bricks burned out.....	7 p.m....
		1	.....	Incend'y in flask b'd'g.....	.....
		1	.....	Unknown.....	.....
	March	1	Brick..	Adj. blacksmith shop.....	6 p.m....
		1	.....	Heat communicated fr'm stack to floor.....	.....
		1	Brick..	Spontaneous combusti'n.....	12 m....
		1	Brick..	Defective furnace.....	.....
		1	Frame.	Incend'y in flask b'd'g.....	2 p.m....
		1	Frame.	Sparks from cupola.....	6.30 p.m..
		1	.....	Not reported.....	.....
	April..	1	Brick..	Unknown.....	10 a.m....
		1	Brick..	Unknown.....	Night....
		1	.....	Unknown.....	.....
		1	Frame.	Sparks from cupola.....	4 p.m....
	May..	1	Frame.	Unknown.....	11 p.m....
		1	Brick..	Sparks from cupola.....	6.30 p.m..
		1	Frame.	Defective core oven.....	10 a.m....
	June..	1	Frame.	Sparks from cupola.....	5 p.m....
	July..	1	Frame.	Sparks from core box.....	.....
		2	.....	Adjoining buildings.....	.....
	Aug..	1	Frame.	Fire in flasks.....	9 p.m....
		1	Frame.	Unknown.....	11.30 p.m.
		2	Brick..	Unknown.....	.....
	Sept..	1	B. & I.	Cupola furnace.....	10.30 p.m.
		1	Brick..	Lumber being dried on top of boiler.....	11 p.m....
		1	Frame.	Unknown.....	.....
		1	Brick..	Unknown.....	.....
		2	.....	Not reported.....	.....

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
.....		1	326,250	300,410 00	4	448,970	309 838 37 69.	
.....					1	5,000	25 00 .5	
40,000	6,400 00							
17,600	175 00							
18,900	16,200 00							
1,600	18 00	4	78,100	22,793 00				
112,000	100 00							
250,000	2,200 00							
13 250	9,865 70	3	375,250	12,165 70				
60,000	308 30							
10,000	721 75							
15,000	38 00							
24,500	154 15							
3,000	225 00							
5,000	11,067 09							
10,000	142 00	7	127,500	12,656 29				
5,000	5,000 00							
500	500 00							
50,000	2,600 00							
6,500	353 25	4	62,000	8,453 35				
2,775	7,035 00							
92,500	72,000 00							
2,000	5,150 00	3	97,275	84,185 00				
.....		1	6,000	2,750 00				
31,600	67 00							
34,000	133 63	3	65,600	200 63				
6,000	307 60							
27,000	14,210 00							
4,800	605 00	4	37,800	15,122 60				
7,000	1,900 50							
40,000	10,500 00							
5,500	5,300 00							
5,250	1,400 00							
25,000	10,765 05	6	82,750	29,865 55				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.	
Iron foundries..... (continued.)	Oct...	1	Frame.	Detective core oven.....	10 p.m....	
		1	Frame.	Boiler.....	4.20 p.m..	
		1	F. & I..	Overheated cupola.....	9 p.m....	
	Nov...	1	.....	Defective core oven.....	.....	.....
		1	B. & F.	Adj. india rubber works.	5 p.m....	.....
		1	B. & F.	From cupola after making a heavy heat.....	7.30 p.m..	.....
	Dec...	1	Brick..	Heating oven used for japanning.....	5 a.m....	.....
		1	.....	Sparks from furnace.....	.....	.....
		1	Brick..	Incendiary.....	11 p.m....	.....
1		Brick..	Sparks.....	.....	.....
Iron rolling mills..	March	1	.....	Furnace.....	.....
	May...	1	Frame.	Explosion coal oil lamp.	10 p.m....	
		1	.....	Explosion of gas.....	.....	.....
	July...	1	Frame.	In charcoal building.....	2 a.m....	.....
Nov...	1	Iron...	Explosion coal oil lamp.	12 m....	.....
Iron works..... (making steel.)	Feb...	1	Frame.	Sparks from furnace...	8 30 a.m..	
		1	.....	Not reported.....	.....	.....
		1	Frame.	Incendiary.....	4 a.m....	.....
	April.	1	.....	Accidental.....	.....	.....
		1	Frame.	Incendiary.....	.....	.....
	May..	1	Iron...	From gas producer.....	2 a.m....	.....
	June..	1	B. & F.	Over boiler arch.....	6 a.m....	.....
		1	Frame.	Unknown.....	8 p.m....	.....
	July..	1	Brick..	Adj. cork cutting factory	5 p.m....	.....
	Aug..	1	.....	Breaking of gas pipe.....	.....	.....
1		Brick..	Incendiary.....	2 a.m....	.....
1		.....	Hot bed.....	.....	.....
Oct...	1	S. & F.	Sparks from iron when casting.....	6 a.m....	.....
	1	Frame.	Unknown.....	2 a.m....	.....
(steel works.)	Nov..	1	Brick..	Sparks.....	6 p.m....	

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 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.	
2,500	500 00							
8,800	860 00							
60,000	250 00	3	71,300	1,610 00				
14,000	125 02							
25,000	71 00							
30,000	13,596 32	3	69,000	13,792 34				
40,000	158 03							
16,900	350 00							
37,687	12,162 00							
2,000	46 30	4	96,587	12,716 33	45	1,169,162	216,310 69	18.5
.....		1	57,500	75 00				
30,000	29,820 00							
20,000	711 37	2	50,000	30,531 37				
.....		1	5,000	4,100 00				
.....		1	17,500	235 00	5	130,000	34,941 37	26.9
20,000	100 00							
2,000	15 00							
3,750	3,750 00	3	25,750	3,865 00				
35,000	18 00							
5,000	5,000 00	2	40,000	5,018 00				
.....		1	55,000	23,787 42				
55,500	44,455 00							
1,750	786 97	2	57,250	45,241 97				
.....		1	70,000	63,769 53				
20,000	810 00							
35,000	12,359 94							
20,000	30 00	3	75,000	13,199 94				
50,000	1,385 00							
30,000	25,704 19	2	80,000	27,089 19				
.....		1	175,000	1,423 60				

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
.....		1	60,000	444 43	18	638,000	183,839 08	28.8
85,000	1,275 00							
4,500	25 00							
300	22 91	3	89,800	1,322 91	•			
		1	4,000	497 65				
2,000	105 20							
62,000	809 39	2	64,000	914 59				
20,000	283 00							
52,500	66 00	2	72,500	349 00				
		1	21,000	1,025 00				
55,000	8,400 00							
5,085	747 00	2	60,085	9,147 00				
		1	17,000	13,150 00				
		1	12,500	3,826 51	13	340,885	30,232 66	8.9
					1	1,200	913 00	76.1
					1	25,000	150 00	.6
					1	500	500 00	100.
9,000	2,650 00							
6,000	575 00							
7,000	125 00	3	22,000	3,350 00				
650,500	545,199 89	8	650,500	545,199 89				
		1	27,000	24,417 00				
10,422	1,650 00							
14,500	600 00	4	24,922	2,250 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator's Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Jewelry factories... (continued.)	June..	1	S. & B.	Sparks from forge.....	9.30 p.m.
	Aug..	1	Brick..	Unknown; in adjoining Bracket factory.....	1 a.m....
Junk stores.....	April.	1	Frame.	Stove upset.....	.....
	Aug..	1	Stone..	Unknown.....	11.30 p.m.
	Oct..	1	Brick..	Sparks from neighboring chimney falling through open skylight on large pile of loose, clean soft waste.....	2.30 p.m..
	Nov..	1	Brick..	Incendiary.....	9 p.m....
	Dec..	1	Brick..	Unkn'wn; in adj. tin shop	2 a.m....
Knitting mills—(see hosiery mills.)					
Laundries.....	Feb..	1	Brick..	Breaking of coal oil lamp in Chinese employee's hands.....	6 p.m....
		1	Brick..	Unknown.....	7 p.m....
	June..	1	Frame.	In dryi'g room over boil'r.	3 p.m....
	July..	1	.....	Not reported.....	.....
	(steam) Nov..	1	Frame.	Incendiary.....	1.30 a.m..
Lead & zinc works.	Aug..	1	Frame.	Incendiary.....	3 a.m....
	Oct..	1	Frame.	Lightning.....	2.30 a.m..
Libraries	Jan ...	1	Brick.	Adjoining book store.....	.....
	(public) Feb...	1	Brick..	Stove in theatre adj....	11.45 p.m.
Lime works.....	April.	1	Frame.	Incendiary.....	.....
	Oct..	1	Frame.	Around plaster kettle.....	.....
Liqu'r st'cks—whol.	April.	1	.....	Adjoining building.....	.....
	Dec..	1	B. & S	Unknown.....	10 p.m..

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
		I	3,000	85 00				
		I	2,000	175 00	18	729,422	575,476 89	78.9
.....		I	500	500 00				
.....		I	1,000	600 00				
.....		I	5,500	1,700 00				
.....		I	2,000	3,000 00				
.....		I	2,500	25,000 00	5	33,800	30,800 00	90.8
.....								
2,000	1,860 00							
12,000	10,000 00	2	14,000	11,860 00				
.....		I	2,500	2,300 00				
.....		I	1,000	100 00				
.....		I	400	515 00	5	17,900	14,775 00	82.5
.....		I	26,850	10,500 00				
.....		I	4,000	3,813 01	2	30,850	14,313 01	46.4
.....		I	1,000	1,800 00				
.....		I	145,000	52,400 00	2	54,200	146,000 00	269.4
.....		I	19,400	2,985 00				
.....		I	39,975	8,517 60	2	53,375	11,502 60	21.5
.....		I	7,500	28 35				
.....		I	146,000	135,185 38	2	153,500	135,213 73	88.1

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.	
Liquors—retail, (including saloons and restaurants)..	Jan...	1	Frame.	In ale closet.....		
		1	Brick..	Children and matches in adjoining building....	10 a.m....	
		1	Frame.	Unknown, in adj. b'ld'g.	4 a.m....	
		1	Frame.	Incendiary.....	10 p.m....	
		2		Incendiary.....		
		1	Frame.	Unknown.....	11.30 p.m.	
		1	Frame.	Unknown.....	4.30 a.m..	
		1	Frame.	Stove.....	11 p.m....	
		1	Frame.	Unknown.....		
	Feb..	2	Frame.	Unknown.....		
		1		Defective flue.....		
	March	1	Frame.	Incendiary.....	1.30 a.m..	
		1		Incendiary.....		
		1	Frame.	Unknown.....	9 p.m....	
		1	Frame.	Unknown.....		
	April.	1	Brick..	Incendiary.....	9 p.m....	
		1	Frame.	Defective chimney.....	5 a.m....	
		1	Frame.	Supposed incendiary....	11.30 p.m.	
		1	Frame.	Sparks from locomotive..	9 p.m....	
		1	Frame.	Unknown.....	4 a.m....	
		1		Unknown.....		
	May..	1	Frame.	Adj. building.....	11.30 p.m.	
		1	Frame.	Adjoining barn.....	4 p.m....	
		1	Frame.	Incendiary.....	11 p.m....	
		1		Accidental.....		
	June..	1	Frame.	Incendiary.....	12.30 a.m.	
		1	Brick..	Unknown.....	11 p.m....	
	July..	1		Accidental.....		
	Aug..	1		Falling of coal oil lamp.	10.30 p.m.	
		1	Frame.	Kitchen range.....	1 a.m....	
		1		Unknown.....		
	Sept..	1		German student's lamp falling.....		
		1		Defective flue.....		
		2	Frame.	Unknown.....		
		2	Frame.	Supposed incendiary....	11.30 p.m.	
	Oct...	1	Frame.	Adjoining building.....		
		1	Frame.	Supposed incendiary....	3 a.m....	

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
1,250	895 50							
1,000	32 00							
560	400 00							
2,000	280 39							
2,600	1,315 00							
1,000	369 57							
6,000	3,500 00							
2,000	124 50	9	16,410	7,416 96				
12,500	3,991 67							
12,000	651 62	3	24,500	4,643 29				
600	450 00							
1,000	881 00							
5,150	4,450 00							
3,300	2,350 00	4	10,050	8,131 00				
1,000	975 50							
1,100	355 00							
500	400 00							
1,300	30 00							
3,500	1,560 00							
2,000	799 10	6	9,400	4,119 60				
800	605 62							
850	55 00							
1,500	1,000 00							
1,450	23 00	4	4,600	1,683 62				
900	450 00							
5,000	2,000 00	2	5,900	2,450 00				
.....		1	5,500	170 00				
3,000	182 00							
50,000	56,307 39							
1,500	130 00	3	54,500	56,619 39				
10,000	500 00							
1,200	710 00							
1,850	1,865 93							
2,300	990 00	6	15,350	4,065 93				
3,500	530 00							
1,100	989 00							

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
1,000	188 80							
7,000	300 00							
1,000	1,000 00							
1,500	1,265 00	6	15,100	4,272 80				
1,200	460 00							
900	800 00							
3,200	2,777 00	5	5,300	4,037 00				
.....	.....	1	1,100	44 00	50	167,730	97,653 59	58.2
.....	.....	3	11,650	9,485 00				
.....	.....	1	15,000	1,000 00	4	26,650	10,485 00	39.4
15,000	15,000 00							
40,000	1,800 00							
20,000	2,000 00	3	75,000	18,800 00				
3,000	2,312 90							
30,000	5,500 00	2	33,000	7,812 90				
5,000	2,600 00							
45,000	4,377 69							
1,000	1,521 50	4	51,000	8,499 19				
30,000	26,618 10							
12,000	1,309 74							
13,750	19,545 40							
50,000	300 00							
4,000	3,000 00							
20,200	18,600 00							
15,000	10,400 00							
42,700	6,609 38							
12,000	6,400 00							
3,000	1,330 00							
1,000	800 00	13	210,650	94,912 62				
1,500	1,060 00							
5,000	612 00							
1,000	900 00							
15,000	266 62	4	22,500	2,838 62				
5,000	300 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Lumber yards..... (continued.)	July..	1	I	Adj. planing mill	
		1	I	Adjoining iron works.....	
		1	I	Over b'l'r in adj. saw m'l	11.30 a.m.
		1	I	Incendiary.....	
	Aug..	1	I	Adjoining frame barn....	2.45 a.m.
		1	I	Sparks from saw mill 200 ft. off—high wind.....	2 p.m.
		1	I	Adjoining frame steam power saw mill.....	
		1	I	Adjoining building.....	
		1	I	Not reported.....	
		1	I	Not reported.....	
	Sept..	1	I	Sparks f'm adj. saw mill.....	
		1	I	Adj. lumber yard.....	
		1	I	Adj. hotel.....	12.30 p.m.
		1	I	Adj. planing mill.....	
		1	I	Pipe or match.....	
		2	I	Incendiary.....	
	Oct...	1	I	Drill house of salt works near yard.....	
		1	I	Adj. coal shed.....	
		1	I	Unknown.....	1 a.m.
		2	I	Supposed incendiary....	3 & 4 a.m.
		1	I	Incendiary.....	4 a.m.
		1	I	Not reported.....	
	Nov..	1	I	Incendiary.....	11.30 p.m.
2		I	Incendiary.....		
Dec..	1	I	Sparks from locomotive.....		
	1	I	Not reported.....		
Maccaroni factory..	Nov..	1	Brick..	Communicated.....	2 a.m.
	Dec..	1	I	Matches thrown into waste box.....	
Machine shops....	Jan...	2	Frame.	Unknown.....	
		1	Frame.	Stove.....	10.30 p.m.
		1	I	Not reported.....	
	Feb..	1	I	Supposed incendiary..	
		1	Brick..	Oily waste in boiler h'se	2.45 p.m.
		2	I	Not reported.....	
	March	1	Frame.	Unknown.....	3 a.m.
		1	I	Unknown.....	

Amts. Ins. and Losses from each Origin or Caused 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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
5,250	280 00							
24,775	90 00							
No ins.	40,000 00							
12,500	2,143 40	5	47,525	42,813 40				
10,000	3,471 74							
30,000	28,850 69							
3,000	2,260 00							
2,000	195 55							
27,000	27,000 00	5	72,000	61,777 98				
2,000	50 00							
9,000	5,291 23							
5,000	376 51							
5,250	210 00							
10,000	5,000 00							
26,100	18,250 00	7	57,350	29,177 74				
30,000	525 00							
8,000	1,355 00							
2,000	2,123 01							
179,700	175 640 00							
60,000	5,007 32							
500	500 00	7	280,200	185,150 33				
10,000	724 67							
44,000	43,650 00	3	54,000	44,374 67				
15,000	12,129 21							
1,000	62 33	2	16,000	12,191 54	55	919,225	508,348 99	55.3
		1	2,200	1,400 00				
		1	2,000	200 00	2	4,200	1,600 00	38.1
12,000	2,176 77							
4,000	2,690 04							
6,000	17 00	4	22,000	4,883 81				
40,000	11,865 70							
30,000	475 00							
115,500	600 00	4	185,500	12,940 70				
2,500	12 16							
21,450	1,179 56	2	23,950	1,191 72				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Crignior Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Machine shops.... (continued.)	April.	1	Brick..	Adj'ct wool'n mill pick'r	9 a.m....
		1	.....	Unknown.....	.....
	May..	1	Brick..	In shaving shoot	7 a.m....
		1	.....	In boiler room. ....	.....
	June..	1	Brick..	In adjoining foundry....	2.30 a.m..
		1	Brick..	Bake oven.....	7.30 a.m..
		1	.....	In boiler room.....	.....
	July..	1	Brick..	Annealing furnace.....	9.30 p.m..
			Brick..	Spark from stack.....	4.30 p.m..
		1	Brick..	Adjoining building.....	.....
		2	Brick..	Adj. frame machine shop	11.30 p.m.
	Aug..	1	.....	Boiling over kettle of varnish.....	.....
		2	.....	Unknown.....	.....
	Sept..	3	Brick..	Unknown.....	12 a.m....
			1	Unknown.....
1			.....	Not reported.....	.....
Oct... 1	Frame.	Adjoining dwelling .....	.....	
	1	Brick..	Unknown .....	.....
Nov.. 1	Brick..	Spon. com. of oil rags.....	.....	
Malt houses.....	Jan... 1	Frame.	Sprouting of malt in kiln taking fire.....	.....
	Feb.. 1	Brick..	Cigar stumps in office....	4 p.m....	
	March 1	.....	Adj. building.....	.....
	April. 1	Brick..	Incendiary in adj. barn..	12.30 a.m.	
	May.. 1	Brick..	Hot journal.....	8.30 p.m..	
	June.. 1	.....	Adjacent barn.....	.....
		1	.....	Not reported.....	.....
	Nov.. 1	.....	Overheated kiln.....	.....
Marble & sto'e yar's.	Jan... 1	.....	Adjacent building.....	.....
	Aug.. 1	.....	Unknown.....	.....

Amts. Ins. and Losses from each Origin or Caused 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. 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.	
9,716	1,200 00							
5,000	100 00	2	14,716	1,300 00				
17,935	474 99							
400	6 75	2	18,335	481 74				
77,500	79,583 41							
5,000	116 50							
30,000	140 00	3	112,500	79,839 91				
140,000	680 00							
90,000	75,000 00							
8,500	168 00							
12,000	700 00							
110,000	63,836 53	6	360,500	140,384 53				
5,250	160 75							
26,975	12,166 29	3	32,225	12,327 04				
30,250	1,686 95							
16,750	14,750 00							
500	16 00	5	47,500	16,452 95				
40,000	29,029 53							
8,000	858 32	2	48,000	29,887 85				
.....		1	3,000	100 00	34	868,226	299,790 25	34.5
.....		1	2,850	100 00				
.....		1	13,000	15 00				
.....		1	17,000	25 04				
.....		1	24,000	18,194 20				
.....		1	30,000	256 69				
23,000	67 00							
2,500	22 50	2	25,500	89 50				
.....		1	6,500	405 00	8	118,850	19,085 43	16.1
.....		1	1,000	400 00				
.....		1	2,000	1,075 00				

Kind of Risk.	Month Fire Oc- curred.	No. of Loss- es from each Or- igin Case	Class of Risk.	Origin or Cause of Fire.	Time Fire Occurred.
Marble & sto'e yar's. (continued.)	Oct...	1	Frame.	Adj. frame furn. ware house.....	12.30 a.m.
Masonic lodges....	Feb ..	1	Frame.	Defective flue.....	2 a.m....
		1	Frame.	Defective flue.....	12 p.m. ..
		1	Brick..	Incendiary in clothing store below.....	2 a.m....
	April.	1	.....	Adjacent barn.....	
Match factories....	Nov..	1	.....	Dropping matches.....	
		1	.....	Mice.....	
	Dec..	1	Brick..	Adjoining stable.?	
Meats—cured and packed.....	Feb ..	1	Frame.	Unknown.....	3 a.m....
	Nov..	1	.....	Matches.....	
Mill supplies.....	Dec..	1	.....	Unknown.....	
Miscellaneous— hazardous.....	Jan...	1	.....	In adjoining saloon.....	
		1	Frame.	Explosion coal oil lamp.	6 p.m....
		1	Brick..	Incendiary in adjoining envelope factory...	10 p.m... ..
		1	Frame.	Defective stove pipe....	1 p.m....
		1	Frame.	Spark from coal fire.	7 a.m....
		5	.....	Unknown.....	
		2	Frame.	Defective furnace.....	
	Feb...	1	Brick..	Incendiary in adjoining frame saloon.....	11.30 p.m.
		1	.....	Boy sent into attic with a lantern.....	
		1	Brick..	Stove pipe through wood partition.....	10.30 p.m.
		1	Brick..	Gas light in show wind'w	8 p.m....
		1	Frame.	Defective flue.....	
		1	.....	Incendiary.....	
		1	.....	Unknown.....	
		1	.....	Not reported.....	
		1	.....	Defective flue.....	
	March	1	Frame.	Sparks.....	2 a.m....
		2	.....	Adjoining building.....	
		1	Stone..	Incendiary.....	2 a.m....
		1	.....	.....

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
		I	2,000	3,800 00	3	5,000	5,275 00	105.5
800	800 00							
15,000	5,500 00							
1,150	765 00	3	16,950	7,065 00				
		I	5,000	16 65	4	21,950	7,081 65	32.3
2,400	135 00							
5,000	173 96	2	7,400	308 96				
		I	10,400	498 00	3	17,800	806 96	4.5
		I	21,500	18,000 00				
		I	4,000	37 30	2	25,500	18,037 30	70.7
					I	14,000	280 00	.2
6,600	5,170 00							
1,500	892 76							
23,500	491 86							
5,000	700 00							
5,000	10 00							
58,000	8,946 91							
4,000	1,325 00	12	103,600	17,536 53				
31,000	125 00							
148,500	25,496 11							
5,500	5,500 00							
90,000	28 65							
2,800	2,600 00							
2,500	600 00							
3,000	2,700 00							
3,000	872 50							
3,500	886 45	9	289,800	38,748 71				
4,000	3,750 00							
5,700	670 50							
25,000	9,487 90							
10,000	4,000 00							

Kind of Risk.	Month Fire Oc- curred.	No. of Loss- es from each Ori- ginor Ca'se	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Miscellaneous--haz- ardous (cont'd).	March	1	Brick..	Defective grate.....	6 a.m....
		1	.....	Not reported.....	
		1	B. & I.	Gas light left burning in basement.....	11 p.m....
	April.	1	Brick..	Unknown.....	12.30 a.m.
		1	.....	Adjoining building.....	
		1	Brick..	Adjoining book store....	9.30 p.m..
		1	.....	Gas jet in window.....	
	May..	3	.....	Unknown.....	
		1	Frame.	Adjoining building.....	12.30 a.m.
		1	Frame.	Incendiary.....	11 p.m....
		1	Brick..	Customer laying his pipe in clothing stock....	12.30 p.m.
		1	.....	Carel'sness in light'g gas	
		2	.....	Unknown.....	
	June..	1	.....	General conflagration.....	
		1	Brick..	Adj'c't frame restaurant.	4 a.m....
		1	Frame.	Incendiary in adjoining frame grocery store....	1 a.m....
		1	Frame.	Unknown.....	2 a.m....
		1	.....	Adjoining building.....	
		1	Brick..	Incendiary.....	2 a.m....
	July..	1	Brick..	Adjoining building.....	3 a.m....
		1	Brick..	Spon. com. in "pebbled" calf skins.....	1.30 a.m..
		1	Frame.	Coal oil lamp.....	9 p.m....
		1	Frame.	Gas light in window....	8.30 p.m..
		1	.....	Carelessness.....	
	Aug..	1	.....	Unknown.....	
		1	Brick..	Gas jet in window....	8 p.m....
	Sept..	1	Frame.	Spark from chimney....	4 p.m....
		2	.....	Unknown.....	
	Oct...	2	Frame.	Supposed incendiary....	11.30 p.m.
		1	Brick..	Incendiary.....	12 m....
Nov..	1	Brick..	Unknown.....	1 a.m....	
	1	.....	Unknown.....		
	1	Iron...	Heati'g shellac ov'r boil'r		
	1	Brick..	Spon. com. in rags.....	3.30 a.m..	
(Field, Leiter & Co.)		1	.....	Explosion coal oil lamp.	
		1	B. & S.	Unknown.....	8 p.m....

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
170,000	42,000 00							
25,000	10,134 18							
60,000	55,000 00	8	299,700	125,042 58				
105,000	46,718 90							
1,600	902 92							
7,300	3,685 00							
3,000	123 68							
6,100	1,970 60	7	123,000	53,401 10				
200	196 67							
3,000	600 00							
7,000	7 00							
3,500	500 00							
2,700	1,730 00							
1,500	1,500 00	7	17,900	4,533 67				
630,000	448,950 93							
200	900 00							
880	1,100 00							
6,000	924 00							
43,000	15,042 10							
2,000	5,000 00	6	682,080	471,917 03				
33,500	2,547 68							
5,000	5,000 00							
4,500	20 95							
1,800	2,465 00							
32,500	550 00	5	77,300	10,583 63				
10,000	18 50							
800	103 50	2	10,800	122 00				
38,000	10,496 00							
2,300	1,900 00	4	40,300	12,396 00				
28,500	10,179 22							
5,000	97 00							
29,000	1,540 48	2	62,500	12,916 70				
25,000	15 35							
4,000	270 00							
4,900	40 00							
934,685	638,680 31							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.	
Miscellaneous—hazardous (cont'd).		2	Frame.	Adjoining building.....	10.30 p.m. & 1 a.m.	
		1	B. & I.	Adjoini'g printing office.	Night....	
		1	Frame.	Incend. in retail grocery.	6 a.m....	
		1	.....	Unknown; in adjoining building.....	.....
		1	.....	Not reported.....	.....
		1	.....	Gas jet in show window.....	.....
		Dec ..	1	Explosion coal oil lamp.....
			1	Frame.	Unknown; in feed store adjoining.....	8 p.m....
			1	Frame.	Matches.....	9 p.m....
			2	Frame.	Adj. harness shop.....	11.30 p.m.
			3	Unknown.....
	Miscellaneous—extra hazardous....	Jan...	1	Frame.	Incendiary.....	1 a.m....
			1	B. & F.	Cigar in sawdu't spittoon	4 a.m....
		1	.....	Unknown.....	.....
Feb ..		1	.....	Incend. in groce'y store.....	.....
		1	.....	Unknown.....	.....
March		1	Brick..	Adj. jewelry factory.....	10 p.m....	
		1	Brick..	Adj. printing office.....	1 a.m....	
		2	.....	Unknown.....	.....
April.		2	.....	Explosion coal oil lamp.....	.....
		1	Brick..	Spontaneous combustion in rags.....	9 p.m....	
		1	.....	Cigar thrown among waste paper.....	.....
		1	Brick..	Explosion coal oil lamp	10 p.m....	
		2	.....	Unknown.....	.....
May ..		1	Brick..	Children and matches in adj. shed.....	2.30 p.m..	
		1	.....	Unknown.....	.....
June..		1	B. & S.	Spontaneous combustion of fireworks.....	10 a.m....	
		1	Brick..	Cigar rolled up in piece of carpeting	12.30 p.m.	
	1	Frame.	Spontaneous combustion in rags.....	.....	
July..	1	Brick..	Soot in chimney.....	1 a.m....		

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
9,000	3,400	21						
35,000	493	00						
No ins.	1,000	00						
5,000	5,000	00						
270,000	16,842	24						
6,500	28	55	II	1,298,685	655,942	31		
27,000	7,560	00						
6,000	287	00						
2,500	26	00						
4,000	1,888	75						
378,500	23,916	50	9	418,000	33,678	35	83	3,419,065 1,446,640 96 42.3
2,500	2,000	00						
1,500	726	00						
39,000	42,000	00	3	43,000	44,726	00		
600	100	00						
1,800	120	00	2	2,400	220	00		
58,300	282	75						
8,500	850	00						
5,500	1,389	51	4	72,300	2,522	26		
15,000	10,709	71						
32,000	2,650	83						
24,000	9,278	90						
4,000	2,222	00						
9,500	1,334	40	7	84,500	26,195	84		
3,000	54	60						
500	500	00	2	3,500	554	60		
7,000	1,202	55						
14,000	64	00						
3,000	2,700	00	3	24,000	3,966	55		
800	118	42						

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.	
Miscellaneous—extra hazardous... (continued.)	July..	1	.....	Defective flue.....	
		1	.....	Unknown.....	
	Aug..	2	.....	From furnaces.....	
		1	Frame.	Children and matches in adj. saloon.....	6 p.m....	
	Sept..	1	Brick..	Negligence by workmen.	12 m....	
		1	.....	Gas light in show wind'w	.....
	Oct..	1	.....	Lighted cigar.....	
		2	.....	Adjoining building	.....
	Nov..	1	.....	Adjacent hotel	.....
	Dec..	1	.....	Defective flue.....	
		1	.....	Bursting of hose of a chemical engine.....	8.30 p.m..
		1	.....	Not reported.....	
Miscellaneous—specially hazardous..	March	1	Frame.	Incendiary.....	8.15 p.m..	
	Aug..	1	.....	Unknown.....	
	Nov..	1	S. & B.	Unknown.....		
2		.....	Not reported.....		
Mil'n'ry & f'ncyst'ks	Jan...	1	Brick..	Unknown.....	3.30 a.m..	
	Feb..	1	.....	Adjoining building.....	
	May..	1	Frame.	Adjoining saloon.....	10 p.m...	
Musical instrument factories, (piano).	Jan...	1	.....	Mystery.....	
	Feb..	1	Frame.	Overheated stove in adj. horn goods factory.....	10.30 p.m.	
		1	.....	Dry room.....	
	(organ.) (piano.)	June..	1	Frame.	Steam pipes in dry box.	12 m....
		1	.....	Unknown.....	
(organ.)	July.	1	Brick..	Spon. com. in oily rags.....		
(Hale's piano fct'y.)	Sept..	1	Brick..	Probably from stove us'd for warming workroom.....		

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. 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.	
500	25 00							
2,600	2,600 00	3	3,900	2,743 42				
16,000	329 00							
5,000	80 00	3	21,000	409 00				
45,000	360 00							
39,500	450 00	2	84,500	810 00				
15,000	140 00							
3,000	1,189 12	3	18,000	1,329 12				
		1	800	16 00				
1,000	160 00							
385,000	2,937 60							
3,000	2,500 00	3	389,000	5,597 60	36	746,900	89,090 39	12.
.....		1	1,500	65 00				
.....		1	14,500	12,815 51				
100,000	1,425 00							
76,000	764 50	3	176,000	2,189 50	5	192,000	15,070 01	7.9
.....		1	6,000	811 21				
.....		1	1,500	100 00				
.....		1	4,000	2,545 00	3	11,500	3,456 21	30.
.....		1	11,000	3,634 00				
13,750	231 00							
13,750	2,233 36	2	27,500	2,464 36				
1,900	1,088 00							
11,000	3,634 00	2	12,900	4,722 00				
.....		1	8,850	5,592 00				
.....		1	53,750	53,750 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Crisis Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Musical ins't fact's. (cont'd.) (organ.)	Oct...	1	.....	Not reported .....	.....
Musical instrument stocks.....	April.	1	Brick..	Adjoining building.....	5.30 p.m.
Nail works.....	Feb...	1	.....	Putting hot nail into keg.....	.....
Nickel plat'g fact'y.	Oct...	1	.....	Unknown.....	.....
Oil—coal crude.... (Pipe line.)	April.	1	.....	Two iron tanks—lightn'g	9 p.m.
	.....	5	.....	Lightning.....	.....
	May..	1	.....	Unknown.....	.....
(Pipe line.)	June..	8	.....	Lightning.....	.....
(Iron tank.)	.....	1	.....	Sparks from locomotive.	.....
(In transit.)	.....	3	.....	.....	.....
(In transit.)	July..	1	.....	Incendiary.....	.....
(Pipe line.)	.....	2	.....	Lightning.....	.....
(In transit.)	Aug..	1	.....	Collision of cars.....	.....
Oil refineries.....	Jan...	1	.....	Frame iron clad oil agi- tator; plumbers were inside repairing lead lining to agitator; one hour after they went in a fire originated from their "tinkers' pot," al- though the inside had repeatedly been wash'd down with water and sprinkled with hose be- fore they went in; two men killed.....	4 p.m.
	.....	1	Brick..	Unknown.....	8 p.m.
	Feb..	1	Brick..	Unknown.....	.....
	May..	1	Brick..	Adjacent glass works....	12 m.
	June..	1	.....	Unknown; in still room.	.....
	July..	1	Frame.	Lightning.....	2 a.m.

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
.....	.....	1	24,000	350 00	8	138,000	70,512 36	51.1
.....	.....	.....	.....	.....	1	18,000	100 00	.5
.....	.....	.....	.....	.....	1	5,000	133 75	2.6
.....	.....	.....	.....	.....	1	3,000	1,992 25	66.4
30,700	30,700 00	.....	.....	.....	.....	.....	.....	.....
125,617	6,094 99	6	156,317	36,794 99	.....	.....	.....	.....
.....	.....	1	5,041	5,041 00	.....	.....	.....	.....
178,551	3,575 51	.....	.....	.....	.....	.....	.....	.....
5,000	503 70	.....	.....	.....	.....	.....	.....	.....
17,500	373 30	12	201,051	4,452 51	.....	.....	.....	.....
* 859,500	2,482 02	.....	.....	.....	.....	.....	.....	.....
50,980	254 90	3	910,480	2,736 92	.....	.....	.....	.....
5,444	110 00	1	5,444	110 00	23	1,288,333	49,135 42	3.9
.....
9,700	3,700 00	.....	.....	.....	.....	.....	.....	.....
25,500	24,825 00	2	35,200	28,525 00	.....	.....	.....	.....
.....	.....	1	2,000	300 00	.....	.....	.....	.....
.....	.....	1	44,500	223 75	.....	.....	.....	.....
.....	.....	1	5,250	12,526 34	.....	.....	.....	.....
.....	.....	1	50,550	24,997 25	6	137,500	66,572 34	48.4

* General policy.

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Oil factories—linseed	Jan...	1	Frame.	Spontaneous combustion in castor seed pumace.	12 m. ...
	May..	1	Brick..	Unknown.....	9 a.m....
Oil cloth factories..	Aug..	1	Frame.	Defective fire box caused oil to boil over.....	12.30 p.m.
Packing houses....	Jan...	1	.....	Slaughter house in rear.....	.....
	March	1	Frame.	Unknown.....	1 a.m....
		1	Frame.	Explosion of coal oil lamp left burning in room above used as lunch room.....	1.30 a.m..
	May..	1	.....	Not reported.....	.....
		1	.....	Incendiary.....	.....
		1	.....	Not reported.....	.....
	June..	1	Frame.	Incendiary and fraudul't	2 a.m....
		1	Frame.	Carelessness of watch'n.....	.....
	July..	1	Brick..	Spontaneous combustion in room used for stor'g paper for hams.....	11 p.m....
		1	.....	Unknown.....	.....
Aug..	1	Frame.	Adj. cigar box factory...	7 a.m....	
	1	.....	Not reported.....	.....
Sept..	1	Brick..	Accidental.....	4.30 a.m..	
Paint factories.....	March	1	.....	Not reported.....	.....
	April.	1	Brick..	Oil boiling over.....	9 p.m....
	May...	1	Brick.	Adj. moulding factory...	3 a.m....
		1	Frame.	Red hot oven in corrod'g house.....	.....
	1	Brick..	Friction; dropping of burning matter while machinery running....	3 a.m....	
	Oct...	1	Brick..	Unknown.....	12 m....
	Nov..	1	Brick..	Spontaneous combust'n.	2 a.m....

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 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.	
.....		I	20,000	30,000 00				
.....		I	365,292	252,922 72	2	385,292	282,922 72	73.4
					I	20,000	18,000 00	90
		I	8,000	2,835 82				
1,000	1,500 00							
1,215	1,149 41	2	2,215	2,649 41				
2,000	110 00							
7,000	6,328 50							
7,000	700 00	3	16,000	7,138 50				
40,000	21,500 00							
700	426 00	2	40,700	21,926 00				
80,000	178 00							
40,000	61 00	2	120,000	239 00				
3,700	620 49							
7,000	144 81	2	10,700	765 30				
		I	65,000	36,838 92	13	262,615	72,392 95	27.5
		I	135,656	6,667 70				
		I	250,000	6,296 40				
26,000	218 27							
37,000	22,000 00							
10,000	450 00	3	73,000	22,668 27				
.....		I	13,500	10,100 00				
.....		I	10,000	39 00	7	482,156	45,771 37	94.9

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Paint stocks.....	Feb ..	1	Brick..	Accidental in cigar factory above.....	5.30 p.m.
		1	Brick..	Store.....	6 a.m....
	April.	1	B. & F.	Incendiary.....	11 p.m...
	July..	1	Frame.	Unknown.....	5 p.m....
	Sept..	1	Brick..	Defective flue in adjoining dwelling.....	4 a.m....
	Oct...	1	Brick..	Adjoining building.....	
	Dec..	1	Brick..	Boiling oil in cellar.....	11 p.m...
Paint shops.....	Feb ..	1	Frame.	Incen. in adj. saloon.....	1 a.m....
	Oct...	1	Brick..	Not reported.....	
	Nov..	1	Frame.	Unknown.....	2 p.m....
Pap'r box & bag f'c's	Feb ..	1	Brick..	Not reported.....	
	March	1	Frame.	Incendiary.....	
	April.	1	Brick..	Unknown.....	
	Sept..	1	.....	Incendiary.....	
		2	Brick..	Unknown.....	6.40 p.m.
	1	.....	Adj. building.....		
Oct...	1	Frame.	Incendiary.....	11 p.m...	
Dec..	1	Brick..	Unknown.....		
Paper mills—(water power.) (ste'm & w't'r pow'r.)	Jan ...	1	Frame.	Unknown.....	6 p.m....
		1	B. & F.	Unknown.....	6 a.m....
	Feb ..	1	Frame.	Unknown.....	9 p.m....
		1	.....	Not reported.....	
	(steam power) March	1	.....	Hot journal in rag dusting room.....	
		1	.....	Unknown.....	
		1	.....	Not reported.....	
	April.	1	B. & S.	Fuse from blasting rock falling on roof.....	3 p.m....

Amts. Ins. and Losses from each Origin or Caused 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 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.	
10,000	45 00							
12,000	8,500 00	2	22,000	8,545 00				
.....	.....	1	8,000	10,000 00				
.....	.....	1	500	60 50				
.....	.....	1	14,250	7,350 00				
.....	.....	1	1,500	200 00				
.....	.....	1	8,750	303 75	7	55,000	26,459 25	48.1
.....	.....	1	500	120 00				
.....	.....	1	5,000	218 80				
.....	.....	1	2,000	6,961 73	3	7,500	7,300 53	97.3
.....	.....	1	8,650	254 41				
.....	.....	1	2,000	1,500 00				
.....	.....	1	20,000	525 00				
7,500	5,570 00							
66,000	66,000 00							
10,500	1,625 00	4	84,000	73,195 00				
.....	.....	1	3,600	5,000 00				
13,500	4,422 58							
31,921	3,821 71	2	45,421	8,244 29	10	163,671	88,718 70	54.2
55,000	45,051 45							
10,750	7,875 00	2	65,750	52,926 45				
19,167	65,000 00							
22,500	11,675 00	2	41,667	76,675 00				
119,000	129,706 54							
17,500	17,450 00							
21,000	16,245 93	3	157,500	163,402 47				
125,000	79,815 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator's Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Paper mills..... (continued.)	April.	I	B. & F.	Unknown.....	11 p.m...
		I		Adjoining paper mill 30 feet distant.....	
(steam power.)	May..	I	Brick..	In machine room.....	
(steam power.)		I	Brick..	Spon. com. in rag room..	3 a.m....
(steam power.)		I	S. & B.	Spon. com. in rag room..	2 a.m....
(water power.)		I	Frame.	Unknown.....	8.30 p.m..
		I		Accidental.....	
	June..	I	Frame.	Spontaneous combusti'n.	8.15 p.m..
(pulp mill.)		I		Carelessness.....	
		I	Frame.	Unknown.....	
	July..	I	Brick..	*Spontaneous com.....	9.20 a.m..
	Aug..	I	Brick..	Supposed spon. com....	7 a.m....
(steam power.)	Sept ..	I	Stone..	Spontaneous combusti'n.	10 p.m...
(manila and paper twine factory.)		I		Adjoining flour mill...	
		I		Incendiary.....	
	Oct...	I		Not reported.....	
(pulp mill.)		I	Frame.	Unknown.....	3 a.m....
(steam power.)	Nov..	I		Spontaneous combustion	
		I		Straw room.....	
(pulp mill.)	Dec..	I	Brick..	Unknown.....	9 p.m....
Paper stocks.....	Nov..	I	Stone..	Kitchen adj. restaurant..	10 a.m....
Peddlers' stocks...	Oct...	I		Incen'y in frame dwell'g.	
Perfumery factory..	June..	I		Lamp igniting fumes f'm barrel.....	

MONTCLAIR, N. J., January 8, 1878.

* CHARLES A. JENNEY, ESQ.

DEAR SIR:

Our premises did *not* burn from fireworks, but from spontaneous combustion, caused by the rays of the sun falling on varnished labels (sample of which I enclose). In rebuilding I arranged so as to avoid the possibility of it in the future. You certainly will have similar fires in New York in due course of time, where similar goods are made and no precautionary means provided. If you look into the lithographing establishment of * * * * or * * * * or * * * *, and at their factory * * * * you will find that the general careless way of handling the goods is of such a character as to surely cause the firing of the premises.

Respectfully,

SAMUEL CRUMP,
formerly CRUMP & EVARDLL.

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
8,500	10,800 00							
1,500	46 50	3	135,000	90,661 50				
80,500	45,844 06							
130,000	36,600 00							
52,000	50,464 55							
5,250	15,500 00							
500	495 00	5	268,250	148,904 51				
57,000	28,000 00							
9,500	8,054 80							
5,500	5,500 00	3	72,000	41,554 80				
.....		1	122,500	257,206 00				
.....		1	10,000	4,762 11				
40,000	7,599 24							
12,000	4,160 64							
9,700	8,469 45	3	61,700	20,229 33				
15,000	1,141 48							
14,000	12,009 00	2	29,000	13,150 48				
9,000	7,500 00							
42,500	3,300 00	2	51,500	10,800 00				
		1	35,000	3,180 82	28	1,049,867	883,453 47	84.1
					1	60,000	328 38	.5
					1	300	300 00	100.
					1	8,000	242 00	3.

CHARLES A. JENNEY, ESQ.
DEAR SIR:

MONTCLAIR, N. J., January 29, 1878.

The material used is of no consequence so long as it is a *spirit* like alcohol or benzine (naphtha). The former is the *most* dangerous, the difficulty comes from the *spirit* (varnish) being applied direct to the surface of color (printing ink) without a sizing of starch or glue between, and the danger in fire might occur either at the place where the varnishing is done or weeks afterwards when the goods are shipped to or in transit. Proper ventilation will remove all the trouble, and if you are sufficiently interested to come here I will show you a full exhibit of the operation under all the favorable circumstances peculiar to my new building.

Respectfully,

SAMUEL CRUMP.

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause.	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Photograph galleries	Jan...	1	Frame.	Camera standing uncovered took fire from direct action of sun's rays on the lens.	2 p.m.
		1	Brick..	Adj. dry goods store.	
	Feb...	1	Frame.	Explosion coal lamp.	9 p.m.
		1	Brick..	Supposed incendiary.	
	April.	1	Frame.	In chemical room.	6 p.m.
		1	Brick..	Unknown.	6 p.m.
	Aug..	1	Frame.	Stove in operating room.	8 p.m.
		1	Brick..	Incendiary.	
	Sept..	1		Accidental.	
	Nov..	1	Frame.	Stereoscope instrument standing near stove.	8.30 p.m.
		1	Frame.	Adj. retail drug store.	10.30 p.m.
1		Frame.	Unknown.		
Planing mills, sash, door & blind fct's	Jan...	1	Frame.	Unknown.	4 a.m.
		1	Frame.	Stair b'ld'g shop above.	8.30 p.m.
		1	Frame.	Near boiler.	
		1	Frame.	Sparks from stove.	12.30 p.m.
		1	Stone..	Hot journal.	
		1	Frame.	Incendiary.	11 p.m.
		Feb...	1	B. & F.	Sparks from furnace escaping to dry house.
	1		Frame.	Defective brick work.	
	1			Unknown.	
	March	1	Frame.	Incendiary.	1 a.m.
		1		Supposed incendiary.	
		1	Frame.	Accidental.	
		1	Brick..	Unknown.	1.30 a.m.
		1		Unknown.	
		1	Brick..	Supposed incendiary.	10.30 p.m.
	April.	1	Frame.	Spon. com. in paint shop above.	10 a.m.
		1		Unknown.	
		1		Not reported.	
	May..	1	Brick..	Unknown.	3 a.m.
		2	Brick..	Unknown.	

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
1,000	150 00							
2,000	1,547 65	2	3,000	1,697 65				
8,000	22 09							
300	250 00							
6,000	1,800 00	3	14,300	2,072 09				
1,800	800 00							
4,500	327 00	2	6,300	1,127 00				
		1	1,000	100 00				
		1	1,000	1,000 00				
500	20 00							
2,000	1,900 00							
2,000	1,900 00	3	4,500	3,820 00	12	30,100	9,816 74	32.6
6,000	5,125 00							
3,000	1,150 00							
5,000	5,938 94							
7,500	40 00							
2,000	200 00							
6,500	5,451 49	6	30,000	17,905 43				
10,250	50 00							
3,000	250 00							
1,000	1,000 00	3	14,250	1,300 00				
11,000	4,964 92							
3,000	1,090 00							
5,000	316 00							
3,000	3,000 00							
4,200	9,713 50							
31,500	3,324 38							
13,000	18,462 00	7	70,700	40,870 80				
1,000	800 00							
1,000	150 00	2	2,000	950 00				
26,000	46,533 95							
45,250	42,550 00							

Kind of Risk.	Month Fire Oc- curred.	No. of Loss- es from each Cri- gino- r Ca se	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.	
Planing mills, sash, door & blind f'ct's. (continued.)		1	Frame.	Incendiary	7 p.m....	
		1	Frame.	Sparks fr'm stack on roof	11 a.m....	
		2		Not reported		
	June..		1	B. & F.	Sparks from boiler chim- ney on roof	4 p.m....
				Frame.	Incendiary	1 a.m....
			1	Brick..	Hot journal in wheel h'se where wood bearings were used	10 p.m....
			1		Unknown	
			1		Not reported	
	July..		1	Frame.	Lightning	8.30 p.m..
			1	Frame.	Lightning	
			1	Frame.	Lightning	11 p.m..
			1		Accidental	
			1	Brick..	Incendiary	4 a.m....
			1	Frame.	In shaving room	2 p.m....
			1		Adj. lumber yard	
	Aug..		1	Frame.	Adj. machine shop	1 a.m....
			2		Unknown	
			1	B. & F.	Back draft blowing fire from under boiler into shaving room	6 a.m....
			1	Frame.	Incendiary	9 p.m....
			1	Frame.	Lumber pile $\frac{1}{2}$ mile off	12 m....
	Sept..		1	Frame.	Sparks from stack	12.30 a.m.
			1	Brick..	Sparks from boiler fire	
			1	Brick..	Sparks from cupola fall'g ag'nst chimney & get- ting under slate roof	8 p.m....
			1	Brick..	In adj. iron foundry	4 a.m....
			1	Frame.	Unknown—in dry room	
	Oct...		1	Frame.	In shaving room	12.40 a.m.
			1	Brick..	Accidental	6.30 a.m..
1			Brick..	Sparks from stack	1.15 p.m..	
1			B. & F.	In dry room		
1				Smoke stack		
		1	Brick..	Adjoining saloon	2 a.m....	
		1		Dry kiln		
		1	Frame.	Incendiary	7 p.m....	
		1	B. & F.	Using benzine near a lighted lamp	7 a.m....	
		1	Frame.	Unknown	2 a.m....	

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
14,025	14,025 00							
1,500	80 70							
10,900	3,360 00	7	97,675	106,549 65				
15,000	6,145 00							
1,800	3,276 00							
3,450	3,287 00							
500	450 00							
10,350	5,700 00	5	31,100	18,858 00				
7,000	11,500 00							
2,000	4,738 00							
4,000	3,050 00							
2,500	2,225 00							
9,000	9,000 00							
7,000	6,400 00							
7,250	7,250 00							
2,000	1,900 00							
38,000	6,731 79	10	78,750	53,394 79				
9,000	6,510 36							
700	700 00							
13,000	12,800 00							
2,000	2,000 00							
4,000	3,800 00							
65,000	65 26							
2,000	340 14	7	95,700	26,215 76				
12,000	10,092 05							
13,000	9,816 14							
6,000	894 60							
30,000	1,200 00	4	61,000	22,002 79				
10,900	9,253 63							
3,000	2,328 00							
3,500	530 00							
4,500	3,740 36							
2,000	1,916 00							
8,000	8,000 00							
4,000	3,800 00	7	35,900	29,567 99				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator (a'se)	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Planing mills, sash, door & blind f'cts. (continued.)	Nov..	1	.....	Lumber in dry house.....	
		1	B. & F.	Unknown.....	6.30 a.m.
	Dec..	1	Frame.	In dry room.....	
1		.....	Unknown.....		
1		Frame.	Incendiary.....	10 p.m.	
Plaster mills.....	June..	1	Frame.	Defective chimney.....	3 a.m.
	Sept..	1	B. & F.	Defective flue in adj. carpenter shop.....	7.30 p.m.
	Dec..	1	.....	Adj. saw mill.....	
Plate glass.....	Nov..	1	.....	Unknown.....	
Plumbing and gas fitting.....	March	1	.....	Not reported.....	
	June..	1	.....	Accidental.....	
	Aug..	1	Frame.	Incendiary.....	3.40 a.m.
	Oct...	1	.....	Adjoining building.....	
Pocket-book fact'r's	Nov..	1	Brick..	Lamp left burning under glue pot.....	6.30 p.m.
Poor-house (see hospitals).....					
Printers and publ'rs —lithographers..	Jan...	1	Frame.	General conflagration origin'd in frame range	2 p.m....
		1	Frame.	Stove.....	11.45 p.m.
		2	.....	Unknown.....	
		2	.....	Adjacent building.....	
	Feb...	1	Brick..	Mice and matches.....	6 a.m....
		1	Brick..	Unknown; in bind'g r'm	3 a.m....
		3	Brick..	Unknown.....	
		1	Brick..	Spontaneous combustion in bindery.....	3.30 a.m.
	March	1	.....	Adj. building.....	
		1	.....	Not reported.....	
	April.	1	Brick..	Unknown.....	7.30 a.m.
		1	Stone..	Adj. hotel barn.....	1 a.m....

Amts. Ina. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ina. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ina. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insurance.
Amt. Ina. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ina. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
12,000	487 50							
5,000	4,732 00	2	17,000	5,219 50				
3,000	3,000 00							
2,500	2,325 00							
2,000	2,496 12	3	7,500	7,821 12	63	541,575	330,655 83	61.
		1	1,700	1,237 84				
		1	9,500	8,495 00				
		1	500	475 00	3	11,700	10,207 84	87.2
					1	12,000	116 25	.9
		1	1,000	18 00				
		1	16,500	16,500 00				
		1	700	58 60				
		1	24,500	3,500 00	4	42,700	20,076 60	47.
					1	33,200	25,500 00	76.8
2,000	1,800 00							
6,000	1,303 00							
8,500	75 00							
5,100	104 25	6	21,600	3,282 25				
68,550	17,836 94							
66,000	820 24							
10,000	4,733 00							
18,500	685 57	6	163,050	24,075 75				
500	150 00							
1,000	14 00	2	1,500	164 00				
40,000	14,556 79							
3,000	200 00	2	43,000	14,756 79				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Printers and publ'rs —lithographers. (continued.)	May..	1	Brick..	Spontaneous combustion in oily rags near ink m'f'g rooms..... 4 a.m....	4 a.m....
		1	Brick..	Spontaneous combustion in printing room..... 4 a.m....	4 a.m....
		1	Brick..	Incendiary..... 12.15 a.m.	12.15 a.m.
		1	B. & F.	Supposed incendiary in adj. picture frame f'c'y. 1 a.m....	1 a.m....
		2	B. & F.	Adj. buildings.....	
	1		Unknown.....		
	June..	1	Brick..	Defective range in adj. restaurant..... 3 a.m....	3 a.m....
		1		General conflagration.....	
		1	Brick..	Adj. hardware factory... 3 a.m....	3 a.m....
	July..	1	Frame.	Sparks from chim'y on r'f. 6 p.m. ...	6 p.m. ...
		1	Brick..	Accidental..... 6 p.m....	6 p.m....
		1	Brick..	Breaking coal oil lamp. 9 a.m....	9 a.m....
	Aug..	1	B. & S.	Unknown; in ceiling... 12.15 a.m.	12.15 a.m.
		1		Unknown.....	
		1		Adjoining mill.....	
	Sept..	3	Brick..	Adj. paper-bag factory.. 6.30 p.m..	6.30 p.m..
		1	Brick..	Incendiary..... 2.30 a.m..	2.30 a.m..
		1	Brick..	Unknown..... 3.15 a.m..	3.15 a.m..
		1	Brick..	Unknown..... 11 p.m..	11 p.m..
	Oct...	1	Brick..	Spon. com. in old paper stock..... 8 p.m....	8 p.m....
		1	Brick..	Supposed spon. com.... 2 a.m....	2 a.m....
	Nov..	1	B. & S.	Adjoining restaurant... 12.30 a.m.	12.30 a.m.
		1	Brick..	Coal ashes..... 9.30 a.m..	9.30 a.m..
		1		Coal ashes.....	
		1		Incendiary.....	
		1	Brick..	Portable furnace..... Night...	Night...
		1		In attic.....	
		1		Adjoining buildings.....	
3			Unknown.....		
Dec ...	4		Not reported.....		
	2	Brick..	Unknown..... 11.30 p.m.	11.30 p.m.	
	1	Stone..	Spon. com. in oily rags.. 10 p.m....	10 p.m....	
	1	Frame.	Unknown..... 2 a.m....	2 a.m....	
	1	Brick..	Adjoining buildings....		
1	Brick..	Adj. confectionery manufact's	5 p.m....		

Amts. Ins. and Losses from each Origin or Caused 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 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.	
60,000	49,379 51							
16,000	3 000 00							
11,000	3,495 32							
3,000	760 00							
1,100	670 47							
6,500	181 15	7	97,600	57,486 45				
6,000	15,000 00							
500	500 00							
17,550	9,340 42	3	24 050	24,840 42				
600	30 00							
12,000	714 00							
13,500	95 00	3	26,100	839 00				
95,000	410 00							
4,500	4,200 00							
4,000	40 60	3	103,500	4,650 60				
11,000	1,440 00							
34,500	4 617 27							
112,400	64,882 58							
58,000	350 00	6	215,900	71,289 85				
5,000	2,150 00							
28,000	20,000 00	2	33,000	22,150 00				
45,000	25,725 00							
10,000	425 00							
500	16 25							
1,000	107 50							
5,000	1,000 00							
6,725	120 76							
7,000	149 99							
66,650	43,923 14							
66 500	15,336 75							
59 500	34 463 00	16	267,875	121,272 39				
42 600	410 00							
700	1,000 00							
3 000	100 00							
1,000	95 70	4	47,300	1,605 70	60	1,044 575	346,413 20	33.2

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Citizen Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Print works—(see dye works.)					
Prisons—(see jails)					
Public buildings—city and country.	Jan...	1	Brick..	Furnace	
	Nov..	2	.....	Defective flue.....	
	Dec..	1	.....	Christmas hangings....	
Public halls.....	Jan...	1	Brick..	Unknown.....	
	Feb..	1	.....	Defective flue.....	
		1	Brick..	Tinner's pot on roof....	1 p.m....
	June..	1	.....	Not reported.....	
	Nov..	1	Brick..	Adjoining building.....	
	Dec..	1	Frame.	Adj. retail drug store.....	
Railroad risks.....	Jan...	1	.....	Cars—overheated stove.....	
		2	.....	Unknown.....	
		1	.....	Not reported.....	
	Feb..	1	Frame.	Freight and passenger depot stove.....	8 p.m....
	March	1	.....	Not reported.....	
	April.	1	.....	Passenger car.....	
	May..	1	.....	Sparks from steamboat.....	
		1	.....	Sparks from locomotive.....	
		1	.....	Not reported.....	
	Aug..	1	.....	Night car—spark from lantern.....	
	Sept..	1	.....	Unknown.....	
(depot.)	Nov..	1	Frame.	Unknown.....	
		1	.....	Bursting of wheel.....	
Rectifying.....	Aug..	1	Brick..	Spon. com. in rubbish under foot of stairs....	2.30 a.m..

Amts. Insa. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Insa. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Insa. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses to Insa.
Amt. Insa. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insa. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insa. carried at time of Fire.	Amt. Loss as adjusted.	
		1	10,000	54 37				
		2	70,000	349 38				
		1	20,000	29,232 00	4	100,000	29,635 75	2.9
		1	53,750	66,000 00				
800	761 87							
8,500	13,392 00	2	9,300	14,153 87				
		1	2,500	300 00				
		1	2,500	55 13				
		1	3,000	5,500 00	6	71,050	86,009 00	121.5
6,000	1,610 00							
22,400	4,695 00							
24,000	24,000 00	4	52,400	30,305 00				
		1	400	400 00				
		1	3,000	30,000 00				
		1	3,000	1,368 24				
20,000	25,560 00							
* 5,000	18 66							
620,000	993 60	3	* 645,000	26,572 26				
		1	*1,000,000	560 00				
		1	*1,000,000	63,703 21				
* 2,000	1,675 00							
846,017	7,165 28	2	848,017	8,850 28	14	3,551,817	134,748 98	33.8
		1	30,000	450 00				

* General Policy.

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator's	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Rectifying..... (continued.)	Sept..	1	Brick..	Vapor fr'm column while distilling.....	5 a.m...
(steam.)	Oct...	1	Brick..	Vapor from still coming in contact with light of closed lamp.....	7 p.m...
	Dec..	1	Brick..	Leak in condenser.....	11 a.m..
Ruffle factory.....	March	1	.....	Unknown.....	.....
	June..	1	.....	Spontaneous combustion in adj. premises.....	.....
Saleratus factories..	March	1	Brick..	Unknown.....	1.30 a.m.
Salt works.....	Jan...	1	.....	Carelessness of workm'n.....	.....
	May..	1	Frame.	Adj. saw mill set fire by sparks from stack.....	12.45 p.m.
	Aug..	1	Frame.	Unknown.....	1 a.m...
(steam.)	Sept..	1	Frame.	Not reported.....	.....
Saw mills—(steam power.)	Jan ...	1	Frame	Friction of machinery....	.....
(steam power.)		1	Frame.	Unknown.....	.....
(steam power.)		1	Frame.	Adj. stave mill.....	.....
(steam power.)		1	Frame.	Spark from tug-boat.....	.....
(steam power.)		1	Frame.	Unknown.....	10 p.m..
		1	.....	Not reported.....	.....
		1	Frame.	Spark from stack.....	3 p.m...
(steam power.)	Feb..	1	Frame.	Blacksmith shop 300 feet off; piece of hot iron dropping from anvil under floor.....	5.30 p.m.
(steam power.)	March	1	Frame.	Incendiary.....	1 a.m...
(steam power.)		1	Frame.	Incendiary.....	11.30 p.m.
		2	.....	Unknown.....	.....
(steam power)	April.	1	Frame.	Near boiler.....	10 a.m..
		1	Brick..	Sheet iron nailed to rafters rusted through, caused an opening through which sparks from furnace set fire..	5.30 p.m.

Amts. Ins. and Losses from each Origin or Caused 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 Cost 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.	
.....	.....	I	10,000	3,835 00			
.....	.....	I	22,200	9,618 82			
.....	I	12,000	7,500 00	4	74,200	21 403 82	28.8
.....	.....	I	20,000	2,799 00			
.....	I	8,000	1,848 33	2	28,000	4,647 33	16.6
.....				1	98,000	94,433 00	96.3
.....	.....	I	7,800	635 00			
.....	.....	I	10,000	36,000 00			
.....	.....	I	21,000	30,630 00			
.....	I	10,000	10,000 00	4	48,800	77,265 00	158.3
8,000	23,622 36							
6,500	5,451 50							
2,000	2,000 00							
10,000	9,900 00							
800	485 00							
2,000	1,830 00							
6,500	500 00	7	35,800	43,858 86				
.....	.....	I	15,000	25,000 00			
12,500	10,668 26							
22,800	6,900 00							
3,400	940 00	4	38,700	18,508 26				
16,000	17,368 08							
2,000	400 00							

Kind of Risk.	Month Fire Oc- curred.	No. of Loss- es from each Ori- ginor Ca'se	Class of Risk.	Origin or Cause of Fire.	Time Occur
Saw mills (cont'd.)					
(steam power.)		1	Frame.	Sparks from stack	3 p.m.
(steam power.)		1	Frame.	Unknown	3 a.m.
(steam power.)		1	Frame.	Unknown	2 a.m.
(steam power.)		1	Frame.	Unknown	.....
(steam power.)		1	Frame.	Smoke stack blowing down against furnace while there was fire in it	1 p.m.
(steam power.)	May..	1	Frame.	Supposed incendiary	11 p.m.
(steam power.)		1	Frame.	Sparks from pipe of a workman in pile of lumber near mill	12 45 p
(steam power.)		1	Frame.	Accident in adj. lumber yard	12.15 a
(steam power.)		1	Frame.	Incendiary	1 a.m.
(steam power.)		1	Frame.	Incendiary	3 a.m.
(steam power.)		1	Frame.	Incendiary	2 a.m.
(steam power.)		1	Frame.	Supposed incendiary	2.30 a.m.
(steam power.)		3	Frame.	Forest fires	1 to 4 p
(steam power.)		1	Frame.	Supposed incendiary	2 a.m.
(steam power.)		1	S. & F.	Unknown	6.15 p.m.
(steam power.)		1	Frame.	Unknown	10.30 p
(steam power.)		1	Frame.	Unknown	12 m.
(water power.)	June..	1	Frame.	Incendiary and fraud	.....
(steam power.)		1	Frame.	Spark from engine	11.30 p
(water power.)		1	Frame.	Hot journal	6 p.m.
(steam power.)		1	Frame.	Spark from furnace	12.45 p
(steam power.)		1	Frame.	Boys play'g with matches	.....
(water power.)		1	Brick..	Unknown	.....
(water power.)		1	Frame.	Unknown	3 a.m.
(water power.)		1	Frame.	Unknown	.....
(water power.)		1	Frame.	In ceiling over boiler	.....
(water power.)		2	.....	Not reported	.....
(steam power.)	July..	1	Frame.	Unknown—over boiler	11.30 a.
(steam power.)		1	Frame.	Spon. com. in oil room	3.30 a.m.
(steam power.)		1	B. & F.	Explosion of watchman's coal oil lantern	.....
(water power.)		1	Frame.	Man smoking	7-45 p.m.
(water power.)		1	Frame.	Incendiary	.....
(water power.)		1	Frame.	Lightning	12.30 a.m.
(steam power.)	Aug..	1	Frame.	Woodwork in engine r'm	.....
(steam power.)		1	Frame.	Incendiary arising from labor strike	.....
(steam power.)		1	Frame.	Beam in boiler house	.....

Amts. Insa. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Insa. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Insa. and Losses on each Class of Property burned, reported during the year.		Ratio of Lost to Insurance.
Amt. Insa. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insa. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
5,375	4,437 50							
1,700	1,121 00							
1,000	1,800 00							
4,000	4,000 00							
3,500	3,033 30							
2,500	2,800 00	8	36,075	34,959 88				
25,000	100,000 00							
9,000	5,972 00							
8,500	5,500 00							
13,000	12,508 77							
14,000	10,000 00							
3,000	2,726 12							
45,800	36,550 56							
12,500	11,380 00							
40,500	39,487 50							
12,100	15,291 90							
1,000	4,000 00	13	184,400	243,416 91				
1,250	2,000 00							
3,000	8,000 00							
7,500	5,000 00							
45,000	1,177 50							
11,000	8,500 00							
2,000	3,900 00							
20,000	40,000 00							
900	790 86							
1,500	62 42							
4,100	3,775 00	11	96,250	73,205 78				
8,000	7,470 21							
18,000	32,280 25							
25,000	21,556 66							
2,000	1,270 18							
1,200	1,200 00							
4,000	2,500 00	6	58,200	66,277 30				
33,330	28,000 00							
42,000	42,000 00							
40,000	32,000 00							

Kind of Risk.	Month Fire Occurred.	No of Losses from each Origin or Cause	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Saw mills (cont'd)	Aug. . .	1	Frame.	Supposed incendiary.	11 p.m.
		1	Frame.	Incendiary.	11 p.m.
		1	Frame.	Unknown.	11 p.m.
		1	Frame.	Unknown.	1 a.m.
	Sept. . .	1	Brick.	In boiler house.	1 a.m.
		2	Frame.	Sawdust in boiler house.	1 a.m.
		1	Brick.	Boiler furnace.	1 a.m.
		1	Brick.	Supposed incendiary.	1 a.m.
		1	Frame.	Unknown.	10 p.m.
		3	.....	Unknown. . . . .	.....
	Oct. . . .	1	.....	Spark from stack. . . . .	.....
		1	Frame.	Engineer stepped out for a moment—fire burn'g when he returned.	7.30 a.m.
1		Frame.	Incendiary.	11.30 p.m.	
1		Frame.	Unknown. . . . .	.....
(steam power.)	Dec. . .	1	Frame.	Unknown. . . . .	.....
		1	.....	Not reported. . . . .	.....
School houses.	Jan. . . .	1	Brick.	Burning soot blowing in to belfry.	9 a.m.
	Feb. . . .	1	Frame.	Defective chimney.	2 p.m.
		1	Frame.	Incendiary. . . . .	.....
	April. . .	1	Frame.	Supposed incendiary.	2 a.m.
	June. . . .	1	Brick.	Defective flue.	8 p.m.
	Aug. . . .	1	.....	Unknown. . . . .	.....
	Dec. . . .	1	Frame.	Defective flue. . . . .	.....
	Screw factories.	April. . .	1	Fire in brush sparks.
Oct. . . .		1	.....	Unknown. . . . .	.....
Segar factories—see tobacco factories.					
Sheet iron fact's—see tin factories.					
Shingle factories. (steam power.)	June. . .	1	Frame.	Sparks from stack. . . . .	.....

Amts. Ina. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ina. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ina. and Losses on each Class of Property burned, reported during the year.		Ratio of Losses Insurance.
Amt. Ina. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ina. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
9,000	10,000 00							
1,000	700 00							
4,000	4,000 00							
4,500	4,500 00							
10,000	10,900 00	8	143,830	132,100 00				
35,000	32,412 72							
15,000	12,350 00							
3,000	1,400 00							
8,500	3,878 86							
1,500	3,126 85							
12,200	9,393 86	9	75,200	62,562 29				
3,000	2,328 70							
4,330	8,405 00							
15,000	30,000 00							
2,000	1,950 00							
1,600	1,300 00	5	25,930	43,983 70				
.....		1	8,000	5,240 00	73	717,385	749,092 98	104.4
.....		1	7,000	4,980 00				
2,500	3,300 00							
1,100	1,025 00	2	3,600	4,325 00				
.....		1	2,200	2,200 00				
.....		1	16,600	561 28				
.....		1	3,000	750 00				
.....		1	600	24 65	7	33,000	12,840 93	38.9
.....		1	23,800	11,044 92				
.....		1	5,000	200 60	2	28,800	11,245 52	39.
.....								
.....					1	500	1,311 25	26.2

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator (a's)	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Shoddy factories...	Jan...	1	Stone..	Stove	11 p.m...
	Nov...	1	.....	Picker	
		1	Frame.	Friction in picker.....	5.30 p.m..
Silk factories.....	April.	1	Brick..	Adjoining silk factory ; in dry room.....	
	May...	1	.....	Spontaneous combusti'n.....	
	Sept..	1	.....	Hale's piano factory....	10 a.m...
Soap and candle factories..... (adamantine c'dl's).	Jan...	1	Frame.	Unknown.....	8 p.m....
		1	Frame.	Adjacent building.....	
		1	.....	Explosion in still.....	12.15 a.m.
	Feb...	1	Frame.	Unknown.....	11.30 p.m.
	June..	1	Frame.	Defective flue.....	4 a.m....
	Aug..	1	Frame.	Incendiary	12.30 p.m.
		1	Frame.	Lightning.....	3 p.m....
		1	Frame.	Incendiary.....	2 a.m....
		1	.....	Unknown.....	
	Sept..	1	Brick..	Explosion coal oil lamp.	10 a.m...
Dec ...		1	Frame.	Supposed incendiary....	9 p.m....
		1	Frame.	Unknown.....	12.45 p.m.
Spar yards.....	Oct...	1	Frame.	Incendiary.....	1.30 a.m..
Spice mills—(see coffee mills.)					
Soda water factory.	Oct...	1	B. & F.	Supposed incendiary....	2 a.m....
Stables—public....	Jan...	1	.....	Incendiary.....	
		1	Frame.	Adjoining building.....	
		1	Frame.	Unknown.....	10 p.m..
	Feb ..	1	Frame.	Unknown.....	8 p.m....
		1	Frame.	Adj. frame factory.....	
		1	Frame.	Upsetting coal oil lamp.	8 p.m....
		1	.....	Supposed incendiary....	
1	.....	Incendiary and suppos'd murder.....			

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
		1	15,000	3,159 00				
12,000	11,491 14	2	19,600	32,991 14	3	34,600	36,150 14	104 5
7,600	21,500 00							
		1	57,000	1,183 01				
		1	34,100	861 66				
		1	800	800 00	3	91,900	2,844 67	3.1
2,500	500 00							
3,000	438 44							
2,300	3,215 00	3	7,800	4,153 44				
		1	7,000	7,000 00				
		1	3,000	992 42				
600	600 00							
2,200	200 00							
3,300	3,300 00							
5,000	4,600 00	4	11,100	8,700 00				
		1	6,000	37 80				
2,897	3,300 00							
4,000	1,625 00	2	6,897	4,925 00	12	41,797	25,808 66	61.8
					1	1,000	2,200 00	220.
					1	3,300	2,750 00	82.7
500	430 00							
2,150	15 00							
1,500	1,120 00	3	4,150	1,565 00				
700	1,200 00							
1,000	200 00							
800	30 00							
8,000	1,785 00							
500	500 00	5	11,000	3,715 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Case.	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.	
Stables—public.... (continued.)	March	1	Incendiary		
		1	Frame. Incendiary	3 a.m....	
		1	Supposed incendiary	
		1	Adj. hotel	
		1	Frame. Office stove	1.30 a.m..	
		1	Frame. Unknown	8.30 p.m..	
		1	Not reported	
		1	Frame. *Unknown	11.30 p.m.	
		2	Frame. Communicated from*	11.30 p.m.	
		April	1	Brick.. Adj. frame saloon	11.30 p.m.
	1		B. & F. Supposed accidental	1 p.m....	
	1		Frame. Lightning	12.30 a.m.	
	1		Frame. Incendiary	4 a.m....	
	2		Supposed incendiary	
Exhibition property (in winter quarters.)	1		Unknown	
	1	Frame. Unknown	.....	10.15 p.m.	
May..	1	B & S.. Unknown	.....	9 a.m....	
	1	Frame. Incendiary	.....	8.30 p.m.	
June..	1	Incendiary		
	1	Brick.. Incendiary	.....	5 p.m....	
	1	Frame. Adjoining building	.....		
	1	Brick.. In kitch'n of adj. dwell'g	.....	2 a.m....	
	2	Frame. Not reported	.....		
July..	1	Frame. Incendiary	.....	4 a.m....	
	1	Brick.. Incendiary	.....	11 p.m....	
	1	Brick.. Unknown	.....	3 a.m....	
	2	Frame. Unknown	.....		
Aug..	1	Frame. Pipe or cigar	.....		
	1	Brick.. Incendiary	.....	2.30 p.m..	
	1	Frame. Unknown	.....		
	1	Not reported		
	2	Frame. Forge in adj. blacksmith shop	.....	11.30 p.m.	
Sept..	1	Frame. Adjoining building	.....		
	1	Frame. Unknown	.....	4.30 p.m..	
	1	Accidental	9 a.m....	
	1	Frame. Unknown	.....	11 p.m....	
	1	Not reported		
Oct...	1	Frame. *Incen. in privy adj	.....	2 a.m....	
	1	Frame. Communicated from*	.....		

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
1,600	1,518 00							
8,500	6,164 25							
5,725	2,625 00							
13,800	100 00							
5,300	5,300 00							
400	400 00							
700	597 99							
4,000	1,642 10							
2,000	722 50	10	42,025	19,069 84				
6,800	5,250 00							
1,000	100 00							
700	150 00							
3,000	3,000 00							
1,700	1,692 99							
77,745	21,290 00							
2,700	2,652 50	8	93,645	34,135 49				
4,000	500 00							
3,000	100 00	2	7,000	600 00				
300	300 00							
6,000	2,220 00							
885	346 00							
2,000	91 00							
1,900	651 19	6	11,085	3,608 19				
1,330	1,085 00							
2,000	2,832 64							
45,000	15,085 00							
2,600	943 00	5	50,930	19,945 64				
3,800	2,268 29							
No ins.	1,200 00							
1,500	650 00							
2,000	50 00							
200	300 00	6	7,500	4,468 29				
7,000	5,151 74							
1,400	250 00							
10,000	11,228 18							
1,125	562 00							
1,500	150 00	5	21,025	17,341 92				
1,000	685 00							
4,000	1,642 10							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Stables—public . . . Exhibition property (continued.)	Oct...	1	Brick..	Adj. furniture factory . . .	2 a.m....
		1	Brick..	Spon. com. caused by d'mp hay & sh'f of oats	9 p.m....
		1	Frame.	Incendiary	8 p.m....
		1	Brick..	Unknown	
		1	Brick..	Not reported	Night....
		3		Not reported	
		1	Frame.	*Unknown	10 p.m....
		2	Frame.	Communicated from* . . .	10 p.m....
	Nov..	1	Frame.	Accidental	
		1	Frame.	Incendiary	10 p.m....
		1	Frame.	Overheat'd stove in office	7 a.m....
		1	Frame.	Unknown	3 a.m....
		1		Unknown	
		1		Not reported	
	Dec..	1	Frame.	Incendiary	10 p.m....
Stables—private . . .	Jan...	1	Frame.	Sparks from chimney . . .	
		1		Unknown	
		1		Not reported	
	Feb..	1	Frame.	Supposed incendiary	
		1	Brick..	Incendiary in adjoining cooper shop	2 a.m....
		2		Not reported	
(rail'r'd straw shed.)		1		Unknown	
	March	1		Incen. by "tramps."	
		1	Frame.	Incendiary	7 p.m....
		1		Incendiary	
	April.	1	Frame.	Incendiary	1 a.m....
		1	Frame.	Incendiary by boys	4 p.m....
		1	Frame.	Sparks from locomotive . .	4 p.m....
		1	Frame.	Incendiary	9 p.m....
		1	Frame.	Incendiary	12.30 a.m.
		1	Frame.	Lightning	12.15 a.m.
		2		Unknown	
		1		Not reported	
	May..	1	Frame.	Incend'y in adj. barn	10 30 p.m.
		1		Incendiary by tramps	
		1	Frame.	Incendiary in adj. frame church	5 p.m....
		1	Brick..	Incendiary	4 a.m....
		2		Incendiary	
		1	Frame.	Forest fire	

Amts. Ins. and Losses from each Origin or Caused 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. Insur-ance carried at time of Fire.	Amt. Loss as adjusted.	
4,000	4,000 00							
3,000	194 30							
1,000	60 00							
4,000	2,800 00							
233,500	96,500 00							
7,500	5,679 00							
3,000	1,500 00							
1,800	651 00	13	262,800	113,711 40				
1,500	1,526 36							
3,800	340 70							
1,200	1,200 00							
2,250	2,250 00							
1,000	248 24							
1,000	153 80	6	10,750	5,719 10				
.....	.....	1	2,500	99 38	71	524,410	223,979 25	42.7
700	650 00							
1,300	1,300 00							
600	575 00	3	2,600	2,525 00				
1,500	1,250 00							
300	35 00							
500	289 00							
40,000	2,000 00	5	42,300	3,574 00				
1,600	734 10							
1,300	309 21							
100	55 00	3	3,000	1,098 31				
700	476 10							
700	575 00							
40,000	625 00							
3,940	2,151 74							
200	100 00							
1,500	1,400 00							
830	213 00							
500	432 49	9	48,370	5,973 33				
200	200 00							
1,150	148 20							
2,000	1,200 00							
1,750	150 00							
550	64 00							
1,000	250 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause.	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Stables—private (continued.)	May..	1	.....	Unknown.....	.....
		1	.....	Not reported.....	.....
		1	.....	Adj. stable.....	.....
	June..	1	Frame.	Adjoining frame church.....	3 a.m....
		1	Frame.	Incendiary by tramps.....	1 a.m....
	July..	1	Frame.	Adjoining barn.....	12.15 a.m.
		1	Frame.	Lightning.....	12 m....
		1	Frame.	Incendiary.....	3.30 a.m..
		1	Frame.	*Lightning.....	1 p.m..
	Aug..	1	.....	Unknown.....	.....
		1	Frame.	Incendiary by tramps.....	8 p.m....
	Sept..	1	Frame.	Incendiary by tramps.....	6 a.m....
		1	Frame.	Supposed incendiary.....	10 p.m....
		2	.....	Unknown.....	10 p.m....
		1	Frame.	Unknown.....	11 p.m....
	Oct..	1	Frame.	Adjoining frame stable.....	10 p.m....
		1	Frame.	Unknown.....	8 p.m....
	Nov..	1	Frame.	Incendiary by tramps.....	.....
		2	.....	Unknown.....	.....
		1	Frame.	Horse striking match in bedding while pawing.....	10 p.m....
Dec.	1	Frame.	Incendiary.....	9 p.m....	
	1	Frame.	Unknown.....	3 a.m....	
Starch factories..	Jan...		Brick..	Defective dry kiln.....	8 p.m....
	Oct...	1	Frame.	Defective furnace.....	12 m....
1		Frame.	Starch dry kiln.....	3 p.m....	
Stave & headi'g m'ls	Jan...	1	Brick..	Neglect of watchman to remove any material from front of arch....	10 p.m....
(Stave peach baskets (water power.))	Aug..	1	Frame.	Lightning.....	2 a.m....
		1	Frame.	Incendiary.....	4 a.m....

BURNETT, Dodge Co., Wis., Jan. 7, 1871

* CHARLES A. JENNEY, Esq.,

Secretary Statistical Bureau N. B. F. U.

DEAR SIR:

This is the third barn of the same size burned by lightning on exactly the same spot since 1870. I have just completed a still larger and better barn than either of the others, which we name Spring Brook Barn the 4th.

H. B. SHERMAN.

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
27,000	2,700 00							
400	369 75							
3,250	27 54	10	37,300	5,109 49				
2,000	1,000 00							
1,000	150 00	2	3,000	1,150 00				
200	200 00							
500	500 00							
1,650	867 00							
20,000	13,112 72							
1,950	147 00	5	24,300	14,826 72				
		1	940	1,040 00				
1,000	400 00							
2,000	825 00							
200	121 20							
3,785	5,000 00	5	6,985	6,346 20				
1,000	50 00							
1,900	1,100 00	2	2,900	1,150 00				
500	344 00							
1,100	900 00							
1,600	820 00	4	3,200	2,064 00				
600	585 00							
500	346 00	2	1,100	931 00	51	175,995	45,788 05	26
		1	2,000	145 60				
1,000	915 60							
3,000	3,000 00	2	4,000	3,915 60	3	6,000	4,061 20	67.7
		1	8,100	143 77				
2,500	151 17							
3,000	10,000 00	2	5,500	10,151 17				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause.	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Sta'e & heading mills Stave-pouch buckets (continued.)	Sept..	I		Unknown.....	
Steamboat—inland.	Feb..	I		Supposed incendiary.....	
	May..	I		Cook stove.....	
		I		Not reported.....	
	June..	I		Unknown.....	
	July..	I		Unknown.....	
		I		Not reported.....	
	Aug..	I		Unknown.....	
	Sept..	I		Unknown.....	1 a.m....
		I		Supposed incendiary.....	11.30 p.m.
		I		Spark from tug boat.....	7 p.m....
	Nov..	I		Unknown.....	2 a.m....
		I		Not reported.....	
	Dec..	I		Not reported.....	
		I		Incendiary.....	
Stereotype works..	Jan...	I		Unknown.....	
Storage—see general storage.....					
Stores & dwellings combined.....	Jan..	I	S. & F.	Incendiary.....	11 p.m....
		I	Frame.	Supposed incendiary.....	12.15 a.m.
		I	Brick..	Explosion coal oil lamp.	9 p.m....
		I	Brick..	Unknown.....	
		I	Frame.	Not reported.....	
	Feb..	I	Frame.	Stove.....	2 a.m....
		I	Frame.	Soot from chimney.....	
	March	I	Frame.	Sparks from furnace.....	2 a.m....
		I	Frame.	Explosion coal oil lamp.	8 p.m....
	April.	2	Frame.	Unknown.....	3 a.m....
		2	Frame.	Adj. millinery store.....	11 p.m....
		I	Frame.	Adjoining wood house.....	3 a.m....
		I	Frame.	Ashes in wood box.....	2 p.m....
		I	Brick..	Accidental.....	3 p.m....
		I	Brick..	Adjoining hotel.....	2 a.m....
		I	Frame.	Incendiary.....	1 a.m....

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
		1	2,500	6,644 00	4	16,100	16,938 94	105.2
		1	5,750	4,500 00				
7,000	1,139 48							
3,500	2,179 75	2	10,500	3,319 23				
		1	8,500	3,191 90				
7,500	8,900 00							
600	590 00	2	8,100	9,490 00				
		1	3,000	2,400 00				
5,000	2,000 00							
52,750	140,000 00							
3,500	2,500 00	3	61,250	144,500 00				
175,000	166,250 00							
2,000	2,000 00	2	177,000	168,250 00				
8,000	300 00							
6,000	625 00	2	14,000	925 00	14	288,100	336,576 13	116.8
					1	8,000	100 00	1.2
10,200	8,338 00							
5,500	270 00							
10,500	60 00							
5,000	85 00							
4,000	3,400 00	5	35,200	12,153 00				
1,600	1,500 00							
2,000	20 00	2	3,600	1,520 00				
11,300	1,312 04							
1,000	49 13	2	12,300	1,361 17				
2,000	3,400 00							
2,500	2,062 72							
4,000	3,640 00							
3,000	275 00							
2,000	185 00							
11,000	230 10							
5,000	4,049 00	9	29,500	13,841 82				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator's Case	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
Stores & dwellings. (continued.)	May..	1	.....	Incendiary.....	
		1	Brick..	Incen. in adj. saloon. . . .	4 a.m....
		1	Frame.	Incendiary.....	2 a.m....
		1	Frame.	Adjoining paint shop... .	8 p.m....
	June..	1	Frame.	General conflagration ; originated in a barn... .	2 a.m....
		1	.....	Unknown.....	
		1	Brick..	Draft caused coal oil lamp to flare, igniting woodwork.....	6 p.m. . . .
	July..	1	Brick..	Child and matches.....	10.30 a.m.
		1	Frame.	Incendiary in bakery....	1 a.m....
	Aug..	1	Brick..	Carelessness with match set fire to lace curtain.	8 p.m....
	Oct...	1	Frame.	Incendiary.....	2 a.m....
		2	Brick..	Accidental.....	
		2	.....	Unknown.....	
	Nov..	1	Frame.	Incendiary.....	5 a.m....
1		Brick..	Incendiary.....	12.30 a.m.	
1		Brick..	Gas light in show wind'w	5.30 p.m..	
Stationers' stock...	Dec..	1	Brick..	Unknown.....	
Straw goods fact'r's.	Jan...	1	.....	Not reported.....	
	Oct...	1	.....	Unknown.....	
Sumac mills	Jan...	1	Stone..	Unknown..	11 a.m....
Tallow factories....	Feb..	1	.....	Not reported.....	
	June..	1	Frame.	Unknown.....	
	Oct...	1	Brick..	Unknown.....	12 m....
Tanner's (w't'r p'w'r) (steam power.)	Jan...	1	Brick..	Overheated stove.....	
		1	Frame.	Defective flue.....	
		1	Brick..	Adjoining building.....	
		1	Frame.	Unknown.....	12.30 p.m
		1	.....	Unknown.....	
(water power.)	Feb..	1	Brick..	Unknown.....	9.30 p.m..

Amts. Ins. and Losses from each Origin or Caused 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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
2,000	400 00							
2,000	255 00							
6,000	2,639 00							
7,500	1,116 00	4	17,500	4,410 00				
600	1,785 30							
2,500	200 00							
6,000	850 00	3	9,100	2,835 30				
6,000	338 38							
4 500	4,219 50	2	10,500	4,557 88				
.....		1	600	25 00				
1,750	1,617 18							
10,500	62 49							
3,100	348 00	5	15,350	2,027 67				
7,000	987 20							
1,250	1,148 29							
6,000	40 00	3	14,250	2,175 49	36	147,900	44,907 33	30.4
.....					1	275,000	2 062 50	.7
.....		1	10,000	324 32				
.....		1	2,000	1,611 26	2	12,000	1,935 58	16.1
.....					1	15,000	3,458 98	23.
.....		1	6,000	3,930 50				
.....		1	550	376 00				
.....		1	24,700	2,860 00	3	31,250	7,166 50	23.
2,000	120 00							
9,000	750 00							
3,500	115 00							
1,500	3,000 00							
12,500	21,425 00	5	28,500	25 410 00				
.....		1	5,000	2,900 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Origin or Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.	
Tanneries, (cont'd.)	March	1	Frame.	Incen. by the wife of a discharged workman..	2 a.m. ...	
		1	Brick..	Sparks from furnace....	4 p.m....	
	April.	1	Frame.	Unknown.....	1 a.m....	
		2	.....	Unknown.....	.....
	(bark mill.)	June..	1	Not reported.....
			1	Boiler.....
			1	Frame.	Incendiary.....	10 p.m....
	(bark mill.)	July..	1	Frame.	Burning out chimney...	4.30 p.m..
			1	Frame.	In boiler house.....	1 a.m....
	Aug..	1	Frame.	Spark from stack.....	5 a.m. ...
			1	Frame.	Defective furnace.....	6 a.m....
			1	Brick..	Explosion of boiler.....	5 p.m....
			1	S. & F.	Incendiary.....	3 a.m. ...
			1	Frame.	Unknown.....	1 a.m....
			1	Frame.	Unknown.....
(morocco.) (pate't leath'r fact'y.)	Sept..	1	.....	Defective steam pipe.....	.....
		1	Frame.	Spontaneous combusti'n.	7 p.m....	
		1	Frame.	Sparks from stack.....	12.30 p.m.	
		1	.....	Unknown.....	.....
(steam power)	Oct...	1	Frame.	Not reported.....	.....
		1	.....	Unknown.....	.....
		1	Brick..	Friction of machinery...	11.30 p.m.	
		1	Frame.	Boiler.....	1 a.m....	
(morocco.)	Nov..	1	Brick..	Accidental.....	11 p.m....	
		1	Frame.	Boiler....	6 a.m....	
		1	Frame.	Tan-burning ovens used in heating liquors....	11.30 p.m.	
		1	Frame.	Unknown.....	12.30 a.m.	
		3	Frame.	Not reported.....	.....
Theatres.....	Jan...	1	.....	Unknown.....	.....
		1	.....	Supposed incendiary.....	.....
	March	1	Brick..	Adjoining saloon.....	12.30 a.m.	
		1	B. & F.	Incendiary.....	12.15 a.m.	
		1	.....	Not reported.....	.....
April.	1	.....	Explosion of gas.....	.....	

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
20,900	5,654 94							
12 300	21 905 00	2	33,200	27,559 94				
26,500	25,500 00							
30,500	3,563 24							
6,000	3,662 42	4	63,000	32,725 66				
10,600	8,545 00							
10,000	27,031 09							
2,500	1,882 00	3	23,100	37,458 09				
3,500	3,885 00							
12,000	12,000 00	2	15,500	15,885 00				
19,000	15,728 33							
4,000	2,916 00							
12,000	2,162 50							
7,500	7,252 75							
4,000	3,273 50							
1,000	278 00	6	47,500	31,611 08				
155,000	126,959 47							
500	428 00							
2,500	2,500 00							
4,500	4,250 00	4	162,500	134,137 47				
8,500	7,360 80							
18,000	15,434 92							
10,000	584 54							
3,000	5,000 00	4	39,500	28,380 26				
23,000	513 19							
10,500	10,000 00							
50,000	48,566 43							
8,000	7,897 45							
38,000	35,216 00	7	129,500	102,233 07	38	547,300	438,300 57	80.
.....	.....	1	53,750	66,285 74				
.....	.....	1	80,000	70,000 00				
5,000	4,976 10							
1,000	1,000 00							
2,000	1,949 04	3	8,000	7,925 14				
.....	.....	1	8,000	14 98				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Criminous Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Theatres, (cont'd.)	July..	1	Brick..	Unknown.....	
(museum.)	Aug..	1	Brick..	Matches in sawdust spittoon.....	10 a.m.
(museum.)	Oct...	1	Brick..	Defective flue.....	6 a.m.
		1	Brick..	Incendiary in adjoining cabinet shop.....	1 a.m.
Tin, copper & sheet ironware fact's...	Jan...	1	.....	Not reported.....	
		1	.....	Unknown.....	
	Feb..	1	Frame.	Unknown.....	
	March	1	Brick..	Adjoining brick dwell'g.....	9 a.m.
	April.	1	Frame.	Tinker's pot.....	
		1	Brick..	Not reported.....	
	May..	1	Brick..	Tinker's pot.....	8 p.m.
		1	Brick..	Unknown.....	6.30 p.m.
	June..	1	Brick..	Spark from tinker's pot.....	7 p.m.
		1	Frame.	Unknown.....	10 p.m.
	July..	1	Brick..	Unknown.....	3 a.m.
	Sept..	1	Brick..	Unknown.....	12.30 a.m.
Tobac'o & cig'r fac's.	Jan...	1	.....	Unknown.....	
	Feb..	1	.....	Adj. building.....	
	March	1	Brick..	Incendiary.....	6 a.m.
		1	.....	Unknown.....	
		1	.....	Dropping coal oil lamp.....	
(tobacco barn.)		1	B. & F.	Unknown.....	9 p.m.
	April.	1	Frame.	Incendiary.....	11 p.m.
		1	Brick..	Stove in sweating room.....	12 m.
		1	Brick..	Incen. in adj. drug store.....	12.30 a.m.
		1	B. & F.	Unknown.....	2 a.m.
(tobacco shed.)	May..	1	Frame.	Sparks from locomotive.....	4.30 a.m.
(tobacco barn.)		1	Frame.	Incendiary by tramp.....	
	June..	1	Brick..	Tobacco dust near drying room; caught by spark from flue.....	12.15 a.m.

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 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.	
		1	6,500	11,301 00				
		1	10,000	411 65				
35,000	22,202 00							
8,200	980 00	2	43,200	23,182 00	10	209,450	179,120 51	85.5
1,000	798 17							
16,000	16,000 00	2	17,000	16,798 17				
		1	4,800	148 00				
		1	7,000	5,000 00				
3,000	2,275 00							
5,000	585 53	2	8,000	2,860 53				
6,000	289 60							
4,000	70 00	2	10,000	359 60				
9,000	1,566 25							
32,142	41,842 88	2	41,142	43,409 13				
		1	4,000	1,200 00				
		1	3,500	1,923 64	12	95,442	71,699 07	75.1
		1	2,000	2,000 00				
		1	500	50 00				
45,700	41,306 00							
800	1,682 30							
2,000	700 00							
12,000	10,500 00	4	60,500	54,188 30				
500	537 00							
17,000	7,501 94							
3,000	3,000 00							
4,600	3,202 65	4	25,100	14,241 59				
1,000	1,600 00							
1,900	1,900 00	2	2,900	3,500 00				
45,000	10,200 00							

Kind of Risk.	Month Fire Oc- curred.	No. of Loss- es from each Ciri- ginor Case	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
(drying & prizing.)		I	.....	Unknown.....	
	Aug..	I	.....	Incendiary.....	
	Sept..	I	Brick..	Pot of varnish boiling over in adj. varnish factory.....	5 p.m....
		I	Brick..	Unknown.....	10 a.m....
(Tobacco barn.)	Oct..	I	Frame.	Unknown.....	
(Snuff factory.)	Nov..	I	.....	Unknown.....	
		I	Brick..	Accidental in dry room.	12.30 a.m.
	Dec..	I	Brick..	Unknown.....	11.30 p.m.
		I	.....	Unknown.....	
(Tobacco barn.)		I	.....	Unknown.....	
Tob'co & cigar st'ks	Feb..	I	.....	Carelessn's with matches.....	
	March	I	Brick..	Unknown.....	3 a.m....
		I	Frame.	Incendiary in adj. hotel.	12.15 a.m.
	June..	I	.....	Unknown.....	
	Sept..	I	Frame.	Unknown.....	2 a.m....
		I	Frame.	Supposed incendiary..	11.30 p.m.
	Oct..	I	Frame.	Explosion coal oil lamp.....	
		I	Frame.	Unknown.....	
	Dec..	I	.....	Unknown.....	
Tobacco stemmeries	March	I	.....	Unknown.....	
		I	.....	Incendiary.....	
Trunk factories....	June..	I	Brick..	Spontaneous combustion in dipping of cloth, paper, &c., the usual debris of a trunk fac- tory.....	10 p.m....
Type foundry.....	Dec..	I	.....	Not reported.....	
Upholsteries.....	Jan..	I	.....	Defective flue.....	
	Feb..	I	Brick..	Adj. retail drug store.....	

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
13,000	10,428 00	2	58,000	20,628 00				
.....	.....	1	2,300	2,163 00				
3,000	435 70	2	9,000	485 70				
6,000	50 00							
.....	.....	1	350	350 00				
10,000	7,498 54	2	18,500	15,166 23				
8,500	7,667 69							
22,500	917 67	3	24,300	1,320 67	23	203,450	104,093 49	51.1
600	183 00							
1,200	220 00							
.....	.....	1	4,700	487 00				
1,500	360 20	2	3,700	2,210 20				
2,200	1,850 00							
.....	.....	1	32,000	10,000 00				
3,300	2,762 58	2	3,500	2,962 58				
200	200 00							
500	435 00	2	800	835 00				
300	400 00							
.....	.....	1	17,800	3,249 57	9	62,500	19,744 35	30.1
1,000	905 00				2	14,500	12,515 10	86.3
13,500	11,610 10							
.....	.....				1	5,000	2,458 70	49.
.....	.....				1	85,000	83 73	
.....	.....	1	15,000	4,318 00				
.....	.....	1	6,000	261 50	2	21,000	4,579 50	21.8

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Cause	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Varnish factory....	April.	1	.....	Wrkm'n's cloth'g caught from fire hole.....	
Vinegar factories...	June..	1	.....	Not reported.....	
	Aug..	1	.....	Incendiary.....	
Warehouses—city..	March	1	Frame.	Incendiary.....	8 p.m....
	May...	1	.....	Sparks from steamer.....	
	Nov.	1	.....	Incendiary.....	
Weaving estab. (h'd)	Jan...	1	.....	Unknown.....	
Wheelwrighting....	Feb..	1	Frame.	In steaming room.....	2 a.m....
	March	1	.....	Accidental.....	
		1	Brick..	Adjacent barn.....	7.30 p.m.
(hand working.)		1	Frame.	Sparks from stove pipe..	7 a.m....
	May..	1	.....	Not reported.....	
		1	Frame.	Incendiary in adjoining blacksmith shop.....	11.30 p.m.
	July..	1	B. & F.	Spon. com. in paints.....	10 p.m....
	Aug..	5	Frame.	Forge in blacksmith sh'p	11.30 p.m.
		1	Brick..	Unknown.....	1.30 a.m..
		1	Frame.	Forge in blacksmith sh'p	11.30 p.m.
		1	.....	Incendiary.....	
	Sept..	1	B. & S.	Sparks from stack.....	4 p.m....
		1	.....	Not reported.....	
		1	Frame.	Adjoining tailor shop...	1.30 a.m..
	Oct...	1	Frame.	Fire setting furnace.....	11 p.m....
		1	.....	Adjacent stove building	12.30 a.m.
		1	.....	Not reported.....	
	Nov..	1	.....	Supposed incendiary.....	
	Dec..	1	Brick..	Watchman's lantern in paint room.....	3.30 a.m..
		1	Frame.	Incend'y in adj. barn...	6 p.m....
		1	Brick..	Adj. bakery in oven....	4 a.m....
Wire workers.....	Feb..	1	Brick..	Incendiary.....	10.30 p.m.

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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
					1	10,000	2,500 00	25.
		1	2,150	1,400 00				
		1	5,000	1,540 00	2	7,150	2,940 00	41.1
		1	2,500	1,996 90				
		1	20,000	18,500 00				
		1	7,000	7,000 00	3	29,500	27,456 90	93.2
					1	1,000	790 00	79.
		1	3,000	2,275 00				
6,000	5,547 29							
10,000	3,000 00							
400	110 00	3	16,400	8,657 29				
400	360 00							
1,950	2,550 00	2	2,350	2,910 00				
		1	4,500	7,217 00				
3,900	2,440 00							
5,000	700 00							
3,752	7,647 32							
2,000	900 00	8	14,652	11,687 32				
11,000	1,100 00							
800	712 30							
2,400	5,000 00	3	14,200	6,812 30				
4,500	750 00							
3,000	20 00							
1,000	35 00	3	8,500	805 00				
		1	400	234 72				
35,932	49,914 90							
5,200	2,300 00							
2,000	130 00	3	43,132	52,344 90	25	107,134	92,943 53	86.6
		1	15,000	10,500 00				

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator (Case)	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Wire workers.... (continued.)	June..	1	Frame.	Anneal'g furnace; watchman suffocated.....	12.30 a.m.
		1	.....	Supposed incendiary.....	
	Sept..	1	Frame.	Annealing furnace.....	4 a.m. ..
	Dec ..	1	B. & F.	Incendiary.....	2 a.m....
Window shade factory.....	April.	1	Brick..	Adjoin'g printing office.	11 p.m....
	Sept..	1	Frame.	Vapor from painting machine.....	5 p.m....
Wooden ware factories.....	Feb...	1	Frame.	Incendiary.....	11 p.m....
	April.	1	Frame.	Unknown; near boiler..	11 p.m. ..
	Aug..	1	.....	Unknown.....	
	Sept..	1	Brick..	Spark from stack.....	1.15 p.m....
Wood workers—not otherwise accounted for—(bending works, st'm p'w'r)	Jan...	1	Brick..	Unknown.....	
		1	Frame.	Incendiary.....	9 p.m....
(pail factory.) (shoe p'gs.&c., f'c'ty)	Feb ..	1	Frame.	Unknown.....	1 p.m....
		1	Frame.	Unknown.....	
(block factory.)	March	1	Brick..	Unknown.....	4 a.m....
		1	Brick..	Adj phosphate works ..	1 p.m. ...
	April.	1	.....	Not reported.....	
(show case m'fg.)	May..	1	.....	Accidental.....	
		1	Stone..	Spark from stack.....	5 p.m....
	June..	1	.....	Not reported.....	
		1	Brick..	Unknown.....	3 p.m....
July..	1	.....	Unknown.....	11.15 p.m.	
	1	Brick..	Unknown.....	4 a.m....	
		1	Brick..	Unknown.....	2 a.m....
		1	Brick..	Incendiary.....	1.30 a.m..
		1	Frame.	Adj. furniture factory...	9 a.m....

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 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.	
6,500	3,409 30	2	9,500	5,717 14				
3,000	2,307 84							
.....	.....	1	11,500	10,263 00				
.....	.....	1	3,300	4,600 00	5	39,300	31,080 14	70.9
.....	.....	1	9,000	195 21				
.....	.....	1	4,000	8,000 00	2	13,000	8,195 21	63
.....	.....	1	18,000	850 00				
.....	.....	1	3,000	5,500 00				
.....	.....	1	14,500	150 00				
.....	.....	1	3,000	1,200 00	4	38,500	7,700 00	20.
26,350	10,379 00	2	31,350	15,379 00				
5,000	5,000 00							
2,000	3,000 00	2	24,500	3,182 50				
22,500	182 50							
4,200	4,415 00	2	17,200	4,648 32				
13,000	233 32							
6,250	5,000 00	3	37,000	15,375 89				
20,550	10,000 00							
10,200	375 89							
23,000	23,000 00	4	46,500	34,158 92				
10,000	250 00							
7,500	445 45							
6,000	10,463 47							
1,000	2,187 00	3	6,000	7,403 43				
3,000	3,000 00							
2,000	2,216 43							
600	70 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator Cause	Class of Risk.	Origin and Cause of Fires.	Time Fire Occurred.
(spool factory.)	July..	1	B. & F.	Not reported.....	
		1	B. & F.	Spon. com. inr cott'n w'ste	10.30 p.m.
(block factory.)	Sept..	1	Brick..	Adj. picture frame fct'ry	5 a.m....
		1	Brick..	Unknown.....	8.30 p.m..
		2		Unknown.....	
		1		Not reported.....	
(wheel factory.)	Oct...	1		Unknown.....	
(spoke factory.)		1		Supposed incendiary.....	
(desk factory.)		1	Brick..	Unknown.....	2 a.m....
		1		Hot coals under hearth.....	
		1		Not reported.....	
(shoe peg m'fy.)	Nov..	1		Friction of machinery.....	
		1		Not reported.....	
(handle m'fy.)	Dec..	1	Frame.	Unknown.....	1.30 a.m..
		1	Frame.	Spon. com. from oil and wood dust under sand scouring machine.....	10 p.m....
Woolen mills—					
(steam power.)	Jan...	1	Frame.	Dry room.....	
(steam power.)		1	S. & F.	Picker.....	4 p.m....
(steam power.)		1		Unknown.....	
(steam power.)		1	Brick..	Matches in stock	3.30 p.m..
	Feb..	1	Frame.	Boiler.....	9 a.m....
		1		Picker.....	
	March	1	Stone..	Picker.....	7 a.m....
		1	Frame.	Matches in cotton.....	
		1	Frame.	Friction of machinery.....	11 p.m....
		1		Unknown.....	
		1		Not reported.....	
	April.	1	Brick..	Picker.....	12 m....
		1		Not reported.....	
	May..	1		Unknown.....	
		1		Sparks from stack.....	
	June..	1	Brick..	Unknown.....	4 a.m....
		1	Stone..	Friction in willower.....	5 p.m....
		1	Stone..	Picker.....	2.30 p.m..
		1		Unknown.....	
	Aug..	1	Brick..	Card room.....	12 m....

Amts. Ins. and Losses from each Origin or Caused 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. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
4,000	162 57							
12,000	41,846 00	3	16,600	41,078 57				
4,000	2,529 59							
2,500	1,700 00							
7,400	2,307 00							
600	900 00	5	14,500	7,436 59				
13,000	7,605 00							
2,600	1,636 50							
18,000	7,457 40							
4,000	160 00							
1,250	1,262 42	5	38,850	18,121 32				
14,500	9,751 93							
2,000	1,064 00	2	16,500	10,815 93				
2,450	561 00							
3,750	8,000 00	2	6,200	8,561 00	33	255,200	166,161 47	65.1
56,000	1,200 00							
44,000	13,769 70							
4,225	670 00							
5,200	808 00	4	109,425	16,447 70				
1,900	1,858 00							
80,000	750 00	2	81,900	2,608 00				
2,500	100 00							
11,440	153 50							
1,500	600 00							
3,000	883 00							
70,000	65,583 52	5	88,440	67,320 02				
200,000	302 50							
800	225 00	2	200,800	527 50				
3,000	6,739 00							
5,000	200 00	2	8,000	6,939 00				
15,000	4,165 00							
14,000	10,504 11							
2,800	627 00							
5,000	1,000 00	4	36,800	16,296 11				
28,000	7,000 00							

Kind of Risk.	Month Fire Occurred.	No. of Losses from each Originator (Case)	Class of Risk.	Origin or Cause of Fires.	Time Fire Occurred.
Woolen mills..... (continued.)	Aug..	2	Brick..	Picker.....	10 a.m....
		1	.....	Not reported.....	.....
(steam power.)	Sept..	1	Brick..	Sparks fr'm coal oil lamp	.....
(water power.)		1	Frame.	Incendiary in adjoining barn by boys.....	4 p.m....
(steam power.)	Oct..	1	.....	Card room.....	.....
		1	.....	Singing furnace in dry house.....	.....
(steam power.)		1	B. & S.	Card room	8.30 p.m..
		1	Brick..	Sparks from furnace.....	2 a.m....
(steam power.)	Nov..	1	.....	Not reported.....	.....
		1	Brick..	Incendiary.....	.....
(steam power.)		1	Brick..	Adj. moulding shop.....	.....
		1	Stone..	Defective smoke stack.....	12.30 p.m.
(steam power.)		1	Frame.	Nail going thr'ugh picker	4 p.m....
		1	.....	Picker.....	.....
(steam power.)	Dec..	1	.....	Picker.....	.....
		1	.....	Unknown.....	.....
		1	Brick..	In dry house.....	11 a.m....
		2,494			

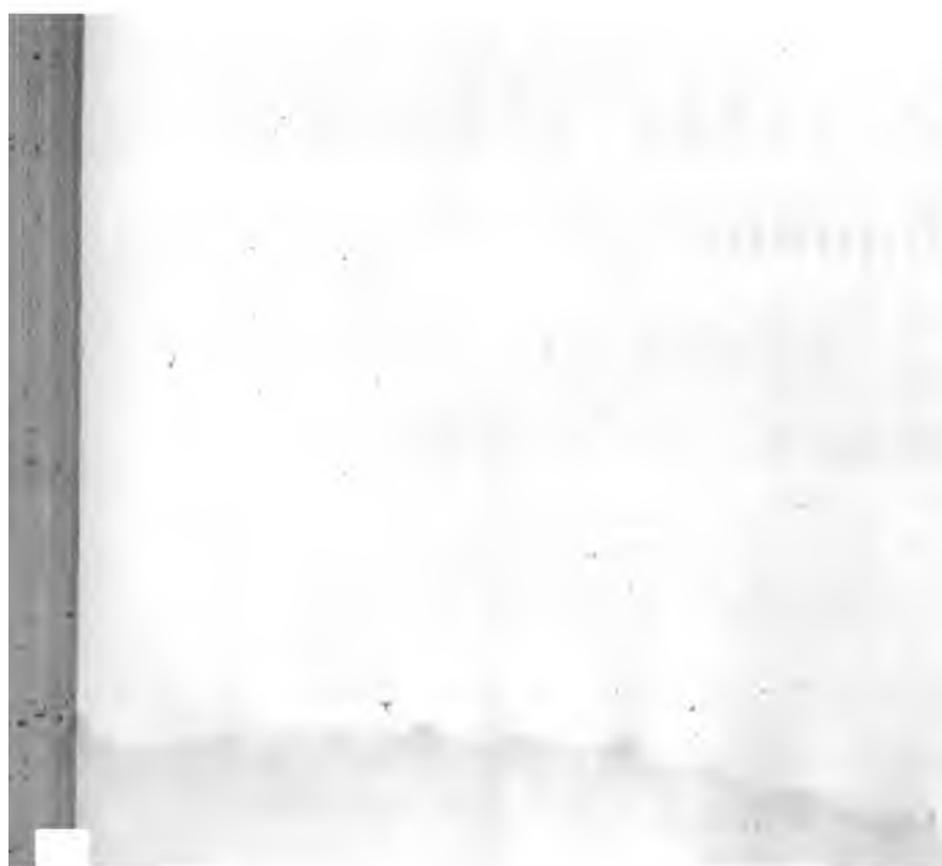
Amts. Ins. and Losses from each Origin or Cause during each given month.		No. of Losses each Mo.	Total Amt. Ins. and Losses for each given month.		Total No. of Losses during year.	Total Amt. Ins. and Losses on each Class of Property burned, reported during the year.		Ratio of Loss to Insurance.
Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Ins. carried at time of Fire.	Amt. Loss as adjusted.		Amt. Insurance carried at time of Fire.	Amt. Loss as adjusted.	
20,000	6,400 00							
7,000	220 20	4	55,000	13,620 20				
5,000	164 42							
6,500	19,910 00	2	11,500	20,074 42				
35,000	30,989 74							
231,000	5,048 82							
32,500	18,791 82							
4,000	2,866 00							
8,000	8,000 00	5	310,500	65,696 38				
8,000	5,860 75							
50,000	9,096 26							
6,970	2,480 62							
9,600	9,500 00							
40,000	275 48	5	114,570	27,213 11				
34,000	249 38							
17,000	1,000 00							
60,000	7,689 86	3	111,000	8,939 24	38	1,127,935	245,681 68	21.8
42,601,931	16,273,248 69	2,494	42,601,931	16,273,248 69	2,494	42,601,931	16,273,248 69	38.2

RECAPITULATION—CAUSES ONLY.

Causes.	No. of Losses	Amounts Insured at time of Fire.	Amounts of Losses as adjusted.	Total No. of Losses from each Cause.	Total Amounts on property burned, carried at time of Fire.	Total Amounts of Losses as adjusted.
Incendiary.....				324	3,686,924	1,756,889 75
Supposed incendiary.....				81	975,222	760,531 68
Communicated from adjoining buildings and otherwise.....				290	4,925,040	1,729,555 52
Spontaneous combustion.....				62	2,010,400	864,813 68
Defective ovens, grates, chimneys, flues, stove pipes, furnaces, ranges and smoke stacks.....				162	1,906,002	578,949 05
Sparks—no designated.....						
" from locomotives.....	9	218,400	28,703 90			
" " smoke stacks and chimneys.....	19	251,250	61,163 31			
" " boiler and furnace fires.....	42	477,968	252,235 50			
" " cupolas.....	19	170,300	37,983 17			
" " emery brush.....	6	192,600	86,410 60			
" " anvil.....	1	23,800	11,044 92			
" " iron while casting.....	1	15,000	25,000 00			
" " explosion of cinder buggy.....	1	5,000	1,385 00			
" " steamboats and tug boats.....	5	60,000	444 43			
" "	1	115,000	54,526 62			
Boiler and furnace fires.....				104	1,529,318	558,897 45
Friction of machinery.....				50	653,665	394,927 80
Rubber cement in contact with gas jet.....				29	482,949	317,446 48
Stoves.....				1	326,250	300,410 00
Coal oil lamps and lanterns.....				51	455,500	254,714 21
Overheated steam pipes.....				58	709,997	233,117 02
Lightning.....				11	400,650	220,678 63
Tobacco pipes and cigars.....				35	767,381	206,667 22
General conflagrations.....				19	270,300	145,141 17
Accidental.....				18	131,450	138,833 27
Pickers, cotton openers and willowers.....				46	525,782	117,651 59
Fuse from blasting rocks falling on roof.....				29	1,187,416	91,100 24
				1	125,000	70,815 00

RECAPITULATION AS TO MONIES.

	No. of Losses.	Amount Insurance Carried.	Amount Losses as Adjusted.
January	264	\$3,534,405	\$1,446,455 34
February.....	231	4,150,131	1,019,014 45
March.....	204	3,149,943	1,755,741 36
April.....	235	4,424,192	1,470,561 84
May... ..	241	4,100,787	1,757,657 74
June.....	212	2,992,994	1,625,213 40
July.....	168	3,157,490	1,103,547 98
August.....	200	2,716,018	705,001 87
September.....	183	3,396,127	1,499,091 98
October.....	199	2,315,839	1,020,666 58
November.....	206	5,078,982	2,088,286 25
December.....	151	3,585,023	782,069 90
Totals.. ..	2,494	\$42,601,931	\$16,273,218 69



APPENDIX B.

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 Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$3,625,636	\$66,459 30	\$1 83	\$45,013 59	67.7
Frame.....	1,167,458	29,315 39	2 51	27,048 65	92.3
Brick and Frame.....	1,503,884	28,388 94	1 89	32,083 60	113.
Totals.....	\$6,296,978	\$124,163 63	\$1 99	\$104,145 84	88.9

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

FLOURING MILLS.

* Experience of Twenty Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Steam Power.....	\$1,721,590	\$67,125 80	\$3 90	\$44,574 74	66.4
Water Power... ..	1,587,601	50,769 68	3 20	23,511 68	46.3
Steam and Water Power..	765,054	22,011 14	2 88	7,520 63	34.2
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Totals.....	\$4,074,245	\$139,906 62	\$3 43	\$75,607 05	54.

529

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

BOOT AND SHOE FACTORIES.

* Experience of Nineteen Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$2,120,414	\$20,097 60	\$ 95	\$2,992 76	14.9
Frame.....	1,704,519	24,497 39	1 44	3,487 33	14 2
Brick and Frame....	724,033	8,623 80	1 19	6,325 34	73.4
Totals.....	\$4,548,966	\$53,218 79	\$1 17	\$12,805 43	24.1

530.

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

PAPER MILLS.

* Experience of Fifteen Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$690,774	\$12,932 76	\$1 87	\$3,785 90	29.3
Frame.....	501,203	9,793 81	1 95	6,223 02	63.5
Brick and Frame.....	409,709	8,827 67	2 15	10,115 79	114.6
Totals.....	\$1,601,686	\$31,554 24	\$1 97	\$20,124 71	63.8

* Six Companies reporting on other classes of Hazards do not write on "Paper Mills."

† IRON WORKING ESTABLISHMENTS [WORKING THE METAL ONLY].

* Experience of Twenty Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$4,116,320	\$66,878 63	\$1 62	\$23,390 61	35.
Frame.....	2,808,496	59,490 44	2 12	34,666 19	58.3
Brick and Frame....	2,868,209	47,586 22	1 66	19,836 41	41.7
Totals.....	\$9,793,095	\$173,955 29	\$1 78	\$77,893 21	44.8

552

† See Page 254.

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

† ESTABLISHMENTS WORKING IRON AND WOOD IN CONJUNCTION.

* Experience of Eighteen Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$1,998,713	\$40,967 29	\$2 05	\$19,650 28	48.
Frame	953,399	26,261 60	2 75	23,197 76	88.4
Brick and Frame....	245,689	5,644 80	2 30	770 08	13.6
Totals.....	\$3,197,801	\$72,873 69	\$2 28	\$43,618 12	59.9

533

† See Page 254.

* Three Companies reporting on other classes of Hazards do not write on "Establishments Working Iron and Wood."

† IRON WORKING ESTABLISHMENTS [WORKING THE METAL ONLY.]

AND

ESTABLISHMENTS WORKING IRON AND WOOD IN CONJUNCTION.

* COMBINED experience of Twenty Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$6,175,103	\$107,845 92	\$1 75	\$43,040 89	39.9
Frame	3,761,895	85,752 04	2 28	57,863 95	67.5
Brick and Frame....	3,113,898	53,231 02	1 71	20,606 49	38.7
Totals.....	\$12,990,896	\$246,828 98	\$1 90	\$121,511 33	49 2

† See Pages 252 and 253.

* One Company reporting on other classes of Hazards does not write on the above.

HARDWARE MANUFACTORIES.

* Experience of Seventeen Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$1,747,780	\$25,400 55	\$1 45	\$13,595 58	53.5
Frame.....	1,083,487	19,249 46	1 78	10,536 24	54.7
Brick and Frame..	493,680	6,826 01	1 38	390 53	5.7
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Totals.....	\$3,324,947	\$51,476 02	\$1 55	\$24,522 35	47.6

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

WOOD WORKING ESTABLISHMENTS.

* Experience of Twenty Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$2,302,188	\$61,901 63	\$2 69	\$23,950 82	38.7
Frame.....	3,166,689	129,029 67	4 07	78,173 99	60.6
Brick and Frame....	2,002,522	54,515 89	2 72	41,245 31	75.6
Totals.....	\$7,471,399	\$245,557 19	\$3 29	\$143,370 12	58.4

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

CHURCHES.

537

* Experience of Nineteen Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$5,143,959	\$48,313 36	\$ 94	\$12,563 67	26.
Frame.....	1,806,172	27,734 20	1 52	13,857 60	50.
Brick and Frame....	2,766,703	28,612 02	1 03	2,199 74	7.7
Totals.	\$9,716,834	\$104,659 58	\$1 07	\$28,621 01	27.3

* Two Companies reporting on other classes of Hazards do not write on "Churches."

COTTON MILLS.

* Experience of Nineteen Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$3,526,096	\$54,906 71	\$1 56	\$11,991 45	21.8
Frame.....	464,463	9,930 70	2 14	5,343 87	53.8
Brick and Frame....	1,057,742	16,278 92	1 54	169 49	1.
Totals.....	\$5,048,301	\$81,116 33	\$1 61	\$17,504 81	21.6

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

† BREWERIES.

* Experience of Eight Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$476,179	\$7,793 64	\$1 6¢	\$1,704 38	21.9
Frame.....	166,083	4,143 68	2 49	Nil.	....
Brick and Frame.....	Nil.	Nil.	Nil.	Nil.	....
Totals.....	\$642,262	\$11,937 32	\$1 86	\$1,704 38	14.3

539

† See Page 542.

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

† MALT HOUSES.

* Experience of Six Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$340,539	\$7,155 13	\$2 10	\$3,609 76	50.5
Frame.....	27,525	413 25	1 50	Nil.	....
Brick and Frame.....	Nil.	Nil.	Nil.	Nil.	....
Totals.....	\$368,064	\$7,568 38	\$2 06	\$3,609 76	47.7

540

† See page 542.

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

* Two Companies reporting on other classes of Hazards do not write on "Malt Houses."

† BREWERIES, INCLUDING MALT HOUSES.

* Experience of Thirteen Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$2,048,199	\$28,219 85	\$1 37	\$23,353 98	82.8
Frame.....	310,198	7,149 21	2 30	5,165 52	72.2
Brick and Frame....	841,175	10,151 78	1 21	10,427 79	102.7
Totals.....	\$3,199,572	\$45,520 84	\$1 42	\$38,947 29	85.3

541

† See Page 542.

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

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

† BREWERIES,
MALT HOUSES
AND
BREWERIES INCLUDING MALT HOUSES

* COMBINED Experience of Twenty-one Companies for 1876.

	• Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$2,864,917	\$43,168 62	\$1 51	\$28,668 12	66.4
Frame.....	503,806	11,706 14	2 32	5,165 52	44.1
Brick and Frame....	841,175	10,151 78	1 20	10,427 79	102.7
Totals.....	\$4,209,898	\$65,026 54	\$1 54	\$44,261 43	68.1

† See Pages 539, 540 and 541.

LUMBER YARDS.

* Experience of Twenty-one Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Exposed.....	\$404,523	\$6,457 65	\$1 60	\$6,076 18	94.1
Not Exposed.....	927,278	17,911 37	1 93	12,043 83	67.7
Exposed & Not Exposed	3,703,644	64,256 07	1 73	49,928 21	77.7
Totals.....	\$5,035,445	\$88,625 09	\$1 76	\$68,048 22	76.8

† TANNERIES. (COLD LIQUORS.)

* Experience of Ten Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$64,127	\$1,166 64	\$1 82	Nil.	....
Frame.....	221,413	5,051 66	2 28	\$7,282 11	144.2
Brick and Frame.....	Nil.	Nil.	....	Nil.	....
Totals.....	\$285,540	\$6,218 30	\$2 18	\$7,282 11	117.1

544

† See Page 547.

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

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

One Company wrote only "Steam" Tanneries.

† TANNERIES. (STEAM.)

* Experience of Seven Companies for 1876:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$88,207	\$1,715 59	\$1 95	\$35 39	2.1
Frame.....	369,395	10,934 82	2 96	11,513 12	105.3
Brick and Frame....	16,680	651 72	4 00	Nil.	....
Totals.....	\$474,282	\$13,302 13	\$2 80	\$11,548 51	86.8

† See Page 547.

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

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

One Company reporting on other classes of Hazards does not report on "Steam Tanneries."

† TANNERIES (COLD LIQUOR AND STEAM.)

* Experience of Four Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$40,975	\$923 95	\$2 25	\$20 00	2.1
Frame.....	258,970	6,489 35	2 51	3,348 58	51.6
Brick and Frame....	55,554	1,512 25	2 72	1,468 01	97.1
Totals.....	\$355,499	\$8,925 55	\$2 51	\$4,836 59	54.2

† See Page 547.

* Eleven Companies classify "Cold liquor" and "Steam" separate.

Six 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 Fourteen Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$193,309	\$3,806 18	\$1 96	\$55 39	1.5
Frame.....	849,778	22,445 83	2 64	22,143 81	98.7
Brick and Frame....	72,234	2,163 97	3 00	1,468 01	68.
Totals.....	\$1,115,321	\$28,445 98	\$2 55	\$23,667 21	82.2

† See Pages 544, 545 and 546.

* Six Companies reporting on other classes of Hazards do not write on "Tanneries."

One Company reporting on other classes of Hazards does not report on "Tanneries."

INDIA RUBBER AND GUTTA PERCHA WORKS.

* Experience of Fourteen Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$219,813	\$3,525 39	\$1 65	\$7,648 75	217.
Frame.....	81,230	1,619 52	1 99	Nil.	.....
Brick and Frame....	73,306	1,377 25	1 88	2,151 60	156.3
Totals	\$374,349	\$6,522 16	\$1 74	\$9,800 35	150.3

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

† BLEACHERIES.

* Experience of Six Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$51,275	\$767 31	\$1 50	Nil.	....
Frame.....	56,124.	748 30	1 33	\$2,322 90	310.
Brick and Frame	Nil.	Nil.	Nil.	Nil.	....
Totals.....	\$107,399	\$1,515 61	\$1 41	\$2,322 90	153.3

549

† See Page 552.

* Eleven Companies reporting to the Bureau do not in classifying separate " Bleacheries, Dye and Print Works."

Four Companies reporting on other classes of Hazards do not write on " Bleacheries."

† DYE AND PRINT WORKS.

* Experience of six Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$76,591	\$1,156 22	\$1 52	\$946 23	81.9
Frame.....	66,318	1,213 79	1 83	2,875 06	237.
Brick and Frame....	Nil.	Nil.	Nil.	Nil.	....
Totals.....	\$142,909	\$2,370 01	\$1 66	\$3,821 29	161.2

550

† See Page 55a.

* Eleven Companies reporting to the Bureau do not in classifying separate "Bleacheries" and "Dye and Print Works."

Four 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 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$359,280	\$4,972 86	\$1 38	\$398 76	8.
Frame.....	127,405	2,241 62	1 76	4,672 29	208.5
Brick and Frame.....	173,289	2,504 76	1 45	4,495 55	179.5
Total.....	\$659,974	\$9,719 24	\$1 47	\$9,566 60	98.4

† See Page 552.

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

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

† BLEACHERIES,

DYE AND PRINT WORKS

AND

BLEACHERIES (INCLUDING DYE AND PRINT WORKS).

* COMBINED Experience of Eighteen Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$487,146	\$6,896 39	\$1 42	\$1,344 99	19.5
Frame.....	249,847	4,203 71	1 68	9,870 25	234.8
Brick and Frame.....	173,289	2,504 76	1 45	4,495 55	179.5
Totals.....	\$910,282	\$13,604 86	\$1 49	\$15,710 79	115.5

† See Pages 549, 550 and 551.

* Three Companies reporting on other classes of Hazards do not write on the above.

† PLANING MILLS (STEAM POWER ONLY).

* Experience of Thirteen Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$428,259	\$20,023 63	\$4 68	\$9,052 70	45.2
Frame.....	319,297	21,217 34	6 65	10,495 45	49.5
Brick and Frame.....	75,009	4,284 63	5 71.	4,425 97	103.3
Totals.....	\$822,565	\$45,525 60	\$5 58	\$23,974 12	52.6

553

† See Page 555.

* One Company reporting to the Bureau does not in classifying separate "Steam Power" and "Water Power."

Seven Companies reporting on other classes of Hazards do not write on "Planing Mills."

† PLANING MILLS (STEAM AND WATER POWER)

* Experience of One Company for 1876:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$45,206	\$2,778 73	\$6 15	Nil.	....
Frame.....	51,086	3,265 52	6 39	\$2,303 38	70.5
Brick and Frame.....	Nil	Nil.	....	Nil.	....
Totals.....	\$96,291	\$6,044 25	\$6 28	\$2,303 38	38.1

554

† See Page 555.

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

Seven Companies reporting on other classes of Hazards do not write on "Planing Mills."

† PLANING MILLS (STEAM POWER ONLY).

AND †

PLANING MILLS (STEAM AND WATER POWER).

* COMBINED Experience of Fourteen Companies for 1876, as given on pages 553 and 554 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$473,465	\$22,802 36	\$4 82	\$9,052 70	40.1
Frame.....	370,382	24,482 86	6 61	12,798 83	52.2
Brick and Frame....	75,009	4,284 63	5 71	4,425 97	103.3
Totals.....	\$918,856	\$51,569 85	\$5 61	\$26,277 50	50.9

† See Pages 553 and 554. .

* Seven Companies reporting on other classes of Hazards do not write on "Planing Mills."

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

*Experience of Eight Companies for 1876.

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$16,575	\$741 63	\$4 47	\$37 20	5.
Frame.....	740,064	43,820 60	5 92	22,184 06	50.6
Brick and Frame.....	Nil.	Nil.	Nil.	Nil.	....
Totals.....	756,639	44,562 23	5 89	22,221 26	49.9

† See Page 558.

* Five Companies reporting to the Bureau do not in classifying separate "Steam Power" and "Water Power."

Eight Companies reporting on other classes of Hazards do not write on "Saw Mills."

SAW MILLS. (GENERALLY.)

* Experience of Five Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$35,597	\$1,455 81	\$4 09	\$2,349 69	161.5
Frame.....	132,578	7,099 03	5 35	4,329 51	60.9
Brick and Frame.....	Nil.	Nil.	.....	Nil.	....
Totals.....	\$168,175	\$8,554 84	\$5 08	\$6,679 20	78.1

557

† See Page 558.

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

† Eight Companies reporting on other classes of Hazards do not write on "Saw Mills."

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

AND

SAW MILLS GENERALLY.

* Experience of Thirteen Companies for 1876:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$52,172	\$2,197 44	\$4 21	\$2,386 89	108.7
Frame.....	872,642	50,919 63	5 84	26,513 57	52.1
Brick and Frame.....	Nil.	Nil.	.....	Nil.	...
Totals.....	\$924,814	\$53,117 07	\$5 74	\$28,900 46	54.4

† See Pages 556 and 557.

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

† DRUGS (WHOLESALE).

* Experience of Fourteen Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$605,997	\$11,027 00	\$1 82	\$3,821 08	34.6
Frame.....	32,340	523 56	1 62	Nil.	....
Brick and Frame....	132,550	2,409 71	1 82	1,088 80	45.2
Totals.....	\$770,887	\$13,960 27	\$1 81	\$4,909 88	35.2

559

† See Page 561.

* Three Companies reporting to the Bureau do not in classifying separate " Wholesale Drugs" from " Retail Drugs."

Four Companies reporting on other classes of Hazards do not write on " Drugs."

† DRUGS (WHOLESALE AND RETAIL).

* Experience of Three Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	278,414	5,013 04	\$1 80	249 80	4.9
Frame.....	Nil.	Nil.	.....	Nil.	.....
Brick and Frame.....	593,315	9,471 58	1 60	8,572 59	90.5
Totals.....	\$871,729	\$14,484 62	\$1 66	\$8,822 39	60.9

560

† See Page 561.

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

Four Companies reporting on other classes of Hazards do not write on " Drugs."

†DRUGS (WHOLESALE),

• AND

DRUGS (WHOLESALE AND RETAIL).

*Experience of Seventeen Companies for 1876:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$884,411	16,040 04	1 81	4,070 88	25.4
Frame.....	32,340	523 56	1 62	Nil.	....
Brick and Frame.....	725,865	11,881 29	1 64	9,661 39	81.3
Totals.....	\$1,642,616	\$28,444 89	\$1 73	\$13,732 27	48.3

† See Pages 559 and 560.

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

† HOTELS—CITY.

* Experience of Six Companies for 1876:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$1,135,700	\$18,392 52	\$1 62	\$5,507 62	29.9
Frame	90,075	2,073 21	2 30	Nil.	....
Brick and Frame....	Nil.	Nil.	Nil.	Nil.	....
Totals.....	\$1,225,775	\$20,465 73	\$1 67	\$5,507 62	26.9

562

† See Page 567.

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

Eight Companies reporting to the Bureau do not classify "Hotels."

† HOTELS—COUNTRY

* Experience of Five Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$56,600	\$889 62	\$1 57	\$3,005 71	338.1
Frame.....	279,828	9,915 09	3 54	6,239 11	62.9
Brick and Frame....	Nil.	Nil.	Nil.	Nil.	....
Totals.....	\$336,428	\$10,804 71	\$3 21	\$9,244 82	85.6

563

† See Page 567.

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

Eight Companies reporting to the Bureau do not classify "Hotels."

One Company reporting to the Bureau does not write on "Country Hotels."

† HOTELS—CITY AND COUNTRY.

* Experience of Seven Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$3,204,575	\$58,140 13	1 81	\$17,913 22	30.8
Frame.....	1,889,097	45,733 50	2 42	39,362 01	86.1
Brick and Frame....	Nil.	Nil.	.....	Nil.	....
Totals.....	\$5,093,672	\$103,873 63	2 04	\$57,275 23	55.1

564

† See Page 567.

* Six Companies reporting to the Bureau in classifying separate "City Hotels" from "Country Hotels."

Eight Companies reporting to the Bureau do not classify Hotels.

† HOTELS—SUMMER.

* Experience of Six Companies for 1876:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$42,100	861 59	\$2 05	Nil.	....
Frame.....	263,393	6,508 22	2 47	\$3,200 00	49.2
Brick and Frame....	33,627	817 17	2 43	Nil.	....
Totals.....	\$339,120	\$8,186 98	\$2 41	\$3,200 00	39.1

565

† See Page 567.

* Eight Companies reporting to the Bureau do not classify "Hotels."

Seven Companies reporting to the Bureau do not write on "Summer Hotels."

† HOTELS (GENERALLY)

* Experience of Eight Companies for 1876 :

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$1,925,653	\$31,778 55	\$1 65	\$5,967 69	18.8
Frame.....	1,086,166	27,368 08	2 52	21,381 14	78.1
Brick and Frame....	2,204,620	33,883 53	1 54	24,588 29	72.6
Totals.....	\$5,216,439	\$93,030 16	\$1 78	\$51,937 12	55.8

566

† See Page 567.

* Thirteen Companies reporting to the Bureau classify Hotels as shown on Page 567.

† HOTELS (CITY).

HOTELS (COUNTRY).

HOTELS (CITY AND COUNTRY).

HOTELS (SUMMER) AND HOTELS (GENERALLY).

COMBINED Experience of Twenty-one Companies for 1876:

	Amount Insured.	Premiums.	Average Rate.	Losses Paid.	Ratio of Losses to Premiums.
Brick.....	\$6,364,028	\$110,062 41	\$1 73	\$32,394 24	29.4
Frame.....	3,608,559	91,598 10	2 54	70,182 26	76.6
Brick and Frame...	2,238,247	34,700 70	1 55	24,588 29	70.8
Totals.....	\$12,211,434	\$236,361 21	\$1 94	\$127,164 79	53.8

† See Pages 562, 563, 564, 565 and 566.



APPENDIX C.



RESULTS

OF THE

BUSINESS OF INSURANCE

FOR

1877,

COMPILED

FROM

OFFICIAL REPORTS.

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	10.06
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	3,157,859 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	14.58
1877	25,757,020	3,610,970 14	14.02
Aggregate.	490,614,480	51,713,383 75	10.54

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
1877	41,079,798	4,880,887 59	11.98
Aggregate.	362,491,350	48,782,518 25	12.06

3 AGGREGATE.

Year.	Capital.	Dividends.	Per centage.
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	4,244,715 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
1877	66,836,818	8,491,857 73	12.71
Aggregate.	858,105,830	95,445,847 00	11.19

TABLE II.

1 INSURANCE COMPANIES OF THE STATE OF NEW YORK.

Year.	Fire Premiums Received.	Fire Losses Paid.	Per centage.
1859 to 1866 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	9,800,945 01	43.38
1876	20,198,951 50	9,932,625 83	49.17
1877	18,549,121 37	10,647,689 21	57.40
Aggregate....	314,666,605 05	175,030,102 83	55.81

2 INSURANCE COMPANIES OF OTHER STATES.

Year.	Fire Premiums Received.	Fire Losses Paid.	Per centage.
1859 to 1866 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	24,974,824 20	13,185,557 27	52.80
1877	24,771,199 06	14,750,728 96	59.55
Aggregate....	297,828,768 11	184,446,420 02	61.98

3 AGGREGATE.

Year.	Fire Premiums Received.	Fire Losses Paid.	Per centage.
1859 to 1866 inclusive.	107,698,154 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
1877	43,820,320 43	25,398,418 17	58.63
Aggregate....	612,495,373 16	360,076,522 85	58.79

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	20,717,667 02	8,450,078 83	40.79
1877	19,423,288 17	8,113,576 39	41.77
Aggregate,	340,162,857 78	120,357,860 78	35.38

2 INSURANCE COMPANIES OF OTHER STATES.

Year.	Net Cash Premiums Rec'd, Including Inland.	Expenses Paid.	Per centage.
1859 to 1865 inclusive.	50,195,368 52	11,222,557 86	22.35
1866	13,745,339 41	3,846,302 36	27.98
1867	18,140,089 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	27,090,523 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	28,626,811 27	9,886,675 87	32.79
1877	29,119,196 36	8,882,791 67	30.50
Aggregate,	349,097,078 84	99,886,601 37	28.47

3 AGGREGATE.

Year.	Net Cash Premiums Rec'd, Including Inland.	Expenses Paid.	Per centage.
1859 to 1865 inclusive.	123,867,956 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	17,836,754 70	36.15
1877	48,542,484 53	16,996,867 06	35.01
Aggregate,	689,259,436 57	219,744,452 15	31.88

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 to \$1.00 loss.	Average Rate of Prm's on Fire Risks.
1860 to 1865 incl.	9,691,333,757	59,103,461 94	33,872,217 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	.7566
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	.6988
1877	2,788,644,780	18,549,121 37	10,647,689 21	57.40	.3818	261.90	.6652
AG.	43,310,185,814	308,366,916 89	172,948,116 75	56.08	.3993	250.42	.7120

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 to \$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	188.08	.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	1.1679
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	1.1383
1876	2,253,376,283	24,974,324 20	13,186,557 27	52.80	.5851	170.90	1.1088
1877	2,510,474,238	24,771,199 06	14,750,728 96	59.55	.5875	170.19	.9867
AG.	26,489,410,315	289,714,797 71	179,097,158 69	61.82	.6761	147.90	1.0987

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 to \$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	.6648
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 78	78.41	.7120	140.64	.9188
1873	5,121,691,824	52,014,724 79	30,880,809 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	.8785
1875	5,487,285,418	49,808,256 98	24,076,604 68	48.33	.4388	227.91	.9077
1876	5,148,696,780	45,173,278 70	28,118,188 10	51.18	.4404	222.50	.8782

TABLE V.

1 INSURANCE COMPANIES CHARTERED BY FOREIGN GOVERNMENTS.

Year.	Fire Premiums Received.	Fire Losses Paid.	Per centage.
1872	11,199,196 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	10,349,321 46	4,933,219 32	47.67
1877	11,474,636 81	5,636,691 71	49.12
Aggregate.	65,191,279 72	36,831,080 96	56.50

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	3,250,213 92	31 41	1,149,421,391	.4292	.90
1877	3,556,069 28	30 99	1,434,359,391	.3930	.80
Aggregate.	18,756,601 42	28 77	7,099,041,275	.5188	.92