1876.

Insurance Blue Book.

1877.

Centennial Issue.

AN INSURANCE ANNUAL,

CONTAINING

A History of Insurance in the United States from the Earliest Times, with a Chapter of Sketches of Representative Companies, and Pictures of their Home Offices; A Tabular History of all the Companies, Fire and Life, that have done business in the State of New York since the Official Record began; Directories of all the Companies in the United States; A Directory of the Insurance Agents in the United States; A Tabular Account of the Life Companies that have Changed or Ceased Business; A Digest of all the important Insurance Decisions for the past year; Comparative Abstracts of the Insurance Laws of the several States, Etc., Etc.

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INTRODUCTORY.

It has been the aim of the editor to make the Blue Book increase steadily in value and importance as an annual publication wherein should be registered all those matters of permanent and positive value to insurance which would naturally find their place in such a record; and, in the furtherance of that idea, the Centennial year was selected as a fitting time to produce a History of Insurance in America, the materials for which had, for a long time been gathering in the *Monitor* office. That History is the prominent feature of the present issue, and will doubtless be examined with that interest which the extent and nature of the work will naturally excite. The Tabulated Statistics of between four and five hundred companies; the Directory of the insurance companies of the whole United States; the interesting compilation of the Statistics of Life companies that have stopped or changed business—altogether the most extended and complete record of those companies that has ever yet been made; the Digest of Insurance Decisions; the Directory of over twenty thousand Insurance Agents whose names have been copied from the official license records of the several States; all these matters will doubtless be appreciated as they are examined, and will justify the labor which has been bestowed upon them.

In pursuance of the plan to embody in each volume some new and important feature, work has already been commenced upon one of the prominent matters for the 1878 volume. For three years the editor has been in correspondence with parties in different portions of the world for the purpose of securing material for a catalogue of all the works on insurance now extant. It is believed that the material now available will result in a catalogue of insurance books old and new, domestic and foreign, legal, mathematical, historical, theoretical, practical, etc., relating to insurance, Fire, Life, Marine and otherwise, such as has never before been brought together in one list. Other new and valuable matters are also in preparation for that volume.

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PREFACE.

No effort has heretofore been made to embody in a single work the scattered annals of American Insurance, which in magnitude and importance ranks second to no business in this country. For fifteen years insurance in the United States has had its progress recorded in official reports and figures, and for more than twenty years special journals have kept a running record of its movements; but the story of its beginnings, a century previous, and of its intermediate growth, has never been adequately told. Few reliable sources exist from which the information can be obtained. The facts can only be gleaned by a comparison of incidental references and allusions, scattered through hundreds of volumes, inaccessible to the ordinary enquirer. To supply, as far as may be, this deficiency has been the object sought in the following pages. Matters of recent date, with which the average underwriter may be supposed familiar, or concerning which he can readily inform himself, though perhaps of greater practical moment, have been briefly treated in the general history; the principal effort having been directed to fill in the gap during those periods where no accessible documentary evidence exists, and to depict the relations which Insurance has sustained in the general financial progress of the country. In the histories of the individual companies, however, will be found a fuller reference to the recent aspects of the business. A part of the material for the present work was gathered a number of years ago, with a special view to tracing the growth of Life Insurance, while the pages of the INSURANCE MONITOR, running back nearly a quarter of a century, have greatly enriched the store. But the labor of comparison and compilation has necessarily been condensed within a few months, amid the interruptions of ordinary editorial work. In the collation of the facts here presented, many subjects of interest such as the Underwriters' Association of the Northwest and the South, State Boards of Fire and Life insurance agents, and various matters co-relative to fire insurance, such as building laws, schedule rating, the salvage corps, alarm telegraphs, chemical engines, etc., have been necessarily omitted, or lightly touched on, whose importance suggests the propriety of extending these annals through future numbers of the BLUE BOOK, in which the general survey here presented will be supplemented by a fuller topical treatment of these various departments of the business. It would be too much to expect, in treating a subject concerning which so little that is reliable has been known, that errors and inaccuracies may not have crept in. But it has been the writer's endeavor to faithfully portray, within the limited scope allotted, the more prominent features attending the development of an interest concerning which volumes might be written, and which is now so deeply inwrought in every portion of our commercial fabric. While the pages have been passing through the press, events too important to pass without notice have occurred, which will be found briefly referred to in an appendix at the close.

W. S. N.

ERRATA AND ADDENDA.

Page 9, *col.* 1, *line* 3.—For "The New York and New Jersey branches have long since passed out of existence," read, "The New York and New Jersey branches still maintain their organization, but are essentially private in their character, and their existence is hardly known outside of those immediately interested."

Page 13, *col.* 1, *foot note, line* 1.—For "1872" read "1752."

Pages 6, 17, 18.—Concerning references on these pages to the powers of Congress, see Appendix, note A.

Pages 16, 26.—Concerning references on these pages to western agencies, see Appendix, note B.

Page 27, *col.* 1, *line* 3.—"The principal agency companies at this time were located in the States of New York," etc., see Appendix, note C.

Page 30, *foot note*, 15*th line from bottom*.—"California – The business was principally done by agency companies," see Appendix, note D.

Page 39, *col.* 2, *last line*.—"The declaration of annual dividends—was also introduced," see Appendix, note E.

Page 40, *col.* 1, *line* 38.—"The Southern Mutual, of South Carolina, which in turn soon disappeared," read, "disappeared in 1868," see Appendix, note F.

Page 40, *col.* 2, *line* 16.—For "1820" read "1850."

Pages 54, 61, 62.—Concerning the statements on these pages regarding life insurance failures, and lapsed Southern policies, see Appendix.

Page 64, *col.* 2, *line* 28.—For "both started in 1865 and 1866" read "started in 1864 and 1866, respectively." *Line* 32.—"Of the numerous companies," etc., see Appendix, note G.

ANNALS OF AMERICAN INSURANCE, 1721–1876.

BEING A HISTORICAL REVIEW OF THE RISE AND PROGRESS OF INSURANCE—MARINE, FIRE, LIFE, ACCIDENT, ETC.—IN THE UNITED STATES DOWN TO THE PRESENT DAY, AND INCLUDING THE DEVELOPMENT OF INSURANCE LEGISLATION, INSURANCE LITIGATION, STATE SUPERVISION, MORTALITY EXPERIENCE OF THE LIFE COMPANIES, METHODS OF EXTINGUISHING FIRES, AND SUCH OTHER CONTEMPORANEOUS MATTERS AS HAVE BEEN ALLIED WITH THE GROWTH OF THIS INTEREST IN ITS VARIOUS BRANCHES.

BY WALTER S. NICHOLS, ASSOCIATE EDITOR OF THE "INSURANCE MONITOR."

CHAPTER I.

THE AMERICAN CORPORATION.

WITHIN the hundred years which have passed since the American colonies proclaimed to the world their right of self-government, are included nearly all but the foundation stones of our existing legislation; all but the crude skeleton of our established doctrines of mercantile law, and substantially all of our private corporate history. With the single exception of Pennsylvania, we seek in vain for any mention of insurance charters by the colonial authorities, and the moneyed poverty of the settlements furnished as little inducement for other purely financial enterprises. Lotteries offered a convenient substitute for loans on public and corporate bonds, and were applied alike to public improvements, educational, religious, and charitable enterprises. Many of the prejudices against insurance, which still exist in the minds of some, may, no doubt, be indirectly traced to the influence of the old public lotteries.

England was the fountain of authority for the chartered rights under which landed proprietors and settlers claimed their titles, and from which emanated direct many of the charters to private corporations in America.

Although the growth of our moneyed corporations may be regarded as having commenced with the acknowledgment of our independence, it was not until several years after that the evidences of accumulating wealth began to appear. The four years' interval between 1783 and 1787 were years of distraction and doubt. The seven years' war had fearfully exhausted the slender resources of the colonies. The success which had relieved them from the common enemy, relaxed their temporary bond of union, and left them a prey to internal faction. A debt of $60,000,000, an almost worthless currency of $300,000,000 more, and an enormous load of private obligations, presented a most perplexing problem to the young confederacy, without commerce or manufactures at home, and with no credit abroad. For four years the suspense continued, until the thirteen independent sovereignties decided in 1787 to sink their common differences and effect a permanent union under our present constitution. The good effects of this step on the material prosperity of the country began at once to show themselves in the starting of moneyed corporations. Insurance charters, the first since the war, were granted by the three States of New York, Pennsylvania, and Maryland, in 1786 and 1787. The whole banking capital of the country at this time was only about $2,000,000, principally invested in three banks in the respective cities of Boston, New York, and Philadelphia. The new government, among its first measures, set the seal of its approbation to the establishment of corporations. The embarrassed finances of the country called for immediate relief, and in imitation of the English plan, that relief was sought through the incorporation of the National Bank of the United States for twenty years, with a capital of $20,000,000.

But the country was still far from having recovered from the disastrous effects of war; indeed, the condition of dependence in which the colonies had always existed had left results behind which were not to be overcome by a mere declaration of freedom. The condition of affairs was well illustrated by a Virginia enactment in 1792, the first on the subject of insurance in that commonwealth, declaring how foreign mercantile forms, among them insurance policies, were to be authenticated. For her commerce and manufactured products America had been compelled to rely on England and without commerce or manufactures no nation can hope to accumulate free capital. Especially would this be true of the sparse and comparatively recent settlements along the coast line of a new continent a hundred years ago, where the propelling power of steam was unknown. Before them lay three thousand miles of watery waste, where it was no uncommon thing for the ice-bound voyager in winter to seek an intermediate port among the West India islands. Behind, there lay a howling waste still filled with hostile foes. Boston, New York, Philadelphia, Baltimore, and Charleston were almost the only important centres of trade. With the exception of the three institutions mentioned, hardly a bank seems to have existed on this continent prior to 1790.*

But the seven years following the adoption of the constitution wrought a material change in the condition of the States. The new government came into operation in 1791. The French revolution speedily followed its establishment. Every maritime power of Europe became embroiled in the contest. Though hard pressed by misguided sympathizers at home and French envoys from abroad, our young government held to the position it has since maintained regarding foreign interference. The effect of this course on our commercial and business interests was instantly apparent. The neutral flag of America secured the carrying trade of Europe, and corporate enterprise began a course of vigorous development favored by popular sanction, until its enormous increase in later years created a reactive and corresponding jealousy and alarm.

But no general legislation for some time was attracted to the subject. In the older States, whether during the colonial or subsequent period, corporations were created only as incidents in the general powers of the legislature. The doctrines of the English law were adopted in this as in other respects. The earlier enact-

* According to Brevard, a public bank was established in South Carolina in 1712, with an issue of £48,000; but although there are subsequent enactments to be found referring to "The Banking Act," there is apparently no other evidence of its actual existence, or of the existence of any bank itself

ments of the States are confined to grants of special charters. No specific provisions or their creation or regulation appear. No general enactment in regard to moneyed corporations appears in Massachusetts until about 1804, and none in regard to insurance corporations until about 1812. So in most of the other States no general enactments begin prior to 1809, when it was deemed necessary by several to exclude foreign companies. The only fear seems to have been that capitalists might decline to invest if too many charters were allowed. The New York Legislature, acting on this theory in 1782, when it granted the first banking charter to the Bank of North America, passed along with it another statute prohibiting any other similar institution. So strong was the sentiment that, seventeen years later, a bank charter was only obtained by smuggling it through under the guise of a company for supplying New York with pure water!

Longer experience modified these views. As the country grew in wealth and population, corporations multiplied with wonderful rapidity, and restraints against abuses of power became necessary. So we find Massachusetts, for the first time in 1817, limiting the single risks of fire companies to one-tenth of their capital, prohibiting insurance companies from engaging in other branches of trade, and allowing all kinds of insurance to be dealt in by the same company. The doctrine of State supervision, too, in its crudest form, presents itself for the first time in another of these Massachusetts enactments of 1817, providing that insurance companies may be examined by the legislature at its pleasure, and must render to that body a statement of their condition when called for. When Maine became a separate State in 1821, we find her incorporating these Massachusetts enactments among her laws. In 1821 New York found it necessary to check the improvident growth of corporations within her boundaries, and in her new constitution of that year gave the first hint of a general law for their creation by requiring a two-thirds vote of both houses to secure a charter, a provision which was subsequently copied by New Jersey and Michigan, and probably other States. But the enactment had little practical effect, for so odious was it to refuse a charter, that all who applied obtained them. From this time the tide began to set in the opposite direction. The example was set by President Jackson in his war on the chief corporation of the country—the United States Bank – in 1832, and the same jealous spirit extended throughout the States. New York again the leader, in her second new constitution of 1846, prohibited all further creation of corporations otherwise than under general laws, and in 1849 the first general insurance statute was passed in accordance with that requisition. This opposition to moneyed corporations, and especially corporate monopoly, was even more pronounced in the West. Wisconsin, in her constitution of the same year (1846), went to the extreme verge of prohibition, but the Western States have since been the foremost to imitate the example of New York by giving free trade to corporations under general laws.*

Of scarcely less interest is it to note the development of the legal status of corporations in the courts. In the federal constitution, as in those of the independent sovereignties united by it, no provision was made regarding corporations; and it may be said in the case of the National as in that of the State governments, that their status was an incident of the general powers delegated under the constitution. Among the rights conceded in that instrument by the contracting States were two bearing on the subject: the immunities granted by each State to the citizens of all the others, and the right of the central government to regulate commerce.

There can be little question that, in framing these clauses, no specific thought was given to corporations. Except in maritime trade, nearly all were purely local in their character, nor had they yet attained any prominence in America. As regards the first class, it was commerce itself which was contemplated, not the instrumentalities, whether corporate or private. Accordingly we find in the early decisions on the subject a disposition to refuse all recognition of corporate rights outside of the sovereignty which created them. Thus the suit of a corporation in the federal courts was at first regarded simply as a suit of the individual members; and an averment of their citizenship, not that of the company, was required.*

But the rapid growth of corporations soon drove the courts from this position. Railroads, banks, insurance companies, and others operating in the different States, and with their stockholders scattered, necessitated a change of front. It was accordingly held that, where rights of property were involved, a quasi-corporate citizenship should be recognized, for the purpose of giving jurisdiction.†

The same doctrine of citizenship has been held during the last few years, to protect corporations against all attempts of States to oust, by agreement or otherwise, the federal jurisdiction.‡

But here the recognition of the citizenship of corporations has temporarily rested. Their right to the immunities of a private citizen in transacting business in the several States has been successfully resisted.§

As instruments of commerce, too, they have pressed their rights to a broader recognition by the courts. In 1787, no fine drawn line was needed to discriminate between the internal commerce of a State and that which it carried on with its neighbors. But the entire aspect of the question has changed. The significance of State lines had, step by step, diminished with the growth of business interests in the North, though strongly cherished in the South, until the outbreak of the civil war made it a distinct issue. The termination of that conflict has reduced State lines, in a business aspect, almost to an artificial division. Banking, railroad, telegraph, insurance, navigation, and a hundred other commercial interests, have assumed a national character. To a degree never dreamed of by the patriots of 1787, corporations have become the chief element of commerce between the States. Thus far, the courts have succeeded in resisting the efforts of these institutions to overrule State interference as parts of commerce by a fine discrimination between commerce itself and the instrumentality through which it is conducted.‖

But it is a question whether this position will long remain tenable. The National Banking Act has given to this class of institutions a national character, and in one of the latest decisions touching this interest, State jurisdiction over usurious loans has been denied. Railroads and insurance have long been clamoring for national protection. In February, 1874, the lower house of Congress declared by an overwhelming vote its power to regulate inter-State railroads as parts of commerce. The late attempt of Wisconsin to regulate their tariffs has emphasized the issue, while it has served to create a new claim of corporations to federal pro-

* These remarks allude more especially to moneyed corporations. Corporations for manufacturing purposes were early furnished the greatest facility for forming under general laws in several of the States.

* See Hope Insurance Company *vs.* Boardman, 5 Cranch, 57.

Notwithstanding the reluctance of the court to recognize corporations, it is a noteworthy fact that among the earliest and most important financial acts of Congress was the charter, first, of the Bank of North America as a national institution in 1780, while the struggle for independence was still going on; and when that corporation afterwards chose to act under a Pennsylvania charter, the incorporation of the celebrated Bank of the United States in 1791. But it should be added that the power of Congress to grant such a charter was warmly disputed both then and subsequently, when a second bank of the same name was chartered to take its place.

† Marshall *vs.* R.R. Co., 16 How., 314; R.R. Co. *vs.* Wheeler, 1 Black., 297; R.R. Co. *vs.* Letson, 2 How., 497.

‡ Home Insurance Company *vs.* Morse, 4 *Insurance Law Journal*, 68.

§ Bank of Augusta *vs.* Earle, 13 Pet., 586. Paul *vs.* Commonwealth of Va., U.S.S.C., 1868.

‖ Nathan *vs.* Louisiana, 8 How., 73; Paul *vs.* Virginia, U. S. S. C., 1868.

tection, under that clause of the constitution which forbids the impairment of contracts.*

During the last twenty years, corporations have been rapidly absorbing the manufacturing, mining, transporting, and monetary business of the country, until now the great bulk of all these branches, and others besides, are in their hands. The political influence they have thus been able to wield has created such general alarm, that the most conservative States have recently been compelled by public sentiment to abolish special legislation, while in all issues between the company and the private citizen, courts and juries are ready to strain the law and evidence in the interest of the latter.

One other feature of the American corporation having special application to insurance should be noticed—its limited liability. The business of large associations in England has been, and still is, carried on chiefly by what are known as joint-stock companies. These companies, while presenting in their general construction and management all the essential features of the corporation, are, in their legal aspects, simply partnerships, imposing on the members the obligations and duties of an ordinary partner. It has only been during the reign of the present monarch that a sort of quasi-corporate existence and powers have been given to them by general statutory enactments.†

One or two of the earlier insurance companies in this country were organized under this English plan, by what is known as a deed of settlement. But, with these exceptions, the American company has almost invariably acted under a charter limiting its liability, and the doctrine of limited liability, as now so generally resorted to in all extensive business enterprises, may be regarded as preeminently an American characteristic. The broad doctrines of citizenship, incorporated in the original declaration, have been thus extended to the liberal creation of these artificial members.

CHAPTER II.

INSURANCE PRIOR TO 1800.

WITH this preliminary survey of the development of corporations in America, we come at once to our special subject of inquiry—the rise of that class of corporations devoted to insurance. Little is recorded of the practice of insurance in America until the colonies became an independent nation.

Here, as in Europe, the merchants were the first to realize the hazards of loss and the necessity for indemnity. Chancellor Kent says, in the introduction to his chapter on the law of marine insurance:

During the colonial government of this country, as well as for the first fifteen or twenty years after the peace of 1783, the business of insurance was almost entirely carried on by private individuals, each taking singly for himself, and not *in solido*, a risk, to the amount of his subscription. But incorporated companies began to multiply and supplant private underwriters, and the business of insurance is now (1826) carried on almost exclusively by incorporated companies.

The earliest notice of the practice of insurance on this side of the Atlantic is that of an office at Boston. The *Historical Magazine* for 1858 gives a short list of "first things" in America, and enumerates among them the first insurance office in New England, established at Boston in 1724. It was probably simply an office for individual underwriting.

Until the present century, marine insurance was chiefly effected by means of individual underwriters; companies for this purpose were few in number; while, on the other hand, the business of fire insurance was seldom undertaken by individuals. So early as 1721, the following advertisement appeared in the *Pennsylvania Mercury*, a newspaper of Philadelphia:

Assurances from losses happening at sea, etc., being found to be very much for the ease and benefit of the merchants and traders in general, and whereas the merchants of the city of Philadelphia, and other parts, have been obliged to send to London for such assurance, which has not only been tedious and troublesome, but even very precarious, for remedying of which, an office of public insurance on vessels, goods, and merchandise will, on Monday next, be opened by John Kopson, at his house in the High street, where all persons inclining to be insured may apply; and care shall be taken by the said J. Kopson, that the assurers or underwriters shall be persons of undoubted worth and reputation, and of considerable integrity in this city and province.

Mr. Fowler, to whose sketch of the rise of insurance in Philadelphia we are indebted for the extract above, adds:

The aim of Kopson appears to have been to establish home underwriters; but, commendable as was such a purpose, it does not seem to have met with much success, for, during a period extending to at least seventy-three years later, the merchants and traders continued to seek abroad for insurance upon their "*sea risques*."

In 1725, Francis Rawle, of Philadelphia, proposed the establishment of a marine insurance office under the sanction of the colonial legislature. His proposal was embodied in a small pamphlet. This pamphlet assumes a special interest from its association with one who is revered by every American. Dr. Benjamin Franklin, among the other scientific and social enterprises which he promoted, was an ardent friend of insurance, and was one of the leading promoters of its introduction among his townsmen. This pamphlet is said to have been the first work that issued from his press, and was probably the first insurance publication ever issued in America.

The example was followed in the other principal cities as the demand for maritime protection increased. Mr. John Austin Stevens, in a recent address before the New York Historical Society, gives the following interesting facts concerning that city, evidently taken from the newspapers of the period:

In the middle of the last century the "Old Insurance Office," as it was called in 1759, was kept at the Coffee-House, where the clerks of the office, Kefeltas & Sharpe, attended every day from 12 till 1 in the day, and 6 to 8 in the evening. A rival office, the New York Insurance Office, with Anthony Van-Dam for clerk, was established the same year, and a permanent office taken next door to the Coffee-House; this was the office patronized by the Waltons, Crugers, Janceys, and other city capitalists. In 1778, when the destruction of vessels and convoys by the adventurous American privateers had greatly enhanced the risk of navigation, the "New Insurance Office" was opened at the Coffee-House. The mode in which this business was done is shown by an announcement of Cunningham & Wardrop, insurance brokers, who advertised in 1779 that they had opened a public insurance office, where policies are received and offered to the merchants and underwriters generally. Each underwriter subscribed his name for the sum he engaged. An interesting handbook of the insurances of William Walton, in sums varying from £400 to £50, is still preserved. All these offices were for marine insurance.

A century ago, when the buildings generally stood detached, the importance of insurance was not felt. Then, and many years after, in case of loss, the unfortunate owner was accustomed to look to neighbors and friends rather than an insurance office for protection, as the following, quoted from an old paper bearing the date of November 17, 1796, will show. A wooden range in Barclay street, New York, had burned. Subscription papers, according to custom, were circulated, and the writer, in commend-

* See also Lathrop *vs.* Steadman, U. S. S. C., 4 *Insurance Law Journal*, 829.

† Joint-Stock Companies' Act, 6 and 7 Victoria.

In Scotland, the liability of the members of joint-stock companies is limited by statute.

ing them to the charities of the public, adds: "Citizens are all dependent, the one upon the other. Relieve the distress of a sinking brother and he, and not he only, will bless you."

Until 1752, not a single building in Philadelphia or the colonies, according to Mr. Fowler, was protected by a policy of insurance. In that year the first American insurance company was organized, with Benjamin Franklin at the head of the list of directors. It was called the "Philadelphia Contributionship for the Insurance of Houses from Loss by Fire."

The following summary of the original principles of this company, the first, as far as can be learned, established on this continent, is from the address of the Hon. Horace Binney before the contributors, at their centennial anniversary in 1852:

I.—The policy of insurance was for seven years.

II.—The premium was neither a rate payable annually, nor for the entire term of seven years, but was the deposit of a sum, the use or interest of which during the policy belonged to the company.

III.—The risk of all fires was assumed without any exception of public enemies, military or usurped power, rebellion, civil commotion, or riot.

IV.—The property insured was protected during the term against any number of losses not total, without reducing the amount insured on the premises, or impairing the deposit. In case of destruction from the first floor upwards at any time, the company had an option to pay the whole insurance, and so end the policy; or to rebuild, the policy continuing in force; and how often soever the destruction by fire and the rebuilding might take place during the term, the policy continued in force and the deposit unimpaired.

V.—The payment of the deposit, the acceptance of the policy, and the signature of the deed of settlement, made the assured a member of the company and a party to all the articles in the deed.

VI.—The personal liability of the members for losses beyond their own deposits was half as much more, in case a single fire, beginning in one house and damaging one or more houses, should sweep away all the funds of the company.

VII.—The concern was managed for the profit and loss of the members, interest being allowed to them on their deposits, in proportion to the whole amount received by the company, and a proportion of the losses and expenses charged to them, and the balance settled at the expiration of the policy.

VIII.—Executors, administrators, and assigns were included as members, there being a provision for notice of transfer and assignment within a limited time, and the approbation of the directors.

The contributors were as odd as they were public-spirited. Instead of appropriating to the advantage of the company the proceeds of the two-shilling fines imposed at the monthly meetings upon absentees, they laid them out upon milestones for the benefit of travelers to Philadelphia, so far as they would go, which was twenty miles. They considered trees before houses so much in the way that they rated such risks higher than mansions without the leafy adornments. Their engines were on so small a scale that they could not force the stream through the branches and put out a fire behind them. At the end of the first year, the sum covered by the policies was $108,360, at an average rate of 1.17 per cent. During the war of the Revolution, the depreciation of paper money somewhat embarrassed its operations, but the company was not seriously affected, for its investments were chiefly in mortgages.

In 1783, the house of one of the members caught fire from a burning shade tree. It was this circumstance which led the company to refuse houses with shade trees around them, and the dissatisfaction of the members, consequent on its refusal, led to the incorporation of the "Mutual Assurance Company for the Insuring of Houses from Loss by Fire," in 1784.

As the Contributionship adopted the symbol of the Amicable of London, after which it was modeled, and placed its badge of two hands united, known as the "Hand-in-Hand," on the fronts of the houses it insured, so this second company chose the "green tree" as a symbol of its origin, and of course shade trees were no longer a reproach.

In 1770, New York essayed to follow the example of Philadelphia. According to Mr. Stevens, cited above:

The first proposal for insurance against fire seems to have been a motion made in the Chamber of Commerce by Mr. John Thurman, on the 3d of April, 1770, when he moved that, "as it is the desire of a number of the inhabitants of this city to have their estates insured from loss by fire, and that losses of this sort may not fall upon individuals, the chamber take into consideration some plan that may serve so good a purpose." The consideration of the subject was postponed, and no action taken. On February 16, 1784, a notice appeared in the New York *Packet:* "Some gentlemen have now in contemplation to form a company for insuring houses in this city against fire. Such houses as are insured will be of course received as security in the bank;" and a further attempt was made by Mr. Delafield in April, 1785, to establish a fire insurance office; but they do not seem to have been successful.

Seven years before the struggle for independence began, and only seven years after the Equitable of England was started, life insurance, in a modified form, was introduced into the United States, after the plan of that English pioneer, the "Mercers' Company." The following facts in regard to it are chiefly from Mr. Fowler.

On the 7th of February, 1769, the proprietaries of the Province of Pennsylvania issued letters patent, chartering the "Corporation for the Relief of the Widows and Children of Clergymen of the Communion of the Church of England in America." The incorporators, about the same time, procured similar charters in the States of New York and New Jersey, constituting them one corporation in the three States, a procedure that would not be considered necessary at the present day, when life insurance companies organized in any State do business freely in all the others. By the terms of these original charters, the benefits of the institution were confined to the families of such of the clergy only as might be contributors at the time of their death. Only one mode of contribution was at first allowed, namely, the payment of eight, sixteen, or twenty-four dollars per annum. These payments secured reversionary annuities to his family on the death of the assured. The amount of these annuities was determined by the number of contributions actually made. Fifteen annual payments were necessary to secure an annuity equal to five times the annual payment, so that if a contributor had paid twenty-four dollars a year for fifteen years, his family would be entitled, in case of his death at that time, to receive an annuity of one hundred and twenty dollars. If the number of these payments was less than fifteen, the amount of the annuity was reduced accordingly. This system of rates, adopted by the society, was submitted by them, through Dr. Franklin, to Dr. Price, the author of the Northampton table of mortality, and received his approval.

After the Revolution, in 1787, acts were passed by the legislatures of the three States mentioned, renewing their previous charters, and in 1797 the legislature of Pennsylvania authorized a division of the funds among the three States, the citizens of Pennsylvania to manage their share according to the original charter, and assuming the name of "The Corporation for the Relief of the Widows and Children of the Clergymen in the Communion of the Protestant Episcopal Church in the Commonwealth of Pennsylvania." The funds were divided in 1806, the Pennsylvania branch receiving as its share $10,390.* In 1798, the legislature of New York passed a similar act, recognizing their branch as "The Cor-

* Later information shows all three branches still in existence.

poration for the Relief of the Widows and Children of Clergymen of the Protestant Episcopal Church in the State of New York." The New York and New Jersey branches have long since passed out of existence, but that of Pennsylvania still exists, and its funds in 1823 amounted to $30,000, which ten years later had increased to over $50,000. In 1835, new annuity tables for the use of the corporation were calculated by the actuary of the Pennsylvania company, but owing to certain fixed intervals of age only being given, they were found to be too incomplete, and were recast in 1842. The accumulations have since grown to between one and two hundred thousand dollars, and consist, in large part, of free-will offerings from wealthy friends of the institution. Horace Binney, Esq., who was, up to the time of his death, one of its staunchest friends and patrons, wrote an extended sketch of its history, which was published in 1821 in the prospectus of the corporation.

The Episcopal clergy seem to have been singularly remiss in embracing the opportunities offered by the association. In 1826 there were no annuitants, and only four contributors, and in 1830 there was only one family of annuitants and five clergymen contributors. A few years ago the idea became current among the clergy that, by neglecting to subscribe, the interest of the fund would eventually be handed over to increase their salaries, though every effort was made by the officers of the institution to disabuse their minds and induce them to join the organization.

A century of useful labors has lately closed upon the corporation. Though its blessings have been confined to a single class, and sparingly received even by them, it is none the less deserving of honor. England can boast of but one purely life office which is older. Started at a time when the principles of life insurance were but partially developed, and when still less was known about its practice, the corporation resembled a benevolent society rather than a life company in its constitution. But it has lived to see many an ill-managed enterprise go down, after making far greater pretensions to merit. It has safely passed through the stormiest scenes of American finance, and still lives, a noble testimony of the spirit in which it was founded by the fathers of American life insurance, in the city of Brotherly Love.

The example of the Pennsylvania clergy was followed, at the close of the war, by those of Maryland. In 1784, the first charter for insurance purposes was granted by that State. The preamble to the act recites that Rev's William West, John Andrews, and Thomas John Claggett are a committee appointed by the Protestant Episcopal churches in the State "to solicit an act of incorporation to enable the clergy of said church to raise and manage a fund for providing small annuities for the distressed widows of the said clergy, and the education of their children." The corporation was chartered, as in Pennsylvania, under the name of "The Corporation for the Relief of the Widows and Children of the Clergy of the Protestant Episcopal Church in Maryland," with the requisite powers, and the proviso attached, that the clear yearly value of the fund, stock, hereditaments, and real estate should be limited to 15,000 Spanish milled dollars.

Almost contemporaneous with these early insurance projects, the subject of vital statistics challenged the attention of the American people. Dr. Styles, the President of Yale College, in a sermon on "Christian Union," in Boston, in 1761, called attention to the high birth rate of the colonies, doubling the numbers in the back settlements every fifteen years, and throughout the Northern colonies every twenty-five years; and Dr. Price, in his work on "Reversionary Payments," quotes the statistics of births and deaths in Boston, from 1731 to 1752, from the *Gentlemen's Magazine* of that city, as well as observations on the increase of population in New Jersey in 1738 and 1745. Following these came an actual estimate of the value of life in New England, based, like the first English tables, on parish registers, by Prof. Edward Wigglesworth, of Harvard University, in 1782, in a paper before the American Academy of Arts and Sciences in Boston. His observations were made on the bills of mortality of the towns of Ipswich, Salem, and other places, filed in the rooms of the academy. He says that in the first parish of Hingham the clergyman, Rev. Mr. Gay, had kept a record of the age of every person who had died for fifty-four years, as well as a complete list of all the births and marriages. From these mortality records, he says, it appears that Hingham as well as Ipswich are more favorable to longevity than Breslau, the British standard of life.

In concluding his observations, he remarks that these speculations are not designed as mere amusement, but are intended for a valuable purpose in civil life, viz., the valuation of life estates, for which there had never been any certain rule established, but whenever the widow compounded with the heir, it was done at random. Strange to say, neither in this, nor in his subsequent paper, did the professor make any allusion to the most important application of this subject - that of life insurance—plainly showing that it had not, at that time, arrested the attention even of American scholars and statisticians.

Seven years later, in 1789, Professor Wigglesworth contributed a much more extended and valuable paper to the academy, embodying the first complete table of American life ever framed, and his table was afterwards adopted by the Supreme Court of Massachusetts as a rule in estimating the value of life estates. The paper in question is entitled:

A Table showing the Probability of the Duration, the Decrement, and the Expectation of Life in the States of Massachusetts and New Hampshire, formed from sixty-two bills of Mortality on the Files of the American Academy of Arts and Sciences in the year 1789.

On examination of the bills of mortality on the files of the academy, it appears that the society are under obligations to a considerable number of gentlemen in different parts of the Commonwealth for the attention which they have paid to this subject. Since their formula has been dispersed through the State, many gentlemen have communicated bills of their respective towns or parishes, with a topographical description of the same, which will lead to an investigation of the natural causes which produce them, whenever it appears that particular diseases are endemial to any places.

Returns have been made from towns scattered along the seacoast, from Nantucket on the south to Portland in Casco Bay on the north-east, and through the counties of Middlesex, Worcester, and Hampshire in a western direction. From Hingham, Ipswich, East Kingston, Dover, Portland, Edgarton, Waltham, Ashburnam, Brookfield, and Brimfield, they have been made for a long course of years; and though those which have been made from other places are for a shorter time, yet, as they are from places very distant from one another, it is presumed that the result from a combination of the bills will give a very just representation of the increasing population of this State and New Hampshire, with more accuracy than has yet been done. Any errors in the deduction may be corrected by taking the present result for the basis of a new combination with the bills that may hereafter be communicated. The whole number of deaths on the bills is 4,893, which happened at the following periods of life:

AGE.	NUMBER.	AGE.	NUMBER.
Under 5 years	1,942	55–65 years	270
5–10	236	65–75	372
10–15	136	75–80	185
15–25	425	80–85	171
25–35	382	85–90	103
35–45	349	90–95	36
45–55	270	95–100	16

From these elements, the table is formed by taking the number of deaths as the radix of calculation. This would have given the proportional numbers of persons living and dying at every age, from the birth to the latest extremity of life, had the annual number of deaths been equal to the births. But by the bills it appears that the births are annually double to the deaths. Therefore, the number of persons of each age, as given by the table, is less than is actually in life together, from an annual excess of 4,893 births. Consequently, the expectation of life is less than just, especially in the early periods of life.

WIGGLESWORTH'S TABLE.

AGES.	PERSONS LIVING.	DECREMENT OF LIFE.	EXPECTATION OF LIFE.	AGES.	PERSONS LIVING.	DECREMENTS OF LIFE.	EXPECTATION OF LIFE.
Birth.	4,893	1,264	28.15	50	1,288	27	21.16
1	3,629	274		51	1,261	27	
2	3,355	188		52	1,234	27	
3	3,167	132		53	1,207	27	
4	3,035	84		54	1,180	27	
5	2,951	58	40.87	55	1,153	27	18.35
6	2,893	55		56	1,126	27	
7	2,838	47		57	1,099	27	
8	2,791	40		58	1,072	27	
9	2,751	36		59	1,045	27	
10	2,715	28	39.23	60	1,018	27	15.43
11	2,687	27		61	991	27	
12	2,660	27		62	964	27	
13	2,633	27		63	937	27	
14	2,606	27		64	910	27	
15	2,579	42	36.16	65	883	37	12.43
16	2,537	43		66	846	37	
17	2,494	43		67	809	37	
18	2,451	43		68	772	37	
19	2,408	43		69	735	37	
20	2,365	43	34.21	70	698	37	10.06
21	2,322	42		71	661	37	
22	2,280	42		72	624	37	
23	2,238	42		73	587	38	
24	2,196	42		74	549	38	
25	2,154	40	32.32	75	511	37	7.83
26	2,114	38		76	474	37	
27	2,076	38		77	437	37	
28	2,038	38		78	400	37	
29	2,000	38		79	363	37	
30	1,962	38	30.24	80	326	35	5.85
31	1,924	38		81	291	34	
32	1,886	38		82	257	34	
33	1,848	38		83	223	34	
34	1,810	38		84	189	34	
35	1,772	35	28.22	85	155	21	4.57
36	1,737	35		86	134	21	
37	1,702	35		87	113	21	
38	1,667	35		88	92	20	
39	1,632	35		89	72	20	
40	1,597	35	26.04	90	52	8	3.73
41	1,562	35		91	44	7	
42	1,527	35		92	37	7	
43	1,492	35		93	30	7	
44	1,457	34		94	23	7	
45	1,423	27	23.92	95	16	6	1.62
46	1,396	27		96	10	5	
47	1,369	27		97	5	3	
48	1,342	27		98	2	1	
49	1,315	27		99	1	1	

The whole number of inhabitants, according to this table, is 140,182, of which 48,183 are persons under sixteen years of age, and 91,999 above sixteen years of age. By the enumeration of the inhabitants of Massachusetts, the whole number of free males under sixteen was 95,453, and 87,189 above sixteen. Therefore, 35,851 persons under sixteen must be added to those in the table under sixteen, to make the table accord with the enumeration, which will give 176,033 inhabitants, produced by an excess of 4,893 annual births. This addition will raise the expectation of a child just born from 28.15 years to 35.47 years; of a child five years of age, from 40.87 years to 48.46 years; of a person ten years, from 39.23 years to 43.23 years; of a person of fifteen years, from 36.16 years to 36.50 years. The annual excess of 4,893 births, above the deaths, on a stock of 176,033 inhabitants, determines the period of duplication to be 25.30 years. At this rate, the inhabitants of the five New England States are probably increasing at this time by natural population, without any consideration being had to foreign or American accessions.

Similar bills kept in the other States, with the same accuracy that they have been kept here, would determine their natural population with a degree of accuracy which would be of utility to the public, and would afford entertainment to persons of a philosophic disposition, both in Europe and America.

These statistics of Wigglesworth were closely followed by the first national census of 1791, necessitated by the representative character of the new government, it is true, but none the less creditable to the nation.

As Seybert, in his Statistical Annals (1808), observes:

The United States of America alone require an actual enumeration of the inhabitants to be made at regular intervals. So far as our knowledge extends, no other instance can be furnished from the history of mankind. Our practice is worthy of being followed by other nations.

Though the United States was not, as Mr. Seybert seems to have thought, the first to introduce a regular census, both Sweden and Russia having inaugurated the same measure, it did furnish the solitary instance of a nation incorporating into its constitution a proviso for that purpose. It was not until 1850, however, that mortuary statistics were introduced into the returns.

Both insurance and banking in America have been governed in their growth by the financial development of the country. These two interests, like twin brothers, have grown up together, affected by nearly the same influences, and often combining their operations in the same institution, a practice which, though now prohibited in most of the States, has not yet entirely disappeared at the West and South. The history of our national finances is in many respects a history both of American banking and insurance. As already noticed, the whole banking capital of the country, at the adoption of the constitution in 1788, was but $2,000,000, in three banks, located in New York, Boston, and Philadelphia, so there were but four strictly insurance companies, of which the two mentioned were located in Philadelphia, and the remaining two, one in New York, *the Mutual Assurance Company*, incorporated in 1787 with exclusively fire privileges, and *the Baltimore Fire Insurance Company*, incorporated in the same year, with power to do a fire, inland, and life business. These companies sufficed to meet the requirements of the young nation for the next seven years, and, except the *Maryland Fire*, an exclusively fire company incorporated in Baltimore in 1791, no more charters were granted until 1794. The intervening years were occupied with efforts to repair the ravages of war, to start the machinery of trade, and bring financial order out of the chaos induced by the national debt and the practically repudiated continental currency. By 1794 the commercial wreck had been cleared.

The new government had been put in running order, and, more important than all, a great continental war in Europe had given, as before mentioned, a new and wonderful vitality to our commerce. In the four years which followed 1793, our tonnage nearly doubled, our foreign exports rose from two to forty-five millions, and the growth of our seaport towns kept pace with the demands of commerce. The effect on insurance was electrical. Between 1794 and 1799 four new companies were chartered for Baltimore, and one for Georgetown, Md.; four in Massachusetts; three in Connecticut; two in New York; two in Philadelphia; two in Charleston, S. C.; and one each in New Hampshire, Rhode Island, and Virginia, making a total of twenty-nine insurance charters granted by the States prior to the present century, not counting the charters for the division of the Pennsylvania Clergy Corporation. All, with the exception of the two named, were devoted to a fire or marine business, though several had life privileges also incorporated in their charters.*

*List of charters, etc., prior to 1800, with the powers granted. F. M. I. L. indicate Fire, Marine, Inland, Life, etc.

1768 Philadelphia Contributionship. F. (Commenced business under a deed of settlement in 1752.)
1769 Corporation of Episcopal Clergy in Pennsylvania. L.
1784 Corporation of Episcopal Clergy of Maryland. L.
1786 Mutual Assurance Company, Philadelphia. F.
178- Corporation of Episcopal Clergy in New York. L.

A brief notice of a few of the more prominent of these institutions must suffice.

First on the list come those respected institutions in Philadelphia, "The President and Directors of the Insurance Company of North America," in 1794, and four days after, "The Insurance Company of the State of Pennsylvania." Both were specially organized for marine underwriting. They were the first marine companies in America, and it is another proud tribute to the prudent care so characteristic of the Philadelphia merchant, that while the annals of marine underwriting are strewn with the disasters of shipwrecked companies, the North America and Pennsylvania have safely weathered every monetary gale.

In New York, the first charter was granted by an act of March 20, 1798, on the petition of Nicholas Low and others, associated as a company under the style of the "United Insurance Company in the City of New York." Corporate powers were conferred upon these persons, "to enable them the better to carry on and extend the business of maritime insurance and of insurance upon houses, goods, and lives, which were the useful purposes of their institution" The period of their charter was limited to the first of May, 1809, and their capital fixed not to exceed $500,000, in shares of $500 each.

On the twenty-third of March, in the same year, the "Mutual Insurance Company of the City of New York" was incorporated, on the petition of Thomas Pearsall and others. The Mutual was originally organized by John Pintard, its first secretary, according to the English custom, under a deed of settlement dated April 3, 1787, making it the oldest company in the State. It survived under this title until 1846, when its name was changed to that of "Knickerbocker Fire Insurance Company," and under that name is still a flourishing institution. Its original charter was limited to the first of May, 1818; no reference was made to any capital, and their business was confined exclusively to fire insurance; but in 1809 the company was reorganized with a capital stock.

A third company was incorporated on the second of April, in the same year, on the petition of Archibald Gracie and others, styled "The New York Insurance Company for Maritime Insurance, Houses, Goods, and Lives," with a capital not exceeding $500,000, in shares of $50 each, their charter expiring on the first day of January, 1809. But the life business of this company, like that of the other, remained a dead letter. Mention is made of an organization known as the "Associated Underwriters" in 1796, which was no doubt an American Lloyds, like the "Old Insurance Office" already noticed. No company, to do an exclusively marine business in New York, was organized until 1801, when the Marine Insurance Company started with a capital of $250,000.

Meanwhile, corporate companies had been started in Boston too, the Massachusetts Fire and Marine heading the list in 1795, and continuing in existence until its charter was revoked by the legislature in 1848; it was followed by the Massachusetts Mutual Fire Insurance in 1798, which is still existing; and in the following year the Boston Marine and Newburyport Marine completed the Massachusetts companies of the last century.

The Baltimore Equitable, chartered in 1794, like the Mutual Assurance Company of New York, under a deed of settlement, was similar in its plan to the Philadelphia Contributionship. There was a deposit to be repaid with a proportional share of the profits at the end of the insurance term, which was seven years. The deed of settlement, as observed by Griswold, contained all the conditions of the policy. If the funds of the society were at any time insufficient to pay the losses, the latter were to be paid proportionate to the amount of funds.

There was also, in 1793, a company known as the Hartford Fire, unincorporated, and of which, according to the above author, all record has been lost, except a single policy which, unlike those of the other companies, was modeled, not after the English form, but which was adapted from the Amsterdam policy of 1744. The company must, of course, have been a mere private association.

While insurance was thus expanding in the northern centres of trade, the old Commonwealth of Virginia led the way in its introduction in the South. William Frederick Ast, a Prussian by birth, but then a resident of Richmond, suggested to the citizens of that place a plan for their first insurance company, taking as his model, it is presumed, a system of mutual guarantee introduced by Frederick the Great, and on the 22d of December, 1794, the "Mutual Assurance Society against Fire on Buildings of the State of Virginia" was incorporated by the General Assembly of the State. Aggregate insurances of $1,500,000 were required for its inauguration. More than this sum was obtained by subscriptions, binding the subscribers to insure their property. The plan adopted by this society was a peculiar one. The assured, in addition to his premium, executed what was termed a Declaration, under seal, by which he pledged the property insured for the payment of whatever requisitions might be necessary to meet losses by fire or lightning. The society, in return, issued a perpetual policy, which followed the property through successive changes of title, and could only be terminated by formal withdrawal, the destruction of the building, or the storage therein of prohibited articles. The premium proper was paid only on the first insurance; during the succeeding years a certain percentage of the premium, termed "the quota," only was paid. This institution, as its name imports, was an exclusively fire company, and confined its risks to its own State. It numbered among its founders and patrons some of the most distinguished Virginians of that day. The Mutual Assurance Society is still a flourishing institution, and notwithstanding the severe test which was put upon it by the late war, and after all its losses and liabilities had been met, was still in possession of a handsome surplus, resting safely on its original foundation of a real estate security.

One other scheme closely allied to insurance, introduced during this period, should be noticed. We allude to the Tontine, then so popular in Continental Europe, and a natural outgrowth of the system of lotteries which had long been resorted to for the purpose of raising funds in the several States

1787 Corporation of Episcopal Clergy in New Jersey. L.
1787 Corporation of Episcopal Clergy in Pennsylvania. L.
1787 Baltimore Fire. F. I & L.
1787 Mutual Assurance Company, New York. F.
1791 Maryland Fire, Baltimore. F.
1794 Baltimore Equitable. F.
1794 Norwich Mutual, Connecticut. F.
1794 Insurance Company of North America, Philadelphia. All
1794 Insurance Company of the State of Pennsylvania, Philadelphia. All.
1794 Mutual Assurance Society, Virginia. F.
1795 Baltimore Fire. F.
1795 Maryland Insurance Company, Baltimore. F. & I.
1795 Massachusetts Fire & Marine, Boston. F. & M.
1796 New Haven Insurance Company, Connecticut.
1796 Charitable Marine Society, Baltimore. M.
1797 New Haven Assurance Company, Connecticut. M.
1797 Charleston Insurance Company, South Carolina. M. & I.
1797 Charleston Mutual, South Carolina. F
1798 Georgetown Mutual, Maryland. F.
1798 Massachusetts Mutual, Boston. F.
1798 Mutual Assurance Company of New York. Renewed.
1798 New York Insurance Co. All.
1798 United Insurance Company, New York. All.
1799 Newburyport Marine, Massachusetts. M.
1799 Boston Marine. M.
1799 New Hampshire Insurance Company, Portsmouth. F.
1799 Providence Washington, Rhode Island. F.

About the year 1790, Tontine schemes were suggested as a feasible method of carrying forward those philanthropic enterprises for which the lottery had before been the only resort. The suggestion seems to have met with general favor. Tontines for various charitable enterprises, and for the erection of public buildings, were started in several cities. The Insurance Company of North America, in Philadelphia, had its origin in one of these associations. Mr. Fowler tells the story of its beginning:

In 1792, a scheme called "The Universal Tontine" was projected in Philadelphia, the object of which was to raise a sum upon lives, to be applied to charitable and other uses, specified in the articles of agreement. Many subscribers came forward, and a considerable fund was secured. But while the matter was thus progressing, a further examination into the Tontine project was made, induced by its having been ascertained that in other cities similar schemes had failed, involving much loss.

This further investigation led to the abandonment of the Tontine Association. November 3d, 1792, the Tontine subscribers met at the State House, and it was determined to employ the funds subscribed in such a manner as would be most feasible and advantageous to the subscribers. Accordingly a committee was appointed to devise and report a plan. The committee submitted their report at a subsequent meeting, held November 12th, when it was unanimously resolved that the Universal Tontine Association should be changed from its original objects, and that, in view of the necessity of a corporation to effect marine insurances, a society should be instituted to be called the Insurance Company of North America, with a capital stock of six hundred thousand dollars. The charter of this company, however, was not secured until 1794.

Several similar enterprises were started about the same time in New York, as well as elsewhere. The old City Hotel, now Nos. 113–119 Broadway, and the home of several well known insurance companies, was built by an association on the principles of a Tontine; but not obtaining subscriptions enough to complete it, it was mortgaged, fell a sacrifice to the mortgagee, and was subsequently sold to John Jacob Astor. The old Park Theatre was also commenced on the design of a Tontine in 1795. It, like the other, failed in the requisite means, and was sold under foreclosure to John Jacob Astor and Mr. Beekman. The story of most of the other enterprises was the same—they failed from lack of subscribers. One, however, was successful. The celebrated Tontine Coffee House of New York was projected and begun in 1792 by the merchants of the city, who felt the necessity for an exchange and place of entertainment for their friends. Shares to the number of 200 were subscribed at £200 per share. Each depended on a life selected by the subscriber, during whose existence he was entitled to share in the income of the venture, and on whose death his interest ceased and became merged in those remaining. The shares were assignable and held as personal estate, the property being vested in trustees, to hold until the nominees were reduced to seven, when it was to be divided among the shareholders. The death of the eighth survivor in 1870 fulfilled the conditions, and the property, then increased to $1,000,000 in value, fell to the shareholders represented by the remaining seven. But litigation has since prevented a final adjustment of the interests.

A brief notice of two prominent underwriters of the last century will furnish a fitting close to the present chapter.

In Hunt's Lives of American Merchants, Thomas Eddy, Esq., afterwards a prominent merchant of New York city, is erroneously mentioned as the first who undertook the business of an insurance broker in that city in 1790. He is said to have made considerable money from this occupation, which he subsequently abandoned for that of an underwriter, and in 1794 was chosen director of the Mutual Insurance Company. He was also one of the leading promoters of the first savings bank in the city. But at the head of the list of American underwriters should be placed the name of Hon. John Smith, a native of Burlington, N. J., who removed to Philadelphia when twenty-one years of age, became a member of the General Assembly at twenty-eight, and in 1752, when only thirty, originated the scheme for establishing that first American company, the Philadelphia Contributionship. The company was formed by his friends and business associates, the articles of association are in his handwriting, he was its first treasurer, and took out the first policy issued on this Western Continent. The Pennsylvania Gazette of March 28, 1771, records his death, and pays a handsome tribute to his memory.

CHAPTER III.

GROWTH OF INSURANCE, 1800—1836.

THE period from 1800 to 1840 covers those years in which the young republic was passing from an infancy, in which no nation was so poor as to do it reverence, to a recognized position among the great powers of the world. Before confining our attention to the progress of insurance alone, a brief review of the general progress of the country will aid in making the status and development of that interest more intelligible.

During the quarter of a century following the close of the Revolution, foreign wars built up American commerce, and with it a great increase in wealth and general prosperity.* Gallatin, steadily following up the masterly policy of Alexander Hamilton, from 1800 to 1813, gave a firm footing to our finances at home and established our credit abroad. American securities were quoted on the London Exchange at higher rates than those of England. The public revenue yielded a handsome surplus year by year until, in 1811, the country felt itself strong enough to cope again with its old antagonist, and enforce, if necessary, its demands by the sword. But that second war with England threatened to annihilate all that peace had gained. Ships lay idle at their moorings; property, which had greatly risen in value, again rapidly depreciated. Credits were undermined, the National Bank was refused a renewal of its charter, and the numerous State banks that had been incorporated as a substitute failed on every hand. The Federal debt, which had been consolidated on the formation of the government at something over seventy-five millions, had increased at the return of peace in 1815 to more than a hundred and twenty-five millions. The war was followed in 1818 by a period of business prostration and distress declared by a committee of the Pennsylvania Legislature to be unexampled since the Revolution, and which continued for the next three years. Then the national resources began to reassert their power. The war had modified if it had not terminated our dependence on foreign markets for manufactured goods, and from that time domestic manufactures began to swell the volume of our wealth. The country settled down again to a peace policy and concentrated its attention on the development of internal resources, the extension of domestic commerce, and the accretion of capital for the next fifteen years, and it was during this period that the Ohio and Mississippi rivers and the lakes were first transformed into highways of trade. Down to 1820 there was but a single steamer on the Northern lakes.

Such was the material progress of the country during these twenty years. In substantial harmony with it was the growth of insurance. Against the twenty-nine charters granted prior to 1800, about fifty-seven were secured between 1800 and 1810, while

* The Insurance Company of North America alone received in marine premiums during 1797 over $700,000, and in 1798 nearly $1,500,000, though only about two years old, and its risks being confined to that city having a population of less than 80,000.

between 1811 and 1820 there were only about thirty-six granted, of which the great majority were prior to the termination of the war. Almost all these corporations, like the first, were confined to a few leading centres of trade along the Atlantic seaboard. Kentucky and Louisiana alone were represented in the West. The first company in the former was chartered in Lexington in 1802, but it was not until 1816 that the business was fairly begun in that city, nor until two years later that the first office was opened in Cincinnati, or any Western State north of the Ohio. The Lexington company came to a close after a two years' experience, while the old Cincinnati Insurance Company enjoyed a still briefer life, for it closed after issuing about fifty policies.

But the commencement of the present century marks a still more important era in the history of American insurance. As in the general business and political interests of the country the preceding years had been experimental ones, now first revealing a well-defined and settled policy, so in insurance, the crudities of the profession were one by one eliminated, until about 1800 it first began to assume a definite basis. The American contract, like the legal system of the country, was of course borrowed from England. Our early insurance policies were, with the single exception noted in the case of a Connecticut company, crude adaptations of the English forms. In the oldest American fire-policy forms prior to 1800 there are but few stipulations; the hazards are classified in a few rude groups, the hour of commencement and termination of the contract is not stated. No mention is made of an application or survey. No preliminary notice or proofs of loss are required. No contribution clause exists, though an indorsement of other insurance is required, and no assignment is required to be indorsed on the policy. The rates were roughly adjusted to the few groups, and additional rates added in special cases, as where the proximity of shade trees interfered with the efficiency of the hand engines. The contracts were of course adapted to the peculiar exigencies of the times. The risks were for the most part the humble wooden dwellings of the inhabitants, and their stores, shops, and furniture. Seven-year policies were popular among the few who insured, while it must not be forgotten that the masses had not yet reached that refinement of civilization which rendered insurance a necessity at all. But by 1800 the increased demand for insurance had wrought great improvements in the policy. Risks were now for the first time distinctly classified into four classes after the English style, and known as Common Insurances, Hazardous Insurances, Doubly Hazardous Insurances, and Special or Extraordinary Risks. There was no specific limitation as to amount of line, but an extra premium was charged for all insurance over a specific sum, usually $10,000, as well as for contingent circumstances which might increase the risk. Attached to the policy was an advertising document called proposals for insurance, setting forth the inducements and terms of the company. The instrument itself was verbose and in the form of a legal contract under seal. A list of conditions, some twelve in number, were attached. The contribution clause is now first met with. Applications and surveys, though not a part of the policy, are made obligatory. Notice is required forthwith, and proofs as soon as possible. Misrepresentation is provided against, and vouchers and magistrates' certificates exacted. Losses are to be paid in sixty days. Policies for seven years are charged six annual premiums, and for shorter terms a reasonable discount is allowed.*

Although no strict uniformity existed among the policies of the various companies, such were the general features of the instrument as it existed about 1800. This contract so nearly met the requirements of the business that for the next thirty-five years no essential improvements were attempted, unless it was in their classification by some of the New York companies about 1820, until the great New York fire of 1835 developed a new emergency and called for important modifications.

In another closely allied aspect, too, the business now acquired a definite foundation. Insurance law was a subject little known or thought of in America prior to 1794. To the impulse then given to trade is due the beginning of a distinctly American system of insurance decisions, which were however chiefly concerned with the marine branch. The American editor of Marshall, in his preface to the edition of 1810, observes that the extensive commerce of the United States had originated many questions, and their situation as a neutral power had led them to introduce policy clauses which had produced many new adjudicated cases on various points, as to construction, etc. In an article in the *North American Review* for 1825, reviewing Philip's Law of Insurance, published two years before, the writer says:

The progress indeed that has been made in America in the knowledge and administration of commercial law since the Revolution is very extraordinary, and in no branch more striking than in that of insurance. Before that event policies were of rare use among us. Our intercourse with the mother country was so direct and so dependent that most of the important risks were undertaken in London through the instrumentality of agents. Our printed reports do not reach far back beyond the Revolutionary period; but the manuscripts we have seen, and the absence of references to cases in the arguments even of ante-revolutionary lawyers, establish, to the satisfaction of all accurate observers, that the subject was new to the studies of the bar. The earliest and indeed the only case we recollect in any of our books before the Declaration of Independence is that of Story and Wharton *vs.* Strettell, in 1764, reported by Mr. Dallas in the first volume of his reports.*

It was not until the French Revolution, opening new and extensive sources of profitable trade, gave an impulse to our maritime enterprise,

* Rates of Philadelphia Contributionship—1872.—On brick and stone houses favorably situated a deposit of 1 per cent., equivalent at 6 per cent., the legal interest rate in the colony, to an annual rate of .06 per cent. On wooden buildings a deposit of 3 per cent., equivalent to a rate of .18 per cent., until the insurance of such buildings was prohibited in 1769, by an alteration of the deed of settlement. On brick buildings with cabinet-maker's or joiner's shop, 2 per cent. deposit.

Rates of Eagle Insurance Company of New York—1806.—Hazards of the first class, brick or stone buildings, with slate, tile, or metal roofs, and non-hazardous goods therein, .25 per cent.. Hazards of the second class, brick or stone buildings, with wooden roofs, non-hazardous goods therein, and hazardous goods in first class, .375 per cent. Hazards of the third class, buildings part brick or stone and part wood, non-hazardous goods therein, and hazardous goods in second class, .50 per cent. Hazards of the fourth class, wooden buildings, non-hazardous goods therein, and hazardous goods in third class, .75 to 1.00 per cent.

In Griswold's Text-Book, pp. 208–214, is the policy in full of the Eagle Fire Insurance Company of New York, chartered in 1804.

* As might be supposed, the case was one of individual underwriting, the only kind then practiced in America, and accords to Philadelphia the additional honor of being the first to introduce insurance litigation. It is given in *Dallas' Reports of Cases before the Revolution*, as follows:

In the Supreme Court of Pennsylvania, April Term, 1764.

Story and Wharton *vs.* Amos Strettell.

Sub policy of insurance. The captain's protest in Jamaica, under the seal of a notary public, there given in evidence to prove the capture and not opposed. Instructions from the plaintiffs (owners of the vessel insured) to the captain at the time of sailing, sworn by the captain to be the only instructions he had, were given in evidence by the plaintiffs, to prove they had given the captain, no orders to buy the vessel on their account, in case of a capture and recapture, slightly opposed by defendant's counsel and given up without debate.

The defendant in this case underwrote an open policy on the vessel from Philadelphia to Jamaica; she was taken by the enemy and retaken, and carried into Jamaica, where, by an agreement between the captain and recaptors, without going to the Court of Admiralty, she was sold at public sale for about one-fourth of the sum insured, and bought by the captain for the former owners, who afterwards acquiesced in the purchase, and now sued for the whole sum insured as a total loss. The sale was proved to be fair, and the plaintiffs' counsel insisted that from the moment of the capture there was a total loss, and cited divers cases to show that if there be a capture, though it be not such a one as by the law of na-

that the contract struggled into notice from a state of languor and became common to our commercial cities. It immediately advanced with almost inconceivable rapidity, and became so profitable, that it may truly be said to have laid the foundation of many fortunes in our country. The profession soon felt a necessity of an entire mastery of the subject, and applied itself with a most commendable diligence to the study of all the English and other foreign authorities. And within the last thirty years probably as large a number of cases of insurance have been contested and decided in the American courts, upon points of difficulty and extensive application, as in the courts of England in the same period. We do not hesitate to assert that these cases have been argued with as comprehensive a view of the true principles of the contract as any in the brightest days of the English law.

These remarks are mainly applicable to marine insurance. A few scattered fire cases appear between 1800 and 1820, the first being Sullivan *vs.* Massachusetts Mutual Insurance Company, in the Massachusetts Supreme Court in 1807, followed by another in the same court, and one in the United States Circuit Court in the following year. But this branch of litigation was not very prominent until about 1825 or 1830 in the upper courts, and the earliest recorded life case was not until 1825. Nevertheless, the general principles governing the contract were, as the writer says above, brought into notice, and the doctrines of insurance were familiarized to the courts.

Jealousy of foreign influence inculcated by Washington in his address, united with the impending troubles with England resulting from her armed interference with American traders in 1809, seems to have created a general alarm for the security of policies taken out in the various English agencies then planted in the principal cities. These agencies, says Chancellor Kent, were formerly deemed by the citizens of New York as the safest source to apply to for indemnity against fire, owing to the great capitals of the companies.*

But the prospect of war induced the New York Legislature in 1807 to pass a prohibitory act excluding foreign fire companies, which was defeated by the Council of Revision then and again in 1809, but finally passed into a law in 1814, and in 1829 the prohibition was extended to marine insurance and bottomry.†

Similar acts, forbidding foreign fire companies, were passed in 1809 by Pennsylvania, Maryland, and South Carolina, but the latter State repealed the law in the year following, wisely recognizing the bad policy of excluding foreign capital, as did Chancellor Kent, through whose efforts the measure was staved off for seven years in New York. Foreigners were also prohibited from holding stocks in Pennsylvania corporations. Another result of this foreign interference with our commerce was serious injury to the marine business, and one of the Philadelphia companies lost half its capital.

These international troubles induced the hasty abandonment of vessels to the marine companies, and the Philadelphia offices in 1807 agreed to provide in their policies against abandonment until sixty days after advice received in cases of capture or detention, unless the property should be sooner condemned; and in cases of embargo until after four calendar months; and against any abandonment on account of seizure or detention in port under French decrees, or on account of the port of detention being blockaded. Mutual marine insurance was inaugurated in the same city about this time by the charter of the Union Mutual in 1804, for marine and inland risks.*

It was just at the outbreak of hostilities in 1812 that legitimate life insurance was first offered to the public through the incorporation of the Pennsylvania Company for Insurances upon Lives and granting Annuities, in Philadelphia. Down to this time no corporation for the special purpose of transacting a general life business had been projected, and there is no reason to suppose that the companies having this power included in their charters had made any use of it. It is not difficult to see why no life business had hitherto been attempted. Even to this day life policies are chiefly confined to the well-to-do classes. The number of those who in 1800 could have been ranked among the insuring classes must have been very few. But a stronger reason is to be found in the fact that life insurance was a comparative novelty even in Europe. Forty years had not passed since the old Equitable of London first opened its doors, and less than half a dozen companies were in operation in all England. In America the very existence of such a business was unknown except to a few. But by 1812 the condition of affairs had somewhat changed; not only had the business attracted considerable attention abroad, but there had been a large accession in wealth and numbers to the people at home. Philadelphia, then as now a strongly conservative city, with its large commerce, must have presented peculiar inducements for a life office.

The Pennsylvania Company was empowered to do an exclusively life businesss with a capital of $500,000. Its earliest contracts were made in 1813 upon the basis of the English Table then in common use abroad, that of Northampton, by Dr. Price. This table, however, as is now well known, gave an excessive mortality rate even for England, and an experience of eighteen years warranted a reduction of the premium rates of the company of about nine per cent. In 1837 they were again reduced, and in 1844 the Carlisle Table, published in 1815, and which had by this time largely superseded the other among the British offices, was adopted, being found more conformable to its past experience. The premium rates were computed at four per cent. with a loading of one-third. In 1845 the mutual system had become popular and the company admitted the insured to a share of the profits. The dividends were declared after the English method, at the end of five years, in the shape of a reversionary addition to the policy. Though survivorship and children's endowment as well as life policies were issued, annuities formed the principal business.

This class of investments had been popularized in Europe by government grants, and it is not unlikely that the want of an institution for the same purpose in Philadelphia was the chief motive for its formation. Though the older American companies imitated the English in combining life and fire privileges, in none has the prosecution of both branches been carried on for any great length of time. But with the exception of this company nearly every active life office down to 1840 associated with its life business the care of trust funds and estates. The Pennsylvania Company, on the contrary, devoted itself exclusively to life con-

tions would change the property, yet it would be sufficient to charge underwriters with a total loss, and the assured may abandon.

Beawes' Law Merchant, 268. Conyngham, 225, etc.

On the part of the defendant it was insisted that he ought to pay no more on this policy than the actual loss sustained by the payment of salvage and other charges. That the captain having set up the vessel to sale without any orders of the Court of Admiralty, and purchased her himself in behalf of the owners for about one-fourth of the sum insured, and this being acquiesced in by the plaintiffs, there was no abandonment, and therefore but an average loss.

The Court gave a charge in favor of defendant, and the jury accordingly gave the plaintiffs a verdict for so much only as they judged a compensation for salvage charges and loss of time on account of capture.

* The Phœnix, of London, had an agency in New York in 1805, under the charge of Messrs. Theophylact and Andrew Bache, who in January, 1806, appointed one Edward Blackford, an insurance broker of Newark, agent for New Jersey.

† This Act of 1814 recites in its preamble, that it was in view of the acts of the Phœnix, of London, in establishing agencies throughout the State; and a note appended at the bottom assigns the reason that "during a state of war, foreigners, especially *alien enemies*, could not be coerced by any of our courts of justice to a performance of their contracts."

* Fowler

tingencies, even dispensing with the employment of agents, until 1836, when for the first time it was empowered to combine a guardianship and trust business. Probably in no other city than Philadelphia could the company have been so sustained. Its capital has since been increased to $1,000,000.

The earliest attempt to obtain American vital statistics for life-insurance purposes was made by this company soon after it started in 1814. A table of the value of life in Pennsylvania was framed for its use from the records of the Episcopal Church and of the Philadelphia Board of Health, which had been in existence at least fifteen years.*

While these two sets of observations show just the difference in favor of the Episcopal Clergy which we should expect, neither exhibit the favorable mortality of more recent American observations, and both confirm a fact, noticed elsewhere, that the value of life in this country has steadily improved during the present century. Other observations too, made about 1800, point in the same direction. Down to 1840 it was a prevalent idea that life in America was shorter than in Europe, and that life insurance, if attempted on English terms, might prove a losing speculation. Mr. Barton, imitating the example of Professor Wigglesworth, published a paper in the Transactions of the Society at Philadelphia in 1803, entitled "Observations on the Probabilities of Life in the United States," according to which the proportion of marriages to births was as one to four and a half; the population was doubling every twenty-five years, and the yearly mortality was about one in forty-five. Malthus, in his treatise on the principles of population, observes that the calculations of Mr. Barton cannot possibly be correct for America in general, being taken from the registers of Philadelphia and one or two small towns and villages which do not appear to be so healthy as the moderate towns of Europe. He adds: "If the proportions mentioned by Mr. Barton be just, the expectation of life in America is considerably less than in Russia." Adopting the method of Dr. Price for estimating the expectation in an increasing population, he finds the expectation of Russia to be about 38, while in America, on the same principles, it would be only 32½. As late as 1848 a writer in *Hunt's Magazine* in recommending the Carlisle Table for adoption, because, as he says, no adequate mortality tables have been furnished for the United States, adds the precaution that the census returns and the rates of deaths in the cities makes it probable that the duration of life here is shorter than in Europe, and while a proper allowance might possibly bring the census rate up to the Carlisle, it would not up to the Equitable Experience, so, until more definite information was obtained, it would be safer to keep by the Carlisle.

Before leaving this period in our history it is proper to advert to a matter which exerted a material influence on the business of fire insurance, namely, improvements in the method of extinguishing fires. Buckets, fire-hooks, and ladders, with occasionally a few rude engines in the larger towns, were, down to 1800, the only reliance of the inhabitants against fires. Every patriotic householder was expected to hold his buckets and himself ready for personal service, and, if need be, join a fire organization. By 1800 fire engines became more common; but, as they were still after the weak pattern of those whose operations were seriously interfered with by shade-trees, they were by no means marvels of efficiency. A marked improvement was now to begin through the invention of riveted hose in Philadelphia in 1808, which no longer rendered it necessary for the engine to be brought into close proximity to the conflagration. Along with this came the hose-reel, at first a mere attachment of the engine itself, then a separate carriage. The hose system, as it was called, completely revolutionized the method of extinguishing fires in the larger cities. Under this plan the machines were managed, and, directed by an efficient organization, supplied each other with water, and could be placed in proximity to the water supply. Water no longer had to be carried to the engine in buckets. Within the next ten years New York and Philadelphia had adopted the plan, and the personal services of citizens were dispensed with. Boston stoutly resisted the innovation for a long time. The privilege of aiding in extinguishing fires in the good old way was a matter of patriotism too dear to be dispensed with without a struggle. But the constant increase of fires, the growing demands of the city, and the reluctance of citizens to assist as formerly, compelled Boston to succumb in 1826, and the hose system with the volunteer fire companies soon became general.

Fire insurance contributed not a little to the necessity for the reform. As was observed in the case of that city, the increase of policies rendered the extinguishment of fires of less concern to citizens, and so aided in demoralizing the old method. To the growth of insurance, too, between 1820 and 1840, was charged the great increase observable in the number and destruction of fires. A writer in this latter year says, that the effect of the introduction of fire insurance on the increase of fires in New York was noticed to be the same as in Paris and London, and he expresses grave doubts whether the community as a whole had been benefited; for, while only about one-half the property in this city was covered by insurance, from three-fourths to seven-eighths of the fires at least were in insured property. It was urged that the facility with which insurance was effected led to the erection of slight buildings,—that the interest of the additional money required to make the buildings fire-proof was greater than the cost of insurance.

But we are anticipating. Though few insurance charters were granted between 1815 and 1820, one was secured which was destined to exert an important influence on the subsequent development of life insurance in Massachusetts. Previous to 1811 this State had no public hospital, though such institutions had been established in several of the others. But in that year, aided by liberal donations from public-spirited citizens, the Massachusetts General Hospital was established, and, according to Mr. Bowditch, an act was passed three years later authorizing the corporation to grant annuities on lives, obviously for the purpose of increasing its funds. The insurance privileges of the hospital, however, seem to have been resigned in 1818 to a separate organization, the Massachusetts Hospital Life Insurance Company, and the latter in return accepted a condition in its charter which would not probably have been granted could the results have been foreseen. This was a proviso to the effect that the company should pay over to the hospital one-third of the net profits each year arising from insurance on lives, and so long as such payments were well and truly made it should not be lawful for any person or corporation within the Commonwealth to make insurance upon lives unless empowered by future legislation, and when so empowered the obligations of the Hospital Life should cease, unless the same obligation was imposed on the new companies. The hospital took $50,000 of the $500,000 stock in the

* EXPECTATION OF LIFE, PHILADELPHIA, 1814.

Age.	Episcopal Church.	Board of Health.	Age	Episcopal Church.	Board of Health.
1 year	30.91	25.96	40 years	21.44	19.15
5 "	37.91	36.94	50 "	17.32	16.32
10 "	37.12	34.59	60 "	13.75	13.71
15 "	34.10	30.92	70 "	9.37	9.83
20 "	30.60	27.04	80 "	5.95	6.97
30 "	25.50	21.48	90 "	....	4.73

new company, from which it has since derived an annual income of nine per cent. in addition to the third of the profits. The result of this charitable legislation can be easily imagined. A total check was placed on all life insurance enterprise within the State. For seventeen years no other charter was granted, and it was twenty-six years before another company was started. Indeed, a writer in 1843 says that the company, preferring the more profitable and familiar branch of managing trust funds and estates and granting annuities and term insurances where the profits were their own, raised their premium rates so high that citizens were deterred from insuring, and residents of New England were obliged on this account to resort to New York, Philadelphia, and Baltimore for their life insurances.*

But, though chartered in 1818, the company did not commence business until 1823, when, apparently recognizing the injustice of the tax on their gross profits under the first agreement, a second was entered into by which the hospital agreed to receive one-third of the net profits resulting from all classes of policies issued, after deducting legal interest on the paid-up capital in lieu of the gross percentage on exclusively life policies. Whatever the effect on the interests of life insurance in Massachusetts, the hospital has certainly profited by the arrangement. Down to the present time something like $400,000 has been contributed to it by the company, which in turn has enjoyed great success as a trust institution, but has dealt very sparingly in insurance, confining itself chiefly to annuities.

In 1845 the premium rates were revised from a comparison of their experience with various English tables. But no agents were ever employed, and the insurance department has been gradually dropped. In 1859 the total outstanding life policies were only 21, with 17 insured for short terms and 53 annuitants. The more modern life offices have hidden the prestige of this old institution, which was for many years the largest in New England and numbered the first men of the State among its officers. Nor did it escape the envious shafts of criticism. Many were the assaults hurled at it in the legislative halls as a great corporate monopoly.

Preëminent in its list of officers stands the name of Nathaniel Bowditch, the first actuary, whose best years were given to its service. America has produced no mathematician of wider fame. His early life as a sailor enabled him to prepare that standard treatise by which he is best known, the "Practical Navigator," and a long course of intense study resulted in that crowning glory of his life, the Commentary on the Mécanique Céleste of Laplace, whose pages were completed through the income derived from the Hospital Life.

To secure the hospital fund, all charters subsequently granted within the Commonwealth contained a provision similar to that of the Hospital Life, until a general bill finally subjected all Massachusetts life companies to the same obligations. Stock life companies of course have been in effect prohibited by this legislation in Massachusetts. But when life insurance began to attract general attention in 1846, an enabling act, so to speak, was passed by which mutuals with guaranty capitals might be freed from the oppressive burden.†

The one-third profit was to be reckoned on the excess of dividend over six per cent. paid to the guaranty stockholders, and as the companies took care to limit their dividends to seven per cent., not much remained to divide.

With the year 1820, the financial disorders consequent on the war of 1812 began to disappear. A healthy condition of industry succeeded, lasting for the next eight or ten years. It was eminently a period of internal peace and progress. Insurance corporations again began to multiply in the older States, and were introduced into several of those more newly settled.

The business, too, began to outgrow its strictly local character. Agencies had generally been associated with English companies, but the field was now to be occupied by American corporations. To Hartford must be given a large measure of the credit due to agency underwriting in this country, and the rise of that city as an insurance centre is worthy of notice. New England, like the rest of the Union, was originally an agricultural community; but after the war of 1812 much of its capital was diverted from navigation and agriculture to manufactures and banking. The latter, however, proved less successful, and manufactured products have since been the staples of New England industry. The funds which were generally invested in this direction have been largely devoted to insurance in Hartford. The old Hartford Fire, chartered in 1810, led the way. Its premium receipts during that year amounted to $4,500; ten years later they were $10,000, and its successful record since repeats the story of insurance in Hartford. The celebrated Ætna came next on the list in 1819, with a capital of $150,000. It was proposed in the following year to increase the capital to $200,000, for the purpose of creating a special "annuity fund," to be exclusively pledged and held for the payment of annuities and losses upon life contracts. This appears to be the first and, with one exception, the only instance in this country of a proposal to establish a separate life department with separate liability, after the manner of some of the English fire companies. But the required amount was not added, and the privileges of the amendment were not availed of. In 1850, however, the benefit of the act for married women was secured, and the annuity fund was organized. But annuities had by this time become unpopular, and now in 1853 the shareholders of the fund were set apart as a distinct corporation, since known as the Ætna Life. The Protection Fire, whose notable failure a few years later attracted so much attention, was the third insurance company, and in company with the Ætna may be said to have inaugurated the agency system throughout the country. The success which has attended the practice of insurance in Hartford from the start, has made it a great insurance centre. Down to 1855 no failure had occurred there, though some twelve companies and over $4,000,000 of capital were represented. On the other hand, in no State in the Union had there been less governmental interference; the retaliatory act of 1852 standing almost alone on the pages of the statutes.

Another interest nearly allied to insurance rose to importance between 1820 and 1830. In 1816 the first savings institution in the United States, like the first insurance office, was started in Philadelphia. Three more were started in 1819, in Boston, New York, and Portland. During the next ten years their numbers rapidly increased, no less than seventeen being chartered by Massachusetts alone. In their wonderful multiplication since,

* The rates of the Hospital Life were, according to the age, from one-fourth to one-tenth higher than the others, as shown in tables beyond.

† The Act reads as follows:

"The net profits of the business of the mutual life insurance companies incorporated in this Commonwealth, one-third of which they are required to pay to the Trustees of the Massachusetts General Hospital, shall be taken to be the excess of the dividend over six per centum annually, payable by the said companies respectively, to the holders of the guaranty capital stock actually paid in; and in case the said guaranty stock shall be redeemed, the Company shall continue to pay to the trustees of the said hospital the same sum annually that they would have been liable to pay if the said guaranty stock had not been redeemed.

"Nothing herein contained shall be deemed to invalidate or affect an agreement made by and between the Trustees of the Massachusetts General Hospital and the Massachusetts Hospital Life Insurance Company, and ratified by an act of the General Court, passed January seventeenth, eighteen hundred and twenty-four; nor the rights and duties of the said corporations under and by virtue of the said agreement.

"This act shall not take effect until the Massachusetts Hospital Life Insurance Company shall have expressed their assent thereto."

in the statutes regulating their investments and general management, and in the paucity of failures down to 1870, with the frequent cases of defalcation since that date, these corporations bear a close analogy to our life companies, of which they are often regarded as the complement, and, not unfrequently, as the natural antagonists.

Litigated fire cases now began to grow frequent in the courts, and the life contract in its legal aspect first attracted notice. In 1815 the earliest life insurance suit was decided in the Supreme Court of Massachusetts, being the case of Lord *vs.* Dall. Both the contract itself and the issue raised illustrates the entire ignorance of the business which then prevailed. The defendant, William Dall, made out a $5,000 policy in favor of Nancy Lord upon the life of her brother Jabez, aged 33 years, bound on a voyage to South America, or any other place he might proceed to from Boston, the risk to commence on the 16th of December, 1809, at noon, and to continue until July 16, 1810, at noon, in consideration of a premium of seven per cent. of the sum involved.

The case is reported in full in "Bigelow's Cases," and it seems pretty clear from the facts there presented that the underwriter regarded the insurance as to all practical purposes on a marine risk, to which individual underwriting was constantly applied. Lord, like the old merchants of the middle ages, was going on what was then regarded as a distant and perilous enterprise. Freebooters, if we remember, infested the West Indian seas, and the whole Spanish main of South America as well as the adjacent islands was frequented by the belligerent cruisers of Europe. Dall looked at Lord as he would at any other cargo subject to peculiar hazards, and charged a round seven per cent. for six months.

But when he found that Lord had been guilty of what he regarded as a "deviation," and become a "total loss" in the prosecution of an "illegal voyage," he contested the claim on both grounds, and also on an alleged "want of interest." It was this last point, perfectly applicable in marine insurance, which has given the case its historic value as the first attempt of an American court to define the nature of a life insurance contract, and to distinguish it from those of other branches which were contracts of indemnity.

The ruling of the court upon this most important question was as follows: "It is true that no precedent has been produced from our own records of an action upon a policy of this nature. But whether this has happened from the infrequency of disputes which have arisen, it being a subject of much less doubt and difficulty than marine insurances, or from the infrequency of such contracts, it is not possible for us to decide. By the common principles of law, however, all contracts fairly made upon a valuable consideration, which infringe no law and are not repugnant to the general policy of the laws, are valid, and may be enforced or damages recovered for the breach of them." Such was the equivocal language of the court in 1815 concerning the validity of a life policy. Very different was the voice of the next generation. A third of a century later, in a suit involving the Eagle Life and Health Company, the court declared that life insurance "was formerly held to be unlawful, and was forbidden in some foreign countries by particular enactments as being repugnant to good morals and opening a door to abuse; but a very different view of the subject is taken at the present time. Life insurance has now become a very extensive business, and is regarded as highly beneficial to the community."

Chancellor Kent, in his Commentaries, 1828, observes of insurances on lives, "these insurances are liberal contracts, and while they create an advantageous investment of capital, they operate benevolently towards the public, and these contracts very naturally engage the attention and influence the judgment of thinking men who have been accustomed to reflect deeply upon the past and to form just anticipations of the future. The practice in Europe of life assurance is in a great degree confined to England, and it has been introduced into the United States. It is now slowly but gradually attracting public attention and confidence in our principal cities. We have seen that the terms and conditions of the English policies are more relaxed now than formerly,* but this is not the case with the American policies upon lives. They contain a condition when relating to the lives of persons in the Northern States, that the policy is to be void if the insured shall die upon the high seas, or on the great lakes, or shall, without the previous consent of the company, pass beyond the settled limits of the United States and the British provinces of the two Canadas, Nova Scotia, and New Brunswick, or south of the States of Virginia and Kentucky, and they all contain the like condition or exception, if the assured shall enter into the military or naval service, or in case he shall die in a duel or by the hands of justice."

The general position and prospects of life insurance in the United States in 1827 is, no doubt, truthfully reflected in the following extract from the *Edinburgh Review* for that year. In an article reviewing a then recent work of Mr. Babbage, the writer says:

> The United States of America offer undoubtedly, in many respects, a better field for the establishment of such undertakings. The inducements, however, in a young and flourishing country, in which as yet there is little difficulty in settling a numerous family in lucrative employments or finding good investments for capital, are considerably less than in the thickly peopled countries of the old world. Life insurance, therefore, though introduced, cannot be said to flourish among our American descendants. We are not aware that any societies of this kind exist, except in the State of New York, where there are several;† of these the Union Insurance and Dutchess County Insurance Companies are, we believe, the most considerable. *Their premiums cannot be said to be exorbitant, considering the frequent prevalence of yellow fever in New York and the decided unhealthiness of the Southern Union.*‡ Their success, however, as we understand, is indifferent. There is one anomaly in the Constitution of the United States which must impede essentially the establishment of these and similar institutions. No power, it seems, exists in the executive government, or even in Congress, to incorporate public societies. Such institutions consequently can receive charters only from the local govern-

* "Formerly these limits were so prescribed that policies became forfeited almost before people knew they had transgressed, or, if permission was applied for, the extra premium demanded was such as to amount almost to an annihilation of the value of the policy. With improvements of steam navigation these restrictions became abolished, and it became customary with the life offices to allow the assured to pass in decked vessels or steam packets to the several ports in the English Channel, the Bay of Biscay, the German Ocean, etc., the most general limits being between Texel, at the extremity of Holland on the north, and the French port of Brest on the south, and to the present day some of the older offices continue these as their limits."—*Insurance Guide and Hand-Book.*

† These were fire and marine companies, authorized to issue life policies like the English corporations. It appears that the writer's inquiries had failed to reveal the existence of three veritable life institutions which were then in operation.

‡ In that same year the death-rate was only 1 in 40.15 in New York, 1 in 31.82 in Philadelphia, and 1 in 40.29 in Baltimore, a mortality considerably below the experience of more recent years.

Nor have we any evidence that the ravages of yellow fever or any other epidemic have been at any time such as would impair the stability of a well-managed institution, especially when based, as they then were, on the tables of English mortality.

The Dutchess County was chartered for Poughkeepsie in 1814, combining also a fire and marine business.

The Union was chartered for New York in 1818, to do a marine and life business.

To these may perhaps be added the New York Mechanics' Life Insurance and Coal Company, incorporated in 1812, "with power to make insurance upon lives or in any way depending upon lives, to grant annuities, and to open, find out, discover, and work coal beds within this State," and which was changed in the following year to the Mechanics' Life and Fire Insurance Company.

The life policy issues of t' umbers.

ments. They are supported only by the capital or influence of the individual State, and, therefore, although they may be deemed respectable within its precincts, they do not attain the magnitude necessary to inspire confidence or even to attract general attention throughout the Union.

This extract shows again how strong was the impression concerning the general unhealthiness of the American States compared with Europe. That anomalous feature of our system, as it must have appeared to English eyes, by which the grant of corporate powers has devolved on the States, is deserving of note. In our systems of State banks as well as insurance much inconvenience has unquestionably been created through the limited indorsement and powers secured; but the question whether such a right is not vested in the federal government may still be regarded as open. In banking it has been both claimed and exercised. An incident related more than thirty years later may give some insight into the probable amount of life business done by these fire and marine offices. When the Union Marine mentioned above was chartered, authority was given to set apart $100,000 for a life department. An actuary was appointed, and efforts were made to draw public attention to the subject; but all the exertions of the officers and directors, embracing some of the most influential merchants, procured only about a dozen applications, mostly among themselves. The business was an entire novelty with the public, and many were found to have strong conscientious scruples against it. The attempt was consequently abandoned.

A general act passed during this period in New York (1825) indicates the great change which had taken place in the status and management of corporations. It was enacted "that it should not be lawful for the directors or managers of any incorporated company in this State to make dividends except from the surplus profits of the corporation." Nearly all the early insurance charters granted by the different States, and most of those granted down to this period, jealously guarded against dividing up the premiums on unexpired risks. Under the conservative management which prevailed prior to 1812, there seems to have been little disposition to violate the spirit of this provision; but as corporations afterwards began to multiply, competition became active, and dividends, which had before averaged about ten per cent. from 1810 to 1830, fell to three per cent., the old companies paying from the earnings of their capitals, and the new, in too many cases, using their unearned balance.* Various legislative acts in New York subsequent to 1812 indicate the increasing necessity that was felt to regulate insurance corporations. In 1814 the first general act was passed regarding insurance companies, regulating their dissolution in case of insolvency, or when the capital became dangerously impaired, and also providing for the resumption of business when the surplus assets were made up to half the original stock. In 1817 this act was amended to allow a dissolution on petition to the Chancellor of a majority of the directors—a rather dangerous privilege—and in 1821 a further amendment was added for dividing any surplus assets among the stockholders. But a salutary controlling power was vested in the Chancellor in all these enactments. In 1823 began the first of that long series of enactments taxing insurance along with other State corporations. In the following year agents of fire companies of other States were required to return to the Comptroller the amount of their premium receipts within the State and pay on them a tax of ten per cent., and to give a penal bond of $500. In the succeeding year, 1829, the same requirement was extended to marine agents of other States. Four years later, in 1829, this State extended the stringent enactment against foreign fire insurance companies, which had so long been repealed in others, to include marine companies. Nor was this narrow legislation repealed until the great fire of 1837 showed the necessity of admitting foreign capital.

At this time American works on insurance law began to appear. An American edition of Marshall had been published at Philadelphia, to meet the demands of the marine underwriters in 1810, but Philips' Law of Life Insurance was the first to appear on that branch in Boston in 1823; and this was followed by the Commentaries of Chancellor Kent, with an ample treatment of insurance law, in 1828. About 1828, marine frauds on the coast and among the West Indies became notorious, and more than one prominent merchant, previously regarded as above suspicion, was ruined be their exposure. The practices were carried on by means of scuttling, or running the vessels on shore, in collusion with the wreckers. Or else the vessel was run into some West Indian port, and a fraudulent condemnation and sale effected—many rotten and worthless craft being abandoned to the underwriters at enormous prices. This system of frauds continued to prevail during eight or ten years. Land pirates on the coast added to the evil by decoying vessels ashore by means of false lights, in localities where no lighthouses had been erected.

The period of domestic tranquillity preceding 1830 was destined to a rude disturbance. A financial hurricane was brewing whose influence on the development of insurance was marked, and whose first ominous portents were shown in the attack of the administration on the National Bank in 1829. One of the strong arguments urged was the alleged unconstitutionality of corporate powers conferred by Congress. The war eventuated in the triumph of President Jackson in 1833, and the transfer of its large deposits to State banking institutions. The result was an enormous multiplication of State banks, flooding the country with their paper credits. Against 22 banks organized between 1820 and 1830, with a circulation of $16,500,000, there were organized, between 1830 and 1837, over 300, with a circulation of about $90,000,000, while the National Bank, under a State charter, continued its own existence. A powerful train of events combined with this financial change to bring on the coming storm. Under protective tariffs during the last ten years manufacturing interests had more than doubled; centres of trade had sprung up, creating fortunes for those who chanced to be the owners of the soil. Emigration had largely increased from Germany. Our meagre imports had caused a flow of specie from Europe. The banks were incited by this imported specie to expand their circulation. Money became abundant. A reduction of the tariff just at this juncture added another speculative impulse to business, and turned the balance of trade once more in favor of Europe. Under the combined influence of such causes, legitimate industry rapidly gave place to landed and other speculations. Such were the circumstances that led to a new era in the history of insurance in America. The immediate effect was, of course, a great multiplication of insurance, like banking charters,

* In 1830 there were in New York city eight marine companies with an aggregate capital of $3,050,000, and the dividends that year were $403,000: also twenty fire companies with an aggregate capital of $7,800,000. Of these companies the Washington, since its organization in 1814, had paid a total dividend of 144 per cent. Between 1823 and 1830 the aggregate dividends of the Eagle were 69½, of the Globe 52, of the Franklin 44½, of the North River 64, and of the New York 76 per cent.

The following table, from McCulloch's *Dictionary of Commerce*, shows the aggregate dividends of New York City fire companies, 1819–1830:

Date.	Capital.	Dividends.	Per cent.	Date.	Capital.	Dividends.	Per cent.
1819	$4,500,000	$237,500	5.28	1825	$8,190,000	$767,500	6.46
1820	"	365,000	8.11	1826	12,150,000	717,750	5.83
1821	"	364,500	8.10	1827	12,450,000	602,000	4.84
1822	"	365,500	8.12	1828	10,100,000	467,000	4.52
1823	7,400,000	435,000	6.55	1829	7,800,000	464,500	5.96
1824	"	552,500	7.47	1830	"	479,750	6.15

during the next six or seven years, especially throughout the West and Southwest, where in several of the States no domestic companies had before existed.* From 1825 to 1832 only five insurance companies were chartered in the city of New York, and only about thirty were in active operation there. Between the latter date and 1837 twenty-six more were added. The first genuine impulse to the active prosecution of life insurance seems to have been given by these events. But one system—the proprietary—had as yet been recognized, either in England or America. On this plan the New York Life and Trust was chartered in March, 1830, and commenced business in the September following. This old company for many years stood to New York much as the Massachusetts Hospital or the Pennsylvania Company did to those States; it was vested with the same insurance and trust powers, and, like them, has gradually confined itself to the latter department with the rise of new competitors. Its charter made it a close corporation, with power of the trustees to fill their own vacancies. The capital of $1,000,000 was to be invested only in unincumbered mortgages within the State, and half of it within the city. The life department was actively prosecuted during the first ten or fifteen years, and only within the last twelve or fifteen has the company entirely discontinued its efforts to obtain new members. A fair measure of the public appreciation of life insurance at that day is furnished in the first nine years' experience of the company. About eighteen hundred policies were issued, of which nearly seven hundred were in force in 1840, insuring some $2,450,000.† The value of a life agency at that time is illustrated by the following experience from Tuckett's *Insurance Journal.* L. Ward, Esq., was appointed the company's agent at Rochester in 1832, and his first insurance was effected in August of that year. Fourteen years afterwards he presented a statement of all the business he had transacted, from which it appears that he had during that time effected insurance to the amount of $457,100, for which he had received $27,521 in premiums, and paid $22,000 in losses, leaving, after deducting his commissions and expenses, less than $4,000 clear profit to the company from a fourteen years' agency, and for carrying a risk of over $400,000. Annual dividends had not then been introduced by competition. The periods of division, after the manner of the English companies, ranged from ten years down to five. The first dividend of the Life and Trust was not declared until January, 1839, of six per cent., and, after a more thorough examination, an additional nine per cent. was declared in the July following. A rigid valuation of their policies, after a thirteen years' experience, was made by their own president and actuary, Mr. Wm. Bard, and afterwards submitted to Mr. Finlaison, the celebrated English actuary, which showed the average annual profits for the period amounted to about $8,000.

The *Merchants' Magazine*, to whose valuable pages we are indebted for much information concerning the growth of insurance, gives the following classification of eighteen persons who were insured during August, 1839, from the monthly report of the company. Four only were residents of the city. Seven were merchants and brokers, four were students and clerks, three were manufacturers, two were mechanics, and one each a lawyer and engineer. Two were life policies of $10,000, ten were seven-year policies of $5,000, and six were for smaller sums and shorter periods.

The following extract from an article by E. W. Stoughton, in the magazine quoted above for 1840, will show the reputation which the company then enjoyed with those of the community who were familiar with its operations:

> The New York Life Insurance and Trust Company has been in operation but a few years; but the vast confidence which the Court of Chancery reposes in its management, by intrusting it with the disposition of those immense sums of money over which this court exercises a control, together with the public confidence and support which has ever attended the efforts of this company to promote the objects of usefulness for which it was created, conclusively show with what fidelity every trust reposed in it would be executed, and with how much integrity every engagement which it entered into would be performed. The president of this company* has taken a great interest in facilitating a knowledge of the numerous benefits which life insurance confers, and his efforts, if attended with a success at all commensurate with the ability he has evinced in putting them forth, cannot fail of producing many beneficial results. Connected as he is with an institution of this kind, and being deeply interested in promoting its welfare, his exertions may be biased in its favor by preconceived opinions; but it is from men who have studied the principles of life insurance that we must look for information, and the high standing of this office before the public precludes the possibility that he would attempt to mislead the community.†

One other company incorporated in the same year with the New York Life and Trust may be regarded as closing the annals of the first period in American Life underwriting, which may be properly characterized as the Proprietary Era.

In 1830 the first active life company of the South was incorporated in the city of Baltimore. The Baltimore Life began with a capital of $50,000, increased six years later to $100,000. It was originally incorporated expressly for insuring lives, but in 1838 its charter was amended to permit the business of trust funds to be added, and its capital to be increased, if need be, to $2,000,000. The company was strictly proprietary, and adopted a peculiar feature for guaranteeing the security of its policies, reserving the entire premium receipts on its life policies untouched until the policy itself became due. After a conservative existence of some thirty years the corporation was dissolved, and its policies transferred to the Equitable of New York.

With the year 1830, too, began the first of that long series of

* The first companies chartered in these several States were as follows:

State.	Name.	Date of Charter.
Alabama	Montgomery Co. Ins. Co., F. M. & I.	1836.
Illinois	Alton M. & F., F. M. & I.	1835.
Indiana	Lawrenceburg Ins. Co., F. M. & L.	1832.
Iowa	Iowa Mutual Burlington, F.	1839.
Michigan	Kalamazoo Mut. F., Michigan Ins. Co., Detroit, F.	1834.
Mississippi	Miss. Ins. Co., Vicksburg, F. M. & L.; Protection Ins. Co., Natchez, F. M. & L.	1833.
Missouri	Missouri Mut., F. M. & L., Missouri Life and Trust L., and nine others,	1837.
Texas	Brazonia Ins. Co., F. M. & I.	1837.
Wisconsin	Milwaukee Mutual, F.	1837.

† Partial exhibit of the New York Life and Trust in 1840, from their returns to the Chancellor:

Total number of policies issued	$1,821
Number in force	694
Total premium receipts	232,851
Amount at risk	2,451,958
Premium receipts for 1839	49,997
Losses paid for 1839	16,500
Profits of Life Insurance Branch for 1839	33,497
Total receipts from annuities in force in 1839	$63,685
Number of annuities in force in 1839	24
Amount of annuities paid annually	7,563
Deposits in trust, at 3 to 6 per cent	$3,555,280
Guardianship funds	9,227
Trusts to accumulate	460,280
Surplus profits	202,940

* Wm. Bard, Esq., one of its original corporators, a member of the first board of trustees, and for many years its efficient president and actuary.

† The control of the corporation was vested by its charter in thirty trustees, who were empowered to hold office during good behavior, subject only to removal by the Chancellor. Every vacancy in the Board was to be supplied by a two-thirds vote of the remaining trustees. The names of Van Rensselaer, Verplanck (one of the nominees of the Tontine Coffee House), Bloodgood, Lenox, Lorillard, and other prominent public men, appear in the list of

New York Insurance Reports whose outgrowth may be traced in the supervision and insurance departments now existing in nearly every State of the Union. From 1830 to 1848 no special recognition was given to insurance companies by the Comptrollers to whom they reported. These returns were made under the law of 1828 requiring returns from all moneyed corporations, and a common blank was used by all, showing the character and amount of capital, debts, and dividends, and the interest and liability of the stockholders. But as the law only applied to such corporations as should thereafter be created by the State, only one fire and one marine company reported that year, a number which had increased to twenty, six years later. During the eighteen years but a single life company reported, the Life and Trust in 1839, not under the law, but under a special order of the Chancellor. No outside companies were of course returned.

It was just when quixotic visions of future wealth were most dazzling that a calamity occurred which wrought a revolution in fire underwriting throughout the country—the great fire of 1835. In view of the train of events which followed swiftly on the heels of this memorable conflagration, the two departments of insurance, Fire and Life, will hereafter be treated in separate chapters.

CHAPTER IV.

FIRE INSURANCE, 1835–1850.

NOT since the conflagration of Moscow, during the Russian campaign of Napoleon, had a calamity by fire so extensive and disastrous befallen any city in the world as that which took place in New York on the night of December 16, 1835. Intense cold rendered the engines almost useless, and a strong wind added fury to the flames. The destruction continued until noon of the succeeding day. When its work was done, five hundred and twenty-nine stores and forty-one other buildings south of Wall Street, then constituting the business centre of the city, had been swept away. It was the first of those great sweeping conflagrations that have since become so familiar in the experience of American cities. The losses were estimated at $15,000,000. Thousands of business men were rendered insolvent, and for a time it seemed as if the trade of the metropolis would be irreparably lost. Every insurance company in the city, twenty-six in number, was bankrupt, except the North River, the Greenwich, and the Bowery. The greater portion of their capital, amounting to $9,450,000, together with $2,000,000 placed in Boston and other offices, was absorbed by the losses. An indemnity of some seventy-five per cent. was thus paid, and many of the merchants were saved from bankruptcy. But the price paid for their salvation was a heavy one. So universal had been public confidence in fire insurance stocks down to this time that they were classed among the most secure investments, absorbing small savings and trust funds, often under the explicit direction of the Chancellor. As a result the crash of the companies brought ruin upon a host of the aged and helpless widows, and orphans, whose little all had been invested in this way. The effect was like a new revelation. Public confidence fell in proportion to its former height, and has never since been restored. The dangers of local insurance and concentrated risks in cities were for the first time fully realized. From this time the business of fire insurance in America was gradually divorced from other departments, whether banking, life insurance, or trust, and the step became an easy one to more recent legislation prohibiting the combining in the same office of risks essentially dissimilar. Of course no such calamity had been thought of. The pressure of the anxious claimants became embarrassing to the last degree. No adequate legislation had been provided for the contingency, and the companies were at once compelled to seek legal protection. On the 18th of January following, "An Act for the more convenient adjustment of the affairs of certain insurance companies in the city of New York, rendered insolvent by the late fire in that city," was passed. It provided for the appointment of receivers out of their own number by the directors, who were to give certificates of adjusted claims, on which dividends were to be certified as they were determined, and such certificates were to be negotiable on indorsement by the receivers. Power was given to the Chancellor to restrain suits against the companies, and the receivers were authorized to treat outstanding risks as preferred claims, and either return the premium necessary to reinsure them to the policy-holders, or on their refusal effect a reinsurance for the benefit of the company; further, that every holder of an unexpired policy should be deemed a creditor to the amount of the unearned premium at the time of the insolvency. In their inexperience the legislators fixed a year as the period for winding up under the act. In the state of the market existing after the fire, no great progress could be made towards that end in so short a time. In 1837 the period was extended another year, and so in each succeeding session down to 1842 distinct acts were passed, enlarging the time up to March, 1843. Six years were thus consumed in clearing away the financial wreck of the bankrupt companies. Meanwhile a new class of corporations under another system had sprung up to take their places. No ready substitute could be found for the protection so suddenly swept away. Many had lost their means, and more were soon added to the number in the panic which succeeded. Prudent capitalists, too, hesitated about investing a second time in insurance stocks. The value of foreign capital now began to be recognized. The first movement to relieve the difficulty was made in 1837, by reducing the tax on fire and marine agents of foreign companies from ten to two per cent. The language of this Act presents in one respect the appearance of a curious struggle between pride and weakness. It read that the tax should be paid by "each person who should act as agent for any individuals not incorporated and authorized by the laws of this State to effect insurances against losses by fire, or against marine losses and risks, although such individuals were incorporated for that purpose *by any other State or country*." This was a sort of implied halfway repeal of the Act of 1824 excluding English companies, which for many years left the legality of such agencies an open question. But foreign companies failed to supply the demand, and events soon to be narrated lent an impulse to the new system in the shape of mutual companies, with which it was proposed to fill the gap. Many of this class of companies had of course been organized from time to time to supply the requirements of those localities where capital was scarce, but stock capital had heretofore been the principal reliance. But during the few years previous, competition and the more liberal conditions of English companies appear to have drawn attention to the mutual plan. Added to this the inhabitants of the smaller towns and country districts conceived the idea that there was both injustice and insecurity in the insurance of their non-hazardous and detached risks along with the special hazards and concentrated risks of companies that wrote in cities, where it was shown their entire assets might be ingulfed within a few hours. The result was a general demand for mutual charters. Forty-four such charters, a majority of them for the smaller towns and cities of the State, were granted during the next two years, and each succeeding year added to the list. The rage for mutual companies extended to other States. During the next few years they multiplied rapidly through-

out New England and the Middle States, and the fashion was copied in the West, where the field for business was just opening. By 1840 an enabling statute was deemed necessary in New York in their favor, a statute which in the light of more recent experience must be regarded as a special bid for speculative mismanagement and insolvency. It was enacted that those "whose charter limited the amount to be paid down upon premium notes to a sum not exceeding five per cent. might loan such portion of the said five per cent. as was not immediately wanted for the purposes of such corporation, upon good and ample security by bond or promissory notes." Another section added that all bonds and notes therefor taken by any such company should be valid, and might be collected. A more generous piece of legislation in the interest of fraud could not well be imagined. As if it were not bad enough in the face of so recent a disaster to add another sanction to the insignificant five per cent. cash premium, further privilege must be added to use the whole pittance in a banking business, and on top of that an *ex post facto* law legalizing whatever business of this kind had previously been done. The scandalous failures of most of these mutual offices is not surprising in the face of such legislation. But the insufficiency of the percentage was discovered after a few years' experience, and in 1848 an act was passed to remedy the evil, providing that every person becoming a member before receiving his policy should pay so much of his premium note, not exceeding twenty per cent., as should be required by the by-laws, and the remainder whenever required, for the payment of losses or expenses. The loans also were restricted to mortgage securities. But neither did this prove sufficient to eradicate the evils of the system.

Potent as was the influence of the great fire in popularizing the new plan of insurance, another cause far more powerful throughout the country worked towards the same end. Of this cause we must now speak. We allude to the financial crisis of 1836. The Hon. Charles Francis Adams, in an article on the state of the currency in 1839, observes:

> It may be affirmed that there have been three eras in the progress of the United States in wealth and resources. The first and longest was that during which the organization of the financial system of the country took place, and efforts were making to release it from the embarrassments incurred in establishing its independence. The second period passed in opening the means of internal communication between the States, and in attempts to develop the natural resources they were supposed to contain. The third and last, which is even now barely begun, appears to be likely to establish in its course the new principles by which credit and currency are hereafter to be regulated.

The prospect was bright to all but the most thoughtful and wary at the opening of 1836, but it was dark enough before the close of the year. British capital had been loaned in abundance; banking credits were extended, and the transactions in lands were enormous. A short crop turned the balance of trade against England, and her banking credits were curtailed. Deprived of this support, our own institutions were forced to follow the example. The East demanded payments from the West, failure upon failure followed, until every bank in the country had suspended payment, and business practically ceased. Several years were occupied in adjusting the disordered finances. The insurance companies were heavy sufferers wherever their capital was largely invested in banking stocks, as was the case in Boston.*

In 1841 the General Bankrupt Act was passed, and the monetary stringency was relieved by its operation. Public confidence returned in 1842, and the currency, which had shrunk from $276,000,000 in 1836 to $114,000,000, again began to expand, and a general business revival followed on a sounder basis.

* Martin's "Twenty-one Years in Boston Stock Market."

In the light of these facts the marked change which took place at this time in insurance, the sudden expansion of the mutual system, the multiplication of companies in districts and States where before they had been almost unknown, and the wonderful growth of life insurance become more intelligible.

Turning for a moment to the marine interest, a number of circumstances worthy of note occurred about this period. The system of frauds heretofore noticed appear to have been successfully carried on down to as late as 1840, though not with the same impunity, and by that time were exciting serious alarm among the underwriters. The wreckers around Key West, on the Florida coast, had become so bold as to openly enter the principal centres of trade and bribe the masters of vessels plying through those waters to run upon the reefs. The merchants were indifferent, and, as observed by a writer at the time, the prejudice against the companies, notwithstanding they, like the fire companies, a few years before were the repository of the funds of widows and orphans, was so strong that the merest tyro could excite it. He declares that the several large cities of the United States had within the past twenty years witnessed the rise and destruction of many companies and immense capital, but the causes were but little understood; probably one-third of the marine losses were directly or indirectly the result of these frauds. This testimony seems to be further confirmed by the action of the Boston marine underwriters, who, impressed with the total lack of data on which to write marine risks, and the losses which they had experienced, established in 1839 an office for the collection of such data (antedating by more than thirty years a similar action by the fire companies), which it was proposed to publish from time to time as they might be useful. A few months' experience enabled them to publish the results of 1830 and 1831 to fifteen offices, from which it appeared that on $15,000,000 of insured risks the losses exceeded the premiums over $144,000.

The experience of the Philadelphia offices is thus related by Fowler:

> In 1840 the marine business began to be visited by one of those periodical disasters which, three times in the history of marine insurance in this city, have threatened to blot out this department of underwriting. The more recent offices were subsequently compelled to wind up, not having the advantage of the selection which fell to the older companies; and even one of the latter class of institutions resolved at the time to withdraw so far as practicable from the marine department, with a view to the extension of its fire business.

The committee which recommended this step in 1844, gave as reasons that the commerce of the port did not afford sufficient business for the companies; that a considerable business would continue to be done in other companies whose larger writings enabled them to profitably insure at lower rates, especially those on the mutual plan. That while large profits had been made by the fire companies, several of the marine companies were winding up, and others had lost half their capital. In July, 1844, the Philadelphia Board of Marine Underwriters was organized to remedy the trouble, and has, we believe, maintained its organization ever since. Committees were appointed on rates, policies, statistics, agents, and surveys. The latter feature was the most prominent, the Board evidently regarding the unseaworthy character and bad loading of the vessels as the primary source of the trouble.

Public attention was now called for the first time to an important branch of science connected with this business, namely, the law of storms. In 1839, Mr. Espy, the American pioneer in this study, gave a public lecture upon the subject in New York; and four years before, a very practical insurance president had put his crude knowledge to a successful test by disproving a loss alleged to have been caused by a storm off Nova Scotia, whereas that storm did not strike the home

of the president, several hundred miles to the westward, until some hours later.

Fires seem to have continued alarmingly frequent in New York after the great fire of 1837, and the fault was largely attributed to the insurance, which tempted to arson and induced the erection of a flimsy class of buildings. Of one hundred and one fires during seven months of 1839, all but twenty-seven were in insured risks, and fifty-one were ascribed to arson. It was urged upon the companies to adopt the practice of some of the New England mutuals, which they had found very successful, of insuring only two-thirds of the value.

Another important result was accomplished through the agency of this great conflagration, namely, a much more systematic and precise form of policy. The essential alterations and improvements, as noted by Griswold, were as follows: The advertising addition, setting forth the merits of the company under the head of "Proposals for Insurance," was omitted. The seven classes of hazards of 1814 were extended, and classified as not hazardous, hazardous, and extra hazardous, with a special memorandum including the specially hazardous of the present day. The hour as well as day was noted in the duration of the risk. The various classes of hazards were omitted from the body of the instrument, but were referred to, and were added on the reverse. Payment of premium was made a condition precedent. Property held in trust and goods on storage were required to be specifically insured. In certain cases the company, but not the insured, might cancel at its option. The insured was obligated to use his best endeavors to save his property, and a special agreement was made that there was to be no abandonment. Notice and proofs of loss embraced the same requirements as at present, but nothing was said as to the insured submitting to an examination. Reinstatement was provided for within twenty days after proofs furnished. The average clause was first mentioned, and the contribution clause provided for a ratable proportion of the loss and not a pro-rata. This form of policy, though of course not uniform among the companies, continued with slight modification down to 1860. So that, in more rigidly defining the legal relations between the company and the insured, the disastrous fire produced one good result at least.

With the increase of danger from fires came increased efficiency in the appliances for their extinguishment. In January, 1840, the Mechanics' Institute of New York offered a gold medal for the best plan of a steam fire-engine, of which several had been built in Europe, but none in this country. Two or three plans were submitted, one from Mr. Ericsson, but none were built. But in the same year, Mr. P. R. Hodge, an English engineer, who had established his works at New York, induced the insurance companies of the city to give him an order, and an engine was built which proved its efficiency at the trial given, and was for some time kept at the expense the companies; but the jealousy of the firemen and the cost finally induced its abandonment. Other experiments were subsequently tried in different parts of the United States, but from one cause or other proved unsatisfactory. Though the steamer, once in action, was confessedly superior to the hand-engine, their great weight made their movement cumbersome and difficult, and this part of the problem had not yet been satisfactorily solved. Meanwhile great improvements were being made in the hand-engine, and the finished machine of 1840 presented a striking contrast to its predecessor of twenty years before, as it was in turn surpassed by those of later date. It was not until 1842 that the Croton was introduced into New York, the dependence being upon a few scattered fire-plugs and public cisterns and upon the rivers. Long lines of engines were frequently required to furnish a single stream from the distant supply—on one occasion as many as fifty engines and nearly a thousand men being engaged in conveying water from the East River to a fire in the Bowery, if we may believe the statement of a prominent president of a fire company, made in an after-dinner speech a dozen years or so ago. Every engine in the city was required to respond to an alarm and find the fire as best they could prior to this period.

With the increase of companies, especially of mutuals, the litigated cases grew frequent, and the body of American insurance law began to rapidly assume a definite shape. After 1835, and especially after 1840, nearly every topic involved in the contract was made the subject of adjudication, and, of course, the mutual companies were among the most prominent contestants.

The insurance legislation of the different States may be said to have been shaped by that of New York and Massachusetts. Having noted its development in the first, it is proper to add a few words concerning its growth in Massachusetts. Ever since 1827 there had been a law requiring the agent of other State and foreign companies to file a copy of the charter and his power of attorney, and annual statements thereafter of the amount and investment of the capital stock, and publish the same in some newspaper in the county. In 1847, mutuals of other States were included in the law. In 1837 the first law was passed requiring returns of domestic stock companies; and the first Insurance Report for that year was issued by Hon. John P. Bigelow, Secretary of State, containing the returns of twenty-nine Boston offices and nineteen outside. So little was then known of the companies that the Secretary was compelled to rely upon general repute for his knowledge of those in existence. In 1842, returns were required from the mutual marine and fire-marine companies. In the returns which followed, fourteen mutual fire offices, by a blunder, reported, and the Secretary attributes a decrease of some $13,000,000 of fire and marine risks of joint-stock companies "to the recent establishment of a class of mutual companies incorporated without a specific amount of capital, which, from returns recently transmitted to this office, appear to be transacting business upon an extensive scale." These special reports of the Massachusetts Secretary of State on the subject of insurance were, so far as known, the first of the kind ever issued in this or any other country, and they were continued until 1852, when the duties were transferred to a Board of Insurance Commissioners composed of the Auditor and Treasurer joined with the Secretary, when they were superseded by the celebrated Massachusetts Reports. To that State, therefore, must be ascribed the credit of inaugurating the present system of insurance reports. The mutual fire companies were not compelled to make returns until 1849, when they had multiplied so amazingly, owing to events soon to be mentioned, that they numbered some sixty, and were strong enough to carry a repeal of the Act in the following year, which was, however, re-enacted in 1852. The important economical changes that were at this time taking place in the States of course greatly influenced the growth of fire insurance, but as the effect was more obvious in the case of the life companies, they will be treated more at length in that connection

It would be impossible, within the compass of the present work, to review in detail the insurance legislation of all the States. Almost without an exception it has been shaped by that of New York and Massachusetts, in so far as it has exhibited a progressive character, and the enactments found on the statute books of most of them were, in most cases, such as had appeared at some previous date among the laws of these two. The history of insurance legislation in these two States, therefore, substantially embraces its history in the United States.

In 1845 the contributions of American writers to the law of

insurance were enriched by the treatise of Duer on Marine Insurance, published in New York, and which was by far the most studied and original work on the subject which had yet appeared on this side of the water. American precedents had by that time, according to the writer, become as numerous as the English, and the body of the existing jurisprudence might be fairly divided between the two countries.

An event only second in importance to the great fire of 1835 in its influence on the mutual system should here be noticed. This was the second great New York fire of 1845, in which about $6,000,000 of property was destroyed, and some four hundred and fifty buildings in the business centre of the city again wiped out. What little faith remained in the stock system seems to have been forfeited by this second disaster. Not only in New York, but in other States, for the next few years the roll of new companies was principally recruited from the mutual class. It must not be supposed, however, that these disasters were the only cause of the general introduction of the new system. United with them were other circumstances which will hereafter be noticed.

The failures among agency companies resulting from this fire gave an impulse to local insurance in sections that had before depended on the agency system. Among the number was New Orleans, which, finding itself suddenly deprived of the protection of Northern capital, organized home mutuals with fire, marine, and life privileges, and which carried on a successful monopoly of the city and river business until about 1857, when local stock companies began to claim a share of the profits. The marine companies of New York had for the preceding five years been in a transition state from the stock to the mutual system, and a number of combined mutual fire and marine companies had been formed. All were seriously crippled, and those which escaped total destruction afterward confined their attention to the marine branch exclusively, to which was probably, in no small measure, due their subsequent success.

Although State supervision, as we now understand it, was yet in its infancy as regards insurance, and the guardianship of this branch was only exercised so far as it belonged to the general department of finance, the movement of events was preparing the way for a more vigorous exercise of legislative authority, beginning in New York, on which State must rest the responsibility of much that is both good and evil in insurance legislation.

We have remarked the existence of general laws in this State for the formation of religious and charitable societies, but none existed for facilitating the incorporation of purely financial companies until 1838. Then New York, impelled by the public necessities, passed the first general banking law in the United States. As this law was but a prelude to the general insurance law which was adopted in 1849, it will be worth our while to give a hasty glance at its history. At first banking privileges were free to all. In 1804 the first of a series of prohibitory statutes was passed to protect legitimate banking from the dangers which threatened it. We have already noticed the exclusive spirit which dictated this legislation. To secure the charter for a bank was a work of considerable difficulty, and the insurance business was at last invoked to assist in promoting their establishment. The way in which it was done was this: The charters which were granted for the establishment of insurance companies in the smaller towns were frequently laid by and the companies never organized. About 1825 these old charters were brought to light, and such as had no particular locality designated were brought to New York city and placed on a nominal footing as insurance offices, but their real transactions were of a banking nature. In 1827 the scheme was exploded. The officers of several financial institutions, including those of two or three insurance corporations, were tried for violation of the law. These trials exposed some shrewd financiering operations. Among others it was discovered that one institution calling itself a life and fire company had never engaged in either department, but had been busy issuing several hundred thousand dollars of credits for which it could show no assets. All this happened during a season of speculation, which was followed in 1826 by the failure of numerous joint-stock companies and a general business crash in the city. The trials, however, seem to have stopped the efforts at illegitimate banking, for we hear no more of them. In 1829, after the panic had subsided, we recognize the embryo of the deposit system. A small percentage of their business was required to be deposited annually by the banks with the State as security for their bill-holders. But the working of this system proved unsatisfactory. The grand explosion of 1837 swept away banks, deposits, and all. The political agitation over the various systems of bank management proposed had grown intense. The business community was in sad need of moneyed support. A convention of the leading bankers from the various States assembled in New York city at this time to deliberate upon some measure for the public relief. Free banking was once more inaugurated with an improved check. In 1838 it was enacted that no more banks should be established by special charters. Any association of individuals might be formed for this purpose by compliance with one general requirement. The improved check was a deposit, not according to the capital or business of the company, but according to the amount of its circulating notes. Such was the first general law for the regulation of moneyed corporations. It has since been copied by ten other States, and was followed by the general prohibition, in 1846, against granting special charters to any corporation except for certain specified purposes. These various enactments introduce us to the general insurance law of 1849, which is soon to be noticed.

It is of course impracticable, as has already been said, to review in detail the various laws which have been enacted in the different States on the subject of insurance. Those of New York and Massachusetts have been followed up on account of their representative character, but the tendency throughout the Union at large to legislate on the subject of insurance during the period we are now reviewing must not be passed over. The doctrine of taxation, which we have already seen was initiated by New York in a series of acts, grew rapidly in favor throughout the country from 1840 onwards. The value of insurance as a source of revenue to the local governments was fast being appreciated. Running back over the statute-books of the different States, we find little attention paid to insurance until 1840. But with that year the general movement began. Pennsylvania and Georgia both passed laws taxing their domestic companies, while Kentucky taxed her foreign agencies. Two years later, Pennsylvania made her first movement looking to an annual report, by requiring an annual statement of their condition to be published in the newspapers by all the insurance and trust companies chartered by the commonwealth. Here, fortunately for the schemes of her local mutuals, and unfortunately for the welfare of her body politic, she made a long pause. In the following year (1843) Maine led off by an outrageous bill intended to drive every insurance agency beyond her borders, taxing both fire and marine interests, the latter some ten per cent. on their premiums. Considering the small capital possessed by the State, this tax was more than the citizens could endure, and the whole bill was repealed in the following year. During the next two years, Missouri, South Carolina, and Virginia adopted the same course. The first two, however, soon found the taxation seriously to conflict with their welfare, and, like Maine, repealed it. New

Jersey, in 1848, likewise imposed a similar law. These enactments, while they are not intended to be a complete *résumé* of the legislation throughout the Union, are sufficient to exhibit the growing spirit of exclusiveness and restriction. The New York general insurance law of 1849, with its subsequent amendments and alterations, was the basis of the present general insurance statutes of most of the different States. When it was framed, nothing resembling it was known in the insurance legislation of the Union, although, as we have seen, the principle had already been applied to other classes of corporations. In England, a general insurance law was at the time in force, known as "The Act of Registration;" which required that the deed or charter of the company should be signed by a certain portion of the corporators representing a certain amount of the capital, and when so signed, should be registered. No payment or pledges of stocks or securities of any kind was required, and for a while registered companies in that country flourished finely—on paper—starting up like mushrooms, and disappearing quite as suddenly. At length the House of Commons interfered with these wholesale swindles, about the same time that the New York Legislature found it necessary to curb her country mutuals.

Nearly all the special charters granted to corporations in New York city after the beginning of 1840 were for mutuals. But notwithstanding the favor shown by successive legislatures, the demand for companies continued urgent until, in 1849, the celebrated bill was introduced and passed without a dissenting voice, entitled "An Act to provide for the Incorporation of Insurance Companies." The Act was designed to facilitate and regulate their formation: that it accomplished the first no one will dispute; how far it was successful in the second part of its design we shall see presently. The prominent features of this bill as it was passed, without the subsequent amendments, are given in the annexed foot-note.* A comparison with the present revised statutes of the different States will show at once how thoroughly its principles enter into their composition, and how much the subsequent experience of its workings have served to alter its original provisions. The first general insurance law produced the same results that attended the previous introduction of the general banking, railroad, and other systems. Framed without a past experience, it was impossible to anticipate the safeguards necessary to protect the community from fraud. Full freedom given to individuals to incorporate themselves, without individual liability, is pretty sure to develop all the ingenuity of men in abusing the public confidence so cheaply secured to them.

Such was the case in the law under consideration. The first great mistake committed by its framers was in the method of creating mutual fire companies, without limiting the amount of each of the notes to be given. According to its terms, thirteen persons might furnish all the notes required, in the shape of capital outside of New York and Kings counties, and the company immediately proceed to take risks without a single dollar of cash in its treasury. Another error was in allowing these original notes to be withdrawn as fast as risks could be obtained and secured by bona-fide premium notes. During the next four years after the passage of this law, about sixty mutual fire companies were organized throughout the State, a large proportion of them being scattered through the country districts. The notes of a few parties for large amounts were secured as a basis on which to start. These were rapidly replaced by the notes received as premiums. As the companies increased competition increased likewise. Both officers and agents were paid according to the number of policies that were issued. Risks were taken regardless of their character or value. The strife between the companies reduced the amount for which the premium notes should have been taken, and the proportion paid in cash was correspondingly reduced. But while the policies were thus passing out, and the paper capital pouring in, the cash continued low in the treasury. What was not needed for salaries and commissions was absorbed in the losses which soon began to follow. To add to the demoralization in store for these doomed corporations, they launched out from their legitimate sphere of business. Cash policies were issued for cash premiums in the same manner as though they were stock companies, and the premium notes of the mutual insurers were thus made liable for the risks of parties who had no interest in the companies. Even here they did not rest in their reckless career. Originally intended to be merely local institutions, they were totally unfitted to extend their risks far beyond the limits of their own counties, while in many cases they were actually pushing their agencies beyond the line of the State. "Whom the gods wish to destroy they first make mad." Soon the receipts began to fall off, while the losses accumulated. Assessments one after another on the premium notes followed in quick succession. The companies passed into receivers' hands, and, in less than ten years from the passage of the law, five-sixths of them had disappeared, entailing losses of over $2,000,000 on the community!

So many objectionable features were developed by the law that it was essentially modified in 1853. The affairs of life and fire insurance were made the subjects of separate enactments. The erroneous features which had given countenance to fraud were so effectually remedied that no more mutual fire companies were organized under the new Act. The amount of the premium notes was limited, and made to depend on bona-fide insurances. The proportion of cash premiums to be paid was definitely fixed, and the withdrawal of the notes forbidden until they could be replaced by invested profits. The new life law made a still further limitation to this branch of insurance, forbidding it to be associated with health or live-stock risks, and the required deposit was allowed to be placed in the hands of the chief financial officers of the States where such companies were organized. The most objectionable features of the old Act were thus removed, though excrescences still continued to show themselves, and were from time to time lopped off by successive amendments and alterations. The example thus set by New York was soon copied by other States. One after another of the Western States adopted the system of general legislation, but the more conservative Southern and Eastern States continued to adhere to the old method.

* The following is a summary of the prominent features in the original law of 1849. Any number not less than thirteen might incorporate according to its provisions. The business of life and health was separated from that of fire and marine insurance. No stock company in New York or Kings County to have less capital than $150,000, and elsewhere $50,000. No mutual fire and marine companies in New York and Kings counties to start with less than one hundred applicants, nor with less than $300,000 of marine premiums, nor $200,000 of fire premiums, for which notes must have been already given. Elsewhere it was only necessary that $100,000 in such notes should be held. Mutual life and health companies to have a paid-up cash capital of not less than $100,000, invested in the same manner as is required at present. The companies of other States to have the same amount of capital invested as that required of the domestic companies. The companies of foreign countries were required to have the amounts prescribed for the home companies invested in the same manner and held by citizens of New York in trust for the benefit of those who insured with their agents in the State. The charters were to declare among other things the manner in which the corporate powers were to be exercised, and a majority of the directors were to be citizens of the State. Mutual companies were empowered to unite a cash capital to any extent with their premium notes. Annual statements were to be made by the domestic companies to the Comptroller and county clerk, embodying, according to the circulars issued by him at the time, the following items: the amount of paid-up capital; amount of bonds and mortgages; the amount, description, and value of their other stock and collaterals and resources; number and amount of their outstanding policies, and of all other claims; amount of premium receipts, losses and profits, accrued interest and dividends. Annual statements were to be made by companies of other States, to the Comptroller, showing the amount of capital, mode of its investment, and its impairment, if any. All stock companies whose capital was impaired twenty-five per cent. were to be wound up, unless the deficiency was made up in sixty days.

To the New York fire of 1845 must be credited the organization more than twenty years later of the since powerful National Board. Since the great fire of 1835, heavy losses had grown much more frequent in the various cities. Philadelphia was visited by a fire in 1839 which destroyed some half million dollars' worth of property. Brooklyn was similarly afflicted about the same time, and in this city heavy losses seem to have been frequent. After the fire of 1845, an association of the city insurance companies was formed for mutual protection. Under the auspices of this association, the first national congress of fire underwriters assembled in New York in May, 1846, for the purpose of securing a co-operation of the companies throughout the country, and remedying if possible the total demoralization existing in the rates. An investigation then made showed that an average annual profit of three per cent. had not been realized in twenty years—that losses were increasing throughout the country, and had been as great in proportion on isolated and village property as in the cities. A second convention was held in 1849, in which eight prominent companies of New York and Connecticut were represented, and it was the committee appointed by this convention who prepared the first scheme for securing a uniform tariff of rates throughout the country, by the co-operation of the agents of the companies represented with the other agents and local companies in the various places, the agents being authorized, whenever they deemed it expedient, to increase the tariff, but in no case to fall below it. A third convention was held in 1850, and the tariff of rates as modified by this convention remained the standard of the country, so far as it had any standard, until the meeting of the National Board in 1866. Eight cities were exempted from its operation. In the proceedings of these conventions, and the organization of local boards in the various cities by means of a general agent, are to be found the first model of the system inaugurated sixteen years later by the National Board. The work of the convention bore good fruits for a while, but within a few years demoralization was again actively at work.*

CHAPTER V.

FIRE INSURANCE, 1850–1860.

WITH 1850 we may regard as terminated that portion of our insurance history belonging to a past epoch. From this time onward the interest partakes of a more prominently public character. Its movements were more closely scrutinized, more systematically conducted, and placed under more rigid legal restrictions. The facts concerning its subsequent development are better known, and must be passed over with a briefer mention.

During the few years preceding, active legislation regarding foreign companies had commenced in several of the States. Pennsylvania, which had excluded all foreign agencies until 1849, in that year decided to admit them on payment of license fees and taxes, which were deemed oppressive at the time. From 1853, insurance legislation, more especially regarding the admission of foreign agencies, became general. Not a year passed that did not witness the passage of new laws in different States.*

Prominent among these laws was one passed by New York in 1851, which has been more mischievous in its consequences than any other action of that State regarding insurance. We refer to the New York deposit law, the first of its kind in existence, exacting $100,000 of all life companies for the benefit of New York policy-holders. The injustice of the act was so apparent that a deposit in the State where the home office was located, except in the case of foreign companies, was substituted in the law of 1853. But the mischief had been done, and one State after another has since copied the pernicious example.

The object of the life deposit law of 1851, according to the then Comptroller, was not that it afforded sufficient security to all policies issued in the State, but to settle the question that an actual capital was in the possession of each company; and he thought, as its operation was attended with little or no inconvenience, that no sound domestic *fire* insurance company should object to a deposit of fifty per cent. of its capital.

An agency more potent than any other in bringing insurance prominently before the public, and directing public opinion and agency practice, now came into play. This was insurance journalism, introduced in 1852, the centennial year of American insurance, by the starting of *Tuckett's Monthly Insurance Journal* in Philadelphia, followed by the *Insurance Monitor* in the following year, and the *United States Insurance Gazette* in 1854. From that time insurance journals began to multiply in the leading cities of the North.

The commencement of another speculation period in 1852, started by the California gold fever, may be traced in its effects

* The following list of insurance laws, in force in several of the States in 1856, will serve as an illustration:

In New York, the life and fire laws of 1853 were in force.

In Massachusetts, after the passage of the revised statutes in 1835, successive enactments on insurance were passed each year, except five between 1838 and 1847, down to 1856, when the previous enactments were revised and codified in a single act.

In Pennsylvania, three enactments relative to foreign companies were in force, one of 1829 taxing premium receipts of agencies twenty per cent.; another of 1849, alternative of the first, which on compliance reduced the amount to three per cent. and license fees, which was during 1856 supplemented by another act requiring full returns.

Connecticut in 1853 passed an act taxing agencies two per cent. and exacting reciprocity in regard to deposits in other States. In the following year, the reciprocity was extended to all fines, license fees, and other penalties.

Vermont in 1852 passed a life act requiring $50,000 deposit and one-half per cent. tax on premium receipts.

Ohio in 1854 passed an act to regulate agencies, whose salutary provisions indicate the strong necessity that began to be felt to check the wild-cat concerns then operating in the West. The companies were required to have $100,000 of capital invested in stocks of at least par value, or in bonds and mortgages, and the agents were required to retain all funds in their hands until losses for which the company had become liable were settled. For this act another was substituted in 1856, applicable only to fire and marine offices, requiring the same amount of capital, and substituting for the retention of funds by the agent a retention of five per cent. of all the premium receipts by the auditor, in case of companies making a deposit in other States, until they reached $40,000, and their application to the payment of losses within the State.

Maryland had passed no enactment relative to foreign companies since 1846, when three per cent. of premium receipts was required.

Rhode Island also exacted three per cent. under a law of 1846.

Iowa, under the code of 1854, required a two per cent. tax of agencies.

Virginia's enactments were a curiosity in their way. Under a law of 1853, concerning the collection of the public revenue, the domestic corporations were to be taxed upon their dividends, and upon their real estate and slaves, which were to be listed by the commissioners of the revenue, and upon their personal property according to the requirements of the laws. By a law of the year following, every general broker had to pay a license of $500; every foreign agent or sub-agent from $50 to $300, according to the size of the town or county.

Kentucky in 1856 enacted that companies of other States must have a capital of $150,000, exclusive of notes, and those of foreign countries must have that amount invested in the United States.

Illinois, under a law of 1854, exacted three per cent. of the premium receipts of foreign agencies.

Michigan, under a law of 1855, required nothing more than the filing of a power of attorney and taking out a license by foreign agents.

Missouri, among the foremost in illiberality, by a law of 1845 had imposed an almost prohibitory tax on foreign agents of some $275 semi-annually, and exacted a requirement that the company would stand suit in a State court. In 1855 this act was supplanted by another, substantially similar, but with the additional condition that the companies should besides be taxed on their total capital, just as if they were domestic corporations, excepting life companies. Probably this enactment stands without a parallel among the insurance tax laws of the States.

In nearly all the States, except New York and Massachusetts, the utmost laxity continued to prevail regarding domestic corporations.

The great State of Pennsylvania was contented with a newspaper publication of its condition by the company, and even this law was not enforced with any strictness, and was often evaded by the wild-cat cor

upon insurance through the great demand for charters which now began in the older settled States of the East. Though the multiplication of mutuals was checked in New York by the law of 1853, their numbers were allowed to increase without stint in the two other leading insurance States of Massachusetts and Pennsylvania. All the evil effects of this fallacious system of fire insurance now began to be experienced by these three States. Fowler says that of twenty-one Pennsylvania fire and marine offices which failed between 1853 and 1860, all, with three exceptions, were started after 1852. Running down the list of Massachusetts companies, with hardly an exception the offices which had been started prior to 1844, and were chiefly stock, when closed were closed by the directors. Then followed the mutual companies; and from that time until 1860 the offices which were organized were most of them closed either by the Supreme Court or amalgamation. In their Second Annual Report, in 1855, the Massachusetts commissioners declare that the number of mutuals, and the amount insured in them, exceeded any other class.* The bulk of the farm and village property was covered by them. Their number had within the past ten years far outgrown the requirements of the State. In their earlier history the business had been chiefly of a local character, conducted by their officers in person. But they had latterly changed its whole complexion. Their authorized territory had gradually been extended by legislative acts until it included the whole New England and Middle States. The stock system had within a few years been engrafted on the mutual, and the members, before they were aware of it, were made liable on their notes for stock risks of the most hazardous class. The business was chiefly conducted by an army of irresponsible agents, backed by officers often unscrupulous, and furnished with policies whose cunningly devised provisions evaded all liability for the acts or representations of these agents. The hazardous character of the risks they had assumed had already led to the passage of a law, afterwards copied in other States, compelling the different classes to bear each its own hazard; and finally the spirit of speculation had become so rife that the salaries and commissions ate up most of the income, and the public were coming to regard them with great suspicion.

In New York the picture was even darker in its coloring. Here, too, the companies organized under the act of 1849 had in many cases adopted the mixed premium and stock-note plan, improperly joining both departments, and pushing a wild, reckless agency business far from home. Of sixty-two mutuals reporting to the Comptroller in 1853, all but twenty-eight had disappeared in six years, and of these twenty-eight the great majority were companies that had organized under special charters prior to 1846, and had adhered to the strictly mutual system. So general was the alarm felt by the constant failures, and by the operations of a number of swindling stock concerns, that special commissioners were appointed by the Comptroller in 1856 to examine the companies doing business in New York. It was estimated that down to 1860, when only seven of the nearly sixty mutuals organized under the act of 1849 remained, the losses amounted to $50,000 for each company, and the members were still harassed at that time with suits on assessed and unpaid notes. Nevertheless, it must not be forgotten that these evils were, in a great measure, due to the abuse of the system, and were not universal. In New Orleans, for example, for many years a large part of the business had been done by local mutuals, which had not proved unworthy of the confidence reposed in them, and the same was true of other localities. Wherever the companies had been restricted to their legitimate sphere, and intelligently managed in the interests of policy-holders, mutual fire insurance had brought no discredit upon its name.

For the next few years after 1852 fire insurance charters became a favorite stock with Pennsylvania and New York speculators. The *modus operandi* in the latter was about as follows: The stockholders, usually well-known operators on the street, or directors in some bank, gave their notes for the required amount of capital, the bank accepted the notes without question, and credited the company with the amount as a deposit. The examiners appointed by the Comptroller would certify on the strength of the deposit book. The new-fledged company would appear with a fully paid-up cash capital, and for a year or two premiums would be absorbed, losses staved off, handsome dividends declared, and then the stockholders would quietly sell out, leaving their successors to wind up the concern and dispose of the accumulated suits. During 1855 and 1856 a number of these fraudulent concerns were exposed through investigations of special commissioners appointed by the Comptroller.

It was in consequence of these disclosures that the passage of a deposit law for fire companies and the creation of an Insurance Department was urged by the Comptroller in his Report in 1855, and in the latter he was seconded by prominent underwriters whose business had been brought into disrepute through the swindles.

But scandalous as were these spurious operations in New York, they were much worse in Pennsylvania, which until very lately has been the champion State of bogus companies in the East. Defunct or unused charters were kept for sale and peddled out to needy adventurers. The ten per cent. subscriptions required were duly filled in on the books. Investments in wild-cat mortgages on Jersey sandhills and mountain woodlands, with a good sprinkling of bills receivable, followed. Cash enough was borrowed on the company's credit to start the enterprise, and then in a glittering advertisement appeared the name of a new organization ready to take in premiums and issue policies at any rate that offered. In New York the subsequent amendments of 1855 and the years following broke up the evil, but in Pennsylvania for many years it seemed as if no power strong enough could be developed by the honest underwriters to cope with the legislative influence of their knavish imitators. Bills designed to correct the abuse would be manipulated and altered in the interest of fraud until their own advocates would be forced to oppose them.

Thus far the East had furnished the principal theatre of insurance. The companies in the West and South had been comparatively few and unimportant, though the New York Comptroller's Report for 1850, the first requiring returns of foreign companies, showed among the number two stock fire companies from Ohio, and one each from Indiana, Wisconsin, Tennessee, and Kentucky, together with two mutuals from Wisconsin and Ohio. But the rapid development of industry in the West and Southwest between 1850 and 1857 gave the first active impulse to the formation of domestic companies in those sections, and we find them multiplying with great rapidity, especially about 1855 and 1856, as might be inferred from the various enactments concerning foreign companies.* Prior to 1857 the principal business in the West was conducted by a few agency companies in each locality; but from that time

* Of ninety-eight companies, sixty-four were mutuals.

* The following statistics will illustrate this. Of 32 Ohio companies doing business in 1857, 16 were organized subsequent to 1850. Of 21 companies in Missouri, 12 were subsequent to 1850. Of 13 in Illinois, 11 were subsequent to 1850. Of 10 companies in Alabama, 8 were subsequent to 1849, and 5 after 1850. Of 13 in Virginia, 8 were subsequent to 1850. Of 10 in Wisconsin, 9 were subsequent to 1850. Of 8 in Kentucky, 5 were subsequent to 1850. Of 8 in Louisiana, 7 were subsequent to 1850. Of 8 in North Carolina, 7 were subsequent to 1850. In Indiana, there were 4 out of 7, and in Iowa, 3 out of 4. Michigan, Minnesota, and Mississippi each had one.

their number rapidly multiplied, and demoralizing competition began.

The principal agency companies at this time were located in the States of New York, Massachusetts, Rhode Island, Connecticut, and Pennsylvania.*

As observed in one of the early Massachusetts Reports, many of the then so-called agency companies were of dubious character, institutions of doubtful repute at home, seeking to forage in a wild-cat style, and undercutting in States where they were not known. These were among the evils which Massachusetts and New York sought to eradicate by their more stringent enactments and the establishment of Insurance Departments.

Concerning the New York General Act of 1853 it is unnecessary to add anything to what has already been said. The existing law of the State, except so far as relates to the Insurance Department, is but little more than an amendatory amplification of this old Act. The same may be substantially said of the Massachusetts General Law of 1856; but this State, unlike New York, has made no thorough classification of her subsequent laws. The formation and regulation of stock, mutual marine and fire-marine, mutual and stock and mutual, life, and foreign companies, were separately treated, much as at present, and full forms of returns for each class, embracing from thirty to fifty queries, were added. Meanwhile the Insurance Commissioners had begun their work, and their first report shows how ready to their hands they found the task of unearthing the operations of unsound companies, both at home and from abroad, and of pointing out the existing imperfections in the laws.

The advance now made in establishing our present system of insurance law must not be passed over. The great body of our common law doctrines on this subject was framed by decisions between 1850 and 1860. Those numerous issues raised by the mutual system, the legal status of the company and its members, their mutual obligations and their liabilities, connected with the stock and premium notes—all these came before the courts for the first time for adjudication. The same was true of many of the most important policy clauses. The place of contract, what constitutes payment of premium, parol contract, warranty and representation, the sixty days and limitation clause, liability for theft, estoppel, and legislation concerning foreign companies, were among the numerous subjects for the first time clearly settled by adjudication. The doctrines of pleading and practice, and the law of agency, were during the same time wonderfully enriched. Two standard treatises on insurance also now made their appearance. Shaw's *Ellis on Fire and Life Insurance* was published at Burlington, Vt., in 1854, and *Angel on Life and Fire Insurance* at Providence, R. I., which reached its second edition in 1855.

Another branch of the business had by this time attained proportions which imperatively called for a combined and systematic action among the companies. Prior to the opening of the Erie Canal in 1825, lake commerce was insignificant and confined to a small local traffic between the ports; but after the completion of that great work, its character wholly changed. The lakes became the principal highway of trade between the East and West. Of course with the development of that section, and the growth of lake cities, the commerce rapidly increased, and the character of the craft changed for the worse with competition and the demands of trade. Lake underwriting, though confined principally to a few local companies, had become a prominent branch of business by 1854. There was but little system or unity of action among them. About the only concerted effort was in the employment of a marine inspector, as he was called, by the local companies. This individual was expected to keep a correct registration and survey of some ten or twelve hundred vessels then on the lakes, and in addition to attend to shipwrecks, manage lawsuits, and settle the tough claims. Such was the basis of lake underwriting down to 1856. The natural results followed—capital and profits were alike swept away. Every year down to 1855 the state of affairs became worse. Speculation was rife. Ship-builders contracted low, and built to suit. Vessels of fine model, light draft, and large carrying power, but with small amount of wood, iron, or oakum, were turned off the stocks. The ship-owners cared little, for the same premium covered good and bad. The consequence was a list of disasters so appalling in 1854, that the grand jury of Northern Ohio made a special presentment on the subject in 1855, from which it appears that while there were only 1,190 vessels in all afloat at the close of 1854, the losses in that and the six preceding years amounted to 1,560. This presentment declares that in the earlier navigation of the lakes, masters, having confidence in the strength and capability of their vessels, combated gales in the open sea, but with their increased size, without any added strength, confidence in the vessels was lost, and they were run for the nearest port on the least sign of a gale, many being wrecked through their great draft in trying to enter shallow harbors. The imperative necessity of concerted action now became so apparent that the lake underwriters were roused. They met in February, 1855, and formed the Lake Underwriters' Association, the members being mostly Western companies. A discriminating tariff was adopted, restrictions were placed on loading and navigation, and a thorough registration system was devised. The good effects were at once apparent. Though the members made no money the first year, they held their own, while outside undercutters were overwhelmed with losses. During the next three years, notwithstanding the general business prostration, the members realized handsome profits. But demoralization was actively at work. A continued influx of new companies to share the business depressed the rates, until what was intended as a uniform tariff became merely advisory. During 1860 the business was done far below tariff rates, and only the favorable character of the season saved the companies from a heavy balance of loss.

While the Lake Board was thus struggling into existence, the combination of fire underwriters, already noticed as brought about by the heavy losses preceding 1850, was fighting to hold the ground which had been gained. Two conventions, similar to those held in New York in 1849 and 1850, met in Louisville, Kentucky, in 1853, and again in Cincinnati in 1854, for the purpose of establishing adequate rates throughout the West. Nearly thirty companies were represented, chiefly from Ohio, New York, Massachusetts, Connecticut, and Pennsylvania. Among the interesting historical features of this convention is the recommendation that policy clauses be inserted, exempting the company from loss by theft, compelling the insured to bear a pro-rata of losses by removal, and making the survey and description a warranty. Of course the great embarrassment which was felt by this as by subsequent conventions, was the lack of any statistical information on which to equitably base ratings, especially of hazardous risks. Down to 1857, these various conventions, East and West, seem to have fairly maintained rates, and at that time the prominent centres of trade, whether East or West, seem, as a general rule, with the exception of two or three leading centres of insurance, to have relied largely on agency companies.

But a new set of influences was now coming into play. Steadily and rapidly the demands of business had been increasing, and its

* In Massachusetts in 1852 they were distributed as follows: New York (State only), 18; New Hampshire, 9; Connecticut, 5; Rhode Island, 5; Ohio, 2; Pennsylvania, South Carolina, Georgia, each one.

character changing. Buildings had increased in elevation, and often deteriorated in construction. Occupations and sometimes stock had become more hazardous. The shopkeeper no longer lived over his store, or gave to his extended business the same detailed personal supervision. The cost of insurance since 1840 had probably increased by from one-half to two-thirds. The total losses throughout the country in 1854 were rudely estimated at $20,000,000, of which half was through fires amounting to over $20,000 each. To maintain rates it was in reality necessary to maintain a steady increase. With the increase of business, too, came changed methods of conducting it, and insurance brokerage by 1856 had become a prominent factor. One of the fundamental rules of the New York Association had been the prohibiting of brokers' commissions, which of course made no inconsiderable hole in the profits of the companies. Here was a chance for secession, especially on the part of new companies, which needed all the business they could secure. So that by February, 1858, thirty-eight of the eighty-one New York companies were anti-associationists. Then a compromise was made, and a union effected between the two bodies under a new organization, known as the present New York Board, which went into operation in April of that year, and, after the example of its predecessor, issued eight years later the summons which called into existence the present National Board.

The question of rates, too, was at this time affected to an important degree by radical changes in the method of extinguishing fires introduced into the larger cities. Here Cincinnati led the way. A destructive fire in 1851, accompanied with one of the usual disgraceful riots among the firemen, led to loud demands for reform. At that time the fire departments of about all the cities were made up of hand-engines, and hose and hook-and-ladder carts, manned by volunteer companies, nearly all of them a strong political power in their respective localities, and often regarded by the citizens with only less terror than the fiery scourge they were organized to combat. Active incendiaries, too, were included in their ranks. Efforts were at once set on foot in Cincinnati to find a substitute for so much manual labor. The result was the production of the first successful steamer, the "Uncle Joe Ross," by Mr. A. B. Latta. Before it had played on three fires, its merits were so manifest that a paid department was substituted, and a second steamer, and then a third, added in 1854. During the next few years, one city after another imitated the example of Cincinnati, gradually introducing steamers, and eventually substituting paid departments, or taking such measures as were calculated to eradicate the political evils of the old volunteer system.* Fire marshals and other detective police systems were introduced, to prevent the multiplication of incendiary and careless fires. In fine, the whole question of the origin and prevention of fires from this time received a more careful and thorough treatment.

Business speculations culminated in 1857 in a second great panic throughout the country, almost rivaling that of twenty years before in its disastrous results. This crisis will be considered more at length in another connection. Its effect on fire insurance is well described in the Massachusetts Report of 1858. The Commissioners say:

The last year has been one of unusual and almost unprecedented financial embarrassment and depression, affecting all branches and classes of business; and from which moneyed institutions or corporations could no more easily escape than individuals. Our manufacturing, railroad, and banking corporations were among the first sufferers therefrom. The consequent and unavoidable depreciation in the market value of their stocks could not but have a correspondent influence upon the business and standing of such companies. In the returns of insurance companies herewith transmitted, it will be seen that many of them have *apparently* suffered great losses during the year from this cause. The public may, however, with much reason, be congratulated upon the fact that this suffering is, to so great an extent, only apparent, and not real. The present aspect of affairs, the inflexible rule of relation between demand and supply, the elasticity and energy of the character of our people, all promise an early recovery from the depression and disarrangement of financial matters through which we have passed. With that recovery the stocks of our corporations will again assume their old market values, and it will be found that our insurance companies have really made no losses from this cause. Even if this be not the case, there will be no cause for public alarm; for it will be seen upon examination that so far, at least, as our home companies are concerned, almost any *possible* losses upon their investments would affect the profits of the companies only, and not their soundness or responsibility to the public for all engagements entered into by them.

In other States, as in Massachusetts, the effects of the pressure were severely felt, even by stanch institutions, and many a bogus concern was brought to grief.

In the West, the numerous companies organized since 1850 were weighed in the balances, and many of them were found wanting. The list of failures and retirements of bogus companies from one to three years old, between 1855 and 1860, would number over fifty. Lack of capital and inexperience proved, in too many cases, fatal deficiencies, which the most honest intentions could not supply; while, in too many other cases, even the latter were wanting. But in the East, the people, already taught by experience, had learned to discriminate between the companies, and purchase valid insurance, even at a higher cost. Throughout the Cotton States of the South, the strictly agricultural and conservative character of society afforded small inducements for insurance speculation, and the principal movements in those sections were confined to legislation concerning foreign companies, many of the bogus concerns of this class having foisted their agencies upon these sections.*

The establishment of the New York Insurance Department in 1859 was a fitting conclusion to the decade we are now considering. In the language of the Superintendent in his first report:

The establishment of a distinct department charged with the execution of the laws relating to insurance, was imperatively demanded by the magnitude and importance of the interests involved, and the vast increase of the business of insurance within the past few years. The same necessity which rendered it expedient to organize a Bank Department separate from the Comptrollership, and a Department of Public Instruction distinct from the office of Secretary of State, induced your predecessors to sanction, with almost entire unanimity, the creation of this Department, and, in a few years, the example will be followed by all the great commercial States of the Union.

Of the law under which that Department was organized and of its subsequent labors it is scarcely necessary to speak. Both are thoroughly familiar to insurance men. As models of legislation and efficiency both the law and Department commanded the attention of the public to such an extent that State after State copied the example, and the system has found strong advocates in England. For a number of years the task of purifying the insurance business of the State was performed in a way which, if not above criticism, was at least deserving of high commendation. Nor must we fail to mention those two names which will remain indelibly allied with insurance supervision, William Barnes, who made the New York Reports the great exponents of sound fire underwriting, and Elizur Wright, who did the same work for life insurance in the Reports of Massachusetts.

* A paid department was substituted in Newark, N. J., in 1854. During 1857 and 1858, Philadelphia was gradually introducing steamers; and in 1859, a movement was made in New York for the same purpose.

* Georgia in 1856, and Mississippi and South Carolina in 1857, passed laws to compel such companies to show their responsible character.

CHAPTER VI.

FIRE INSURANCE, 1860–1869.

It would be impossible, without examining the statistical facts, to understand the momentous change which took place in the business of fire underwriting between 1850 and 1860. Looking first at the subjects of insurance, it appears, from the census returns of 1860, that while the population of the country had increased 68 per cent. in the ten years, the individual wealth, real and personal, had increased over 126 per cent., and was then valued at about $16,000,000,000. In the West especially this increase had been immense. California had risen from $22,000,000 valuation to $208,000,000. Iowa showed about the same figures. Illinois rose from $156,000,000 to $872,000,000, Indiana from $203,000,000 to $529,000,000, and Wisconsin from $42,000,000 to $274,000,000. The East, though the percentage was smaller, showed an equal absolute gain. New York increased from $1,000,000,000 to $1,800,000,000, and Pennsylvania from $700,000,000 to $1,400,000,000. The railroad interest during the same period had grown from 8,600 miles to 30,600.

But it is in the progress of the banking business that we naturally find the closest analogy to that of insurance. The deposit and free banking law of New York of 1838, growing out of the losses the public had just suffered, was, as we have said, the germ of the general insurance legislation and insurance deposit system of the same State ten years later. So we find, between 1850 and 1858, the Western States copying these banking acts just as they afterwards copied the insurance acts. The close correspondence maintained between the increasing wealth of the country and the growth of banking and insurance will be seen in the following tabular exhibit of New York and Massachusetts for the years 1840, 1850, and 1860, respectively:

UNITED STATES WEALTH.

	Annual Production.	Property Valuation.
1840	$1,211,442,192	.....
1850	2,305,343,346	$7,135,780,228
1860	4,444,500,000	16,159,616,068

UNITED STATES BANKS.

	No.	Capital.	Circulation.
1840	901	$358,442,692	$106,968,572
1850	872	227,469,074	155,012,911
1860	1,562	421,880,395	207,102,477

INSURANCE—NEW YORK.

	No. of Companies.	Paid-up Capital.	Amount at Risk.
1840	22	$5,420,000	$88,831,000
1850	55	6,026,000	408,801,000
1860	135	20,000,000	916,474,956

INSURANCE—MASSACHUSETTS.

	No. of Companies.	Paid-up Capital.	Amount at Risk.
1840	41	$7,475,000	$102,630,473
1850	30	6,106,875	140,025,802
1860	117	6,353,100	450,896,263

It will be observed, by a comparison of these figures, that while the business of both banks and insurance companies kept tally with the development of wealth, they also agreed in increasing the amount of business done in proportion to the capital employed. Taking the whole country, the amount at risk in all the companies, great and small, in 1860, would, at a fair estimate, be not far from $3,000,000,000, or about one-fifth of the total wealth of the Union. Another feature of this comparison is worth notice. The amount insured increased much faster than the wealth—a result no doubt due to the changed character of our productive industry, the multiplication of manufactured products and special hazards, and the growth of cities. The number of sound reliable companies then in operation throughout the different States could not have been very far from 250 to 300 in number, to which must be added their host of irresponsible imitators, especially in Pennsylvania and the West.* Their valid cash

* The following statistics will show more in detail the condition of insurance in various States and cities in 1861:

MAINE.

Thirty-seven mutual fire and marine companies, nine stock fire and marine companies. These companies were liberally distributed through the various towns of the State. No less than eleven were devoted wholly or in part to marine insurance, which was a prominent interest. The business was chiefly in the hands of the mutuals, and the amount of valid stock capital was very small.

NEW HAMPSHIRE.

Twenty mutual fire companies. The domestic business in this State was conducted almost exclusively by petty mutuals, scattered through the various towns, which were rapidly losing public confidence through their mismanagement and the increasing cost of insuring in them. The need of reliable insurance gave a large patronage to the agencies. With some $35,000,000 at risk, these locals had total available assets of only about $140,000, against premium-note assessments amounting to some $53,000 in the case of one company, and $36,000 in that of another, and premium notes to the amount of some $1,600,000.

VERMONT.

The local business of Vermont was confined to five mutual fire companies. The agencies did the principal share of the business

RHODE ISLAND.

Twelve mutual fire and marine companies, nine stock fire companies. The total capital was $1,100,000, well invested. The mutuals were, apparently, prudently managed. The agency companies, principally from New York, Massachusetts, and Connecticut—some thirty-two stock and mutual—did about one-fifth of the business. The companies, with two exceptions, were located at Providence.

CONNECTICUT.

Fourteen stock fire and marine companies, eleven mutual fire companies. Nine of the former and one of the latter were located at Hartford. The authorized capital of the first amounted to $4,714,000, the assets of the mutuals to about $170,000. There were at least sixteen agency companies in the State, principally from Massachusetts, Rhode Island, and New York.

NEW JERSEY.

Ten mutual companies, eight stock companies. All but two did an exclusively fire business. Their aggregate assets amounted to nearly $2,500,000. Upwards of thirty agency companies were operating in the State, principally from New York, Connecticut, and Pennsylvania.

PENNSYLVANIA.

About fifty fire and marine companies. Of these only five were purely mutual, and there were probably other insignificant locals that escaped observation in the country districts. About thirty-five were located in Philadelphia, claiming a subscribed capital of $6,000,000 with a little over $4,000,000 paid up, and gross assets of about $11,000,000, nine of them being wholly or in part marine and inland. They included on the one hand some of the most solid institutions in the country, and on the other, some of the most irresponsible, with from fifteen to twenty-five per cent. of their capital paid up in suspicious notes and mortgages. The country companies, about fifteen so far as known, claimed an aggregate of some $1,500,000 of authorized capital with one-third paid up, and were largely irresponsible. About forty agency companies were represented, principally from New York, Hartford, and England. The business in Philadelphia was unique in its character. Perpetual insurance was extensively practiced by old, solid institutions, that made no effort to enlarge their business, while enterprise was mainly among the young offices, which were untrustworthy.

DELAWARE.

There were one stock and two mutual companies in Wilmington. Aggregate capital and assets about $500,000.

MARYLAND.

There were eight stock fire and two stock marine offices in Baltimore, with an aggregate capital of $3,000,000. They were strongly conservative but sound in their management.

capital invested in first class securities was, at the outside, probably not more than $50,000,000, of which nearly half belonged to New York companies. About one-third of this capital was the property of agency companies, and nearly one-half of this agency capital again was concentrated in New York. Such was the condition of the business in the United States at the close of 1860, and, as may be inferred, was fairly represented by the business of the domestic and foreign companies then in New York.

Two more New England States, New Hampshire and Rhode Island, followed the example of Massachusetts in 1860 and 1861 by the appointment of insurance commissioners.

But the rapid growth of insurance was now threatened with a serious check through the outbreak of the War of the Rebellion in 1861. No sooner was the initiatory step taken by South Carolina than the underwriting fraternity began to prepare for the results to be anticipated. Inquiries came from the seceded State concerning the status of their policies issed by Northern companies. One of these, from Charleston, received the following characteristic reply:

We do not consider outstanding policies vitiated by the simple act of secession; but if any loss occurs consequent upon that act, or by any of the causes enumerated in the clauses to which you have called our attention, we most emphatically consider that the policy covering such property is thereby rendered null and void. If contracts cannot be received on these terms, we not only wish to discontinue business in South Carolina, but to cancel all outstanding obligations. Under the present aspect of affairs, we consider our only safety in this clause, and wish it distinctly understood that we shall claim all protection afforded thereby. The fact of secession *per se* does not vitiate our outstanding policies, but if riot, insurrection, civil commotion, or invasion lead to the destruction of property by fire, whether it be consequent upon secession or not, we of course shall not pay the loss, as it is a risk we do not charge premium for, and do not cover.

The first effect of that crisis was, as is well known, a great depression in trade and general depreciation of securities. In both, the insurance companies largely shared. Fire stocks in the East were quoted at a discount, amounting in the case of some New York companies to ten and even twenty per cent. The decline of prices and merchandise reduced the lines and lessened the renewals. More prudent companies in the general uncertainty were cautious about writing, and the weaker companies found business difficult to procure. The marine offices raised their premium rates in apprehension of Confederate cruisers. But it was in the West that the most serious consequences were threatened. New companies had been started and vigorous competition inaugurated within the three preceding years. Suddenly the whole prospect was changed. The value of produce dropped heavily, and along with it came a great depreciation in property and stocks, and the disappearance in some States of their local currency. Inland trade on the Western rivers was cut off by the blockade. The Eastern agencies hardly realized enough for a time to meet their expenses, while the ordinary lines, even where they could be secured, proved in too many instances a direct bid for arson. Agencies in the seceded States were suspended. As a natural consequence many of the agency companies suffered severely in 1861, and some were compelled to suspend. All but three or four of the large Connecticut companies passed their semi-annual dividend. In the South the social disorders resulted in numerous destructive conflagrations in the various cities, first and foremost of which was the great Charleston fire, involving a loss of some $7,000,000, almost at the commencement of hostilities. The Northern agencies having been withdrawn, these losses fell upon the English agencies, the few Southern companies, and largely upon the property owners themselves. Many of the companies in the South were seriously crippled through these and other causes, and not a few disappeared altogether. The gloomy forebodings of this opening year, however, were soon relieved by the admirable financial measures of Secretary Chase, which secured

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That they were totally inadequate to meet the business demands may be judged from the existence of about fifty agencies, principally from New York, Philadelphia, and Hartford. There were also about four or five country mutuals.

DISTRICT OF COLUMBIA.

The District of Columbia had three stock and one mutual company, with an aggregate capital and assets of about $500,000, of which only about half was in the shape of cash. The companies were chartered by Congress.

VIRGINIA.

The principal companies of Virginia numbered about ten or twelve, two-thirds of them stock companies, with capital and assets of not far from $2,000,000, of which from one-third to one-half consisted of notes and bills receivable. To these must probably be added a number of irresponsible concerns in the smaller towns. A large percentage of the business was necessarily done by the agency companies, which were about the same as those operating in Maryland.

THE REMAINDER OF THE SOUTHERN STATES.

Throughout the rest of the Southern States, the insurance status had not changed very much during the six years preceding. North Carolina numbered about eight mutual companies, with nominal assets of $1,600,000. South Carolina numbered about five or six companies, all stock but one or two, and with about $1,000,000 nominal capital or assets. Alabama had about eight or ten, most of them at Mobile, with a nominal capital of about $1,500,000. Mississippi probably two or three. Louisiana had seven mutuals and two stock companies, all fire, marine, and inland, at New Orleans, with assets of over $7,000,000, and probably one or two in other places. Georgia had perhaps eight or ten, and Texas four or five.

KENTUCKY AND TENNESSEE.

Louisville was the insurance centre of Kentucky, and contained ten stock companies and one mutual, with an aggregate nominal capital of about $1,400,000. There were besides one or two reliable companies and a number of irresponsibles throughout the State. Tennessee had some half-dozen stock companies at Memphis and Nashville, with nominal assets of about $700,000.

OHIO.

Cincinnati contained twenty stock fire and marine companies, with an aggregate nominal capital of about $2,000,000, and one mutual. There were some half-dozen in Cleveland, and about twenty more, mostly mutuals, scattered throughout the State. The status of a large majority of these institutions was of very indefinite character. The agency companies embraced eleven from Connecticut, four from Rhode Island, four from Massachusetts, thirty-three from New York, and four from Philadelphia.

ILLINOIS AND INDIANA.

There were some fifteen to twenty companies in Illinois, both stock and mutual, of which about half were located in Chicago, and fully two-thirds of which were of an irresponsible character. The crop of fraudulent mutuals which afterwards created so much trouble through the State were just beginning to appear. The alleged capital and assets amounted to between $2,000,000 and $3,000,000. Indiana had some seven or eight companies, mostly stock, with about $700,000 nominal assets.

MICHIGAN.

There were nine mutual companies in Michigan, mainly confined to farm property. The principal business was done by agencies, about sixty in number, distributed as in Ohio.

WISCONSIN AND IOWA.

Wisconsin had four stock and seven mutual companies, principally located at Milwaukie, with some $300,000 capital, and $16,000,000 of risks in force. Iowa had seven stock and one mutual company.

MISSOURI, CALIFORNIA, AND THE REMAINDER OF THE WEST.

Most of the Missouri companies were located at St. Louis. There were eighteen stock and twelve mutual companies in that city, fire and marine, with some $4,000,000 of nominal capital. One company was located at St Paul, Minnesota. California had two mutual marine, one mutual fire, and one stock fire company, all established within a year or two. The business was principally done by agency companies, over fifty in number, including several English and German agencies, with a large representation of the marine interest.

To these figures must be added the New York and Massachusetts companies already alluded to, which included, in the former, ninety-five stock fire companies with an aggregate capital of $20,283,000, six stock marine with aggregate capital of about $2,200,000, twenty-five mutual fire, and nine mutual marine offices; and in Massachusetts, thirty-four stock fire and marine offices with an aggregate capital of about $6,500,000, sixty-one mutual fire offices, and thirteen mutual fire and marine offices. Summing up these statistics, the total number of companies of all classes in the different States in 1861 was not far from 650, while the valid cash capital employed in the business and actually invested in good securities was only about $40,000,000 or $50,000,000. The companies doing a sound and extended agency business numbered about seventy, and had an aggregate capital, exclusive of the English companies, of about $16,000,000.

an adequate war currency, floated the national obligations, and facilitated the new commerce and manufactures created by the hostilities. Confederate cruisers were for some time prevented from committing the apprehended ravages at sea, and during 1862, insurance, like other branches of business, was again looking up. While the income of the New York stock fire companies fell from $8,928,000 in 1860 to $8,484,000 in 1861, it rose again to $9,623,000 in 1862. Government bonds became a favorite investment, and were soon among the most prominent items in the companies' securities. In the shape of stamps and policy taxes, too, the companies helped to share the burden of war.

The industrial effects of that war are familiar to every business man. The rapid appreciation in values after the first decline; the abundance of paper money; the mad speculations; the enhancement of real estate; the great expansion of trade and manufacturing industries—all these are well remembered, and are elsewhere more fully referred to. The effect on insurance may be traced in the various State reports. The premium receipts of the New York stock fire companies rose from $7,000,000 in 1860 to $10,000,000 in 1863, and the marine premiums from $14,000,000 to 18,000,000. In two years more, at the close of the war, the former had grown to nearly $20,000,000. These five years were characterized in the East by a gradual multiplication of companies, increase of capital, and in most of the States a sounder management. But in the newer States of the West the aspect of things was different. The general business activity seems to have put new energy into the wild-cat system, especially in Illinois and Indiana, and as the war drew towards a favorable conclusion, irresponsible companies, both stock and mutual, increased rapidly in the Western States. The immunity enjoyed by the marine offices during the first two years of hostilities was compensated by the ravages of Confederate cruisers in the two years that followed. The effect of those ravages may be illustrated in the case of a single large company in New York, whose premiums rose from $6,000,000 in 1860 to $10,000,000 in 1863, notwithstanding the decline in our commerce; or in the case of another, the Columbian, which failed through the loss of $1,000,000 by the acts of hostile cruisers.

In 1861 the perplexing problem of adjustment between compound and specific fire insurance policies was temporarily settled by the concurrence of some twenty one different offices interested in a case, in what is known as "the Albany Rule," and their agreement to adopt it in future adjustments. Other companies afterwards joined the number, but, unfortunately for the permanent disposal of the question, the courts stepped in, in the end, and overruled the rule in the interest of the insured, which indeed was never susceptible of general application, because it covered only a single class of cases.

Two important treatises, the first of their kind, appeared in the following year. President Mark Howard had several years before introduced a voluminous work for the special use of the agents of the old Protection Fire. But its distribution had been chiefly limited to that company. It was reserved to Colonel A. C. Ducat, formerly surveyor of the Chicago Board, to issue the first general instruction-book to agents, so familiarly known as his "Practice of Fire Underwriting," about the close of 1862. Its popularity was deservedly great from the start, as all must admit who are familiar with its pages; and no doubt the reforms introduced into the practice a few years later were aided in no small degree by the valuable suggestions of the author. Another most important work which appeared in the same year was Lyttleton and Blatchley's "Digest of Fire Decisions," and here too the author had been the first to occupy the field, compelled to rely, as he says in his preface, on the State reports, many of them imperfect, for his knowledge of the decisions. Mr. J. V. Yatman, of the Royal, also published a work on fire insurance in New York.

Various changes in the business might be noticed between 1860 and 1865. The cost of insurance was greatly enhanced, both by the moral hazard and the erection of larger buildings, as well as the increased scale on which business was carried on—this was especially the case with dwelling risks—while competition served to depress the rates. There was a tendency, too, among many of the stancher companies to strengthen their resources, while on the other hand the doctrine of allowing the insured to participate in the profits, which had for many years been successfully applied to life insurance, was gaining favor among the fire companies.

On the lakes, the closing of the Mississippi, forcing the trade of the West through these channels, necessarily created a great demand for protection, and consequent lowering of the rates, in which the competing companies escaped loss, during 1861 and 1862, solely through the favorable character of the season. The following years were not so fortunate. Lured by the temporary success, rates went down in 1863 to nominal figures; but a stormy season left a heavy balance against the companies. The experience of succeeding years was the same. 1865, 1866, and 1867 were years of disaster; and from that time to the present, it may be questioned whether there has been any profit in lake underwriting, as a whole. Year after year, as the competition grew stronger, fire rates continued to fall. The Western towns, especially, were overcrowded with competing agents, and only the continual rise in values saved the companies from the folly of their course. As it was, the results were shown in a steady decline of dividends year by year. But the increasing volume of business served in a measure to cover up the weakness which a sudden turn in trade, attended by a falling market, was liable at any moment to explode.* To meet this growing evil, local boards were organized or revived, in several other cities, as well as in New York. The closing year of the war was premonitory of future trouble. The year 1864 was remarkable for the number of conflagrations, both at home and abroad. It was estimated that the total destruction in the United States was not less than $50,000,000, the single month of July including not less than $5,000,000 losses in the Northern States alone. The West was being overrun with wild-cat companies, which were swarming in the States of Michigan, Indiana, Illinois, Wisconsin, Iowa, and Minnesota. New sources of conflagration had arisen during the war. Petroleum had been brought into general use as an illuminator, and its dangers were being disclosed. The demoralization of camp-life had been spread through the country by returning recruits, and multiplied the incendiaries. On the other hand, the fire departments of the various cities had been vastly improved in *morale* and increased in efficiency. Paid departments, well equipped with steamers, had replaced the old volunteer system in many of the principal cities; New York falling late into line in 1865, preceded by Boston in 1862; St. Louis, Cincinnati, Baltimore, and Philadelphia having previously adopted the system.

Insurance legislation during these five years was increasing in a greater ratio than the business itself. While New York, Massachusetts, and some other States were striving to perfect their laws in the interest of sound underwriting, the States that were infested with local wild-cats were equally busy framing laws in their favor. Taxation and deposit laws, designed to check the competition of agency companies in the West, seem to have been regarded with

* In New York a steady decline in rates had been going on ever since the disruption of the old Board of Fire Underwriters. The effect is shown in the following average dividends of New York fire companies for successive years: 1856, 17 per cent.; 1858, 15 per cent.; 1860, 12 per cent.; 1862, 10 per cent.; 1863, 9 per cent.

peculiar favor. The winter of 1865 was pregnant with legislative schemes in the West. Illinois proposed a department, Indiana a deposit, Michigan and Ohio favored taxation; while Wisconsin capped the climax by proposing a scheme, which afterwards found so much favor in the South, of forcing $25,000 of her State bonds on every foreign applicant for insurance privileges. New York, on the contrary, was among the few States in the East whose attention was given to strengthening the business at home. The defects in the law of 1853 were remedied, one after another, as they appeared. Prominent among these amendatory acts was the effort to restrain the excessive dividends induced by competition. Under the act of 1853, a reserve equal to the unearned premiums simply, was required, whatever that might be. Following the example of Massachusetts, New York in 1862 required a reinsurance reserve of 100 per cent. where more than 10 per cent. was to be divided; and deeming this still insufficient, in 1864 required the full reserve, whether the dividend were greater or less than 10 per cent. But in the year following this rule was felt to bear too heavily on the companies, and a return was made to the law of 1862. During these five years the practical workings of the New York Department were perfected. The marine companies, which prior to 1861 had been required to make no other returns than as exacted by their charters, were brought into line. The combination of different branches in the same company, which had been regarded with disfavor in the general legislation of the State, but about which no settled policy had been adopted by the Comptrollers, was expressly ruled out by the Department. What constituted valid assets was also settled, and a large mass of items rejected which had before gone to swell the returns of domestic and foreign companies. Thus, while the multiplication of companies was the prominent feature of the West, in the East, under the beneficial influence of supervision, the great effort was directed to strengthening the resources of those already existing.

With the return of peace in 1865 began the most remarkable period ever experienced in the insurance history of this, or probably any other nation. The progress of the business was in sympathy with that of all other departments of trade. The experiences of those years will not be soon forgotten, suffering as the nation is to-day from the worst effects of the reaction which has since followed. The immense floating capital furnished by many millions of government securities found employment in a thousand new channels. All was activity in the North. The proportions assumed by business were without a precedent. The movements of fire insurance were in sympathy with those of general business. Taking the companies doing business in New York, foreign and domestic, as an illustration, their number increased from 144 at the close of 1864 to 167 at the close of 1869—an increase due entirely to the multiplication of agency companies from other States. The aggregate capital increased during the same time from $41,629,945 to $51,118,602, and the premium income from about $30,000,000 to $43,000,000. These few figures illustrate the general motions of the business. Agency companies multiplied. The companies increased their capital more than their number, while the risks assumed far outran either.

A natural result of Federal success was the centralization of governmental authority. The war was against States' rights as well as slavery; against the right to secede as well as the cause of secession. The consequence was inevitable. Not alone was the concentration of power at Washington shown in political acts, in the control of the conquered territory, and the management of the national finances, but in the jurisdiction assumed by the Federal courts, and the whole spirit of their decisions. The principle that citizens of every State were entitled to the rights and immunities of all the others was insisted on and enforced to an extent never before attempted. It is no wonder that, under such circumstances, the attention of the agency companies was turned to Washington for protection against the aggressive acts of hostile legislatures. Relief from this source was strongly agitated during 1865 and 1866. In November, 1865, the companies appointed a committee to draft a suitable national law and secure its passage by Congress. The condition of affairs certainly seemed to call for some such measure. New York, Virginia, Tennessee, Arkansas, California, Ohio, Wisconsin, and Iowa, all either had or contemplated deposit laws. In other States, as in Massachusetts, retaliation was in force. Throughout the South, municipal as well as onerous State taxes were common; while nearly all the States imposed a tax on the premium receipts, and exacted statements, varying according to their respective laws. An act was prepared, accordingly, providing for the appointment of an Insurance Commissioner by the President and the establishment of a Bureau at Washington, where all deposits, fees, and other expenses of agency companies were to be exclusively paid, and their returns made for all other than local business. It is unnecessary to add that this act, implying, as it did, the citizenship of these corporations, never became a law.

A matter more urgent demanded the attention of both agency and local companies. This was the sudden and enormous increase of losses in 1865 and 1866. The percentage of losses on premiums throughout the country, from an average of about 53 per cent. during the five years prior to 1865, jumped in that year to 71 per cent. The losses themselves, from an average of about $18,000,000 yearly, suddenly rolled up to $43,000,000. The expenses and taxes had in the same way increased from 26 to 31 per cent. But, severe as was this fiery tempest, the worst was to come. The first seven months of 1866 surpassed the experience of 1865, as that had done the experience of preceding years. The great conflagration of Portland alone swept away some $10,000,000. It was obvious to the most unreflecting that the business must be established on a new basis, or abandoned to irresponsible speculators. Believing the time to be ripe for a grand combination of the companies, the New York Board, in June, 1866, extended an invitation to the leading agency companies to send delegates to confer with a committee of their own body. The response was so general and hearty that a call was promptly issued for a convention on the 18th of July following. Fifty-seven New York companies and thirty-five from other States and cities were represented in the meeting which assembled. All personal differences were forgotten in the common danger. An organization was effected, under the name of the National Board of Fire Underwriters, having for its object the securing of uniform rates and commissions, the repression of incendiarism, and the protection of their common interests. The practical work of the Board was confided to an Executive Committee of fifteen members. This committee decided, at its first meeting in the following month, to limit the tariff of rates to places where no local Board existed; and the work of organizing the latter was zealously entered on. In four months, one hundred and twenty-four local Boards had been established; and by the following spring, some three hundred had been put in communication with the National Board. So depressed had the business by this time become that the movement was actively supported by the underwriting fraternity throughout the States, and was sustained by the general sympathy of the insuring public. It was found necessary to increase the power of the Executive Committee at the second annual meeting, and authorize them to amend rates wherever necessary. The evil of over-insurance presented another most embarrassing question. That arson was alarmingly on the increase from this cause was an admitted fact. But the whole

business system of the country had changed since the old Hamburg clause had been tacitly acquiesced in by the insured. To insist on a three-quarter clause would strike a blow at the whole credit business, as now conducted; and though strongly urged, the Board shrank from so responsible a step. Another important result effected by this body was legislation concerning the sale of dangerous oils. No State had as yet acted in the matter; but through the active influence now brought to bear, it was not long before fire-tests were established in several of the States. A third important task accomplished by the Board was the perfection of the contract by the recommendation of the existing form, now known as the National Board policy, in 1868. It was hoped that, by its general adoption, the embarrassments arising from the variety of contract forms then in use might be avoided; but unfortunately for this end, the companies, while generally accepting the form itself, have altered many of its clauses according to their individual views. Heavy losses continued during 1867, and what little profit was made was due almost wholly to the influence exerted by the Board. But, notwithstanding the importance of sustaining its organization was felt by all, the inevitable influences were already at work undermining its strength. To increase the tariff was one thing; to maintain good faith among the agents, or even among the companies agreeing to the increase, was quite another. To the practice of secret undercutting were added other embarrassments quite as hard to dispose of. The agents of Board companies were in many cases acting for outsiders, with two scales of rates. Commissions, rebates, brokerage, tariffs, all formed so many obstacles which could not be satisfactorily adjusted. The third meeting in 1868 made it evident that a change was coming over the spirit of the members. Some found it impossible to adhere to the regulations. Breaches of faith were openly charged. Losses had temporarily diminished, and the allegiance of the members was weakened in the same proportion. Outsiders were taking advantage of the restrictions to draw away business, and the losses from this source began to be keenly felt. The great and acknowledged source of weakness was that none knew the actual cost of insurance. Rating was a matter solely of individual judgment, unsupported by figures other than the aggregate experience of the companies. Reduced losses continued during the next two years, and the influence of the Board rapidly declined. The Executive Committee made a desperate effort to check demoralization in the West by legislation that could not be enforced, but which served to add fuel to the flame. In the annual meeting of 1869 covert antagonisms were exchanged for open hostilities. No further concealment was attempted. Agents boldly advertised low rates, and solicited the support of non-Board companies. By the beginning of 1870, the work of demoralization was so effectually done that what remained of the local Boards were freed from their allegiance by the Executive Committee, and the organization was for the time abandoned. Nevertheless, an impress had been left on the business of fire underwriting, as the result of its deliberations, which was not lost with its dissolution. A more scientific tone was given to the work. Instead of the haphazard guess-work at which rates had been fixed, underwriters began to analyze more carefully the actual cost of insurance, and instituted a more rigid investigation into the rules which govern profit and loss.

Marine insurance, too, suffered severely down to 1867, through the falling off in commerce as well as the depredations which caused it. Nor did this branch enjoy any great advantage over fire underwriting so far as related to the cost of insurance. The marine underwriters remained as much in the dark as their brethren concerning the actual value of individual risks. No adequate collection of statistics had been made, and the depression of the business was met much as in fire insurance, by a general increase of rates about 1866. But in one important respect this department enjoyed an immense advantage. The bulk of the business was in the hands of a limited number of companies of established reputation. For a number of years in New York no new marine office was started at all. The officers of these companies were not figure-heads, or men without experience, as was so often the case with the others; they were underwriters who had devoted years to the study of their work, and who gave it their best time and attention. The consequence was that the disasters immediately preceding and following the close of the war were weathered in a way they could not otherwise have been.

But if the National Board may claim a share of credit for improving the science of fire underwriting, a still larger share must be awarded to State supervision, which down to this time had been kept tolerably free from political influence. The most serious drawbacks under which fire underwriting has labored in America has been the concealment which every corporation has sought in the conduct of its affairs. Their individual statistics have ever been regarded by the companies as information which they have purchased at a heavy cost, and a thing far too valuable to be surrendered for the common good. But in the figures presented by State Reports, especially those of New York, the aggregate results at least were uncovered, and the way opened for a more thorough comparison of experience on individual classes. The general motions of the business, and the sources of strength or weakness, at least, could now be judged by a comparison of these rigorously compiled returns.

But like many other good works undertaken by Government, insurance supervision from the close of the war began to develop elements of political power, which before many years changed it from the original instrument devised by sound underwriters for their own protection, to another, run in the interest of party politics and local jealousies. Induced by the enormous growth of the business as well as the prevalence of unsound organizations, between 1865 and 1870, State after State copied the example of New York and Massachusetts. Connecticut established a Department in 1866, whose responsibilities were limited, however, to outside companies, for which the only apology can be found in the fact that Connecticut was then, as now, next to New York the great insurance centre of the country, and her companies, except perhaps a few local interests, were as stanch as any supervision could make them. In the West the wild-cat companies continued their unblushing frauds—as they were driven from one State, moving to another; while agency competition was carried on more vigorously than ever; and it was to protect their citizens against these local frauds that Insurance Departments were now introduced into several of these Western States. Ohio, the oldest among them, led the way in 1867. The State Auditor, in his Report that year, called the special attention of the Legislature to the defective laws and still more defective practices of the companies. The law required $100,000 subscribed and twenty per cent. paid up, the rest being in stock notes not subject to tax. He thus describes the plan of operations:

> Five residents of Ohio, who can control $20,000, organize an insurance company, subscribe the $100,000 capital stock, pay in the $20,000, elect themselves directors, indorse each other's notes, and commence the business of insurance. They are dealing in fancy stocks, and invest the $20,000 in such stock, and change them from day to day as their gambling emergencies may require. They issue policies, and the money received for premiums enables them to continue their fancy stock operations.

He asks:

> Ought not sworn reports be made to this office, and ought not visita-

tional powers to be conferred on some officer, that the reported condition of these companies may be officially verified?

The legislative answer was a prompt affirmative: a law was passed that very year fixing a sounder basis of organization, and conferring the necessary supervisory power on the Auditor; and in 1868 the first Ohio Report was issued in conformity to its provisions. Other Western States followed. Iowa, in 1868, brought her wild-cats under subjection, and the condition of affairs in that State was thus described by the Auditor in his first report in 1870:

Under the former law no report was required, no official notice was taken of our home companies. It is true they were required to file annual statements, but the Auditor had no control over them, no authority or even discretion in regard to receiving or rejecting them: under the former law an insurance company that had not sufficient funds to pay their stationery bills could present as good a statement and make as fair a showing as any company could possessing $100,000 in good and available assets. To start an insurance company, four or five persons would make out their individual bonds without any security, enclose them in an envelope, and deposit the same with their treasurer, or in some bank, and then report in their statement to this office, "United States and other bonds, $100,000."

Of forty companies previously doing business, only eleven were able to comply with so mild a requirement as $25,000 paid-up capital under the new law. California, which had organized some thirty fire and marine offices within a few years, followed with a commissioner and new code similar to that of New York in 1868. Illinois and Missouri came next in 1869, Wisconsin and Kentucky in 1870, and Michigan in 1871. A few extracts from the Reports of two of these States will put in a still clearer light the necessity that existed for supervision in the West. The Missouri Superintendent says in his first Report that:

Prior to the passage of the law, there were no police regulations governing either home or foreign companies. Some kept but few books of any kind, and these in so slovenly a manner that even the officers could tell nothing about the entries. The agents covered the State, wrote on specious and novel plans, and defrauded without fear of penalty. The mutuals were most productive of fraud and mischief. There was nothing to prevent their organization by any poverty-stricken adventurer. Any five or more persons could procure a license from the Secretary of State by merely filing the corporate name and number of directors. Parties by insuring for twelve months became members, and ignorantly gave liens on their property. Premium notes were obtained in that and other States from unwary parties on false pretences, and assessed without stint, while losses would be fought off in the courts.

In like manner the Wisconsin Secretary of State declared in his first Report that previous legislation had been directed, not against the wild-cat companies which grew up on public credulity, and, like Jonah's gourd, melted away in a night from corrupt management, but to extort taxes from outside agencies. To the same effect was the testimony of a special committee of the Kentucky Legislature in 1869. Many of the charters granted had combined the business of banking, which was of itself regarded as very questionable. They estimated that within three or four years not much less than $2,000,000 in cash and notes had been paid to worthless institutions, the almost universal basis of Kentucky companies having been stock notes. They add:

The cry of a deceived, robbed, and outraged people comes up from every quarter of the State for some protection and relief from the ravages of the vampires and sharks who, under the broad seal of the commonwealth, have been turned loose to prey upon their substance.

It will be seen from these facts that the whole system of supervision, both East and West, had its origin in a sincere and honest desire to reform the corrupt and pernicious practices of local organizations. In the West especially it was a movement in favor of sound agency companies, against whom about all the previous legislation of the States had been directed. In the later evils that have followed in its train, the Augean stables which supervision cleansed have been partly lost sight of. But the fact is beyond dispute that the soundness of our present insurance system is largely due to the earlier labors of these State Departments.

It would be impossible to review in detail the numerous minor reformatory measures, and improvements, introduced during this period which were germane to fire underwriting. The organization of patrols for the protection of property, the introduction of more stringent rules and legislation regarding the products of petroleum, the measures taken in the offer of rewards and otherwise for the repression of that increasing danger, incendiarism, were prominent among the number. The ten years closed with a decided improvement in the general tone of legislation on the whole, except perhaps in the South, where hostility to outside companies seems to have been the prevailing temper of the legislation, and in New Jersey and Pennsylvania, where wild-cats were allowed to breed without molestation.*

But if legislation had in the main been improved, its mischievous elements had by no means been eliminated. On the contrary, as has been intimated, not only did many of the old evils remain in vigorous operation, but new ones had been introduced through the very laws which aimed to establish a sounder system. Onerous State taxation ranging from two to five per cent. was added to a General Government tax of one and a half per cent. on gross receipts and five per cent. on dividends, besides revenue stamps. To these again were added deposits and purchase of bonds in several States. While the very legislation which looked to a sounder system imposed its own hardships in the shape of numerous and varying State returns, with the extra expense of maintaining the Department. It is no wonder that the companies, looking at the course of events, and above all at the great question of national supremacy as decided by the war, should have regarded these discriminating levies of so many State sovereignties as unconstitutional as well as unjust. The right of citizens of one State to enjoy the privileges accorded to those of every other had already been settled by the Supreme Court of the United States in the case of ordinary mercantile agents, and any discriminating tax on them had been pronounced illegal. Why should not the same doctrine apply to corporations whose business was apparently an integral part of commerce, which, under the constitution, Congress had the power to regulate between the States? So argued the companies, and their views were sustained by eminent jurists. Virginia was among the States that exacted a deposit of her bonds as a condition for licensing outside agencies. Samuel Paul was the agent in that State of several New York fire companies. The deposit was refused, and to make a test case, a policy was issued to a citizen of Virginia without the required license. The case came before the United States Supreme Court in 1868, and a decision was rendered at the close of 1869 which was fatal to the hopes of the companies. Its grounds, two in number, may be briefly stated. The corporation is not a citizen within the meaning of the constitution, nor is the issue of an insurance policy a commercial transaction. Thus the decade closed with the fastening of another rivet to the heavy chains with which insurance was now bound in almost abject slavery to the petty whims, caprices, and jealousies of some thirty different legislative bodies.

* Alabama exacted a deposit of her bonds in 1869, and a heavy tax. North Carolina was at the same time striving to drive out the agencies by taxation, under the influence of a wild-cat ring at her capital. Georgia, on the other hand, set the example to her Southern sisters of exacting annual statements and requiring a sound basis.

CHAPTER VII.

FIRE INSURANCE, 1870–1876.

THE condition of the fire insurance business at the commencement of the present decade was in striking contrast with that presented ten years before. The multitude of irresponsible companies that had been obliged to disband through the enforcement of more vigorous laws by many of the States, left the actual number of existing corporations throughout the country in 1871 not very different from the number in 1861. But their relative condition showed a marked contrast. The actual sound cash capital had probably increased nearly or quite one-half, while the amount at risk was more than double. It was in the agency field that the greatest change had taken place. The industrial demands of the country called for companies able to carry larger lines on the special hazards and mercantile risks whose numbers and magnitude had grown so enormously during the ten years. These demands were met not merely by an increase in the number of reliable agency companies, but by a concentration of business and an accumulation of actual resources in the hands of such companies to a far greater extent. The difference is well illustrated by the returns of the companies of other States to the New York Department at the two periods respectively. In 1860, there were thirty-five companies reporting gross assets of $17,430,000, and premium receipts of $6,489,000. In 1870, there were sixty-five companies reporting $56,144,000 gross assets, and $22,192,000 premium receipts. Taking the country at large, the actual capital of locals and agencies had increased from about $45,000,000 to $70,000,000, and the amount at risk from about $3,000,000,000 to over $6,000,000,000. No less radical in its character was the alteration which had taken place in the quality and conditions of the business. So rapidly had the industrial and social character of the country altered that past experience became, as events proved, a very uncertain guide for the new order of things. In a hundred branches steam and machinery had supplanted manual labor; corporations, with gigantic factories, had absorbed the business of the humble workshops; and unpretentious stores and business offices had been exchanged for sumptuous apartments and costly salesrooms in lofty and often flimsily-constructed buildings. Our cities had grown upward as well as outward, and what might once have been accepted as a single hazard was now one of a conglomerate mass. Nor had that most secure of all classes—the farm risk—escaped. If the buildings remained the same, the occupancy and habits of life had changed, and the moral hazard had increased with the inferior class of occupants and the growing army of tramps who infested the country districts. Another most marked characteristic of the period was the increase of insurance literature. In the shape of State Reports, insurance journals, works on insurance law, and pamphlets and newspaper departments devoted to the discussion of the subject, it seemed as if both demand and supply had here found an exhaustless field; and certainly no other branch of finance has received such lavish critical attention since 1866 as has that of insurance in this country.

The events of the six years that have since elapsed must be briefly treated. Insurance, like other business interests, reached the pinnacle of prosperity in 1870. Inflation had well-nigh run its course. Prudent men began to anticipate the financial depression which set in so strongly three years later. Overtrading and speculation had done their work but too well. The mercantile ledgers of the country were filled with heavy outstanding accounts, whose balances could only be adjusted through that great public clearing-house created by stagnation and bankruptcy. The inconvertible paper money, and gigantic bonded indebtedness of the General Government, had placed all business affairs on a most artificial basis. Whether the new platform could continue to sustain its load, or would suddenly give way, or slowly settle beneath its weight, were questions which none could decide. One fact was plain. The tide was turning in 1870. Whether a mere temporary reflux or a permanent reaction had set in, the shrewdest financiers were unable to say. With the reduction of the public debt in 1869 and 1870, the gold premium declined from 40 to 15. Contraction and falling values followed. Steadily from that time to the present has the ebb continued. It has not been, like the shock of 1837, so much a sudden, violent crash, as an irresistible downward movement, broken at intervals by sudden shocks like those of the famous Black Friday, or the Jay Cooke failure in 1873, which, in reality, inaugurated whatever of general public panic has belonged to the movement. Indeed, this failure, involving as it did a general tumbling of railroad and other securities, gave the movement a decided character. Events so inevitably depressing to the finance of fire insurance were made doubly so by the train of disasters which set in afresh in 1871. Exemption from heavy losses had well-nigh effaced the labors of the National Board four years before; rates were nominal, and reckless competition the rule almost everywhere. Few realized the great change which the past ten years had produced in the character of the risks. The great New York and London fires were legends of the past before the ability of steam to cope with conflagrations was known. The elements seemed in league to add impressiveness to the lesson. For nearly four months the summer's sun shone from a cloudless sky upon the Western prairies. Then came the sequel, on the 2d of October, in that conflagration at Chicago, which in its magnitude put all previous disasters, either in the old world or the new, in the shade. For three years prior the business of Illinois had been done on a trifling profit margin, growing continually smaller. In the final catastrophe some $160,000,000 was engulfed, and $90,000,000 of insurance losses were distributed among two hundred insurance companies, bringing no less than sixty-four to grief. A little more than half the insurance loss has since been realized, but at a fearful cost to the insurance capital of the country. No great financial shock followed the disaster, as was apprehended. The principal disturbance resulted from the calling in of loans and forced sale of securities to meet the insurance losses. But the loss of capital was felt at a later day, and added another burden to the load of debts with which the country is now struggling. New companies appeared in the agency field to fill the breach caused by the disappearance of the old. The effect on the business was electric. Local boards were immediately revived, and rates advanced so long as the great demand for insurance caused by the numerous failures remained unsatisfied: then they fell back again to nearly their former basis, until the dormant National Board was revived and reorganized in the following spring. The meeting was naturally cordial and hearty under the pressure of adversity. Members agreed to forget their differences and make common cause against demoralization which, even in the face of such a disaster, had been maintained through the advent of new-comers and the crude notion that the law of compensation would make losses light for a while. On the contrary, losses continued to prevail, and strengthened the hands of the Board. A serious impediment in the way of the old Board had been the attempt to rate the country through a Central Bureau. It was resolved to now leave the whole task to local boards, and to maintain harmony among these through one general agent, who should act as

a judge-advocate, representing the National Board itself, but apart from any company or companies composing it. The attempt by the old Board to fix an arbitrary tariff and induce its adoption, alike in the well-protected cities of the East and the prairie towns of the West, had naturally enough proved an entire failure. Nor did the effort to substitute two tariffs, according to the locality, meet with any better success. In this respect the new organization took wise counsel of the weakness of its predecessor.

Though, in the eyes of every other city than Chicago, the agency companies had been the great losers, none could fail to see the superior protection offered by agency underwriting; in short, that it was the true principle of insurance. Two other important facts were demonstrated—the necessity of a strong capital, and of treating cities as single risks. A second disaster at Boston, thirteen months later, sternly impressed the lessons of the first. At Chicago it was wooden shanties, frame buildings, and lumber-yards that had done the mischief, and the argument had been to beware of wooden cities. But this time it was solid brick and stone and mortar, surmounted by mansards, that had yielded to a fiery deluge, destroying $100,000,000 and insurances for at least half that sum. All confidence in established ideas seemed shaken to the foundation. The destruction or serious crippling of some fifty more companies within so brief an interval lent to the whole business the appearance of a desperate game of chance. The task of reorganizing and making up the impairments of the companies that had twice been brought to grief within so short a space became, in some cases, impossible. Some of the smaller organizations abandoned the agency field altogether, and confined their attention to local business. After this second visitation, Chicago could not be looked on as an exceptional disaster. The prominent thought was, "Which city will it be next?" There could now be no doubt that cities must be regarded as single risks, or, at most, that their several sections should be so treated. Legislation looking to that end was started. In Massachusetts and other States a mass of legislation affecting the insurance interests followed these two fires. A special session of the Massachusetts Legislature was summoned in 1872, and one of the first enactments was a general law for the organization of companies, which had before always been done under special charters. The minimum capital was doubled for companies doing business in Boston, and a guarantee capital of $100,000 and $500,000 of subscribed insurance exacted of mutuals. Cities of over 4,000 inhabitants were required to be divided into districts, and the amount which might be written in each by single companies limited to their net assets, with which Boston at once complied, being divided into thirty-one districts. Several of the Western States imitated the example of Massachusetts by the enactment of laws requiring stronger capitals and greater ability to write. Equally prolific was the litigation following the two fires. An entire new body of law connected with the winding up of insolvent companies may almost be said to have been established. First among the sources of trouble was the attempt of Eastern corporations to wind up under State laws, making preferred creditors of their unburned policy-holders. This was resisted by Chicago loss claimants under threats of enforcing the United States Bankrupt Act, which compelled all creditors to share alike. The same trouble was only prevented after the Boston fire by an amendment to the Act allowing companies to wind up under State laws where such a course had already been begun. The liability of policy-holders in mutuals, and stockholders for their unpaid stock, the obligations of reinsurers and reinsured—all presented a hundred varying phases involving special adjudication. To this day some of the issues growing out of the great fires remain undecided.

Meanwhile another source of mischief, even more serious because more lasting in its influence than conflagrations, had been disclosed. Supervision had assumed a new *rôle*. New York, the leader of the other States, had maintained the non-partisan character of her department under the able management of Mr. Barnes. Mistakes had been of the head, not of the heart. Mr. Barnes was succeeded by a political appointee in 1870, who, before he had been two months in office, announced his programme as one of rigid personal examination. This programme he promptly proceeded to carry out, with the hearty commendation, at first, of those who believed that zeal in his cause inspired the work. But underwriters were not long deceived. It soon began to be whispered that official certificates could be purchased as well as earned. Evidences of bribery and corruption accumulated, which if not directly traceable to the superintendent, strongly reflected on the character of his administration and destroyed public confidence in his certificates. The influence was felt in other States, and the office began to lose its non-partizan character. Examinations became quite the rage, and the traffic in certificates in New York at least an open scandal. Unfriendly legislation added heavily to the grievances. In eight States special deposits were exacted, in five cases being their own bonds. Every State, with one or two exceptions, imposed a tax in one shape or another, the laws of scarcely any two being alike, and in six States city and county taxes were added. The embarrassments, confusion, and expense to the companies from such a multitude of conflicting statutes were excessive. Professedly to remedy the evil, a National Convention of the various State officials having charge of insurance, under whatever name, was invited to meet in New York in May, 1871. Eighteen States were represented, the officials of others who were unable to be present expressing their hearty sympathy with the movement; and much good was hoped for from their deliberations, especially in the matter of returns which lay peculiarly within their jurisdiction, and whose uniformity was desirable above all things else. That the result was beneficial is not to be disputed. The members separated with a far more intelligible idea of the character and wants of the business than they had before conceived. Three things were agreed on: a uniform blank, the selection of a single agent to accept service, and the abolition of deposits in other States. But the influence of the commissioners at home was not so great as was perhaps hoped for by those in whose interests they had assembled. Stronger appeals than any which such an official can make are often required to arrest mischievous legislation, believed to be in the local interest of a State. A uniform blank, however, was framed and adopted by several of the States. Whatever might have been accomplished by the assemblage under more favored auspices was sadly marred by the downfall of its instigator. The scandals connected with Miller's administration became so notorious as to be made the subject of legislative investigation in 1872. The verdict was an emphatic condemnation of the Superintendent's course, and he resigned, leaving behind a stigma on supervision from which it has never since entirely recovered. A strong sentiment against Government interference with insurance set in, and though it did not go so far with the majority of companies as to desire the entire abolition of supervision, there were few who did not desire a thorough reform in the system, and its confinement to the absolute requirements of the business. In England, where its favorable results had created no little attention, the ulterior consequences were used to justify the rigid jealousy with which corporate control has always been regarded there.

Although the companies had failed in the effort to secure the protection of the General Government against the discriminating legislation of the States, the latter in turn were most signally defeated in the effort to oust all Federal jurisdiction over foreign corporations. To this end Wisconsin passed an act requiring every company entering her territory to sign an agreement that no suits should be transferred to a Federal court. This was done by the Home of New York under protest, and in 1874 the validity of the act was tested by the prohibited appeal being taken. The result was a decision by the United Stated States Supreme Court, pronouncing all such enactments designed to oust its jurisdiction unconstitutional and void.

One other historic event will close our review of this interest in America. The Geneva Award claims were determined by the arbitrators in gross from the demands presented by our Government. Prominent among those demands, furnished at the express solicitation of the Government, were the claims of American marine companies for losses by Confederate cruisers. These made up a large share of the claims distinctly allowed for by the commissioners, and pressed by our advocates before the court. The sum was paid, as the companies believed, to the Government in trust. But Congress has seen fit to make a new apportionment, denying the validity of the very insurance claims which were so strenuously insisted on before the tribunal. No international Court of Appeal exists before which England can aver a confessed breach of good faith in the presentation of the claims, and the companies have no appeal from the Congress of their own nation. But the case will stand on the records of history as one of *Punica fides*, and a blot on the success of arbitration as the alternative of war. Hereafter our mercantile marine must not look to a discount of war premiums for its support.

Contrary to the hopes of so many, no business revival has yet taken place. Continued depression has been the law of trade, and within the past year has, in many branches, amounted to absolute stagnation. Fortunately, no other city has imitated the example of Boston and Chicago. But insurance bears its share in the hard times which seem so slowly but surely to be wiping out every vestige of inflation created by the war.

CHAPTER VIII.

LIFE INSURANCE, 1835–1850.

PRIOR to the organization of the Mutual Life in 1843, life insurance can hardly be said to have had a distinctive history in this country. Its practice was confined within the narrow margin which characterizes the beginning of almost every great enterprise before it has attained that position before the public which entitles it to recognition and confidence. Down to 1835, not only was the business almost unknown, but the social elements essential to its development did not exist. Nowhere, except in England, had it attracted any special attention. Tontines were popular in both France and Germany, but the true life company flourished almost exclusively on British soil. Ready as America had always been, and had shown herself in this matter, to copy the institutions of the mother country, her social development had not reached the point where this form of insurance could be profitably pushed. Strong religious prejudices created a barrier which, even at a much later day, was found difficult to break. As in France, so here, an investment whose profitable character depended on the failure of a human life was looked on as a speculation repugnant to the laws of God and man. Few, again, could be persuaded of the trustworthiness of a contract to expire in the distant future, based on an element so uncertain as life. But more, perhaps, than anything else in the way of its previous success had been the financial condition of the country at large. Down to 1830 the country had been busily accumulating resources. The great want had been more capital. Like a young firm with a growing trade, the profits of the nation had been absorbed in the expansion of its business. Few had funds for extraneous enterprises whose necessity was not felt. Now, for the first time, this accumulation of labor began to exhibit a financial redundancy. Previous periods of speculation had been insignificant in their proportions. But now an extended credit system, aided by foreign capital, furnished inducements to any enterprise which, like life insurance, offered reasonable prospects of success.

So we find the Baltimore Life and New York Life and Trust of 1830 followed by quite an array of chartered and organized institutions between 1836 and 1840. In the East, the New England Mutual was chartered in 1835, but, owing to the monopoly held by the Massachusetts Hospital, did not start until about nine years later. In New York, the Farmers' Loan and Trust, incorporated in 1822, the Union Assurance Marine and Life, incorporated in 1818, and the Dutchess County Fire and Life, seem to have revived their life privileges. In Philadelphia, the Girard Life and Trust was chartered in 1836, the Globe Life and Trust in 1838, and the Odd Fellows' Life and Fire in 1840. In the West, the Ohio Life and Trust of Cincinnati was incorporated in 1840; and in the South, the Southern Life and Trust of Mobile in 1836, and the Ocean Mutual Marine and Life in New Orleans in 1835, which, in a policy issued six years later, furnished the first litigated case in the courts of that State. These new companies represented a transition stage in the business. Those prior to 1836 had all been started, in imitation of the English, on the proprietary plan. But in 1820 the British Commercial had inaugurated in England what is known as the mixed system, dividing a portion of the profits with the insured. By this time it had become very popular there, while a similar change, as we have already seen, had just been started among our own fire and marine offices. As a natural result, all these new companies adopted the mixed system. The Girard Life was the leader and exponent of the movement. McCulloch's Dictionary of Commerce, three years later, in 1839, thus speaks of this company and of the business at that time:

> The Girard Life and Trust Company is the first that has offered those who make insurance on the whole life a bonus or addition to their policy after the expiration of a term of years. The practice has, in several of the London offices, contributed greatly to the benefit of the insurers and insured. No tables of mortality have been made out in the United States. It is believed, however, by those who have directed their attention to the subject, that the duration of life in the Northern and Middle States is equal to its duration in England and Scotland; hence all insurances for lives in this country are based on Carlisle tables.

The original prospectus of this first mixed company recites that:

> The improvements which experience has introduced into the business of life insurance and trusts in England will be adopted by the company. The income of the company will be apportioned between the stockholders and the assured for life. The rates of insurance and endowments will be as low as the most modern experience will warrant, with a due regard to the safety of the insured.

No policies were issued to those residing south of Virginia. One-fifth of the amount insured was paid immediately on proof of death, and the remainder in sixty days. Its first reversionary dividend of about forty per cent. was declared by the company in 1844, and its second in 1849.

The premium rates of the new companies corresponded nearly

with our present mutual rates, the experience of existing offices having already shown that the Carlisle table could be trusted for this country as well as England.*

A revival of trade, and an energetic prosecution of the work, were all that were needed. In an article on the subject, by E. W. Houghton, Esq., in Hunt's *Merchants' Magazine*, in 1840, occur the following observations:

It is true that more persons exist upon a life income in Great Britain than in the United States, and, consequently, the number of families dependent upon its duration is greater, which partially illustrates the cause why life insurance has been so generally introduced and extensively used in the former country, while it has, until recently, been almost unknown in the latter. But this is by no means the only cause, nor can it with any justice be assigned as the principal one; for with the credit system—almost infinite in its extent, and with every variety of complicated business transactions which are calculated to swell the relationship of debtor and creditor—no country on earth presents so vast a field for its beneficial employment in securing the ultimate payment of those obligations which depend upon the lives of men for their discharge as the United States. In a country combining all the elements calculated to demand the extended use of insurance of this nature, how does it happen that it is so seldom employed, while every other species of securities are eagerly sought after and unhesitatingly grasped? It cannot be for want of safe and honorably conducted institutions, in all respects calculated to afford the assured every protection which his interests require, for in no country are they established on a firmer basis, with more salutary checks to guard against an abuse of their chartered privileges, than in our own.

These views were to find ample confirmation in the events of the next ten years. The importance of the business had already obtained such recognition that in 1840 a law was passed by the New York Legislature which has since been copied into the statute books of nearly all the States, as well as other countries, greatly in aid of its philanthropic designs. This was the Act by which the benefit of the policy is secured to the wife freed from the claims of her husband's creditors. The example was soon imitated by other States, as stated, and the importance of the statute was so generally recognized that the companies in some cases supplied the omission by special clauses in their charters. The revision of the New York Constitution in 1849 seems to have called special attention to it, and since that date the other States have generally incorporated it in their insurance codes.

* ANNUAL PREMIUMS, 1840.

ORDINARY LIFE.

	N. Y. Life and Trust, and Girard Life.	Massachusetts Hospital Life.	Average English Companies.
15	1.56	1.93	....
20	1.77	2.18	1.94
25	2.04	2.40	....
30	2.36	2.66	....
40	3.20	3.40	3.17
50	4.60	4.54	....
60	7.00	6.36	6.11

TERM INSURANCE FOR SEVEN YEARS.

15	.88	1.15
20	.95	1.48
30	1.36	1.75
40	1.83	2.20
50	2.09	3.04
60	4.91	4.35

CHILDREN'S ENDOWMENTS.

One hundred dollars at birth,			will purchase at	21,	376.84
"	"	1 year,	"	"	306.58
"	"	5 years,	"	"	210.53
"	"	8 years,	"	"	179.97

Annuities were sold at the same rates as in England. The rates of the other companies corresponded substantially with those of the New York Life and Trust.

Had the bright promises of 1835 been realized, it is possible that the beginning of life insurance as a recognized business in America might have dated seven years earlier. But, whether through the stringency of the times which followed, or from whatever cause, the Girard appears to have been the only office which met with a fair success. The others abandoned the field within a few years, and the Girard has since practically retired.

But the time had now come when life insurance was to obtain a firm footing among the prominent business interests of the country.

A few additional facts relative to our contemporaneous commercial growth will make clearer the intimate relation between life insurance and national wealth, and help to explain why its active and successful prosecution was so long delayed. Between 1830 and 1840 the railroad system was also passing through its experimental stage: the first steam carriage in America made its trip in 1831; and of 28,000 miles of road in 1860, only about 2,000 had been built in 1840. The wealth of our coal-fields was first revealed in 1820; only 7,000,000 tons had been mined down to 1840, while the production during the next ten years amounted to 22,000,000. The value of our manufactured products was less in 1830 than in 1810. It had increased fourfold in 1840, and tenfold in 1850. The volume of currency, which had nearly doubled during the speculation and had contracted below its original level in 1843, again doubled during the next seven years. Borne along upon this great wave of returning prosperity, life insurance, from the fitful efforts of previous years, took a new and vigorous start in 1843, along with our other great commercial interests.

But, as in the transition stage just noticed, the mixed system, permitting the insured to share in the profits, had challenged popular favor, so now a further step was taken in accordance with the public demand. Since 1835, as we have seen, mutuality had become the favorite method of fire and marine insurance. It was now adopted by life insurance. The New England Mutual, chartered in 1835, with a guarantee capital redeemable from a special surplus fund at the end of ten years, was in reality conceived upon this plan, but, as has been said, was not organized until the close of 1843. Two charters had meanwhile been secured in New York, which have since proved the basis of two more of our powerful organizations. In 1841 a charter was granted for a fire and marine corporation by the name of the Nautilus Insurance Company. The Nautilus, however, was not immediately launched. Two years later an application was made for the privilege of changing its character and organizing as a mutual company, "enjoying a charter similar in every respect to that of the New York Mutual Insurance Company." This New York Mutual Insurance Company, an existing marine corporation, was incorporated only six days previously to the Nautilus, with powers to combine life, fire, and marine business. These were the new privileges of the Nautilus. Four years more passed by before the company's doors were opened to applicants for life policies, to which department it has since confined itself. Such was the beginning of the New York Life, for which the name of Nautilus was exchanged in 1849.

The next in the historical list of charters is one for an institution which has since grown to be the largest of its kind in America, or indeed in the world. On the 12th of April, 1842, an Act was passed to incorporate the Mutual Life Insurance Company of New York. Thirty-six names, most of them prominent in the list of the successful merchants of New York, were attached as corporators; at their head is that of Aspinwall. No guarantee capital was required on starting; the proviso was annexed in its place, that no policy should be issued until applications for $500,000 of insurance had been made. But not satisfied with this amount, the company itself determined to wait until double that sum had been subscribed.

Their delay, however, meant business. In eight months from the opening of the books between $700,000 and $800,000 was subscribed, and by the first of February in the following year, the total amount was pledged, and the doors of the company thrown open. The Mutual Life thus secured the honor of being the first to enter the field on the new plan. At the end of the first business day its cash receipts were $109.50. Nineteen months later seven hundred and ninety-six policies had been issued. They were of three classes, whole-life policies, of which there were four hundred and nineteen, seven-year policies, two hundred and eighty-two, and the remainder for other short terms. The majority of the policies were issued to merchants, and nearly all to mercantile and professional men. The total receipts of the company for these nineteen months amounted to nearly $90,000.*

Of the companies which were engaged in life insurance when the Mutual of New York began, all but the Pennsylvania Company and the Girard, of Philadelaphia, either closed or retired from the field during the next ten years, if we except the Contributionship for the Episcopal Clergy. With the New York Mutual began the successful practice of American life insurance; and as it is one of the oldest, so has it continued to be the most wealthy office in America. Without a guarantee capital of any kind, it has remained the radical exponent of the system. When it started, life insurance was in its infancy. Its history is that of the progress and triumph of its department. In the original by-laws of the institution it was provided that one of the duties of the actuary should be "to collect and arrange useful data, books, documents, tables, and official statements upon the business of life insurance and annuities." The American life table framed from its experience, the contribution plan of dividing surplus now adopted by a majority of the companies, and the other valuable documents that have been issued from this office, including its New Experience, so lately issued and the most perfect work of its kind in this country, attest the efficiency of its labors to advance the knowledge and practice of American life insurance.

A comparison of the charters of this and the succeeding corporations with those which had been previously granted, shows an additional knowledge of the needs and duties of these institutions. In the New York Life and Trust the trustees were a close corporation, electing their own members. In the charters granted from this time on, these officials were to be chosen by those having an interest in the corporation. The supervising mediation of the Chancellor between the Comptroller and the company, which characterized the charters of the Life and Trust and the Nautilus, was abolished, as was also the personal liability of officers: hereafter the companies were to report directly to the latter official.

The successful issue of this new enterprise on the mutual plan showed to the watchful financiers that a time had come propitious for the extensive planting of life insurance. The Mutual was not left long to occupy the field alone. The chartered privileges of the New England Mutual were made available, and it too opened for business at the close of the same year in Boston. In 1844, the State Mutual Life, of Worcester, Massachusetts, the fourth in the list of mutuals, was incorporated, with a guarantee capital of $100,000, receiving legal interest, and was opened in the following year along with the New York Life. This year, 1845, added still another powerful corporation to the list. The Mutual Benefit, of Newark, New Jersey, received its charter on the first of January, and opened in the April following. Like the Mutual Life, it was organized on the strictly mutual plan, without guarantee capital, and dependent on the policies subscribed for.

A special clause was inserted in the charter of the Mutual Benefit, permitting the company to issue policies for the benefit of married women on the lives of their husbands, free from all claims of creditors, similar to the general law we have noticed in New York: a like clause was inserted or added to the charters of several of the companies after this which were organized in States having no general law on the subject. The advantages which would accrue to life insurance from such a law must have been readily foreseen. In England, where the result could only be reached by going through the troublesome and expensive form of a trust deed, or, as in the case of the friendly societies, by a system of nomination granted them as a special favor, the embarrassments from its absence were plainly noticed. Mr. Scratchly remarks:

> Any one who has conversed with small traders in country towns on the subject of life insurance must frequently have heard the observation that they would have no objection to insure for some small amount, if the policy could be secured to their families, free from the contingencies of their trade.

Of these five companies all but the Mutual Life adopted the part note system. The acceptance of notes in payment of premium had been an integral part of the method upon which most of our mutual fire companies were conducted, ever since the first introduction of the business, and had been already adopted by some of the English life corporations. It is unnecessary to add, that whatever objection existed to these notes, by reason of the difference in character of the two branches, the evils resulting from the practice in fire insurance did not apply to the life companies. The amount of premium thus taken at first varied from fifteen to seventy-five per cent.* In the case of one—the State Mutual Life, of Worcester—the directors say, in 1849:

> These notes are taken to provide for a possible deficiency in the amount of the cash premiums; but in the five past years the cash premiums have been found to be sufficient, and no demand has been made for the premium notes.†

The one object recognized by all the companies in introducing this method was to reduce the cash cost of insurance, and make these investments more popular.

In those companies which adopted the premium-note system the plan of paying the dividends was of course altered; instead of being applied to the increase of insurance, they were used for the reduction of the notes, and afterwards for the reduction of cash premiums. In 1847 the declaration of annual dividends instead of at the end of a term of years was also introduced.

* The 796 policies were issued as follows: Merchants and clerks, 396: brokers, 37: officers of incorporated companies, 34: lawyers, 46: clergymen, 30: physicians, 26: mechanics, 36: manufacturers, 25: college professors and students, 26; army and navy officers, 16: farmers, 14.

* Seventy-five per cent was allowed to be held in notes on some of the early policies issued by the Mutual Benefit, but the limit was afterwards reduced to fifty per per cent.

† The proportion of the premiums taken in notes by this company when it started in 1845, was as follows: between the ages of 15–25 fifteen per cent. of cash premiums; from 25–45 twenty-five per cent.; and above that, thirty per cent.

The following statement of the business of the State Mutual Life for the first three years and a half will be of interest for a comparison with that of the Mutual Life of New York. The former was located in the heart of New England, and in the midst of an extensive manufacturing district; the latter in the metropolis of commerce.

	First Year.	Second Year.	Third Year.
No. of policies	530	439	538
Premiums received	$15,292	$12,194	$15,532
Amount of risk			$2,423,045

CLASSIFICATION OF 1,507 POLICIES.

Merchants	312	Mechanics	271	Manufacturers	145
Clergymen	84	Physicians	72	Lawyers	36
Students	92	Teachers	41	Clerks	81
Farmers	35	Printers	52	Females	55

It will be noticed that only about half of the number in proportion to the whole were issued by the New England company to merchants and clerks which were issued by the New York company, while four times as many were issued to mechanics and manufacturers. The clergy, physicians, teachers, and students were in excess in New England, and the lawyers in New York.

The Connecticut Mutual, of Hartford, followed the Mutual Benefit in 1846, and may be regarded as completing the list of our first life companies. Like the Mutual Life it was without a guarantee capital, but like the others it adopted the note system. All these early companies were started under a sound management, and with one exception became stanch and reliable institutions. But their promised success soon attracted a host of imitators to the field. With the following year, 1847, began an era of speculative companies.

These successful institutions, however, it should be observed, belonged to the North and East. No such social and economical change had taken place in the South; that section still remained, like the West, almost purely agricultural, and apparently as little fitted as ten years previous to sustain an interest so eminently financial as life insurance. The single exception in the above list was the Mutual Life, of Baltimore, chartered in 1846, and after a brief existence of five years, during which few policies were issued, compelled to reinsure its risks and retire. The course of trade, no doubt, exerted a powerful influence in the rapid multiplication of companies after 1847. The partial failure of crops abroad during the two preceding years created a demand for grain that taxed our commerce to the utmost, and a second stimulus was added by the Revolution of 1848, like that given by the first French Revolution. Some $24,000,000 of specie were imported from Europe that year. The exports amounted to nearly $160,000,000, against $113,000,000 in 1846, and all branches of domestic trade were in the same thriving condition. The multiplication of companies tallied with this increase of trade.

The record of unsuccessful companies now begins. At least six companies were chartered in 1847, and put into active operation. Of these only one is now existing, the Penn Mutual Life, of Philadelphia. The Eagle Life and Health, of New Jersey, was mainly concerned in the latter department, and its career will be noticed in another connection; two others, the Hope Mutual, of Stamford, Connecticut, and the Trenton Mutual Life and Fire, of Trenton, New Jersey, closed after a brief and precarious existence, while the third, the Southern Mutual, of Athens, Georgia, resigned its life department in 1853 to the Southern Mutual, of South Carolina, which in turn soon disappeared. Inability to secure business and incompetent management were the rocks on which most of the companies split. The work of a life agent was then hardly known as a specialty. To-day, life insurance is familiar almost everywhere, and the chief efforts of agents are confined to convincing the people that a policy will be to their personal advantage; but in 1847 and 1848 it was necessary to begin a long way back of this. Prejudice against its morality, superstition about its effects, suspicion against the company's character, doubt about the ultimate payment of the policy, had all to be met, before it could be made a personal matter. Men now living, who were then agents, will remember the difficulties they encountered in pushing the business before the public. The commissions were generally much smaller than at present, seldom averaging above ten per cent. on the first premiums, and often little or nothing on renewals. Considering these facts, it is not strange that so many of the companies found it unprofitable and retired. For though the growth of life insurance was governed by the growth of trade, it was none the lesa controlled by popular education. One of these companies, the late American Mutual, of New Haven, was chartered in 1847, with a special view to the insurance of unsound lives, after the manner of the English offiees, a branch which a few other American companies have attempted since 1860, but with no great success hitherto. By a peculiar chartered provision the company was divided into three departments, mutual, stock, and trust, each independent in its liabilities. Such impaired risks as could not be assumed by the first department were to be accepted by the second, at rates which its president, the late Professor Silliman, after investigations made in Europe, pronounced to be adequate.

Five more companies were started in 1848. Two of them are still in active operation, the Union Mutual of Maine, and the National of Vermont. The others, which were of Philadelphia, have closed or engaged in fire insurance.* In 1849 the mutual system of insurance was introduced into Louisiana under the sanction of the first law establishing mutual companies, passed in the preceding year. Three companies were started during that year in New Orleans, designed wholly or in part to prosecute life insurance. They were the Mutual Benefit, confining itself to this branch, and the Crescent Mutual and Merchants and Planters' Mutual, including both fire and marine departments. To those was added another exclusively life company in 1820, the Southern Mutual. But, alas! they all came to the same untimely end. The first lived on until 1853, when it was liquidated in contravention of the charter, without notice to the shareholders and during the absence of its originator, by five of the directors; having paid some $36,000 in losses during its existence, and having but $21,000 in assets to show for its original paid-up capital of $90,000 in cash and notes. The second likewise lost money in the life business, abandoned that branch, and confined itself to the others, where it was successful. The third was put into liquidation in 1852, and the last, after a brief existence of a few months, reinsured its risks in the United States of Philadelphia, and retired from its labors. Three others, likewise chartered in 1849, the Hartford Life and Health, of Hartford, Connecticut, the Morris County Life and Fire, of New Jersey, and the North Carolina Mutual Life, of North Carolina, are now numbered among the long-forgotten dead. The era of bubble companies in American life insurance was fairly initiated.

The following year, 1850, was especially prolific in new companies. No less than twelve were chartered, including two in the South and two in the West. Seven of the number have disappeared, most of them after a short life; the remaining five, all Eastern companies, are stanch institutions.

After 1850 life insurance litigation became frequent in the courts. Prior to that date the reported cases only number five in all. Lord *vs.* Dall, in 1815, already noticed, was the solitary Massachusetts decision. In New York was that of Breasted *vs.* Farmers' Loan and Trust, in 1843, involving that since vexed question of suicide; while in 1845 and 1846 three several cases in Louisiana, Maryland, and New York concerned the disposition of the policy, either by assignment or under the Married Woman's Act. But so rapid was the increase of business in the few years preceding 1850, that life insurance decisions from that time on became among the familiar features of the State Reports.

CHAPTER IX.

LIFE INSURANCE, 1850–1860.

SMALL as may now appear the aggregate life insurance business at the close of 1850, it presented a surprising exhibit as compared with any previous experience in this country. According to the best information we have been able to gather, about forty-seven companies, including three from England, were in the field, the majority of them new recruits less than two years old. Only

* Pennsylvania Life, Philadelphia Life and Health, and Equitable Mutual Life.

about a dozen of the forty are now in active operation, all the rest having either closed entirely or abandoned their life departments. One-half of the entire number were located in the three cities of New York, Philadelphia, and Hartford. The West was represented by two in Cincinnati and two in Kentucky, while in the South were some seven offices, two being at Baltimore and three in New Orleans. But none of these Western or Southern offices succeeded in securing much business, and all have disappeared. Indeed, a majority of the offices owed their origin to the speculative character of the period and the sudden popularity of life insurance. Many of them combined this branch with a fire or trust business. The officers had no adequate knowledge of the work, and endeavored to conduct them much as if they had been fire insurance organizations. The year 1850 was very prolific in life companies, some fourteen being organized, and during the five succeeding years about as many more were added.* Competition became active at once. The old rates were decided to be much higher than safety required. A general reduction took place among the new companies after 1848. The action was regarded, in the first instance, as ruinous by the older organizations. Failures were predicted, and in some instances were apparently traceable to this cause. Not only had the rates been reduced much below what was before considered safe, and what the long experience of the English companies had led them to adopt, it was argued, but American statistics, so far as secured, showed a mortality considerably in excess of that assumed. Prof. McCay, at that time actuary of a Southern company, had deduced the mortality rate of the city of Baltimore in 1849 from the record of interments from 1826 to 1848, and from the

* AMERICAN LIFE COMPANIES, 1850.

Date.	Name and Location.	Premiums. Mutual Rates. Ages. 25	40	53	Non-participating Rates. Ages. 25	40	55	Guaranty or Stock Capital.	Nature of Business.
1850	Ætna, Hartford, Conn.				15.80	25.10	46.60	$150,000	Life.
1847	American Mutual, New Haven, Conn.	18.30	24.00	43.40					Life.
(1) 1850	American Life and Health, Philadelphia, Pa.	† 20.40	32.00	57.80	17.00	26.70	48.00	‡ 500,000	Life, Health and Trust.
1850	* Baltimore Life, Baltimore, Md.				19.00	29.60	53.50	200,000	Life.
1850	Charter Oak, Hartford, Conn.	20.40	32.00	57.80	15.80	25.40	46.60	200,000	Life.
1846	Connecticut Mutual, Hartford, Conn.	† 20.40	32.00	64.20				50,000	Life.
(2) 1849	* Crescent Mutual, New Orleans, La.	†						‡ 200,000	Life, Fire and Marine.
(3) 1847	* Eagle Life and Health, Jersey City, N. J.	20.50	32.10	57.80				‡ 200,000	Life and Health.
(4) 1848	* Equitable Mutual, Philadelphia, Pa.	17.60	27.00	49.10				‡ 250,000	Life and Fire.
1836	Girard, Philadelphia, Pa.	20.40	32.00	57.80				300,000	Life and Trust.
(5) 1836	* Globe Mutual, Philadelphia, Pa.								Life and Trust.
(6) 1849	* Hartford Life and Health, Hartford, Conn.	† 20.40	32.00	64.20	13.60	21.40	42.90	‡ 100,000	Life and Health.
1847	* Hope Mutual, Stamford, Conn.	20.40	32.00	57.80					Life.
1850	* Jefferson, Cincinnati, Ohio	†						100,000	Life and Trust.
(7) 1850	* Kentucky Mutual, Covington, Ky.	† 16.20	26.30	49.60				100,000	Life.
(8) 1850	* Keystone Mutual, Harrisburg, Pa.	20.40	32.00	57.80				‡ 75,000	Life and Accident.
1850	Manhattan, New York, N. Y.	† 19.40	31.70	57.80				100,000	Life.
1828	Massachusetts Hospital, Boston, Mass.				24.00	34.00		500,000	Life and Trust.
1845	Mutual Benefit, Newark, N. J.	† 20.40	32.00	57.80					Life.
(9) 1849	* Mutual Benefit, New Orleans, La.	†						80,000	Life.
(10) 1849	* Merchants and Planters' Mutual, New Orleans, La.	†						200,000	Life, Fire and Marine.
1843	Mutual Life, New York, N. Y.	20.40	32.00	57.80					Life.
(11) 1845	* Mutual Life, Baltimore, Md.								Life.
1850	* Nashville Mutual, Ky.								Life.
1850	National, Montpelier, Vt.	19.80	31.60	59.40					Life.
(12) 1850	* National Safety, Philadelphia, Pa.							‡ 50,000	Life and Saving Fund.
1843	New England Mutual, Boston, Mass.	† 19.80	31.60	59.40				50,000	Life.
1845	New York Life, New York, N. Y.	† 20.40	32.00	57.80					Life.
1850	New York Life and Trust, New York, N. Y.	20.50	32.10	57.70	19.00	29.70	53.60	1,000,000	Life and Trust.
(13) 1850	* North American Mut. Life and Health, Philadelphia	20.40	32.00	57.80					Life and Health.
1849	* North Carolina, Raleigh, N. C.	20.40	32.00	57.80					Life.
(14) ...	* Odd Fellows', Philadelphia, Pa.							50,000	Life and Fire.
(15) 1840	* Ohio Life and Trust, Cincinnati, Ohio	19.90	31.73	58.78	15.78	25.16	46.59	100,000	Life and Trust.
1847	Penn Mutual, Philadelphia, Pa.	20.40	32.00	57.80				80,500	Life and Trust.
1812	Pennsylvania Company, Philadelphia, Pa.	20.40	32.00	56.80				500,000	Life and Trust.
(16) 1848	* Philadelphia Life, Philadelphia, Pa.	17.70	27.30	51.90				100,000	Life, Health and Fire.
1769	Protestant Episcopal Association, Philadelphia, Pa.	21.40	32.40	58.90					Life.
(17) 1847	* Southern Mutual, Athens, Ga.	† 21.70	33.90						Life and Fire.
(18) 1850	* Southern Mutual, New Orleans, La.	†						‡ 500,000	Life.
1843	State Mutual, Worcester, Mass.	† 14.40	22.80	41.70				100,000	Life.
(19) 1847	* Trenton Mutual, Trenton, N. J.	†							Life and Fire.
1849	Union Mutual, Augusta, Maine	† 20.40	32.00	57.80				100,000	Life.
1850	United States, New York, N. Y.	† 20.00	31.40	56.70				100,000	Life.
(20) 1850	* United States, Philadelphia, Pa.	20.40	32.00	57.80				‡ 250,000	Life and Trust.

ENGLISH COMPANIES IN AMERICA, 1850.

(21) 1805	* Albion	21.70	33.90		19.20	30.00		‡ 5,000,000	Life.
(22) 1820	* British Commercial	† 22.90	32.30	55.90	18.70	28.50	52.50	3,000,000	Life.
(23) 1837	* National Loan Fund	† 21.40	32.70	58.60	19.30	29.40	52.80	‡ 2,500,000	Life.

* Closed or withdrawn. † Part note Companies. ‡ Authorized Capital simply, as was no doubt that of several others represented in the list. (1) Afterwards American Life and Trust. (2) Soon dropped the life department, in which it lost heavily, and confined itself to fire. (3) Was unsuccessful in the health department and reinsured its life risks in the Knickerbocker in 1853. (4) Discontinued life department in 1852. (5) Closed in 1857. Date of charter doubtful. (6) Afterwards Hartford Life, withdrew its securities from New York in 1858, when its affairs became mixed and closed about two years after. (7) Failed in 1856 through too great reduction of premiums and enlargement of premium notes, involving a loss to the stockholders of from one-fourth to one-half of the capital. (8) Combined accident insurance, business limited. (9) Closed 1853. (10) Failed 1852. (11) Unsound from the beginning and was compelled to go outside of Baltimore to secure business, retired in 1851, paying less than ten per cent., policies transferred to the Union Mutual. (12) Discontinued life department about 1853. (13) Retired in 1851, policies transferred to the Ætna. (14) Name changed to City Insurance Company in 1857 and business confined to fire risks. (15) Failed in 1856, the most notable failure down to that time in the United States, stockholders lost heavily, risks reinsured in the Jefferson of Cincinnati. (16) Unsuccessful in life and health departments, and afterwards confined itself to fire insurance under the name of Philadelphia Fire and Life. (17) Business confined to Georgia, Alabama and South Carolina, life department embracing about 300 policies separated in 1855 and transferred to Columbia, South Carolina, about $100,000 invested in Confederate Bonds was lost during the Rebellion, but the greater part of its remaining assets being invested in old State Bonds of the States mentioned it was enabled to continue after the close of the war. (18) Mismanaged, survived but a few months, and reinsured in the United States of Philadelphia. (19) Unskillfully managed and unsuccessful in securing business, closed about 1852. (20) Closed about 1860. (21) Absorbed by the Eagle in 1858. (22) Absorbed by the British Nation in 1852. (23) Name changed to International in 1855, failed and was absorbed by the Hercules in 1868.

census returns of 1830 and 1840. To obtain the population for the intervening years, each decade was taken by itself, and the intervening numbers were assumed to have increased in geometrical proportion. He concluded the mortality of Baltimore to be less than that of Carlisle for all ages under twenty and over seventy, but to be one-half greater between twenty and forty, and twice as great at fifty.*

He observes:

If there is more or less doubt whether our life insurance companies are not charging rates that are too low, our anxiety for those companies who have reduced their charges below the earlier standard becomes of the most serious character. If there is much reason to fear that the old rates are too low even for the times of ordinary mortality, what fears must be felt for the stability of companies who have reduced these rates, when the average mortality is doubled by the ravages of cholera! These fears and anxieties are not quelled by remembering that dividends of fifty per cent. profits have been hitherto made by most of the companies; for it is easily perceived that, at the first, when the insured are all in good health, the number of deaths will be far below the average. Let, therefore, all the companies be warned in time, and especially let them beware of reducing their rates so as to endanger their existence. Let them keep up their charges to the old limits.

It appears, according to Prof. McCay, that some of the companies had reduced their rates at this time much below those given in the preceding table, and if the actual rates which he notices prevailed to any extent, there was just cause for alarm.† The presence of Asiatic cholera at this time gave additional ground for fear: its previous visitation in 1832 and the alarming reports of its ravages in Europe were still fresh in the public mind. The scourge had again returned with redoubled violence. Near the beginning of 1849 it reappeared almost simultaneously in New York and New Orleans, and thence gradually spread over the country. During the summer months it raged with peculiar violence along the chain of the lakes and through the Mississippi valley. Thirty-one thousand died of the disease in that year—being about one-tenth of the total mortality. It was especially fatal among those of foreign birth, nearly eleven thousand of the deaths occurring among this class.

The Federal census presents another important feature of this period. The decennial census of 1850 was the first in which the interest of life insurance in the social statistics was recognized. Additional blanks were furnished to the marshals, requiring information concerning the mortality during the different months of the year, together with the age, sex, color, condition, place of birth, occupation, and diseases of the dead. The effort, as might be supposed, was, in its most essential features, a failure. The ingenuity of the authorities had always been taxed to secure accurate returns even of existing facts, and when the enumeration of the dead during the year was added, no satisfactory information could be obtained. Selfish humanity was found in a twelvemonths' interval to have forgotten the names of its dead. De Bow, the Superintendent of the Census Bureau, says in his report:

The tables of the census which undertake to give the total number of births, marriages, and deaths in the year preceding the first of June, 1850, can be said to have very little value. Nothing short of a registration system in the States will give these data with even approximate truth; and where such a system has been best established, difficulties have continually occurred, requiring a very long period of time to be removed. Against all reasonings, the facts have proved that people will not, or cannot, remember and report to the census-taker the number of such events, and the particulars of them, which have happened in the period of a whole year to eighteen months prior to the time of his calling. It might be possible to obtain the facts for a single month.

These particulars, which are so important an element in the census of the European States, are generally based on a system of registration which has existed for a long time, and is more directly under the control of the government where there is a national established church. A similar registration has been in operation for several years in Massachusetts, Connecticut, Rhode Island, New Jersey, Pennsylvania, Vermont, South Carolina, and Kentucky. The deaths in nearly all of our principal cities are annually registered and reported in connection with the local boards of health. The enumeration, however, was not without its value. If all the deaths were not reported, the percentage of their distribution among the different ages and of the different causes of death was probably not very far from correct, and furnished a basis for future comparisons. As Dr. Jarvis, of Massachusetts, said in a communication to the Superintendent:

The only use that can legitimately be made of the statistics of mortality is the comparison of diseases and ages in different conditions and among different people. It seems probable that a fair average of all the actual diseases was reported, though they fall short of complete numbers.

On the eighth of April, 1851, the New York Deposit Law was passed, which roused such a vigorous spirit of retaliation in other States. All life companies doing business in New York, both foreign and domestic, were required during the next ten months to deposit $100,000 with the Comptroller, in two installments. Complete statements, similar to those required of the domestic life companies, were also, for the first time, required of the others. The passage of this law created intense excitement among those interested. It was generally condemned as unwise and unjust in the last degree, and caused retaliatory action on the part of several of the States. Twelve foreign life companies withdrew from New York, refusing to comply. In fact, so many objectionable features were developed by the operation of the law that in 1853 it was essentially modified. The business of life and fire insurance was made the subject of separate enactments, and outside companies were allowed to make the required deposit in their own States.

A general movement throughout the country in favor of temperance reform, in 1850, made its influence felt on life insurance. Believing that the value of total abstinence could be practically shown, two companies were organized for the purpose of insuring such risks at a lower rate of premium—one, the American Life and Health, of Philadelphia, in 1850, the other the American Temperance, now the Phœnix Mutual, of Hartford. Total-abstinence lives were taken at a reduction of from one-sixth to one-seventh below joint-stock rates.

But notwithstanding the conditions favorable to the growth of life insurance, the demand was by no means equal to the extraordinary supply of companies so suddenly furnished. Business was found more difficult to procure than had been imagined, and the withdrawals of companies were about as rapid as had been their multiplication. Between 1852 and 1857 nearly all the more feeble bantlings retired

* According to McCay, the expectation of Baltimore compared with that of Carlisle as follows:

Ages.	Baltimore.	Carlisle.	Ages.	Baltimore.	Carlisle.
	Years.	Years.		Years.	Years.
Birth	36.90	38.75	50	19.30	21.08
10	46.40	48.83	60	14.60	14.33
20	35.40	41.50	70	10.10	9.17
30	29.00	34.33	80	7.10	5.50
40	23.90	27.58	90	5.00	3.33

† Rates of American Companies in 1849, according to McCay.

Ages	20	30	40	50	60
Rates	.91	1.31	1.69	1.96	4.35

from the strife. But their applicants had been few, their rolls of membership were consequently small, and no serious harm resulted, the policies, in most cases, being transferred to other companies. The miscarriage of these enterprises checked, for a while, the demand for charters, and for several years no more companies were organized than could be profitably sustained.

Just what was the amount of business done by these companies we have no means of determining. The first accurate results on this point were secured in 1854, under the revision of the New York insurance code, requiring the transmission of full returns to the Comptroller. But the annual statements of fourteen of the principal companies, established at or prior to 1850, show forty thousand policies in force among them at that date, insuring $92,000,000, and aggregate assets of $5,000,000. Their receipts for that year were about $2,000,000, and the ratio of their expenses was about twelve per cent., including commissions, ordinarily amounting to five or six per cent.* Two-thirds of this insurance was shared between the Mutual Life, Mutual Benefit, New York Life, and Connecticut Mutual; the remaining ten aggregated less than $30,000,000. Comparing the status of the companies represented in these figures with the others not included, we are warranted in concluding that not more than sixty thousand policies, at the furthest, were in force in the United States in 1851, while the aggregate sums insured did not exceed from $110,000,000 to $120,000,000, an amount, be it observed, less than the aggregate risks of the fourteen companies of that and other States doing business in New York eight years later.

The amendment to the New York code requiring full returns was followed in 1854 by a similar requirement on the part of Massachusetts, and in 1855 we are favored for the first with a full exhibit of the business in that State. From these and other sources it appears that the total assets of seventeen New York and New England companies, at the close of 1854, amounted to $13,174,735, insuring some $135,000,000—a sum in excess of the whole business throughout the Union two years before, so rapid had been the growth of the business. [See table at the foot of next column.] About one-sixth of these assets was in the shape of premium notes. The losses during the year amounted to $1,308,040, and the premium receipts to $3,024,125, of which about thirteen per cent. was required to meet the expenses. The publication of these figures appears to have been the signal for a vigorous war of words over the respective merits of two rival systems between which the companies were divided. The strife between the all-cash and part-note companies had been carried on for some years through their brochures for agency circulation: the field of contest was now transferred to the columns of insurance journalism. The mathematical demonstrations by which the superiority of one method or the other was vindicated were almost endless. The following quotations, from the annual reports of two cash companies on the one hand and from a skillful defence of the note system on the other, will be found a fair embodiment of the views entertained in 1854:

Premium notes decoy applicants for insurance into the practice of taking larger policies than they can pay for; consequently a debt is at once commenced against the policy, the interest on his note is added annually to his cash payment, and at death the family receives a less sum than they expect, owing to the deducting of the premium notes. But the disadvantages do not stop here. The company itself goes on accumulating premium notes, and swell up their annual statements, showing large risks and premium notes equal to one-half of their pretended profits or surplus. We regard the practice as ruinous both to the company and to the insured. Let each deal in cash, then each will stand upon a surety, and not upon a sandy foundation. But this is not all. The company goes on accumulating premium notes, and their annual statements swell up in figures which deceive themselves and everybody else. We regard the practice as an unfortunate one for all concerned, and we believed all note companies are tired of it themselves, and we are glad to see them retracing their steps. Indeed, we think now there is a fair prospect that every company will give it up and settle down upon a cash basis.

Another company adds:

The life table we use, which give the European experience for the last hundred years, show that all the premiums received in cash, and all the interest on this cash compounded, are necessary to enable companies to pay to all (the youngest) insured the amount of their policies. Were we to take notes for any portion of the premium due, we should lose, first, the interest, simple and compound, on them, and, secondly, those notes which are unpaid.

On the other hand, an able actuary, in 1855, thus writes in defence of the credit system:

Life insurance is supposed to be, in an especial manner, an institution for the man of moderate means; and, therefore, whatever will tend to

* Financial Exhibit of Fourteen Life Companies in 1851, compiled from their Annual Reports.

Name.	No. of Policies in force.	Amount Insured.	Assets.	Receipts.	Expenditures.	Dividends.
Ætna, Conn	1,003	$1,285,710	$168,788	$30,168	$11,375	.....
American Life & Health, Pa	250	250,000	.....	5,200	.....	.....
American Mutual, Conn.	1,400	3,500,000	101,638	57,556	.....	.....
Connecticut Mut., Conn.	11,008	21,591,116	.....	.....	.....	$668,406
Hartford Life & Health, Conn	2,609	3,751,500	176,622	.....	45,754	15,498
Mutual, N. Y.	6,305	15,886,181	1,009,294	440,773	240,160	292,902
Manhattan, N. Y	827	1,750,000	140,731	58,259	30,741	.....
Mutual Benefit, N. J	5,103	14,880,980	544,079	461,708	300,611	.....
National, Vt.	414	530,250	12,965	19,450	6,558	.....
New England Mutual, Mass	2,152	5,005,191	433,416	116,367	50,779	2,257
New York Life, N. Y.	5,000	12,900,000	456,750	303,074	101,995	456,750
Penn Mutual, Pa	.....	3,708,000	167,918	107,557	73,801	147,639
Southern Mutual, Ga.	1,152	3,892,194	26,700	46,452	19,751	.....
United States, N. Y.	.....	1,455,754	169,397	48,268	26,345	.....
United States, Pa	632	1,346,279	131,805	50,742	14,177	10,148

Partial Exhibit of Returns to the Comptroller by Companies doing business in New York for the Year 1854.

Name.	Total Assets.	Amount Insured.	Policies Issued in 1854.	Cash Premium Receipts.	Note Premium Receipts.	Expenses.	Losses Paid.
British Commercial, London	.....*	.....	348	$28,713	.....	.....	$15,000
Connecticut Mut.	$2,154,489†	18,948,225	939	357,312	$284,653	$53,863	253,153
Howard, N. Y.	131,793	1,027,200	335	24,475	9,464	13,451	2,908
Knickerbocker, N. Y.	141,071‡	1,241,204	246	24,040	4,050	13,863	204
Manhattan, N.Y.	322,733‖	4,763,400	577	66,522	45,407	26,005	40,394
Mutual Benefit, N. J.	2,033,859§	15,794,297	428	433,095	54,952	45,422	132,800
Mutual Life, N.Y.	2,850,078	22,182,633	1,567	642,092	.....	82,582	289,800
Nat. Loan Fund, London	412,651*	6,033,957	484	132,568	46,862	37,000	93,275
New Eng. Mut., Mass.	668,971¶	6,400,663	453	110,916	54,308	15,252	59,612
New York Life, N. Y.	863,715**	10,290,662	485	220,702	81,552	43,396	173,674
New York Life & Trust, N. Y.	1,913,797	1,341,780	63	34,469	157	770	38,670
United States, N. Y.	238,685††	3,369,000	422	78,785	9,559	19,082	40,594

* Business in the United States. ‖ $107,524 in notes. ** $335,122 in notes.
† $1,088,831 in notes. § $820,335 in notes. †† $44,048 in notes.
‡ $8,960 in notes. ¶ $71,644 in notes.

Summary of the condition of the Massachusetts Hospital, Massachusetts Mutual, Berkshire County Mutual, and Union Mutual for 1854, from their returns to the Secretary of State of Massachusetts:

Amount insured	$7,061,724
Total assets	1,262,668
Premium receipts	207,238
Losses	60,875
Expenses	38,316

The American Mutual in 1854 reported to the Connecticut Legislature as follows: Assets: $180,225; premium receipts, $71,117; losses, $17,400; expenses, $27,672.

make it more easily available to the class who are the beneficiaries of the system is a consummation devoutly to be wished.

The writer then proceeds to show how a man, unable to pay the full cash premium needed, may secure the same benefits by giving his note for a part, using the remainder more profitably in his business, the dividends meanwhile canceling the notes:

The vital principle of a life insurance company is the interest on its money invested. It will be observed that the company holding the notes is in the receipt of interest on twice the sum of the other company, and it will also be seen that it is eminently safe in at least one-half of its investments. I allude to the moiety represented by the notes. The company holds the security in its own hands, not only in the sum named in the policy, but in the several additions to the policy. The mere fact that the sum of the several notes is deducted from the policy has no more relation to the value of the policy to the surviving family than a mortgage on the family mansion. Every man is supposed to understand his own business best; and if in the course of a life one finds it profitable or necessary to borrow money, he offers such security as he happens to be possessed of. If it be a house, he will offer that; if a policy of insurance, that. Notes, therefore, secured by a mortgage of the policy, are but the evidences of a debt which has been contracted with a view either of a pecuniary advantage or of meeting a necessity, and have no relation to the advantage or disadvantage of a system of life insurance.

It is said that a great many policies are allowed to run out by a neglect to pay the premium at the stipulated time, and that the notes cannot be collected. We have to answer that the motive to sustain the policy in a credit company is largely strengthened by the superior advantages to be gained by a continuance of the policy. But should the company fail in a few instances to collect the notes, the institution is in no bad position, nor are the rest of the insured injured. After a few annual premiums have been paid, it is an object for the company to cancel the policies; and in such case the sum which a cash company would pay for a policy would in many cases exceed the total amount of the notes. On careful inquiry of some of the largest companies doing business on the credit plan, it is ascertained that the percentage of loss on the notes does not, for a series of years, amount to two per cent. of the principal, while the gain to the company in interest fully compensates for the loss; that the tendency to a continuance of the policy is a very important advantage of the system, and that the average of the dividends earned is larger than it would be possible to render on any other principle. These facts establish beyond all doubt the safety of the plan so far as the individual is concerned; hence the individual is safe who is insured in such a company.

Unquestionably the note system in the early stage of life insurance presented the more attractive appearance both to insurers and insured. A much larger business could be done at the start for the same moneyed outlay; and as the mutual plan assumed a premium rate much higher than the actual cost of insurance, what could be more tempting than a plan which, kept within proper limits, would be mathematically safe, and at the same time gave the insured the benefit of his over-payments in present insurance. Consequently we find a majority of the old offices adopting this method. But the practical disadvantages arising, either from excessive notes, or the dissatisfaction of the insured from the increased cost of insuring as the policy grew older, had already begun to be experienced by one or two offices, and new contracts were declined by them except on a cash basis. The others have, one after another, been forced to abandon the practice as their policies grew older and the evils more pronounced, until finally all the companies have united on a strict cash basis. Only four or five of the offices in 1854 were strictly mutual. The remainder relied on a guarantee capital, to be afterwards redeemed from their accumulations. The annual reports of the different institutions furnish us with many interesting features in the practice of life insurance at this period. Among others is to be noticed the growing confidence on the part of the community in their permanence, exhibited in the increase of life policies compared with those for shorter terms. Of the 8,000 policies in force in one of the corporations in 1854, fully one seventh were for short terms, the great majority being seven-year policies. Nearly all of the new ones issued during that year were for life. Another company reports:

The accession of a much greater proportion than hitherto of whole-life policies that have taken the place of term policies, or those for a few years, has not only given additional strength and permanence to the institution, but has also demonstrated the increasing confidence of the public in its stability and success. Of the policies which were terminated by failure and other causes during 1854, only about one-third were for the whole of life, while of the new ones issued during the same period, near seventy per cent. were for whole-life policies, and the annual premiums on the new issue were over fifty per cent. greater than on those terminated.

Still another observes:

The parties who held seven-year policies have generally testified their approval of the company by entering into it again under more extended policies.

The exchange of term for whole-life policies is a noticeable feature of the various annual reports between 1850 and 1855, and furnishes one of the best indications of the improved public sentiment concerning the permanence and value of the institutions. The following extracts from an annual report of one of the companies, in 1854, represents its experience for that year:

The year just passed will long be remembered for its pecuniary embarrassments and financial trials. The pressure upon those whose circumstances were not prosperous has been so great that they have been obliged, in many cases, to throw aside their policies. The same causes have, to a considerable extent, hindered new insurances.—The business of life insurance, we think, is transacted with more deliberation than formerly, and the insured look with more favor upon future benefits than they do upon the speculative issues of scrip for present large annual dividends. Healthy persons are slow to insure their lives; the agent and the solicitor find it difficult to get the ear of such persons, and often the premium paid is regarded by the insured as almost a waste of money.—Permits to voyage, travel, and reside beyond the limits of policies, are granted by life insurance companies, and by this company; but no company has ever charged enough for these additional risks. At the same time policy-holders are rarely, if ever, satisfied with the prices they are called on to pay. We have no delicacy in saying we are more than ten thousand dollars worse off for granting such permits.

In connection with the last paragraph, it may be mentioned that many term policies were issued by the various companies to parties going to California during the gold fever, which now began to terminate by expiration. Another company about this time mentions in its annual report a list of fourteen different methods of paying premium and insuring single and joint lives, for which it had prepared tables. Among them we notice the ten annual payment system, with some variations.

One of the first steps towards systematizing and abridging the actuarial labor, involved in computing the reserves for the American offices, was taken in 1853. In that year the celebrated actuary, Elizur Wright, who had but a short time previous resigned the chair of mathematics and natural philosophy in Western Reserve College, was employed to construct a complete set of valuation tables. This work was undertaken at the special instance of six of the larger companies, on condition that no other companies should be allowed a copy for ten years unless they paid to Mr. Wright, who held the copyright, the same price for it which was paid by the original six, viz. $250 per copy. These tables were based on the combined experience of the English companies, and were completed early in the following year.

In his introduction, Professor Wright furnishes an interesting

picture of the condition of the business in America at the time. He says:

As population, intelligence, and refinement advance, life insurance must become a more and more essential part of the social fabric. It will involve a larger and larger portion of the capital of the country, and become, probably, the chief treasury of accumulated savings. Thus far, to the million it has been enveloped in considerable mystery. Under the cloud, fraudulent companies have largely bled the confiding, and those of a different character have felt obliged to saddle themselves with high salaries for eminent mathematicians to pilot them annually across the unknown depths of the logarithm table.

The Professor then alludes to the pains taken by the British actuaries to magnify their office and labors, by learned discussions over mysterious formulas, and over more scientific methods of determining reserves, distributing surplus, etc., while he observes, on the contrary:

In this country, corporations for life insurance have existed for a quarter of a century or more, and during the last ten years they have rapidly multiplied; but, in most cases, their directors have been guiltless of any undue expenditure for mathematical skill to aid in their management. It is not many years since a New York life office, having lost a considerable sum by the defalcation of one of its officers, paid a London actuary £300 to ascertain its liabilities.

Life insurance had assumed such a magnitude by 1850 that its interests warranted a special organ as a vehicle of communication between the companies and their agents. Insurance journalism became a necessity to the business. The beneficial influence exerted by this medium has been most potent; the business has been developed, protected, and consolidated into a system, in a great measure through the exertions of an insurance press.

The leading features in the legislation of Massachusetts have been already noticed. In 1851, the foreign companies doing business in that State were first required to appoint an attorney there to represent them and accept service. The agents of such companies were at the same time required to give bonds, to make returns, and pay taxes. The Massachusetts Commissioner, alluding to this law, observes:

It is a significant indication of the estimation in which these outside companies were then held, and which, as a whole, they too well deserved, that these last two statutes were entitled acts "to provide against loss by foreign insurance companies"—a curious inversion of what is commonly supposed to be the legitimate purpose of insurance. It is quite possible that, from this absence of a kindly feeling toward them, they got the misnomer of *foreign* insurance companies.

In 1852 the existing laws were amended so as to require fuller and more accurate returns concerning the business of life insurance throughout the State. Life, health, and live-stock companies were compelled to furnish annual statements of their condition. The Secretary, Treasurer, and Auditor of the State were constituted, *ex officio*, a Board of Insurance Commissioners. They were empowered to have supervision over all foreign companies and agencies doing business in the State, appoint a State actuary, and make an annual report to the Legislature of their condition and the business done, according to the prescribed forms. In the December following, the Board made their first report on these outside companies—fifty-eight in all, of which thirteen were life companies. The returns required of the latter produced some very discordant and amusing results. The law required, among other things, a return of the aggregate present value of the existing policies; no rate of interest or mortality, however, was prescribed. The actuaries, in most instances, interpreted the law to mean the present value of the sums insured, and, accordingly, returned the aggregate of single premiums required to insure all the policy-holders at their ages, thus making their companies appear hopelessly insolvent. No distinction, again, was made in the law between life and term policies, nor between net and gross valuations. The solvency of the companies, if they were disposed to equivocate, would of course remain as much a matter of conjecture as before. The fire and marine companies were only obliged to state the amount of their assets, but, as was observed in a late report of the Insurance Commissioner:

The little light thus thrown upon them seems to have reduced their number before the next report to thirty-four, while it had the usual effect of increasing the business of the stronger companies remaining.

The Hon. Elizur Wright, in an article on the regulation of life insurance, in 1852, took a clear and comprehensive view of the value of State legislation, and the importance of this new step taken by Massachusetts. He insists on the necessity for a strict yearly valuation of their policies by all companies, even though it might be a difficult and troublesome matter. In the following interesting observations of Mr. Wright, the reader will recognize many of the facts to which allusion has been already made;

By some companies in this country, policies are carefully estimated and assets balanced against matured liabilities yearly; by others, there is reason to believe that the liabilities have been rudely and lumpingly guessed at; and by some others still, it is probable no such estimation has been made or attempted in one way or another. As the principal executive officer of one company lately expressed to the writer of this article his doubt as to the possibility of "fixing a value to an uncertainty"—meaning by an "uncertainty" a life-policy—it is pretty certain that that company gets on without calculating its policies. In this state of things it is not without good reason that several State legislatures have interested themselves to guard their constituents against the mismanagement of life insurance offices. New York has required of each company doing business in that State, wherever chartered, to deposit $100,000 with the State Comptroller for the benefit of the insured in that State. This safeguard is of very doubtful utility, and is surely very awkward. The sum held may be too much or too little, and requiring it tends to discourage the business and confine it to narrow limits, whereas its safety lies in expanding over a broad surface. Massachusetts has for several years required of insurance companies chartered in other States and doing business within her limits, a statement of their affairs, to be sworn to and lodged with the Secretary of State; but, unfortunately, such a statement as was conclusive of nothing in the case of life insurance companies! It got merely a sort of puff advertisement, the figures of which, indeed, might all be true enough, and yet the company be worthless. Her last Legislature has passed a more stringent enactment, and in it required a return of the real liability of the company, as well as its assets. It is curious, however, to observe, and it argues the imperfect acquaintance with this subject which prevails, that this act not only requires a return of the aggregate value of the policies on the first of July of each year, but also the present value of the future premiums receivable at the same date! This latter return, having nothing to balance against it, is of no significance whatever to the public. The father of the act, by attempting to show a little more knowledge than he possessed, imposed a quite needless labor on the companies. This act, however, hits the nail on the head, notwithstanding. It is an "Assembly's Shorter Catechism," which no company can honestly answer without informing the public whether it has been safely and correctly managed up to the date of the return. Such a balance of its assets against its matured liability, as estimated by a mathematician known to be competent and trustworthy, every life insurance company should feel required, by a regard for its own credit, to make annually. And the insured should no more allow the directors to go on year after year without making this balance than the stockholders of a railroad would allow their directors to report their receipts without reporting their running expenses.

Two years later the jurisdiction of these commissioners, which had been confined to the foreign companies, was extended to the domestic companies also, which had hitherto been under the sep-

arate supervision of the Secretary of State. More elaborate statements were required, and the various insurance laws in force were consolidated into a single act. In the following year, 1855, a separate department was created, and, instead of the board heretofore composed *ex officio* of the three State officers mentioned, three special commissioners were appointed, charged with the execution of the laws relating to insurance companies. With the establishment of this commission dates the beginning of the celebrated Massachusetts Insurance Reports, the first of the kind ever issued in this or any other country.

The Insurance Commission and Reports of Massachusetts were followed by a similar system in New York three years later. The combined influence of the two in purifying and controlling this great department of finance, is familiar to all insurance men.

The law of Massachusetts again underwent a thorough revision in 1856, and appeared as a new insurance code, exceedingly detailed and specific in its application and requirements of the different classes of companies. Four distinct forms of returns were prescribed, for the stock companies, the mutual marine and fire-marine, the mutual fire, and the life companies: each contained from thirty to fifty queries, embodying substantially the information that is now sought for. The number of commissioners was reduced to two in 1858, and in 1866 to one.

A recent report of the commissioner observes, concerning the development of legislation in this State:

A full review of the present system of insurance laws in the commonwealth would require not only a tracing of the legislation on other points quite as important as those relating to the supervision of the companies; but perhaps the most interesting part of the investigation would be to study the progress of what may be termed the common law of insurance, which, during the same period, was growing into an established system, under a course of judicial decisions in our courts. To the genius and learning of such jurists as the late Chief-Justice Shaw, who presided over the Supreme Court of this State during the thirty years from 1830 to 1860, is due, as much as to the wisdom of the Legislature, whatever of perfection and usefulness the system of insurance has attained. It is not claiming too much for Massachusetts to say that both her Legislature and courts have contributed very largely in giving the earliest and best direction to the systematic development of an interest which is every day assuming more gigantic proportions.

In other parts of the Union, as we have already seen, insurance legislation was exceedingly active during this period. A bill to create an Insurance Department was introduced into the New York Legislature early in 1856, which contained some very mischievous provisions. Among others, fifty per cent. of the capital of all joint-stock companies was to be deposited with the new official, and foreign mutual companies were to be ruled out of the State altogether. The bill, though tabled, as it should have been, was again brought up in the following year, and again dismissed.

Restrictions and penalties attached to foreign agencies formed the principal topics of legislative debate and action on the subject of insurance throughout the Union, however. Here and there in this tangled mass of reformatory laws for the benefit of the invaders, appears some mild restraint in the matter of brief annual returns on valid capital, administered to their domestic corporations, but retaliatory taxation was the one absorbing idea for these and several after years. Wholesome protection was of later growth. Not a few of these enactments were characterized by an ignorance of the subject matter which would have been ludicrous, had not the interests depending been so momentous. The burdens imposed on the corporations for the privilege of doing business in the various districts were enough to drive out any branch whose existence did not amount to a necessity.

The second official report of the Massachusetts Commissioners in 1856, though comparatively brief in its reference to life insurance, is interesting as the first of the valuable series of documents on this subject which has since given repute to the Massachusetts Department.

They say:

To this important branch of insurance the Commissioners have given such attention as has been in their power, and in their opinion ample protection is now furnished by law to the public, so far as this department of insurance is concerned. * * * From the fact that for the most part the customers of life insurance companies are careful, prudent men, who, while seeking an investment for the benefit of friends or relatives who may survive them, are led cautiously to examine the character of the men to whom they intrust their investments, less legislation is required for these than for most other branches of insurance. * * * The Commissioners have endeavored in their examination, as far as possible, to ascertain the character and capacity of the officers and agents who are now managing this large and increasing line of insurance. And it is gratifying to us to be able to report that in all our intercourse with them, we have been received by both officers and agents with uniform kindness and frankness, which has impressed us with the belief that no disposition exists to evade our laws, but rather cheerfully and fully to comply with them. * * * The funds of these companies seem to be securely invested and prudently managed. The officers and agents appear to be gaining a fuller and better knowledge of the workings of such institutions year by year, and a uniformity of system is being secured by all. The whole amount at risk in home life-insurance companies, as near as can be ascertained, was, on the first of November last, $13,944,300. Insured by agents of foreign offices in this State during the last year, about $7,500,000.

Such is the substance of the first extended notice which the business ever received at the hands of special commissioners. The returns of the companies were appended to this report without further analysis or abstract.

The New York Comptroller returned the statements of twelve companies doing business in that State for the same year, eight of which had made the required deposit with him and four in their own States; among them one English company. The eleven American companies returned $18,804,303 in assets, against $103,510,890 at risk, of which $20,287,099 had been insured that year. The number of policies issued by them in 1856 was 7,388, and the total premium receipts $2,930,996, of which one-fifth was in notes, while $1,043,244 were paid during the year for death claims. The small proportion of new business and the generally more conservative management of the companies then, appears in the ratio of expenses to income, which was less than fourteen per cent. These companies represented an aggregate capital of $1,400,000.

Nine companies were at the same time doing business in Philadelphia, all combining with their life department either trust funds or fire insurance, none of which were represented in the report of the New York Comptroller just alluded to. Their combined capital amounted to $1,350,000; but it was generally observed that life insurance had made but little progress in Pennsylvania when compared with New York or New England. The New England and Middle States continued to be the home of the companies, and even its prosecution through agencies in the South and West was not attended with the same encouragements as in the East, where business centred and floating capital was not so eagerly absorbed in the development of wealth. In reviewing these districts we have practically reviewed the whole.

While the number of companies in the field remained about the same in 1856 as it was five years before, the business, it will be noticed, had greatly increased. Most of the speculative

enterprises had been driven from the field, and the new accessions had only filled up the ranks as legitimate business developed. The heavy accumulation of assets and liabilities in the older offices, the proportions which their business was even then commencing to assume, together with the lengthened experience they had enjoyed, began to call forth some valuable results. A synopsis of the annual reports of some of the larger corporations will be the best *résumé* of life insurance in 1856, and will furnish an inside view of the offices and their operations.

Prominent among the documents issuing from the various corporations were those of the Mutual Life, whose position was thus stated in a review of its annual report for 1856:

The remarkable success of this company has done more to promote the practice of life insurance in the United States than all else that has been said, done, or written on the subject. Its position is a standing potent argument of the feasibility and utility of life insurance among our people. There is an aggregate accumulation of nearly four millions of cash assets, put together by frugality, self-denial, and prudent forethought, for the protection of the widow and the orphan. $279,183 has been distributed by this association in the payment of claims on the deaths of members within the past year, 1856. The institution might, with great propriety, be called the bank of the people. No monetary institution in the country is of more public importance.

The following extracts from the president's report to the board of trustees for 1856, exhibit the condition of this company:

The trustees will expect that at the close of a year, with results so important to their character and management, and to the interests of this institution, that something beyond the statistical detail in figures should be presented them. As you will perceive by the statement, we have issued the past year 2,041 policies, amounting to $5,878,457—being net increase of policies 1,016, and of amount insured $3,119,902—being the largest results ever attained in the business of our own, and, as it is believed, of any other life insurance company in the country. The cash receipts have been $1,045,235; the increase of investments on bonds and mortgages has been $555,562; and the entire net increase $610,750, irrespective of the items of interest accrued, and deferred premiums, which I omit to estimate. Total assets, $3,787,946. The loans are all at 7 per cent. interest.

During the year covered by the previous report, attacks had been made against the management of this large institution by a few policy-holders, which had resulted in an appointment of a board of examiners, who, after a full investigation, extending over three months, announced that "this institution, in the method of its administration, was never so judicious; in the principles of its transactions never so sound; or in the general conduct of its affairs never so prosperous and safe as at the present moment."

The report of the actuary on the losses, actual and probable, during the four years ending with 1856, exhibits a surprisingly close correspondence between the two. The total deaths to be expected were 386.69; the actual deaths were 315; the total death claims to be expected were $1,204,333; the actual claims were $1,024,805.

In none of these years has the company lost the full amount called for in the tables; but in the last the difference has been greater than ever before, amounting, it is believed, to nearly or quite $71,000, constituting it the best as well as the largest year of our business history. It must be borne in mind that life insurance is only in its infancy in this country, and that full thirty years must elapse before we can calculate results with any degree of certainty. It is perhaps enough for our present purposes to know that the business of the company is upon a safe basis, and to believe that this institution has a brilliant future in prospect.

The report of Dr. Wynne of the vital statistics of the United States, made to the Mutual Life, at the same time, was by far the most valuable document on the subject which had ever issued in America. Not this company alone, but all the others recognized its intrinsic merits and importance. It was published by the co-operation of the principal companies in 1857, and comprised 214 pages quarto. No man, as was observed at the time, without a strong passion for the dry science of statistics, could have attempted the production of this report. No department of science has engaged a higher order of intellect than vital statistics, nor is any of more importance to the welfare of the people. It is the basis of life insurance. From a crude lottery, vital statistics has raised life insurance to the rank of a fixed science. Hitherto, with very little exception, the calculations on which the life companies had compiled their tables had been deduced from the mortality statistics of European countries, and the want of data derived from the condition of our own population had been sadly felt by the most competent actuaries. So far as it was possible under a deficient system of registration, Dr. Wynne supplied this desideratum. A large part of the work was occupied with a discussion of the collateral circumstances of the population in Europe; in the remainder a vast array of information was accumulated concerning the diseases and mortality of the different sections of the Union, and the different classes and sexes of the population, such as was most desirable for the purposes of a life insurance office.

From a pamphlet issued at the same time by another of the old companies, the Mutual Benefit of New Jersey, we are furnished with additional information of the mortuary experience of the previous period. The following extracts from this pamphlet will be of interest to the reader:

This is a subject, which from the recent date of the company's origin, has not heretofore occupied a place in our publications. But as twelve years have now passed away since the company went into operation, and as the number of members has been on an average upwards of 4,000, and of late years about 5,000, its experience as to the duration of human life begins to be worthy of some observation. With a view to obtain this experience with accuracy, the policies and records of the company have been carefully examined. The object has been to obtain with accuracy, first, the number of persons in each year of the company's existence, who at each age of life paid a premium, or, in other words, took or renewed a policy; and secondly, how many of that number died within the year which the said policies respectively had to run. Such of these persons as took new policies during the year, were of course fresh subjects of experiment, pronounced by the medical examiners sound in health and constitution; the others had passed the same ordeal in previous years, some earlier, some later. Having ascertained the number living, and the number dying at each age, for the several years of the company's existence, the sum of these numbers represents its general or average experience; and the experience of every successive year can easily be added to that of the preceding years: this is carefully done every year, and the result, in time, will be of great value to the science of life insurance in this country. Thus far it approximates most nearly to the associated experience of the London companies, which of all others is the most favorable to longevity; but we must not shut our eyes to the fact that our insured lives have been too recently passed upon by the medical examiner to make the experience deduced from them a safe guide. There can be little doubt that in due time it will approach much nearer to the Carlisle Tables than it now does. * * *

It is gratifying to know that our rate of mortality thus far is much below that allowed by the tables upon which all our computations have been based. But whether the result had been thus or otherwise, we felt it to be a duty we owed to the public, and to the interests of life insurance in particular, to make our experience known. We shall continue to publish from time to time, and hope that our example may be followed by other institutions where it has not yet been done. We believe that as more light is thrown upon the subject of life insurance in all its parts, and as less mystery is observed by those who are engaged in the business, its usefulness and popularity will be more and more enlarged. * * * We will now add some particulars with regard to the present state of the company's affairs. The last annual statement, made up to the first of January, 1857,

makes the following exhibit: Total amount of claims by death, paid to date, $1,506,235. Total amount of dividends paid to date, $857,808. Net accumulation, January 1, 1857, $2,484,512.

These mortality statistics of the Mutual Benefit were another important acquisition to the meagre information possessed concerning American life. Their close correspondence with the English tables mentioned, at those ages where the lives insured were sufficiently numerous to afford a basis of comparison, is most noticeable, and serves to explain why this company so long adhered to the Carlisle Table. The experience covered 45,000 lives, of which 510 had died at the various ages, while according to the Carlisle Table 578, and according to the combined experience of the London offices 538, should have died.

Of the business in Philadelphia a brief view is furnished in the following extract from a pamphlet issued by the United States Life Annuity and Trust Company, doing business chiefly in that city and State, New Orleans, and other Southern and Western cities.

The very best evidence which can be brought forward in proof of the substantial aid given to commercial enterprise by life insurance, is the practical fact that, within the past six years, the United States Insurance, Annuity, and Trust Company has paid to the representatives of its insured members no less than $198,000, of which sum upwards of $75,000 were paid to firms or business men in support of their mercantile transactions.

The assets claimed by this corporation amounted at the time to $635,370, and the estimated value of the annual premiums to $960,397.

Another interesting summary of the degree of attention which the practice of this business was beginning to command, is to be found in the report of the New England Mutual for the same year:

By recurring to the twelve preceding reports of our company, it will be perceived that its growth in members, the amount of net annual receipts, the amount insured, and that of the accumulated fund, has been singularly regular and constant. At the last quinquennial distribution, in 1853, the company consisted of 2,434 members; its receipts during the preceding year were $185,985, the amount insured was $5,786,378, and that of the accumulated fund was $508,233. At the end of the three years since past, the number of members was 2,688. The receipts during the past year have been $282,992, the amount insured is $8,227,363, and the accumulated fund is $964,418. In the return made to the Insurance Commissioners, 1856, it is estimated, by as near an approximation as can be conveniently made, that our risks could be reinsured—that is, taken off our hands and assumed by other responsible underwriters for $856,473, leaving a net surplus of $107,944. A computation of the probability of losses, from the increased aggregate of the ages of the members, would have given a greater number and amount during the past year than in the next preceding one. The known and approved losses have, however, on the contrary, been less, both in number and amount, having been sixteen, amounting to $48,606, against twenty-one, amounting to $71,000, of the year before; and this last number and amount were materially less than a computation based upon tables of mortality in highest repute would give. A judicious discrimination in assuming risks is obviously of essential importance in conducting the business of any insurance company, and not the least so in respect to taking risks of life. It is especially difficult to estimate the extraordinary risk from climate, hazardous employment, and any extraordinary circumstances, on account of the want of sufficient and accurate statistics of such risks, which can be derived only from long experience. Our company has, from its commencing business, taken care to preserve the statistics of such risks in a form to be conveniently used in determining a just rate of additional premium so soon as a sufficient number of cases shall have been recorded. The average of the incidental expenses of our company since it began business—including commissions of agents, constituting a large item, of course—has been, on an average of the whole period, seven and six-tenths per cent. on the net receipts. In the early period of its operation considerable items in this department must be incurred for supplying ourselves with tables and forms for calculating the rates of premium in the divers modes of assuming risks and making payments of premium, and facilitating the computation of the reservations to be made in determining on distributions of surplus. It is of material importance to the safe and advantageous management of the concerns of the company in future to proceed somewhat further in completing such tables and computations in convenient forms for use. This is a temporary branch of expenditure, which will probably cease during the present year. Gentlemen of established reputation for mathematical science have been successfully engaged in collecting the requisite data, reducing them to a system, and making the calculations and constructing such tables and formulas.

These lengthened extracts have been introduced, not as exponents of the individual companies, but because they serve to show the general movements of the business, and the phase it presented, at this particular juncture. It was but a few years since experts and scholars were lamenting the lack of system and scientific management in America. In 1856 both were beginning to be developed. The period of its childhood was passed, and a widespread movement was observable looking to its prosecution as a distinct science. It is impossible to follow up the details of each separate year, but the same end is better accomplished by pausing to take a bird's-eye view of the field at independent epochs such as the one now before us.

From 1850 to 1857, only about a dozen new companies were started, and more than half of them withdrew after a brief experience. Most of these failures, however, occurred from efforts to plant these corporations in Southern and Western States, where the business was not sufficient to sustain them. Only one New York office—the Howard Life, started in 1852—was closed during the interval, its risks being assumed by the United States. The Knickerbocker, however, filled the vacancy.

The mutual and mixed offices agreed in declaring as large dividends as was consistent with their safety, but then, as since, much diversity of opinion existed as to how these dividends should be made. The companies were divided between the cash and scrip plans, between the application of scrip to the reduction of future premiums, or its cancelment annually or triennially, and its entire reservation as a funded surplus for protection against possible disaster. Strong companies, like the New York Life, preferred to make assurance doubly sure, and only allowed interest on the outstanding scrip. Others, equally strong, like the Connecticut Mutual, canceled their scrip every few years. The arguments used for either plan are furnished in two brief extracts, one from the examining report of a committee, the other from an annual report of a company:

The examiners cannot refrain from approving the disposition which they understand prevails with the trustees, to watch, with increasing vigilance, the real import of remitting positive and secured future income in exchange for a release from contingent and secondary obligations. So much do the examiners commend this view of the matter that they cannot withhold the expression of their hope that the company will prefer to see their reversionary additions assume a more durable rather than a less durable form. This might be effected by offering as the equivalent they present for the additions to the sums insured, not an extinction of a part of their future assets, but the conversion of the present or reversionary value of each distributive share which exceeds a small fixed amount into shares of proprietary stock, bearing a suitable interest, negotiable under the usual conditions, and subject, in the legal order of liabilities, to respond in case of failure of earlier resources.

A surplus thus funded would obviate the only sound objection to the mutual principle, and would not be open to the complaint so often urged against proprietary companies, that the stockholders reap the fruits of other savings than their own.

From the other side we have the counter argument:

It is the policy of this company not to allow the indebtedness for div-

idends to accumulate beyond four years' liability, believing it is more beneficial to the assured to receive the surplus earnings of the company during their lives than be credited with an equal amount of reversionary dividends. Had this amount been retained as the assets of the company, as is the practice of those companies who do not pay dividends until the death of the parties insured, our accumulated assets would have been so much greater, but the indebtedness to members would have been increased in the same amount. By refunding to individual members, while living, what belongs to them, they are enabled, at a comparative small expense, to keep up their insurances, while the liability of the company is confined to reasonable and prudent limits.

The dividends thus accredited to the members by the various companies annually, generally ranged from fifteen to forty per cent. of the annual premiums, each corporation having its own peculiar mode of allotting and estimating them, of which the percentage on premiums paid, however, was the generally established basis.

Another debatable question was furnished by the short-term policies which still constituted a considerable proportion of the business, and the experience of the different companies was very contradictory as to their profitable character. These policies, frequently taken out to cover some special risk of travel or residence, or for the security of a debt endangered, perhaps, by the debtor's impaired health, were found by some of the companies to be attended with a rate of mortality much higher than the average. The premiums in some cases did not cover the losses experienced. Others, however, discovered no appreciable difference in the mortality, and were well satisfied of their profitable character. Some of the companies, too, which had extended their agencies into Southern and Western States, were led by the heavier mortuary record of those sections to withdraw their attention from them, and confine it to the Middle States and New England.

The financial troubles in which the country was involved in 1857 seem to have swept harmlessly by the life insurance interest. The Ohio Life and Trust did indeed fail in that year, and by the magnitude of its operations in the West did much to precipitate the panic which there began, but it had already retired from the life insurance field, and concentrated its attention upon trust funds and banking; the few policy-holders were reinsured in the Jefferson Life of the same place. The companies that would have been unable to withstand the pressure had already disappeared. While other institutions were being rocked and shaken, and large mercantile houses, whose credit had before been unimpaired, were being daily engulfed, the vested funds of these corporations showed no diminution. Those who had lost their all besides, turned to their policies as a bulwark to protect their families from possible want. Nearly five thousand firms failed during the panic year in New York city alone, for an aggregate of $291,750,000 of liabilities, while the annual reports of the companies were uncheckered by a single figure which would indicate the character or extent of the disaster. Indirectly, it is true, the companies felt its effects. It was observed in one of the annual reports:

"The commercial disasters of the past year, by which so many have been reduced without warning from opulence to penury, should serve to call especial attention to the subject of life insurance companies, by means of which, in time of prosperity, provision may be made for wives and children when adversity and death overtake husband and father." The same exp erience in financial revulsions throughout the whole country have very naturally caused anxiety and distrust in the moneyed corporations of the country, including life insurance institutions. This company has escaped embarrassments by reason of the disturbance in the monetary affairs of the country, and the company's investments are without material depreciation from the value of last year.

This was the general testimony of the life companies. Not only did life insurance prove a bulwark against the storm, but it aided to mitigate its severities to those who were involved. Loans on the policies were freely negotiated by such of the offices as sanctioned this measure. A notable instance is related. A gentleman, insured in one of the companies for five years past, found it utterly impossible to meet his premium then due. After trying every means, even to pawning his watch, to raise the sum needed, he applied, as a last resort, to the company, and was instantly assured that his policy would be accepted as security for the required amount.

There was no falling off in the business on account of the panic; it simply remained stationary, where, under other circumstances, there would undoubtedly have been a marked increase. Comparing the New York Comptroller's reports, however, for 1856 and 1857, in the matter of new business during those years respectively, we find that the eleven American companies operating in the State in 1856 issued 7,388 policies, insuring $20,478,099; while the ten companies doing business there in 1857 issued just 7,000 policies, insuring $20,278,857. The financial depression exactly counterbalanced the normal growth of the business, sustained, as it was, by a natural anxiety on the part of many to secure their families through this instrumentality against the destruction which threatened all other departments of business. These facts, simple in themselves, speak volumes for the strong position and confidence which life insurance had already won for itself in 1857. The spectacle of such a new and still, in a measure, distrusted interest standing firm and erect while all others around it were experiencing the throes of the monetary convulsion, was one well calculated to call the attention and win the confidence of the public.

The individual efforts of the companies to obtain a better statistical foundation for their business and a better understanding of its practical requirements, was followed by a combined movement in the same direction. The first American Life Convention assembled at the Astor House, in New York, on the 25th of May, 1859. Twenty-three delegates, representing seventeen American offices and English agencies, were present. Four leading topics were submitted for consideration: vital statistics, extra rates, renewal of lapsed policies, and State legislation. The views presented on these four important topics furnish an excellent review of our subject down to 1860.

A subdivision of the country into seven different geographical divisions for the purpose of ascertaining the mortality of each was recommended by the Committee on Vital Statistics. The committee observed in their report:

It is by no means a matter of gratulation to find that every American life company, without exception, has adopted rates of premium and rules of valuation based upon observations made three thousand miles away. That with upwards of $150,000,000 at risk on the lives of more than 50,000 American citizens, no united effort should have been made by American life companies for deducing the prevailing rate of mortality. The tables of mortality now used in this country are all defective, being the results of observations made upon miscellaneous communities of men, women, and children, of all ages; they can never represent satisfactorily the rate of mortality prevailing among assured lives, who are in many respects a peculiar class. The influences which surround the American are different from those which surround the European, and the comparative vital force, or ability to resist disease and death, varies at different ages on the two continents. In view of the great pecuniary interests involved, the committee are of opinion that it would be advisable for each life company in the United States to contribute certain data by which the combined experience of all American companies can be deduced, having special reference to the comparative mortality in the different classes into which our country has been divided, the comparative mortality at different ages or epochs of life, and the comparative mortality under whole-life and term policies. It was in this manner that the celebrated Actuaries or Combined Experience Tabl many

serious defects, is still the best representation of the value of assured lives in England extant.

The standard of rates among the different companies was found to differ so widely that no uniform course could be recommended concerning extra rates, these varying, according to the views and experience of the companies, from one-half to three per cent.*

One of the most interesting topics discussed in the convention, however, was that of legislation. The general aspect presented by the conflicting and ill-digested laws in force in the different States in 1859, and the effect on the companies, is graphically described in the report on that subject:

The laws of the States which relate to life insurance companies and their agencies, are found to be very dissimilar, and, in many instances, not only conflicting, but retaliatory in their origin and character. The announcement of the organization of a new life insurance company is but the signal of progress. No sooner is it announced, than the citizens of other States seek for appointments as agents, and are eager to present the claims of life insurance to their friends. Anticipating no encroachments by their own laws upon their right to transact business for a corporation located in another State, they proceed, but often find themselves implicated in penalties for not satisfying the demands of laws which are personal in their application, and which find their way upon the statute-books, they know not how, and which, in some cases, go so far as to attempt to visit penalties upon the companies themselves. This state of things has been brought home to life insurance companies to such an extent that it has become necessary for each institution to attempt to understand the laws of all the States to whose citizens they grant agencies and policies of insurance. The frequent modification of these laws, and the severe enactments which are added, and the complications which grow out of the various forms for making returns, adopted by the officers whcih these laws create, have so far confused the public mind, and embarrassed the business of life insurance, that relief should be afforded. The legislation of all the States, relating to life insurance companies incorporated by other States, should be uniform and simple, and of such a character as to secure the public against companies not organized according to law. Each company should be required to exhibit its condition in a proper manner, so that the public may know the amount of its capital, accumulations, and surplus, and how the same are invested, with such other facts as are necessary to a proper understanding of the condition of the company. They should also be required to state the amount of losses unpaid, and all other claims against them. This being done, the amount remaining, after deducting the losses and claims, indicates the amount of capital or fund upon which the company rests, and by it the public, aided by the information which honorable competition disseminates, would judge for themselves and act accordingly. New value would attach to laws relating to life insurance, if the States would severally aid the cause of life insurance by laws which furnish vital statistics, and which, if regularly collected, would benefit not only life insurance companies, but the public at large.

The probable future rate of interest was another subject which claimed the attention of the convention: these various topics, however, were more fully dwelt on in the meeting which was held in the following year. The closing address of the president to this assemblage was an admirable review of the exigencies which had called it together, the necessity felt by all of securing mutual information and united experience of which none were individually possessed. Could the theory and practice of life insurance as developed in Great Britain during more than a hundred and sixty years have been transferred to this country unchanged, the labor would have been light. But instead of an isolated island, with a uniform climate, and inhabited by kindred races possessed of common habits, we were obliged to provide for the necessities of a country reaching from the Arctic regions to the Gulf of Mexico, with every variety of climate, and peopled by races from every quarter of the globe, where life and its pursuits were intensified, and even the European laid aside his former habits. European experience did not meet the issues. American governmental statistics were carelessly taken, and covered only the general mass. The life companies alone could furnish statistics of assured lives. Their united experience, though short as to duration, would, from the numbers involved, give results of great value. Every life insurance company should possess thorough statistical information of man in all his geographical and social conditions, in order to adequately fulfill its mission. The proper investment of funds was another vital consideration worthy at this time of attentive study. Such was the substance of the president's remarks, which disclosed the far-reaching views that had at this time summoned the association together.

At the next meeting held by the convention, in May, 1860, twenty-two companies were represented. Statistics had been furnished by thirteen companies and promised by nine more, from which it appeared that no less than $22,000,000 were then invested and held in trust by American life insurance companies, with annual premiums amounting to over $7,000,000, covering policies of about $180,000,000 on nearly sixty thousand American citizens. Such was in brief the magnitude of this interest in 1860, having more than doubled during the previous ten years.

The opinion of the committee who had the probable future rate of interest under consideration was, that no higher rate than four per cent. should be adopted during the next century. It was considered by some that five per cent. might be safely anticipated for a half century at least, but the general sentiment of the convention was unanimous in favor of a four per cent. basis.

* Comparative Table of Rates of the Foreign and Domestic Companies in the United States in 1859.

Name.	Mutual Rates. Ages.						Non-participating Rates. Ages.					
	15	20	30	40	50	60	15	20	30	40	50	60
Ætna Life, Hartford, Conn.	....	....	....	....	....	....	1.30	1.48	1.99	2.73	3.91	6.62
American Mutual, New Haven, Conn.	1.33	1.49	1.98	2.73	4.00	7.20	....	....	....	....	....	....
American Life and Trust, Philadelphia, Pa.	1.56	1.77	2.36	3.20	4.65	7.00	1.30	1.47	1.96	2.67	3.84	5.84
Baltimore Life, Baltimore, Md.	....	....	....	....	....	....	1.46	1.65	2.19	2.96	4.21	6.68
Berkshire Life, Pittsfield, Mass.	1.53	1.74	2.28	3.16	4.71	7.65	....	....	....	....	....	....
Charter Oak, Hartford, Conn.	1.56	1.77	2.36	3.20	4.60	....	1.30	1.48	1.99	2.73	3.91	....
Connecticut Mutual, Hartford, Conn.	1.44	1.68	2.36	3.20	4.83	7.84	....	....	....	....	....	....
Girard Life, Philadelphia, Pa.	1.56	1.77	2.36	3.20	4.60	7.00	....	....	....	....	....	....
Knickerbocker Life, New York, N. Y.	1.51	1.73	2.31	3.17	4.59	7.43	1.34	1.55	2.08	2.85	4.13	6.69
Manhattan Life, New York, N. Y.	1.56	1.78	2.36	3.20	4.54	7.46	1.41	1.60	2.13	2.88	4.09	6.72
Massachusetts Mut., Springfield, Mass.	1.53	1.74	2.28	3.16	4.71	....	....	....	....	....	....	....
Mutual Life, New York, N. Y.	1.51	1.73	2.30	3.17	4.64	....	....	....	....	....	....	....
Mutual Benefit, Newark, N. J.	1.56	1.77	2.36	3.20	4.60	....	....	....	....	....	....	....
National Life, Montpelier, Vt.	1.56	1.77	2.36	3.20	4.71	7.65	....	....	....	....	....	....
New England Mutual, Boston, Mass.	1.52	1.73	2.27	3.15	4.70	7.64	....	....	....	....	....	....
New York Life, New York, N. Y.	1.56	1.77	2.36	3.20	4.60	....	1.25	1.41	1.92	2.63	3.77	....
New York Life and Trust, New York, N. Y.	....	....	....	....	....	....	1.46	1.65	2.19	2.97	4.21	6.75
Penn Mutual, Philadelphia, Pa.	1.56	1.77	2.36	3.20	4.60	7.00	....	....	....	....	....	....
State Mutual, Worcester, Mass.	1.24	1.39	1.89	2.56	3.64	6.07	....	....	....	....	....	....
Union Mutual, Boston, Mass.	1.50	1.74	2.40	3.30	5.00	8.10	....	....	....	....	....	....
United States, New York, N. Y.	1.51	1.73	2.30	3.17	4.64	....	....	....	....	....	....	....
United States Life and Trust, Philadelphia, Pa.	....	....	2.36	3.20	4.60	7.00	....	....	....	....	....	....
English Companies.												
British Commercial	1.84	2.08	2.54	3.23	4.55	6.69	1.50	1.70	2.10	2.85	4.30	6.37
Eagle and Albion	....	2.08	2.53	3.27	4.56	6.86	1.65	1.81	2.27	3.00	4.30	....
International	1.65	1.87	2.47	3.27	4.68	7.42	1.39	1.58	2.08	2.83	3.95	6.26
Liverpool and London	....	....	....	....	....	....	1.48	1.68	2.13	2.81	3.98	6.08
Royal	....	1.97	2.49	3.21	4.42	6.72	....	1.75	2.25	2.93	4.08	6.30

At this meeting the question of State legislation was again debated at length and with great ability. The views advanced were those of the best talent engaged in the business in America, and the prevailing opinions were the exponents of the most matured thought on a subject of such vital importance.

All the members agreed on the desirableness of such legislation as should enable the people to know that the companies were solvent and trustworthy. The deposits exacted by the various States were generally condemned as affording no adequate security for the insured, while they needlessly harassed the companies. The Massachusetts laws were considered by most as at once the best and most desirable for both the public and the corporations. The nonforfeiture law, however, which was being urged before the Legislature of that State, created considerable diversity of sentiment. The companies were generally opposed to the passage of a law which undertook to dictate the terms of the contract which they might make with their members, and which compelled a larger return for lapses than their experience could assure them was safe. Competition as well as fair dealing, it was urged, had hitherto caused every company to do justice in this matter, and the deteriorated lives which were left by lapses, as well as the great expense of the first insurance, rendered any attempt to legislate on the subject dangerous.

The mathematical, legal, and commercial, as well as the strictly professional talent embodied in this assemblage, gave to its opinions a standard and representative character. Its views were not simply those of life-insurance experts, but of men of wide experience and acknowledged ability in other walks of life as well.

Another period of life insurance may be regarded as ending with 1859. Some fourteen or fifteen companies had been organized and started in the nine years following 1850, including five Western and two Southern institutions, of which six still exist. One of these institutions, by reason of its exceptional career, deserves a special mention. In 1859, in the midst of a vigorous competition among the existing companies, a number of the most prominent business men in New York city devised and carried into execution the plan for a new organization which should secure the special confidence and support of the best classes among the insuring public. The new office was chartered as a mutual institution, with a stock capital of $100,000, drawing only legal interest, and named after its celebrated British predecessor, the Equitable. The prestige and personal influence of the men interested in this enterprise, united with an exceptional managerial skill, secured for the new office a volume of business without precedent in the annals of life insurance. At the end of the second year, over $3,250,000 had been insured, and a surplus of nearly $100,000 in addition to its capital earned. In ten years it earned a position among the oldest companies, and was doing about one-tenth of the entire business of the country. The marvelous success of this enterprise gave a new impetus to life insurance, and other organizations were chartered, to secure, if possible, a share of such liberal patronage. The rapid growth of the business after 1860 was measurably due to the attention excited by the progress of this society.

CHAPTER X.

LIFE INSURANCE, 1860–1870.

THE ten years following 1860, and especially the last five, might not improperly be termed the golden era of life insurance in the United States. Nor was the progress of this business so exceptional as might be thought, for it was a golden era of corporations generally. In the extent to which individual enterprise was forced to yield to corporate sway, no parallel has been furnished in the history of the country. The commercial changes wrought in those ten years are too fresh and familiar to need rehearsal. The giant strides of business enterprise, spanning the continent with a railroad which brought the millions of Asia into closer communication with the new world than they had ever maintained with the Western nations of the old, the projection of roads into hundreds of districts before remote and isolated, the growth of cities and towns, and, more than all, the great revolution of our monetary system, flooding the markets with an immense volume of free capital in the shape of bonds for whose payment the faith of the nation was pledged—these were among the pronounced characteristics of a period in which life insurance achieved its greatest triumphs. To give a complete *résume* of these eventful years would require a volume by itself. A hasty glance at the leading features is all that can be attempted within the compass of the present work. Books of reference are easily accessible to those who may desire fuller information.

First among the influences affecting this remarkable progress of life insurance was State supervision. The development of this system has already been noted in previous chapters, but its peculiar relations to life insurance must not be passed over. The perfecting of a system for supervising the life business must be ascribed to the Massachusetts Department, under the direction of Elizur Wright; and the successive Massachusetts Reports, down to 1865, afterwards published in a single volume, furnished about the first popular explanation of the principles of life insurance issued in this country. The plan adopted may now seem to be one naturally and easily reached. On the contrary, the proper method to be employed was a question of so much delicacy and difficulty that the strongest advocates scarcely dared to hope for a solution when the subject was first agitated. Mr. Wright remarks in the introduction to his Reports on the difficulty, and says of the law adopted: "So dubious was the Massachusetts Legislature of 1858, as to the practicability of the present law, that it perhaps owes its place on the statute book rather to the dexterity or good luck of what is sometimes called 'the third house' than to the wisdom or courage of the constitutional 'two branches.'"

Thirty years in England had proved unavailing to accomplish the same end, and in all the voluminous enactments of that country there was nothing to guide the American legislator. The Joint-Stock Registration Act of 1844 was the first attempt on the part of England in this direction.

No judgment of the companies' true condition could be framed from the crude returns exacted. It simply opened the way for the most flagrant abuse of public confidence by facilitating the creation of fraudulent corporations. Subsequent efforts were made to bring the business under competent official scrutiny in 1853, 1857, and 1858, but all failed, and for twelve years longer the people consented to be swindled by bogus enterprises rather than compel the sound companies to show their solvency.

The Act of Parliament of 1870 was the first decisive effort to control the business in England and compel adequate returns. Even this, as is well known, was a compromise measure giving but a partial insight into the management and financial standing of the companies. The difficulties thrown in the way of stock-jobbing and amalgamations were in reality its most valuable features.

Thus, with no precedent to guide them, the American States were compelled to work out their own theory of supervision. The result is well known. The adoption of a net valuation as a test, if not of solvency, at least of sound management, was the cardinal

feature of the Massachusetts plan. The merits of the new system were put on trial, almost at the outset, in a way that challenged the criticism and provoked the hostility of the whole body of English underwriters.

Two foreign life companies which had for several years maintained agencies in Massachusetts, failed to return to the commissioners in 1859 the data necessary for a valuation of their policies, as required by the law of the previous year. One of these was the International, of London. The Massachusetts agencies were immediately forbidden to issue any new policies until such data were returned, and in May of that year the society forwarded the necessary information. The International was chartered by act of Parliament in 1837 as the National Loan Fund Life, with a guarantee capital of £500,000. In 1844, this National Loan Fund Life established an agency in New York city, and was one of the pioneers in introducing the business into this country. The list of officers, as embodied in the deed of settlement, embraced an array of professional talent such as any British institution would be proud of, and before whose titled honors the American novitiates might be expected to bow with all humility. All its stockholders were personally liable for its obligations. These facts, taken in connection with the age and standing of the society, which had branch offices in Scotland, Canada, and France, and had always enjoyed a high reputation at home, were considered sufficient guarantees for Britons, and certainly for Americans. Fortunately Commissioner Wright thought differently. The official valuation of the policies of the International was made on the same standard and principle as those of the other companies doing business in Massachusetts, a net valuation according to the Actuaries' Table at four per cent., and resulted in finding a total of liabilities of $1,413,692, against which the company could show only $871,617 of assets, of which $255,382 was guarantee capital. The fact of the company's insolvency was published in a supplementary report in 1859, together with a revelation of the way in which the surplus funds had been distributed among the officers of the institution, whose princely receipts were accompanied by fulsome laudations of investigating boards and eminent actuaries on the soundness and flourishing condition of the institution. Great was the indignation abroad over the publication of the report. The data were placed in the hands of Messrs. Woolhouse and Neison at home, and of Professor Pierce in this country. A re-valuation by them, after the English method, resulted in finding a surplus of £130,000 in favor of the society. On the other hand, three American actuaries confirmed the opinion of the commissioner that the company was bankrupt to the extent of $1,000,000. The discrepancy was, of course, due to the two methods adopted. No allowance was made in the company's estimates for future expenses. These, it was assumed, would be met by gains from forfeitures, interest, mortality, and new business. Such future contingencies the Massachusetts department refused to recognize, and the company was ordered out of the State. New York followed the example in 1860, and eight years later the soundness of the American position was confirmed by the winding up of the company in Chancery. Of over fifteen hundred American policy-holders, but two hundred remained, and the securities held by the New York department were but little more than half sufficient to meet these few claims. The failure was not strictly chargeable to a gross valuation, which, properly applied, would equally have demonstrated the company's insolvency, but to the abuse of that method; and the history of the case suggests the query, how many of our home companies, in the vigorous competition that followed, would have been tempted to adopt the same flexible method, had not supervision interposed? The forfeiture of policies, so much depended on in this case, was one of the first things assailed by the new commissioners. It appeared that not only the policies against which large reserves were credited, but over $3,000,000 bonus additions fully paid up, were liable to forfeiture through the non-payment of premium. Their urgent representation of the injustice involved resulted in the passage of the Massachusetts non-forfeiture law in 1861, and the practical adoption of the principle involved by leading companies of other States. Still another valuable result was the tabulation of the mortuary experience of the companies, by which a better judgment could be framed of the adequacy of existing rates. In fine, the whole conduct of the business was liberalized to an extent that was deemed by some questionable, if not positively dangerous, through the pungent criticisms of this department. The other States, while adopting the leading features of Massachusetts, introduced modifications more or less liberal towards the companies, according to the differing views which prevailed on the special points at issue. New York, while providing for a valuation of the policies, prescribed no specific rule. Either the net or gross system might be employed, and an interest and mortality rate optional with the superintendent. Farr's Table No. 3 was accordingly the first adopted. The gross method was recognized as the more scientific, but the labor involved in its application determined the New York department, in common with the majority of other States, to generally adhere to a net valuation. Nearly all the business was at this time transacted on the mutual plan, the premiums being computed upon a low rate of interest, with ample loadings for security. There was, therefore, the less trouble in fixing upon a basis of valuation which should be at once secure and satisfactory to the companies. Along with the International, the Mutual of New Haven had been excluded from Massachusetts in 1859, not because insolvent, but because its assets were not up to the standard required by the valuation law of the State. In 1861 Mr. Barnes made the first practical test of the New York law against the same company. The reserve was computed on a gross valuation, both at four and six per cent., the company's own standard. The results showing to the satisfaction of the commissioner that the same rate of expenditure maintained in the future as in the past must render the company unsound, after much hesitation he decided to exclude it, thus reaching from another side the same conclusion as in Massachusetts, that whatever might be the test employed, the standing of the company for State purposes must be judged from its present status and its past receipts and expenditures. The doctrine thus laid down by these two departments became the recognized principle of American supervision. But the embarrassment arising from no fixed legal standard was sensibly felt. The decision of the superintendent was liable to be called into question in the courts regarding the sufficiency of the test which he had selected. Georgia, in the act of 1859, establishing the office of insurance commissioner,* had exacted that no license should be issued until the commissioner was satisfied that the assets exceeded the claims and dues, and the present worth of the future liabilities, counting the rate of mortality at twenty-five per cent. above the average of the best tables, interest at four per cent., and the annual expenses at the percentage paid by the company in the preceding year. This severe law was the only standard which any State besides Massachusetts had prescribed down to 1865. In 1866, the Farr No. 3 Table, with five per cent. interest, was prescribed as the legal standard in New York; and in 1868 a unanimous petition, signed by all the New York and Massachusetts companies, was presented to the departments of those two States, urging the adoption of some uniform

* We quote from Mr. Barnes in his 1865 report. Such a law was placed in the Georgia statute book, but its action was suspended for a year, and it never came practically into force. Georgia has never had an insurance commissioner.

standard. In accordance with the request, the passage of a compromise law through the New York Legislature was secured at once, substituting the New American Experience and four and a half per cent. interest, in the belief that Massachusetts would follow the example. But that State has insisted on adhering to its more conservative standard, though most of the other States have chosen to adopt the New York law; two, Michigan and Missouri, doing so within the same year. No less than six foreign life companies were doing business in the States in 1860. But the vigorous competition of home companies and the greater stringency of our laws induced their withdrawal or surrender of this branch during the next six years.

A brief review of life insurance, as the commissioners found it in 1860, naturally follows this notice of the two departments. Such a review is needed to understand the changes which have since taken place. The New York department returned a list of twenty companies, of which eleven were domestic, five belonged to other States, and four were English. The Massachusetts department returned nineteen companies, of which five only were domestic, and the remainder from other States. As the majority of the companies which figured in the two reports were the same, we shall confine our attention to those operating in Massachusetts, since their business was more thoroughly analyzed in the reports of that State.

On the first of November, 1860, these nineteen companies had 55,360 policies in force, insuring $151,321,230. The commissioners observe that "in no year since the business commenced in this country has it advanced so rapidly as in the one just closed. The nineteen companies now making their returns to this office, show over 10,000 new policies issued, insuring more than $30,000,000." On these policies the companies held a reserve of $18,306,792, which was just one-third more than was required by the State valuation. Notwithstanding the advent during the year of three new companies, the proportion of reserve accumulated above what was required, had increased seven per cent. since the previous year. This fact showed that prudence had rather increased than diminished during the vigorous rivalry that was developed in 1860. Two of the companies held as high as sixty per cent. above the needed amount, and none that were more than two years old exhibited any deficiency. The average expenses of the year were something over eleven per cent of the receipts, descending in the case of the four oldest companies on the list to about eight or nine per cent., and in only one of the new organizations did the expenses exceed the income. This ratio of expenses was only about one per cent. greater than that of the year before, notwithstanding the circumstances were so favorable to its increase. Ninety-four per cent. of these 55,360 policies were annual premium for the whole term of life; of the remainder, 3,446 were for short terms, and 668 were endowments. The last-named class were just beginning to attract attention, while the term policies were dropping off. Two years before, only 272 endowments were in force, the greater part of them having been issued by the Mutual Life of New York, against 3,999 term policies at the same time. The number of policies forfeited during 1859 and not restored in 1860 amounted to 2,180, against 48,607 then in force; by far the largest part of these were policies on which only one premium had been paid: of the 6,012 policies issued in 1858, 758 were forfeited the following year, or about one in eight. These forfeited policies covered a net value of $234,139; from these figures must be deducted the premium notes, and we are furnished with a surplus of about two and a half per cent. addition to the revenue of the year by the forfeitures.

Of the premium receipts for the year, about one-fifth was in promissory notes. The note system was then adopted by nearly all the companies located in the New England States, while seven out of the eleven New York companies were confined to a cash basis. In the former class, the proportions of premiums received in cash and notes respectively were as three to four; in the case of but one company were these notes in excess of the safety limit. Of the total assets of the companies operating in Massachusetts, some $22,000,000 in all, about half was invested in mortgages on real estate; a little more than $800,000 in bank and railroad stocks, and nearly $4,000,000 in premium notes and other personal loans.

These figures, though possibly dull in their details to the general reader, are important to give a fair *résumé* of the condition of life insurance in 1860, and the changes as well as advance which were wrought during the ten momentous years that followed. The marvelous growth of life insurance between 1860 and 1870 was the theme of almost every year's report during the interval, and requires little additional allusion beyond the naked figures in these pages; but the changes involved in the character of the business and conduct of the companies are not so familiarly known. The Massachusetts returns for 1869 furnish a convenient standard for gauging these changes, and the following method has been adopted in its application. In the table below the condition of the business in that State at the close of 1860 and 1869 is given in the first two columns. In order to analyze the relative condition and business management of the companies, both must be reduced to the same scale. Probably the simplest as well as the most accurate unit of measurement for this purpose is the individual policy. When we have ascertained the average amount insured, reserve, expenses, etc., on each one or one thousand policies at the two dates, we are introduced at once into a knowledge of whatever changes may have taken place in the phases of the business. Accordingly, a third column is added to the table, showing in round numbers what the business of 1860 would have been under the same circumstances, had 649,207 policies been issued (the number in 1869), instead of only 55,360. In other words, column three is simply column one divided by 55,360, and multiplied by 649,207:

	1860.	1869.	1860 Corrected on a Basis of 649,207 Policies.
Number of Companies	19	64	223
Number of Policies	55,360	649,207	649 207
Amount Insured	151,321,230	1,826,171,426	1,774,500,000
Required Reserve	13,695,381	182,167,426	160,500,000
Actual Reserve	18,306,792	205,607,316	214,600,000
Total Assets	21,963,438	222,615,796	257,500,000
Total Liabilities except Capital	15,284,938	182,377,271	179,250,000
Total Income	5,635,071	97,360,843	66,100,000
Cash Premiums	3,461,064	66,519,541	40,580,000
Note Premiums	1,012,779	18,098,207	11,880,000
Expenses	623,502	16,503,003	7,315,000
Amount of Claims	1,225,998	15,248,761	14,370,000
Number of Death Claims	415	5,009	4,867
New Policies Issued	10,502	120,188	123,000
*Losses during Previous Year	2,180	24,000	25,600

Let us now examine these tabulated results. For every life insured in 1860, twelve were insured in 1869. With a small deduction for the increase of population and the extension of territory, these figures represent the normal growth of life insurance as a business commodity. In a community of the same numerical size, the companies in 1869 found nine purchasers where they found one in 1860. The natural result of this is seen in the scale on which the business is conducted. The number of companies increased to be sure from nineteen to sixty-four; but more than two hundred such companies as existed in 1860 would have been required for the patronage of 1869. Each company now had nearly four times the patronage of those ten years previous. The average amount

* Approximately.

insured, it will be seen, was nearly the same in both years, being nearly three thousand dollars. It may seem surprising that this should be the case when we consider the increase of wealth, and all the favoring circumstances that would naturally lead to a larger insurance *per capita*, but several circumstances combine to explain it. While, eleven years before, ninety-seven out of every hundred policies were annual payments for life, scarcely more than half were of that character in 1869; the remainder limiting the term of payment to twenty years and under, and of course costing a much larger annual outlay, so that much more was received annually by the companies for the same amount of insurance. This fact is most strikingly shown in the premium receipts for the two years respectively: the premium income for 1869 was $84,617,748, while the same adjusted for 1860 was only $52,460,000. These latter figures illustrate one of the most remarkable changes that have come over the financial aspect of life insurance—the rapid accumulation and expenditure of enormous sums of money. Instead of the same amount of insurance being effected as in 1860, by $52,000,000 annually, it cost $84,000,000 in 1869, although the premiums, as a rule, were lower instead of higher. But the money thus received by the companies was in large part returned in the shape of endowments in the course of a few years, instead of being retained until the close of life.

The next feature which we notice is the reserve. The average amount required in 1860 was less by about one-ninth than that needed in 1869. This was the result likewise of the endowment and other limited-payment policies which had been introduced. So great was the disproportion between these two classes that the endowment policies of 1869 required a reserve of thirteen per cent. of their value, against nine per cent. in the case of the whole-life policies. So rapid was the accession of new members during the last two or three years preceding 1869, and for the same time previous to 1860, that the average age of the policies remained nearly the same. But with a greater amount of reserve required in 1869, it appears that the actual reserve was less. In 1860, $134, while in 1869 only $113 were held against every $100 of reinsurance liabilities.

The conservative principle which in 1860 led the companies to retain a heavy surplus for safety, had yielded to the spirit of competition and reduced the safety margin. But other causes, too, were represented. The safety limits of the business had been better tested; higher interest rates were counted on; stock insurance had been developed; short-term endowments allowed the anticipation of more favorable rates; larger returns were realized from Western investments; the business had assumed a broader basis; and the guarantee capital was proportionately smaller. But it was an undisputed fact, making all allowances for these points of difference, that more companies were to be found willing to graze the safety margin in 1869 than in 1860. The operation of the same influences are observable in the three items of assets, liabilities, and income. The larger reserve of 1860 was attended with heavier assets, and the greater proportion of whole-life policies, with a smaller increase. In 1860, the majority of the New York companies were conducted on a cash basis, while those of New England were all on the note plan. In 1869, not only a majority of the New York companies, but nearly all of those from other States, were conducted on the note system. The proportion received in notes, however, in the individual companies, was materially reduced, and a general tendency shown to seek a stronger cash basis. The result appears in nearly the same proportion of notes being maintained at the two intervals. But an item now follows which more than any other must challenge invidious comparison, namely, the expenses. The table reveals the unpalatable truth that, had the business of 1869 been conducted as economically as that of 1860, it would have cost a little more than seven millions, instead of sixteen. By far the largest item in this increased expenditure was, of course, agents' commissions, and making all allowance for the larger premiums paid for endowments, the cost of conducting the business had increased fully one-half in the interval. This has been charged solely to reckless competition. That competition was largely responsible is not to be denied; but the whole responsibility did not rest there. The period was one of extraordinary inflation; the cost of conducting every form of business rose, as well as that of life insurance, and the vigorous rivalry which incited the companies to offer and the agents to demand an increasing percentage, was materially aided by the upward tendency in the price of labor. Both in this respect, and in their increased office expenses, the companies were after all but obeying the inexorable laws of trade. The rapid growth of new business is seen in the percentage of claims so nearly the same at the two periods, while the proportion of new policies and lapses likewise exhibits but a small difference. As great an advance over the results of the previous years was made in the beginning as at the close of the decade, and the proportion of backsliders was no less.

The comparison of the two dates may be briefly summed up thus: The points of resemblance were in the average age and amount of the policy, the number and amount of claims, the issue of new policies, the number of lapses, and the proportion of note to cash premiums; in these respects the status of the companies was not materially altered. The points of contrast were in the extent of the business multiplied nearly twelvefold, the average business of the companies increased fourfold, the heavier reserve required by the multiplication of endowment policies, a reduction of the surplus, an increase of the annual income by one-half, also caused by the endowments, and the expenses more than doubled.

Such were the changes wrought in life insurance during these years of astounding growth, and their contemplation must inevitably suggest the query as to what would have been the result of a rivalry so fierce and often bitter, had not the strong arm of the law interposed to compel an adequate reserve. Not a single failure had taken place down to 1870, and though a large number of companies have since disappeared, in but four cases were they unable to reinsure and retire without the reproach of actual failure. Is it likely that the record would have been as fair if these corporations had been at liberty to imitate the course of the International? From this review of the aggregate results, we turn to the course of events through whose agency they were brought about.

First in order came the Southern war, and, as in the case of the fire companies, the life offices were beset for information concerning the probable status of their policies in those States. At that time few in the North anticipated the desperate and protracted struggle that was to follow, that for four years all communication or commercial dealings between the severed sections was to be cut off. Accordingly, we find the president of the Mutual Life writing to the Richmond agency:

> In reply to your first question, "whether Virginia policies will hold good if Virginia goes out of the present Union," allow me to say that the limits for residence named in our policies are territorial and not governmental limits; and they are paid with equal promptitude to citizens of our own or any other government.

The secretary of the Connecticut Mutual wrote:

> We had never given secession a thought as affecting our policies. We take risks on residents in Canada, England, and France, and expect to pay them if the conditions are complied with; but if we were indisposed to do so, we could be compelled by law to fulfill our promises. I can conceive of nothing in connection with the secession of Virginia to affect the

validity of their policies, provided the parties do not enter into active service and that they cannot now do without invalidating their insurance.

This was the attitude generally assumed by underwriters in the North towards the Rebellion. Very different, however, was the reply made to an officer of Fort Moultrie, who, anticipating a speedy attack, and a resolute defence of the works, inquired what would be the effect on his insurance should he fall. He was promptly answered, that although the company was not legally liable where the insured fell in battle, yet, "if he should fall now, whilst doing his duty gloriously, and abandoned by the Government, he need have no fears but that the policy would be paid."

While all branches of insurance were principally conducted in the South through agencies of Northern corporations, this was especially true of life insurance. About $12,000,000, at risk on the lives of Southern citizens, were held in the life companies of the North. The policies which covered this large risk provided that if the assured should enter into any military service, or should die in the violation of any national law, the policy should be void. This business was, of course, at once swept away after the outbreak of hostilities, but the values of the policies were not wholly forfeited to the companies, many of the holders having taken care to surrender before the war began, and large amounts were paid by some of the companies even afterwards.

In the spring of 1861, soon after hostilities commenced, the several life companies of the country, represented by their principal officers, met at the office of the New York Mutual, to consider the subject of the "war risk," as it was termed, and after a patriotic and harmonious discussion, and the consideration of such statistics of mortality in wars as could then be presented, the convention unanimously recommended an assumption of the war risk in existing policies at a moderate extra rate of five per cent. per annum upon the sum insured. Judge Betts was present as legal adviser, and gave a very clear and able view of the question, setting forth the propriety and necessity, in case the war risk should be assumed, of charging an approximate equivalent for the hazard. This action was not binding on the companies, the resolutions adopted being merely advisory, but the recommendations were practically carried out by nearly all the companies except a few of the youngest, which felt that their accumulations were not sufficient to justify them in assuming the war risk even at the extra rate. Such as granted new risks generally charged five per cent., but several demanded only an increase of two per cent. for war permits to their former members.

The position in which the companies found themselves placed by the war was one which was novel in their experience. Their relations to the country and to the public, as well as to those of their members who might be called to active duty in the field, demanded on the one hand the exhibition of a liberal and patriotic spirit; the peculiar character of their work, and their inability to estimate the danger which they were incurring in permitting their members to join the army, demanded on the other the greatest caution. Reliable knowledge on the hazards of war was difficult to procure, and depended on the phase which the conflict might assume, then impossible to decide. The decision which they reached, however, was wise and just, to sustain the Government at the risk of personal loss. The Hon. Elizur Wright having been applied to for his opinion, after observing the wide range of mortality in European wars, from nothing up to twenty per cent., and the probability of a speedy suppression of the Rebellion, concluded as follows:

I am inclined to think the chances are in favor of the companies not losing by granting military permits at two per cent. But their position is so strong that I think they can shoulder some loss, and their constituents would cheerfully justify them in doing it. True prudence seems to be just now in overdoing, rather than in underdoing. The flag must be sustained, or our institutions sink into a common ruin.

Such was undoubtedly the judgment of the officers of most of the institutions. Whatever might be the issue of the impending disruption, securities of all kinds might be rendered nearly worthless, and the corporations that dealt in them be beggared. Banks and insurance companies, on policy as well as principle, united to sustain the Government. Several contributed liberally of their funds to aid in equipping and providing for the comfort of the troops. But a still more important function of their duty was to be decided: the Government required money. In the investments of the life companies, such as were at all hazardous had been systematically avoided. Would they invest in Government bonds while the storm was raging? This, too, was decided in the affirmative. Of the total assets held by the life companies of New York State in 1859, amounting to some $10,000,000, only $770,000, or about one-twelfth, were in stocks or bonds of any description, while, at the close of 1863, when the war was at its height, these same institutions had over $6,000,000 of their $17,000,000, or more than one-third, invested in United States securities alone. Taxation, too, followed speedily in the footsteps of the Rebellion, and furnished a subject of grave interest to the life companies. Few, if any, manifested a reluctance to contribute their just proportion, but its proper adjustment was a matter of the first importance. In the general ignorance of Congress concerning the principles of life insurance, a tax might be levied on the reserve fund which would destroy at one blow the solvency of every institution in the land. On the 9th of March, 1862, when the proposed bill before Congress was first promulgated, an invitation was issued from the Mutual Life for a general convention of life underwriters to meet at that office on the 13th. The representatives of seventeen companies assembled in accordance with the invitation.

In the proposed bill, a stamp duty on the policies, and a tax of three per cent. on the dividends, were mentioned. The latter clause might be variously construed to refer to the dividends made by the companies to their members, or simply to their stockholders, to reversionary dividends, or only to such as were payable at the expiration of a specific time. The convention recognized the general willingness of the insurance interest to share the burdens of the war, but all were impressed with the vital importance of these assessments being properly levied. The funds of the companies were in their nature a trust, and should be inviolate; the members, however, were by no means unanimous as to the proper shape which the bill should assume. The majority favored a simple stamp upon the policy; others felt that the dividends, representing as they did the surplus of the business, should sustain the duty. It was finally resolved by a majority vote to advocate a simple stamp duty on policies, and Mr. Winston, president of the Mutual Life, was chosen to represent the views of the convention at Washington.*

But the dangers apprehended to the business from the war did not follow. During the general confusion and alarm attending the first year of the war, the companies barely held their ground, and any advance was chiefly due to the lapsing of policies. When confidence began to be restored, however, with the developed strength of the Union, life insurance continued its growth, and the transactions of 1862 showed a marked increase over those of any previous year. As was observed by a prominent daily journal at the time, life insurance was a branch which seemed especially to

* The tax law, as it was ultimately passed, imposed a tax on the gross premiums of one per cent. on dividends of three per cent., and a stamp tax on policies and renewals of twenty-five cents, to take effect on the first of July. This was subsequently changed, and the amount of stamp graded to the amount of the insurance.

thrive in periods of adversity. The war, with its daily chronicle of disaster and death, the slender tenure which was shown to sustain business prosperity, all conspired to bring home the claims of these institutions upon the people, and multitudes sought in them a refuge from possible misfortunes, or a consolation to their families in the event of death upon the battle-field.

The decision to issue war risks proved in the end to be a safe as well as wise one. The Massachusetts commissioner, in reviewing the mortuary experience of 1863, observed that in some companies there was a noticeable effect from this cause, but its bearings on the aggregate result of the business were so slight as not to be worthy of special attention: the mortality for all ages below forty-three was increased a perceptible shade, but the increase at any one age when the mortality was adjusted, did not probably exceed one-tenth of one per cent. Of one hundred and forty-four deaths in the Connecticut Mutual Life during 1862, fourteen were war risks, which were more than covered by the extra premiums. The New England Mutual, at the close of 1863, reports:

At the outbreak of the Rebellion, the question of the expediency of taking these risks was promptly considered by the directors as being one of importance, personally, to many who were already members. If any facility could be given to the public service by taking those risks to a not excessive amount, then not only the members themselves, their families and those dependent upon them, but still further, if the general welfare was concerned in such risks being taken, then any person, though not directly interested in a life insurance, yet had an indirect interest in these risks being taken to an extent which should not jeopardize the responsibility of the company, since it is also a matter of interest to the public that every company, the concerns of which, like those of ours, are extensively mixed up with those of the community, should be so prudently conducted as not only to avoid the danger of breaking down, but also to guard against giving occasion for doubts of its soundness, even though such doubts might be groundless. A difficulty occurred for want of statistics and experience for estimating the degree of the extraordinary risks. Under these circumstances, the directors decided to make as good an estimate of the value of the risk as they could, and to make a distinction in favor of old members, who had already paid to the company a considerable amount standing to their credit in the funds of the company, towards meeting the loss, if one should occur, and also a distinction between combatants and noncombatants, and to take only those who had others dependent upon them, and to limit the amount to be taken on one risk, and not to insure a greater amount in the whole on such risks than would be certain to come within the probable amount of the distribution to be made at this time, though the whole amount insured upon these risks should be lost—a result too far beyond probability to be dreamed of, even by the overcautious. The experiment may now be considered as being decidedly successful. The rate charged has been sufficient to indemnify the company for the risks, without excessively burthening the parties insured.

The report of the Northwestern Mutual of Milwaukee, for 1864, states that the extra premiums received from war risks not only covered the direct losses, but were expected to meet the deteriorations of life which had resulted, as well.

Aside from this peculiar feature, there was little to tell of the bloody strife prevailing on Southern battle-fields. After the first year of the conflict, there was no general paralysis of business. The enormous demands for supplies by the Government gave rise to many new branches, and quickened the activity of exchanges. Diminished production, along with a depreciating currency and increased consumption, enhanced values of all kinds. The rising market proved no detriment to the life interests; on the contrary, the accumulation of current funds, especially towards the close of the war, greatly aided the expansion of the business.

During 1861, no great progress was made, unless the gain from Southern forfeitures be counted such. In the general prostration of trade, the fact that life insurance was able to hold its own was in itself sufficient to show the progressive tendency of the business. On the revival of trade in the following year, its rapid expansion began. The policies of the New York companies increased by over 7,000 during 1862, while in 1861 the increase was only about 1,300. Some 3,200 policies were issued by a single company, the New York Life, and in 1863 the Mutual Life issued its last quinquennial dividend, amounting to the unprecedented sum of $3,000,000, on a plan entirely novel, and which commanded at once the attention of the actuarial world. This was the celebrated Contribution Plan, as it has since been familiarly called, the joint device of Mr. Homans, the actuary, and Mr. D. P. Fackler, his assistant. These dividends had been previously made on the basis of a percentage on the premiums, as in most other companies. But the enormous sum to be divided made the injustice of the method and the violation of that equity in the distribution which was called for in the charter so manifest, that the genius and skill of its actuaries were called into active play to devise a remedy. The surplus was simply the over-payments of the members, above the actual cost of their insurance; the gains were from interest, mortality, and expenses, and on these simple principles the theory was constructed. The formula credited each member with his reserve, premium, and interest accumulation, and charged him with the reserve required, and cost of his insurance; the difference was his contribution to the surplus. And so the knotty problem was solved, in a way so simple and satisfactory that, though freely criticised by some prominent actuaries, it has been since adopted by the majority of American offices. Abroad, where the premium is so generally treated as a whole, and the same stress is not laid on its constituent elements, the plan has naturally not been received with favor. At the same time, the necessary consent of the Department was obtained to the immediate application of these dividends, instead of their conversion, as before, into reversionary additions. From this time on, annual dividends, applicable at the option of the insured, became the general practice among American companies, and were among the liberalizing features called forth both by competition and the pointed criticisms of the Massachusetts Department.

Many other new features, too, were devised as the result of competition. Prominent among them was the ten-payment nonforfeiture life policy originally introduced by the New York Life, and offering, as it did, an opportunity to secure a life policy by a limited number of payments, which might be commuted for as many tenths if desired, speedily became very popular. The opportunities presented for doing an extensive business, naturally again brought the note system favorably before both the companies and the public; the majority of the new offices started during this period adopted it, or that modification known as the loan plan, which it was thought would obviate the objections alleged against the giving of notes; and in 1864 the old war between the rival systems of cash and note was revived, fortified on one side by the endorsement of the Massachusetts Department of the security of note premiums when confined within proper limits. Rivalry among the agents, too, began to display some of its most obnoxious features in 1863, and complaints grew numerous of parties induced by these skillful diplomats to abandon policies taken in one company for the supposed superior advantages offered by another. The active encouragement given to limited term policies and premiums was greatly aided by the vigorous onslaught made by Commissioner Wright against what he chose to term insuring the unproductive and therefore uninsurable period of old age.

Meanwhile, the first and only prominent failure in life insurance down to 1870 had taken place under circumstances which deserve mention. Pennsylvania, as has been observed, was as regards in-

surance *sui generis*. Its companies, their methods, management, and control, or rather want of control, were all so many peculiarities, not to be found elsewhere. Though one of the richest as well as the oldest members of the Union, with her chief city second in population and influence only to New York, the banking capital of Pennsylvania had been always small, the management of her institutions either strongly conservative, or unreliable, and her legislation tainted with narrow policy, and often, in other matters as well as insurance, with corruption. No city of its rank in the Union presented so large a percentage of old corporations in 1861 as Philadelphia. For the first time in many years, the city was nearly freed from bogus institutions. Four substantial life companies were in operation whose aggregate assets would bear favorable comparison with those of New York, Boston, or Hartford, but whose business was conducted with few agencies and within very narrow limits. A fifth corporation, and the only one which appears to have sought more than local fame, completed the list. This was the United States Life and Trust, started in 1850, with the intention of introducing the deposit or savings-bank system on the basis of the English Deposit Tables of Neison. But the scheme proved unpopular, and confining itself chiefly to trust funds at home, its life business was largely prosecuted in other places, especially in the South. Down to 1860 nothing was known or suspected against its standing, but the failure of the Corn Exchange Fire and Marine of the same city, in that year, brought to light a series of bolstering transactions and banking speculations on the part of the United States, in which its trust funds had been entirely dissipated, and the sheriff's levy completed the story in 1862. Fortunately its policy-holders were chiefly in the South, where some $11,000 of its funds had been already confiscated by the new Confederate government. This was the solitary failure of the decade.

In 1865, the successful conclusion of the war, and the flourishing condition of all branches of business, with the enormous sums seeking investment, gave assurance that the life offices might look for a patronage far exceeding anything that had been yet experienced. The rapid growth of the existing companies was a theme of general comment. The policies in force in the companies doing business in Massachusetts had increased from $97,943, at the close of 1863, to $146,562 at the close of 1864. Some half-dozen more companies, three of them in the West, were chartered in 1865 to meet the expected demand. The multiplication of departments now began to prove a serious embarrassment to the companies, as well as a large additional expense. In most instances no legal standard had been established. The valuations by different officials were made on arbitrary principles, creating a wordy warfare with dissatisfied corporations. To remedy the evil a National Bureau was seriously urged by many of the companies, and endorsed by at least one State official. Rapid as had been the progress of 1864, that of 1865 was still greater, and no less than thirteen new companies, about half of them belonging to the West and Southwest, were organized in 1866. Most important among the new features introduced at this time was the registered policy system of the North American Life, by which, under an act of the New York Legislature, that company was allowed to make a special deposit with the Department of the reserves belonging to such policy-holders as might elect, and such deposits were to be held to the special credit of the owners. The idea of policies ostensibly protected by funds on deposit with the State Government was certainly very reassuring to a large class who might doubt the stability of the companies, though a careful examination of the whole law might fail to disclose any special advantage to be gained; and indeed it might be seriously questioned whether the position of a preferred creditor in a company whose funds were largely locked up under charge of a State officer, was even as safe as under the old system. But other companies saw a fancied advantage in the scheme, and a new *casus belli* arose between the advocates and opponents of registration.

It would be impossible to review in detail all the novelties in the way of insurance introduced by the companies during these ten years. They included almost every form of policy which ingenuity could suggest, and which offered any reasonable expectation of meeting favor, including numberless schemes for transforming one into another at the option of the holder. Almost every new company desired some fresh device for which it might claim the credit of a special feature, and the ingenuity of experts was taxed in devising such schemes and framing the necessary tables. Plans suggested, tried, and abandoned on the other side were revamped by the companies and published as original novelties of the highest merit. It is unnecessary to add that few of them stood the test of time, and most of the offices that relied on them have disappeared. The whole-life, ten-year, and endowment plans, however, included the bulk of the policies issued, and the great growth of the business after 1861 was largely due to the last two classes. The insurance of impaired lives was revived by the Connecticut General in 1865. The Hahnemann, of Ohio, in 1866, was the first to endorse its confidence in the superiority of the homeopathic medical system, and Dr. Lambert in that same year boldly propounded a new scheme for measuring the value of human life by the establishment of the American Popular in New York. Insisting that longevity was a hereditary question, determined upon well-defined physiological laws, he declared that the classification from age alone, was rude, imperfect, and unjust; that it was the function of the physician rather than the actuary to estimate the value of the applicant's life. On this principle the American Popular has been conducted, rating the ages of its applicants up or down, according to their estimated vitality, and the results, so far, have conformed pretty accurately with the theory.

Astonishing as had been the growth of the companies in 1864 and 1865, the experience was surpassed by that of 1866. Inflation had reached its height. Never had such a monetary plethora or brisk business demand been known. Almost every industrial department was flourishing, and golden harvests were reaped by companies and agents from the willing investors in a fund to protect their families against the fatal enemy of the household—death. The companies reporting in Massachusetts had grown from thirty-two to forty-three, and their outstanding policies from 211,537 to 310,733, an increase of nearly one-half in a single year. Their contingent obligations had swelled to $871,863,925. The field was apparently far from being yet overstocked or even thoroughly worked, and eleven more companies were added in 1867, most of them being located in the West and South. In fact, the organization of home life offices in the Western States was the special feature of 1866 and 1867. The story of 1866 was repeated in 1867 and 1868. In the latter year fewer new companies were organized, but the wonderful growth of four brief years since 1864 was shown in the addition of some seventy new names in all to the list of corporations, and an increase of the insurance in force from $400,000,000 to $1,600,000,000. The offices were run on a high-pressure system. Solicitors extolled the merits of their own and depreciated those of rival companies in almost every town and village in the country, aided by pamphlets, periodicals, and prospectuses, picturing in magnificent figures the attractive features of the new philanthropy. Railroads and the national debt were about the only things deemed worthy of comparison with such a business. Excessive outlays and defective management were alike concealed by the enormous volume of new business which every enterprising office

was able to report at the end of successive years, and the suggestions of speculation, reaction, and a possible collapse were unheeded in the rich harvest that was being reaped.

The same circumstances in part which compelled the fire companies to organize in 1866 as a National Board for mutual protection, induced a similar measure on the part of the life offices in the same year.

On the 1st of August, 1866, five leading life companies of Hartford joined in a communication to Hon. Elizur Wright, touching the effect of the new Massachusetts law on the future valuation of policies by that State, and on the advisability of forming a *National Actuaries' Institute.* Under a change in the legislation, Mr. Wright had been forced to retire, and the department had been deprived of the remuneration required for policy valuations. This was by far the most important service of the department to the companies, as well as to the public. No other State could, at that time, supply the omission created by the abolition of the Massachusetts valuation and registration system. Apparently, the work would have to be abandoned for want of funds, while the necessity for its continuance was becoming each month more pressing. The business was expanding at an unexampled rate. New companies were springing up in every quarter, and the old ones were issuing a thousand policies where before they had issued hundreds. Life insurance was attracting unfriendly legislation in various States. The companies were threatened with a ruinous taxation to support a multiplicity of departments, each with a different standard of solvency. Such were the circumstances that called forth the communication to Mr. Wright, soliciting his views.

At a meeting of the companies, three weeks later, to consider Mr. Wright's response, an invitation was extended to all the life companies in the United States to meet at Hartford on the 26th of September "to consider the matters treated of in the correspondence." The result of this invitation was the formation of the first "Chamber of Life Insurance" in the United States. Fifteen companies were represented in the convention. A plan of organization was decided on, admitting all companies with the privilege of at least one vote, and an additional vote for every additional million of reserve above one million. The organization was effected at the next meeting in this city, in November following. Twenty-five companies, carrying some seven hundred millions of insurance, were represented, and six others were reported as in accord with the movement. About the same number of companies held aloof, and the strength of the life insurance interests was pretty evenly balanced between those without and within the Chamber. The objects, as set forth in the constitution, were "the procuring of national or uniform State legislation, collecting, collating, and publishing vital and other statistics incident to life insurance, and, in general, the promotion of life insurance in the United States." The whole spirit of the meeting was expressed in two resolutions demanding free trade for insurance throughout the Union, unhampered by local influences, and that to this end Congress should establish a uniform test of solvency which should be a valid and sufficient passport for every company seeking business beyond the borders of its own State.

To secure a uniform system of valuation that should be adopted by all the companies was the one great object that originated the movement. But when the members came together, the diversity of opinion was found to be so great that the question of a valuation standard was dropped from the constitution. The work of carrying out the measures proposed was intrusted to an Executive Committee. But at the meeting of the Chamber, a year later, it was evident that little or nothing had been accomplished. Some action had been taken towards testing the constitutionality of State laws, and arrangements had been made for bringing the issue before the United States Supreme Court. But with regard to national legislation, or securing uniform action by the States themselves, nothing had been consummated. Indeed, the principal work performed by the organization throughout its entire subsequent existence was the elaboration and interchange of views by the members. Sessions were held at intervals during 1867 and 1868, and efforts were made to secure a platform for the Chamber which should entitle it to general respect and confidence. A standard of valuation was regarded as the key-note to its usefulness. Uniform legislation, whether by State or Congress, premised this. But such a standard required the statistics of the companies to be gathered and analyzed by competent actuaries.

The matter was finally brought to a focus by a meeting called to decide on the formation of an actuarial board, at Saratoga, in August, 1868. The Chamber had then been in existence nearly two years, and, notwithstanding the brave words and apparently earnest efforts of those most interested in its success, no practical results had been attained beyond the educational influences of its discussions on the public mind and on the members themselves. The bond of union among the members was rapidly dissolving. All felt that unless some decisive course of action was agreed on, the organization must be abandoned. Only twelve companies responded to the Saratoga call. The conscious weakness of the Chamber was but too apparent in the discussion which ended in a determination to defer the question of establishing an actuarial board until the annual meeting in November, in the hope of a more generous support. It was a most delusive hope. From the opening of its proceedings, the November meeting exhibited palpable symptoms of immediate dissolution. The question of an actuarial board was strangely intermingled with the more vital one of life or death to the Chamber itself. The latter finally prevailed, and the association was dissolved by a resolution to that effect at the close of the first day. On the next it was reorganized, and, without an allusion to what had gone before, elected an actuary-in-chief, and arranged for the future prosecution of its labors—a momentary resurrection, for the meeting adjourned until February, but February never came!

Thus ended the first Chamber of Life Insurance. Its ultimate fate was predestined almost from the outset, in the antagonisms between its members and companies outside. Suspicions of other objects than those ostensibly put forward served to create an opposition that rendered a unanimous movement impossible. Powerful companies held back, not from want of sympathy with the professed objects of the Chamber, but because they thought those ends could be more judiciously reached by other means, and were unwilling to hamper themselves with an organization whose best features they believed could be better attained. Disrupting influences, too, were at work inside as well as outside. Work was projected that demanded a general and vigorous union of all the companies, which the Chamber could not secure.

The statistical work which this body failed to initiate had already been largely entered on by leading companies and actuaries acting independently. In the United States Census Report for 1860, special attention was given for the first time to the vital statistics of the country. The influence exerted by the topography of the various States, both upon the death rates and the distribution of diseases, was carefully analyzed, and the review was perhaps as perfect as the confessedly imperfect character of the returns would allow. The analysis was supplemented by the publication in the Massachusetts Report for 1868 of the first

general Life Table of the United States, by Mr. L. W. Meech, constructed from the data furnished by the four decennial enumerations beginning with 1830. The results showed a death rate closely resembling but more favorable than that of England. The experience of the companies doing business in Massachusetts, which had been gathered by Commissioner Wright year by year since his accession to the office, was tabulated by him in 1865. It embraced some 50,000 years of insured life, and the results showed a much lower mortality than the English standards during the years of middle life, with indications that it might be greater at the extremes of youth and old age. In the following year (1866) the Mutual Benefit brought its own experience down to date. About 1864 the experience of the Mutual Life, then embracing some twenty years, was a second time investigated and compiled by Mr. Homans. From the results thus obtained another mortality table was carefully constructed by comparison with the best foreign standards, and was for several years used by the company as the basis of its valuations, until in 1868 it was published under the name of the American Experience, and adopted by New York as the legal standard of the State. It was the first scientific exponent of American insured life, and its merits are not to be measured by the corrections which an ampler experience of ten additional years may have shown advisable. At the time it was framed such a table was greatly needed; the brief experience of the companies had shown that while abundantly safe, the English standards in use did not tally with their own results. No other company than this had data sufficiently ample for the required correction, and the observations of the Mutual Life itself embraced chiefly the younger and middle ages of insured life, on policies of which the majority were less than five years old. The American Experience was the most perfect table that could have been framed from the statistics. It has proved abundantly safe, and a far better index of the mortality to be expected than the standards for which it has been substituted in a majority of the State departments. This valuable work of Mr. Homans was in turn supplemented in the year of its publication by the Report of the Medical Examiners on the twenty-five years' experience of the company. In this report the Examiners say:

The absence of American vital statistics has compelled our life companies to rely in great measure upon those of foreign origin. Our experience has, however, now become so extensive in this country that it is believed to be a proper period to constitute a department for this purpose, in which important facts will be recorded, experience collated, and deductions made. Facts, when classified and arranged, develop principles; and their application to the science of Life Assurance will be of the highest value in determining rates, in the selection of risks, and in estimating the various influences which modify life in America, such as climate, habits, occupations, temperaments, hereditary predisposition, etc. The importance of this subject will at once be apparent, when we reflect upon the immense area over which we extend our operations, and the various nationalities we assure. A comparison between the death rate as occurring among the life companies of this country and that of Europe, will lead to a just estimation of the circumstances which determine the difference in the duration of life, and will confirm or confute the opinions which have been entertained on this subject.

The experience thus reviewed embraced 2,206 deaths, of which 1,438 had occurred within ten years; and their analysis showed, in the comparative exemption from pulmonary diseases and those of the circulatory system, the prudence observed in the medical selection of this and the other leading American companies.

As in the case of fire insurance, the remarkable success of the business began to attract unscrupulous adventurers in 1868, under the specious title of Relief Associations, Mutual Aid Societies, Co-operatives, etc.; all being identical in their general plan with the class that have since flooded the country. Some forty or fifty of these swindling concerns were organized during this single year in the leading cities North, South, and West; in some cases as life companies, in others, where legislation might be in the way, as charitable institutions. All had the same distinctive earmarks, the classes, initiation fees, and mortuary charges. The inducements were obvious in the rapid extension of a business which had hitherto been almost entirely confined to the middle and upper classes. These spurious imitators of life insurance took their cue from the English benefit societies, and with cheaper rates and illusory promises they made the same bid as in that country for the patronage of the poor. The Manhattan Co-operative, of New York, seems to have been the initiator of the movement, being chartered originally under the act for religious and charitable societies. This organization, by scattering its agencies through all parts of the Union, attracted general attention to the new scheme, with the result stated. From that time to this, co-operatives have continued to spring up wherever the laws have been indulgent enough to sanction their operations. Men of influence have been induced to lend their support; but, of course, after a brief experience, they have as uniformly disappeared, leaving no record of failure, because, in most cases, they contracted only for such sums as they might collect, and the collections ceased with the dropping off of membership. No better service has been rendered by the insurance press, seconded by the departments, than in their consistent warfare against these frauds, which denied they were life companies for the purposes of supervision, and in many cases succeeded in evading the insurance laws of the States, while they insisted on offering what they avowed was life insurance at cost to the public, who were ignorant of their false pretensions. To the credit of some of the States, restrictions were finally secured which compelled their withdrawal. But in many their presence is still sanctioned by lax legislation, and in one within the past year (Kentucky) has been openly encouraged by special laws passed in their interest. With rates based, not on statistics of mortality, but of lapses and withdrawals, saddled with contracts that call for increasing and uncertain payments, while guaranteeing nothing, and actually giving decreasing benefits, and holding out promises whose performance in good faith is a mathematical impossibility, it is not necessary to look outside of the system itself for the uniform record of failure which it has presented. Efforts to meet the want which these concerns have failed to supply have since been made by several of the legitimate companies, chiefly through the organization of benefit societies on a basis similar to that of the British Friendly Societies under the reforms inaugurated through Parliamentary action. The members of these societies are then insured by the companies on terms agreed upon with the societies themselves. Other schemes for insuring by the payment of small weekly or monthly sums, after the manner of the British Prudential, have been started. But no great progress can yet be said to have been made in interesting this poorer class of our population in life insurance, or making its prosecution among them profitable. Their preference has hitherto been for the savings banks, whence their funds can be withdrawn at pleasure, and life insurance, with all its progress in the United States, has belonged almost entirely to the higher ranks of society.

Down to 1865 and 1866 nearly all the business had been conducted on the mutual or participating plan. Non-participating policies were granted by the companies, but the few applications were chiefly confined to short-term policies. But with the growth of the business stock companies now began to be projected; and

in 1868, Jay Cooke, then at the height of his prosperity as a financier, conceived the idea of starting a gigantic stock enterprise for the purchase or sale of insurance, like any other merchantable commodity, on terms that should be low enough to satisfy the purchaser, and at the same time guarantee him the full value of his purchase. With this end in view, $1,000,000 was put up as capital, and the National Life of the United States was chartered by Congress, with power to establish agencies in the various States, subject to their laws. This company straightway became the champion of stock insurance, in which all questions of management, expenses, commissions, and dividends, that were then agitating the companies, should be disposed of by the sale of insurance at a fixed market price. For the next few years the relative advantages of stock and mutual systems formed one of the favorite topics of dispute. Of more importance was the question subsequently raised by these low-rate companies concerning the proper standard of valuation. The existing standards had been adopted when about all the business had been done at high tariff rates, and uniformity among the States was more important than the particular standard which each might select. But it was now insisted that, as government valuations were made, not for determining the absolute solvency, but the safe and equitable management of the companies, they should be based on the company's own assumptions of premiums and interest. This view was stoutly combated by the high-rate offices, and failed to find favor with the departments. The result was that technical impairments of capital frequently disfigured the returns of those offices which were either unable or unwilling to reserve on the State standards.

With 1870 the peculiar impulsive power which induced such a rapid expansion in the business may be said to have ceased. The enormous accumulations and expenditures, the large commissions, and the hostile rivalry among companies and agents, had all contributed to bring the business under the keen eye of public criticism. The question of sound management had become a criterion of success no less important than great policy gains. Lapses and forfeitures had grown so numerous that every agency field had to be worked against an undercurrent of dissatisfaction on the part of some who had real or fancied grievances on this account. The companies had multiplied until there was no longer room for new accessions, and, more than all, the general business interests of the country had reached their highest inflation point. Imperceptibly the tide was turning, though few realized the fact.

The progress made in the practical development of the science of life contingencies in this country during these years was akin to its growth as a business. Statistics had been gathered and new tables had been compiled almost without number. No problem of management had been undiscussed, no device for varying the contract either in the assessment of premiums, the application and distribution of surplus, or the payment of the policy, had been left untried which the fertile ingenuity of actuaries and managers could suggest as likely to obtain success. If American life insurance literature had not been enriched by discussions as purely and deeply scientific as those of England, it had far surpassed the latter in practical treatises on the subject. Departments had multiplied, and unfriendly and embarrassing legislation had attended the growth of the companies, as has already been noticed. If fire insurance seemed a convenient pool from which to draw the funds required for State purposes, a much richer source was found in the coveted accumulations of the life offices. With the increase of business, too, a greater necessity was imposed on the companies to resist the multiplied claims which were unjustly or fraudulently presented. The life offices were compelled to lay aside the scruples induced by the prejudicial effects of litigation: the contested cases subsequent to 1860, especially after 1865, swelled the volume of American precedents far beyond its former proportions. Several new works on the law of the business were called forth as the result—prominent among them, Bliss on Life Insurance, Bigelow's Cases, and Sharpstein's Digest, all published early in the following decade.

The real causes of this wonderful growth among the companies have been but imperfectly understood. But it can hardly be doubted that the war was a most important factor. Within about four years nearly $3,900,000,000 of public indebtedness had been accumulated, in addition to State, county, and municipal obligations. These vast public credits sought investment in every business channel, and the abundance of money attendant on such a period of speculation favored to its utmost the growth of life insurance. With brilliant business prospects ahead, and only time needed, as it seemed, to accumulate a fortune, the appeal to invest a trifling proportion of his gains in an institution which would insure his family against the uncertain contingencies of the future, was a strong one to the average business man between 1865 and 1870. For the same reason the limited payment plans met with special favor. And while it is no doubt true that life insurance would have made rapid progress had no hostilities intervened, abundant money and sudden business prosperity were unquestionably responsible for much of its extraordinary development.

CHAPTER XI.

LIFE INSURANCE, 1871–1876.

THE reaction, whose indications had been so plain for two years previous, set in in earnest in 1871. Down to 1869 the growth of each successive year had been larger than before. It then showed the first symptoms of decline. Among the companies reporting in New York, the increase of policies in force fell from 136,454 in 1868 to 123,631. In 1870 the decline was more pronounced. The increase of policies fell to 86,582, and in 1871 it was reduced to 37,143. Now, too, unmistakable weakness began to be manifested among the younger companies that had been started during the inflation period. Three had retired in 1870, of which one was a complete failure; 1871 added seven more to the list. These companies had paid enormously for the business they had secured. Commissions, salaries, and expenses of all kinds had absorbed a heavy percentage of the incomes, imposing the burden of the accumulated liabilities upon their capital. So long as each year added to the body of fresh recruits, and losses were few, the deficiencies could be tided over and the weakness concealed; but when new strength ceased to fill the gaps made by withdrawals and lapses, and the empty treasuries could no longer be supplied from the volume of new business, then the real situation of affairs became apparent, and the pressure began. Carelessly selected risks swelled the losses. Hopes based on the light mortality of initial years were disappointed. The outgo increased as the income diminished, until retirement or failure was inevitable. For the first time American life insurance was brought face to face with the practical issues involved in amalgamations and transfers. Except in a few unimportant cases, the English practice of absorption and reabsorption had been unknown among us. But by 1872 the business, as a whole, had assumed a stationary character. About 19,000 policies represented the total growth of the year. The gains of one company were offset by the losses of another. Seven-

teen more companies were added to the death roll, and the serious questions involved in reinsurance began to loom up at once. State laws provided for the protection of policy-holders in live companies operating within their borders. They provided, also, for the dissolution of such corporations as were of their own creation. Qualified powers to reinsure were granted, but no efficient means existed by which reinsurances or transfers could be regulated, or the reinsuring company kept within the purview of the State. In this matter policy-holders had practically no voice, and their interests might be jeopardized without their consent. The results of the last four years have only served to emphasize the issue. With the increase of business depression, absorptions and reabsorptions among the companies that depended on the inflation period to give them an established foothold have continued, until about thirty companies in existence in 1870 have thus disappeared, in addition to some four or five downright failures. No satisfactory conclusion has yet been reached concerning the proper remedy. To prohibit all transfers would be to subject the funds of policy-holders to the waste and dissipation of a receivership, and defeat the very intention for which they had been paid. To allow unrestricted transfers is to grant to irresponsible corporations unlimited powers, open a door to jobbery and corruption, and furnish facilities for fraud against the rights of policy-holders. The various plans proposed for avoiding either horn of the dilemma, and securing a remedy which shall be at once efficient and practical, are well known. The embarrassments have not ended here. Discontented stockholders and policy-holders have in several instances instituted legal proceedings to annul these contracts on the ground that their rights had been sacrificed, and in one or two cases they have partially succeeded. No less embarrassment has been caused by the kindred question of insolvency. The number of companies brought, by the falling off of new business, into a position where they were unable to comply with a rigorous construction of the State requirements, imposed upon the various officials the delicate responsibility of determining what margin of favor could, with a due regard to the law and the best interests of all parties, be granted. Equally embarrassing has proved the questions raised by actual insolvency. Deposits have been exacted for the protection of policy-holders, while, unfortunately, their ultimate disposition has been left open to the rival claims of policy-holders and receivers acting in the interest of general creditors. The experience of the last five years has shown that whatever might be claimed in favor of our existing legislation when applied to active companies, it has proved seriously defective in regulating their retirement. Decisions have in at least two cases been rendered, seriously jeopardizing the security of all parties interested in transfers that were believed to have been made under the full protection of the laws. Serious as were the consequences of a business so largely overdone to the younger and weaker companies, they were yet more so to the interest itself. Thousands upon thousands of disappointed policy-holders have suffered through forfeitures, transfers, or absolute failures. Their faith in the whole system has in many cases been destroyed, and the stanchest and best-managed institutions have been compelled to share the reproaches that properly belong to a few. On the other hand, it is none the less true that a discrimination has been wisely exercised by the public at large, and the true merits of the business have been recognized, amid the reproaches that have been hurled against it. Life insurance itself has not retrograded with the decrease of companies. Despite the fact that there were twenty-five fewer authorized companies in New York State in 1876 than in 1870, the forty-five remaining had a larger volume of business than the original seventy six years before; and the strong companies of six years ago are the leaders to-day, accumulating their assets and swelling their receipts undisturbed by the great depression which everywhere prevails.

It is not our purpose here to review at length the details of these last few years. It will be enough to mention a few of the more prominent facts. The proposal of the Mutual Life to make a radical reduction in its premium rates, startled the insurance community at the close of 1872. A vigorous controversy ensued. For the weaker companies to imitate the example at such a time would be suicide. For them to adhere to their original rates might be alike fatal. Aside from all questions concerning the financial ability of the giant company proposing the change to carry it through, the consequences threatened to the whole business were too serious to be lightly regarded, and the scheme was finally abandoned. Out of the dissension arose a closer bond of union between the companies. In May, 1873, was revived the organization from which so much had been hoped for five years before. The second Chamber of Life Insurance was started under different auspices from the first, and in many respects more favorable. Then the companies were in the full tide of success, with everything conspiring to foment the bitter jealousies created by competition. Now a turn of fortune showed the prudence, if not the necessity, of combining against external foes. Nearly all the evils which furnished a common ground of complaint in 1866, existed in an aggravated shape in 1873. The anticipated State Departments had been created. Unfriendly legislation was pressing more onerously than ever. Mortuary statistics were far from being abreast of the extended business, and the proper standard of valuation was as much an open question as at the time of the Hartford Correspondence. New obstacles had meanwhile arisen. Not only were the exactions of departments more oppressive, but corrupting political influences had in some cases entered into their administration. Public confidence in the companies had been weakened by recriminations and charges of extravagance and mismanagement. The companies were aiding in their own downfall by fostering animosities towards each other, that weakened their power to resist external assaults. Eleven prominent companies inaugurated the movement for a general combination. Their action received the hearty endorsement of the public press, and of nearly all interested in the welfare of life insurance. Three objects were stated in the articles of association: the employment of proper agencies for educating public opinion; the reduction of expenses; and the promotion of the interests of the companies and their policy-holders. In suppressing open dissensions between the members, and in the field of legislation especially, the Chamber of Life Insurance has since rendered valuable and efficient service.

Prudent as has been the general management of the companies in the matter of investments, losses have necessarily been entailed through the depreciation of values. Speculation to any dangerous extent has been principally confined to the weaker organizations, most of which have been compelled to retire. With perhaps two or three exceptions, no prominent company has been seriously injured in its credit through shrinkage in values. In this respect the business as a whole has presented a wonderfully clean record, compared with other corporations. The failure of Jay Cooke excited much anxiety for a while as to what would be the effect upon the great stock company he had been instrumental in organizing; but it was soon proved beyond a doubt that no business connection existed between the corporation and the financier who controlled the capital. The St. Louis Mutual, the North America, and the Guardian Mutual have been about the only companies of special prominence that found it necessary to retire. The American Mutual, of New Haven, though one of the old organizations, had been conducted from the start on a system of low-rate premiums, and

other special features, which effectually prevented the attainment of any marked success. Its final disappearance a short time since, after a vigorous and apparently successful contest with the Connecticut Commissioner, was the closing scene in a career which, though comparatively long, could not be regarded at any time as really prosperous.

If the past five years have not been progressive, from a business point of view, they have added largely to the literature of life insurance. Several of our best standard works have been produced within this period. In the matter of statistics, most important advances have been made. Time has added value to the experience of the companies. The favorable conclusions drawn from the steady influx of new policies, ten years ago, have been modified by the higher death rates realized since the decline of new business. The great importance of careful medical selection, and the injurious effect of lapses, have been felt in the volume of impaired vitality entailed upon many of the retiring companies.

With the decline of business, litigation has increased. When losses were few and new applicants abundant, claims were settled often without strict regard to their justice. Frauds which could be proved almost beyond a cavil, were compromised rather than endanger a prestige for prompt payment, which was worth more than the losses entailed. Only the companies of well-established repute, as a rule, could afford to litigate. But when the payment of losses became a more serious consideration than the prospective advantages of ready settlements, the policy of the companies changed. The conditions of the contract were more rigorously defined. Impaired risks had in numerous instances been imposed, either with the connivance or through the deception of agents and medical examiners. In other cases, the parties had, through sheer wantonness or culpable ignorance of their terms, disregarded the conditions imposed. For their better protection, the companies, and especially those connected with the Chamber of Life Insurance, had given to their contracts the binding force of warranties in almost every essential particular. Suicides, drunkenness, gross misrepresentations, and open fraud were continually brought to light in the investigations that followed the demands for death claims. These it has become the settled policy of most of the companies to stoutly resist when practicable, and avail themselves, if need be, of the most technical pretexts for the purpose, while the public, seeing only the technicalities raised, and ignorant of the real merits of the issues behind, have unjustly censured the corporations, and sought through legislation itself to compel the enforcement of all such contracts when once consummated. Almost universally the sympathy of juries has been enlisted against the corporation, and decisions adverse to loss claimants have, with few exceptions, been confined to strictly legal issues involving no disputed facts. It is not to be denied that technicalities have sometimes been availed of to resist claims that as a matter of justice should have been paid; but such cases have been mostly confined to companies whose precarious condition gave them little to hope for, except from a speedy extinguishment of their liabilities. In these disputes, the powers of agents, the construction of warranties, and the responsibility of suicides have occupied a prominent place, and the law relating to these questions has been greatly enlarged.

The reserve which constitutes the bulk of the assets held by the corporations has furnished another most fruitful theme for controversy. State legislatures have sought to impair it by taxation. In the public mind it has been persistently misrepresented as accumulated profits held under pretence of meeting liabilities which will never accrue, and the rightful property, in large part, of policy-holders who have been compelled, by lapses and forfeitures, to surrender their claims. In short, it has been treated by some as a legitimate fund for plunder, and by others as the great promoter of corruption among the companies. The most serious attacks upon its integrity have been made in the courts and halls of legislation. Nothing in this respect could surpass the California legislation of 1874, when a general withdrawal of companies was compelled by laws which, if enforced, would have threatened every company with bankruptcy. In the courts the attempted revival of lapsed Southern policies in the interest of loss claimants has been no less serious in its possible consequences. On the issue whether these contracts were absolutely annulled through the intervention of war, State courts have been divided in opinion, and the Supreme Court of the United States has thus far been equally unable to reach a definite conclusion. If they may be revived at the option of claimants, the funds for their payment must be drawn, not from the long-livers, as was originally intended, but from the reserve dedicated to other uses. The many embarrassments thus created by the large necessary reserve fund of the companies has led to various propositions for modifying or doing away with this feature of the business entirely. A system of life insurance at cost has been loudly called for, and several efforts have been made to comply with the demand. A separation of the premium into its two component elements of reserve and annual cost of insurance, the first to be treated as a savings-bank deposit, withdrawable at the option of the insured, has been strongly advocated by Elizur Wright, and efforts to secure the charter for an institution on this plan from the Massachusetts Legislature have been made by him. The idea of life insurance without reserve has been practically carried out by Sheppard Homans in the recent organization of the Provident Savings Life of New York. A marginal payment along with the first premium is made to fulfill the required functions of a reserve, after which the rates are graded according to the cost of insurance for each year of age. In the South the interests of life insurance have been advanced by the formation of a convention of life underwriters of that section. The experience of Northern companies, especially since the war, has proved in many cases unsatisfactory, and has lent an impulse to efforts for the establishment of strong home companies in the South. But the non-commercial character of those States still stands in the way of any very marked success. Most of these Southern enterprises have been obliged to rest content with a limited business, and several have lately been forced to retire through the stringency of the times.

Valuable additions have been recently made to American mortuary statistics. Two life tables, framed by the writer—one from statistics of Protestant clergymen, the other from those of college graduates of the last century—have been published in the columns of the *Insurance Monitor*, while a third, constructed from the published experience of the Mutual Benefit at the close of 1874, may be found in the *Journal of the British Institute of Actuaries*. The last mentioned was, at the time of its publication, the most ample experience that had been furnished of American insured lives, and fully confirmed the views of those who insisted upon a distinctive and more favorable law of life in this country than in England. But the crowning statistical work of American life insurance has just been completed by the Mutual Life, being a review of its entire record during a third of a century, both in the medical and actuarial departments. No analysis at once so ample and exhaustive has ever been attempted in this country, and it will probably be many years to come before the results thus secured will be superseded in their practical utility by observations more trustworthy. The statistics of both of these two great companies substantially agree in the high estimate they place upon American vitality during the ages ordinarily covered by insurance;

and unless we are to discredit the figures, in no country in the world can more favorable terms be offered to the applicant for insurance than in our own.

Here we must bring this portion of our historical sketch to a close. From its small beginnings forty years ago, life insurance has grown latterly with giant strides until to-day it probably numbers nearly 900,000 policy-holders in its membership, and controls some $400,000,000 of invested assets. Upwards of $30,000,000 are being annually disbursed through its agency to more than 10,000 loss claimants, while the contingent future liabilities assumed aggregate some $2,000,000,000. No other nationality in the world can show such a record. Great Britain—the original home of the business, and where its practice has been cultivated in the most thoroughly scientific spirit for a much longer period—may boast an accumulation as large, but in the number of policy issues, and the amount of contingent liabilities, must give place to her younger rival. Germany, North and South, with a population largely exceeding our own, has not one-sixth of the same amount insured, and France has less than a tenth. In vigor of management, in rapidity of growth, as well as in aggregated volume of business, American life companies, individually and collectively, are foremost in the world.

CHAPTER XII.

HEALTH AND CASUALTY INSURANCE.

INSURANCE other than fire, life, or marine, was practically unknown in the United States down to about 1847.

Between 1845 and 1850 the subject of health insurance first began to attract attention. The special benefit intended to be conferred by this class of institutions, namely, the payment of a certain weekly or monthly sum in case of sickness, had for many years been partially accomplished by various secret and benevolent societies in this country and abroad. But these organizations had generally shown a lack of scientific principles in their management. Their system of dues was adopted with little regard to the age of the members, a matter which is of as vital importance in a health as in a life company, and in the earlier years with as little information concerning the laws of sickness. The failure of many of them was of course the result, while others were obliged to violate their promises and disappoint their members. The increase of these organizations in England in the early part of this century led the Government to investigate their condition in 1828. The investigation disclosed the fact that in their anxiety to make their benefits as large and their dues as light as possible, in addition to the past failures, a large proportion of those existing were on the brink of bankruptcy. The necessity of larger receipts in the earlier years, to meet the increase of expenses as the members advanced in life, had formed no part of their calculations; their rates had been governed by competition and caprice. Such was too often the story of the same class of societies in the United States, of which very few outlived the period required to produce this result. An empty treasury was followed by their dissolution. The parliamentary investigations in England secured tolerably reliable data concerning sickness, and a large fund of information regarding its laws, statistics for this purpose being gathered from all parts of the United Kingdom. Laws were afterwards passed requiring quinquennial returns from these associations, and these returns were analyzed and arranged by the eminent English actuary, Mr. Neison. The data thus secured furnished the basis on which the rates for health insurance were computed by the American companies, as no similar statistics had been gathered here.

The Eagle Life and Health, of Jersey City, started in 1847, was among the most prominent of this class of companies, and was the first to recommend and adopt a system of rates based on an intelligent and scientific investigation of facts. The following extract from an article by the president of that company, in 1848, will explain the views then held on this subject:

Within the last three years several companies have been formed in this country for the purpose of effecting insurance against the pecuniary loss and inconvenience occasioned by sickness. Although the idea appeared novel, yet the same thing was practiced by the various secret and other benevolent societies which have abounded for years past. Their system of dues and benefits is only another name for effecting insurance by paying premium. The object sought to be accomplished is one very praiseworthy and benevolent, and of great service to a large and valuable part of the community. But as all did not wish to become members of secret societies, which, until health insurance companies were formed, was the only mode of compassing security of this kind, such institutions were deemed necessary. There is no kind of insurance which may be made more generally useful than this, for it contemplates a provision for the want of an individual or family at the very time when such provision is most needed; and whatever sums are paid to the insured, the value is greatly enhanced by the consideration that it is not the result of benevolence or charity, but proceeds from his own wise and prudent forethought.

The English statistics spoken of furnished the basis from which, after such comparisons as could be made with the scanty array of information possessed concerning this country, the company compiled its tables.* These tables, so far as could be judged, were accurate. But their application revealed an unexpected difficulty which overturned the whole scheme of health insurance, and compelled the companies to abandon it. This difficulty was neither more nor less than an extensive system of frauds practiced by derelict doctors! It is in most cases a very simple matter to determine whether a life-policy is to be paid or not. Death cannot easily be counterfeited. But sickness could readily be feigned. A doctor's certificate was required by the companies that the party was actually laid aside by illness. This was easily obtained by the insured from some petty M. D. for the most trivial causes, or none at all. Armed with his certificate, a pension was demanded by the sufferer, while the company had no means of detecting the fraud. So great was the dishonesty practiced in this way that the business of the Eagle was relinquished in 1853, and the life risks reinsured in the Knickerbocker, notwithstanding the applicants were generally numerous, and the company numbered its insured by thousands.

About the time when the Eagle began, unchartered health

*ANNUAL PREMIUMS OF THE EAGLE LIFE AND HEALTH, 1848, FOR AN INSURANCE OF $4 PER WEEK DURING SICKNESS.

Age.	5 Years.	7 Years.	Up to 70.	Age.	5 Years.	7 Years.	Up to 70.
20	$5.25	$5.30	$8.00	36	$6.85	$7.00	$11.40
21	5.30	5.35	8.00	37	7.00	7.25	11.80
22	5.35	5.40	8.00	38	7.25	7.50	12.20
23	5.40	5.45	8.00	39	7.50	7.75	12.60
24	5.45	5.50	8.00	40	7.75	8.00	13.00
25	5.50	5.60	8.25	41	8.00	8.25	13.50
26	5.60	5.70	8.50	42	8.25	8.50	14.00
27	5.70	5.80	8.75	43	8.50	8.75	14.50
28	5.80	5.90	9.00	44	8.75	9.00	15.00
29	5.90	6.00	9.25	45	9.00	9.25	15.50
30	6.00	6.10	9.50	46	9.25	9.60	16.25
31	6.10	6.25	9.75	47	9.60	10.00	17.00
32	6.25	6.40	10.00	48	10.00	10.50	17.75
33	6.40	6.55	10.30	49	10.25	10.75	18.50
34	6.55	6.70	10.60	50	10.50	11.25	19.25
35	6.70	6.85	11.00	.....	.....	.....	.....

This table will illustrate to those benevolent societies that charge a uniform rate, the fallacy of their practice, and the true

associations were numerous throughout the country; they had all been started within a few years, and were based on the crudest ideas concerning their proper management. At first some discrimination appears to have been exercised in regard to the different ages, but competition soon abolished this, and the general theory was accepted that any yearly rate would allow the same sum to be paid weekly. We need only add that these companies never had a history. Numerous chartered institutions came upon the stage in the two years following the Eagle, in some cases uniting the health and life business. Four companies were chartered in Massachusetts in 1849, and were all closed after a brief experience.* The Philadelphia Fire Insurance Company was chartered in 1848, with life and health privileges, but was unsuccessful in both departments, and confined itself afterwards to writing fire risks; and so of others. The experience of these institutions was, however, of value to the numerous secret societies existing in the United States, and resulted in a more thorough investigation of the principles on which they should be conducted, and a corresponding improvement in their practice.

The introduction of health insurance was followed in 1850 and 1851 by the incorporation of several companies in Pennsylvania and the West for the insurance of live stock. No great success, however, appears to have been met with, and casualty insurance of any kind did not attract much attention until after 1860. In 1861, tornado insurance was started in Illinois, where damage by wind on the open prairies was especially severe, and several corporations were afterwards organized in the West for protection against wind and hail; but, like the live-stock business, it proved unprofitable. Between 1864 and 1868, in the general insurance speculation, live-stock insurance was again revived, and a number of corporations, East and West, were organized wholly or partly for this purpose. Horses furnished the principal risks, one or two companies being devoted exclusively to the insurance of horses and mules. But the skill of the jockey shone out to the disadvantage of the insurers. Bad risks were palmed upon the companies, and after a brief experience they were compelled to again abandon the branch. Two Hartford companies in a short time sank nearly all their capital, through bad risks or inadequate premiums. Fidelity and burglary companies followed. A charter for the latter purpose was granted in Illinois in 1867, and a short time since an unsuccessful effort was made to start a similar enterprise in New York city. Fidelity insurance was undertaken by a New York company, organized for the purpose in 1865, but the entire premiums amounted to little more than $1,500 during the first year, and it too retired. A Canadian organization, the only one on this continent, has since been doing a profitable business in furnishing bonds for public officials and trustees, and its success has recently inspired a strong but as yet unsuccessful effort to procure a charter for a similar organization in Massachusetts. Plate-glass companies furnish the most recent class of casualty enterprises. Their experience so far has tallied with the others. The first of the kind was organized in New York in 1870, under the general act for manufacturing corporations, thereby evading the insurance laws of the State, under the plea that replacement, not indemnity, was the work it undertook; therefore it was not properly an insurance company. The career of this concern, as might be inferred, was not a creditable one. Several other attempts have since been made to prosecute the same business in other cities, but so far with no great measure of success.

The only exception to the numerous failures in the casualty department have been insurance against accidents and insurance of steam boilers. The Railway Passengers' and Travellers', of Hartford, both started in 1865 and 1866, have earned a national reputation as accident companies. But it is hardly too much to ascribe a large measure of their success to the famous insurance centre, Hartford, where they were located, and the peculiar skill brought to bear in their management. Of the numerous companies chartered in the different States, East and West, about the same time, and in many cases started, not one remains. All failed from lack of business. Casualty insurance presented the same impediment as health insurance, the facility for deception; it labored, too, under the embarrassment of having no thorough statistical guide. But by a careful study of the workings and results of the English companies, the Hartford institutions were enabled to overcome these difficulties, and by skillful management place their business on a basis so extended as to be adequate in volume and remunerative in quality. The same is true of that exponent of steam-boiler insurance in this country, the Hartford Steam-Boiler Company, also started in 1866. Its repute has been earned, not by indemnifying for losses that have occurred, but by protecting against their occurrence. The company from the beginning has adhered to the simple theory that every explosion under competent management is due to boiler defects, which can be discovered and remedied by frequent inspection. Acting on this theory, the company has been more successful in arresting these fearful catastrophes than all the skilled experts in the country whose attention has been given to the subject.

With these exceptions, casualty insurance has so far been unsuccessful in the United States, nor is it difficult to understand the reason. The risks, like those of fire insurance, are generally for short terms, and a large number are required to give volume of premium. Unfortunately the demand in most cases is special and limited. A large area must be worked to obtain a profit. But when this has been done, two greater obstacles still have stood in the way. No past experience has supplied a sound and reliable rating basis, while the moral hazard involved in the opportunities for fraud has defied the best efforts to adjust the rates. Through one or more of these causes may be found the failure of almost

* Dr. Jarvis, in a communication to the Massachusetts Medical Society, in 1849, observes: "There are no data to determine the amount of sickness in New England. Some of the health insurance companies made up their rates of premiums according to those of the English benefit societies, but these have been found, on trial, too low. Probably there is more sickness here than in England, and some of these companies have been paying out in benefits more than they received in premiums."

The commissioners appointed to make a sanitary survey of Massachusetts, stated in their report, published at this time: "Some of the health insurance companies of this State have closed their business because they have had to pay out more than they have received Some lodges of Odd Fellows have also been obliged to curtail their payments. All these institutions are now groping in the dark in regard to these matters, and many of them, it is believed, cannot exist under the rates of payment proposed to be made. A misapprehension of the principles on which they should have been founded and managed is a principal cause of their failure. Some have supposed that the proportion of sickness to health in Massachusetts is greater than in England, but others are of different opinion."

RECORDS OF THE MASSACHUSETTS HEALTH INSURANCE COMPANY, 1849.

Age.	Number Insured.	Number Sick.	Weeks of Sickness.	Per Ct. of Sick, One out of	Weeks of sickness to each one sick.
16–30	533	122	539	4.36	4.40
30–35	130	39	161	3.30	4.12
35–40	59	19	108	3.10	5.68
40–45	26	3	25	8.66	8.33
45–50	13	5	17	2.60	3.04
16–50	761	188	350	4.92	4.05

From this table it appears that 26.70 per cent. of the members were sick, and the average length of time was 31 days. This table refers simply to those policies which had expired and without any definite knowledge of their duration.

The Sylvan Lodge of Odd Fellows, in Boston, experienced the same difficulty at this time. Their average number of members for the years 1844, 1845, and 1846 was 549. The average time of sickness in each year for which benefit money was paid was 465¼ weeks, making an average sickness of each member of 59 days per year, whereas, according to the English tables, it should not probably have exceeded 30 or 40 days at the utmost.

every casualty enterprise that has been started in the United States. Another impediment in the way has been the unreliable character of most of the institutions. Many of them have been little else than wild-cat organizations, and even those which could claim a valid capital, in too many cases scarcely rose above the dignity of a local fire or life office. A certain stage of business and social growth, as we have seen, is required to sustain each department of insurance. Marine offices were prospering long before fire offices were called for, and these again found profitable employment, while life companies failed to issue a policy beyond their local membership. So it is not unreasonable to infer that the successful Hartford offices may yet prove the forerunners of an extensive and prosperous business in this fourth and latest department of our Insurance Annals.

One hundred and twenty-four years have elapsed since the first corporate policy in America was issued on the application of John Smith, the originator and secretary of the Philadelphia Contributionship It would seem that the record of these years must ever remain an anomaly in the history of civilization, no less in the social and industrial changes that have taken place than in the more purely scientific progress that has been made. In the increased subdivision of labor, the growth of an international credit system, the development of intangible wealth, and the multiplication of industries conducted on a vast and complicated scale, past ages furnish no parallel. The true secret of the wonderful growth of insurance must be sought in this social progress. As the handmaid of such a new business system, it has risen from the rank of a convenience to that of a prime social necessity. The underwriter has become as indispensable as the banker.

The single policy of 1752 has multiplied to millions, the single corporation to nearly a thousand, and in the place of the £500 insured we have practically the wealth of the nation. It has been our endeavor in these annals to show that the agencies through which this result has been accomplished were not adventitious, that they must be sought for in the influences that have directed our national growth, and must be assigned a recognized place in the sphere of social science.

CHAPTER XIII.

HISTORY OF INDIVIDUAL COMPANIES.

These pages would be incomplete and the work we have attempted would be seriously defective, if brought to a conclusion with only this general survey of the field. In all that has previously been said our endeavor has been to portray only the growth and progress of insurance as a whole. Individual companies have been mentioned, not according to the prominence they have enjoyed or the measure of success they may have achieved, but according as they chanced to be incidentally connected with those features or movements of the business which were under consideration. This strictly historical portion of the subject has been completed, but it yet remains to notice in fuller detail the great features of American insurance as they now exist. This can only be done by a sketch of a few of our leading institutions, which, while they may serve as illustrations of their class, contribute largely by their pronounced position to give tone and character to the whole. If we would know the character and resources of a State, we must have a knowledge of the individual members and individual organizations and industries of all kinds which go to make up the State. The same is true of insurance. While it has been the outgrowth of social wants and necessities, and has been directed in its general development by the social and political features of the times, none the less is it true that the individual companies by their successes or their failures, by their experiences and by the plans and methods of action they may have adopted, have exerted a powerful directive influence on the prosecution of insurance as a whole. This fact may readily be observed in what has been said about the history of underwriting in Philadelphia. The first company to introduce the practice of insurance in the province of Pennsylvania was started on the principle of perpetual policies. That method has ever since been a peculiar feature of Philadelphia underwriting. So in life insurance. Had the early successes of the Mutual Life and the few other companies that started soon after been achieved by stock corporations, there could be little doubt that the proportion of subsequent mutual offices would have been much smaller; or had the Massachusetts General Hospital not sought in life insurance for an ally which might aid in maintaining the burdens of its expenses, there is every reason to suppose that the whole history of the business throughout Massachusetts and northern New England would have been essentially different. So the introduction of endowments and their popularity in a single leading company at a much later period, turned the attention of all the others in that direction, and made this class of policies next to whole life contracts the principal feature of the business.

What is true of the companies is of course true of the men who directed them. Whatever has been done by the former is in reality the work of the latter. There may be much in a happily selected name, and there certainly is very much in a well chosen location and time for organization. The great metropolitan companies could not have aspired to their proud repute had their principal offices been planted in some unimportant minor town, and the organizations, started prior to 1846, would have had a very different record if their birth had been delayed ten years later. But the necrological record is filled with the names of contemporaries of our most prosperous offices, and the explanation of the difference in the careers of the two classes is chiefly to be found in their individual management.

It would be impossible to embody in these pages even a brief outline of the individual careers of a tithe of the offices whose prominence to-day would justly entitle them to honorable mention. The representative companies of America are far too numerous to be included in any volume not wholly devoted to that purpose, and there are offices not alluded to, in the following pages, whose business is larger and whose names are even more familiar to the public than some that are mentioned. A necessary selection has been made by confining the numbers to such as have arrived at the dignity of a building of their own, which may serve in connection with the company's history to illustrate, as only solid brick and stone and mortar can illustrate, the solidity, wealth, and influence which are now possessed by insurance companies in America. Even here the list is not complete, but it will be found fairly representative of the principal insurance centres of the country. Our readers will not, therefore, be disappointed that many even of their favorite corporations are not included in the following list. Their story is told elsewhere in figures, which, if not so forcible to the eye, at least embody the results in their most comprehensive shape.

Our endeavor has been to view the companies from an impersonal standpoint, to regard measures rather than men, and facts rather than eulogy, but individual names are often inseparably connected with a company's history, and individual underwriters will, therefore, be referred to, as may seem necessary to give roundness and completeness to the story of their companies. Adhering to the plan already adopted in the previous portion of this work, the

companies have been grouped according to their several departments—fire, life, and accident—and arranged in the chronological order of their commencing business, beginning with the oldest representative fire and marine office in the country. In selecting these representative companies, a scrupulous avoidance of partizanship has been observed, and worthy fire offices, both board and non-board, have been chosen, as well as chamber and non-chamber companies, among the life.

The pictures with which the following pages are embellished are *not* photographs! They are produced by the Heliotype and the Albertype processes. The camera is the basis of the work: a negative is made as for a photograph, and from the negative a "printing plate" is prepared, from which impressions are taken with printer's ink. The result is a picture which combines all the minuteness of detail and accuracy of form of the photograph, with the indestructibility of an ordinary engraving or other printed page. The process is comparatively new in this country, and has, perhaps, never before been used here to such an extent in a single work of this kind.

The buildings tell their own story, not only of the progressive spirit and prosperous condition of the corporations that erected them, but of the great advance made during recent years in American architecture.

These costly structures fulfill functions far more important than those of gratifying the pride or ministering to the comfort and convenience of officials and employees. They serve to give character and standing to the company among its agents and all who visit it, while, generally, proving good financial investments.

But it not unfrequently occurs that the homes of our oldest and strongest corporations will be found in comparatively unostentatious structures. They built at an earlier period, and the buildings which were equally prominent in their day still suffice to meet the requirements of the offices, standing like old mansions, monuments of success achieved in years gone by.

1794.

THE INSURANCE COMPANY OF NORTH AMERICA.

As the story of the rise of insurance in America begins in Philadelphia, so the history of representative companies opens in the same city with the Insurance Company of North America. Only three (and those are Mutual Associations) in the whole country can claim a longer record. As a marine office, it has no predecessor. The North America, as has been elsewhere stated, had its origin in one of those Tontine Associations, which were quite the rage in several cities about 1790. In 1792, says Fowler, a scheme called the "Universal Tontine" was projected in Philadelphia, having for its object to raise a sum upon lives to be applied to charitable and other funds to be specified in the articles of agreement. Many subscribers came forward, and a considerable fund was secured. But while the scheme was in progress, a further examination of the experience of these associations in other cities led to the abandonment of the original idea

On the third of November, 1792, the Tontine subscribers met at the State House, and it was decided to use the funds in such a manner as should be most feasible and advantageous to the subscribers. A committee was accordingly appointed with instructions "to devise, digest, and report such other use or uses as they shall deem eligible and most beneficial to the subscribers for employing the funds raised for the aforesaid purpose." The report of the committee was submitted nine days later, when it was unanimously resolved that the "Universal Tontine Association" should be changed from its original objects, and that, in view of the necessity of a corporation to effect marine insurances, a society should be instituted to be called the "Insurance Company of North America," with a capital stock of six hundred thousand dollars. On December 10, 1792, a meeting was held by the stockholders, and fifteen directors were elected, among whom appear John Vaughan, an honored name among the citizens of Philadelphia, Walter Stewart, a General in the Revolutionary army and *aid-de-camp* to General Gates, and Thomas Fitzsimmons, one of the signers of the Constitution and for several years President of the Philadelphia Chamber of Commerce. On the following day the Board chose J. Maxwell Nesbit President and Ebenezer Hazard Secretary. Mr. Nesbit was one of the merchant princes of the city, and Mr. Hazard was a prominent public man, having filled the position of Postmaster-General of the United States from a short time prior to the close of the war until the adoption of the Constitution in 1789. A committee was immediately appointed to prepare a petition to the State Legislature for an act of incorporation, and premium tables and rules to be observed in transacting business were adopted by the Board. The preamble to the act sets forth the advantage, especially to the mercantile interest, of having a corporation with a competent capital at home, which would retain within the State the large sums of money drawn away for premiums and commissions to foreign correspondents. The charter, however, was not secured until April 14, 1794, when it was approved by Governor Thomas Mifflin, and was to continue in force until 1815. The company was chartered as "The President and Directors of the Insurance Company of North America." The capital was fixed at $600,000, divided into sixty thousand shares of ten dollars each. The company was authorized to transact marine, fire, and life business. The life privileges were never availed of. The principal design of the corporators was to furnish facilities to the merchants of Philadelphia; accordingly, the marine department was made the prominent feature of the company, although fire risks were also liberally written from the first. The Tontine subscribers having only paid four dollars on each share, provision was made for the payment of the remaining six by the second Monday of July, 1795. Business was commenced in an unpretentious office in Front street, below Walnut. But the enterprise at once attracted general attention. European war had transferred the carrying trade to American bottoms, and the merchant marine of the young Republic was enjoying the full tide of prosperity. The Insurance Company of North America and the Insurance Company of Pennsylvania, started four days later, were the only domestic offices in the country where those marine risks could be underwritten. From all parts of the Union came applications for insurance. But rates could not easily be determined. Philadelphia, then the great commercial metropolis, furnished ample business for the young enterprise and the same prudent spirit that dictated a provision in the charter requiring a "stock of ready money" to be always reserved above the investments, sufficient for all just demands under the policies, decided the managers of the North America to confine their marine risks to the Philadelphia market. So large was then the commerce of the city, though containing a population of less than eighty thousand, that nearly $700,000 were received in marine premiums in the year 1797, and in 1798, only four years after commencing business, these receipts increased to nearly $1,500,000.

But the hazards of the business proved proportionate to its income. The beligerent nations refused to respect the neutral flag. France and England joined in committing illegal depredations on American commerce. The losses of the company, in consequence, proved excessive. Not only was the immense revenue absorbed,

BUILDING OF THE INSURANCE COMPANY OF NORTH AMERICA,

No. 232 Walnut Street, PHILADELPHIA.

presidency in 1869, and Mr. Charles H. Reeves was appointed Assistant Secretary. In 1874 Mr. Reeves resigned to take charge of the company's Baltimore agency, and Mr. Greeville E. Fryer was elected to the vacancy. In that same year Mr. William S. Davis, previously President of the Bay State Insurance Company of Worcester, Mass., was elected second Vice-President. Thus the venerable institution, that was first to plant the business of stock insurance in the Western world, after witnessing the rise and disappearance of hundreds of companies, now stands among the foremost of the fire and marine offices of the country, with assets of at least six millions and a half, and a net surplus above all liabilities of about two millions three hundred thousand dollars.

1810.

THE HARTFORD FIRE INSURANCE COMPANY.

When one begins to write the history of fire insurance in Hartford, he naturally goes back to the first incorporation of a company by the State for the purpose of granting insurances. That brings him at once to the Hartford, chartered at the May session of the General Assembly in 1810. But that does not satisfy the demands of history, because we find documentary evidence, in the policy printed below, that there was a Hartford Fire Insurance Company extant on the eighth day of February, 1794.* This policy seems to be numbered "2," so that we may fairly presume that from the beginning of 1794 the Hartford Fire Insurance Company had an existence, which finally became a corporate existence sixteen years later. So we may say it was sixteen years old when it began to exist, which will perhaps account for the vigor of its youth—a vigor which age has not diminished. But one company had at that time (1810) been organized within the State—the old Norwich Fire—which was chartered in 1803, and was crushed by the Chicago fire in 1871. For nine years these two companies sufficed to supply the insurance wants of Connecticut. Little did the incorporators of the old Hartford imagine what results would follow from their undertaking; little did they suspect that they were laying the foundation of a business which would in fifty years become the principal source of revenue to their city and a prominent item of wealth to the State. Many years of ill-requited toil lay between the Hartford Fire and its early contemporaries and the future fame of Connecticut insurance offices. The story is fresh of one of the prominent capitalists of the State who owed his fortune to the stock of one of these old companies, given to him by the owner to avoid an assessment!

The Hartford was organized on the 27th of June, 1810, with a capital of $150,000. The Directors chosen were Messrs. Nathaniel Terry, Nathaniel Patten, David Watkinson, Daniel Buck, Thomas Glover, Thomas K. Brace, James H. Wells, Ward Woodbridge, and Henry Hudson. Nathaniel Terry was chosen as the first President, and Walter Mitchell was elected Secretary. From the *Hartford Post* of recent date we quote the following reminiscences of this period in the company's history:

"It was organized in 1810, at a time when it was considered a bold undertaking to engage in this business. Operations were commenced on a small capital, on which an installment of ten per cent. only was called in at first, leaving a liability of ninety per cent. for future assesssments. During the first years of its existence business was irregular, and dividends were not considered sure at stated periods. At times the goose hung high! but more frequently things looked blue in the early days of its pilgrimage. In some of its darkest days, when, with a liability of ninety per cent., November and March winds were not esteemed a pleasant night-cap for nervous men, some of the stock was actually given away, conditioned on the recipient assuming all liabilities. Like many others, sick of carrying stocks, some of this was parted with at the wrong time; for we know of one gentleman who accepted a gift of one hundred shares, as a matter of favor on these terms, who received during the succeeding four years ninety per cent. in dividends. The company has been fortunate in having sound business men in management—men of pluck and energy, who saw the star of success in the future, and followed it as their beacon light through their arduous toils and labors."

The total income of the company for the first year was $4,498. The expenses amounted to $530 for the same time, of which $300 went to pay the only salaried officer, the Secretary, and $30 covered the rent and fire-wood. Such were the beginnings of insurance offices sixty years ago. Nor did the growth of corporations in those days correspond with more modern ideas.

Ten years later the income had only increased to $10,102. But now the real growth of the company began. At the end of

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* No. 2.

WM. IMLAY

Sum Insured £800.....
Pre^m ½ pc^t....4.....

Premium Received
S. & W.

Whereas.

William Imlay Esqr of Hartford or whom else it may concern, wholly or partly, Friend or Foe, doth make Assurance on his House

against Fire and all Dangers of Fire; moreover against all Damage which on account of Fire may happen, either by Tempest, Fire, Wind, own Fire, Negligence and Fault of own Servants, or of Neighbours whether those nearest or furthest off; all external Accidents and Misfortunes; thought of and not thought of, in what Manner soever the damage by Fire might happen; for the space of One Year commencing on the eighth day of February 1794 and ending on the eighth day of February 1875, both at twelve o'clock at noon valuing specially and voluntarily the said House at the Sum Insured—

viz Eight Hundred Pounds.

And the Assured, or whom it may concern, in case of Damage, or Hurt, shall need to give no Proof nor account of the Value; but the producing of this Policy shall suffice. And in case it should happen that the said House the Whole or Part, are burnt and suffer Damage, on that Account; we do hereby promise punctually to pay and ratify, within the space of three Months after the Fire shall have happened, due Notice having been given to us, and no Deduction to be made from the Sum assured except Two and an Half per cent. provided said loss amounts to five per cent. under which no Loss or Damage will be paid. And in case of a partial Loss, all that shall be found to be saved and preserved, shall be deducted, after the Deduction of the Charges paid for the saving and preserving; and concerning which the Assured shall be believed on his Oath, without our alledging anything against it. And so we the Assurers are contented, and bind Ourselves and goods present and to come, renouncing Cavils and Exceptions contrary to these Presents, for the true Performance of the Premises, the Consideration due unto us for this Assurance by the Assured, at and after the Rate

of one half per cent.

Reciprocally submitting all Differences to two Persons, one to be chosen by the Assured out of Three to be named by the Assurer, the other by Assurer or Assurers, out of Three to be named by the Assured, who shall have full Power to adjust the same; but in case they cannot agree, then such two Persons shall choose a Third, and any two of them agreeing, shall be obligatory to both parties.

In Witness Whereof, We the Assurers have subscribed our Names and Sums assured in Hartford the 8th Day of February one thousand Seven Hundred and Ninety-four.

£.800. Sandford & Wadsworth
for The Hartford Fire Insurance Company } Eight Hundred Pounds.

THE HARTFORD FIRE INSURANCE COMPANY'S BUILDING,

ERECTED IN 1870.

another decade, in June, 1832, the annual income had increased to $52,394.

During all this period the company remained under the direction of its original officers. In 1835 Eliphalet Terry succeeded to the Presidency, and James G. Bolles was elected Secretary. But the old management bequeathed a prosperous enterprise to their successors. During those twenty-five years the company had received $446,643 in premiums, and had realized a total income of $503,925. Of this sum, $371,509 had been paid for losses and $120,300 in dividends. It had also taken the initiative in that course which in the hands of the Hartford offices was so soon to become the great feature in fire insurance—namely, the agency work. The Hartford Fire had begun to develop its agency system, and in 1835, the year of the disastrous fire, appears among the companies doing business in New York. Every year now witnessed the rapid growth of the company. The premium income of $52,391 in 1832 had become $138,413 in 1842, and this again had multiplied to $334,398 in 1852, which was three-fourths of the entire premiums received during the first twenty-five years of the company's existence. These figures are not illustrative merely or chiefly of the company's individual progress, but as well of that wonderful change through which the country was passing during the period embraced within the existence of the Hartford Fire. The successive stages in its growth were in reality corresponding stages in the general progress of insurance reflected in an individual company whose fortune it was to have survived, through good management, the perils which since 1810 have made insurance in America among the most hazardous of legitimate business pursuits.

In 1849 President Terry resigned, and was succeeded by H. Huntington, Esq. Secretary Bolles followed the example in 1850, and was succeeded by Charles Taylor. He, in turn, was followed by A. F. Wilmarth in 1852, who, at the end of six months, was succeeded by T. C. Allyn. Of about $4,500,000 taken in premiums since the organization of the company down to 1853, all but about $500,000 had been received since 1835. Such was the more recent progress of the business.

The most important step in the advance of the Hartford was made in 1854. At that period the business of underwriting, through a system of agencies, was in its infancy in the West. The business in that section had previously been done mainly by the Columbus Insurance Company of Columbus, Ohio, and the Protection Fire of Hartford. The former, after paying enormous losses, passed out of existence, and the latter failed in 1854. The Hartford aimed to fill the vacancy thus made in that same year by planting its Western general agency at Columbus, under the charge of D. Alexander, Esq. Juster views and rates beginning to prevail, the few companies remaining in the field gradually and securely extended their business. The territory, embraced in the Western Department of the Hartford, comprised everything west of and including Ohio and south to the Gulf. The business steadily progressed until at the outbreak of the Rebellion nearly five hundred and fifty agencies were reporting to the Western office, with receipts approximating $300,000 per annum. The war cut off a large amount of this business. Nearly two hundred agencies were retired. Shortly afterwards the office of the department was transferred to a more prominent location in Chicago. After being nearly nine years in Chicago, Mr. Alexander was succeeded by Mr. G. F. Bissell in 1863, and within three years the deficiency, through the loss of its Southern agencies, was more than made good.

The projectors of the Hartford, as has been said, were men of courage with an eye to the future. Though obliged to start with an actual cash capital of only $15,000, their charter provided for an increase to a million dollars. Gradually the stock notes were cancelled until the original $150,000 was all paid up. At this figure the capital remained until 1854, when, as has been observed, the company decided to extend its agency business. Then the amount was doubled. But the enormous increase of business rolled up the surplus so rapidly that at the end of four years more another stock dividend was declared and the capital fixed at $500,000. Six years later a heavy surplus had again accumulated; and the company celebrated the completion of its first half century by a third stock dividend, which brought the capital up to the round million contemplated in the charter, and left a surplus of more than $300,000 besides.

The same year witnessed another change in the official corps. President Huntington, after fifteen years of faithful service, during which a new impetus had been given to its business, declined a re-election, and was succeeded by the Secretary, Mr. T. C. Allyn, whose place as Secretary was filled by Mr. G. M. Coit, the General Agent of the Merchants' Insurance Company in the same city.

In 1867 President Allyn, attracted by a lucrative agency business opening in New York, resigned, and Mr. George L. Chase, the present President, was summoned from Chicago to fill the responsible position. Although a Massachusetts man by birth, Mr. Chase had been a resident of the West for more than twenty years, during which time he had been extensively connected with the insurance and railroad enterprises of that section, and for five years had acted as Assistant General Superintendent of the Hartford. In 1870 Mr. J. D. Browne, the present Secretary, who had been the company's General Agent for a number of years, was chosen to succeed Mr. Coit. In that same year the company completed the erection of its new building, and by the end of November was safely domiciled within its walls. The building has a frontage of sixty feet on Trumbull and one hundred feet on Pearl streets, the front walls being of Quincy granite and the rear and partition walls of brick. It is seventy-seven feet high, with a Mansard roof. The architecture is of the modern French style, of graceful proportions. The entire cost was $175,000. The main office occupies the first floor above a high basement, taking the whole of the south half. The office and the Director's rooms adjoining are finished off in black walnut and oak. Below stairs are the offices of the city agents, the equipment rooms, etc. The north half and upper stories of the building are rented.

At the time of erecting this building the Hartford had become one of the largest and strongest companies in the country. It was issuing a thousand policies a day, and could boast of assets of two and a half millions. Although many changes have taken place in the company's official corps, one veteran has firmly stuck to his post for more than thirty-five years, firmly resisting all appeals to change his position; this is Mr. C. C. Lyman, the Assistant Secretary, who has had charge of the books during that long period, and has seen the Hartford rise from comparatively small proportions to its present prominence.

The Chicago fire of 1871 was, of course, a terrible strain upon the great agency companies of Hartford; but it only served to show their real strength. The Hartford Fire, along with the others, was compelled to reduce its capital to $500,000, followed immediately by the resolution to increase it by subscriptions to its former figures. So strong was the confidence of the moneyed men in the stability of the company that in this, the darkest hour in its history, bonuses of $85 were freely paid for the privilege of subscribing for shares of $100 par value. In four months from the disaster the company was moving on as if nothing had happened, with its original capital and a handsome surplus. But

the cause was obvious. From the day of its organization the annual dividends of the Hartford Fire have averaged about ten per cent. From 1858, when its stock was increased to $500,000, down to the date of the fire, cash dividends of twenty per cent. per annum were regularly paid, and a large surplus was accumulated in addition. When the capital was increased to a million, the stockholders received an additional share for each which they held. Before the fire its market value was no less than $260 a share, and in the period of its greatest depression did not fall below a hundred and twelve. From that time to the present the company has continued to enjoy its full measure of prosperity, and is now able to show a total of some three millions of assets invested in a shape that has suffered no material depreciation through the financial revulsion. The company has now three principal offices, located at Hartford, Chicago, and San Francisco, and its agencies are placed in every prominent city and town throughout the United States and Canada.

1819.

THE ÆTNA INSURANCE COMPANY OF HARTFORD.

The question has been often asked why Hartford should have become so prominent as an insurance centre. The foundation of Hartford's reputation was laid by the Ætna and one or two of its early contemporaries many years ago. To the successful career of this great fire office, as much perhaps as to any one cause, may be attributed the concentration of so many insurance interests in the capital city of Connecticut. The Ætna was chartered in 1819, making it, with the exception of the Hartford Fire, whose incorporation dates nine years earlier, the oldest existing insurance office in Connecticut, and among the early offices of the country. Its privileges were confined to fire underwriting, with a unique proviso limiting the liabilities of stockholders to their stock, but making the person guilty of misconduct or fraud "personally liable to the corporation or the insured, as the case may be." The capital stock was to be $150,000, and might be increased at pleasure to $500,000. Ten per cent. was to be paid in cash, and the remainder to be secured by mortgages or endorsed notes, payable on demand. Thomas K. Brace, the first President of the company, was authorized to call the meeting for securing its organization in the month of June. No difficulty seems to have been encountered in securing the necessary subscriptions, for two months later the company commenced its active work.

When the Ætna started, the American offices were almost entirely local in their character. The agency fields were limited, and the idea of a corporation depending on a network of distant agencies for its business had perhaps never been seriously entertained in this country. But the projectors of the Ætna seem from the outset to have aspired to something beyond mere local repute as a fire office; for in the following year application was made to the legislature, and an amendatory act was secured, authorizing the addition of $50,000 to the capital, to be held as a special and separate fund for an annuity department whose obligations were to be entirely distinct. No business, it is true, was attempted under the new sanction until 1850, when annuities were found to be antiquated, and the department was organized and started as a life insurance company with such success that three years later it was set off as a distinct incorporation under the title of the Ætna Life. But the circumstance illustrates that progressive spirit which from the start characterized the movements of the Ætna.

The first policy, for $6,000, was issued on the seventeenth of August, 1819, and is still retained as a memento in the company's office. The "organization account" for the first four months shows that, in addition to the ten per cent. down, amounting to $15,000, assessments on the stock were made to the amount of $2,294. From this date, Dec. 15, 1819, to May 31, 1820, the account current was as follows: Premium receipts, $2,250.90; interest, $235.39; dividends on bank stocks, $124.25; total receipts, $3,646.42. The first dividend of $900, being at the rate of 6 per cent. on the paid-up capital, appears on the debit side.

From such small beginnings did the Ætna progress to the foremost place among American fire offices. President Brace retained the direction of the company's affairs until 1857. Under his leadership the company became the exemplar of agency underwriting, occupying not only all the important towns and cities of the East through its representatives, but pushing its agencies in the newer fields of the West, following up the tide of population, until there was scarcely a well-settled district through the States where the "Ætna" badge inscribed above the door did not familiarize the inhabitants with the name of this successful company. Indeed, the Western business of the Ætna, which was for many years organized as a distinct Western Branch, with its headquarters at Cincinnati, and placed under the charge of Mr. J. B. Bennett, assumed proportions that threw all other agency systems into the shade. Nowhere in the United States had the agency work been conducted on a scale so extensive, or with results so profitable to a company.

But, though the Ætna during the first thirty years of its existence triumphantly passed through fiery tempests which engulphed many of its contemporaries, and secured the front rank among American offices, it was not without its vicissitudes during those early days, and the officers at times found themselves in the midst of dangers, actual or threatened, which called for the exercise of the highest wisdom and prudence. In 1853 the Ætna completed the first third of a century of existence. Its original capital of $150,000 had grown to $300,000, and it was justly regarded as the most prominent fire office in the country. It then introduced the system of branch offices, and established its first branch at Cincinnati. The plan, as stated, proved successful. The succeeding years were dark ones for fire insurance. Startling failures of agency companies occurred in 1854, and three years later followed the great panic with its fearful moral hazards. Inland underwriting, too, in which the company was quite extensively engaged, had become totally demoralized, but the career of the Ætna appears to have received a fresh impulse from surrounding adversities. Year after year its progress seemed to be only accelerated by the troubles that were breaking down strong corporations in all directions. In 1854 its capital of $300,000 was increased to $500,000, $100,000 of which was contributed by the stockholders, and the balance by a stock dividend; but the surplus continued to accumulate so rapidly and the business to grow so fast, that another capitalization of the funds was deemed advisable, and in the panic year of 1857 the capital stock was increased to a round million. Meanwhile President Brace had deceased, and his place had been filled by Mr. Edwin G. Ripley in 1857. In 1859 another $500,000 was added to the capital. Mr. Ripley died in 1862, and was succeeded by Mr. Thomas A. Alexander. During the presidency of this gentleman, which was terminated in 1866, notwithstanding the pressure of war, the funds accumulated at a rate which enabled the company to double the already enormous capital. Thus, in 1866, the $300,000 of thirteen years before had grown to its present figures of $3,000,000. Another change now took place in the management. By the

ÆTNA INSURANCE COMPANY OF HARTFORD, CONN.,

BUILDING, 226 Main Street.

death of Mr. Alexander the presidency was again left vacant in 1866, and Mr. Lucius J. Hendee, the present incumbent, was chosen to fill the position. In 1867, after more than forty years' occupancy of a comparatively humble office, the company moved into its present spacious apartments in the handsome brown stone structure which it had just completed for the purpose. This building was at the time of its erection justly regarded as one of the finest of its class in the country—having a frontage of fifty feet on Main street and a depth of one hundred feet, and was in all respects a fitting home for the great institution it was designed to accommodate. During those forty-nine years the Ætna had paid for five thousand dwelling risks, eight thousand mercantile risks, and nearly seven thousand special hazards, in addition to more than two thousand inland losses. These payments had been made through agencies in all the principal cities and towns in the United States, and footed up to a grand total of $23,000,000. During this long period the average profit had been about seven per cent. on its invested capital, while the average of the whole country had been only about three per cent. But during the first thirty or forty years this average had not been attained—little or no profit was the yearly rule. In this long experience lay one grand secret of the company's success. The Ætna had learned to measure the cost of insurance not by one or even ten years' business. It had found that, through certain years and series of years, a fictitious profit would accrue which in the end would be swept away by unlooked for disaster; it had seen company after company, through ignorance or disregard of this fact, perish after dissipating as profits the sums which should have been retained to meet deferred losses. It had learned the importance of remunerative rates, and possessed an experience from which it could compute those rates, not to meet the probable contingencies of a single year, but the almost certain contingencies of half a century. In the language of one of its own documents issued at the time: "The business itself is delusive. A company may do business for several years, paying losses promptly and declaring dividends, but unable from low rates to accumulate a surplus for extraordinary contingencies, when suddenly comes upon them one of those years of epidemic fires which occur at stated periods. This contingency has not been provided against. Only hand-to-mouth rates have been charged; nothing has been laid up for this day, and the result is—ruin!"

Almost prophetic did this language of the company seem in the light of a later experience. The surplus was still rolling up at rapid figures, and no good reason would appear why, in view of the company's great strength, it might not safely have been passed to the stockholders. But the company stood rigidly by the doctrines it had advocated. In 1871 came the terrible disaster of Chicago, culminating a year of fearful demoralization to the business; and before the interest could recover, this blow was followed by that other crushing fire at Boston. No fuller vindication of the propriety of the Ætna's course could have been given. Great as were the losses, the resources, accumulated through so many years, were at hand to meet them. Behind its stock and surplus were the stockholders of the old company, who had found their original investments so richly renumerative, ready to secure at any cost the priceless machinery and good name—the result of so many years of successful labor. To preserve the capital of the company intact after payment of losses occurring at Chicago, the stockholders promptly supplied the sum of $1,500,000 in cash; in like manner after the Boston disaster they paid in $1,000,000 in cash. The Ætna maintained its credit to the full. All its obligations were promptly met; and now, three years later, along with its three millions of capital, it can show seven millions of gross assets, of which over six millions are readily convertible into cash, and nearly five millions above its reinsurance liabilities. The following extracts from a spirited article in one of the Hartford papers of recent date well describes the way in which the fiery tempest of Chicago was met:

"This was a dark day, and caused many of the stockholders to quail; but the spirit of the managers rose with the magnitude of the disaster, and they resolved to pay in full, and promptly, to the last dollar. Mr. Bassett, the able adjuster, was dispatched to Chicago with orders to adjust every loss in full and draw at sight. The next move was to call a meeting of the stockholders, who, entering into the spirit of the officers and directors, resolved to reduce the capital from $3,000,000 to $1,500,000, and to subscribe sufficient funds to raise it again to $3,000,000. With a promptness worthy of all commendation, these subscriptions were all paid up, and the means were furnished to meet all the drafts for losses as they were presented. This action on the part of stockholders gave strength and encouragement to the affair, and unbounded confidence to the general public. Business from this time forward flowed in to a greater degree than ever before known in the experience of the company, and, with its wonderfully recuperative powers, in the short space of eleven months, had brought up the assets to nearly the former amount, and stockholders were looking forward to a renewal of dividends, they having been omitted during that period, when the company was called upon to suffer another affliction and pass through the fiery furnace again. The fire in Boston of October entailed another blow of about two millions, when, in response to the same spirit which had actuated them the previous year, the capital was cut down one million, and the same was immediately subscribed to make it up to the original sum—$3,000,000. Since that time the company has successfully moved onward and upward, and dividends have been renewed, which are now paid quarterly. The institution is the largest of the kind in the country, both in its business, capital, and surplus."

In the whole fifty-eight years over $74,000,000 have been received in premiums, and $46,000,000 have been paid out for losses, of which $3,766,423 were disbursed to Chicago claimants, and $1,604,349 to indemnify losers from the Boston calamity. The enormous demands made by these two fires, notwithstanding the depression and alarm created in the market, were met without delay or difficulty, through the judicious discrimination that has always been exercised by the company in regard to its investments. A million and a half of securities were sold at a sacrifice of less than ten thousand dollars. Although no ordinary catastrophe could be expected to seriously disturb the yearly average of a business of such magnitude, the Ætna has persisted in maintaining the great bulk of its assets in United States and State stocks and bonds of a readily negotiable character—forewarned and forearmed for every emergency.

It would be impossible to over-estimate the personal and social benefits arising from the payment of such vast sums as have been disbursed by the Ætna. No legitimate claimant has ever been compelled to wait a single day for the amount to which he was justly entitled. Vexatious and harassing litigations have been studiously avoided. The company has been regarded and treated by its managers as a great clearing house for the insuring public, and prompt adjustment of the balances has accordingly been made a leading feature of the administration. The present agency system of the Ætna is probably the largest of any company in the world. There are English corporations whose business extends over more ample territory with agencies planted in the various

countries of the old world and the new. But even these cannot show as many active workers in the field as the old Hartford institution.

Strict attention to business, to the minor details as well as the broader features, has necessarily been a pronounced characteristic of the Ætna management. The company is officered by men chosen for their fitness to fill the positions assigned them. The same is true of the company's past record. Although the Ætna has by no means sailed on summer seas, but has earned its reputation in the face of repeated trials and even temporary reverses in the past, during all those years no President has found himself, or been found by his associates unequal to the responsibilities of his office. In the whole fifty-eight years there have been but four Presidents, and among them there has never been a resignation, nor a removal except by death. During the first thirty-eight years of the company's existence the executive chair was filled by Hon. Thomas K. Brace, who died in 1857, and was succeeded by Mr. Edwin G. Ripley. In 1862, on the death of Mr. Ripley, Thomas A. Alexander, Esq., was promoted from the Vice-Presidency, and continued President until his death in 1866, when Mr. Lucius J. Hendee was made President, which office he still continues to adorn. The present official corps, in addition to President Hendee, comprises Mr. J. Goodnow, Secretary; W. B. Clark, Assistant Secretary; E. J. Bassett, General Agent; and J. C. Hilliard, T. P. Stowell, W. C. Goodrich, J. F. Dudley, Special Agents.

1853.

THE CONTINENTAL INSURANCE COMPANY OF THE CITY OF NEW YORK.

Insurance companies like most other public institutions receive the bent of their characters from the circumstances which lead to their formation and the minds which unite in their incorporation. The circumstances which led to the organization of the Continental, were both peculiar and interesting. Whatever may be said respecting the creation of other insurance companies in this country, it cannot be truthfully said of the Continental that it was made in the interest of any man or any set of men, unless the insuring public may properly be so designated. The Continental was most distinctly gotten up for the purpose of furnishing reliable insurance protection to the community and for no other purpose, as will appear further on, and reference is made to these facts, because they furnish the clew to those other facts in its remarkable history which mark them as distinguished. Prior to the great fire in New York, Dec. 16th, 1835, that city had several insurance capitals of half a million each, and one of a whole million; which latter sum was, for *that time*, a greater capital than has been possessed by any company *since* that time, either in that city or in any other. Insurance stocks had been favorite investments, not only for capitalists, but for executors and guardians. The dividends paid upon them had never been extraordinary, seldom reaching ten per cent. per annum; but as no one expected a great fire, such as has repeatedly since that time swept away a city and caused the bankruptcy of numerous insurance companies in a single night, that amount of return from investment, being also, to the stockholder, free from taxation, was regarded as satisfactory. The fire of 1835 rendered that million-dollar company, all of the half-million companies, and all of the other companies in New York, except seven, wholly bankrupt—and the greater part of those seven lost a large proportion of their assets. From the ruins of that fire no million-dollar company arose, and but two or three of a half-million each. Fire stocks were no longer regarded as proper security for the investment of trust funds; nor were stockholders any longer contented with former moderate rates of dividend from a business shown to be so precarious. The projection and construction of the magnificent Croton water works, and the introduction toward the close of 1842 of an abundant supply of water, restored much of the confidence in insurance stocks. That confidence was destined to experience another suspension, which soon after occurred in the rude shock which it received by New York's second great fire, that of July 19, 1845, which destroyed several of her insurance companies, and impaired the capitals of nearly all the others, including among them those having $500,000 of capital each.

In 1848 there were in the city of New York but seventeen Fire Insurance Companies, and their united capitals barely reached four million dollars. The citizens of the State began to feel severely the absence of adequate insurance protection, and this condition of affairs suggested need of legislative encouragement in order to prevent the practical extinction of that indispensable protection to the material interests of the State, and especially so for New York city, where the severe lessons of peril and of loss had been enforced. The first general insurance law of the State of New York was passed in 1849, and that soon led to the organization of several companies having $200,000 each (the minimum capital allowed for companies doing business in New York city), and a multitude of those town and county mutuals, which have everywhere, and in almost all cases, proved to be a snare and a delusion to agricultural populations; but which happily endure but for a short season. Down to 1852, the city of New York had but two companies having capitals exceeding a quarter of a million, and the larger of these reached $300,000. A number of New York's most prominent merchants, recognizing the claims of its commercial interests, and deriving their chief incentive from its past misfortunes, determined that its citizens should have a first-class insurance company with a capital of not less than half a million, to be guided in its operations by the best underwriting experience obtainable. Out of this public spirit arose the insurance incorporation which came to be known as the Continental Insurance Company of the City of New York; and hence also the anomaly of an insurance company projected without the usual precedent understanding as to who should be its officers, or where the building to be favored as its habitation. In due course committees were appointed to select for the company the required managerial talent, and an office suitable for its accommodation. The officer first chosen was he who was to be its secretary, who, although still a young man, already had large experience in the business, he having been, for more than half his previous life, an officer of a substantial city company; and instead of the party originally nominated to be its president, another —Hon. William V. Brady—was elected to that position, which he held until May, 1857, when he was succeeded by the then secretary, Geo. T. Hope, who is still president of the company. Books for subscription to the stock were publicly opened—as required by law—on the 27th December, 1852, when this enterprise presented another anomaly; the books were closed at the end of two hours, when it was found that an amount largely in excess of that fixed for the capital ($500,000) had been subscribed. The subscriptions were all paid in on the 3d of January, 1853, and on the 7th of that month—all legal preliminaries being completed—the Continental's first policy was issued. The primary purpose of the proprietors of the Continental was, to provide a first class company for the City of New York, but it was not intended to exclude the extension of its business in due process of time to other fields by means of agencies. Its officers held rigorously to the doctrine, that justice to stockholders and fair dealing toward assured required that a company's business should be kept within the

THE CONTINENTAL INSURANCE COMPANY OF THE CITY OF NEW YORK,

BUILDING, 100 & 102 Broadway, and No. 1 Pine Street.

bounds of prudent and efficient control. The company soon gained the reputation of being ably managed, and applications for agencies were pressed upon it. Its first agency was established at the city of Cleveland, and although the enlargement of its agency department was less rapid than has been the case with many of its cotemporaries, both the home and the agency branches have been pursued without intermission. An early feature of the Continental's method of doing business appeared in what is known as the "Participation Plan." This was the development of a theory long cherished and elaborated by the secretary. Having failed, in his connection with the company to which he had previously been attached, fully to secure the adoption of his advanced ideas respecting the wisdom of providing, during periods of ordinary experience of losses, for those extraordinary demands which the two great fires of 1835 and 1845 had shown to be reasonable expectations, he had after earnest solicitation and argument been rewarded by the adoption of a resolution by the directors of that company, to the effect that dividends should be restricted to the following scale of division, viz.: *semi*-annual dividend of 5 per cent. when there could be left remaining a net surplus of not less than $30,000, of 6 per cent. when a surplus of not less than $35,000 should remain, of 7 per cent. when a surplus of not less than $40,000 should remain, of 8 per cent when a surplus of not less than $45,000 should remain, of 9 per cent. when a surplus of not less than $50,000 should remain, and that no dividends greater than 10 per cent. should be declared at any time It is proper to note that this was a company doing a local business, and that the lowest reserve proposed was, for it, an unusually ample reinsurance fund. This system of accumulation, meagre as it may appear at this day, was an advance upon the theories of that time, and contained at least the germ of the secretary's thought, which, accepted in its full proportions, would have diminished by one-half the figures representing dividends, and doubled those representing the net surplus to be accumulated. It was not only a bold advance upon the theories of that time, when large dividends, with or without surplus, were the indications on which the confidence of the community in the stability of a company was claimed—but is in this view of this company no less an advance upon the present practice, when by legislative authority amounts not dividable in cash, may be converted into stock and be thus made the basis of enlarged cash dividends to stockholders.

The charter of the Continental had been engrossed and signed by its corporators. At the suggestion of the secretary, who had been largely influenced to accept the position by the favor with which his idea of accumulating surplus had been received by the foremost men in the new organization, the charter was so amended in form as to permit the adoption of the Participation Plan without further application to the legislature, and it being signed anew was substituted for the former one. It was then proposed by some of the directors that the company should proceed at once to transact business in accordance therewith, their dominant idea being to conduct the business mainly in the interest of the assured. The officers, however, while agreeing with their directors as to their main design, advised postponement until a success fully established should demonstrate that participation in the profits was something tangible. The adoption of the system was not intended to inaugurate *cheap* insurance in any other sense than that it was cheap because emphatically reliable and therefore of superior value. It may not be amiss to explain briefly the principles of the Participation Plan, which are far from being understood and appreciated by many who have largely to do with the use of insurance capital Under this system stockholders were required to be contented with such dividends, as seven per cent. upon the capital (which being safely loaned produced fully that part of the dividend) added to one quarter of the profits of the company's business might afford; the remaining three-fourths being allotted annually to holders of participating policies, in the ratio of the amount of premium paid by them respectively. Scrip for the amount of the respective interests being issued, the fund represented by such scrip issues was held by the company, for the payment of losses in excess of the annual income of the company. This plan was devised to meet *extraordinary* losses, and for such only was the scrip issue practically liable. The rates of premium charged were not designed to be greater than would meet the losses which a series of years would inflict. It was, however, known that the business might, for a considerable number of years, indicate the contrary.

Such was the popularity of the company, and the prosperity of its business, that in July, 1856, the directors decided that the condition of its affairs demanded that they should avail themselves of the privilege contained in their charter and enter upon the Participation Plan; which they did, fixing the amount of accumulation to be gained before commencing to redeem scrip, at $500,000. This amount was at that time believed to be ample to meet any emergency likely to arise, and when gained, this amount in the hands of its customers would indicate an ownership in the company on the part of its customers precisely equal to that of its stockholders' capital.

The prosperity of the Continental, which was largely due to this equitable plan of its operations, was indicated by the most rapid growth permissible under a method at once active and conservative, and it very soon required the fixed sum proposed for accumulation to be enlarged, first from $500,000 to $1,000,000, and again from $1,000,000 to $2,000,000, the terms of issue of scrip in each case requiring, however, the redemption in cash of all outstanding scrip, in the order of its issue, as rapidly as the sums allotted to customers exceeded the maximum accumulations prescribed for the successive series. These several changes of maximums were made strictly in accordance with the fundamental principles of this plan of accumulation, which required that the fund accumulated should hold a rational proportion to the amount of business. Being intended to meet emergencies, it was necessary that its scope and power should be adjusted to the standard of business out of which emergencies could arise. Under the operations of the requirements mentioned, nearly one million dollars in cash was returned to holders of Continental policies, by the redemption in due order of the first nine issues of scrip, viz., 1857 to 1865, both inclusive. The undeviating and ascending march of the Continental in the systematic expansion of its business and in the aggrandizement of its assets and power as an underwriting institution, has a most remarkable expression in the successive annual statements to the Insurance Department of this State, from the commencement of its career until the year 1871.

On the 8th of October of that year occurred in Chicago that unprecedented conflagration which burned over five square miles of that city, and swept away insurance capital and every other form of combustible estate within the district touched.

The Continental had been doing business in Chicago for seventeen years, was thoroughly well known and appreciated by the property-owners of that city, and its business there, selected with assiduous care, was large and profitable. There, also, was the spot where the fates had decreed that the Participation Plan of underwriting should witness its grandest assertion and vindication. The fund represented by the company's outstanding scrip not previously ordered redeemed was at that time nearly one million dollars, and its immediate availability, under the system

by which it had been preserved to the company, enabled the Continental to pay, without defalcation or delay, losses by that fearful disaster which amounted very closely to $1,750,000, or three and a half times the amount of its capital; and that, too, without the interruption for a single hour of the progress of its business. Here it was that the Continental's good name was the "immediate jewel of its soul." The great loss which the company had sustained, might well have shaken the confidence of all men; but it was not sufficient to impair the confidence of American citizens in the pledges of the Continental, and they were sought with an avidity which compelled its managers to apply the utmost scrutiny to its subsequent transactions. The history of underwriting has furnished no other example of this peculiar preparation to meet the possible emergencies of the business; and that one experience convinced its Directors of the justice of the claim previously put forth by the Continental, but stoutly disputed by most of its competitors, that "the Participation Plan was the only plan by which a company's ability to pay losses is made to keep pace with a constantly increasing business and consequent increasing liability to incur losses." Of course, all outstanding scrip not previously ordered redeemed, was absorbed and consumed by that fire; but it accomplished in a most brilliant manner the generous purpose of its creation, and quietly constrained a multitude of scripholders, into whose hands the scrip had fallen with only trifling cost to themselves, to become, as a body, and without ostentatious display, liberal contributors to the relief of Chicago sufferers. The Continental was the first to introduce and the first to prosecute the Participation Plan to any large extent, which plan is held by its officers to be second in value only to the Special Reserve Plan, which will be noticed further on.

The manner in which the company met that great disaster is indicative of the decision and energy of its Board of Directors, and of the views which they held of the commercial sphere and functions of an insurance company. The Chicago fire started on Sunday evening, October 8th. That it was great, was known before Monday closed, but its full extent was not known even on Wednesday following. In order to obtain definite and reliable information as to the extent of the company's loss, a special agent had been despatched to Chicago. He telegraphed that $1,200,000 would more than pay it. The officers in presenting the despatch to their Directors asked them to consider the loss to be not below $1,500,000. The result proved that the local agent and special agent though on the ground—as was the common experience of companies involved in that calamity—greatly underestimated the amount of loss. The regular monthly meeting of the Board of Directors transpired on Thursday morning. Information to the latest date was laid before them. It was apparent to them that the capital of their company, which five days before commanded 300 in the New York market, was still sound at par, but that the security of their policyholders was materially diminished. The directors, evidently having previously determined, each for himself, the action properly to be taken, met, and after discussing the situation for a quarter of an hour, *unanimously resolved to double the capital of their company*, making it one million dollars, and to pay in the additional $500,000 in cash and at once. The splendid courage of that action can be appreciated only by those who were heavily involved in that loss. Not knowing what effect the distrust awakened by the failure of a large number of companies might have upon the stockholders of the Continental, but having firmly resolved to secure the additional half million of capital, the individual members of the Board of Directors present immediately subscribed the whole amount voted, before they left the directors' room! The confidence of the directors in their officers, as was shown by their courageous action, was endorsed by the stockholders and the public, by their immediately subscribing to the new stock $1,090,400, where only $500,000 could be accepted!

At the meeting of the Continental Directors, January, 1872, the following resolution was unanimously adopted:

Resolved, That the thanks of this Board are due and are hereby tendered to the officers of the Continental Insurance Company, for the courage, skill, and good management with which they have met a great epoch in its affairs, in successfully providing for losses by a single fire amounting to three times its original capital, and in simultaneously placing it in a condition of strength that entitles it to the confidence of a constituency already twice as large as it was before the burning of Chicago.

The calamity of Boston, in November of the following year, just a year and a month and a day after the fire at Chicago, inflicted a loss of $500,000 on the Continental. The business of the preceding ten months had been strangely fruitful of losses, and the company had had neither time nor opportunity to accumulate any considerable amount of surplus. In view of this new and severe demand upon the company, there was left for the consideration of the directors the option of reducing the capital to $500,000, or of submitting to an assessment of $400,000. The feeling of distrust of insurance stocks, which had again begun to be freely expressed in the community, was recognized, but after a brief consultation, the directors again nobly met the requirements of the hour, by accepting the burden of assessment, and again, before leaving their seats, confirmed their resolution by subscribing for the entire sum required! Again, also, the stockholders and the New York capitalists sustained the action of the Continental Directors, by a subscription of over one million, where only $400,000 could be received!

The two great conflagrations of which we have spoken, bringing the bankruptcy of one hundred companies, and consequent enormous wastage of resources in its train, could not fail, it would seem, to suggest to sound underwriters that the prevailing system of organization of insurance companies lacked important elements of safety, and the effects of the Continental's costly but triumphant experience upon the views of its managers led them to the convictions set forth in the following passages.

That the establishment of a business for the protection of the community, at an enormous expense to the incorporation engaging in it, without providing adequate means by which that establishment could in case of emergency be saved from utter and useless sacrifice; that to assume the responsibility of promising indemnity to the citizens of a thousand different cities and towns, and to receive in advance a cash consideration for the faithful fulfillment of that promise, without having adopted such measures of precaution that an honest performance of duty to one of those communities to-day would not compel absolute defalcation toward the citizens of half a dozen other places next week; to so dispose of the resources of an insurance company—that the indemnity-promise in the company's bond, and for which it had been paid a valuable consideration would, in the very emergency in which it was proposed on the face of the bond, to defend the holder, become a mere peradventure; a perhaps;—that these features and others of the same objectionable character which had been shown by experience to belong to the existing order of business, and were incident to the ordinary method of association for the prosecution of insurance, were, in their legitimate effects, unjust to insurance capitalists, deceptive and partial toward holders of policies and unworthy of the underwriting talent of the age. These suggestions so forced themselves upon the minds of the

officers of the Continental as to induce the directors and stockholders to consent to a prompt submission to the provisions of the New York surplus law, which became operative on its passage in April, 1874. The fire of Chicago had consigned sixty-eight insurance companies to the care of receivers in bankruptcy. By the then unavoidable process of liquidation important portions of their assets became essentially worthless, other portions suffered largely by shrinkage in value, while legal costs and receiver's fees consumed a large percentage of what was ultimately realized out of the bankrupt estate, and what remained to claimants was subject to additional diminution, on account of claims arising from losses under outstanding policies, occurring subsequent to the disaster which had caused bankruptcy. Nor did the evil end here, for what was eventually paid to claimants was doled out to them in such pitiful fractions, and after such exasperating delays, as to render the payments so made not only partial, but practically valueless. The unburned policyholders also, by far the more numerous class of sufferers, were compelled to cling to their policies in the defunct companies in the hope of a partial indemnity in case of loss, or to seek better insurance, if it could be found, at the cost of new and probably greatly increased rates of premium. Insurance agents, who had devoted years of patient and industrious effort to the building up a business in the city of their choice, suffered the destruction of the fruits of a life's labor through the bankruptcy of the companies they had recommended to their friends and patrons, and often saw the business they had gathered pass over to some recent comer, devoid of underwriting experience, whose good fortune it was to represent some company which had never commanded enough public confidence to admit it among the sufferers by the great fire. Finally, the companies which had been ruined by the loss of all their assets, saw the business which they established by an enormous expenditure of time, labor, and money (and which, having been obtained with proper judgment, was intrinsically worth all it had cost them), irretrievably lost to them, without the slightest benefit inuring to those on account of whom the sacrifice was made. To those 68 companies, their claimants, policyholders, and agents, the fire at Boston, a year later, added 32 more, with their list of claimants, policyholders, and agents, making a total of a round hundred companies with more than one million policyholders, many of them claimants upon the bankrupt companies under circumstances which caused them to want their money paid with a promptness which had never before in their lives been so pressing. It was to mitigate these evils that the New York surplus law was devised and enacted. The direct effect of this law is to require companies submitting to its provisions to pay with the same promptness for losses which may occur under their policies by an overwhelming conflagration, as would be possible under ordinary circumstances, and inasmuch as they are saved from the shrinkages, and wastages and expenses of liquidation in bankruptcy, they are enabled and required to pay a larger per cent. upon claims than is otherwise possible, and without any complication or cost in consequence of subsequent fires. This law subjects stockholders to severe restrictions as regards dividends, allowing them no more than seven per cent. per annum upon their capital until a surplus is gained out of the profits of the business; and then no more than seven per cent. per annum upon their capital stock and such acquired surplus; all of which being judiciously invested produces the whole amount required for dividends, leaving the entire profits of the business, together with the interest received on all unearned premiums, to be hoarded for the constantly increasing protection of policyholders. As an equivalent for this forbearance of large dividends, the company acquires the right to devote one-half of its earned surplus to the protection of such of its policyholders as may not be involved in the first great conflagration that may occur (while the other half of its surplus, together with its capital, is held liable for any losses which may occur), and the further right to administer its affairs without the interference, under any circumstances, of a receiver in bankruptcy, and of course without the costs, shrinkages, wastages, and delays, which unavoidably attend such interferences. The Continental was the first company to submit to the provisions of the New York surplus law, which it did in July, 1874, and each year's experience has served to confirm the convictions of its officers as to the unquestionable wisdom of that law and of their action thereunder.

Another distinctive feature of the Continental's business, is that transacted upon what is known as the "Installment Plan." This business is in charge of a special management, located at Chicago; is confined to the Western States, and has reference, almost exclusively, to insurance of farm property; that is, dwellings, farm buildings, farm implements, and farm products. It is intended to meet the necessities of the agricultural population of the "Great West." This Plan has its advantages, and it undeniably has its serious objections. To conduct it successfully requires extensive knowledge of the business and of the country. Installment policies are issued for terms of five years, premium for which is paid in five equal annual installments. As all the expenses of obtaining the business have to be paid in advance, and the losses of the earlier years have to be paid before an average of income accrues from it, it requires but little sagacity to perceive that only by patiently waiting until the cycle of five years is completed can a company derive any profit out of it. In the case of the Continental the cycle of five years has now been completed, the average of a term business has been secured, the experience, though costly, has been acquired, and there appears a reasonable prospect that the object of the company, namely, to confer a benefit on the Western farmers, and to reap a satisfactory reward in the profit to be eventually realized out of the business, will be attained.

The fact that the Continental has never failed to pay dividends semi-annually out of its profits is almost an anomaly; the experience of a large majority of companies being of a different character. We refer, briefly, to but one other Continental peculiarity. In 1869 the officers, after much exertion, induced the Board of Directors to adopt a system which amounts to a guarantee that no misappropriation of any of the assets of the company can take place. The security afforded by the plan so impressed the Hon. Julius L. Clarke, Insurance Commissioner of Massachusetts, who incidentally became acquainted with it, as to lead him to make an extended reference to it in his annual report of January 1, 1872. The following is an extract from his criticism upon it:

These considerations, with the additional and notorious fact that many of those who had proved faithless to their trust stood in public estimation as high as those yet true, together with the conviction that it was the business of directors not only to believe, but to *know*, that the statements made to them that certain assets were possessed by the company were in all their parts correct, led to the adoption of the plan to which we refer. Under its operation, a special committee on assets, consisting of three members of the Board of Directors, are required to make, at irregular intervals, to be determined by themselves, but at least as often as once in each month, a critical examination of any part or of the whole, as they may elect, of the assets of the company; the result of such examinations to be reported at each regular meeting of the Board. It is further provided that, upon its appointment, the committee shall divide itself into three classes, so that its members shall act for one, two,

and three months respectively; the place of the retiring member to be filled by another appointment at each regular meeting of the Board.

This is the plan adopted by a well-managed company; the certificates of monthly examinations embodied in the records of its asset committee for years past showing that this duty has been faithfully fulfilled. If other companies have adopted similar usage, all the better. Be that as it may, every intelligent financier will discover in the scheme here set forth a development of method and accountability which, wherever adopted, should scarcely fail to secure absolute safety and confidence.

The Continental is, from principle, a firm supporter of schedule rating, of wisely discriminating tariffs, and of uniform charges for insuring; believing that underwriters owe it to the country, by such means, to induce property owners so to build that property shall be less liable to destruction by fire, and that thereby the immense drain upon the resources of the nation, by burning up of earned values, may be diminished; and it believes, also that only by such discriminating and uniform charges can the companies grow strong to meet the next great conflagration and its successors. To these ends the company has always co-operated with others for uniform tariffs, paid fire departments, better water supplies, better building laws, and all that tends to conservatism.

The Continental has been characterized as the prolific inventor of plans and the irrepressible rider of hobbies. To this it may be sufficient to say the Continental has never patented any of its plans, but having obtained for them the sanction of law, it leaves them to be adopted or rejected, as suits the sagacity or other controlling qualities of its confreres. The Continental mounts no hobbies other than its own, and these it maintains at its own expense. Whether the spirit which prompted the bestowal of these distinguishing epithets was noble or otherwise, the Continental kindly invites judgment upon its unique methods, fairly viewed in the light of the successes they have wrought.

The present cash assets of the Continental are over $3,000,000, *i. e.*, more than three times the amount of its capital. If its able corps of officers and managing agents do not cause these assets to grow much larger, it will be a new anomaly for the Continental.

1853.

THE GIRARD FIRE AND MARINE INSURANCE COMPANY OF PHILADELPHIA.

The train of circumstances which led to the organization of the Girard Fire and Marine Insurance Company of Philadelphia has a peculiar interest from its connection with the general history of life and fire underwriting in America, and on this account it may not be inappropriate to trace those circumstances at considerable length. In 1847 the present city and town of Springfield in Massachusetts also embraced within its limits the manufacturing villages of Cabotville, Chicopee Falls, and old Chicopee. Springfield had not then become a city, and the business of the town was chiefly confined to Cabotville and Chicopee Falls. Subsequently the town was divided and the two important manufacturing centres of Cabotville and Chicopee Falls went back to the old Indian name again, thus relieving themselves in the future from city taxes and customs. It possessed then, as now, the business advantage due to its central location in that most prominent of the New England States. At that time the underwriting business throughout the country was almost entirely of a local character. Such a thing as a general insurance agency, where all kinds of insurance might be obtained in different companies under the charge of a single agent, was quite unknown. The town of Chicopee was among the first, perhaps the very first, to witness the innovation which was introduced there by Mr. Alfred S. Gillett. Mr. Gillett, after several years of mercantile life, in 1846 had his attention turned to the profession of underwriting, whose mastery he at once commenced in the office of a Massachusetts lawyer, with the aid of books ordered from Europe for the purpose. Life insurance was then just beginning to attract attention, our oldest existing offices were but recently organized, and the first chartered privileges for health insurance had but lately been secured. Mr. Gillett was one of the first agents of the old Connecticut Mutual Life, and several fire offices were subsequently added to his agency, until the Chicopee general agency included some half dozen companies—both fire and life. But strong prejudices prevailed throughout the community, especially towards life insurance, which was but little understood. The numerous health associations that were started throughout New England had collapsed after a brief existence and added to the general distrust, while old plan agents naturally opposed the introduction of the new system. The new agency had to fight its way against this opposition. To lighten the labor, it was resolved to publish a monthly paper devoted to insurance in the interest of the agency. The first number was issued on the 6th of March, 1850, under the title of *The Insurance Advocate and Journal.* This was the earliest effort at insurance journalism in the United States. The articles were such as would be calculated to combat and remove the popular prejudices, and educate the people on the subject of insurance. The result proved that the paper was successful in its mission; it obtained an extensive circulation throughout the State, and brought a large increase of business to the office, which was soon put in a most flourishing condition, issuing an average of one hundred policies a week. Mr. Gillett now determined to seek out a new field, and opened a similar office in that same year in Philadelphia. Here, too, the idea was a novelty, and the old battle had to be fought over again. But the agency prospered to an extent that induced its originator to dispose of the Massachusetts field, and concentrate his attention in this city. Such were the events that led to the formation of the Girard, of which Mr. Gillett was the organizer and, subsequently, a leading spirit.

The Girard was organized at a time noteworthy in the history of Philadelphia underwriting. The lax legislation that prevailed regarding insurance was fully shared in by Pennsylvania. Then, and for many years later, charters were granted without stint, and their owners were permitted to use them without let or hindrance either for fraudulent or honest purposes. Life insurance speculation had been rife in Philadelphia, but, with the failure of several enterprises, had ceased about 1852, and fire insurance speculation had begun. Fowler, in his *Pennsylvania Insurance Handbook*, published in 1860, says:

> At each successive meeting of the legislature there has been a wild rush for charters, which were often procured to be sold to parties who might contemplate organization under them. Of twenty-one fire and marine offices which subsequently failed, all, with three exceptions, started after 1852. At the beginning of that year there were in the city ten offices transacting a fire business exclusively, nine marine or fire and marine offices, and eight institutions, apart from the Episcopal Corporation, issuing life policies. We do not wish these statements to be understood, in the least, as an unqualified approval of every institution which dates back prior to 1852, nor as expressive of a preference for old above new offices. There are reliable offices in both classes; and there are, in each class, some unworthy of confidence. Excellent institutions are numbered among those started within the last eight years, whose liberal features render them justly favorites with the community.

This was written sixteen years ago, and the offices then designated as new have long since lost that distinctive appellation. But during those years the projectors of the Girard had no mean

THE GIRARD FIRE AND MARINE INSURANCE COMPANY'S BUILDING,

North-East Corner Chestnut & Seventh Streets, PHILADELPHIA.

obstacles to contend against in the peculiar condition of insurance in Philadelphia. It was to some extent the old fight of the Chicopee agency against a popular distrust of insurance companies over again; though this time the prejudice was directed against local offices rather than the business in general. The difficulties arising from this source were peculiar to the state of affairs in Pennsylvania, and especially Philadelphia. That city included the oldest fire and marine companies in the country. They were institutions that, during a strongly conservative management of many years, had accumulated heavy funds, and secured the confidence of the business community. They enjoyed the cream of the local business. On the other hand, the numerous fraudulent enterprises had diverted whatever business was not shared by these old companies to the outside agencies. Between the two mill-stones, all new corporations in Philadelphia, whatever their intrinsic merits, were in danger of being crushed out; and such, as has been observed, was the fate of most of the Girard's early contemporaries.

In April, 1853, the Girard was organized, with a subscribed capital of $200,000 and an authorized capital of $300,000. The Hon. Joel Jones, first President of Girard College, was chosen President; Hon. George S. Woodward, Esq., formerly Chief Justice of the State, was appointed Vice-President, and Mr. Gillett, Secretary and Treasurer. The prominent stockholders were men of the same high social standing. Among others were: Thos. Craven, for many years afterward the president of the company; Hon. John M. Cunningham, of Wilkesbarre; Hon. Chambers McKibbin; Hon. Furman Sheppard; Hon. Sylvester Dana; Gen. Reuben C. Hale; Hon. L. D. Shoemaker; and M. C. & C. I. Dupont, the well-known powder manufacturers of Wilmington. But the Girard was started in troublous times, and no social standing which might be claimed for its originators could relieve it from the consequent embarrassments. The years 1853 and 1854 proved very disastrous to the old marine underwriters of that day. The franchises of the company authorized marine and inland as well as fire risks. All these branches were prosecuted during the first year, but the marine business proved disastrous to this as well as the other companies. That branch was consequently discontinued, and neither marine nor inland navigation risks have since been taken. The Girard started with only $20,000 of its capital paid up in cash; the remaining $180,000 was in the shape of stockholders' notes. Heavy losses poured in upon the company during those first two years subsequent to its organization. It was found imperatively necessary to call for a second installment. But a panic had seized upon insurance stocks. The call was not responded to with alacrity by the stockholders. Some were unable to meet the demand; others, who were able, refused. Many sold their interest to those having more confidence in the ultimate success of the company. Year after year the depression continued, until it culminated in the panic of 1857. Many of the younger Philadelphia offices had closed their doors. The Girard continued through those gloomy days to meet its obligations without dishonor, and without embarrassment. But the struggle was a severe one. Mr. Gillett, induced by ill-health, temporarily retired from his post. The financial storm of 1857 found the company reduced almost to inanition. The business had been allowed to die out rather than expose the stock to the risk of further losses. In the emergency, Mr. Gillett was urged to resume his post, and Vice-President Woodward soon after resigning, at the special request of the retiring officer he accepted that vacant position. The Board assembled on the 14th of December, 1857, and a resolution was offered calling in the whole capital, giving ample time to comply. A general stampede of stockholders was the result; about half either refused payment of or disposed of their stock. The live capital of the company was thus reduced to one hundred and sixty thousand dollars, and with this sum in hand the Girard started on a new career early in 1858. It proved to be new in every respect. The long-deferred rewards of patient waiting now began to be realized. Business poured in upon the company, and the profits began to accumulate. Four years later the Girard could boast a surplus of $100,000 above its capital, and a yearly income that placed it third in the list of its local contemporaries. From this time on the progress of the Girard was one of almost steady growth. It secured a recognized position among the sound and reliable Philadelphia companies, and step by step won its way to its present place among the older Philadelphia corporations. Since 1858 nearly a half million dollars have been paid in dividends to the stockholders; the capital has been increased to $300,000, fully paid up, and the assets amount to more than a million.

But it is chiefly in view of the peculiar circumstances attending its history that the Girard becomes conspicuous. It would probably be safe to say, that in no other great city in the country, during the same period, have the embarrassments in the way been so great. On the one hand, the business was almost monopolized by old and powerful corporations; and, on the other, there were fraudulent and speculative enterprises, and worse laws, combining to throw distrust on every institution that had not earned an established prestige. These things are, fortunately, matters of the past; the Girard has long since taken its place among the prominent companies of Philadelphia, and the very embarrassments encountered find a compensation in the reputation for security which attaches to the old conservative insurance management of Philadelphia.

The Girard in 1859 was the first to introduce the now general practice of daily reports. The policy was printed and signed in duplicate on the same sheet with the application, and returned to the home office as soon as the policy was delivered to the insured. By this method, devised by Mr. Gillett, the application, abstract, and blanks formerly used were dispensed with, and the whole transaction was shown at a glance, while the company was kept advised without delay of the risks taken abroad. At least two years elapsed before other offices thought of adopting a like precaution.

During 1875, $509,755 were received in premiums and $298,817 disbursed for losses and expenses, leaving $210,938 net profits, of which $36,000 was divided among the stockholders. The balance, which many companies might regard as profit, the Girard wisely retains for future emergencies. The faith so scrupulously kept with the public in the dark days of 1857 has borne its legitimate fruit in the present strength and standing of the company.

During its twenty-three years' existence, the Girard has issued and renewed over one hundred thousand policies, covering property to the amount of three hundred millions. More than two thousand losses have been paid, and only six of these losses have been submitted to the courts for adjustment; an experience, perhaps, without parallel in the history of insurance. A recent writer pays the following tribute to the Girard:

> In the development of this business (fire underwriting) Philadelphia has long been prominent, and some of the grandest corporations which the profession supports have had their home in the Quaker City for many years. The fine sense of honor, and the methodical, conservative, and intelligent manner in which the old-time companies of this city have transacted their business in the past, have given them enviable prestige all over the country, and made them the synonyms for strength, good faith, and general excellence everywhere.

Among these corporations stands conspicuously the Girard Fire and

Marine Insurance Company. It has, as a company, stood out boldly upon a basis of independent thought and action, ignoring all alliances or combinations, and depending entirely upon its resources, inherent ability, and the well-known repute of its officers and directors for its progress; and the results have been to secure for it a very large and extensively scattered business, which, notwithstanding its proportions, has enabled it, for years past, to show a ratio of gross losses to gross premiums, since organization, that is hardly equaled, on the score of lightness, by any company in the land whose career has extended over a series of years. That ratio to-day is only about forty-seven per cent. The assets of upward of $1,000,000 are invested in superior securities, and in the acceptance of risks the greatest caution and ample remunerative rates of premium are rigidly insisted upon. No company in the country battles more strenuously than the Girard for the maintenance intact of all those wise and conservative fundamental principles which have made the underwriting profession important and honorable as a factor in the business world. The gentlemen who engineer its course are underwriters of ripe experience and superior business tact.

The office of the Girard was first opened at No. 145 Chestnut street (then a part of the old United States Hotel building). It removed from thence in 1856 to 302 Walnut street, and from there in 1858 to 415 Walnut street. In 1866 it returned to Chestnut street and took possession of the property now owned and occupied by the company, on the northeast corner of Chestnut and Seventh streets. The building, which belongs to the company, is ample in its dimensions for its own use and that of the Girard Annuity, Life, and Trust Company, both institutions having fine business apartments; but, while they are under one roof, they are separate and distinct organizations. The locality is one of the most central in the city, and the square of which it forms a part is composed of the most substantial and modern-built structures in Philadelphia, many of them fine monuments of the enterprise and public spirit of the late Dr. Jayne, one of its most prominent citizens.

1854.

THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

Prominent among the companies that have served to give to Hartford a national repute as an insurance centre is the Phœnix Insurance Company. The Phœnix was projected at a period when misfortunes had produced a general alarm among the underwriters of the country, and had created a widespread distrust of the business. But such was not the feeling at Hartford. Five fire companies then had their head offices in that city—the Ætna, Protection, Hartford Fire, Connecticut Fire, and the Hartford City. But the rapid disappearance of mutual companies, and the new centres of trade springing up, especially throughout the West, opened a fresh opportunity in the agency field for sound stock enterprises, which the projectors of the Phœnix were not slow to perceive. The company was incorporated by the Legislature of Connecticut at its May session in 1854, under a perpetual charter, authorizing both a fire and marine business; but the marine privileges were never availed of, the company being satisfied to confine its attention to the single field of fire underwriting. The subscription books were opened on the 21st of June, 1854, and the required capital of one hundred thousand dollars was at once secured. A meeting of the stockholders was called on the same day, and the organization of the company effected by the election of Mr. Nathaniel H. Morgan, one of the original corporators, who had been most assiduous in his efforts to establish the company, as its first President, and Mr. Henry Kellogg as Secretary. At the same meeting it was decided by the stockholders to add another hundred thousand dollars to the capital. The subscription books were accordingly reopened on the 28th of June, and, as before, the additional amount was at once secured. An installment of ten per cent. was paid down at the time of subscribing, and the remaining ninety per cent., as was then the custom, was secured by "stock notes," endorsed or guaranteed to the satisfaction of the directors.

At the suggestion of a gentleman who was afterwards one of the corporators, with whom he advised, the charter was drawn by the present President of the company, Mr. Henry Kellogg, who procured its passage by the Legislature then in session at New Haven. It met the opposition of those interested in the "Protection Insurance Company," which failed in September of that year. Mr. Kellogg has thus been identified with the Phœnix Insurance Company from its inception, and, though repeatedly urged to identify himself with other organizations, remains true to his first love, proposing to live and die with the organization with whose success he has been so intimately identified.

The company entered at once upon a successful career, and began to earn its own capital. On the 15th of June following the first dividend of ten per cent. was declared, which, by a vote of the Board, was endorsed on the stock notes. Six months later, in January, 1876, a second dividend of ten per cent. was declared, and applied like the first, which left but seventy per cent. of the original amount in the shape of notes. But the exigencies of the business would not admit of the time thus required to complete the capital. The attention of the Phœnix was directed chiefly to the agency field. The State legislatures had begun to assume an aggressive position, and many of them demanded a fully paid-up cash capital as a condition of admission. In February, 1856, a call was accordingly made for the payment of the remaining seventy per cent. within a month, and within that time the full amount was paid, and the company was enabled to plant its agencies in all the States. Mr. Morgan had been succeeded by Mr. Simeon L. Loomis in June, 1855, who continued in the office of President until his death, in 1863. He brought a ripe experience, combined with a peculiar tact and knowledge of men, to the company's aid, and under his progressive, yet conservative, guidance it was enabled to extend its operations over a much wider scope, and to take a prominent place among the agency companies. One of the earliest movements of his administration was the establishment of a Western Department to meet the increased business of the Western States. The department was organized February 26, 1856, under the management of Mathew Magill as General Agent, who continued in charge until October 16, 1860, when his sons, R. H. and H. M. Magill, were appointed his successors.

By 1859 the premium income of 1856 had increased from $21,000 to nearly $400,000, and the original assets had doubled in amount. A larger capital was required, in accordance with the growing demands of the company. Another stock dividend of $100,000 was accordingly declared from the accumulated surplus, and subscriptions for an additional $100,000 were called for besides. The new stock, with a few exceptions, was again taken by the original stockholders.

The death of President Loomis in 1863 rendered necessary the choice of a successor, and Mr. Henry Kellogg, who had been associated with the company, as Secretary, from its commencement, was appointed President, and still continues to fill the office. Mr. Wm. B. Clark was chosen Secretary, and held that position until December, 1867, when he took position with the Ætna, and Mr. Skilton was called from the Hartford Fire, where he had been for many years. Mr. Burdick grew from the youngest clerk in the office to his present position of Assistant Secretary.

The business of the company at this time increasing, the direct-

THE PHŒNIX INSURANCE COMPANY OF HARTFORD, CONN.,

BUILDING, 64 Pearl Street.

ors availed themselves of the services of Mr. Asa W. Jillson, who was elected Director and Vice-President, April 23, 1864. Mr. Jillson was especially acquainted with manufacturing, more particularly that of cotton and woolen, having served in different grades up to superintendent and agent of a successful Eastern mill. As such, he had the procurement of insurance on the mill property, which brought him in contact with some of the leading companies, who were glad to avail themselves of his well-known knowledge and experience in the adjustment of losses. This was before the day of special agents and adjusters, and so well did he perform this often most difficult duty, that his services were often called for.

Giving up his mill agency, he accepted a local agency of some of the leading companies, in which he was successful, although the field was a limited one. He afterwards accepted the position of general agent of the Hartford Fire Insurance Company, and had the field supervision of their local agencies in their Eastern department, until he accepted the Vice-Presidency of the Phœnix, as above stated.

In 1863 the business on the Pacific Coast called for a distinct department there, and Mr. R. H. Magill was transferred from the Western Department to take charge of it, leaving H. M. Magill at the head of the Western Department, where he still remains. Mr. Magill was succeeded on the Pacific Coast in 1874 by his brother A. E. Magill, the present manager.

A still further increase of capital was called for by this continued development of business, and in accordance with a vote of the stockholders in January, 1864, pro rata subscriptions for another two hundred thousand dollars were ordered in the April following. The required amount was again readily made up, and the capital continued at $600,000 until December 1, 1871.

The events of that memorable year are familiar to the underwriting fraternity. The unparalleled destruction of values at Chicago was accompanied by sweeping forest fires in Michigan and Wisconsin. The company's record in these conflagrations was a most honorable one. At Chicago it paid $937,219, and for the forest fires $50,177, making a total loss to the company on that single day of $987,396, more than 164 per cent. on its entire capital stock! The losses were promptly met, but owing to the resulting impairment, the stock was reduced to $300,000 on the first of December following, by a vote of the directors. This action was immediately followed by a resolution to restore the stock thus reduced, and the temporary impairment was speedily made good, almost entirely through the subscriptions of the existing stockholders.

To the Phœnix belongs the honor of being the first company to pay a loss arising from that conflagration. The incident was noted in the Chicago *Tribune* at the time, and bulletined in the front of its building for the encouragement of the suffering citizens. The story is of sufficient interest to bear rehearsal. Immediately after the fire, Governor Jewell, one of the leading directors, met the company's general agent, Mr. Magill, in Chicago, and proceeded to investigate the state of affairs. The community were found deeply impressed with the idea that the companies were all irretrievably bankrupted and that nothing but ruin was before them. A crowd had gathered, and it seemed important to satisfy the people that the companies had not all been paralyzed or shorn of their strength. Governor Jewell mounted a box and announced to the crowd that the Phœnix was sound and would pay dollar for dollar. This sounded well enough, but proof was wanted. Mr. Brown, the local agent, succeeded in finding among those present a sufferer under a Phœnix policy, Mr. Isaac C. Day, who held a $10,000 policy on his building. His loss was shown beyond doubt to have been in excess of that sum, and waiving further proofs, a draft for the required amount was prepared and signed upon the spot. Boston followed Chicago, and $386,000 more was paid in the following year for the company's losses in that city. But the Phœnix was able to promptly meet the demand, heavy as it was, without further call upon the stockholders, nor was there a moment's stoppage of the machinery during those trying years.

The course of the company since has been steadily progressive. Commencing in 1854, with annual premium receipts of $38,487, the amount had swelled in 1875 to $1,414,532. In place of the original $100,000, of which but ten per cent. was paid down, the Phœnix now shows gross assets of over $2,400,000. During those twenty-three years it has received in premiums $19,138,384.97, and has paid for losses under its policies $11,795,833.18. This income has been gathered from all quarters of the land, the company having nearly five thousand agents, located in every city, town, and hamlet of any importance in all the States of the Union. The field is divided into three Departments: the Home Department, under the immediate direction of the officers; the Western, and the Pacific Departments.

In view of the substantial progress made, the directors during the year 1876 decided that the time had arrived for the increase of the capital to a full million. On the 8th of June, 1876, it was accordingly resolved to open the subscription books for the additional $400,000 required. In spite of the hard times, the whole sum was secured without difficulty, and on the 12th of October last the company was able to show a fully paid cash capital of $1,000,000. The Phœnix has thus successfully stood the test of all the great conflagrations of the past twenty years, at Troy, Portland, Mobile, Vicksburg, Chicago, and Boston, and, like the fabled bird after which its name was chosen, has risen with renewed strength from the ashes of the past.

Indeed, a company managed as the Phœnix has been, stands little chance of being wiped out by any single disaster, however great. Its capital and surplus may be all absorbed, but behind these is an organization and machinery and business, whose value is represented in the time and outlay needed to perfect it, and which will command the funds necessary to secure it. This was illustrated in the company's experience at the time of the Boston fire. When it was supposed that the fire was out, a fresh telegram announced that it had again broken out and all the companies would probably be ruined before it could be subdued. The directors were then in session, and the question arose what should be done if the company was wiped out. The directors resolved that should such prove the case, a new capital should be pledged within four hours.

The record of this company is that of a firm supporter of the National Board. From the organization of that Association of Underwriters, it has been known in its counsels and management, believing that the National Board has real and substantial advantages to the public as well as to the underwriter—that the business of underwriting should be conducted upon intelligent principles, and not left to chance. In the "land of steady habits" the legislature is not inclined to grant the special privileges required by the underwriting interests under "General Laws." The Connecticut insurance companies are all organized under *special charters* granted by the Legislature, which, as *franchises*, are too valuable to be put to a reckless competition in a "scrub-race" for business, without any regard to rules and rates.

The company was started in a rear room kindly loaned for the purpose, and in its subsequent removals was content with a comparatively humble home, until the necessity of a permanent residence, where room could be provided for future growth, became obvious. The erection of a building for its own use was com-

menced in August, 1872. It was completed in November, 1873, and the company then entered into the occupancy of its present home. Care was taken to provide ample room in its construction, and no prospective increase of business will probably necessitate any further change for many years to come. The building is chaste in design, and a model of convenience in its interior arrangements. There has been no special effort at ornamentation, the object being to secure strength and durability, with adequate accommodations, at as reasonable an outlay as possible.

From the date of its organization, the board of direction has comprised leading business men of Hartford, and its financial advisers are men in active business life, as may be seen from the following list of directors: Charles H. Northam, President of Mercantile National Bank; Joseph Merriman, merchant; Franklin Chamberlin, of Chamberlin & Hall, prominent attorneys; Hon. Marshall Jewell, Ex-Postmaster-General, Ex-Governor of Connecticut, etc.; George W. Moore, merchant and capitalist; Charles M. Beach, of Beach & Co., importers and wholesale dealers in dye stuffs, etc.; Henry Kellogg, President; Asa W. Jillson, Vice-President; Milo Hunt, of Hunt, Holbrook & Barber, manufacturers and wholesale dealers in boots and shoes; Henry A. Redfield, Cashier Phœnix National Bank; William Faxon, Ex-Assistant Secretary of the Navy, and capitalist; Hon. C. M. Pond, President Hartford Trust Company; Pliny Jewell, of P. Jewell & Sons; Burdett Loomis, real estate; William McWhirter, of Brown, Thomson & McWhirter, leading dry goods merchants; Loring P. Hawes, New York City, capitalist; C. B. Erwin, New Britain, of Russell & Erwin Manufacturing Company.

The officers of the company are as follows: Henry Kellogg, President; Asa W. Jillson, Vice-President; D. W. C. Skilton, Secretary; George H Burdick, Assistant Secretary; H. M. Magill, General Agent Western Department, headquarters Cincinnati, O.; A. E. Magill, General Agent Pacific Department, headquarters San Francisco, Cal.

1858.

THE MERCHANTS' INSURANCE COMPANY OF NEWARK, N. J.

Down to 1871 no New Jersey fire company had sought to do business in New York under the requirements of the Insurance Department, nor were the names of any New Jersey companies included among the prominent agencies in other fields. Down to that date the history of insurance in New Jersey had been essentially of a local character. The proximity of New York on the one side and Philadelphia on the other, with their abundance of free capital and great corporations, probably served to divert the enterprise of the State from a business that naturally sought the great commercial centres of the country. The proximity of these two great cities not only served for many years to deprive New Jersey of the benefits of a legitimate insurance enterprise, but entailed on the State a notoriety for fraudulent schemes, for which, except as they were conducted within her jurisdiction, the State was not properly responsible. The rigorous exactions of the New York insurance code had driven the irresponsible agencies out of that State and broke up the swindling concerns which had made a home within its boundaries. These fraudulent enterprises thus compelled to abandon their old haunts, found a convenient lodgment on the West bank of the Hudson, beyond New York's jurisdiction. From the adjacent sections of New Jersey, they were able, through brokers and underground agents, to prosecute without serious interference an illegal traffic in the metropolis. The legitimate business of the latter State had never demanded the special attention of the Legislature. Her local companies had generally been honestly conducted, and nothing serious had transpired in their management to call for more rigorous enactments. The squatters profited by the lax legislation; they were planned, officered, and run by New York adventurers, without capital or responsibility, under New Jersey names. Their nefarious business was usually carried on until the payment of losses could no longer be staved off, when their doors would be closed.

The swindlers of Philadelphia carried on a similar game from their side across the Delaware, and both Camden and Jersey City became finally notorious as hot-beds for "Jersey wild-cats." The State, whose only fault was in the laxity of its laws, was thus made to suffer in its good name for the evil plotted and executed by the citizens of its wealthy neighbors. But the passage of more stringent laws and the establishment of an Insurance Department a few years since, broke up the evil and rescued the veritable companies of the State from the stigma so unjustly attached to the prosecution of insurance in New Jersey. In the fall of 1871, however, three leading fire companies from New Jersey entered the agency field. All were from Newark, and among the number was the subject of the present sketch, The Merchants' of that city. Other organizations from the same city have since imitated the example, and Newark is now prominently represented among the agencies of the various States. The Merchants', although not the oldest, stands first of the New Jersey companies in point of business growth, and may now be regarded as the representative agency company of the State. In its original organization and early management, The Merchants' was a natural outgrowth of the peculiar insurance influences of its native city. Newark, as the principal city in the State and one of the earliest settled, has always taken a leading position in insurance matters. Here the first insurance organization was established, in 1811, and for some time an old-fashioned hair trunk, nine inches by fifteen, procured in accordance with a resolution of the directors "that if the company have not a trunk, that the Secretary procure one sufficiently large to keep the books and papers belonging to the company," constituted the sole insurance office of New Jersey. The organization was of course mutual, and at the commencement premiums were paid in notes. But in 1826, while still the only company but two in the State, another plan was adopted, which gave a sound system to the whole subsequent insurance history of the city. Cash premiums were required, and scrip dividends were issued in the form of stock This sound principle, introduced into the business at that early date, was adopted by the subsequent offices. Mutual organizations became the favorite plan, but adequate cash premiums with scrip dividends gave to the Newark companies the substantial footing of stock corporations.

The Merchants' was organized on the same system, under a special charter, in March, 1858, without any cash capital, but with some twenty-five thousand dollars in secured notes as a basis of security to the policyholders. Henry N. Parkhurst was chosen the first President, and James W. Grover the first Secretary. The management of the company was sound, and its plan of operations was such as would no doubt have satisfied the requirements of business in earlier years. But competition had grown strong, and more vigorous efforts were required. For some two years and a half these requisites were not supplied, and but little business was done. In November, 1860, Mr. Silas Merchant, one of the leading business men of Newark, was chosen President in the place of Mr. Parkhurst, who had resigned, and in May following Mr. Grover was succeeded as Secretary by Mr. Henry Powles.

It was now perceived that if the company was to be made a successful undertaking, it must be placed on a more substantial footing. The days of conservatism, when stock notes bearing the

BUILDING OF THE MERCHANTS INSURANCE COMPANY OF NEWARK,

Nos. 776 & 778 Broad Street, NEWARK, N. J.

signatures of sound moneyed men sufficed to guarantee the liabilities of a corporation, were passed. The town had grown to a large and flourishing city, whose wealth demanded a capital paid up in cash. Accordingly steps were at once taken to secure a cash paid-up capital of $50,000, which was accomplished without difficulty, and from that time the company began to prosper. It was vigorously worked by its new officers. But, in common with its sister institutions, The Merchants' confined its operations for some time to a local business in the city and immediate vicinity. The activity created by the war, and especially the growth of all branches of manufacturing, rapidly added to the population and resources of Newark and the adjacent sections of the State, and The Merchants' enjoyed a sure and steady, though by no means rapid growth. For the time being, the officers were satisfied to adhere to the time-honored policy of Newark underwriters, and confine their risks to the sections where they would remain under their immediate observation and control, while they established in the good-will of their immediate neighborhood a substantial foundation for wider efforts, and in this they were successful. As a home company, doing a local business only, The Merchants' had become prosperous and earned a fair name and good record prior to 1871. The destruction of Chicago in that year, while it fell with crushing force upon the agency companies of the country, and, coupled with previous disasters, forced many of them into insolvency, at the same time wrought a great revolution in the views of insurance men, regarding the true principles of the business. What had happened to Chicago might happen to any other city in the Union. Cities were in reality but single hazards, and insurance, in the highest sense of the word, must have more than a local character. The Merchants' was among the first to comprehend the situation and seize the opportunity. Immediately after the fire, its capital was increased to $200,000, and within a few days application was made to New York for admission.

Still adhering to the conservative policy of the past, the officers were satisfied to move with caution and deliberation in their new sphere. Only a few agents were at first appointed in the larger cities and towns. These were increased year by year with the growth of the company's business, down to the present time. At the time of entering New York, The Merchants' reported its total assets, including the additional capital, at about four hundred and thirty-two thousand dollars. In January, 1873, the assets had increased to some five hundred and fifteen thousand. In January, 1874, they amounted to six hundred and seventy-seven thousand; at the beginning of 1875 they footed up to about seven hundred and ninety-six thousand, in January, 1876, to nine hundred and eleven thousand, and on the first of January, 1877, to something over a million. In other words, the company's accumulations, since it entered the agency field, have increased in a steady geometrical ratio, twenty-five per cent. each year, and have nearly doubled in four years. It is not mere business success that is indicated in these results, but the absence of any spirit of speculation in the management as well. The growth has been steady as well as great, because every risk has been assumed with regard to a secure and definite profit margin. In its original policy a guarantee against the contingencies and fluctuations of the business was provided in the retention of its accumulations and the issue of scrip therefor, which scrip was subject to forfeiture at any time when needed for the payment of losses and redeemable only at such times as the Directors might elect, and when it could be done without endangering the ability of the company to pay its losses, and the same policy has been adhered to each year since 1871, by the voluntary action of the officers in retaining as future surplus a large percentage of the profits.

Great care has always been taken in selecting as agents, to represent the company, men of character and standing, who enjoy the confidence of the community in which they live, and who are either trained underwriters or have a special adaptability for the work. Twice a year at least the entire ground is gone over by special agents. As may readily be supposed, one great secret of The Merchants' success has been its steadfast adherence to the doctrine of adequate rates. The Merchants' was a member of the old National Board, and her President was a member of the Executive Committee during nearly its entire existence. It has not become a member of the present National Board, yet its general management has always been in harmony with the views of that organization. It has steadily refused to cut rates, or permit its agents to do so, but, as a rule, has required them to join the local boards. The Merchants' is in every way a truthful exponent of the business character of its native city. Newark has many features in common with Hartford; the former, like the latter, was founded by Connecticut colonists, and the same sturdy thrift and sound business character have been left as a lasting legacy to each. Both have become prominent manufacturing centres; but the capital, which has given precedence in this respect to Newark, has, in Hartford, been partially diverted to insurance. If Newark has been late to seek a share of that general business which has made her sister city in New England noted, and can not therefore point to a record so long or so famous, she can claim one every whit as unblemished and deserving of confidence. It has been the boast of Newark, that no moneyed corporation, with possibly a single insignificant exception, has ever failed within her limits. The capitalists and directors of her institutions have been drawn from the class of successful manufacturers, who constitute her most prominent citizens. They are not speculators, but men who have learned, in the workshop and the factory, the importance of counting the cost of every venture. The same feature has been strongly impressed on the management of the insurance offices. A lack of prudence has never been their failing; wild cats have been virtually unknown. In such a school The Merchants' was reared, and while its agencies may be planted by the side of some which can boast a longer experience or larger accumulations, those who best know the quality of its guarantees would not expect the discount of a dollar as against the strongest of its competitors. It has always been the policy of the company to avoid so concentrating its business that a single sweeping fire would carry it under, but to so scatter the risks that, in the happening of any probable contingency, the capital might be preserved intact and the losses be wholly paid out of the accumulated surplus. So that, not only does the company look to the security of the policyholders in the event of a sweeping conflagration, but also to the immunity of the stockholders' guarantee. Although far from the oldest, The Merchants', as measured by its assets, is with a single exception the largest of any fire company in the State, and, as measured by its premium receipts, heads the list and stands eminently number one. In the rapid yet prudent extension of its business, The Merchants' has shown itself decidedly the most progressive among the New Jersey companies.

In another most important feature have the managers of The Merchants' shown their appreciation of the requirements of a fire insurance company, as disclosed by the experience of the Boston and Chicago conflagrations. Those enormous fires created a demand upon the resources of the companies involved vastly in excess of any ordinary emergency that might have been anticipated. The time required to realize on many investments, in other respects unexceptionable, proved a serious embarrassment and loss both to insurer and insured. Assets of this kind could only be disposed

of at a heavy sacrifice, the more so, as the markets were at the time necessarily glutted with similar investments seeking a purchaser. The investments of The Merchants' are well calculated to meet just this emergency. According to the company's statement of January 1, 1877, over two hundred thousand dollars of its investments are in government and city bonds, bearing a premium of some fifteen per cent., while at least another hundred thousand is in a shape equally available in case of exigency. Only a little more than five per cent. of The Merchants' assets is represented by funds that have not actually passed into its own possession. The investments have been made with great care and with an eye to security and speedy disposition rather than large returns.

The company is domiciled in its own building—a handsome and commodious brown-stone structure—on Broad street, a short distance above Market, in the business heart of the city. The first floor is occupied by the company's offices, and the remainder is rented. No change in the management has taken place since a valid cash capital was first secured, and the credit of the company's success belongs entirely to those who now direct its affairs.

1843.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

The Mutual Life Insurance Company of New York, both in its historical relations and in the magnitude of its present business interests, must be regarded as the representative company of America. It has been the pioneer of successful life underwriting in this country. It was through the influence exerted by the Mutual Life on public opinion that the way was first opened for the establishment of other offices, which, following in its course, have given to life insurance in America a prestige and repute such as it has enjoyed nowhere else. Every advantage which could be looked for from priority in the field, from a location in the metropolitan city, and from a happy choice in the time for perfecting its organization and commencing active work, has been realized by this company, and it is not strange if a business which in its infancy was so largely of its own creation, should have clung tenaciously to an institution to which it was so much indebted for its existence.

The idea of founding the society originated with the late Alfred Pell, Esq., of this city, and he associated with himself in the enterprise, Morris Robinson, the late Joseph Blunt, and Mr. John V. L. Pruyn, still a member of the Board of Trustees, and the only surviving corporator connected with the company. These gentlemen prepared the charter, which through the instrumentality of Mr. Pruyn secured a passage through the legislature. The names of such men as Aspinwall and Minturn, Collins and Livingston, Brevoort, Cornell, DeWitt, and Fitz-Greene Halleck, appear among the corporators. But the securing of a charter proved only the beginning of difficulties. The new enterprise failed to elicit interest even among its projectors. With great difficulty twenty-one out of the thirty-six corporators were induced to attend the first meeting of the company, at 45 Wall street, on the 9th of May, 1842, to accept the charter and perfect an organization. At this meeting Mr. Morris Robinson, the first President, was elected. No other business was transacted. Ten days later a second meeting was held, which resulted in the addition to the official corps of Mr. Samuel Hannay as Secretary, Joseph Blunt as counsel, and Minturn Post as physician to the company. The resignation of five members comprised the business of the third meeting, on May 24th, and for the next seven months no meetings were held and no progress was made. No salaries were provided for the officers and no business office was taken. The whole project would have been abandoned but for the faith and persistency of Morris Robinson, who finally succeeded, on the 21st of December following, in procuring a meeting of the Board, at which active measures were taken to resuscitate the company. Messrs. Shipman, Ayres & Co. were appointed agents to solicit applications, and to their activity and perseverance was mainly due the success of the effort to raise the requisite $500,000 of insurance. An arrangement was made with the President whereby his services and the use of an office were to be furnished for a year for $1,500. From this time a new impetus was given to the enterprise, public attention was called to the company by well-written articles in the newspapers, principally prepared by Mr. Robinson, and by the 1st of February, 1843, he was able to report that the required subscriptions had been secured, and the company was ready to commence business. But again the interests of the trustees appeared to wane. For the next two years it was only with the utmost difficulty and at long intervals that enough members could be got together to form a quorum for the transaction of business, and the greatest exertions were required on the part of the President to keep the company from dying of inanition. Many of the original subscribers refused to take their policies, and their places had to be filled by others. But at the end of two years the infant society had fought its way to a position where it began to enjoy the confidence of the public. Its accumulated funds, which at the end of the first year amounted to only $32,311, had reached the sum of $97,273, and from that time forward the success of the enterprise may be said to have been assured. Three years later the sum had grown to more than half a million, and the policyholders were numbered by thousands. Other organizations, encouraged by the progress of the Mutual Life, had been started in several of the principal cities. Mr. Robinson died at the age of 64. He was succeeded by Mr. Joseph B. Collins, and he in turn by Mr. Frederick S. Winston, the present President, in 1852.

One other name in the list of early officers of the Mutual Life calls for special mention. Prof. Charles Gill, its first Actuary, was appointed in 1849, when the company had only the experience of foreign offices by which to guide its affairs, and had chosen the Carlisle Table as most likely to indicate its own experience. To Prof. Gill was allotted the task of laying the foundation of a distinctively American system of rates and tables. A happier choice could not have been made. He was a native of England, and from the age of 17 had been a constant contributor to mathematical works, through which his name had become known to the scientific world. During nineteen years of residence in this country his time had been chiefly occupied as a teacher. It was said of him that no problem was beyond the power of his high attainments, and none too minute for his patient attention. His labors for the company were simply invaluable. His formulæ and tables embraced almost every question then deemed likely to arise in the company's experience. Those compilations and analyses of its statistics which have since added so much to the repute of the Mutual were begun under the direction of Prof. Gill. His death occurred in 1855.

In its business career of thirty-four years, the company has been guided by those common-sense principles which prudent men naturally apply to the administration of their own affairs. A rigid cash basis has been steadily adhered to from the start. Its contracts have been confined to insurance and annuities upon lives. Its investments have always been made near at home, with the most conservative regard to safety rather than large interest rates, and as a result, its losses have been insignificant. Its premium rates and business methods have furnished the models for many competitors, and its high standing has relieved its management

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK,

BUILDING, 140 to 146 BROADWAY, Corner Liberty Street.

weaker companies at the close of 1876 and the opening of 1877, the Mutual invited an examination by the New York department, the result of which is briefly set forth by Mr. Superintendent Smyth, in his letter accompanying the official statement of the examination. We copy his remarks:—

The Superintendent in person was present during the examination of the United States securities, bonds and mortgages, and other stocks and bonds owned by the company, and took part in said examination. He desires to join with his deputy in assuring the public that the system of management and accuracy of detail, as well as the checks and individual responsibilities imposed on each person who has anything to do with the loaning or investing the funds of the company, command his most hearty approval. The President and all the other officers of the company were most prompt and courteous in affording every information; while so perfect is the organization of each department that any special item required was at once furnished, with all its necessary and satisfactory vouchers. This will account for the fact that a corporation of such vast magnitude and importance could be fully and satisfactorily examined in a few weeks, which, under ordinary circumstances, would have required as many months.

1844.

THE NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

The practical history of life insurance in New England begins with the New England Mutual of Boston. Down to 1843 the Massachusetts Hospital Life, which was incorporated in 1818, and dealt principally in trust funds, was the sole office east of the Hudson where a policy of this description could be secured. No other charter embodying this privilege had been granted in all Massachusetts, except those of a few early marine offices prior to 1810, which, copying the usual chartered formularies of such companies, had secured authority for transacting all branches of insurance. During this period one old writer declared that the high rates of the Hospital Company compelled the citizens to resort to other States for their insurances. However this may be, there was a general impression that the Hospital had secured by its charter a monopoly of the right for Massachusetts, which it would be useless for any company to attempt to dispute. The fallacy of the assumption was, however, shown when in 1835, with the full accord of the latter, a second charter was granted to the New England, and if, as alleged, the old company had impeded the growth of the business, it had also at a much earlier date encouraged such investments through its connection with a great public charity. But that company had ceased to regard its life privileges as of any special value, and was satisfied to surrender them to enterprises that would actively prosecute the work.

Thus the New England Mutual was by several years the first incorporated of the modern life companies, and had business been begun at once, would have been the oldest of them all. But the aspect of affairs changed just after the charter had been procured. The hard times of 1836 came on, and the prospect for several years offered little encouragement for attempting an enterprise so new and uncertain as life insurance. It has also been intimated that the exaction of the Hospital fund, which was the same as in the case of the Hospital Life, was another obstacle in the way of those who had projected the company. The result was that eight years were allowed to pass before the charter was availed of. By 1843, however, a general business revival had taken place. Life insurance had begun to attract some public attention, and the corporators proceeded to organize the company in December of that year. None of the existing life companies had then been organized, except the Mutual Life, of New York, which had only been started a few months prior, so that the New England not only ranks the oldest among the companies of that section, but with this exception, among those of the United States.

No modification was made in the original charter.

Ebenezer T. Andrews, George Bond, Willard Phillips, Charles P. Curtis, and Samuel H. Walley, Jr., were the corporators named. A guarantee capital of $100,000 was required, of which half was to be paid in in cash before commencing business. The capital was to bear interest at seven per cent., and might be redeemed at any time after the expiration of ten years, one fourth of the net profits of each year being set aside for that purpose.

The equitable interest of the policyholders in the profits had been made a matter of careful study in drafting the instrument. The quinquennial dividends were based on a percentage of the premiums paid during the preceding five years, with special provisions for reimbursing the older policies for their contribution to the guarantee fund.

One third of the net profits, which was subsequently defined to be simply the excess of interest earned by the guarantee capital above six per cent. was to be paid to the general Hospital, and for one year the required amount was paid, but the next year was refused by the New England unless the same exaction was made of competitors from other States; as this could not be done, the Hospital abandoned its claims, and has since received only the percentage from the Hospital Life.

The company began business with a guarantee fund of $50,000 paid in cash. Willard Phillips, one of the original corporators, was chosen President, and Jonathan Amory Secretary.

The task before them was appreciated to the full by the officers and directors, and it may be questioned whether any of our older life companies were organized and conducted during their initial years with such rigorous scientific care as the New England Mutual.

Before the company was started, the services of Prof. Pierce of Cambridge, were engaged in connection with those of Mr. Francis C. Lowell, one of the directors, and Mr. James C. Hayward, in constructing special premium tables on single lives for its use, and for many years subsequent the construction of more complicated tables of various kinds rendered the expenses of its actuarial department one of the prominent items of expenditure.

Nor was this all; special efforts were made to enlighten the insuring public on the mysteries of the business. The public documents which at a later date gave such repute to the Massachusetts Department were in their general tenor anticipated by many years in the annual reports of the New England Mutual. These reports were largely taken up with popular explanations of the various principles involved in life insurance, which in connection with the frank sincerity and fullness with which the company's own experience year by year was treated, must have gone far to strengthen general faith in the reliability of life insurance as an investment, while they aided in securing public confidence in the company itself, and extending its repute. Indeed, the most remarkable characteristic of these old documents is the earnest disposition manifested to lay all the affairs of the company before the members, and enlist their active interest in its management.

The New England was started on a limited credit system, and was of course the first to introduce the part-note plan. The prudent views of the early managers are illustrated in the motives that prompted its introduction and the limitations observed, as explained twenty years ago.

A credit of half the premium was given for the first five years, predicated upon the risk being only half the policy. But the directors add: "The object of this practice is to afford a temporary facility for making a policy for the whole life, and not to encourage

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY'S BUILDING,

Post-Office Square, BOSTON, Mass.

insurance on credit, and the managers so consider it, for they generally prefer to pay the premium instead of giving a note, except in case of an occasional and temporary exigency. Excessive facility of credit is no less inexpedient and delusive in insurance than in buying and selling."

The New England issued its first policy on the first of February, 1844. At the end of six months some 205 policies had been issued, insuring $573,180, and by the end of the first year the policy issue amounted to 343. This was increased in the year following to 459, and for the next ten years these figures represented about the average of new business

The progress of the company during the first fifteen years of its existence was eminently characteristic of the period. It was a steady uniform growth in almost every particular. The expenses during the first two years amounted to nine per cent. of the gross receipts, the third year they were eleven per cent. From this they fell to six and seven, and never afterwards rose above eight. No non-participating policies were issued. The insured were entirely confined to a mutual membership. At the end of five years a cash dividend of twenty per cent., equal to about half the premium receipts of the year, was declared. Five years later the second dividend of thirty per cent. was about equal to the entire premium receipts of the year, as was also the third dividend of thirty-six per cent. These dividends were payable at the election of the policyholders, either in cash, by a reversionary bonus, or in reduction of future premiums. Long before the expiration of the ten years provided for in the charter, a sufficient fund had been accumulated to retire the guarantee capital, which was accordingly done in 1853. No clearer or juster views of the principles essential to the sound management of a life company are to be found than in the early reports of this institution, and it is not surprising that during those years so solid a foundation was laid for its future growth, or that the company took such a leading position in the business.

Its chief officer, President Phillips, was not only distinguished for executive ability, but had earned a wide repute through his works on insurance jurisprudence, which are to this day cited as the standard authority in our courts.

By 1858 the assets had reached a million, and the policies in force numbered over three thousand. The business had now assumed proportions which made a permanent location adapted to its wants desirable.

A site on the corner of State and Congress streets, Boston, was accordingly purchased of the Suffolk Insurance Company, and a commodious fire-proof building was erected, into which the company moved on the following year.

From this time the growth became more rapid, agencies were planted in new localities, and within three years, in 1861, the assets were doubled.

The course of the company during the war which followed was characteristic of its previous record. Members about to enter the Southern ranks were notified by circulars that their policies would be canceled on equitable terms. War permits were granted to Northern members on the best estimates that could be made of the risk, and on as liberal terms as the company could afford without impairing its own security.

Its rapid growth continued in the face of hostilities, and the termination of the conflict found it with assets increased to nearly four millions.

In 1864 the office of vice-president was created, and its then Secretary, Mr Benjamin F. Stevens, was elected to that position, but he did not long remain there. In a few months Judge Phillips, to whom more than to any other man the company owed its existence and itsearly success, resigned, after twenty-two years of service, and Mr. Stevens was made President, which position he still holds. Thus this the oldest chartered among our life offices, during its entire history, covering a third of a century, has been virtually under a single management.

In 1866 the inadequacy of the quinquennial dividend system, as provided in the charter, to meet the existing business requirements became so obvious that, in conjunction with other companies, the New England procured the passage of a general law regulating the distribution of dividends, which were thenceforth distributed annually by the contribution plan. From that time on the company's career has been one of steady, solid progress year by year. From 1865 until the present time about a million each year has been added to the assets of the company. The figures which at the close of the former year stood at $3,763,828, at the end of 1875 were $14,312,861. These accumulations were the property of 20,768 policyholders, and represented over sixty millions insured. Over eighteen millions have been returned to policyholders for losses and dividends during the twenty-seven years of the company's existence. The New England Mutual attributes its prosperity, first, to the adoption and continuance of a thoroughly adequate rate of premium, and, second, to the maintenance of an adequate reserve fund. But the prominent characteristic of the New England's growth has been its solid character. A company of the policyholders to be controlled for the policyholders and by the policyholders has been the dominant idea from the beginning. Eminent names have been associated with its career, and strong conservatism has governed in its councils. In its practical history and its present standing, the New England Mutual may be regarded as the model which, while it ante-dated, possibly suggested no small part of the Massachusetts legislation.

The building erected by the company in 1858 was then deemed ample for its requirements, but few anticipated the wonderful changes, especially in life insurance, that would be witnessed during the next ten years. The business of the company in 1876 required accommodations on a very different scale from those which sufficed eighteen years before. A new building has accordingly been erected, situated on Post Office Square, opposite the new post office, being located in the monetary centre, not only of New England, but of Boston, which is now occupied by the New England Mutual Life. It has a frontage of fifty feet on Post Office Square, one hundred and eighty-one feet on Congress street, sixty-nine feet on the rear street, and sixty-eight feet on the area, and contains in all ten thousand two hundred and fifty-seven square feet. The building is six stories in height, with an elevated basement.

The façades are of granite, five stories in height, heavily backed with brick-work, surmounted by a two-story iron roof. The floors are of iron beams with brick arches turned between them. The finish is of Keene's cement, and all combine to render the building as nearly fireproof as can be constructed. The basement was built for and is occupied by the Boston Safe Deposit and Trust Co. The vaults cover an area of three thousand square feet, and no expense has been spared to make them absolutely fire and burglar proof. These, with all the conveniences for renters of safes, make it the most desirable depository for moneyed institutions and capitalists in the New England States.

The first floor has three wide entrances, one on the square and two on Congress street, with spacious halls, leading to a wide and easy stairway and elevator. On this floor there are five large banking rooms, most of them already occupied by banks, and one large office with spacious fire and burglar-proof safes for the various officers, with all the conveniences for them to conduct their large and increasing business.

The other stories are divided into offices, and the elevator, with

the wide and easy stairway, renders them, with their fire and burglar-proof safes, very desirable. All the floors and offices have electric bells and speaking tubes to the first floor, so that communication can be had with all parts of the building without ascending above the ground. The building is thoroughly heated and ventilated, and to avoid all possible risks, the boilers are under the area, entirely away from the building. The building was projected in 1874.

The present officers of the company are Benjamin F Stevens, President; Joseph M. Gibbens, Secretary; W. C. Wright, Actuary; Dwight Foster, Counsel, and W. W. Moreland, M.D., Medical Examiner.

1845.

THE NEW YORK LIFE INSURANCE COMPANY AND ITS MANAGEMENT.

The New York Life Insurance company, under a perpetual charter, was organized in 1845 as a purely mutual company, and began business at 68 Wall Street, under the direction of J. De Peyster Ogden as its first President, and Pliny Freeman as its Actuary. Mr. Ogden was succeeded in the presidency by Mr. A. M. Merchant, and he, in December, 1848, by Mr Morris Franklin, who still remains at the head of the company In 1863, Mr. Freeman, as Actuary, was succeeded by Mr. William H. Beers, subsequently elected to the Vice-Presidency, and still the Vice-President and Actuary of the company.

Originally the company was conducted on the part note or credit plan of paying premiums, with scrip dividends redeemable in five years. Immediately after Mr. Beers' accession to office, with the concurrence of the Trustees, the company's new business was changed to the all-cash principle, care being taken not to infringe on even implied contracts with persons already insured. Dividends were also made in cash, beginning with payment of second annual premiums. This radical change in the methods of the company, involving as it did a thorough reconstruction of its business, was successfully accomplished, and has been the basis of the company's present enviable condition. On another page will be found a tabulated statement, showing succinctly the wonderful progress of the company and its standing at different periods, to January 1, 1876.

During the early years of life insurance in this country, the non-payment of premiums always worked the absolute forfeiture of all the policyholder had paid in. The New York Life was the first company to recognize the equity of a different principle by introducing, in 1860, its *ten payment non-forfeiture* policy. The non-forfeiture idea became so popular that it was soon adopted in some form by nearly all other companies.

After the company had perfected its *non-forfeiture feature*, by which millions of dollars are saved every year to life insurance policyholders everywhere, its "*Tontine Investment Policy*" was devised, and attained in its introduction that high degree of favor accorded the non-forfeiture policies of the company. In contradistinction to the non-forfeiture method, which contains so many well-known advantages that continue parallel with the insurance and are closely allied to it, we proceed with a brief outline of the Tontine method as offered by this company. For those who are reasonably certain of continuing their policies (and to none others is it recommended), for fifteen or twenty years, the "Tontine Investment Policy" combines in one form the greatest number of advantages attainable in a life insurance policy. These advantages are so grouped and held in reserve for the exclusive benefit of certain classes, that, at the completion of stated periods in the future, not only the greatest profit may be realized by the survivors when the protection of an insurance may be no longer needed, but such choice of other varied benefits is provided instead, as will best suit the changed circumstances of the assured in later years. All life and endowment policies may be issued under the Tontine Investment form, the applicant stating in his application for insurance which of the classes he will enter —whether he desires his tontine period to end in fifteen, or twenty years. Only those who thus elect this form of insurance, and comply with its conditions, are entitled to its privileges and benefits. The premium rates are the same as for other forms of insurance, and are to be paid in full, in cash, each year, according to the terms of the policy. The amount of insurance named in the policy remains unchanged while the policy is in force during the entire Tontine period selected. Tontine Investment Policies participate as a class in the surplus of the company, and therefore will receive, as a class, the benefit of the dividend of the company, but no dividends will be allowed to increase the amount of the individual policy or diminish the cash payments required thereon during the Tontine period selected, surplus accruing to policies of this form being placed to the credit of the class to which the policy belongs, and at the completion of the respective periods being divided exclusively among the survivors of the class who have kept their policies in force.

If any insured member should die before the completion of the Tontine period selected and while the policy is in force the Company will pay the amount of his insurance, as named in his policy, to his family or other legal claimants, the same as any other form of insurance; but no surplus accumulations will be paid on said policy, as its right to the same is terminated in favor of the survivors who complete the Tontine period. Those living members who discontinue their policies within the selected Tontine period will receive neither paid-up policies nor surrender-values, but profits from this source, as well as from the dividends of those who do not survive their respective Tontine periods, will be placed to the credit of the classes to which they belonged.

Thirty days' grace, under certain conditions, is allowed in the payment of premiums on the Tontine Investment Policy, as an accommodation to the assured, thus diminishing the chances of forfeiture.

The Tontine Investment Policy divides the advantages of insurance equitably between those who die early and those who live long: (1st) as by paying the amount of the insurance, simply, which has become a claim before the completion of the Tontine period, a large return is realized for the premiums paid; and (2d) by dividing among the survivors only of the class the entire sum total of the surplus apportioned to all the policies entered in that class, the number of survivors being necessarily diminished, their profits must be largely increased.

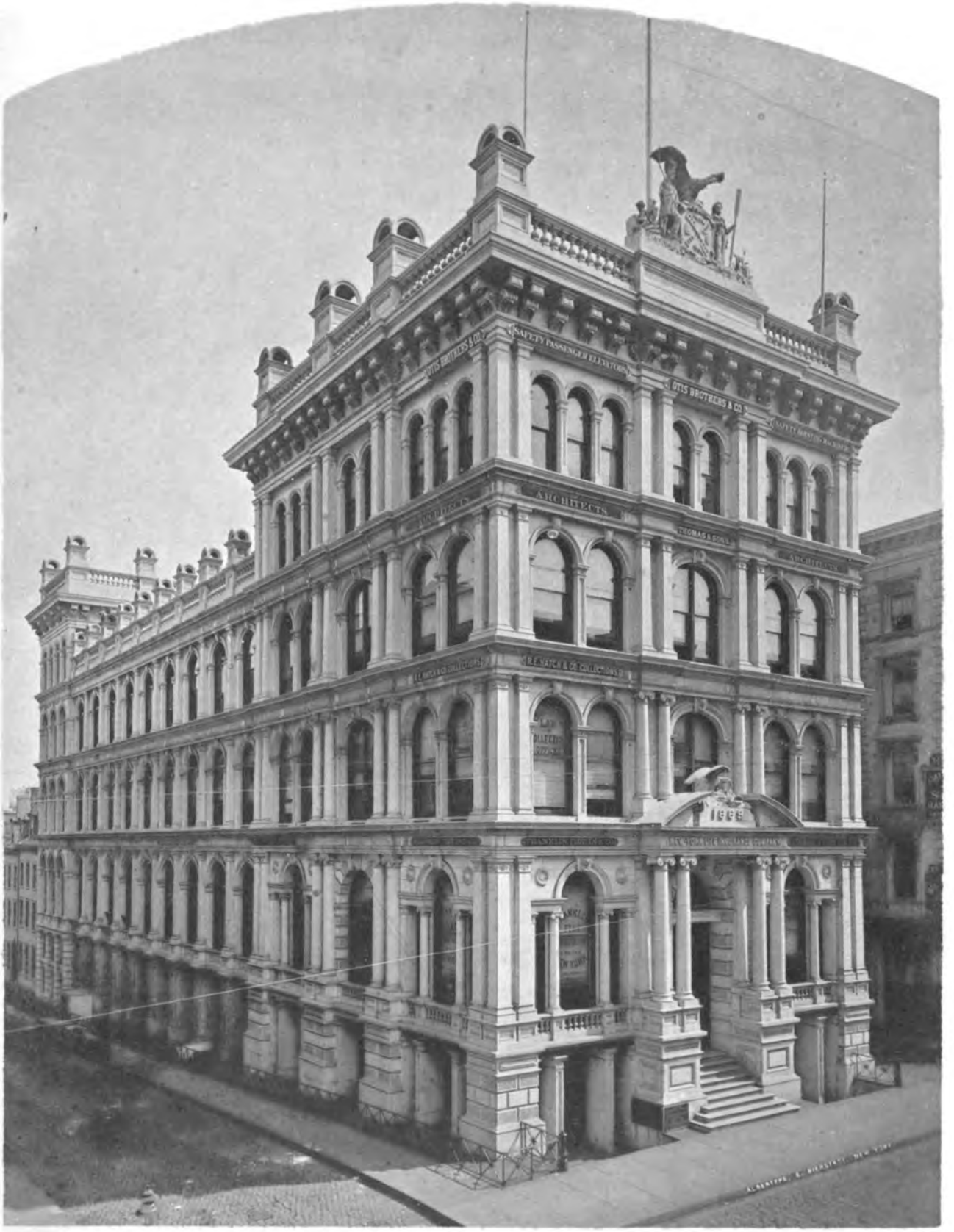
The longer the Tontine period selected, the greater will be the share for the benefit of each individual survivor at the completion of that period.

To the efficient management of the present officers of the company belongs the credit for its surprising success. Mr. Franklin was a prominent public man when chosen to the presidency of the company. A lawyer by profession, he had filled successively various high offices in the State and city, and numbered among his friends and associates the leading men of the day. And now, after the lapse of more than a quarter of a century, a life insurance veteran at the advanced age of seventy-five years, he still presides over this successful institution.

How eminently Mr. Beers was fitted to fill the responsible position of directing the financial affairs and extending the business

THE NEW YORK LIFE INSURANCE COMPANY'S BUILDING,

346 & 348 BROADWAY, Corner of Leonard St., NEW YORK CITY.



THE NEW YORK LIFE INSURANCE COMPANY'S BUILDING,

346 & 348 BROADWAY, Corner of Leonard St., NEW YORK CITY.

of the company, is shown by the substantial results of his labors. To an ardent taste for mathematics, developed in his earlier life, was subsequently united a practical business education in commercial pursuits that admirably prepared him for the requirements of the office to which he was chosen. Life insurance in this country was, at that time, virtually in its infancy. Mr. Beers immediately began the inauguration of measures, looking to the stability, progress, and perpetuity of the institution he was called upon to serve, by the application of practical business principles to methods and plans for bringing life insurance within the reach of persons in every walk of life, and, at the same time, adapting it to their varying needs. No better recognition of his ability, or

PROGRESS OF THE NEW YORK LIFE INSURANCE COMPANY

In the Amount of Insurance Effected, the Income of the Company, the Sums Paid to Policyholders and their Families, and in the Sums Held and Invested for the Benefit of Living Policyholders, during a period of Thirty-one Years.

Period.	Number of Policies Issued.	Amount Insured.	Premiums Received.	Received from Interest, etc.
1845 to 1849—five years	4,767	$8,116,349	$410,378 07	$13,395 17
1850 to 1854—five years	5,448	12,677,702	1,544,064 75	361,775 96
1855 to 1859—five years	3,404	12,077,437	1,939,292 51	181,453 66
1860 to 1864—five years	15,104	38,517,842	4,250,964 45	756,708 15
1865 to 1869—five years	38,918	126,964,416	16,941,695 69	2,737,397 90
1870 to 1874—five years	43,831	127,276,323	30,639,982 99	6,235,613 66
1875—one year	7,029	21,964,190	6,069,002 81	1,870,658 34
Totals	118,501	$347,594,259	$61,795,381 27	$12,157,002 84

Period.	Paid to Policyholders in		Assets at the end of each Period.	Average Annual Increase of Assets in each Period.
	Death-claims.	Dividends and Ret'd Premiums on Canceled Policies.		
1845 to 1849—five years	$112,398 00	$1,300 47	$320,581 27	$64,116 25
1850 to 1854—five years	645,000 09	371,805 31	902,062 70	116,296 28
1855 to 1859—five years	870,391 57	246,873 15	1,769,133 24	173,414 10
1860 to 1864—five years	1,153,724 29	867,984 66	3,741,078 48	394,389 05
1865 to 1869—five years	3,039,725 77	4,237,570 71	13,327,924 63	1,917,363 23
1870 to 1874—five years	6,899,121 94	11,170,368 49	27,348,667 08	2,804,148 49
1875—one year	1,524,814 83	2,481,696 96	30,645,955 64	3,297,288 56
Totals	$14,245,176 49	$19,377,599 75		

It will be noticed that the lower line in the above tables gives a summary of the Company's business during 1875. The following table shows its CONDITION at the end of that time, and the PROGRESS made during the year:

CONDITION DECEMBER 31, 1875.	
Number of policies in force	44,661
Total amount insured	$126,132,119 00
Cash assets	30,645,955 64
Surplus, Company's standard	2,499,656 73
" N. Y. State "	5,466,341 06

PROGRESS, ETC., 1875.	
Increase in number of policies in force	1,263
" in amount of insurance held	$3,296,996 00
" in interest receipts	225,552 00
" in assets	3,297,288 56
" in surplus	214,932 68
Decrease in expenses	13,246 85
Excess of interest over death-claims	345,843 51

Not wishing to make comparisons with particular companies, as such a course might not be deemed courteous, we submit the following comparison between the condition of the NEW YORK LIFE and the average of all other life companies doing business in this State. If any one desires to institute comparisons with particular companies, it may be done by consulting the report of the Superintendent Insurance Department, New York, for 1875.

	N. Y. Life.	Average of all others.
Expenses for every $100 income	$9 18	$13 66
Assets " " liabilities	122 93	115 27
Surplus " " income	71 75	54 73
" " " assets	18 65	14 79
Assets " " risks in force	23 83	20 74
Deferred and uncollected premiums for every $100 assets	1 51	2 21

greater tribute to his energy, sagacity, and good judgment, could be given, than the subsequent establishment of successful branch offices of the company by which American life insurance was popularized in Great Britain and the Continent of Europe. With these gratifying results in view, we can pay him no higher compliment, than to say that the record of the company, made under his administration, is one that is almost unparalleled in the history of life insurance, and one upon which he and the company alike are to be congratulated.

The present home of the company takes high rank among the buildings of which New Yorkers are justly proud, and was erected by the company, in 1868-9, on the site formerly occupied by the

New York Society Library, at 346 and 348 Broadway, corner of Leonard street. It is very noticeable to the passer-by on account of its substantial appearance, tasteful exterior, and a beautiful piece of sculpture over the main entrance, representing the nest of an eagle with the mother bird feeding her young. This appropriate insignia of the company—so typical of the fostering mission of properly managed life insurance—we interpret as becomingly significant also of the watchfulness, activity, and power of management that has made the New York Life, in point of magnitude, the second company in the State whose name it bears with so much honor, and, in point of *excellence*, unsurpassed by any similar institution in the world.

1846.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Among the most prominent of the great life companies of America is the Connecticut Mutual of Hartford. It is one of the original five whose history goes back to the practical beginning of the business in this country, and its accumulations have now made it, with a single exception, the largest of our life corporations, and the second in magnitude in the world. The Connecticut Mutual owes its birth to the fertile brain and energetic character of its late President, Dr. Guy R. Phelps. Dr. Phelps was a descendant of the first settlers of Connecticut, where he, too, was born, in 1802. Graduating from the Yale Medical College in 1825, he commenced the practice of his profession in New York, but at the end of two years was compelled by failing health to retire to his native town, where, after two years of rest, he was enabled to resume his practice. His skill as a physician soon gained for him an extensive business. But after several years of excessive labor, his health gave way a second time, and obliged him to finally abandon his profession.

In 1846 he procured an insurance upon his life, and was thus led to investigate the subject of life insurance. But little was then known about the business, and Dr. Phelps was one of the very few who had sufficient interest or confidence to take out a policy of this novel description. His shrewd foresight impressed him with the conviction that the United States, with its rapidly increasing population, presented a wide field for the business, and, if rightly conducted, it might eventually assume vast proportions, and the principle become popular with the American people. His examination led him to the belief that the business, as it was then conducted, was susceptible of many improvements that would enhance its popularity; that it was not presented in that plain, practical manner calculated to engage the attention and enlist the favor of the public. The true theory of the business was then very imperfectly understood. But little was known of those mathematical principles which now form the groundwork in the management of our well conducted offices. The general methods applicable to fire insurance were deemed equally applicable to this branch, and the maintenance of a heavy reserve fund against the contingencies of the future was an undeveloped idea with many. The almost absolute certainty with which the future experience of a life company may be predicted had never been demonstrated by any sufficient test in America, and cautious underwriters were accustomed to regard an ample security as far more essential than questions of equity among the members. The attention of Dr. Phelps was directed to the latter feature of the contract. He believed that the business should be conducted upon a rigid system of equity, and in a manner to confer the largest benefits and present the strongest inducements to membership

Anxious to put his views to a practical test, he, after consultation with a few friends, applied to the Legislature of Connecticut for a charter of a life insurance company, which was to be in all respects a mutual assurance association. The charter was granted in May, 1846. The unique and detailed character of its provisions illustrates the ideas that were prominently before the mind of the principal corporator. No capital of any kind was required, and no minimum of applications fixed as a condition for commencing business. No territorial limits were assigned for the investments. The company was authorized to take promissory notes or other obligations for part or the whole of the premiums. In case the funds in hand at any time were insufficient to pay the losses, the notes were to be assessed for the deficiency, and if the assessment was not paid in sixty days, the policy was forfeited and the company could proceed to collect by law. The company might "receive notes or other securities for premiums in advance from persons intending to receive its policies, for which such persons may be allowed a sum not exceeding six per cent. per annum. And said company may negotiate the same for the purpose of paying claims only."

Equally characteristic were the provisions concerning the distribution of the profits. Each member was to be yearly charged with his proportion of the losses and expenses according to the premiums paid, and credited with his share of the premiums earned, less losses, expenses, and profits from investment. The difference was to be credited to the member, but to be held liable for future losses, until the net profits amounted to two hundred thousand dollars, after which any excess was to be applied to the redemption of the certificates issued. Ten years later it was found advisable to amend the charter, so as to allow the directors to adjust and pay the dividends according to their own discretion; power was also then granted for the first time to issue non-participating policies.

The infant society was protected against dangerous external influences by a provision that none of the directors "shall hold a like office or agency in any other life insurance company," and against centralization of power by a limitation of the term of office to four successive years. Edson Fessenden, E. B. Pratt, and Guy R. Phelps, or any two of them, were to call the first meeting.

Obtaining the charter, however, was found to be but a small portion of the trouble and labor of getting the enterprise fairly launched. To ask persons to insure their lives in a company that had no financial responsibility was not deemed prudent or judicious. In order to obtain the confidence and patronage of the community, it was resolved to procure from the more prominent and wealthy citizens of Hartford a guaranty fund of fifty thousand dollars for the protection of policyholders during the initial years. Here was the first great obstacle encountered. None were found willing to risk their obligations to meet the contingencies liable to arise in such a novel undertaking. After many weeks of earnest solicitation, the late Thomas K. Brace, then President of the Ætna Fire, was induced to be one of a number to make up the required sum. With the influence of his example, after much difficulty and delay, the needed number was obtained, and in December, 1846, the Connecticut Mutual Life started on its successful career.

As was indicated in the charter, the company had two distinguishing features—a credit premium system, and a return of the surplus payments to the members, instead of retaining and converting them into reversionary additions Indeed, the two were but parts of one scheme, then novel in life insurance, of allowing the members to anticipate a future surplus by increased insurance from the commencement.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY'S BUILDING,

HARTFORD, Conn.

The company was organized with Mr. Eliphalet Bulkley as President, and Dr. Phelps as Secretary. The latter soon after started on an extended tour through Europe for the purpose of making a thorough examination of the workings and results of life insurance as shown in the history and management of the companies of the old world. The store of valuable information thus obtained was put to a profitable use in the conduct of the company on his return. Mr. Bulkley occupied the position of President until January, 1848, when Mr. James Goodwin was elected, who continued in office until the summer of 1866, when he resigned, but was re-elected three years later. The success of the company was remarkable from the outset. At the end of three years, the membership numbered over six thousand. Two years later the assets had grown to a million dollars, and during the year succeeding this sum was doubled. The rapid growth of the company of course attracted general attention, and led to a series of prolonged and vigorous discussions over the merits and general security of the plan upon which its business was conducted. It was insisted by those opposed to the company that the credit system tended to impair the strength and ability of the company to meet its losses, but the officers showed that the amount of credits so held at no time equaled more than one-half of four years' premiums on each policy, and were amply secured by the lien which they effected. For many years the Connecticut Mutual was the prominent champion of the credit system, and by its rapid progress contributed largely to the extensive adoption of that method among the younger companies. Equally important was the influence exerted by its course regarding the return of profits. Naturally, in the infancy of the business, the practices of the British companies were the standard for its guidance, and their general custom of periodically declaring reversionary bonuses had been initiated by American offices. The Connecticut Mutual was among the first to break in upon this time-honored custom and substitute the method of annual dividends applicable to the payment of premiums. Another feature which attracted no little discussion was its method of investments. As has been observed, no territorial restrictions in this respect were imposed, and from the commencement a large proportion of the funds had been invested in good Western securities, where the rates of interest were considerably in excess of what could be obtained on similar investments nearer home. The excess of interest thus earned was more than four per cent. above the rate assumed in its calculations, enabling the company to cancel to a corresponding extent the credit obligations of its members.

The growth of the company has continued exceptionally great down to the present time. Twenty years from its incorporation, in 1865, it could boast of an accumulated fund of nearly ten millions; it had been able to refund some three millions to policyholders in dividends, and had paid some four millions in losses. Since 1865 its assets have increased at the rate of about three millions yearly, and between one and two thousand each year on an average have been added to its membership, until at the close of 1875 the members numbered some sixty-six thousand, and the accumulations had reached the sum of $43,410,594, covering no less than $185,076,842 of insurance.

By its large experience and prominent position, no less than by its earnest discussions, has the Connecticut Mutual exerted a strong influence on the development of life insurance in the United States. Along with its early competitors, it contributed greatly to break down the existing prejudices, popularize the business, and open the way to success for younger aspirants. In age and wealth it has been the representative life company of Hartford, and has contributed its full share to the insurance repute which that city now enjoys. While many of the controversies in which it was enlisted are matters of the forgotten past, the conditions essential to success which were demonstrated in its active career have left their lasting impress on the general management of the companies.

In 1866, as has been observed, Mr. Goodwin resigned, and Mr. Phelps was chosen to the Presidency of the company, of which he had always been the active manager. His labors in behalf of the company were terminated by death in 1869, and Mr. Goodwin was re-elected to his old position, which he has continued to occupy ever since. It will thus be seen that, with this brief interregnum of three years, Major Goodwin has occupied the Presidential chair during almost the entire period covered by the company's history. During this long period the value of his services is best known to those who have been most intimately connected with the company's affairs. He has shaped and settled many matters in which his name never appeared, but which were vital to the company's well-being. The success and strength of the Connecticut Mutual is largely due to the advice and controlling influence of Major Goodwin in shaping its financial policy.

In that same year, important changes in the rates, policy conditions, and dividend system of the company were made, still further liberalizing its features and reducing the cost of insurance, after a thorough and careful analysis of its long experience by skillful experts. The directors also resolved upon the erection of a new home for the company, and the work was entered upon at once and completed during the following year. The result is shown in the present handsome building occupied by the company. The plan was furnished by Messrs. Bryant & Rogers, of Boston, and the stone was furnished by Mr. Batterson, President of the Travelers' Life, and the building was constructed of light Westerly granite, set off with columns of polished granite in each story, with a foundation of Quincy granite, and is justly regarded as one of the finest structures in New England.

Upon the election of Mr. Phelps to the post of President, in 1866, Mr. Woodbridge S. Olmsted was chosen Secretary. In 1871 Mr. Olmsted was appointed Vice-President and Treasurer, and Mr. Jacob L. Greene, the present Secretary, was also elected at the same time. Mr. Olmsted died a few months after his appointment. Mr. Greene had been called to an important post in the company's employ some months before, from the Berkshire Life, where he had already earned a reputation as an insurance man. He has proved a most efficient life underwriter in his present responsible post. The burden placed upon his shoulders—that of maintaining the efficiency and standing of the organization which its first Secretary had devoted the best years of his life in building up—was by no means a light one. Business competition had increased many fold, and the golden period of life insurance enterprise had passed. But the company had not mistaken its choice. Some twelve millions have been added to the accumulated funds and over five thousand to the membership of the company under the present administration.

Changes have from time to time been introduced in the company's plans, as circumstances seemed to require. Among the most important has been the adoption of the all cash premium plan, in accordance with the general tendency of the business towards a strictly cash basis. But the fundamental principle on which the Connecticut Mutual was started—that of strict mutuality and equity among the members—has been the prime consideration in whatever changes have been made.

The influence of this old company has been perpetuated through other kindred institutions as well. Her offices and

agencies have been great training schools, from which have graduated many of the prominent life underwriters of the country, who here acquired their professional education. The first President of the company, Mr. Bulkley, became President of the Ætna Life, and the first Vice-President, Mr. Pratt, became the organizer and first President of the Union Mutual. Mr. Edson Fessenden, one of the original corporators and Board of Directors, became President of the Phœnix Life. Mr. E. W. Parsons, for several years a director of the Connecticut, was one of the organizers and the first President of the Connecticut General; and so the list might be extended. Thus, in the truest sense of the words, have the Connecticut Mutual, and other older offices as well, been the parent stocks from which were furnished the intelligence and skill required for the organization and management of their younger competitors.

But while contributing so largely to the establishment of other offices, the Connecticut Mutual has parted with none of the legitimate fruits of its long career. As it is among the oldest, so, with a single exception, it is the largest of the American companies, and its position has become so firmly established that none, even of the most skeptical regarding this business, have ventured to seriously question its stability. The most captious critics have been unable to find a flaw which would be calculated to alarm the policyholders of the Connecticul Mutual.

1847.

THE PENN MUTUAL LIFE INSURANCE COMPANY.

The Penn Mutual Life Insurance Company is entitled to be regarded as the representative institution of its class in Pennsylvania. Its career has been eminently characteristic of its native city. With the Penn Mutual commenced the establishment of modern life offices south of New York. But two life companies of any note had been previously organized in Pennsylvania. These were the old Pennsylvania Company of 1812, the first life office in the United States, and the Girard of 1836, the one proprietary, the other mixed, both of which have since become interested in trust funds, and have ceased to be active competitors for new life business. The Penn Mutual was one of the original mutual offices of the country. It was chartered by the legislature of Pennsylvania on the 24th of February, 1847, with authority to transact business on the mutual plan. Active operations were commenced on the 25th of May, 1847, applications for insurance having by that time been secured to an amount sufficient to enable it to comply with the requirements of the charter. In addition to the general powers and privileges of a corporation, the charter provided that "The corporation hereby created shall have the power to insure the respective lives of its members and others, and to make all and every insurance appertaining to, or connected with life-risks, of whatever kind or nature, and to receive and execute trusts, to make endowments, and to grant and purchase annuities." The corporators named in the charter were James C. Richardson, John G. Brenner, Richard S. Newbold, William M. Clarke, William B. Cooper, John W. Hornor, Samuel C. Shepherd, William A. Everly, Daniel L. Miller, William Robertson, Samuel Dutton, Daniel L. Hutchinson, Edward Lukens, William Martin, Edmund A. Souder, Ellis S. Archer, William B. Hart, Edward H. Trotter, Samuel E. Stokes, Benjamin Coates, Theophilus Paulding, Lewis Cooper, Samuel W. Weer, Charles Schaffer, Augustus W. Harker, Joseph M. Thomas, William H. Carr, "and all other persons who may hereafter associate with them in the manner prescribed."

Being upon a strictly mutual basis, without any capital, and started at a time when the people were wholly unacquainted with life insurance, and when no great amount of public interest could be expected without active solicitation, or confidence until the experiment had been fairly tested, it was deemed advisable by the directors to provide a substantial guaranty during the early years of the company. A temporary guaranty capital of $100,000 was accordingly procured. This capital, as was the case with most of the other early mutual offices, was in endorsed guaranty notes, on which interest was allowed. But the company was from the first, in all respects, purely mutual in its constitution. The charter provided that all persons who insured in it and continued to be insured, should thereby become members of the corporation and entitled to elect the trustees. Every member was entitled to vote according to the amount of the premium paid on his policy. But no proxies were recognized. Every voter was required to deposit his vote in person, thus avoiding the danger of proxies being gathered in the hands of a few individuals to the jeopardy of the institution. The corporate powers were to be exercised by a board of trustees, consisting of twenty-seven persons, who must be policyholders, and such officers as they might appoint. The Board of Trustees was divided into three classes of nine persons each, the term of one class expiring each year. Every person who had paid his premium during the year preceding was entitled to vote, and was himself eligible as a trustee. The charter further required the officers to make an annual statement of the company's affairs in January of each year for the year preceding, and if, after paying all losses and expenses and providing for the outstanding risks of the company for that time, a surplus remained, each member was to be allotted an equitable proportion.

The organization of the company was effected by the election of Daniel L. Miller, an old merchant of Philadelphia, and member of the firm of Miller & Cooper, to the Presidency; William M. Clarke was made Vice-President, and John W. Hornor Secretary—all being original corporators.

The duties of the President being merely nominal in the early history of the company, no salary was paid him for many years. The real labor and much of the responsibilities of the office was assumed by the Secretary, with the assistance of two or three clerks. In common with most of the strong Philadelphia corporations, a very conservative course was adopted at the outset, and rigidly adhered to. Like its older predecessors, the Insurance Company of North America, Insurance Company of Pennsylvania, and the Pennsylvania Company for the Insurance of Lives, Philadelphia and its immediate vicinity was made the chief theatre of its operations by the Penn Mutual. For many years the business of the company was confined to the three States of Pennsylvania, Maryland, and Delaware, and business was secured with great caution, a small business at a small expense being preferred to one which, while larger, would involve a much heavier per centage of outlay to secure.

The part note system was adopted, loans being also allowed on policies. The first dividend was declared in January, 1849, and such divisions have since been made annually. However conservative in other respects, the founders of the Penn Mutual were much in advance of their day in this matter of dividends. The universal practice then was, in imitation of the English companies, to make apportionments of surplus only at the end of a certain number, usually five years, and such continued for a number of years later to be the general custom, being regarded as a safer policy. In another respect, too, the dividend system of the Penn Mutual appears to have been in advance of its time. As in the case of several other companies, these divisions of surplus were for many years made in the form of a scrip certificate upon which interest was paid, the scrip being made receivable at the discretion

THE PENN MUTUAL LIFE INSURANCE COMPANY'S BUILDING,

No. 921 Chestnut Street, PHILADELPHIA, Pa.

of the Board of Trustees, after the assets amounted to or exceeded the sum of $400,000, in reduction of premiums only, instead of being applied in the usual manner as bonus additions to the policy.

When the first dividend was declared in 1849, the accumulated funds of the company outside of the guaranty capital amounted to $31,853. But one loss, amounting to $5,000, had been paid. By the end of another year these accumulated funds had grown to $85,844, and four additional claims had been paid. Three years later the funds amounted to $248,986 and they continued to increase at an almost uniform rate down to the close of 1857, when the figures stood at $611,226. One hundred and twenty-one death claims in all had by this time been paid, amounting to $290,567. Such were the net results of a conservative business of ten years, in 1857. But the annual report of that year presents other features better illustrating the company's management. The losses had for several years been diminishing, and were lower in 1857 than in any previous year since 1850 The premium receipts of 1856 amounted to $152,630, and the total income to $198,356. Against these figures was a total expenditure of $51,631, of which $28,300 was for losses and only $20,766 belonged to the expenses of management. In the $612,725 accumulations, agents' balances figured at only $15,131, most of which was collected, and accrued interest at only $7,619. Real estate was represented by the office building, valued at $37,075, and the rest was chiefly made up of bonds, estimated at cost, and policy liens.

By the close of 1859 the assets amounted to $937,691, having been increased $135,000 during the year. The annual income now amounted to $234,000, the death claims were, on the other hand, very light, only $40,200, making a very profitable year's business. A scrip dividend of twenty-five per cent. on the year's premiums and the usual cash dividend of six per cent. on previous scrip were accordingly declared in 1860. These scrip dividends by this time averaged forty per cent. of the premiums paid on every life policy in force. In its earlier history the office had declared dividends as high as eighty per cent. for 1848 and 1849 Under such circumstances the company decided that the guaranty capital, which served to give confidence and security at an earlier period, was no longer needed, and in April following it was discontinued. In the following year it was decided that the strength of the company's position rendered a further accumulation of surplus unnecessary, interest upon the scrip dividends ceased by a resolution of the Board of Trustees, and several of the earlier scrip dividends were made receivable in reduction of premiums as they became due. This was repeated each successive year, several scrip dividends being canceled annually and new ones issued for current year's dividends, until all the scrip thus issued was redeemed. In 1862 the scrip dividends of 1850, 1851, and 1852, were, by a vote of the Directors, made receivable for cash premiums, and credited on the notes and loans of those who had paid but part in cash, while upon the premiums of the preceding year a new dividend of thirty-five per cent. was declared in scrip. The net assets of the company at the beginning of the year amounted to $1,091,409, and its annual receipts were $219,446. President Miller at this time resigned the position which he had held since the organization of the company, and was succeeded by Mr. James Traquair of the firm of M. L. Hallowell & Co., who had been an efficient member of the Board of Trustees. Mr. John W. Hornor, originally the Secretary of the company, was at the same time made Vice-President and Actuary, and Mr. Horatio S. Stephens, who had been connected with the company since 1851, was chosen Secretary.

The company continued to confine its operations to the limited area of the three States mentioned until 1868. By this time its assets had grown to some two millions and a half, of which a large per centage belonged to old and well established business. In this year it was resolved to extend the company's agencies over a wider field. Agencies were accordingly established in New York, New England, and the West. The result was a large accession to the company's business. In two years the funds had increased to over three and a half millions. But the extension of its business required a change in the dividend system. Accordingly in 1870 an alteration in the charter was procured from the State legislature, authorizing the Board of Trustees to make divisions or return the surplus in cash, in reduction of premium, or scrip, or in reversionary additions to the policy Since that time the Board of Trustees has divided the surplus, which had previously been apportioned upon a per centage of premiums, upon the contribution plan, in reduction of the annual premiums the second year, and annually thereafter when not otherwise ordered.

President Traquair declined re-election in 1870, and Mr. Samuel C. Huey, the present efficient President, who had been a Trustee for many years, was chosen to the position. In 1872 Mr. Hornor retired from his position as Actuary, and the present Actuary, Mr. James Weir Mason, was elected to fill the position. In 1873 Secretary Stephens was elected Second Vice-President, with special charge of the agency department, and was succeeded as Secretary by Mr. Henry Austie, who now occupies that position.

The business of the company has steadily increased each year down to the present time. At the beginning of 1876 about 20,000 policies in all had been issued since the company's organization for $60,000,000 of insurance. The premium receipts during the same period amounted to $10,440,499, and the total receipts to $13,651,501. Claims had been paid to the amount of $3,085,652, and $6,681,630 in all had been returned to policyholders, being about sixty-four per cent. of the premium receipts. The assets on hand at the beginning of 1876 were $5,322,316, being $126 for every $100 of liabilities. The business of 1876 has been largely in excess of the preceding year, 2,475 policies having been issued between the first of January and first of December, against 1,875 the year before. Owing to the narrow territory formerly embraced by its agencies, the business of the Penn Mutual has been more limited in amount than that of other companies of its age and standing whose operations were extended in many cases over every portion of the country. The aim of the officers and trustees has been not to do a large business, but rather a moderate and safe one, and their course has been strictly conservative as regards the investment of their funds, and the acceptance of risks offered them, as well as the region of country in which they have transacted business. In selecting their risks they have used great care, and, as a result, few suits for losses have been incurred.

The company issues policies chiefly upon the ordinary life plan, having comparatively few short-term endowments in existence; it has, however, recently commenced to issue what are called Life Rate Endowments—the premiums upon which are the same as those charged upon the ordinary life tables. The dividends upon these policies are made, as usual, annually, placed to the credit of the insured, and compounded at the ordinary rate of interest made by the company, while the reserve is also compounded at four per cent. interest. When these two sums thus compounded, equal the face of the policy, the sum insured is paid the beneficiary named therein. Should the insured die before the maturity of the policy as an endowment, the loss is, of course, paid as usual; but should death occur after the fifth annual payment, the dividends declared and compounded as above are paid with the amount of the policy. After the fifth year the dividends with their accumulations

may be used, if desired, to pay the premium upon the policy, and by this means it may be maintained in force during periods of financial pressure, like the present, and the insured is enabled to thus continue his payments until the return of more prosperous times permits him to resume them in the way first intended.

The company some years since made all its ordinary life policies non-forfeitable for their value, after the third annual payment, applying for this purpose the Massachusetts non-forfeiture law, with this exception—that instead of carrying the face of the policy for one or more years (or as long as eighty per cent. of the net value would maintain it in force), after which the policy is void, it decided to apply the same value as a single premium to the purchase of paid-up insurance. This is done whether application be made therefor or not, and the amount paid at death to the beneficiary named in the policy.

1848.

THE UNION MUTUAL LIFE INSURANCE COMPANY.

Fourth in respect to age among the New England life offices is the representative life company of Maine, the Union Mutual. Its charter was procured on the 17th of July, 1848 But, though incorporated by Maine, the Union Mutual was in reality a Massachusetts company. The incorporators were prominent business men of Boston, who were led by what was then regarded as the illiberal character of Massachusetts legislation towards life insurance to secure their corporate privileges from a neighboring State. By their application to the Maine legislature, they were able to secure a charter more liberal in its terms and more purely mutual than could at that time have been obtained from the legislature of their own State.

The charter names Joseph H. Williams, E. Brown Pratt, and J. Walker Judd, their associates and successors, as the corporators. No guarantee capital was exacted. The company might be organized when applications for insurance to the amount of one hundred thousand dollars had been received, not to exceed five thousand dollars on any one life. It was provided, however, that the Directors might at their option at any time form a guarantee capital of not more than one hundred thousand dollars, to draw not more than six per cent. interest unless authorized by a vote of the company. This capital was to be formed of securities which could only be negotiated to pay the "just debts" of the company when necessary, and any part so used was to be repaid out of the first surplus earnings. By a subsequent amendment, half of the securities might be converted into cash. But the owners of this capital were allowed no voice in the company's affairs. The management of the company was exclusively in the hands of those policyholders who were insured for the whole life, every thousand dollars being entitled to one vote.

The by-laws provided that a guarantee capital of $100,000 should be provided in secured notes, which were to be allowed only five per cent. interest for the first ten years and three per cent. for the second ten, after which they should be surrendered, six per cent., however, being allowed on such as were assessed. In the original charter the premium notes were made liable to assessments and the provisions regulating dividends in their peculiar verbiage illustrate the imperfect views then entertained concerning the management of a life office. The Directors were each year to "cause a balance to be struck of the accounts of the company, and at their discretion they may reserve from the receipts of each year a reasonable amount for insurance of the risks of outstanding policies." The Directors having "charged each member with his proportionate share of the losses and expenses of the year," were to then apportion to each policy in turn its share of the profits. But if profits were allowed upon such easy and discretionary terms as to that great liability of the company, the reserve, they were not permitted to be disposed of, nor even declared as dividends, but must be retained for four years at least, subject to liabilities, when if deemed wise they might be paid in the form of certificates, which should be redeemed in their order when the net profits exceed $200,000.

Such were the leading features in the original charter of the Union Mutual. It will be observed that they were more purely mutual than those of most of the New England companies, the capital being a matter of option, and its owners having no control in the company's affairs, which were vested exclusively in the hands of those members having a life interest. Business was begun at 68 State Street, and the first policy issued October 1, 1849, a few amendments having previously been secured to the original charter. Twenty-seven years have thus passed since the company commenced active operations, making it one of the oldest fiduciary institutions in Boston. There are now in active operation in that city only one other life company, two mutual and two stock fire companies, and five savings banks that were in existence at the beginning of this period. Scores of corporations on every side of it have disappeared and new ones have risen in their place during the time covered by its present growth. During this long period the company's official history has been remarkably free from changes. From 1849 to 1861 its affairs were directed by the same President, Mr. E. Brown Pratt, one of the three original corporators, when death terminated his connection, and he was succeeded by Mr. Henry Crocker, who during the first two years had held the position of Secretary. Mr. Crocker retired in 1875. Thus during twenty-five out of the twenty-seven years the company remained under the control of its original officers. Under these two officers business was begun with a guarantee capital of $100,000. Ideas of life insurance were not then what they are now, and business growth was comparatively slow. But by the close of 1850, fifteen months after organization, 1,464 policies had been issued, insuring over two and three quarter millions of dollars, and gross assets had been accumulated to the amount of $165,220. This was a most encouraging start for the new enterprise. In the following year Mr. Crocker received the appointment of Sheriff of Suffolk County from the Governor, and in consequence resigned the Secretaryship, still retaining, however, his position as Director. He was succeeded by Mr. W. H. Hollister, who continued for a quarter of a century to fill the position, until May last, when he accepted the post of Treasurer, retiring from this in November last.

At the close of the fiscal year in July, 1854, the funds had grown to $533,485. These were increased during the year that followed to $570,586, the income during the same time amounting to over $150,000. The company's agencies were scattered from Maine to the Mississippi and the Gulf, and the forty claims of that year were distributed among twelve different States in these various sections. The Directors had exercised their discretion wisely concerning the proper fund to reserve for insuring the existing risks. The policies were carefully and separately valued by Wright's Valuation Tables, then recently issued, the Union Mutual being one of the original subscribers. Concerning these tables, the Directors add that they are "believed to be the best tables of the kind extant, and also believed to be the only correct tables by which the value of a policy can be found without the use of logarithms, which require more than an ordinary amount of mathematical skill. With these tables the value is found with about the same facility that interest is found by an interest table." By this valuation the company was shown to have a net surplus above its

DIRECTORS' OFFICE, 153 Tremont Street, BOSTON, Mass.,

UNION MUTUAL LIFE INSURANCE COMPANY OF MAINE.

liabilities of over $300,000, nearly sixty per cent. of its entire assets. A dividend of forty per cent., payable in scrip, was declared to the holders of life policies, and some $27,000 of the scrip of 1850 had been paid during the year. The total expenses of the year amounted to only $12,367, including taxes. Concerning this item, the Directors say: "This is becoming an item of *considerable importance*, since the legislatures of several of the States have enacted laws taxing mutual life insurance companies, the justice or legality of which may well be questioned, and which should be looked to by all who favor life assurance, with a view to protect the widow and orphan. It is to be hoped that all those who have embraced life assurance, by taking policies in this or any other life insurance company, will exert their influence in endeavoring to repeal all such laws as tax funds set apart for the 'sole use and benefit' of the widow and orphan." The official corps at this time included Mr. Mathew Cobb as Vice-President.

Such was the picture presented by the Union Mutual at the end of its first five years. Two years later the assets had grown to over $600,000, and a scrip dividend of thirty-five per cent. was declared for the year. In 1861, as has been said, occurred the death of President Pratt, necessitating a change of management. The company now, after twelve years' business, had 1,969 policies in force, insuring $4,653,882. The annual receipts amounted to $179,827, and the assets to $811,131, of which $284,024 was surplus above all liabilities. The expenses were only $30,000, against $58,450 of death claims. Mr. Crocker, who, subsequent to his appointment as sheriff, had held the position of appraiser of the port of Boston through two administrations, still continued to retain his active interest in the company and his place on the roll of its Directors. He was the united choice of that body for the vacant Presidency, and at once assumed the management. Daniel Sharp had been chosen Vice-President in the place of Mr. Cobb. From this time the growth was more rapid. At the close of 1863 the assets amounted to $852,088. The membership numbered about three thousand. Since 1849 some $750,000 had been paid for death losses and $341,000 for dividends, making a total of over one million dollars disbursed to the members in about fourteen years. During 1864 the assets increased to over one million. Two years later they exceeded two millions, being more than half a million in excess of the liabilities.

During this year (1866) 4,028 policies were issued, and premiums and interest received to the sum of $1,077,833. Its membership was over nine thousand, and a cash dividend of forty per cent. was paid for the current year.

In 1867 occurred one of the most touching incidents in the company's history. This was the death of its young Actuary, Miss Lucy Jane Wright, daughter of Elizur Wright, at the age of twenty-four, and after only a comparatively few months' connection with the company. Miss Wright was probably the solitary instance of a lady filling a position whose mathematical requirements are usually regarded as the exclusive property of the sterner sex. But, young as she was, her remarkable attainments had abundantly qualified her for the arduous and responsible work. Miss Wright had imbibed all her father's taste for mathematics, and for eight years had been his principal assistant in the Insurance Commissioner's office. To her enthusiasm and perseverance was the world largely indebted for the full analysis of the mortuary returns of the companies which are so prominent a feature of the Massachusetts reports. She accepted the position of Actuary to the company in the spring of 1866, and died in the spring following.

Several changes and improvements were made in the company's plans in 1869. Among others, the old percentage system of dividends was abandoned, and the Contribution plan substituted. The note system, too, which had been a prominent feature in the company's business, was discontinued, and the all-cash plan substituted. The agencies were reorganized, and many new accessions were made. The assets, which ten years before were only about $700,000, had now become $4,411,381. The income had during the same time grown from $165,171, to $1,707,821, nearly five times what it was five years before. A large share of its business was due to the energy with which the company for several years had cultivated its Western fields. The Union Mutual from the outset had realized the value of an extended business, and, as has been seen, planted its agencies throughout the West at an early day in its history. It was one of the first companies to realize the future importance of the West from an insurance standpoint, and before any domestic companies had been established in that quarter was liberally loaning its funds on good Western securities. During 1870 over $800,000 was added to the assets, and more than twenty-five hundred (2,575) to the number of policyholders, making a total of $5,295,233 gross assets, and 15,852 policies in force, insuring some $36,000,000. In 1871, the company having decided to erect a building of its own, purchased the site on which its present beautiful structure stands, a lot forty feet by one hundred and twenty-five, on Tremont street, opposite the main entrance to the Common, at a cost of $127,500. The building erected here by the company is the one now occupied, and is in every respect a fitting home for a corporation like the Union Mutual. Each year since 1870 the business has continued to increase at a nearly uniform pace, despite the general insurance depression. About half a million each year has been added to the assets, and over a thousand each year to the number of its policyholders.

President Crocker terminated his official connection with the company—a service which, in one capacity or another, covered the entire period of its existence—early in 1875, a quarter of a century after the organization of the company, and after fourteen years of labor as its chief officer. During those fourteen years the policies in force had increased from 1,969 to 21,758; the amount insured from $4,653,882 to $49,207,370; the annual income from $178,248 to $2,408,700; the annual death losses from $58,450 to $453,631; other payments to policyholders from $33,187 to $665,652; the assets from $740,341 to $8,796,699, and the surplus from $284,024 to $1,166,731. Such was the record presented by the stewardship of Mr. Crocker upon his retirement from office. Mr. Henry S. Washburn, one of the Directors, was chosen as the successor of Mr. Crocker. Mr. Washburn's brief term of service was characterized by a conscientious discharge of the duties of the office. But believing that the responsible work of conducting a corporation which had assumed such proportions as the Union Mutual might with greater advantage be placed in the hands of a man who united the vigor of young manhood with a ripe and successful experience in the specialty of life insurance, Mr. Washburn voluntarily resigned his position on July 28, 1876, in favor of the present President, Mr. John E. DeWitt, who was invited to the post by a unanimous vote of the Directors, including Mr. Washburn. Mr. DeWitt's record in the life insurance field had been one of uninterrupted successes in each of the various positions he had successively filled. Under circumstances very similar to those of the Union Mutual, he had been called to the Presidency of the United States Life, in New York, a few years before, and that organization had developed wonderfully under his vigorous management. The Union Mutual, by reason of its greater age, offered a wider field for exertion to a man possessing the clear judgment and strong individuality of Mr. DeWitt. It is sufficient to add that the expectation of the Directors has not been disappointed in their choice. Mr. Hollister, as has been observed, re-

signed his position as Secretary shortly before the accession of Mr. DeWitt, and was succeeded by Mr. D. L. Gallup.

A summary of what the Union Mutual has accomplished in the twenty-seven years of its existence will furnish a most fitting conclusion to its history. From October 1, 1849 to January 1, 1876, the company had received from policyholders $18,431,211. Of this amount there has been returned to them $9,735,538, and $9,376,302 are now held in trust for them, making together more than the entire original payments. The entire expense of conducting the company has thus been more than met by the interest earnings on its net investments and other sources. Of these expenditures, about three and a half millions have been disbursed for claims, and four millions in dividends, among 1,923 claimants, representing about every State and Territory in the Union, together with the provinces of British America, the West Indies, and even China.

The present official corps consists of John E. DeWitt, President; Daniel Sharp, Vice-President; D. L. Gallup, Secretary and Actuary; James P. Carpenter, Assistant Secretary; Nicholas De Groot, Cashier; A. Huntington, M. D., Medical Examiner.

1850.

THE MANHATTAN LIFE INSURANCE COMPANY.

The Manhattan Life Insurance Company was organized in August, 1850, under the General Act of 1849, with a paid up cash capital of one hundred thousand dollars. David S. Haight, Ephraim Holbrook, and George W. Hatch were the commissioners under whose supervision the capital was paid in and invested according to the provisions of the law. The Board of Directors named in the charter consisted of thirty-six merchants of New York, prominent among whom were the names of Myndert Van Schaick, Ambrose C. Kingsland, Edwin D. Morgan, William K. Strong, Edwin J. Brown, and Henry Stokes. It was the aim of the corporators to fill a want in the community, of a life insurance company controlled by a Board of Directors having a direct pecuniary interest in the management, while at the same time the interest of the insured should be adequately protected. The bulk of the business was then in the hands of purely mutual organizations. The want of a conservative element in the management was strongly urged by many, and the passage of the New York Deposit Law, a few months later, was a movement looking to the same end so far as concerned the new organizations which were starting in the different States. In the Manhattan the corporators sought to embody the stability of a purely stock company with the advantages of the mutual system, whose profits belong to the insured.

The guarantee capital was to receive interest at seven per cent., and one-eighth of the net profits was to be distributed among the stockholders. The remaining seven-eighths were to be issued in scrip once every three years to the policyholders of more than one year's standing. This scrip was to bear interest not exceeding six per cent., and was to be held liable for all indebtedness of the company until redeemed. It might be increased indefinitely. One-half of the Board of Directors were to be policyholders and elected in their interest. The company was also empowered to issue accident policies, but confined itself to a life business. Such were the more important features of the charter. Policies were issued both on the participating and non-participating plans, and notes were received in part payment of premium. The period at which the Manhattan was organized was an opportune one for the institution, inasmuch as the laws then recently enacted by the New York legislature for the regulation of agencies from other States had found numbers of them either unable or unwilling to comply with its demands. Rapid progress was made by the new organization. Applicants were offered the option of a number of different plans, first as to the premium system and the application of dividends, which could be used either to reduce the payments or as reversionary additions. Where the annual premium amounted to more than forty dollars, one-half might remain as a loan upon the policy. The Manhattan, too, anticipated Elizur Wright's favorite idea of Savings Bank insurance, by what it termed deposit or accumulative policies. The premium of each year was allowed all the insurance which it would purchase, regarded as a single payment, and might be withdrawn at any time, the company only retaining so much of the interest as might be necessary to meet the cost of insurance.

Business was begun in August, 1850, at 57 Nassau street. Mr. Alonzo A. Alvord, one of the corporators, was chosen the first President, and Christopher Y. Wemple, Secretary. Mr. Nathan D. Morgan was appointed Actuary. At the close of the first year the company had one hundred and seventy-four policies in force, insuring $357,250. Two years later, at the close of 1853, these figures had grown to 1,582 policies, insuring upwards of four millions. Early in the following year, in accordance with its charter, the Manhattan declared its first dividend of thirty per cent. Mr. Alvord at this time retired from the presidency, and the Actuary, Mr. N. D. Morgan, was elected in his place. In the following year another million had been added to the sum insured, and the Directors, after reserving the sum of $226,299 over and above the capital, declared an interest dividend of six per cent. on the scrip which had been issued for the triennial dividend. In the peculiar dividend system adopted at first by this old company (and the plan was not confined to the Manhattan) will be noticed the resemblance to the dividend systems of the participating and mutual fire offices. Life insurance had not then become so thoroughly divorced from its association with other branches as now. But the officers soon discovered that even in this respect the requirements of a life office are essentially different from those of a fire or marine office. Accordingly, upon the declaration of the second triennial dividend in 1857, the Directors state that "the charter allows the issue of scrip representing the profits, but inasmuch as the scrip is not available until a very remote period, the Directors have ordered that the scrip may be converted at once into an increase of the amount insured, or in a reduction of the annual premium, or made immediately convertible into cash to those who are not indebted to the company by notes, or in the reduction of such indebtedness on such notes."

The company had by this time an accumulated fund of over $600,000. It had already disbursed $250,000 among families of deceased members, and the policyholders on its books numbered between two and three thousand. The Directors further say in their report: "The company has passed the second triennial period of its existence with a success unequaled in the annals of life insurance, returning to the insured in the way of bonus, more than fifty per cent. of all the original premiums paid. At the first and second triennial divisions made by this company, in January 1854 and 1857, all those policyholders who have paid two or more annual premiums were allowed a dividend of thirty per cent., which, when converted into an addition to the policy, exceeded at most ages fifty per cent. on all the previous premiums paid; and in every instance where the insured was under forty-five years of age, the addition exceeded all the notes held by the company; thus in a practical manner proving the utter absurdity of the idea that the policy will be seriously reduced by the notes of the assured."

The monetary revulsion of 1857 produced no material effect

THE MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK,

BROADWAY, Nos. 156 & 158, NEW YORK CITY.

upon the company's growth. By the end of that year a million and a half had been added to the sum insured, and the Directors say in their report: "The business of the company during the past year, notwithstanding the extraordinary revulsion in monetary affairs of the country, has steadily progressed, showing an increase of more than sixteen per cent. in the number insured, and of twenty-five per cent. increase of assets. The accumulations of the company have reached a sum equal to six times the amount of the capital stock." Another scrip dividend of thirty per cent. on the life policies, together with the usual six per cent. interest on that already outstanding, was declared at the third triennial in 1860. This year, which completed the tenth of the company's existence, proved the most prosperous of all. The available assets had accumulated to the amount of $1,359,980, and the income of the year reached nearly half a million, while down to this time nearly a million had been returned to policyholders in the shape of dividends and claims. The company had been prudently conducted, and the total expense of management from the beginning had been only about fourteen per cent. of the receipts.

Early in 1861 Mr. Morgan resigned the Presidency, which he had held for six years, retaining, however, his connection with the company as a Director. Mr. Henry Stokes was appointed to the post thus made vacant. Mr. Stokes had been a member of the Board of Directors since the organization of the company, and, during the previous year, chairman of its Finance Committee. As the senior member of the mercantile house of Stokes Bros., he had enjoyed a wide business experience, which especially qualified him to assume the direction of the company's financial affairs. The liberal features adopted by the Manhattan aided largely in extending its influence. It was the first company in the country to adopt the indisputable policy, the nature of which can not be better stated than in the following terse resolution of the Directors at the time:—"There shall be added to each policy issued, or hereafter to be issued, the following words: 'This policy is incontestable after five years from its date, for or on account of errors, omissions, and misstatements in the application, except as to age.'" It was wisely assumed by the officers that any other misstatements which were not sufficient within that period to determine the risk, were too unimportant to be allowed to affect that sense of security on which depends so much of the value of a policy.

By 1865 the Manhattan had doubled its membership of four years previous. A career of fourteen years had established the company on a firm foundation, with every prospect of a large business increase in the near future. Its prudent management at that time is indicated in the following abstract:—"No dividend is made on mere guess-work, but only after the most rigid scrutiny on the part of the Directors, who are personally liable if dividends are made in excess of, or in anticipation of, the ability of the company. This is a most important feature, as on it may depend the ability of the company to pay in future years the amount of the insurance."

But more ample accommodation and better facilities had become necessary. Accordingly, in 1865, the Manhattan entered upon the occupancy of the permanent home which it had just erected at Nos. 156 and 158 Broadway, since known as the Manhattan Life Building, and made familiar to fire underwriters from all parts of the country through the yearly meetings of the National Board in one of its ample suites of apartments. Its main frontage was on Broadway, but with an L also fronting on Liberty street. It was built of white marble, at an original cost of $100,000, the lower story being of iron with Doric columns. The building has continued to the present time to be devoted mainly to insurance, various fire offices occupying the lower stories, which were not required by the Manhattan company. In 1866, Mr. Wemple, who had been connected with the company as its Secretary since its organization, was elected Vice-President. Mr. J. L. Halsey, the former Assistant Secretary, was elected to the post left vacant by the promotion of Mr. Wemple, and still remains the efficient Secretary of the company. Mr. Halsey's place was in turn filled by another member of the corps, Mr. Henry Y. Wemple.

The Manhattan had now become known as one of the old life offices of the country, and required no resort to adventitious means to increase its business, which each year showed new and large accessions of strength. The assets, from $3,465,626 in 1866, had increased to $5,338,311 in 1868, and these figures again had enlarged to about seven millions in 1870. But the management relaxed nothing of its vigilance. More care continued to be bestowed on the security of the investments than their increase, and the result was that the reputation of the company for the solid character of its assets was unsurpassed by any. Various improvements and additions in the policy features were made as experience demonstrated their wisdom. Each year since 1870 has witnessed a decided gain in strength. The accumulations, which in that year amounted to about seven millions, have now, at the expiration of a quarter of a century's existence, grown to some ten millions, with nearly thirteen thousand policies in force, insuring about forty millions. During these twenty-five years the company has returned about twelve millions, nearly one third of the total sum insured, to policyholders. During all this period the Manhattan has enjoyed an exceptionally light mortality, and carried on its business at a low rate of expense. The annual report for 1876 presents many interesting features concerning the company's work during the past year. Against a total income of $2,098,582, there was disbursed $1,606,678, of which $774,412 was expended for claims, and $578,701 for dividends and purchased policies. The interest receipts alone exceeded the payments for claims, and showed a realization of six per cent. on the investments, being two per cent. more than the rate assumed as a basis in the company's calculations.

The death claims paid were less than in the year 1875. The investment of $322,000, produced, to the families of the insured, $747,000, being more than double the amount of the premiums paid—a result that could not have been accomplished by any other method of investing the same amount of money. The average duration of the policies was a little over ten years. Had the amount paid to this company been deposited in a savings bank, it would have produced only about $425,000 had it been left there for ten years to accumulate—(over $320,000 in favor of the investment in the Manhattan); in how very few instances, however, is money found in the savings bank, after sickness and death have removed the head of the family. An interesting fact may be here stated:—From statements made by the families of deceased members, and compiled by this company for statistical purposes, it appears that those who insure their lives are the prudent and money-saving classes; of the above-named persons one hundred and twenty-six left other property, aggregating over $5,600,000, while, however, the remaining insurers (about one-third of the number), less fortunate, left only the amount of the insurance to protect their widows and children.

The number of persons directly benefited by the amount paid by the Manhattan during the year 1876, were one hundred and thirty-seven widows, five hundred and thirty children, and a number of persons who received the amount of endowments in their lifetime. It is easily seen that the value of ready money was greater in 1876 than in ordinary "good times," the experience of this company showing that but for the amount of the insurance to

THE CHARTER OAK LIFE INSURANCE COMPANY OF HARTFORD, CONN.,

BUILDING, Corner of Main and Atheneum Streets.

a business nearly four times the size of that which it had taken thirteen previous years to secure. Over one million five hundred thousand dollars had, down to this time, been paid to beneficiaries. The ratio of death claims, on the other hand, had been among the smallest, having for eight years previous averaged only some seventy-six hundredths of one per cent. The same might be said of its working expenses, which had been only about one-fourth of the total receipts. These favorable features of course not only facilitated its growth, but gave to that growth a healthy character. Its progress continued year after year at the same pace, and its status in 1869, when the life insurance business was in its most flourishing condition, is perhaps best expressed in the following extract from the Hartford Courant: "This company, by prudent management, which has always characterized the operations of its officers, has grown from small beginnings to be one of the largest life companies in this country. Its assets to-day nearly approach six millions of dollars; its receipts last year were about three millions and a half. Its securities are of the soundest character, and altogether, while Hartford takes a just pride in all its substantial moneyed institutions, it may feel a special interest in the Charter Oak, the very name of which gives people abroad an idea of what we are and from what stock we sprung."

Since that time the Charter Oak, notwithstanding the general business depression, has again doubled its assets, while granting liberal cash returns to policyholders. The payments to policyholders each year, in actual disbursements of cash or its equivalent, since 1869 have averaged about fifty per cent. of the income, and during a portion of that period they were as high as sixty per cent.

The annual accumulation of surplus had proved so large during the company's experience that it was resolved in 1870 to reduce the cost of its insurance, and the loading of its new policies was accordingly reduced one-half. Apart from its general management, the company claims but one "peculiar feature," that of "Deposit Insurance," introduced by it a few years ago. This plan is claimed by the company to be a combination of savings bank deposits and life insurance in a way differing from any other form in use, and possessing decided advantages to policyholders.

The home office of the company is located in a large granite building, five stories in height, surmounted by a Mansard, which was erected by it for this purpose on a prominent corner in Hartford. Spacious apartments are retained by the company for its own use, and the remainder is rented for banks, offices, and lodging rooms.

In 1875 a temporary embarrassment was occasioned through a large loan which had been made several years before to the Connecticut Valley Railway, the company holding its bonds as collateral security. When the loan was made, the road was in a flourishing condition, and there seemed no reason to doubt that it would be able to meet all its obligations without difficulty. But the road subsequently became involved, and, though few good judges doubted that the collaterals were secure, they had become unproductive in 1875. Although the company held a surplus nearly or quite equal to the whole amount, an additional guaranty was put up to meet any possible deficiency, in order to allay all apprehension. This circumstance occasioned a partial change in the official corps. President Walkley resigned his position, and devoted his attention to the development of the bankrupt road in the interest of the company, retaining his connection, however, with the Directory. The bonds have since been exchanged for real estate securities in the business centre of New York city, whose value is not open to question or cavil. Hon. E. R. Wiggin, of Boston, was chosen President in place of Mr. Walkley, Mr. Henry J. Furber, Vice-President of the Universal and an experienced financier, was called to the responsible position of financial manager, and Mr. A. H. Dillon, Jr., of Baltimore, was elected second Vice-President and General Agency Manager. In other respects, the management remained unchanged. Mr. White still occupies the position of Vice-President and Treasurer, which he has held for so many years, and Mr. Halsey Stevens that of Secretary. Prof. L. W. Meech has for a long time filled the post of Actuary, and with Mr. Wm. L. Squire, the Assistant-Secretary, completes the list of officers. Among the prominent business men of Hartford, in addition to those already named, who have been connected with the company as Directors or members of its Board of Finance, may be mentioned John L. Bunce, the present President, and George Beach, former President of the Phœnix National Bank, James L. Bolles, former President of the Hartford Fire Insurance Company, D. F. Robinson, former President of the Hartford National Bank, and Isaac Toucey, Secretary of the Navy under President Buchanan—all of whom, except the first-named, are now dead.

The latest official reports show that the new business of the Company in New England alone exceeded by considerable that of any other Hartford life company, while its business in the State of Connecticut was more than fifty per cent. of the whole amount of new insurance taken by the home companies; these facts attesting the confidence felt in this old and popular company, where the best facilities perhaps are enjoyed for understanding its plans and condition. The enormous growth of its assets from the date of its original organization is shown by the fact that these assets have become seventy times greater, and now aggregate millions, which make it the eighth company in magnitude in the country. It has paid in cash to policyholders, in death-claims and endowments, altogether seven millions seven hundred and seventy-five thousand dollars ($7,775,000); while its total payments from every source to policyholders foot up nearly twenty-two millions of dollars. Last year its total cash payments for death-losses and endowments were nearly nine hundred thousand dollars.

The company has always enjoyed an enviable reputation on account of its prompt settlement of all claims. Care has been so exercised in the taking of risks and making of contracts that litigation has been rarely resorted to; and probably no company has a better record in avoiding litigiousness than the Charter Oak, which fact alone has given additional confidence and a larger sense of security to its policyholders.

The business of the company is confined to localities which possess the least malarial influences, and is very large in all the Eastern, Middle, and Western States. By this prudence in the selection of territory its death-rate has been low. It has in the field a large and experienced corps of agents and solicitors, who for the most part have been long connected with it and have the same pride in its welfare that those have who are engaged in its direct management. There is much to be said of the value of long and faithful service to any company by agents whose continued association with it increases their constancy to every interest involved. It is a matter which secures confidence in the company itself and inspires with confidence likewise the policyholders in every agency department.

With the proud and honorable record which has been gained by zealous labor, we may certainly look forward to a future of the highest prosperity under the management which now has everything to encourage it and the highest incentive to build up a magnificent superstructure ensuring all the successful work of the past—a management whose detail of work already has shown a wise

comprehension of all the duties involved. More peculiarly identified by historical association with Connecticut than any other company—as it bears the name of the famous old tree whose trunk and branches will be forever sacred, in memory of a charter dedicated to the rights of the people, by the people, and for the people, and conspicuous also by reason of age and sturdy growth—we may be sure that, as time rolls up the far distant years, the old Charter Oak will bear full witness to the truth and fidelity of the motto of its State, *Qui Transtulit Sustinet*, "He who transplanteth, sustains."

1851.

THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

It is a somewhat singular fact, that while Massachusetts has been the great leader in life insurance legislation among the States, the great reformer in life insurance practice, and the great educator of public sentiment regarding this branch, while the Massachusetts Reports were for many years the principal text-books concerning the business in America, and attained a world-wide fame, only five life companies, aside from the Massachusetts Hospital, have ever been put in practical operation in that State. But no less significant is that other fact, that all those companies are now actively at work; they all, with a single exception, belong to the early companies. No life insurance failure has ever occurred in Massachusetts. If the attention given by the State to life insurance has not resulted in the multiplication of domestic companies, it has apparently secured the soundness of those which exist, which is certainly far better. The certificate of the Massachusetts Department is eagerly sought for by companies from other States which have a reputation yet to build up. No law, however, can compel them to remain, but the company whose domicile is within the State has no chance for escape, its management must be kept conservative to meet the rigorous requirements of Massachusetts law.

Second among these old Massachusetts companies in the magnitude of its business, is the Massachusetts Mutual Life Insurance Company of Springfield. The Massachusetts Mutual was incorporated May 15, 1851. A guaranty capital of $100,000, half to be paid in, was made the prerequisite to starting in business. The funds might be invested in the same securities as were allowed to savings banks, but the real estate was limited to "an amount not exceeding $10,000, for the purpose of securing suitable offices for the institution." A faint conception of the future requirements of the business must have existed in the minds of the original corporators. The likelihood of a life company outgrowing a ten thousand dollar office was probably too remote for serious consideration. The company was to be purely mutual in its character, one-quarter of the surplus funds were to be set apart as a fund for the redemption of the guaranty capital, and at any time after the expiration of ten years the insured might elect to so redeem. The remainder of the surplus was to be divided among the insured every five years in proportion to the premiums paid, and meanwhile the stockholders were limited to the legal interest of seven per cent. The charter concluded with the usual provision deemed essential to secure the agreement between the Massachusetts General Hospital Life and the State, that one-third of the net profits arising from insurance on lives should be paid over to the General Hospital, which, as defined by the statutes of 1846, amounted to no more than the harmless exaction of one-third the earnings of the guaranty capital over legal interest. The limited allowance of real estate investment for a home sufficed for thirteen years. At the end of that time circumstances occurred, as will be seen, that called for a charter amendment increasing the allowance to $50,000, and two years later another $50,000 was added.

Like all the New England companies, the Massachusetts Mutual was started on the part note plan. The direction of its affairs was placed in the hands of the man who had been chiefly instrumental in effecting its organization, Mr. Caleb Rice. For more than twenty-two years Mr. Rice continued to occupy the Presidential chair and control the administration of its business. The following editorial comments, taken from the *Springfield Republican* upon the occasion of his death, which occurred at the advanced age of eighty, on the first of March, 1873, well set forth the character of the man. "His administration of the life insurance company has been admirable, constant, vigilant, faithful, attending to every detail, never sparing himself in its service, and making nothing, in his eightieth year, of a winter journey to Chicago and St. Louis for its interests. The company owes to him more than to any other one man its great growth and success. He averages higher than most men all through life. No spot mars his private or public record; thoroughly honest and industrious, perfect in method, careful in plan, and prudent in execution, always sympathetic, patient, and right feeling, he had a singularly complete character. His mental characteristics were sound, practical good sense and a serene and kindly temper."

To the same effect were the following resolutions passed upon that occasion by the Directors of the company:

"*Resolved*, That in these days of loose notions of executive responsibility and looser administration of public trusts, we point with pride and pleasure to his long life spent in official employment; to a life of untarnished probity, of unsullied honor, never even clouded by the breath of suspicion.

"*Resolved*, That we record our testimony that more than twenty-two years of Mr. Rice's life were passed in wise, faithful, and upright supervision of the affairs of this company, and we rejoice that he was spared to see the great success that has been achieved, a success resulting in a large measure from his steady and calm persistence in the honest and just execution of plans conceived in a great degree by himself."

Cotemporaneous with Mr. Rice, Mr. F. B. Bacon was elected the first Secretary of the company, and for nineteen years, until removed by death in 1870, he continued to occupy that post, an earnest worker and able coadjutor of the President. During most of the period, Mr. Bacon discharged the duties of Secretary and Actuary, and much of the subsequent success of the company was due to the thoroughness with which he performed the work which fell to him. By the faithful labors of these two officials, it may be safely said that the foundations of the company were firmly established. Mr. Bacon was succeeded by Mr. Charles McLean Knox, the present Vice-President.

The beginnings of the company were small. During its first year, but three hundred and twelve policies, and during the second, but two hundred and twenty-three were written. The assets, at the close of the first year, were but $105,031, and at the close of the second, but $108,397, while during the first five years of business, the premium income was but little in excess of $100,000; yet in these years were laid the foundations of the company's success, the basis which made the after-building comparatively easy, and without which no such building would have been possible. The management, though conservative, was never so in unwise directions, never seeking to check the natural healthy growth of the company, but rather to foster it by such means as could be safely employed; and if the company's growth sometimes seemed slow in comparison with some of its rivals, the end

THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY'S BUILDING,

411, 413 & 415 Main Street, SPRINGFIELD, Mass.

has proved that it was the slowness of sound growth, and the management has been justified in its course by its success in keeping the Massachusetts Mutual free from those serious complications in which numerous companies have since been involved through a too rapid growth.

For a time the business of the company was conducted with extreme caution and confined almost entirely to its own State. One or two unpretentious offices in one of the business blocks of Springfield served for a long time to meet the requirements. By 1855 the accumulations had reached $130,000, and the company was in the enjoyment of a premium income of some $30,000. It was then determined to extend the agencies and occupy a wider field, which was accordingly done. Still the same conservative management was adhered to. The progress of the company was one of steady, almost uniform growth down to 1864, by which time the assets had increased to nearly a million and the membership of the company to nearly five thousand. The institution had outgrown its contracted apartments, and the Directors during that and the following year seriously discussed the propriety of erecting a permanent building. In anticipation of the step, the first charter amendment alluded to above was procured. Finally it was resolved, by a formal vote, in January, 1866, to erect a business block on Main street, for rent and for the company's occupancy. Two lots for the purpose had already been purchased several years before, and the work of building on them was begun at once. But the fund allotted was still too small to allow the erection of a suitable structure, and the second charter amendment was procured. The spring of 1866 saw work well begun on the new building, plans for which, designed by S. S. Woodcock of Boston, had been adopted. The building was not completed until the close of 1867, and was occupied early in 1868, the company taking possession of the front offices on the second story, which it was supposed would be ample for many years to come, and the remainder being rented for business purposes. But in this they were mistaken. The guaranty capital was now refunded to the stockholders, and the management of the company passed entirely into the hands of the insured. From this time the business began to increase at a much more rapid rate. In five years the assets accumulated to upwards of four millions, and its membership to about fourteen thousand, while the economical character of the business was shown in the fact that two-thirds of all the policy expenditures were for death claims, and a surplus of over $400,000 was held above the high Massachusetts standard. The resignation of Mr. Mason, the Actuary, at this time, on account of the severity of the climate, led to the appointment of the present Actuary, Mr. Oscar B. Ireland, who had been associated with Mr. Fackler in New York, and whose mathematical attainments eminently fitted him for the responsible post.

The Directors found that the Massachusetts Mutual had again outgrown its accommodations, and they began accordingly to devise plans for remodeling the interior arrangements of the building. But an unlooked for disaster relieved them from this necessity. On the night of February 5, 1873, Springfield was visited by one of the most severe conflagrations that had ever been experienced by that city. Shortly before eleven o'clock a fire was discovered in one of the stores in the rear portion of the insurance building. Before any effort could be made to check it, an irresistible headway had been gained. Failure in the water supply added to the perils of the situation, and for a time it seemed as if Springfield was destined to share the fate of Chicago and Boston. The fire was finally subdued, but not until the company's handsome building had been reduced to a mass of ruins. The original cost of the building was $85,000. It could not have been replaced at less than $115,000, and the insurance was only $25,000. The actual loss to the company, deducting salvage, was not less than $75,000. With characteristic energy the venerable President set to work, before the ruins had cooled, on plans for rebuilding. But the hand of death interposed before they could be put into execution.

On the first of March following, as has been seen, the company met with its second serious loss through the death of President Rice, which necessitated a thorough revision of the official corps. Mr. E. W. Bond, who had long been connected with the company as Vice-President, was elected President, Mr. Charles McLean Knox, the Secretary, was appointed Vice-President, and Mr. Avery J. Smith, the Assistant Secretary, was appointed Secretary. Mr. Knox, on account of ill-health, was obliged to resign the office of Vice-President at the end of 1873, and Henry Fuller, Jr., one of the Board of Directors from the organization of the company, and always actively engaged on its prominent committees, was elected Vice-President. Thus the direction of the Massachusetts Mutual was retained in the hands of those who had been schooled in its service, the same officers who now control its management.

The plans for rebuilding, which had been interrupted by the death of President Rice, were resumed by his successor. He placed the matter in the hands of Mr. George Hathorne, of New York, whose plan was adopted, and active work was begun in April following. By December the building was so far completed that the company was able to take possession, and here it has since been domiciled. The new building was of brick, with brown stone front, and on a grander scale than its predecessor, occupying a frontage of sixty-four feet on Main street, running through the entire block, and having a height of five stories, the upper being contained in a symmetrical Mansard roof of corrugated iron, secured against danger of fire by a brick and mortar filling. The original front walls were used, but so remodeled as to bear little resemblance to the old. The Mansard was entirely a new addition. The ground floor is occupied by two large stores, the second is occupied by the company, and the rest, comprising several spacious halls and a number of rooms, is rented to various organizations. The store fronts are composed of iron fluted Corinthian columns and large plate glass, and between them is a projecting porch with grouped columns, supporting a balcony and enclosing the main entrance. Extending across the façade, midway between the windows of the second and third floor, are the words "Massachusetts Mutual Life Insurance Co.," in large gilt letters projecting from the building. The cornice is supported by twelve ornamental brackets, and from the swell of each depends a gilded wreath. Above this cornice rises the roof, with a background of corrugated iron, a triple window in the centre, flanked on either side by a tower, each containing a double window. Rope moulding ornaments these towers; the windows are set in handsome pilaster columns, and at intervals along the balustrade which surmounts the cornice, pedestals, finished with cone-cut urns, are placed. The interior is finished in very handsome style. A broad paneled staircase between the stores leads to the second floor, containing the main offices of the company. The principal front room is the President's office, fitted up with all the modern appliances of business, and is used also for the Directors' meetings. Adjoining this is a smaller office, used by the Secretary, and behind this the offices of the Actuary and General Agent. The rear portion of the floor is occupied by the company's general office. The entire floor is fitted up in a style and taste in keeping with the substantial character of the building.

Two millions have been added to the assets of the Massachusetts Mutual since the erection of its present home, and the accumulated fund now amounts to over six millions. So far from impeding its

progress, the depressing years of 1874 and 1875 were the most prosperous in its entire history. Nor has its growth been accomplished at the sacrifice of its careful, prudent management. That management, in the hands of Mr. Bond, has continued to show the best characteristics of his predecessor, while admirable skill has been displayed in piloting the company amid the dangers and obstacles which, during the past few years, have so plentifully beset the companies. In all his efforts, Mr. Bond has had the thorough support of his associates, who are recognized in the insurance world as men peculiarly fitted for the positions they hold. In new business, and in net gain in business in force, the company holds the lead among the Massachusetts companies, among which it stands second in total business in force. The surplus fund amounts to about $1,000,000, nearly one-sixth of its entire assets. The annual income during 1876 amounted to $1,418,762, and the total disbursements to $1,056,512, of which $848,696, or about eighty per cent., was in the shape of payments to policy-holders. Its mortality experience has been of the most favorable character throughout. From the foundation of the company down to the end of 1875, the actual deaths were less than 83 per cent. of those to be expected by the Actuaries' table.

1858.
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Forty years ago the great Northwest was almost an unsettled wilderness. Only a few small hamlets were scattered along its eastern borders. Until 1850 there were no local insurance offices, except perhaps, one or two mutual organizations, whose transactions were insignificant. But an immense tide of population, attracted by the virgin soil and healthful climate, had by this time begun to pour into the Northern States west of the Mississippi. Inhabitants and wealth were increasing at an unexampled rate, and mutual insurance organizations began to spring up during the ten years that followed 1850. That growth has since continued at a rate without precedent among the older States, and the Northwest, with its population now numbered by millions, can boast of insurance corporations as staunch as those of the older settled sections. Milwaukee as it has become a leading commercial centre of this extensive region, has also become a prominent insurance centre, and here are located representative companies. The life insurance field is occupied by one corporation, the Northwestern Mutual of Milwaukee. It is the only institution of the kind incorporated in the State of Wisconsin. But that company is the colossus of the West, and the largest life institution of the country outside of the three cities of New York, Hartford, and Newark.

The Northwestern Mutual was incorporated by special charter in 1857, under the name of the Mutual Life Insurance Company of the State of Wisconsin, and business was commenced in November, 1858, making it the oldest life company of the Northwest. The Northwestern was started upon the fundamental conception that in a mutual company the members are the company, and this idea it endeavored to embody in all its breadth and scope, in its principles of organization and management. These are indicated in the following provisions: "That the association is purely mutual, managed for the policy-holders by trustees elected by the company, thus precluding the existence of conflicting or separate interests. Secondly, that each policy-holder, if dissatisfied, is allowed to take his share of the funds—that is, receive at any time the surrender value of his policy and retire." The following statement shows the rapid growth of the company since its organization:

YEAR ENDING	Policies in Force.	Amount Insured Thereby.	Assets at end of Year.
*June 1st, 1859, . .	137	$408,800 00	$9,334 52
" 1860, . .	414	962,100 00	25,494 06
" 1861, . .	785	1,544,000 00	55,031 01
" 1862, . .	1,584	2,370,650 00	103,695 37
" 1863, . .	2,285	3,076,150 00	162,257 82
" 1864, . .	4,766	5,902,150 00	275,585 21
" 1865, . .	8,125	11,217,155 00	593,461 84
†Jan'y 1st, 1866, . .	10,749	15,041,082 00	906,420 22
" 1867, . .	14,799	22,517,043 35	1,748,759 14
" 1868, . .	21,380	36,359,332 53	3,141,726 12
" 1869, . .	27,887	50,039,744 97	4,755,418 57
" 1870, . .	31,816	59,608,674 63	6,757,532 36
" 1871, . .	35,107	65,186,706 98	8,991,766 48
" 1872, . .	34,349	62,425,187 00	10,658,169 80
" 1873, . .	35,207	64,182,874 00	12,434,527 71
" 1874, . .	35,226	64,692,003 00	14,093,579 16
" 1875, . .	35,402	65,301,021 00	15,527,531 95
" 1876, . .	36,428	67,124,215 00	17,118,812 11
" 1877, . .	36,456	67,493,191 00	18,062,825 02

* Six months. † Seven months.

The business was conducted on the part note plan, the company, however, being careful to limit the amount of the note so as to avoid insuring on credit, and the dividends were relieved from that liability to forfeiture with the discontinuance of the policies which was then the practice among many of the existing companies. Upon these liberal principles the Northwestern Mutual was conducted during its early years. The views of the managers regarding the growth of the company were as broad as those touching its equities. On October 15, 1862, when only four years old, application was made to enter Massachusetts. In several respects this was an extraordinary step and one which plainly indicated the determination of the officers to give the Northwestern a national repute. The Massachusetts law which gave such prestige to the companies securing the credentials of that department had then only been in existence four years. Except one New Jersey corporation none but New York and New England companies were represented there. Not only was the Northwestern the first company outside of this limited district, but for a number of years it remained the only other company whose standing was vouched for by the Massachusetts certificate. That certificate exacted a four per cent. valuation. The Northwestern was located in a district where money readily commanded ten per cent. on good security. By going to Massachusetts the Northwestern was compelled to reserve at an interest rate of less than half its actual earnings at home, and so place itself at a temporary disadvantage in competition with any local rival which might choose to reserve at a lower rate. But the officers had an eye to the future, and the wisdom of their course was illustrated by the event. In keeping

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

COMPANY'S BUILDING, MILWAUKEE, Wisconsin.

with the same purpose the surplus was allowed to accumulate for five years, until the company had attained a firm position before a dividend was declared. But though young the Northwestern had experienced a remarkably rapid growth, and already vied in strength with its older competitors in Massachusetts. The returns of 1862 show 1,661 policies in force, insuring $2,464,000, and a divisible surplus of some thirty-eight per cent. above its insurance liabilities. Nearly fifteen hundred new policies were issued during the following year. This number was increased to over three thousand in 1864, and in the following year the name of Wisconsin Mutual was changed to its present title. The growth of the company between 1864 and 1868 was beyond all precedent. From 5,771 policies in force at the close of the former year, the number rose to 27,887 at the close of the latter, with total assets of $4,755,419, and a premium income of $2,222,248. The Northwestern now applied for admission to New York, and its rapid business growth began to attract prominent attention in the East.

After 1866 annual dividends, after the policy had been in force two years, were declared each year until 1870, when it was resolved to add still further to the strength of the company. Although complying for many years with the Massachusetts standard, the company's own tables were based on more favorable assumptions; but desiring to place the company upon as firm and solid a foundation as any in the country, the company's tables were modified to comply entirely with the Massachusetts law. The whole reserve was estimated on the same basis, and the dividend of 1870 was passed to effect the desired alteration. The policy of strengthening the reserve had met with no little opposition, and was made the subject of many severe strictures at the time, and it required considerable moral courage, in the face of the vigorous competition then prevailing, to postpone a dividend for the purpose. But again the prudence of the mangement was justified by the subsequent experience.

The year 1870 proved more prosperous than any in the previous experience of the Northwestern; over two millions were added to its assets, making the total at the close of the year some nine millions in all. It was able to show along with these a high rate of interest obtained on investments, a low rate of mortality, and a high reserve fund, which compared favorably with the best companies in the country. At home it was without a rival. More than five times as much business was done during that year in Wisconsin as by any other company, and nearly as much as that of all combined. From this time onward, each year witnessed large accessions to the company's strength. In 1872 the assets had swelled to about eleven millions, and it relatively ranked eighth among the larger corporations where it had seven years before ranked as twentieth. In other States of the West as well as Wisconsin a leading position had been gained; its Kentucky business for 1872 was surpassed by that of only one other company.

With a view of further increasing their business in the East, the new management, in 1874, established an Eastern Department with its headquarters in New York. Such a step had become essential to give the company that prominence and foothold in the Eastern States which its enormous business interests exacted. A corporation with fifteen millions of assets and having its home in the far West, required something more than ordinary agencies to direct its transactions in Eastern centres. The department embraced all the States east of Kentucky and Ohio and north of South Carolina. This movement was made not so much with a view of extending its business in new fields as of concentrating in such as experience had shown to be most profitable to the company. Accordingly during the same year the agencies of the Northwestern were withdrawn from the States of Alabama, California, Tennessee, Arkansas, and Texas, where, as in the case of other Northern companies, but little profit had been derived from their continuance. But notwithstanding this reduction of the agency field, and in the face of the financial depression, then at its worst, the business steadily increased throughout the year and culminated in December with the largest month's work the company had had for four years. The assets were increased during the year by $1,433,952. The total income amounted to $3,992,660, of which the interest receipts alone were sufficient to meet the death claims and leave half a million of surplus. Over a million and a half were added to the assets during 1876 and the membership increased by a thousand, so that at the conclusion of that year the Northwestern could show total accumulations of $18,062,825 02, and 36,456 policies in force, insuring $67,493,191. As illustrative of the favorable location of the company for the investment of its funds at high rates of interest, the following table is given, showing interest receipts and death losses year by year since organization:

YEAR ENDING	Amount Paid for Losses.	Interest Receipts.
June 1st, 1860, ...	$3,500 00	$322 70
" 1861, ...	6,500 00	1,346 74
" 1862, ...	6,800 00	3,201 75
" 1863, ...	19,200 00	5,654 77
" 1864, ...	25,500 00	11,360 83
" 1865, ...	55,650 65	18,615 24
*Jan'y 1st, 1866, ...	40,575 95	15,223 83
" 1867, ...	107,463 31	71,352 94
" 1868, ...	180,715 37	120,526 99
" 1869, ...	326,413 02	194,996 38
" 1870, ...	433,442 89	310,282 64
" 1871, ...	477,086 11	460,707 36
" 1872, ...	606,020 94	659,045 85
" 1873, ...	581,986 79	755,467 42
" 1874, ...	701,108 15	953,787 77
" 1875, ...	636,023 34	1,153,390 90
" 1876, ...	645,504 09	1,317,343 04
" 1877, ...	872,865 51	1,359,566 78
* Seven months.		
Total, ...	$5,726,365 12	$7,412,193 93

The career of this company has been exceptional in every respect. It was located not in any of the great Eastern centres of finance, but in a city of the far West, which however favorably known in its own section, could not have been expected to furnish the same prestige in its early years to a corporation whose business embraced the great body of the States East as well as West. Nevertheless all obstacles have been surmounted by the vigor of its management. The company's growth has been characteristic of the section where it was located and has left it without a rival in the West and, with one exception, the largest of the companies organized since 1850.

Always well and ably officered and managed, the company has escaped the rock upon which many such organizations have split. The present corps of officers, each of whom is competent to perform his duties (to which all his time and energy are devoted), is as follows: H. L. Palmer, President; Matthew Keenan, Vice-President; Willard Merrill, Secretary; J. W. Skinner, Assistant Secretary; C. D. Nash, Treasurer; Emory McClintock, Actuary; L. McKnight, M.D., Medical Director.

1863.

THE TRAVELERS INSURANCE COMPANY OF HARTFORD.

The history of general accident insurance in the United States begins and ends with the Travelers of Hartford. The Travelers, in its origin and subsequent history, has been emphatically the creation of a single mind, that of its President, Mr. James G. Batterson. Mr. Batterson, in the prosecution of his business—that of monumental sculptor—had repeatedly visited Europe. While abroad his attention was attracted to the workings of accident insurance in England and on the continent. With an eye to the future, he sought out the head officers of the leading accident companies in London and Paris, and thence obtained full command of all the existing information regarding that branch, both theoretical and practical. Shortly after his return, Mr. Batterson proceeded to organize the Travelers Insurance company of Hartford, with a paid-up cash capital of $500,000. The charter for the company was procured on the 17th of June, 1863, and business was formally begun in April, 1864, Mr. Batterson being elected President. Two informal transactions, however, peculiarly characteristic of the President, took place somewhat earlier. One day, about the first of March, 1864, Mr. James Bolter, afterwards President of the Hartford National Bank, meeting Mr. Batterson on the street in front of the Post Office, said, "What will you take to insure me five thousand dollars if I get killed by accident in going from here to my house on Buckingham street?" "Two cents," was the prompt reply. "Agreed—here is your money," said Mr. Bolter. This verbal agreement, made in perfect good faith by both parties, was the first accident contract in the United States, and the first insurance made by the Travelers. Fortunately there was no loss, the two cents were clear profit, the business having been transacted without expense of commissions, advertising, or stationery. The two identical nickels were put in a frame, and now hang in the company's office. A few days later Mr. Edwin S. Tyler, of the firm of Hatch & Tyler, coal dealers, made a regular verbal contract for insurance of $5,000 in case of death by accident during a journey to Washington and return, for which a premium of two dollars was paid. This was the second insurance made by the company. But formal business was not begun, as has been said, until the first of April, when the first written policy was issued for five thousand dollars to President Batterson himself.

Mr. G. F. Davis was elected Vice-President, and Mr. Rodney Dennis Secretary of the new enterprise; and it is proper to state that while to Mr. Batterson belongs the credit of the successful *introduction* of the Travelers company, to Mr. Dennis no less belongs the honor of its *construction*, as it stands prominent, unique, successful, thirteen years later.

In its Board of Directors were included some of the most prominent public men in the State, as well as leading business men of Hartford. In addition to the officers were Hon. Marshall Jewell, James L. Howard, Thomas Belknap, Jr., Cornelius B. Irwin, George S. Gillman, W. H. D. Callender, George W. Moore, Ebenezer Roberts, Charles White, Hugh Harbison, and Jonathan B. Bunce.

But the controlling mind in the company was the President, who was emphatically a man of action, possessed of extraordinary mental strength and capacity for continued labor, with the happy faculty of readily mastering a new subject and seizing upon the salient points essential to a practical result. The organization of the Travelers awakened a general interest in casualty insurance of all kinds, especially the accident branch. In his annual report of the business of 1864, Superintendent Barnes of New York alludes at considerable length to the advent of the company and its bearings on this department of insurance. He says:

> As our modern civilization develops itself with new combinations and advancing complexity of relations, the needs for new indemnity open a wide field for general casualty insurance, which can, if discreetly managed, fully vindicate the necessity and desirableness of such institutions. Miscellaneous insurance of various kinds has been practiced to a considerable extent in France and Great Britain for over twenty years. To James G. Batterson, President of the Travelers Insurance Company of Hartford, are the American public indebted for the first practical introduction and establishment on a solid basis of the system of casualty insurance in this country. The Travelers Insurance Company was incorporated on the 17th of June, 1863, with power to insure "persons against the accidental loss of life or personal injury sustained while traveling by railway, steamboat, or other mode of conveyance;" subsequently amended June 16, 1864, by including authority to make "all and every insurance connected with accidental loss of life or personal injury sustained by accident of every description." The company was duly admitted on the 26th day of September, 1864, to transact business in this State. Its operations thus far have been eminently successful.

Others shared in these sanguine views of the Superintendent. No sooner was the success of the Travelers assured than competitors started up on all sides. Two years later no less than eleven casualty companies of various kinds were doing business in New York, all except the Travelers organized in 1865 and 1866. But their officers soon discovered that the requisites for success were very different from those involved in life and fire underwriting. The business was new and difficult to procure, while opportunities for deception were numerous, and remunerative returns could only be secured by a large volume of risks. The Travelers had secured the established trade; the business of the new accidental companies proved unprofitable, and their charters were either abandoned or altered. In two years the Travelers was without a rival, and has ever since been free to prosecute its difficult branch alone. The original business of the Travelers was limited to accident insurance. Along with the general accident policies, which included a weekly compensation in case of injury, short-term tickets were issued for the special benefit of railroad travelers, and sold at the principal ticket-offices throughout the country. At the close of 1865, eighteen months from the time of commencing business, over twenty-seven thousand policies were in force, furnishing an annual income of more than half a million dollars, and insuring $85,297,500.

In 1866 a life department was added, and this, like the other, was attended with the most encouraging results. The business of both was conducted on the non-participating cash plan. Indeed, no other was feasible in hazards so peculiar in their character as accident risks, and Mr. Batterson had his usually cogent reasons for regarding it as the true plan of life insurance.

But while the retirement of other offices left the Travelers the only company devoted to the general accident business, it was destined to have a companion institution to assume a subdivision of its work. Early in 1866, while a number of accident companies were in existence, it was decided by seven of the leading offices, at

HOME OFFICE OF THE TRAVELERS INSURANCE COMPANY,

Corner Grove and Prospect Streets, Hartford, Conn.

the head of which was the Travelers, to form a distinct corporation for the prosecution of the railroad ticket business. Nearly every accident company had commenced the issue of these tickets, but a few months' experience had shown that it was so entirely a distinct branch as to require the adoption of a uniform system extending over the entire country, and managed by a company having a large capital, specially organized for the purpose. The Railway Passengers Assurance Company of Hartford was accordingly organized, with a capital of $300,000. the stock being taken by the several companies, who turned over to it all their ticket agencies and equipments. Mr. Batterson, was also made President of the new enterprise, which it is needless to add, has rivaled its chief progenitor in the measure of its success. The Travelers was thus left free to pursue the general accident and life business.

During 1867 over 2,000 new policies were issued, both life and accident, insuring $4,114,300. The total income of the company was $807,938, of which $584,877 were accident premiums, and the total expenditure was $684,040, of which $288,433 were on account of accident policies. The gross assets at the close of the year amounted to $940,830. The company from the commencement of its career enjoyed one single advantage in the fact that the benefits of its protection were continually brought in a most striking manner before the attention of the public. The disasters continually taking place, especially on the railroads in one part or another of the country, when of any magnitude, seldom failed to furnish a member of this company in the list of sufferers. The risk and the protection were thus perpetually brought home to the minds of the traveling public. The chapter of incidents that might be related in this connection have almost the interest of a novel. But the Travelers was not allowed to entirely escape the mischief which had proved so fatal to all previous efforts in the direction of casualty insurance. Bold swindles were plotted from time to time against the company, and in cases innumerable were attempts made to take illegal advantage of its contracts. Although the company has always adopted, from policy as well as principle, the plan of promptly meeting every reasonable demand, the efforts of the first class of swindlers have been successfully baffled through the thorough organization and rigorous management of its business, while those of the second have secured about all that exists of American jurisdiction touching the nature and scope of the casualty contract.

It is when compared with the experience in other countries, however, that the progress of the Travelers appears to its greatest advantage. In 1869 the Directors of one of the oldest and largest companies in England, established in 1849, were congratulating themselves over the prosperity they had enjoyed. In the twenty years of their society's existence they say nearly one hundred thousand persons had been insured, and claims of £272,000 had been paid. The Travelers had then been in existence only about five years, but in that time had insured one hundred and fifty thousand persons and paid losses of nearly a million dollars, ranging from $5 to $10,000 each. Perhaps nothing could better illustrate the skill and practical knowledge essential to the successful prosecution of such a work than the fact that the number of these claimants was about as one to fourteen of the whole membership. In life insurance the experience of the companies has never differed very widely from that of the community at large, in fire insurance the proportion of insured and uninsured losses is nearly the same, but in a community where one accident in a hundred or even a thousand might be a large proportion, the Travel rs was not only successfully carrying a class of special hazards, selected obviously against itself with a percentage from ten to twenty times as heavy, but doing it at rates so nicely adjusted as to secure only a fair remuneration. The company began in its first year the publication of that spicy little brochure so familiarly known as the *Travelers Record*, and which has probably contributed as much as any single source to familiarize the people with the merits of the company.

At the close of 1870 the company's statement showed assets of $1,588,588, an increase of half a million in two years. The total liabilities amounted to $947,311, leaving a surplus of $641,277 including the capital and a surplus of $141,277 above this item. By the close of 1871 these accumulations had been increased by more than three hundred thousand dollars, and nearly forty-four thousand life and accident policies were in force. Some 31,797 policies were written in the accident department alone during the year, insuring $103,669,533 and affording premiums of $569,964, an increase of $47,595 over the previous year. In the life department, too, 7,217 policies were in force, of which 2,749 had been written during the year, all on the non-participating cash plan. In the number of its risks the Travelers was probably more extensively concerned in the Chicago fire of that year than most of the fire companies. Its policies were held by not less than 181 of the Chicago firemen, and losses of over $20,000 had *previously* been paid on these men. Strange to say, none of the firemen holding Travelers policies were injured!

By the end of 1874 the assets had increased to over three millions, and at the conclusion of 1875, they had become more than two millions and a half, with annual premiums of more than a million. But the aggregate results of the little more than ten years' business of the Travelers down to that date will give the best exhibit of the actual work accomplished by the company. During that time 396,164 general accident policies alone had been issued. On these policies 23,225 claims for injury or death by accident had been paid in sums varying in amount from $5 to $10,000 each, and aggregating $2,283,738. In geographical distribution, nearly every portion of the United States and the Dominion of Canada was represented, while the casualties that gave rise to them occurred at home and abroad, upon sea and land. Down to the present time, about 425,000 accident policies and 25,500 life policies have been written, and some 25,000 accident claims amounting to $2,500,000 have been paid, while some $20,000,000 of life insurance is now in force.

In 1872 the company purchased the home which it now occupies. A "home" it had been in every sense of the word in days gone by, one of the monuments of Hartford's old aristocracy. The names of Oliver Wolcott, Secretary of the Treasury under Washington and Adams, Prof. Charles Davies, Isaac Toucey, Secretary of the Navy under Buchanan, and other familiar names have been associated with its history. An enlargement at the rear, and other slight modifications, nicely adapted it to the requirements of the company, which has sought, so far as possible, to retain its original features with their honored associations.

The present organization of the Travelers, as will be seen from the subjoined list of officers, includes some of the foremost names in Connecticut.

BOARD OF DIRECTORS.—James G. Batterson, Builder and Importer of Granite and Marble; Gustavus F. Davis, President City National Bank, Hartford, James L. Howard (J. L. Howard & Co.), Railway Supplies; Marshall Jewell, Ex-Governor Connecticut, Minister to Russia, Postmaster-General; Cornelius B. Erwin (Russell & Erwin, Manufacturing Co.), New Britain; Ezra H. Baker (Baker & Morrill), Shipping Merchant, Boston; Geo. W. Moore, Merchant and Capitalist, Hartford; Ebenezer Roberts (Keneys & Roberts), Merchant, Hartford; Hugh Harbison, Secretary and Treasurer Colt Fire Arms Co., Hartford; C. M. Holbrook (Hunt, Holbrook & Barber), Shoe Manufacturer, Hartford;

Geo. M. Pullman, President Pullman Palace Car Co., Chicago; Nathaniel Shipman, Judge U. S. District Court, Hartford; Enoch Lewis, Purchasing Agent Pennsylvania R. R., Philadelphia; Nathaniel Hall, General Insurance Agent, Buffalo; Rodney Dennis, Secretary, Hartford; Henry P. Stearns, M. D., Superintendent Retreat for Insane, Hartford; Wm. B. Clark, Assistant Secretary Ætna Insurance Co., Hartford. OFFICERS: James G. Batterson, President; Rodney Dennis, Secretary; John E. Morris, Assistant Secretary; George Ellis, Actuary.

1865.

THE UNIVERSAL LIFE INSURANCE COMPANY.

The limited business that had been done in life insurance previous to 1836 had been wholly confined to proprietary companies—organizations which in almost every case had devoted their principal attention to some other branch and issued life policies only as an incidental feature. For some years subsequent to 1836 the only modification of this method was what is known as the mixed plan, in which the insured was allowed to participate in the profits. The advantages of this innovation were due to the peculiar circumstances under which the business was at that time transacted. No experience had been obtained from which the value of insured life in America could be determined. There seemed good reason to suppose that it might prove decidedly inferior to that of Europe. Hence the prudent offices in the existing uncertainty felt justified in charging rates that should be abundantly sufficient to cover any deficiency. The result was that the proprietary offices found themselves in possession of a large surplus above the actual cost of insurance. Under such circumstances it was natural that a form of contract which, while it protected the company, allowed the insured to reap a partial advantage from a lower mortality than that assumed should be regarded as an advance on the other.

In 1843, when life insurance first began to attract general notice and the first of the modern offices was started, the mutual system had become the popular form of insurance, and for a long series of years thereafter, during which the business was developed to an extent that made the life insurance companies the largest financial institutions in the country, the participating plan was exclusively adhered to. Such was the condition of the business down to 1865, when new companies were starting up in all directions and old ones were increasing their membership at an unexampled rate. But twenty years' experience had wrought a great change. The cost of insurance had been determined with reasonable accuracy. The dividend system of the mutual companies had given rise to numerous criticisms, and often to misunderstandings and dissatisfaction. Prominent life underwriters saw that there was a legitimate demand for a corporation where life, like fire policies, could be purchased for fixed rates lower than those usually charged, and the uncertain element of dividends dispensed with.

The Universal was accordingly projected by a number of the leading life underwriters of New York, whose business should be confined to the issue of policies at reduced rates and guaranteed by a stock management. But another idea was equally prominent among the projectors of the Universal. On account of their mutual character, and the consequent difficulty of adjusting the equities among the members, the companies naturally confined themselves to the insurance of lives in a normally healthy state. No adequate provision existed for that extensive class who were unable to pass the ordinary medical examination. Indeed it was questioned by some whether a mutual office could with propriety assume impaired risks. But there was no such difficulty in the way of a proprietary office, and it was for the special purpose of insuring this class that the Universal was originally projected.

The incorporators were composed of prominent underwriters and medical men, and the whole organization of the company showed that it was directed by hands familiar to the work. The charter was secured under the General Act on the second of February, 1865, and business was commenced the same day. The Universal thus became the original stock company among the modern offices. Its first Board of Directors included some of the best known life and fire underwriters in New York. The charter was brief, but contained one noteworthy proviso, to the effect that the whole net surplus, which was to be credited to the stockholders, should remain in the hands of the company as a guaranty fund above its original capital of $200,000 until the fund amounted to one million eight hundred thousand dollars, at which figures it was to remain. The absolute control of the company was placed in the hands of its Board of Directors, who, as in the first proprietary life company ever organized in New York, the old New York Life and Trust, were empowered to fill all vacancies in their own body. This arrangement was especially adapted to the Universal, being as it was the offspring of existing companies. Mr. John Wadsworth, a retired merchant and leading trustee in the Mutual Life, was chosen the first President, and Mr. John H. Bewley, Secretary. The company's prospectus, prepared by Mr. Bewley, who was an experienced underwriter, was a document of marked interest and ability.

The special features of the Universal as set forth in this document were, first, the insurance of invalids, those rejected by other companies, at rates fairly proportioned to the risk; thus the Universal Agency would form an important complement to the rest, and the agent would be able to procure insurance for every applicant, whatever his physical condition. Another feature was the payment of losses in thirty instead of sixty or ninety days, the usual custom. Equitable surrender values were allowed, and of course the premiums were confined to cash payments, but were at reduced rates.

As might naturally be expected of a company started under such auspices, good success was realized from the first. Within a few months Mr John C Goodridge, formerly Secretary of the Metropolitan Fire, was chosen Vice-President, and Mr. Henry J. Furber, of Green Bay, Wis., Second Vice-President, both appointments being made with a special view of developing the agency branch. Mr. Goodridge's connection with the company, however, was not of long continuance, he retired in May, 1867. By the close of the year nearly six hundred policies had been issued, insuring some two millions. But the year's experience convinced the officers that the main design in the organization of the company, the insurance of unsound lives, could not be successfully prosecuted. These classes failed to appreciate the advantages offered. But few were disposed to pay the increased rates required, although the company's terms were made exceedingly liberal. Great difficulty was also experienced in securing reliable medical examinations from distant parts of the country, while the routine requisite before issuing these policies required more time and consumed more labor than could have been anticipated before trying the experiment. The result was, that after issuing a very limited number of this class of policies, the branch was abandoned and the risks confined exclusively to first-class lives. From that time its proprietary character and definite low rate premiums became the great features on which the Universal relied for success.

Mr. Wadsworth held the office of President but a single year. He was succeeded by Mr. William Walker, the present President, in 1866, and it has been under the able management of this gentle-

UNIVERSAL LIFE INSURANCE COMPANY,

17 & 19 Warren Street, NEW YORK C.

man and his associates that the Universal has earned its record. During that year the policies increased to over seventeen hundred and the amount insured to upwards of five millions. The reduction in rates of one-third below those of the mutual companies proved an inducement strong enough with a large class of agents and policyholders to outweigh the features which had made the mutual system so attractive. The element of definiteness was carried out in the contract itself, a clause of which guaranteed the holder's equitable interest both in the life and endowment policies, and the surrender value for every year was printed in the body of the policy. Another feature, which, however, has since been discontinued, was introduced in 1867 as a substitute for the dividends of the mutual system. This was the return-premium plan, under which the company, for rates in most cases lower than those of the mutual offices, guaranteed not only the original amount insured, but a return of all premiums paid at death. In 1869 an additional premium table was issued, differing but little from the ordinary mutual rates, but on which the company guaranteed a reduction of one-third after the first payment. This feature also was subsequently discontinued. Over four thousand policies were by this time in force, insuring nearly ten millions. But these results had been accomplished under peculiar difficulties. The mutual plan was in the hey-day of its prosperity when the Universal started, and though complaints and dissatisfaction to some extent existed, the body of the public had not yet learned that dividends were but a very subsidiary element in the true scheme of life insurance. It required vigorous arguments to secure the agents in the first place and overcome popular prejudice in the next. Indeed, the early experience of the Universal presents features of peculiar interest, and of no small practical value. The insurance of impaired lives had for some time been a prominent factor in the general transactions of the English offices. The value of such hazards there had been analyzed and determined with considerable mathematical accuracy. The American offices, on the contrary, as a rule, had recognized but a single class—that of healthy lives—which were accepted at the fixed tabular rates, graded solely according to age. All others were treated as uninsurable. There was an obvious propriety in this course so long as the companies were confined to the mutual system, as has been remarked. The same principle that prohibited mutual fire offices from combining special hazards with the non-hazardous risks of their members, forbade the mutual life companies to impose on their membership a branch so totally distinct, and whose management required such special care, as that of impaired lives. It was a work which, like casualty or any other form of insurance, where there was danger of selection against the company, could most properly be undertaken by a stock management. Thousands of risks were annually rejected for this cause, where insurance protection was in reality most needed, and there was every reason to suppose that a company, organized as was the Universal, could not only supply a most important want in this direction, but secure a profitable business as well. Such, as has been seen, was one prominent idea in the minds of the original incorporators—men of ample experience in the work—in 1865. The results of the experiments may consequently be regarded as a definite and final solution of the problem regarding the insurance of unsound lives, in this country at least, and as such a matter of general interest.

During the first year of the company's existence special attention was paid to this department. Over four hundred of this class of policies, in all, were issued. The unprofitable character of the risks was then discovered, and the work abandoned before serious harm had been done. The actual mortality among these policyholders, as compared with the theoretical assumptions on which the premiums were charged, was during the first year some seventeen per cent. greater than that assumed. During the second year it was thirty-three per cent. greater, while among those remaining during subsequent years the excess amounted to fifty per cent in the third year, seventy in the fourth, and no less than one hundred and five in the fifth! Nor were such abnormal results apparently in anywise due to defects in the tables themselves, or their application. They were traceable almost wholly to the power of selection against the company exercised by the insured. Those whose physical condition improved abandoned their policies, and many secured admission into other companies at rates in accordance with their re-established health. Those whose disorders became more confirmed adhered with corresponding tenacity to their policies. Speaking of this class, in a subsequent Report, the President observed: "Their punctuality in the payment of their premiums is truly commendable. They evidently consider their obligations, under our policy, as sacred as those signified by a certificate of marriage, and are determined never to forsake us until 'death do us part'!"

The rapid decrease, however, in actual numbers of these policies, and the constant accumulation of healthy business, prevented them from producing any more serious result on the general mortality of the company than a temporary increase, whose effect ceased to be of much practical importance after the first few years. But the results illustrate how great may be the influence of selection, even among lives regarded as healthy, where the functions of the medical examiner have been imperfectly or carelessly performed.

Other embarrassments, equally serious, were encountered by the Universal in its early days. Its non-participating plan rendered it, as it were, an Ishmael among the other life companies, which were conducted on the mutual plan. Every man's hand was against it, until, by its consistent and successful course, the respect and consideration at least of its opponents had been won. The magic word, "dividend," too, had no place in the vocabulary of the Universal agent, and for a while no little difficulty was encountered in securing efficient workers among a class who had been trained to rely on "dividends" as a potent auxiliary. A new system of education was required to enable them to successfully combat the advocates of the old method. A still greater embarrassment lay in the fact that the rates of the Universal were much below those of other offices, and the agents' commissions were correspondingly less. The work of the company was, in almost every respect, that of a pioneer in the introduction of doctrines and methods wholly at variance with the established order of business, and all the prejudice which is sure to greet the innovator, in any department, had to be met and overcome by its officers. By 1871, however, all this was changed, the fallacies concerning the fabulous powers of compound interest had been exploded, and the Universal began to reap the full fruit of its labors. Three millions were in that year added to the amount insured, and the assets at the low premium rates accumulated to over a million, the business of the preceding year being nearly doubled. The office of the company was removed from its original location in Liberty Street, to more ample accommodations on Broadway, in the new building erected by the Continental Fire. The embarrassments of its origin have long since been forgotten in the subsequent prosperity of the company, except as they have a place on the records and in the memory of those who controlled its affairs.

Down to 1868 the Universal was the only company in the Union whose business was confined to the issue of non-participating policies on lives. It is the original proprietary company of the country

and its affairs have prospered almost in proportion as the general business of the offices has declined. The company has been directed almost from the outset by a single management. The officers who labored so earnestly to overcome existing prejudice in its earlier years still retain their posts, and have the satisfaction of seeing the reward of their work in an accumulation of upwards of six millions, representing some thirty-six millions of insurance.

1865.

THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA.

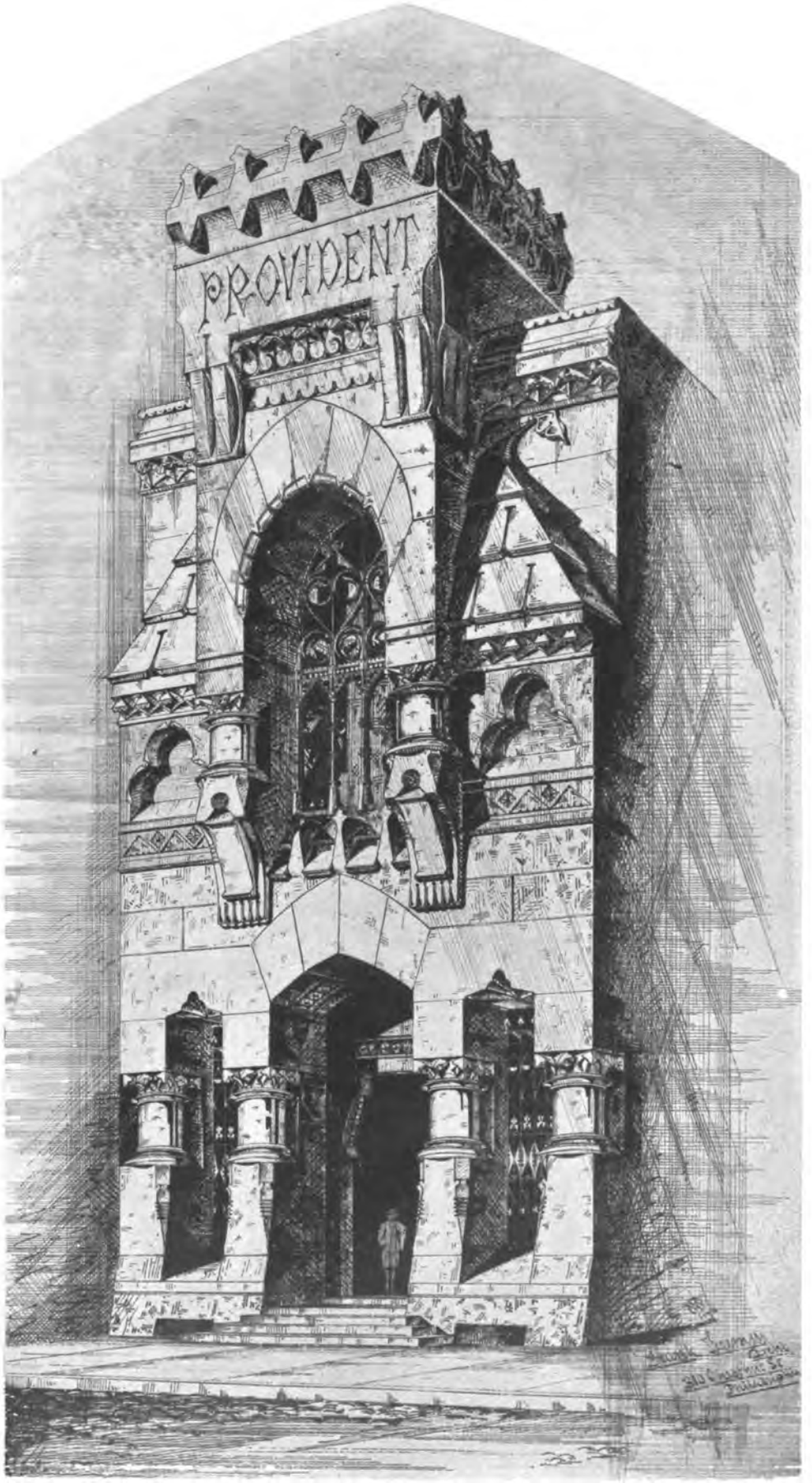
The influence of social and mental habits of life on the longevity of various classes in the community has long been one of the most prominent features in the statistics of life insurance. Eminent writers on longevity so far back as the time of Bacon showed the great advantage enjoyed by those who led a life of quiet, peaceful activity over the excited, fretful workers on the one hand, or the drones of society on the other. Among the classes to whose mortuary statistics special attention had been diverted in England was the numerous and influential Society of Friends. In the high moral tone, the habits of quiet contemplation, the peaceful, industrious, and frugal disposition of the English Quaker were found to be combined those characteristics which promote great length of life. Realizing these facts and believing that, if a sufficiently large number could be united, the average rate of mortality would be low and the insurance correspondingly cheap, it was determined among the members of the society in England to organize a mutual life insurance association whose membership should be drawn from their own body. Accordingly, in the year 1832, the Friends' Provident Institution was organized in Yorkshire, England. the insurants being composed either of members of the society or those united to them by marriage or descent. Experience fully demonstrated the correctness of the assumption. For a period of nearly half a century has the Friends' Provident Institution maintained an exceptionally high rank among the companies of Great Britain. During the years 1850 to 1853, in Great Britain and Ireland there were exactly one thousand deaths among the "Friends," at all ages, from infancy up. Out of this number 517 reached sixty years or upwards, 353 reached seventy or upwards, 141 reached eighty or upwards, and no less than 16 were past ninety. The average age of the whole was about fifty-three years.

The successful operation of the Friends' Provident Institution naturally attracted the attention of the members of the same religious body in this country, which, although not one of the principal sects in point of numbers, is far from being an unimportant one. Naturally, too, Philadelphia, the city which had been founded by this body, where it maintained its strongest membership and exerted the greatest influence, was chosen as the location for a new institution on this side of the Atlantic after the general plan of the Friends' Provident. The year 1865, that witnessed the conclusion of the war, was a period most favorable to life insurance enterprise. It was in that year that a charter was procured from the Pennsylvania Legislature, incorporating an institution somewhat similar to the English office in its general plan, to be located in Philadelphia and to be known as the PROVIDENT LIFE AND TRUST COMPANY, its incorporators and active promoters being members of the Society. In America, perhaps even more than abroad, have the Friends been noted for the sterling solidity and careful management of all their business enterprises. The conduct of the Provident Life and Trust was from the start but another illustration of these familiar characteristics. Efforts at glitter and display were wanting, but with a quiet conservatism, mingled with a shrewd progressive spirit, the managers proceeded to lay the solid foundations of a society that should enjoy permanent strength and usefulness. A capital of one hundred and fifty thousand dollars was paid down at the start. It has always been a favorite plan among the Philadelphia offices, one which has been practiced among the oldest offices, to combine the business of trust funds with that of life insurance. The Provident accordingly was started as a trust as well as a life company. The management was retained in the hands of its founders; but while the promoters addressed themselves more particularly to the insurance of the lives of members of the Society, it was wisely decided not to make the institution a denominational one, and, in pursuance of this purpose, all good lives were solicited for insurance. The life department of the company was conducted on the purely mutual plan, and at first on the half-note system. But a brief experience sufficed to demonstrate the fallacies of the credit method, and a change was made to the all cash basis.

At the end of the first three years the assets had accumulated to about half a million, in addition to some $400,000 of trust funds, and the membership amounted to about two thousand. In 1865, the very year of its organization, the company applied for permission to do business in Massachusetts. No other Pennsylvania institution had yet been admitted to do business in that State, and the fact of so young a company taking the initiative, and submitting itself to the official scrutiny of a department conceded to be severe in its requirements, could not fail to give the Provident Life and Trust Company an immediate footing in the best insurance circles everywhere. On July 15, 1868, the Provident was admitted also to New York; being here, too, the earliest among Pennsylvania life companies, and the only representative from that State until 1869, when it was joined by one other. That the company had already attracted favorable attention is shown by the following extract from a New York journal early in that year:

"The company originated among the Society of Friends of the City of Philadelphia, and is generally endorsed throughout the country as sound and reliable. It is conducted on the cash plan, although originally including the note system; is strictly mutual, with dividends declared on the contribution plan, and liberal terms granted in the settlement of policies upon which parties are unable to continue their premiums. The well-acquired reputation of the Society of Friends for sobriety, frugality, and the practice of those virtues which tend to promote health, as well as the universally accorded character of honesty and just dealing, can not but add a great value to the standing of an institution under their care and management. In fact, the records of over sixty years show that the average of longevity among this class of persons is about thirty-eight and one-half years, which is five years in excess of the general average. The Provident Life and Trust have for their motto, honesty and justice to all; for which we wish them God-speed in the success they so eminently deserve."

An examination was about this time made for the company by Pliny E. Chase, a member of the American Philosophical Society, of the records of the Board of Health of Philadelphia for seventy years, and of the records of Friends' Meetings in Philadelphia for the same period, the former showing 425,502 interments, 265,590 births, and seven decennial enumerations, and the latter giving an account of 14,666 interments, 4,264 births, and eight enumerations. This comparison revealed the surprising fact that against a general mortality in the community for the first year of 180.38 per 1,000, that of the Friends was only 124.26, the "probability" of life among the latter being 48.08 years against 33.44 years among the former, a difference in favor of the society of nearly twenty-five



PROVIDENT LIFE AND TRUST COMPANY

OF PHILADELPHIA.

per cent. Nor does it militate against the strength of the argument that the experience of the life companies has been more favorable than that of the general population, since with equal reason might the Provident expect to enjoy the same advantages of selection from the society of which its membership has been so largely composed. Nor, as will be presently seen, was it disappointed in this expectation.

The success predicted in 1869 the Provident has since attained. Two years later the assets had doubled, exceeding a million in amount, while from the surplus alone the company was able to meet almost its entire liabilities as to policyholders. The same prudent characteristic of a heavy surplus has been maintained during every year of the company's history, and now, with some $3,500,000 of assets, this surplus is over $900,000. However the wisdom of such a policy might have been questioned a few years ago, few will be disposed to criticise it now, since a great financial revulsion has demonstrated the dangers that may arise from unlooked-for shrinkage of assets or diminution of business.

Another feature of the company's record is no less worthy of note. Although its business is conducted on the mutual plan, the capital, instead of being dispensed with, was successively increased, between 1870 and 1872, until it reached the sum of $500,000—at which figures it has since remained. The surplus for the protection of policyholders is thus rendered a permanent fund.

In 1872, the rapidly increasing business of the company rendered it necessary that better facilities should be afforded for its prompt despatch. The Directors therefore resolved upon the erection of a new building for the company's use, the same which it now occupies, and the work was begun in that year. The location selected was on South Fourth Street, below Chestnut, in the business heart of the city, the lot having a frontage of 44 feet and a depth of 64. The building is three stories high, massive and symmetrical in its proportions, belonging to the Italian style of architecture. The front is of iron, the sides and rear wall of brick, and the whole as nearly fire-proof as its projectors could make it. The main floor and a part of the second are occupied by the company.

For a period of more than eleven years has the Provident now been before the public eye, and its firm position, both as respects its financial character and successful career, have long been recognized. The management of few institutions has given better evidence of a true conservatism, coupled with a progressive spirit. The expectations with regard to its mortality have been fully realized. The mortality thus far experienced has been very low. If its risks had been restricted to members of the Society of Friends, this would have been a natural result, since, as already remarked, a careful investigation by experts has shown that the average longevity attained by them, in this country as well as in England, is far beyond that of non-members. But as the selection of risks has not been thus restricted, it is a safe inference that the company has maintained a high standard for its examinations. Its medical department has been governed by considerations of prudence that must affect favorably the future of the company. Its experience, too, illustrates that fact so noticeable in British companies, and observable to some extent in our own, that a company operating especially among lives of a certain standard class will naturally attract to itself risks of the same general grade. The fact of the Provident having for its special clientage the members of this religious society has undoubtedly exerted no small influence on the selection exercised among those outside the ranks. The average amount of its individual policies, from the start, has been nearly $3,000; and no falling off has been experienced by the company, either in this respect or in regard to the accession and increase of business, on account of the depression which has so unfavorably influenced life insurance during the past two years.

The interests and convenience of the members of the company are thoroughly guarded and respected. The non-forfeiture system, or the practice of giving a paid-up policy for an equitable amount, when the person is unable to continue his payments, provides amply for the termination of policies. But there did not exist any adequate provision for the cases of temporary need. In times like the present period of depression, members of life insurance companies are compelled to ask an indulgence in the payment of their dues. The peculiar extension system of this company was designed to meet this necessity. If a policyholder can not pay, he is simply required to apply, on or before the day when the premium is due, and, if his policy is old enough to have left any reserve in the hands of the company, a certificate extending the time of payment is issued. At the expiration of the certificate the policy can be continued without a medical examination; or if payment can not be made, and two yearly payments have been made on the original policy, a paid-up policy can be obtained, less the cost of the extension, if the premiums entitle him to such a policy. Perhaps nowhere else has the extension system been so fully vindicated in the benefits conferred upon policyholders.

In 1865 the question of the proper mode of declaring dividends was earnestly debated. Instead of rashly adopting the per centage plan, then commonly used by other companies, the Provident Life and Trust Company delayed its action until the merits of the contribution plan were evident, and then adopted this method of distributing its surplus. It was thus saved from the embarrassments and entanglements of a system radically vicious and unjust. The form of policy used by this company is a model of simplicity, directness and liberality.

At the close of the first decade the prosperity of the company was evidenced by an aggregate of insurance outstanding of nearly twenty millions of dollars; by the accumulation of a fund of more than three millions of dollars, in which was included a surplus over its reserve of over eight hundred thousand dollars. The President, Mr. Samuel R. Shipley, and the Actuary, Mr. Rowland Parry, have been connected with the company in their respective capacities since its organization. The Provident Life is what their assiduous efforts in its behalf have made it.

A few facts from the Annual Report for 1876, just issued, will best illustrate the present vigorous condition of the company and the favorable experience it has enjoyed during its entire history. During 1876 the business was maintained at nearly the usual standard, notwithstanding the general depression, and eleven hundred and forty-nine policies were issued, insuring $3,797,778.

The total amount at risk at the close of the year was $20,847,199 divided among 6,805 policyholders. The mortality was in unison with the former experience of the company. The percentage of the number of claims was only .59 and of the amount insured .64. The mortuary average of all companies doing business in Massachusetts in 1875 showed a mortality of 1.19 per cent. on the number at risk and 1.29 per cent. on the amount insured. The mortality ratio of the Provident was in both respects less than half that of the average of the American companies for the year preceding. The Directors add: "We may entertain a confident hope that this large difference is no temporary or exceptional one. The wise limits placed by this company on the extension of its business in distant States, the care exercised in the selection of upright men as agents, and the high character of its medical staff, have borne their legitimate fruit. Like causes will produce like results in future."

The Life Insurance Fund now amounts to $3,108,909, a gain of

$677,729 during the year, to which should be added the capital of $500,000, making a total of $3,608.909, applicable to the payment of losses, of which $948,071 is in excess of all liabilities. The Provident is therefore able to show $1.39 in assets for every dollar now owed. The additions to the business of the company during the past four years and the insufficiency of the present accommodations have led the Directors to look forward to the obvious necessity of another change of location. A lot upon the north side of Chestnut street, above Fourth, has accordingly been purchased, whose size is deemed ample for all future requirements. The company hope during the present year to be able to complete the erection of a permanent home upon this plot on highly advantageous terms.

The principles which have governed in the conduct of the Provident Life during its entire history are fitly summed up in the concluding sentence of this last Annual Report: "When the sifting process, which is now going on. is completed, those institutions which have adhered to the old-fashioned notions of prudence, economy, and thrift, which have of late threatened to become obsolete, will be found to be all the stronger in public confidence."

1866.

METROPOLITAN LIFE INSURANCE COMPANY.

The opposite picture represents the beautiful and commodious Home Office building of the Metropolitan Life Insurance Company, on the southwest corner of Park place and Church street, New York city.

This company is an outgrowth of the old "National Travelers Insurance Company," which was organized during the war to respond to the increased demand which then seemed to exist for casualty insurance, and which afterward pursued a combined life and accident business. Subsequently it retired altogether from the pursuit of the casualty branch, confining itself exclusively to the issuance of the ordinary forms of life insurance policies, under a charter analagous to those of other companies organized under the General Act, the title at the same time being changed to that of the "Metropolitan Life Insurance Company." Its first executive officer was Dr. James R. Dow, who remained with the institution until compelled, in the summer of 1870, to withdraw from service by reason of sickness, and who was succeeded in active administration by Mr. John R. Hegeman, of the Manhattan Life—the latter gentleman being called to the company as its Secretary, in June, 1870, and made Vice-President in the fall of the same year. Mr. Low, however, did not relinquish the Presidency until his death, which occurred in the spring of 1871.

At this period the official examination of companies was inaugurated by the then Superintendent of the Insurance Department of the State of New York, beginning with the "Mutual Life." The Metropolitan was under a rigid investigation for several weeks, and the result was an official certificate of its vigorous and healthful condition, and a showing which entitled it to the "full confidence of its policyholders and the public." Mr. Joseph F. Knapp, of the "Major & Knapp Engraving, Manufacturing, and Lithographic Company," the largest stockholder of the Metropolitan, Chairman of its Finance Committee, and a gentleman of established wealth and reputation, was at this juncture, conjointly with Mr. Hegeman, administering the affairs of the company, and in June, 1871, by unanimous request of the Directors, formally assumed its Presidency. Under this administration the Metropolitan's course has been one of unusual vigor and development—a new spirit being infused in all its departments, and the company pushed into the very front rank of the enterprising institutions of the land. Its business was rapidly extended, so as to cover the Northern, Eastern, and Western States of the Union, and Canada, but avoiding the unhealthful and unprofitable section of the South. In this way, and by its rigid selection of risks, it has enjoyed an exceptionally favorable mortality experience.

The first three years of the present administration resulted in an issuance of new policies more than twice as great as had been done by the company during all the previous years of its existence, although covering a period when life insurance business in general had begun its retrograde movement. The company went boldly into the field, secured a corps of the best agents in the country, pushed the work with remarkable vigor, yet never was accused of transgressing the limits of honorable and manly competition. It was a pure matter of well-directed, intelligent hard work, and this feature has characterized the company's administration ever since. In 1873, for example, competing with some forty-seven other companies, the Metropolitan issued more policies than any other single institution save one (the exception being the "Mutual Life"), equaled the aggregate business of nineteen other companies. and occupied the fourth position in the country in actual net gain of membership. Of the gross increase of insurance throughout the country, made by all the companies during the year, the Metropolitan contributed one-fifteenth.

In 1872 it called Mr. Robert A. Granniss to the Secretaryship, and Mr. William P. Stewart to the Actuarial Department; both gentlemen having been connected with the "Widows and Orphans Life." Mr. Granniss remained the very efficient Secretary of the company until the beginning of 1877, when he was called to the second Vice-Presidency of the "Mutual Life."

By its original charter, framed as were those of all the companies after the law was passed requiring a deposit with the State in Government bonds, or mortgages, as a condition precedent to business, the stockholders were allowed, for the use of their capital, a certain portion of the profits in addition to legal interest; although from the inception of the company nothing had ever been paid to shareholders beyond seven per cent. per annum. The present management, however, deemed it for the better interests of their members to change from this mixed plan over to a purely mutual one, and they thereupon secured a legislative amendment making the provisions of the charter correspond with the actual practice and purpose of the company. This was done in 1874, and the Metropolitan thus made purely mutual in its operations; all its surplus or profits being thereafter equitably divided among its policyholders, and the stock, involving no cost to the business whatever, limited to the seven per cent. which it actually earns.

In 1875 the prosperous condition of the company's affairs warranted a more permanent domicile than could be secured by the ordinary rental of offices, and the Metropolitan determined to establish itself in a building of its own. Accordingly, the commodious structure on the southwest corner of Church street and Park place was purchased; being a white marble building, fifty by one hundred feet in area, seven stories in height, and embracing some sixty-five offices for rental in addition to the portion reserved for the company's own use. All the modern improvements in the way of steam heaters, elevators, ventilators, etc., have been adopted, and the central location, as well as the elegant architectural proportions of the structure, render it one of the finest office buildings in the country. At the time of writing, although the company has not yet had possession of its new property a year, the income is some $30,000, and the unlet portion of the building, now under negotiation, will bring the gross returns to the company from this investment up to $35,000 or $40,000 per annum—thus showing it to have been a very wise

THE METROPOLITAN LIFE INSURANCE COMPANY'S BUILDING,

Corner Park Place and Church Street, NEW YORK CITY.

financial move on the part of the present management. Its total cost has been under $300,000.

It must be borne in mind that during most of the years the Metropolitan has thus gradually but surely been working upward and onward, making a substantial advance every year of its existence, the business of life insurance has been continuously retrograding. The company was not organized in time to reap any of the enormous advantages which the institutions operating before and during the war enjoyed—resulting from the natural stimulus given to all departments of industry, a plethoric currency, the lapsing and consequent freedom from liability of a large Southern business, and the general activity and prosperity which seemed to characterize every form of business enterprise. Up to the period when the present management of the Metropolitan assumed its direction it had been the proud boast of life insurance in this country that no American institution had ever failed. The very first year of their charge was characterized by the winding up of the "Great Western," and others, followed since by a long line of amalgamations, failures, reinsurances, etc., until in the interim some sixty to seventy companies have been compelled to retire from the field. This has had an adverse effect upon the remaining institutions, especially those of younger age; and the capacity to hold one's own (which older and larger companies have found it difficult to do), and more than this, to steadily advance, and demand and receive public recognition and confidence, during such an epoch, may properly be credited to superior business ability and well-directed, intelligent determination. More than this, the second year of the administration was rendered conspicuous by the panic of 1873, which paralyzed every industry of the country; checking all corporate enterprise, shrinking all forms of investment, impeding development in all directions, making progress almost impossible, and telling more severely upon the financial institutions of the land than upon any department of business. The giant strides, therefore, of the war period, and the natural consequences resultant therefrom, have not existed and could not characterize the progress of companies since. It appears, however, upon reviewing the record, that the onward movement of the Metropolitan is attested in the advancement from a total of 346 policies in force in 1868 up to 18,000 in force in 1876, and no portion of this has been derived from the reinsurance of the policies of other companies. The record is one which will bear favorable comparison with those of its older competitors.

Its growth in accumulations also appears as follows:

At the end of	1867	$313,193 94
" "	1868	400,047 10
" "	1869	558,042 42
" "	1870	833,914 19
" "	1871	1,197,237 78
" "	1872	1,502,876 33
" "	1873	1,750,080 59
" "	1874	2,017,422 29
" "	1875	2,126,350 03
" "	1876	2,300,000 00

The accumulated funds of the company have thus steadily advanced every year, and it is proper to note that the million and a half addition made under the present administration is all in items of solid, tangible, interest-bearing investments. An index of the care and skill used in the matter of mortgage investments is evidenced in the fact that although foreclosures have been of almost daily occurrence during the last few years, and there is scarcely a company in the land but has had a greater or less amount of real estate thrown upon its hands under default of interest, etc., the Metropolitan has never foreclosed but two pieces of real estate and never lost a dollar on a mortgage.

A career like that of the Metropolitan, mainly wrought during the severest and most prolonged period of financial distress which the country has ever known, is so exceptional that one naturally seeks for an explanation. In the first place, it has an office management, compact, systematic, and methodical; an order and a voucher, an authority and a responsibility for everything, from a mortgage investment down to an item of petty cash. Next, an intelligent, able corps of agents, attached to the management by more than the usual ties of business association, between whom and the officers exists a strong personal appreciation, and who labor for the company with marked ability and fidelity. Of this feature a contemporary has observed: "The officers of the Metropolitan have the good sense to credit their success where they think it belongs—to their excellent agents. It is their rather peculiar aim to get and maintain a corps of agents unexcelled in intelligence and general effectiveness; making common cause with them, regarding them as it were as co-partners in the undertaking, and feeling that, within the bounds of prudence, their management can never do too much to encourage and reward the earnest, effective agent; and this is the plan that insures success in life insurance."

In many cases where activity has been displayed and maintained in the field, it has been attended by a letting down of the barriers which should govern every life company in the matter of a careful selection of risks. The Metropolitan in this respect has allied prudence with push, conscious that no well-grounded success can be attained which loses sight of the most rigid scrutiny of applications, and which fails to establish and maintain the highest practicable standard of accepted lives. This is the sheet anchor of life insurance, and an index—of which there is none surer—of its future. Taking all the companies together, for the last few years, it appears that the relation of death claims to the mean amounts at risk have averaged $1.\frac{16}{100}$ per cent.; while, during the same period, the Metropolitan's ratio has averaged but .83 per cent., or about 33 per cent. less.

Next, its plans of business seem to have enjoyed peculiar popularity. Beside the usual forms of life and endowment policies, as issued by all the companies, it has a specialty in its Reserve Endowment—a safe plan for the company, and a satisfactory one to the insured. The peculiar merits of this plan, as embodied in the official documents of the company, may be stated as follows:

Recognizing two important facts (one of which the old life plan loses sight of entirely), namely: First, that the average man at some period of his life needs insurance, and needs it badly; second, that the time comes when the average man may not need it, and, therefore, ought not to pay for it—in other words, that a man should not only be shown how to get in but how to get out of insurance—it provides that each applicant shall select the period over which his insurance shall run, and at the end of which it shall terminate. Dying, the insured conveys the full face of the policy, with whatever dividends may have been apportioned, to his dependent ones; and living (to the end of his selected term) he receives as an endowment, for his own personal benefit, the full gross reserve of his policy in addition to dividends. In other words, it is a policy upon the ordinary life rates of premium, furnishing the maximum of insurance at the minimum of cost, and at the end of its term treating the insured like the retiring member of a co-partnership—returning him his full capital, or the gross reserve on his policy as shown by the Department Registers at Albany. This gives him a higher surrender value than any other company ever endorsed upon its policy, or ever gave in its practice, and is the maximum that the State would permit a company to disburse; and the amount of this endowment is stated specifi-

cally in dollars and cents upon the face of the policy. The contract thus stipulating two sums—one payable upon the occurrence of death, and the other upon the attainment of a prescribed age. Dividends are paid the assured annually in cash, after the policy has run a specified time; and grace is allowed in payment of premiums, beginning with thirty days on a policy a year old, and increasing by an additional month, not exceeding six, for every year the policy is maintained in force. It has been observed of this plan by a contemporary, that "nothing so complete is found in the ordinary life plan, Tontine plan, or any other method of mutual, mixed, or stock life insurance companies, as in the reserve plan of the Metropolitan Life in this city."

But neither the Metropolitan nor any other company ever achieved success merely through its special features, however excellent. The officers and agents must be men who mean business, and who are able to create it in the spheres where they labor. It is this characteristic, more than any other, that makes a successful company. The corporation which, while putting every energy in play for a rapid growth, at the same time gets stronger and sturdier as it grows, refusing to sacrifice solidity to show, may truly be said to earn the confidence it enjoys The contest is one where the advantages of age and bulk must be compensated by personal energy. In this, as in all the battles of life, there is no strength gained but in action. The strong hand, the steady heart, and the firm purpose wins. The presence of such elements in the organization of the Metropolitan has secured its success in the past and gives promise of a yet more prosperous future.

1868.

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES.

Towards the close of the year 1867, public interest was very generally aroused by the knowledge of the fact that a company, to be known as the National Life Insurance Company of the United States, with a cash capital of one million dollars, was being organized under the auspices of the leading bankers of the country. On the 25th of July, 1868, the National received its charter from Congress. The capital was fixed at one million dollars; the profits to be shared among the stockholders. The capital had already been secured, Mr. Jay Cooke being a leading stockholder, and the company's organization essentially perfected. The branch office, which was the principal office of the company, was established in the First National Bank Building, Philadelphia, and on the first of August the issue of policies was begun. The character of the new enterprise was in every way calculated to command general attention. No insurance company was ever organized in this country whose advent excited such lively public interest. Most prominent among the Directors, and chairman of its Finance and Executive Committee, was Mr. Cooke. Its Board of Directors were prominent bankers of Philadelphia, Washington, and New York. Leading bankers in the various States were its general agents. At the head of its official corps was Clarence H. Clark, the Philadelphia banker; Henry D. Cooke, of Washington, was its Vice-President, and Emerson W. Peet, formerly of the Mutual Life, filled the position of Secretary and Actuary. The fundamental idea in its organization involved a violent innovation on the accepted doctrines concerning life insurance. For many years the business had been claimed as one which could only be successfully and properly conducted on the principle of mutuality. The managers of the National proposed to deal in insurance policies as they dealt in stocks and bonds—sell them at a fixed commercial rate for the lowest profit consistent with security. A round million, the largest capital ever known in such a connection, was put up to guarantee the purchasers, who, on account of the company's affiliations, would naturally be drawn from the moneyed men of the country.

Aside from its heavy capital and substantial backers, the inducements offered were low rates of premium, liberal terms regarding forfeitures and restrictions of all kinds, a return premium plan, and definiteness of contract. Application was at once made to enter New York, which raised the question as to the status of the company under its national charter. The laws of New York literally included only companies of "other States." The Superintendent finally decided that national organizations were included, and it is needless to say that the status of the company was never afterwards disputed. But the opposition to the new plan among the advocates of the mutual system was prolonged and bitter, and the notion of stock insurance was claimed to involve an injustice to the policyholder.

But the rapid progress of the new company silenced the most captious of its critics. Illusory dividends had been made so prominent a feature, especially on the part of some of the newer competitors for business, that the National reaped the full benefit of a reaction on the part of many in favor of insurance at a definite cost, while its strong capital, the prominence of its connections throughout the country, and a liberal system of advertising, secured an immediate prestige which otherwise would have required years of persistent effort. Some two thousand nine hundred policies were issued during the first six months, insuring over nine millions. Four months later these figures had increased to 5,395 policies, covering an aggregate insurance of $15,142,800, and producing an annual income of $614,877, a larger amount of insurance than had ever before been secured by a company during the first year of its existence. The first year's experience showed an issue of over seven thousand policies, insuring over nineteen millions.

In 1869 Mr. E. A. Rollins, whose services as Commissioner of the Internal Revenue had gained for him a national reputation, one of the Directors who had been temporarily filling the position of President during the absence of Mr. Clark in Europe, was elected Vice-President. In twenty months from the date of its organization ten thousand policies had been issued, swelling the aggregate of insurance to $25,337,369. At the close of 1870 the gross accumulations amounted to $735,552 in addition to the capital. The attention excited abroad as well as at home by such an exceptional career is shown in the following extract from an English periodical in 1870:

> It may be interesting to know at what cost this immense business has been gathered together in such a short space of time. The valuation just completed by the Insurance Department, of the financial position of all the companies doing business in New York, shows that the National, after setting aside the required reserve to meet its liabilities, according to the official standard, has yet £162,000 of its capital intact; in other words, there is only a deficiency of £38,000 on the capital account. This then represents the cost to the shareholders of getting together an amount of business which we venture to say is unprecedented in the history of insurance. It is a striking proof of what energy will accomplish in the face of the most severe competition.

But this so-called deficiency was by no means admitted by the managers of the National Life. It had been determined by the application of an arbitrary valuation standard, fixed by law when the business was wholly in the hands of mutual offices, to whose rates it was specially adapted. They reserved a wide margin for protection against all contingencies, with the design of returning it to the policyholders in the end. The National as a stock company assumed a basis very different from those offices. The National provided a million dollars capital to meet such contingen-

NATIONAL LIFE INSURANCE COMPANY OF UNITED STATES OF AMERICA.

cies and then of necessity sold its insurance at nearly actual cost. The measure of its liability was determined by the rates of interest prevailing, not a hypothetical rate much lower. The justice of a rule which took no account of these differences was earnestly disputed by the officers of the company and in this view they were sustained by several prominent actuaries. But legislators were for a time inflexible, and the only concession they were able to secure was a formal modification of the statements in which the capital should have a proper recognition. In 1871 the company introduced an improvement on the Massachusetts non-forfeiture law, by making the full amount payable without any deductions whatever for unpaid premiums, for a definite length of time, which was distinctly stated in the policy. This one feature may serve as an illustration of an important advantage enjoyed by the company. The peculiar plan on which its business was carried on left no margin for misunderstandings or misrepresentations. The applicant was charged a fixed cash price, for which he was entitled to a definite insurance on terms stated in the contract. This was the end of the whole matter. Every member knew just what he had to pay and exactly what he would receive for it. The power of agents to mislead and so disappoint members was thus reduced to a minimum.

Only two companies in 1870 surpassed the National in the increase of net assets. In 1872 Mr. Clark resigned his position as President, on account of sickness, and Vice-President Rollins was elected in his place. Mr. Henry D. Cooke, who still presided over the Washington office, was re-elected Vice-President, and the same honor was conferred upon Mr. Peet, who, however, still retained his position as Actuary. Indeed Mr. Peet had from the beginning been the active mind in the insurance department of the company. His associates were men skilled in finance, but the distinctively insurance work of the National fell mainly upon Mr. Peet, who was a thorough mathematician as well as shrewd life underwriter. The same prosperity continued during 1873, The new policy issues represented insurances of over $1,000,000 per month during the earlier part of the year and at its termination the assets had increased from $2,517,576 in 1872 to $3,237,583. In like manner the amount insured had grown from $20,252,608 to $27,884,753. Legislation, too, appeared to be drifting in the company's favor. Both Pennsylvania and Tennessee authorized a six per cent. reserve on non-participating policies issued by companies having a capital of $500,000 or over. Missouri and Minnesota made six per cent. the State standard. At no period in its history had the outlook of the company been brighter than in the opening fall of 1873. But its strength was now destined to stand the test of a shock as violent as its previous repute had been high. In the popular mind Mr. Cooke had been looked on not merely as its principal stockholder or original promoter, but as in some way a prominent mainstay and support. In fact the company was by many regarded as one of the links in the chain which bound together his various and extensive financial schemes. So long as he was known only as a successful financier the company reaped every advantage from this popular idea. But in September, 1873, the announcement of Mr. Cooke's failure and the collapse of several of the most prominent enterprises with which he had been connected startled the whole country and brought on the great financial panic of that year. Necessarily the National felt the full force of the shock in that most vital point to a life company, public confidence. Until the true condition of its affairs could be known the gravest anxiety was felt by its warmest friends. But when the facts came to light they proved to be such as redounded to the company's credit. Recognizing its sacred mission, the company had rigidly withheld from any act that might subject its accumulations to the ordinary hazards of mercantile life. Its funds, invested in approved securities, yielding steady returns, were intact, and all its accounts had been kept with an accuracy that challenged criticism

Nothing could better illustrate the character of its previous management than the prosperous condition of the National's affairs at this time, in the face of the continued misrepresentations it had been compelled to undergo since the September preceding. Its statement for July, 1873, showed an increase of nearly $200,000 in the assets within nine months, while a surplus above the insurance fund of $1,243,619 was held in favor of the policyholders, and a surplus of $243,619 in favor of the stockholders. During the preceding six months fifteen hundred policies for over three millions of insurance had been issued, while nearly twelve thousand policies were in force. A dividend of some thirty thousand dollars had been paid to the stockholders within the same period. No better evidence of the company's sound management could be furnished than such results secured under such conditions. By the close of 1874 the assets had increased to some three millions and a half, while the company's liabilities were more than covered by its United States bonds and mortgage securities alone. In spite of the hard times, the year 1875 furnished another successful record, $103,278 being added to the surplus fund and the assets being increased by $399,167.

During 1876 the official staff was reorganized, and the man who had so long been its managing officer, Mr. Peet, was placed in the presidential chair. Few men had held a more difficult position from the commencement of the company's history than Mr. Peet. As the insurance man, a major part of the responsibility during the National's career had devolved upon him. Efforts for new business had, for a time, been relaxed, owing to changes in its organization and the depression of the times. But the company was now prepared again to enter upon a more vigorous campaign, and the nominal as well as practical direction of its affairs was properly placed in the hands of its chief executive officer. Mr. Samuel M. Nickerson, President of the First National Bank, and a prominent financier, was made Chairman of the Finance Committee. At the same time, Mr. J. A. Ellis, a banker, formerly its efficient General Western Agent, was chosen Vice-President, and Mr. J. M. Butler, associated in the management since its organization, became again the accomplished Secretary of the company.

From its reports on January 1, 1877, we see that the National has $155 of assets for every $100 of liabilities. It is this ratio which forms the true criterion of the standing of a company. With assets of upwards of four millions of dollars, the National provides a surplus of $1,418,833.35 as security additional to the liability reserve of $2,598,268.19. The amount of United States bonds and first mortgages owned by the company largely exceeds the reserve. Determined that the assets should represent present values, even in these times of depreciation, the Directors have not only eliminated from the schedule all doubtful items, but have reduced all securities to present worth, and largely diminished the value heretofore claimed for real estate. The quarter of a million of dollars thus deducted is not actual loss; for a large part of the amount will be ultimately realized. Since 1868 the National has afforded relief from embarrassment, and often from absolute want, by the payment to policyholders and their representatives, of the large sum of two million two hundred and sixty-nine thousand one hundred and seventy three dollars.

Its premium rates have been low, and the profit-margin allowed for recuperation correspondingly narrow. Nevertheless, a handsome surplus has been earned, and dividends to the stockholders

have been paid. The explanation may be found in its skillful and economical management, and the sustaining power of a strong cash capital and strict cash business.

APPENDIX.

The important events that have transpired in the life insurance world since the foregoing pages were written require the addition of a few words to complete the story down to the present year (1877). Unfortunately, the statements on pages 61 and 64, concerning the paucity of absolute failures among American life companies, no longer hold good. Five companies, belonging to the South and West, disappeared in 1876; but their business was limited, and only one was attended with much loss to the members; one was re-insured, and another was able to pay its policyholders in full. In October, however, the announcement of the failure of the Continental Life, of New York, was a severe shock to the insuring public, among whom the company had gained a good repute and an extended business in years gone by, though its emissaries had been active for some time previous in circulating stories of its insolvency through the South and West, for the purpose of buying up its contracts in those sections, and the course of the company had been openly denounced by the authorities of Alabama and California. This was followed, a few weeks later, by the downfall of the Security—a company of like standing in the same city. Failures they have proved in the worst sense of the word; and the facts disclosed, as the investigation of their affairs has proceeded, have been of the most damaging character. The new year has already added a third, the New Jersey Mutual, to the list; while a fourth, the Columbia Life, of St. Louis, is engaged in a life-and-death struggle with the courts. A long list of amalgamated and absorbed organizations is represented in these four names. In the case of three, criminal proceedings have been commenced against the officers. In at least three of these cases has the shrinkage of real estate values been a prominent factor. The distrust excited has been such as never existed before, and, naturally enough, the wheels of legislation have been started in search of an adequate remedy. Amalgamations are viewed with stronger disfavor than ever, and another court has added its sanction to the doctrine that such transfers are illegal. To those familiar with the causes that have led to these failures, and who for some time have known of the weakness which these institutions have striven so desperately to conceal, it is unnecessary to add, that none were fair exponents of the companies at large; but to a large portion of the public they presented a fair exterior, and only time can cure the serious injury done by their downfall.

The question of Southern life policies, lapsed through the war, is no longer an open issue. At the October term of the United States Supreme Court it was finally set at rest by the majority decision of a divided bench, declaring the policyholder entitled to the equitable value of his contract, which is the net reserve computed on the company's own assumptions. In Maine, the passage of a non-forfeiture act, applicable to life companies chartered by the State, was secured by the Union Mutual Life in February of the present year.

In the accident field, the quiet surrender of its business by the Hartford Accident Company to the Travelers leaves the latter practically without a competitor, and emphasizes the observations already made concerning the peculiar requisites for the successful prosecution of this branch. A new company, in New York city, is just entering the field, but the future must tell the results of the enterprise.

The new year opens with underwriting, in all its branches, in strong sympathy with the quiet which pervades other departments of industry; while here, as elsewhere, are the eager sentinels scanning the horizon in search of portents of the better times for which all are waiting and hoping.

NOTE A.

Pages 6, 17, 18. The references on these pages to the powers of Congress concerning corporations should be understood as referring simply to the privileges such a charter could legally confer in the various States. As is well known, the Federal District is under the exclusive jurisdiction of this body, and insurance as well as other corporations, having their homes in the District of Columbia, hold charters from the National Legislature. The privileges enjoyed by such corporations, beyond their own limits, have been the same as those accorded to companies of other States. The fact that New York specified companies of other States simply, once caused the question to be raised in that State concerning the status of such corporations, which was settled as above, and has never since been re-opened. The power of Congress, either to grant insurance charters whose privileges shall secure immunity from State laws, or to regulate the business of such corporations, must depend upon the relations of insurance to commerce. So long as the decision of Paul vs. Virginia, U. S. S. C., shall stand, the exercise of such powers would doubtless be declared unconstitutional. But questions of bankruptcy, inland navigation, ferriage, banking, railroads, pilotage, liquor license, and State taxation, have already been pronounced more or less within the purview of the National Legislature. The leading motive in transforming the Confederacy into a nation was to meet just such difficulties as have arisen in the case of insurance (see *Federalist*, Nos. 22 and 41); hence it seems not unlikely that, sooner or later, the decision above will be overruled in the interest of commerce.

NOTE B.

Page 16, *col.* 2, *line* 40. "The Protection Fire, in company with the Ætna, may be said to have inaugurated the agency system."

Page 26, *col.* 2, *line* 55. "Prior to 1857, the principal business in the West was conducted by a few agency companies in each locality."

The old Protection Fire, of Hartford, was the great pioneer agency company of the West, where, prior to 1826, the business of insurance could scarcely claim a recognized existence. In that year Ephraim Robins, who, according to a recent address by Mr. J. B. Bennett before the Fire Underwriters' Association of the Northwest, found himself in Cincinnati bereft of fortune through one of the calamities of navigation, chanced to light upon a newspaper scrap containing an advertisement of the then new Protection Fire, and at once formed the idea of extending its usefulness to that section, and secured the first agency that was planted in Cincinnati or the West. The agency rapidly developed into an important and prosperous branch under the administration of its founder, which continued for twenty years. During this time some 250 agents were appointed, and premiums amounting to about three millions, of which one-half were inland and marine, were secured, on which a net profit of about ten per cent. was realized. On the death of Mr. Robins in 1846, the branch was managed by his son until the failure of the company eight years later through marine disasters and heavy losses entailed by the St. Louis fire of 1849. For nearly twenty years the Protection did most of the agency underwriting in the West. The Hartford and Ætna had a few agencies planted at the more important points, but, according to Mr. B., their number amounted to less than two dozen each prior to 1840, and it was not until after 1843 that the special attention of their officers was directed to this field. The Franklin and Delaware Mutual, of Philadelphia, joined the ranks about the same time, and about 1845 several Southern and Western companies entered the agency field, and were more prominent in that section than any other companies except the Protection, one of them—the Columbus—subsequently extending its agencies into New York. Meanwhile the Ætna had been securing a firm foothold, and after the failure of the Protection, became the leading agency company of the West, with its principal branch office, as in the case of the Protection, located at Cincinnati. The

Hartford also followed, and secured a liberal share of the business for which numerous Eastern competitors now appeared.

Many of the improvements in the practice or underwriting and in the policy forms originated through the experience of the companies in these Western fields. The St. Louis fire of 1849, in its influence on the subsequent movements of the business, was only second in importance to that of Chicago, and the reforms introduced through the agency of the one were almost as radical as through the other. The Chillicothe fire following a year later, like the Boston conflagration, completed the destruction of the prominent Western companies, and brought numerous Eastern companies West to fill the gap.

NOTE C.

Page 27, *col.* 1, *line* 3. "The principal agency companies at this time were located in the States of New York," etc.

New York city had been stripped of her strongest organizations by the two great fires. Her position as the metropolitan city seemed to call imperatively for representative companies. Accordingly, two of the leading agency companies in the country were organized in 1853, each with a paid-up capital of $500,000—a larger amount than had been invested in any similar enterprise since 1835. These were the Continental and the Home. The latter was conducted from the start with a special view to securing that position in the agency field, which, it was assumed, the advantages of a metropolitan location backed by so large a capital, would command. The former, during the first few years, confined its attention chiefly to a local business, which was subsequently extended like the other to embrace a wide agency field.

NOTE D.

Page 30, *foot note*, *15th line from the bottom*. "California—The business was principally done by Agency Companies, etc." Insurance was introduced on the Pacific Coast in 1852, three years after the gold excitement of California and after its chief town of San Francisco had been twice desolated; English Agencies being the first established. These were quickly followed by agencies of the leading Eastern companies. The *Coast Review* observes in a recent issue:

"Up to the year 1861 the fire and marine business of the coast had been transacted almost wholly on eastern and foreign account. Local capital could not be induced to undertake it. This reluctance was due to several causes. The people felt that their money, worth then 2 or 3 per cent. per month on bond and mortgage, could not compete with the cheap capital of Europe, New York, and Hartford, in so hazardous a business. There were very few persons who understood the details of underwriting, and above all, the meaning of the "personal liability" clause in the State constitution had not been defined either by legislation or the courts. The lawyers were divided in opinion, whether the liability of stockholders would be deemed several or joint; hence men of wealth dared not interest themselves in a business that might possibly, in the event of a conflagration, sweep away their entire fortune. The persevering effort to overcome these obstacles, either by devising some plan free from constitutional objection, or by persuading moneyed men to shoulder the grave responsibility, was finally successful after five attempts, covering a period of as many years. Prior to this, however, was operating the German Mutual Fire Insurance Company of San Francisco—the first insurance company organized in California; date of organization, June 9, 1857. Its workings were confined exclusively to the German patronage of the State, and the business transacted was limited. The concern was wound up June 24, 1868.

The first local *stock* marine insurance company was incorporated February, 1861, as the California Mutual Marine Insurance Company, with a capital of $200,000, whereof only $20,000 were paid up; the balance being secured by stock notes. The shares were $10,000 each, and taken by twenty men. On August 3d, of same year, the company was reincorporated under the shorter title of the California Insurance Company, and a fire business added to the marine. This introduction of local enterprise was followed in April, 1861, by the incorporation of the San Francisco Fire Insurance Company, the first local stock fire insurance company with a capital paid up of $150,000."

NOTE E.

Page 39, *col.* 2, *last two lines*. "The declaration of annual dividends—was also introduced." Though initiated by a single company, the practice did not become general until after 1865. In 1860 not a single company reporting to the New York Department declared and paid annual dividends; in the case of three they were declared annually and paid at a subsequent period, while ten declared them at intervals of three or five years. In 1863 only two companies, out of twenty reporting their system, declared and paid annual dividends. Scrip dividends, payable at the option of the company, and liable meanwhile for its obligations, was the system adopted by many of the offices. The application of these dividends varied also among the companies. In some they were limited to a reversionary addition, forfeitable with the policy; in others they were applicable at the option of the insured. Under the influence of competition, and the vigorous criticism of the Massachusetts Department, the whole system became liberalized after about 1864.

NOTE F.

Page 40, *col.* 1, *line* 38.—The Southern Mutual, which failed in 1868 through investments in Confederate bonds, had more than half its policies on the lives of slaves. The insurance of slaves, prior to the war, was a prominent feature of several Southern companies. At least one Northern life company, in 1855, was engaged in the same business, and the following facts with regard to a slave risk at that time may be of interest: They were treated much as fire or live stock risks. None were insured under 14 years of age, and the insurances were for one or five years, with additional charges for extra hazardous employments, among which were included "hired negroes," those engaged in "rice-fields," "rafts," &c. Insurance was limited to three-fourths of their cash value. The following table will illustrate the rates charged at different ages:

ANNUAL PREMIUM FOR AN INSURANCE OF $100.

Age.	For 1 year.	For 5 years.
Fourteen	$1 85	$2 00
Twenty	2 05	2 23
Thirty	2 54	2 75
Forty	3 15	3 43
Fifty	4 06	4 45

NOTE G.

Page 64, *line* 32.—"Of the numerous companies chartered," etc. Accident insurance, as a distinct department of casualty insurance, has been known only since 1848, when the first companies of the kind were started in England in connection with the development of railroads, and by 1860 the business had become well established there. It seems to have been first suggested in this country in 1863, when the "National Union Life and Limb" was chartered, in New York, to insure sailors and soldiers during the war. Its charter was amended, in 1864, to include all other persons. After a brief experience it was transformed into a life company. A host of other imitators followed the advent of the Travelers, and in 1867 New York had four domestic accident companies—all of which were preparing to abandon this branch—and six from other States operating within her limits. By common consent of six of the principal offices, the Railway Passengers' was organized, in 1866, to assume their railroad ticket business—each company taking a portion of the stock. Only the leading stockholder, which was the Travelers, long survived the transfer. In 1869 all but this company and the Railway Passengers' had disappeared from the list of accident companies.

Name of State.	Advertising Annual Statements.	Taxation of Companies. On Premiums. Per cent.	Taxation of Companies. On Premiums. To whom payable.	Taxation of Companies. On Premiums. When payable.	Taxation of Companies. License.	Impairment of Capital. Fire Companies' Percentage.	Impairment of Capital. Life Companies. If below Standard.	Impairment of Capital. Life Companies. May collect renewals.	Life Policies. Wife's Policy for her exclusive benefit.	Life Policies. Amount of Premium exempted.	Life Policies. Valuation. Rate of Interest.	Life Policies. Valuation. Mortality Tables.	Usual Retaliatory Laws.	Penalties for. Doing business without license.	Penalties for. Neglect to file Statement.	Penalties for. Neglect to pay taxes.	Penalties for. Violating Insurance Laws.	Other Penalties.
Alabama		3 on net	County Col.	October 1	$100.	25			Yes	$500				$500 500 per month				
Arkansas		2½ on net	State Treas.	March 1		20	Stops new bus.	Yes			4½	Amer. Exp.			$100 per day			$100 per month for neglect to file Charter.
California	One week	Reciprocal				40 or below 200,000	Stops new bus.	Yes			4½	Amer. Exp.		100 for each policy	2000 per month			$500 for refusing information; $100 gold for issuing policy without its containing evidence that it was issued in the State.
Canada					5.									1,000 pr.m'th	500 & 100 pr.m'th			
Connecticut		Reciprocal	State Treas.	January 20	Foreign 50.	25	Stops new bus.	Yes	Yes	$300	4	Actuaries	Yes				100 to 500	
Delaware	Three weeks daily	2¼ on gross	County Clerk	When Licensed										500	200	500 to 2,000		
Florida					200.				Yes	Not limited				50			1,000	False statements, $500 to $5,000.
Georgia		1 on gross	Collector						Yes	Not limited			Yes			500	100 to 500	For not paying loss in sixty days, 25 per cent., and attorney's fees additional.
Illinois		Same as other property				25	Stops new bus.	Yes	Yes	Not limited	4	Actuaries	Yes	500	100 per day		500	False statements, $500 to $1,000.
Indiana		3 on net	State Treas.	Jan. and July												100 per day	1,000	
Iowa		2½ on gross	State Treas.	January		20	Stops all bus.	No	Yes	Not limited	4 4½	Actuaries Amer. Exp.	Yes	300	100 per day		1,000	
Kansas	Once in each County	Foreign 2 on gross	Supt. of Ins.	March 1	50.		Stops new bus.	Yes	Yes	$500	4½	Amer. Exp.	Yes	500	500 & 500 p. m'th		100 to 500	
Kentucky		2½ on gross	State Treas.	May and Nov.		20	Stops new bus.	Yes	Yes	Not limited	4½	Amer. Exp.	Yes	500 to 1,000	500 & 100 p. m'th	100 to 1,000		Neglect to report for taxation, $25 to $500.
Louisiana	In January one month				1,000.										1,000			
Maine	Three weeks daily or weekly	2 on net	State Treas.	May 1	20.	25	Stops new bus.	Yes	Yes	Not limited	4	Actuaries		50				Neglect to publish statement, $50.
Maryland	Three weeks weekly	1½ on net	State Treas.		100.	40	Stops new bus.	Yes	Yes	Not limited	4½	Amer. Exp.	Yes	100 to 1,000	100 per day		100 to 1,000	
Massachusetts		Life reciprocal Fire 2 on gross	State Treas.	December 10		25	Stops new bus.	Yes	Yes	Not limited	4	Actuaries	Yes	1,000	100 per day		500	False statements, $500 to $1,000.
Michigan		Fire 3 on gross Life 2 on gross	State Treas.	March 1			Stops new bus.	Yes	Yes	$300	4½	Amer. Exp.	Yes	100	500 & 500 p. m'th		100	False statements, $1,000.
Minnesota	Three times	2 on gross	State Treas.	January 1		20	Stops new bus.	Yes			6	Amer. Exp.	Yes	500				
Mississippi	Three weeks	Same as other property															1,000	
ouri		Same as other property				20	Stops new bus.	No	Yes	$300	6 Divide	Amer. Exp. nds lim. to 4	Yes	500			500	Refusing to give information to Superintendent, $1,000.
aska		Same as other property				20								500	100	500	1,000	
da		Fire 2 on gross Life 1 on gross	County Treasurer	June 1										2,000			500	False statement, the penalty of perjury.
Hampshire		1 on gross	State Treas.	May 1	5.	20			Yes	Not limited	4	Actuaries		100			2,000	
Jersey		2 on gross	Sec. of State	February 1	50.	25			Yes	Not limited	4 4½	Actuaries Amer. Exp.	Yes	500	500 & 500 p. m'th		500	
York		Foreign 2 on gross	Supt. Ins. Dt.	March 1		20	Stops new bus.	Yes	Yes	$500	4½	Amer. Exp.	Yes		500 & 500 p. m'th	200 to 1,000	500	
Carolina	Two newspapers in Raleigh	2 on gross		Feb. 1 & Aug. 1	100.				Yes	$300	4½		Yes	1 000		2,000	500 to 1,000	
	Once in every County	Same as other property				20			Yes	Not limited	4½	Amer. Exp.	Yes		500 & 500 p. m'th		500 to 1,000	
on		Stamp 1 to 2 on gross	Sec. of State											1,000				
sylvania		3 on gross	State Treas.	January		20	Stops new bus.	Yes	Yes	Not limited	4½	Amer. Exp.		500 per month	100 per day		1,000	
e Island	By Comr. once in Feb.	2 on gross	Gen'l Treas.	January					Yes	On $10,000			Yes	300 to 1,000	1,000	1,000		For obstructing Commissioner, $2,000.
Carolina	Once	Same as other property							Yes	$500				100 to 500				
essee		2½ on gross	State Treas.	June 30 and December 30		20	Stops new bus.	Yes	Yes	Not limited	4½ Mut. 6 Stock	Amer. Exp.	Yes	100 to 500	500 & 500 p. m'th	500		For obstructing Commissioner, $1,000.
					L. 500. F. & M. 200.	25								500 to 1,000			500 to 1,000	
Vermont		Reciprocal only				20			Yes	$300			Yes	100			2,000	For issuing policies when judgment is unpaid, $200.
Virginia		1 on gross			200.						4½	Amer. Exp.	Yes	50 to 500		5 p. ct. p. m'th		For charging insured with taxes, $100.
West Virginia		3 on gross	State Treas.	January					Yes	$150			Yes	20 to 200				For not making returns for taxation, $100 to $1,000.
Wisconsin		2 on gross	State Treas.	January	500. first year	20	Stops new bus.	Yes	Yes	Not limited	4½	Amer. Exp.	Yes	50 to 500	F. 500 & 500 p.m. Life 100 per day		100 to 1,000	

Name of State.	CAPITAL REQUIRED.			STATEMENT OF CONDITION MUST BE MADE.			CHARTER TO BE FILED.		SERVICE OF PROCESS.	AGENTS' CERTIFICATES.		FEES AND LICENSES.				DEPOSITS REQUIRED OF			
	Home Companies.	Other State Companies.	Foreign Companies.	When.	To whom.	Limit of Time.	When.	With whom.	Who must be appointed to receive.	By whom Issued.	Fees.	Filing Company's Statement.	Filing Company's Charter.	Broker's License.	Valuing Life Policies.	Home Companies.	Other State Companies.	Foreign.	Life Companies dep. in other State sufficient.
Alabama	...	$150,000	$200,000	Jan. 10	Auditor	30 days	On Entering	Auditor	Any Agent	Prob. Judge	$25 Sub. Agt. 10	...	...	...	...	...	...	...	...
Arkansas	$50,000	50,000	...	Jan. 1	Auditor	60 days	"	Auditor	Agent or Auditor	Auditor	2.	$10.	$15.	...	3c. per $1,000	...	...	...	...
California	200,000 gold	200,000	200,000	March 1	Ins. Comr.	...	"	Ins. Comr.	General Agent	Ins. Comr.	1.	20.	30.	...	3c. per $1,000	...	...	...	Yes
Canada	...	...	100,000	Jan. 1	Supt. of Ins.	1 month	"	Supt. of Ins.	Gen'l Agt or Attorney	...	...	5.	10.	...	...	$50,000	...	$100,000	...
Connecticut	100,000	150,000	200,000	In Jan.	Ins. Comr.	...	"	Ins. Comr.	Attorney or Ins. Comr.	...	...	10.	0.25	...	1c. per $1,000	...	Reciprocal	Reciprocal	...
Delaware	...	...	...	...	...	...	...	...	Any Agent	County Clerk	50.	...	...	...	...	...	...	...	...
Florida	150,000	150,000	...	In Jan.	State Treas.	...	"	State Treas.	"	State Treas.	10.	5.	...	...	...	...	...	...	...
Georgia	100,000	100,000	...	Jan. 1	Comp. Gen'l	60 days	...	...	...	Comp. Gen'l	2.50	7.50	...	...	...	...	Reciprocal	...	...
Illinois	All Cos.	150,000 in Elsewhere	Chicago 100,000	In Jan	Auditor P. A.	1 month	"	Auditor P. A.	Attorney	Auditor P. A.	2.	10.	30.	...	3c. per $1,000	...	Reciprocal	$200,000 or certificate	...
Indiana	100,000	100,000	100,000	In Jan. & July	Aud. of State	...	"	Aud. of State	Any Agent	Auditor	2.	5.	...	...	...	$25,000	...	...	...
Iowa	50,000	200,000	200,000	Jan. 1	Aud. of State	30 days	"	Aud. of State	"	Auditor	2.	20.	25.	...	$10. per million	$25,000	Reciprocal	...	Yes
Kansas	100,000	100,000	100,000	Jan. 1	Supt. of Ins.	60 days	"	Supt. of Ins.	Superintendent of Ins.	Supt. of Ins.	2.	50.	55.	...	1c. per $1,000	...	Reciprocal	...	Yes
Kentucky	100,000	150,000	150,000	Jan. 10	Ins. Comr.	1 month	"	Ins. Comr.	Any Agent	Auditor P. A.	Fire 5. Life 10.	40.	50.	...	3c. per $1,000	...	Reciprocal	$200,000	Yes
Louisiana	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Maine	100,000	200,000	200,000	Jan. 31	Ins. Comr.	...	"	Ins. Comr	Any Agent	Ins. Comr.	1.	20.	...	5.	...	...	...	...	...
Maryland	100,000	100,000	100,000	In Jan.	Ins. Comr.	...	"	Ins. Comr.	Attorney	Ins. Comr.	2.	20.	25	100.	$30. per million	Life $100,000	Reciprocal	...	...
Massachusetts	All Cos. 100,000	200,000 in 200,000	Boston 200,000	Jan. 15	Ins. Comr.	...	"	Ins. Comr.	"	Ins. Comr.	2.	12 c. pr.p.	12 c. pr.p.	10.	1c. per $1,000	...	Reciprocal	...	Yes
Michigan	100,000	100,000	100,000	Jan. 1	Comr. of Ins.	30 days	"	Comr. of Ins.	"	Comr. of Ins.	...	...	...	...	1c. per $1,000	...	...	...	Yes
Minnesota	100,000	200,000	200,000	Jan. 1	Ins. Comr.	60 days	"	Ins. Comr.	Any Agent	Ins. Comr.	1.	20.	25.	...	$10. per million	...	...	$200,000 or certificate	Yes
Mississippi	500,000	for Marine 150,000	150,000	March 1	Auditor	...	"	Auditor	"	Auditor	2.50	1.50	In each	County	...	...	$10,000 to $20,000	$10,000 to $20,000	...
Missouri	100,000	100,000	100,000	Jan. 1	Supt. Ins. Dt.	30 days	"	Supt. Ins. Dt.	Attorney	Supt. Ins. Dt.	In each Co. 0.75	50.	50.	...	$10. per million	...	...	...	Yes
Nebraska	100,000	200,000	200,000	Jan. 1	Aud. of State	30 days	"	Aud. of State	Atty in each County	Auditor	2.	20.	50.	...	...	...	...	...	$40,000
Nevada	...	...	...	...	...	...	...	...	Attorney	...	...	...	...	...	...	...	...	...	...
Hampshire	...	100,000	100,000	March 1	Ins. Comr.	...	"	Ins. Comr.	Attorney or Ins. Comr.	Ins. Comr.	1.	5.	...	...	...	...	...	...	...
Jersey	100,000	150,000	150,000	In Jan.	Sec. of State	...	...	...	...	Sec. of State	Fire 5. Life 20.	...	...	...	1c. per $1,000	$20,000 to $100,000	Reciprocal	...	...
York	All Cos. 200,000	in N. Y. & Elsewhere	Brooklyn 50,000	Jan. 1	Supt. Ins. Dt.	60 days	"	Supt. Ins. Dt.	Attorney	Supt. Ins. Dt.	5.	20.	30.	...	...	$100,000	Reciprocal	$200,000	...
th Carolina	...	100,000	100,000	...	...	...	...	...	...	Sec. of State	...	25.	...	...	...	...	Reciprocal	...	...
o	100,000	100,000	100,000	Jan. 1	Supt. of Ins.	30 days	"	Supt. of Ins.	Any Agent	Supt. of Ins. County Clerk	2. 2.	20.	25.	...	1c. per $1,000	Life $100,000	Reciprocal	$100,000	...
gon	...	...	...	...	...	...	...	...	Attorney	Sec. of State	10.	...	...	...	...	...	$50,000	$50,000	...
nsylvania	50,000	...	...	In Jan.	Ins. Comr.	...	...	...	Agent or Ins. Comr.	Ins. Comr.	...	...	...	...	...	...	...	...	...
de Island	...	100,000	100,000	Jan. 1	Ins. Comr.	30 days	"	Ins Comr.	Attorney	Ins. Comr.	5.	Recip	rocal	...	...	...	Reciprocal	Reciprocal	Yes
th Carolina	...	...	...	March 31	Comp. Gen'l	...	"	Comp. Gen'l.	"	Comp. Gen'l	5.	...	...	...	...	...	...	...	...
nessee	...	200,000	200,000	Jan. 1	Comr. of Ins.	30 days	"	Comr. of Ins.	Any Agt. or Com. of In.	Comr. of Ins.	3.	25.	10.	...	3c. per $1,000	...	Reciprocal	$200,000 or certificate	Yes
as	100,000	100,000	100,000	In Jan.	Comptroller	60 days	"	Comptroller	Attorney	Comptroller	1.	10.	25.	...	...	...	Reciprocal	$100,000 or certificate	...
mont	...	100,000	100,000	F. Feb. 1 L. Mar. 1	Ins. Comrs.	...	"	Ins. Comrs.	Insurance Comrs.	Ins. Comrs.	1.	5.	5.	10.	...	...	Reciprocal	...	...
ginia	...	...	...	...	...	...	...	...	Attorney	...	...	...	...	...	...	...	$10,000 to $50,000	...	...
t Virginia	...	100,000	100,000	In Jan.	Auditor	...	...	...	"	Auditor	5.	10.	...	...	...	...	Reciprocal	...	...
Wisconsin	All Cos. 100,000	in incorp. Elsewhere	cities 50,000	Jan. 1	Sec. of State	1 month	"	Sec. of State	Attorney or any Agent	Sec. of State	1.	10.	25.	...	1c. per $1,000	...	...	$200,000 or certificate	...

INSURANCE LAWS OF THE SEVERAL STATES.

On the foregoing two pages will be found a tabulated synopsis of the Insurance Laws of the several States. The form in which they are grouped not only makes the important points easy of reference, but lays out a skeleton of the statutes of each State in comparison with those of every other State, thus revealing the perplexity of variety in which our legislators have indulged concerning insurance. The capitals required vary from $50,000 to $200,000. There are eight different dates on which the statements of condition must be made, to eight different sorts of State officers; the limit of time varies from one to two months; service of process is made in eight different ways; agents' certificates are issued by eight different parties, and the fees for the same run all the way from $1.00 to $25.00. The fees for filing statements and charters are nearly as various as the States themselves. There is but little uniformity in regard to the requirement of deposits, although perhaps in that respect the laws are nearer alike than in many others. In regard to the advertising of annual statements, when any specification is made in that regard, the manner is different in each State. The taxation of the companies, both as to mode and amount, reminds one of a five-finger chromatic exercise on the key-board; and the remainder of the points brought out, illustrate, as nothing else can, the desirableness of introducing, if that were possible, some sort of uniformity in the insurance legislation of the several States.

TABULAR HISTORY OF THE COMPANIES.

It was the ambition of the editor to embrace, in these Statistical Tables, all the companies that were doing, or had done business in the whole United States, but a search after the material for so extended a work as that, convinced him of its impracticability. Only very few of the States had any public records that extended back more than a few years, concerning the transactions of the companies operating within their borders, and in the several States the requirements of the laws were different, so that it became apparent that if material were gathered from a number of them it would not only be of uneven date, but of uneven quality, and the companies—some treated from one stand-point and some from another—would have just cause for complaint. A further analysis of the available public records finally resulted in a determination to use the New York statistics alone. They were by far the most extended in the number of companies, the amount of business, and the amount of time included. By availing of the comptroller's reports it was possible to reach back forty years or more, and although the earlier figures were extremely meagre they gave the same information concerning all the companies named, and a faithful transcript of them would at least be impartial, while it furnished the most extended view possible from any one standpoint. The records of 350 fire insurance companies, and 112 life insurance companies are included in the material here tabulated, forming the most comprehensive, and in many respects the most valuable synopsis of the business of insurance in America that has ever been available in so condensed a form. It was the work of months, and a gentleman experienced in such matters was employed upon it. Great diligence was exercised to secure and maintain accuracy, and although it is possible that here and there a figure may have been omitted or transposed, it is believed that the work is well and faithfully done.

TABULAR HISTORY OF FIRE INSURANCE COMPANIES:

SHOWING THE ASSETS, LIABILITIES, INCOME, EXPENDITURES, AND BUSINESS OF ALL THE COMPANIES WHICH APPEAR IN THE OFFICIAL REPORTS OF THE STATE OF NEW YORK, FROM THE FIRST PUBLIC RECORD DOWN TO THE REPORT FOR 1876, WITH HISTORICAL AND BIOGRAPHICAL SIDE NOTES.

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS.		LIABILITIES.		INCOME.		EXPENDITURES.			BUSINESS.	
		Paid up Cash Capital.	Gross Assets, excluding Premium Notes and Stock Notes.	Re-Insurance, Fire Risks only.	Total Liabilities exclusive of Capital.	Cash Premiums, Fire Risks only.	Total Income.	Losses, Fire Risks only.	Cash Dividends Paid.	Total Expenditures, including Taxes, etc.	Fire Risks Written during the Year.	Net Amount of Risks in Force at End of Year.
ADRIATIC FIRE INSURANCE CO.	1859	150,000	166,108	.....	10,958	25,874	31,088	6,996	.....	21,577	2,566,572	2,566,572
NEW YORK CITY.	1860	150,000	162,087	7,500	1,000	26,747	36,920	12,325	15,000	41,749	4,316,309	3,161,844
	1861	150,000	159,659	6,000	2,500	29,806	31,361	7,717	12,000	34,145	4,262,592	2,332,025
Organized November 24, 1858.	1862	150,000	163,539	7,000	1,300	21,277	31,934	12,636	.....	26,322	3,503,647	3,240,447
President—John A. Luqueer, 1859 to 1862; William A. Seaver, 1862 to date.	1863	150,000	177,712	10,586	.....	37,863	47,445	12,851	6,000	32,324	6,837,610	4,349,377
Secretary—Frank W. Lewis, 1859 to 1868; Charles W. Hartshorne, 1868 to 1874; Nelson G. Rogers, 1874 to date.	1864	300,000	322,991	24,749	5,000	81,453	105,514	44,679	24,000	105,514	15,229,908	9,697,141
	1865	300,000	343,775	39,925	120,000	86,172	107,116	133,113	.....	172,930	17,219,128	8,978,078
	1866	300,000	296,166	33,847	55,164	53,073	97,903	145,185	.....	216,096	13,541,101	7,411,371
	1867	200,000	239,041	19,954	39,704	60,202	70,696	49,678	.....	75,884	5,271,357	4,163,178
	1868	200,000	235,269	25,239	29,852	36,244	47,310	20,690	.....	48,159	6,533,838	5,397,408
	1869	200,000	248,668	32,580	35,397	63,344	72,905	37,496	.....	70,807	9,502,052	6,256,682
	1870	200,000	246,919	35,365	40,165	66,710	83,585	44,139	20,000	89,120	8,361,982	7,252,882
	1871	200,000	273,251	50,395	62,396	105,016	118,523	86,312	.....	119,310	15,772,810	10,809,900
	1872	200,000	277,381	66,231	74,230	124,763	134,249	100,281	20,000	154,662	17,853,346	13,671,046
	1873	200,000	284,276	71,401	73,991	148,324	158,760	105,696	7,000	157,411	16,979,752	12,083,169
	1874	200,000	303,397	71,976	82,180	152,767	162,905	72,809	20,000	139,567	16,770,488	12,038,235
	1875	200,000	307,801	56,175	70,695	133,715	144,144	84,903	20,000	143,544	14,679,928	10,758,928
ÆTNA INSURANCE CO.	1848	250,000	269,550	.....	.....	.....	.....	.....	.....	.....	.....	.....
HARTFORD, CONN.	1849	300,000	456,327	.....	141,344	.....	.....	.....	.....	.....	.....	.....
	1850	300,000	442,286	.....	93,413	.....	.....	.....	.....	.....	.....	.....
Incorporated June 5, 1819. Admitted to New York May 1, 1849; although an agency is reported in New York in 1844, 1846, and 1847.	1851	300,000	467,272	.....	77,800	.....	.....	.....	.....	.....	.....	.....
President—Thos. K. Brace, 1819 to 1857, Edwin G. Ripley, 1857 to 1859; Thomas A. Alexander, 1859 to 1866; Lucius J. Hendee, 1866 to date.	1852	300,000	601,524	.....	278,149	.....	.....	.....	.....	.....	.....	.....
Secretary—Simeon L. Loomis, —— to 1853; Thomas A. Alexander, 1853 to 1859; Thomas K. Brace, Jr., 1859 to 1861; Lucius J. Hendee, 1861 to 1866; Jotham Goodnow, 1866 to date. *Asst. Secretary*—W. B. Clark, 1867 to date.	1853	300,000	560,742	.....	158,443	.....	.....	.....	.....	.....	.....	.....
	1854	500,000	773,873	.....	209,775	1,187,282	1,226,821	870,536	24,180	1,099,249	.....	a 19,870,676
	1855	500,000	1,074,396	.....	176,082	1,445,051	1,489,777	841,998	64,328	1,141,248	.....	a 20,915,544
	1856	500,000	1,307,903	.....	166,669	1,545,563	1,606,152	982,387	100,000	1,368,055	.....	a 22,512,668
	1857	1,000,000	1,506,388	.....	173,927	1,599,453	1,692,943	863,457	100,000	1,290,043	.....	a 23,286,541
	1858	1,000,000	1,867,920	.....	655,304	1,565,865	1,654,861	773,601	250,000	1,348,655	.....	a 108865,497
	1859	1,500,000	2,194,100	.....	799,343	1,756,969	1,896,362	786,190	200,000	1,486,388	.....	129,042,900
	1860	1,500,000	2,216,158	575,305	184,677	1,757,919	1,865,095	1,131,108	165,000	1,704,591	144,389,652	116,284,617
	1861	1,500,000	2,158,140	464,999	165,554	1,387,705	1,500,732	815,615	180,000	1,302,775	120,646,684	101,041,722
	1862	1,500,000	2,683,110	489,679	179,040	1,383,043	1,518,240	643,496	240,000	1,156,762	124,526,555	95,688,494
	1863	1,500,000	3,128,821	627,413	126,264	1,533,651	1,725,084	606,655	420,000	1,352,009	138,728,829	110,137,724
	1864	2,250,000	3,800,410	791,521	123,077	2,046,626	2,331,354	923,923	405,000	1,813,531	186,465,038	134,394,915
	1865	2,250,000	4,067,456	951,301	1,221,116	2,112,477	2,825,971	925,942	450,000	2,412,578	213,913,365	158,668,770
	1866	3,000,000	4,478,100	1,296,260	1,719,974	2,952,411	3,621,582	1,777,551	292,497	3,393,578	285,194,614	200,554,002
	1867	3,000,000	4,833,543	1,323,420	1,877,639	3,310,862	3,910,793	1,590,330	390,000	3,698,926	280,771,753	200,565,188
	1868	3,000,000	5,153,591	1,506,680	1,818,251	3,298,854	3,926,692	1,816,624	480,000	3,681,200	278,670,505	192,304,108
	1869	3,000,000	5,549,505	1,6[illegible]0,213	1,908,448	3,377,418	3,937,928	1,561,443	660,000	3,478,831	298,144,957	207,728,781
	1870	3,000,000	5,782,635	1,725,567	2,025,628	3,295,489	3,972,894	1,817,030	660,000	3,749,476	304,389,160	237,206,913
	1871	3,000,000	6,400,503	2,018,464	3,870,505	3,919,727	4,663,794	4,686,219	660,000	6,657,472	371,100,345	289,523,679
	1872	2,000,000	5,396,380	2,024,653	3,283,633	4,313,357	5,042,497	4,313,989	.....	5,725,290	393,824,900	318,647,837
	1873	3,000,000	5,815,802	2,019,274	2,351,016	4,263,968	4,950,597	2,800,325	653,415	4,815,332	341,913,125	303,695,245
	1874	3,000,000	6,588,071	1,904,941	2,246,283	3,922,014	4,508,654	1,848,427	780,000	3,763,601	320,265,[illegible]90	277,620,807
	1875	3,000,000	6,878,127	1,805,816	2,143,034	3,579,891	4,097,012	2,059,298	720,000	3,872,816	297,662,73[illegible]	269,984,340
ÆTNA FIRE INSURANCE CO.	1824	400,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NEW YORK CITY.	1836	200,000	236,295	.....	.....	48,230	59,106	5,290	8,000	.....	.....	4,421,422
	1837	200,000	242,891	.....	8,000	47,342	62,411	27,170	18,000	.....	.....	5,261,630
Incorporated March 31, 1824. Capital, $400,000. Reorganized April 18, 1836, having been burned out Dec. 16, 1835. Burned out at Chicago, and reorganized in 1871. From the first organization of this company, 1824 to 1836, we have no itemized reports.	1838	200,000	249,454	.....	2,500	44,299	60,343	13,638	32,000	.....	.....	5,193,468
	1839	200,000	233,493	.....	8,000	45,524	62,364	47,396	20,000	.....	.....	5,678,870
	1840	200,000	231,963	.....	7,500	47,160	62,505	30,854	16,000	.....	.....	5,041,334
	1841	200,000	231,970	.....	6,000	45,198	61,358	25,272	20,000	.....	.....	5,349,662
	1842	200,000	237,653	.....	1,000	40,263	56,113	6,782	28,000	.....	.....	5,167,240
	1843	200,000	235,523	.....	700	24,079	48,116	7,258	26,000	.....	.....	4,715,810
	1844	200,000	220,719	.....	1,300	23,913	38,119	19,595	18,000	.....	.....	4,301,998
President—Wm. J. Waldron, —— to 1824; Alex. M. Muir, 1825 to 1853; Charles Town, 1833 to 1858; Jacob Brouwer, 1858 to 1866; Frederick A. Conkling, 1866 to date.	1845	200,000	117,374	.....	10,000	24,287	37,658	132,246	8,000	.....	.....	4,285,769
	1846	200,000	119,649	.....	.....	30,471	36,344	3,917	.....	.....	.....	4,538,080
	1847	200,000	139,880	.....	.....	31,182	37,591	8,428	.....	.....	.....	4,427,019
	1848	200,000	151,449	.....	5,800	.....	.....	20,078	.....	.....	.....	4,260,455
	1849	200,000	176,818	.....	8,000	.....	.....	12,150	.....	.....	.....	4,937,600
	1850	200,000	197,494	.....	1,200	.....	.....	11,810	.....	.....	.....	5,049,040
Secretary—John Guion, 1824 to 1827; Henry Loft, 1827 to 1844; Jacob Brouwer, 1844 to 1853; Livingston Satterlee, 1858 to 1865; H. C. Beach, 1865 to 1866; O. S. Bogert, 1866 to date.	1851	200,000	229,711	.....	4,650	.....	.....	15,588	.....	.....	.....	5,024,775
	1852	200,000	233,924	.....	250	.....	.....	14,223	18,000	29,415	.....	5,026,810
	1853	200,000	238,172	.....	.....	37,219	52,824	8,184	28,000	42,681	.....	.....
	1854	200,000	236,873	.....	100	37,372	52,443	9,370	32,000	52,133	.....	5,096,685
	1855	200,000	240,433	.....	430	36,251	51,923	6,518	32,000	49,917	.....	5,061,850
	1856	200,000	236,761	.....	650	34,633	50,996	19,577	32,000	63,872	.....	4,583,700
	1857	200,000	234,958	.....	140	34,108	49,026	5,694	22,000	41,330	.....	4,589,180
	1858	200,000	241,764	.....	11,500	30,157	44,734	769	24,000	39,059	.....	4,093,155
	1859	200,000	235,892	.....	17,369	33,231	49,311	15,122	24,000	54,879	.....	4,759,112
	1860	200,000	236,741	16,064	5,816	43,864	59,484	24,105	20,000	58,612	6,877,079	5,236,494
	1861	200,000	237,9[illegible]8	18,000	2,743	45,769	61,185	23,153	17,000	58,881	7,644,254	5,734,984
	1862	200,000	218,552	20,215	12,385	77,849	80,[illegible]					659,413

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
ÆTNA FIRE INS. CO.—*Continued.*	1863	200,000	246,052	16,000	15,410	74,773	89,096	44,123	17,000	91,687	12,930,046	6,285,996
	1864	200,000	245,796	21,143	18,160	93,513	111,871	60,979	15,000	104,485	15,973,500	8,349,000
	1865	214,922	233,303	21,150	27,329	51,755	70,427	48,458	7,000	86,126	9,861,444	7,155,000
	1866	300,000	361,136	34,706	38,903	95,835	126,810	38,578	15,000	115,883	14,480,212	9,815,157
	1867	300,000	403,339	50,650	53,325	129,137	157,614	42,494	30,000	118,813	17,090,264	12,188,428
	1868	300,000	437,452	63,196	75,791	148,766	184,481	62,358	30,000	149,657	23,814,600	17,479,300
	1869	300,000	472,175	75,529	89,651	155,052	191,370	56,041	42,000	157,884	19,517,250	16,758,880
	1870	300,000	442,709	75,583	108,139	164,087	192,352	99,710	72,000	237,100	19,529,645	16,548,993
	1871	200,000	292,493	16,639	1,714	797	854	.....	.....	2,831	737,477	691,277
	1872	200,000	298,174	36,974	114,731	62,478	67,863	45,158	10,000	81,154	11,171,263	9,007,483
	1873	200,000	281,893	67,826	77,795	173,080	188,698	134,201	.....	186,899	15,856,020	15,006,060
	1874	200,000	358,960	89,146	106,615	206,502	236,477	65,898	20,000	165,628	21,647,921	17,318,337
	1875	200,000	352,622	61,341	70,041	145,005	166,168	83,086	28,000	170,827	15,877,966	11,979,907
AGRICULTURAL INS. CO. WATERTOWN, N. Y. Organized Feb. 17, 1853, as a Mutual Fire Insurance Co. Changed to a Joint Stock Co. Jan. 10, 1863. *President*—John C. Cooper, 1863 to date. *Secretary*—Isaac Munson, 1863 to date.	1863	50,000	117,807	50,064	.....	26,842	32,819	6,922	.....	11,319	5,415,550	11,410,550
	1864	50,000	153,296	30,829	318	46,620	54,119	5,690	10,000	25,511	10,796,500	14,628,650
	1865	100,000	250,250	74,765	74,783	64,205	70,535	22,208	10,000	47,653	15,862,000	23,000,000
	1866	100,000	302,060	98,260	98,231	114,038	127,468	41,740	15,000	75,504	18,102,033	32,516,400
	1867	100,000	355,136	120,000	122,060	131,758	149,282	64,887	20,000	109,408	25,654,820	48,895,710
	1868	100,000	410,134	170,000	174,037	204,305	216,377	93,521	20,000	164,656	29,709,500	58,710,210
	1869	100,000	491,834	180,734	184,806	237,895	267,473	95,033	25,000	178,025	34,517,950	64,119,250
	1870	100,000	550,847	216,344	225,833	273,796	300,972	156,800	30,000	255,724	39,196,500	69,920,110
	1871	100,000	628,388	246,628	251,961	380,415	403,910	196,678	30,000	341,043	52,196,300	81,299,890
	1872	200,000	688,539	304,177	309,529	521,928	552,548	293,904	40,000	449,107	68,739,250	96,714,366
	1873	200,000	826,470	688,636	715,036	594,560	629,812	390,993	40,000	531,276	96,460,000	223,747,890
	1874	200,000	1,019,803	706,117	721,553	467,572	500,520	283,676	20,000	481,408	77,482,804	214,543,900
	1875	200,000	1,058,040	691,033	720,804	490,801	541,571	267,049	20,000	498,984	78,717,233	206,471,689
ALBANY INSURANCE CO. ALBANY, N. Y. Organized March, 1811. Charter renewed, 1828. Reorganized, 1851. *President*—Elisha Jenkins, 1811 to 1815; Isaiah Townsend, 1815 to 1838; Francis Bloodgood, 1838 to 1840; Teunis Van Vechten, 1840 to 1859; (John Townsend, Vice-Pres., 1850;) Gerrit Y. Lansing, 1859 to 1862; Rufus H. King, 1862 to 1867; Harmon Pumpelly, 1867 to date. *Secretary*—Jno. W. Yates, 1811 to 1819; Gideon Hawley, 1819; John K. Lovett, 1833 to 1847; Stephen Grosbeeck, 1847 to 1873; Theodore Townsend, 1873 to date. Dividends paid by the Company to July, 1876, $4,026,833. Losses paid same date, $1,880,607.	1831	300,000	284,327	.....	9,329	.....	.....	.....	.....	.....	.....	5,802,126
	1832	300,000	326,886	.....	1,009	.....	.....	.....	.....	.....	.....	5,667,461
	1833	300,000	331,636	.....	2,640	.....	.....	22,496	43,500	65,996	.....	6,418,605
	1834	300,000	319,858	.....	175	.....	.....	52,549	28,500	81,049	.....	6,828,475
	1835	300,000	314,857	.....	5,500	.....	.....	27,571	.....	27,521	.....	8,566,229
	1836	300,000	305,177	.....	2,100	.....	.....	68,400	43,500	111,900	.....	8,500,723
	1837	300,000	375,518	.....	3,050	.....	.....	79,507	.....	79,507	.....	7,493,365
	1838	300,000	369,556	.....	2,900	58,013	71,954	45,259	27,000	72,259	.....	6,997,450
	1839	300,000	368,582	.....	7,872	52,660	65,918	44,457	25,500	69,957	.....	7,217,890
	1840	300,000	382,041	.....	12,250	39,156	52,899	39,999	22,500	62,499	.....	6,984,640
	1841	300,000	396,691	.....	8,222	52,389	67,570	39,426	25,500	64,926	.....	6,812,881
	1842	300,000	410,575	.....	.....	46,667	60,656	20,565	27,000	47,565	.....	6,512,795
	1843	300,000	389,226	.....	10,000	40,049	54,990	22,641	22,500	45,141	.....	6,129,650
	1844	300,000	391,701	.....	10,000	38,178	53,811	19,645	39,000	58,645	.....	5,765,880
	1845	300,000	381,600	.....	10,000	40,541	56,203	21,100	63,000	84,100	.....	6,0[illegible]8,500
	1846	300,000	368,613	.....	10,190	42,498	58,902	36,350	30,000	66,350	.....	6,656,450
	1847	300,000	393,581	.....	.....	53,013	73,804	17,911	30,000	47,911	.....	7,935,860
	1848	300,000	171,606	.....	236,665	63,895	86,350	118,708	21,000	146,696	.....	8,306,143
	1849	300,000	121,180	.....	79,453	67,553	79,329	67,932	.....	69,053	.....	7,818,440
	1850	300,000	107,821	.....	6,402	62,806	69,739	61,712	.....	74,462	.....	7,283,472
	1851	100,000	121,869	.....	4,278	61,129	68,941	47,895	.....	55,115	.....	7,017,755
	1852	100,000	121,572	.....	1,580	55,652	62,745	37,069	8,428	52,399	.....	6,396,382
	1853	100,000	143,943	.....	11,423	51,648	57,017	11,719	16,929	35,456	.....	.....
	1854	100,000	163,504	.....	3,357	60,248	66,252	20,854	17,136	45,132	.....	7,465,728
	1855	100,000	176,146	.....	243	56,631	64,185	15,091	27,548	50,940	.....	7,175,415
	1856	100,000	169,750	.....	286	56,804	67,612	35,655	30,000	74,351	.....	6,879,995
	1857	125,000	186,475	.....	2,202	56,432	67,062	11,601	55,000	75,416	.....	6,841,587
	1858	125,000	203,102	.....	22,114	52,213	66,638	8,854	35,000	52,854	.....	6,894,116
	1859	150,000	208,229	.....	22,361	50,781	62,654	9,210	40,000	57,835	.....	6,667,262
	1860	150,000	212,995	20,000	780	46,860	58,871	8,483	40,000	57,252	6,315,720	6,283,825
	1861	150,000	206,099	20,000	1,725	48,319	60,456	14,880	40,000	64,478	6,486,379	6,341,229
	1862	150,000	200,184	20,200	800	45,939	57,513	30,895	27,500	68,360	6,298,516	6,155,816
	1863	150,000	209,953	21,235	1,248	47,800	59,791	8,298	30,000	50,492	6,343,721	6,208,750
	1864	150,000	214,350	20,953	5,930	47,894	61,121	18,556	25,000	59,952	6,752,000	6,447,450
	1865	150,000	189,479	23,184	28,584	46,808	59,926	48,935	22,700	86,501	5,622,099	5,451,949
	1866	150,000	210,405	25,932	25,933	52,820	65,400	19,415	9,600	43,520	7,095,022	6,979,497
	1867	150,000	226,963	30,375	35,675	63,156	75,289	24,729	18,000	58,392	7,821,158	7,469,308
	1868	150,000	241,268	30,442	37,625	60,772	77,314	22,401	20,000	59,316	7,699,429	7,286,120
	1869	150,000	268,471	29,413	31,120	58,213	73,120	17,721	20,000	55,195	7,752,187	7,428,637
	1870	150,000	264,975	27,810	38,623	53,023	69,433	19,168	30,000	66,862	8,116,099	7,329,549
	1871	150,000	285,817	31,814	32,372	60,767	78,492	35,010	10,000	60,844	8,463,215	8,320,577
	1872	200,000	311,106	30,636	46,558	73,037	90,944	29,272	20,000	66,566	9,455,976	9,596,293
	1873	200,000	343,777	45,534	47,007	83,256	103,370	29,879	24,000	71,782	9,364,831	9,501,297
	1874	200,000	383,800	42,213	43,513	76,503	97,814	10,776	30,000	63,018	8,901,908	8,989,904
	1875	200,000	412,735	41,596	43,185	74,280	97,716	18,388	33,000	71,328	9,019,389	9,155,235
ALBANY CITY INSURANCE CO. ALBANY, N. Y. Organized Dec. 8, 1860. *President*—William Tillinghast, 1860 to 1866; Jas. Hendricks, 1866 to 1870. *Secretary*—John H. Rice, 1860 to 1866; William A. Young, 1866 to 1870.	1860	100,000	100,274	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1861	100,000	107,228	2,300	100	5,672	10,432	465	.....	4,764	871,673	688,952
	1862	100,000	114,230	5,744	500	16,240	22,383	2,082	7,000	15,104	2,072,215	1,408,885
	1863	200,000	230,044	18,612	2,360	55,833	64,383	23,683	7,500	52,357	6,291,687	5,168,072
	1864	200,000	274,581	45,782	28,156	192,354	209,325	102,354	16,661	173,301	20,929,114	12,126,295
	1865	200,000	264,355	47,250	89,450	213,414	230,004	189,992	.....	245,981	20,782,678	9,997,056
	1866	200,000	238,502	36,551	74,940	223,402	238,733	299,889	.....	360,367	18,940,270	14,529,988
	1867	200,000	331,877	44,821	142,520	291,403	361,849	198,599	.....	305,069	24,743,532	14,822,448
	1868	200,000	453,193	76,876	200,406	344,747	579,420	202,054	.....	521,382	28,428,927	17,461,709
	1869	200,000	444,816	104,302	231,195	365,253	652,102	225,804	20,000	642,386	30,220,391	22,992,231
	1870	200,000	397,645	88,375	232,252	334,442	559,413	309,592	.....	690,761	25,480,066	16,164,249
ALEMANNIA FIRE INS. CO. CLEVELAND, OHIO. Incorporated March 21, 1870. *President*—William Meyer, 1870. *Secretary*—James Horwitz, 1870.	1871	250,000	392,081	63,776	151,830	86,065	92,235	165,295	.....	200,367	9,582,070	7,377,912
	1872	250,000	399,423	96,936	100,426	255,471	260,237	198,082	.....	289,710	18,457,100	10,726,737
	1873	250,000	436,936	117,897	175,253	250,157	258,509	180,217	.....	285,504	19,389,113	12,978,079
ALLEMANNIA FIRE INS. CO. PITTSBURGH, PA. Incorporated April 27, 1868. Admitted to New York, 1873. *President*—Robert C. Schmertz, 1873. *Secretary*—Chas. F. Herrosee, 1873.	1873	150,000	429,4[illegible]3	195,265	223,955	344,551	369,039	108,069	10,000	254,965	34,480,110	32,179,842
	1874	200,000	473,677	188,627	230,881	383,068	409,503	221,382	70,000	419,235	34,254,138	27,278,974
	1875	200,000	378,219	128,999	154,241	262,541	284,865	232,621	20,000	360,642	23,694,351	21,064,877

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
ALLIANCE INSURANCE CO. Boston, Mass. Organized May 27, 1875. Admitted to New York, 1875. *President*—Chas. H. Cole, 1875. *Secretary*—Richard Price, 1875.	1875	200,000	254,919	47,272	53,941	89,199	91,294	10,627	.....	38,979	8,015,969	6,996,729
ALPS INSURANCE CO. Erie, Pa. Incorporated Dec. 7, 1870. *President*—O. Noble, 1870. *Secretary*—Thos. F. Goodrich, 1870.	1871	250,000	392,687	68,369	89,407	114,775	164,698	205,615	.....	296,255	8,324,626	7,533,708
	1872	250,000	376,351	136,865	196,489	269,020	301,168	126,868	.....	245,848	18,234,462	18,235,362
AMAZON INSURANCE CO. Cincinnati, Ohio. Organized October, 1871. Admitted to New York, 1871. *President*—J. B. Bennett, 1871; Gazzam Gano, 1872 to date. *Secretary*—Byron D. West, 1871 to date.	1871	500,000	781,757	119,914	207,998	154,624	199,827	7,773	.....	72,878	13,802,864	10,459,172
	1872	500,000	842,480	219,714	342,297	294,580	511,860	375,596	.....	691,146	30,769,852	22,913,792
	1873	500,000	1,000,290	422,055	611,818	1,012,087	1,196,449	440,955	45,000	838,615	60,809,756	51,255,214
	1874	500,000	930,501	274,765	378,712	556,523	654,953	288,426	.....	578,964	41,782,719	30,634,195
	1875	500,000	963,682	314,454	412,761	639,855	721,101	345,798	25,000	680,826	49,619,368	41,695,432
AMERICAN INSURANCE CO. Chicago, Ill. Incorporated Feb. 15, 1855. Admitted to New York, 1870. *President*—H. Z. Culver, 1870 to date. *Secretary*—Chas. Z. Currier, 1870 to date.	1870	150,000	274,700	56,685	95,338	57,375	66,011	19,698	.....	92,048	13,228,706	19,890,209
	1871	150,000	432,995	118,026	211,663	192,806	196,409	52,901	.....	268,056	32,573,429	48,580,199
	1872	200,000	528,027	187,127	249,838	432,748	443,279	116,530	10,450	460,752	41,454,571	83,229,947
	1873	200,000	667,838	248,976	352,713	592,247	749,546	169,914	10,816	599,969	42,401,231	117,123,666
AMERICAN CENTRAL INS. CO. St. Louis, Mo. Incorporated 1853. Admitted to New York, 1870. *President*—Geo. P. Plant, 1870 to 1874; Geo. T. Cram, 1874 to date. *Secretary*—Geo. T. Cram, 1870 to 1874; Jas. Newman, 1874 to date.	1870	231,370	264,876	43,058	48,058	95,943	173,901	40,915	6,648	154,916	8,536,102	5,472,555
	1871	275,000	423,234	88,849	146,921	198,201	267,854	262,674	22,068	411,701	15,347,686	10,968,349
	1872	275,000	537,443	197,390	234,888	452,800	589,035	193,318	446	417,326	30,338,433	24,746,737
	1873	275,000	627,355	274,241	335,895	561,664	611,264	296,607	10,816	524,627	37,994,832	33,032,503
	1874	300,000	677,589	274,885	323,865	532,965	582,725	259,137	11,985	502,551	39,958,678	32,170,666
	1875	300,000	715,339	248,154	296,547	438,571	530,645	253,008	35,000	478,968	35,579,671	29,937,472
AMERICAN EXCHANGE INS. CO. New York City. Organized March 1, 1859. *President*—Samuel Brown, 1859 to 1865; Henry Butler, 1865 to date. *Secretary*—James M. Bates, 1859 to 1863; W. Raynor, 1863 to date.	1859	200,000	209,552	.....	17,429	38,449	44,261	21,935	.....	41,916	4,275,297	4,275,297
	1860	200,000	206,683	18,058	9,962	53,934	67,810	35,716	.....	64,093	8,057,273	6,320,126
	1861	200,000	209,073	15,500	8,277	54,746	68,916	35,730	.....	61,581	7,574,548	6,337,705
	1862	200,000	192,181	13,180	3,500	50,201	63,916	59,252	.....	79,559	7,613,248	5,907,589
	1863	200,000	213,827	16,111	7,502	51,248	63,110	21,220	.....	41,947	8,988,405	6,927,191
	1864	200,000	234,999	17,766	13,870	57,293	72,990	22,939	.....	50,673	12,602,727	7,745,719
	1865	200,000	238,996	19,594	25,336	44,592	66,001	88,115	10,000	73,944	10,225,722	6,505,243
	1866	200,000	249,581	23,657	27,508	52,956	91,320	26,183	15,000	76,944	11,628,844	8,586,935
	1867	200,000	254,176	23,918	28,585	68,135	95,510	37,816	20,000	88,804	12,959,328	7,306,077
	1868	200,000	289,093	24,497	53,353	66,723	91,477	21,665	20,000	74,530	14,892,350	8,432,614
	1869	200,000	284,096	27,608	30,469	61,484	83,311	14,548	20,000	66,666	13,859,628	9,093,302
	1870	200,000	277,350	25,420	46,715	53,593	73,901	14,972	24,000	66,908	13,808,131	9,174,774
	1871	200,000	258,562	22,252	56,071	53,705	73,704	33,896	24,000	91,890	14,183,656	9,129,452
	1872	200,000	263,982	23,119	36,137	57,247	81,686	29,017	12,000	69,755	14,545,227	10,135,342
	1873	200,000	277,998	25,071	32,711	55,823	79,704	18,275	20,000	70,338	13,868,885	10,109,177
	1874	200,000	297,785	25,321	29,020	55,517	75,075	8,358	20,000	60,236	13,153,116	9,654,279
	1875	200,000	312,460	24,685	29,296	53,110	74,994	8,290	20,000	62,397	13,799,960	11,464,699
AMERICAN FIRE INS. CO. New York City. Incorporated April 10, 1832. Crushed in the fire of December, 1835. This is the second company of this name. The first was chartered in 1825, but does not appear as having ever commenced operations. *President*—David A. Clarkson, 1832 to 1835. *Secretary*—James McVicker, 1832 to 1835.	1833	200,000	208,329	.....	200	10,412	19,843	300	7,000	.....	.....	1,250,000
	1834	200,000	274,961	.....	2,234	12,863	26,049	5,991	14,000	.....	.....	1,300,000
AMERICAN FIRE INS. CO. New York. Organized April 30, 1857. The third company of this name. *President*—James M. Halstead, 1857 to date. *Secretary*—F. W. Downer, 1857 to 1866; Thos. L. Thornell, 1866 to date.	1857	200,000	.....	.....	.....	24,412	31,328	1,120	.....	14,050	.....	.....
	1858	200,000	247,039	.....	11,622	41,486	56,921	32	12,000	31,328	4,014,512	4,014,512
	1859	200,000	247,102	.....	19,274	46,467	62,208	6,252	40,000	63,109	.....	4,958,710
	1860	200,000	269,671	24,000	8,450	61,136	77,473	15,614	24,000	57,554	16,772,069	6,695,278
	1861	200,000	293,696	20,000	655	60,680	78,924	12,990	21,000	54,380	19,120,507	7,169,345
	1862	200,000	325,309	24,094	1,570	77,490	96,517	23,185	21,000	65,706	26,574,365	10,395,983
	1863	200,000	391,344	27,675	1,609	97,934	122,270	68,662	25,000	68,662	34,555,371	10,997,804
	1864	200,000	486,485	27,694	8,706	125,849	161,478	85,607	27,000	85,607	51,381,468	16,697,253
	1865	402,700	486,942	43,133	46,339	135,569	166,751	82,430	32,000	159,915	43,624,400	16,406,338
	1866	444,420	578,517	50,549	62,027	165,901	198,806	51,140	28,000	127,057	39,922,831	21,540,051
	1867	483,335	647,422	55,598	65,986	167,584	209,389	50,031	35,000	141,274	33,252,971	22,797,691
	1868	500,025	712,549	50,275	69,899	142,905	192,467	29,444	29,000	145,484	39,922,679	22,759,760
	1869	200,000	789,077	52,275	81,160	131,583	186,666	14,814	34,000	155,813	42,138,903	22,416,475
	1870	200,000	741,405	62,098	85,071	149,846	205,949	37,890	38,187	225,898	51,096,982	26,914,249
	1871	400,000	1,000,507	87,342	113,201	193,789	244,430	54,627	31,812	220,622	69,892,766	38,372,340
	1872	400,000	943,573	94,729	172,420	233,275	297,382	132,999	56,000	343,586	80,185,944	46,077,507
	1873	400,000	1,005,253	91,007	107,796	237,992	298,557	93,932	73,963	227,003	59,434,737	33,904,833
	1874	400,000	1,081,534	90,219	105,556	216,188	277,182	26,574	114,195	205,722	54,805,452	34,675,959
	1875	400,000	1,150,542	89,133	102,530	218,764	283,516	25,552	133,356	223,135	64,333,555	39,348,177

Names and Location of Companies, Officers' Names, etc.	Report for the Year.	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
AMERICAN FIRE INS. CO.	1849	277,500	568,653	.....	a 125,271	.....	.....	.....	.....	.....	.....	.....
PHILADELPHIA, PA.	1850	277,500	485,491	.....	a 123,075	.....	.....	.....	22,000	.....	.....	.....
	1851	277,500	505,723	.....	a 120,126	.....	.....	.....	22,200	.....	.....	.....
Incorporated February 28, 1810. Admitted to New York May 1, 1849.	1852	277,500	414,515	.....	.....	.....	.....	.....	.....	.....	.....	.....
President—S. C. Morton, 1847; Geo. Abbott, 1857; T. R. Maris, 1860 to date.	1853	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Secretary—Thos. R Maris, 1857 to 1860; A. L. Crawford, 1860 to date.	1854	277,500	433,600	.....	13,650	91,235	125,742	71,004	31,453	103,983	.....	2,743,730
	1855	277,500	451,265	.....	106,896	81,938	112,336	63,947	22,809	99,324	.....	2,512,560
a Perpetual insurance premiums.	1856	277,500	468,797	.....	116,134	82,527	115,943	59,337	22,188	96,450	.....	2,498,830
	1857	277,500	500,582	.....	111,716	89,940	116,504	46,898	21,849	83,676	.....	2,318,680
	1858	277,500	592,400	.....	35,276	84,364	111,542	7,764	22,404	45,847	.....	10,890,262
	1859	277,500	543,926	.....	36,829	84,561	121,232	8,242	33,534	60,085	.....	11,055,453
	1860	277,500	679,402	38,752	a 121,725	72,473	112,680	36,410	36,863	85,143	12,746,008	16,309,535
	1861	277,500	719,538	28,279	a 140,520	66,017	107,637	12,636	37,090	62,439	12,736,986	16,385,960
	1862	277,500	797,061	28,297	a 146,029	66,789	115,735	13,315	36,945	64,817	12,689,061	16,536,578
	1863	400,000	904,151	37,488	a 151,712	70,121	119,649	19,031	45,877	84,727	12,691,982	16,894,785
	1864	400,000	940,480	39,996	a 162,716	82,599	136,669	37,971	59,695	142,117	16,455,138	19,321,979
	1865	400,000	996,068	39,303	204,169	97,603	135,839	61,794	60,615	145,736	14,717,124	18,677,627
	1866	400,000	901,532	46,657	212,233	89,723	143,430	92,938	59,227	175,921	15,821,543	20,278,247
	1867	400,000	956,327	54,279	226,794	104,193	157,703	45,193	60,735	134,264	16,615,444	21,091,993
	1868	400,000	1,034,151	63,731	268,696	103,552	160,221	61,772	60,225	157,630	16,858,456	22,391,579
	1869	400,000	1,022,802	67,042	294,773	106,153	169,366	81,192	59,959	172,143	18,528,636	24,531,140
	1870	400,000	1,047,612	57,951	289,910	101,823	159,241	68,134	59,992	150,901	19,214,638	25,496,230
	1871	400,000	1,183,593	107,264	372,103	166,829	227,799	63,775	.....	172,592	28,341,550	24,272,106
	1872	400,000	1,060,280	187,127	678,297	302,678	367,441	292,100	60,420	444,427	40,496,122	44,264,023
	1873	400,000	949,164	196,351	495,648	373,643	425,845	460,945	862	567,310	40,348,794	43,928,670
	1874	400,000	1,086,849	204,721	499,380	378,125	428,960	177,743	30,988	323,322	39,262,692	44,929,910
	1875	400,000	1,220,544	234,199	511,215	445,295	508,449	199,059	32,484	369,865	43,532,083	48,483,070
AMERICAN FIRE AND MARINE INSURANCE CO.	1851	300,000	468,267	.....	.....	.....	.....	11,557	48,000	.....	.....	3,111,379
BOSTON, MASS.	1852	300,000	477,725	22,466	.....	.....	.....	6,250	48,000	.....	.....	3,224,318
	1853	300,000	541,686	.....	17,400	.....	.....	.....	.....	.....	.....	.....
Incorporated June 12, 1818. Admitted to New York 1851.	1854	300,000	439,695	.....	20,000	25,469	56,415	75,751	48,000	150,206	.....	a 725,000
President—J. Ingersoll Bowditch, 1851 to 1864; C. E. Guild, 1864 to 1873; Francis Peabody, 1873 to date.	1855	300,000	611,061	.....	36,270	23,162	49,900	97,769	48,000	187,600	.....	a 698,500
Secretary—A. C. Dorr, 1851 to 1866; W. H. Dale, 1866 to 1872; J. W. Field, 1872 to date.	1856	300,000	465,694	.....	17,107	29,189	54,801	b 138,321	48,000	230,084	.....	a 680,000
	1857	300,000	420,281	.....	36,257	26,631	58,522	.....	48,000	108,467	.....	a 842,000
a Fire risks in force in New York only.	1858	300,000	639,362	.....	133,269	22,209	50,903	b 150,890	54,000	238,591	.....	a 624,000
b Evidently fire and marine losses.	1859	300,000	687,414	.....	28,335	21,386	52,576	57,984	60,000	138,347	.....	3,232,019
	1860	300,000	687,319	93,423	67,810	140,749	175,440	102,291	60,000	171,675	3,889,028	3,078,065
	1861	300,000	672,403	78,734	66,550	128,941	173,754	72,852	60,000	144,246	4,653,270	3,413,960
	1862	300,000	703,360	66,667	51,500	108,696	143,751	76,163	60,000	152,601	4,528,158	3,804,333
	1863	300,000	651,502	38,811	57,028	97,667	141,198	82,013	74,769	170,464	4,078,430	2,871,139
	1864	300,000	716,669	65,181	49,230	83,686	131,732	59,075	75,042	155,749	5,529,287	3,732,062
	1865	300,000	725,149	12,525	194,905	24,933	192,292	16,776	57,820	170,748	4,871,163	3,676,291
	1866	300,000	802,756	18,802	269,969	38,447	226,451	22,242	60,324	288,709	8,005,641	5,071,869
	1867	300,000	791,728	19,593	281,634	38,675	288,081	5,665	29,910	302,676	7,129,368	4,526,442
	1868	300,000	794,228	32,696	257,284	34,712	300,750	15,431	30,100	243,726	5,996,163	4,132,334
	1869	300,000	824,813	18,523	217,352	26,275	245,224	5,589	51,770	207,438	4,640,138	3,860,239
	1870	300,000	844,481	15,367	182,644	28,676	213,307	11,330	68,390	196,647	4,658,508	3,819,267
	1871	300,000	915,788	25,750	225,809	35,471	222,681	2,798	61,310	184,860	6,734,551	5,776,683
	1872	300,000	625,096	52,865	322,396	73,271	221,333	404,180	74,850	617,134	13,064,337	11,091,618
	1873	300,000	556,657	56,833	249,660	88,309	361,994	108,693	150	461,771	10,372,899	8,928,034
	1874	300,000	573,575	52,838	303,809	64,031	303,040	8,587	.....	228,346	8,990,606	8,931,239
	1875	300,000	539,617	47,441	155,104	53,837	223,417	11,771	.....	208,975	8,978,603	9,084,541
AMERICAN INSURANCE CO.	1851	150,000	214,180	.....	14,516	.....	.....	.....	18,000	.....	.....	3,834,638
PROVIDENCE, R. I.	1852	150,000	236,867	.....	.....	53,360	.....	.....	.....	.....	.....	.....
	1853	150,000	282,087	.....	33,000	.....	.....	.....	.....	.....	.....	.....
Incorporated May, 1831. Burned out at Chicago, 1871.	1854	150,000	284,450	.....	67,511	162,659	176,756	179,917	4,864	205,059	.....	a 1,305,112
President—Allen O. Peck, 1851 to 1863; J. Halsey De Wolf, 1863 to 1871;	1855	150,000	278,260	.....	29,031	155,609	170,181	117,952	15,000	150,568	.....	a 1,120,449
Secretary—W. Humphry, 1851 to 1866; W. U. Arnold, Asst., 1866 to 1871.	1856	150,000	241,116	.....	13,718	152,978	162,033	124,829	21,763	164,583	.....	a 1,278,073
	1857	150,000	291,998	.....	30,161	200,311	215,552	124,610	39,852	186,445	.....	a 884,600
Fire risks in force in New York only.	1858	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1859	150,000	300,786	.....	71,749	173,057	186,838	80,241	67,378	183,301	.....	5,239,374
	1860	150,000	288,418	52,535	44,256	137,609	151,567	105,221	43,858	162,386	5,371,190	5,543,582
	1861	150,000	245,924	41,917	22,842	108,751	121,923	90,622	18,420	130,803	5,255,834	5,374,258
	1862	150,000	237,356	37,664	12,263	69,401	116,775	74,144	30,020	115,740	5,355,329	5,320,243
	1863	150,000	238,917	36,093	13,649	91,400	104,017	46,210	30,745	89,871	5,575,900	5,513,996
	1864	150,000	233,974	34,082	8,480	97,449	111,906	74,211	17,397	107,081	6,497,017	6,135,532
	1865	150,000	233,620	32,763	90,901	62,136	108,208	58,233	12,000	129,215	6,802,940	6,236,754
	1866	150,000	244,201	33,648	59,814	63,165	153,073	85,542	.....	153,627	7,040,800	6,344,753
	1867	150,000	271,173	30,191	66,019	67,573	145,194	30,739	7,970	85,317	6,617,573	5,730,960
	1868	150,000	324,110	29,109	67,937	68,446	124,402	24,304	24,528	108,239	6,739,384	5,988,049
	1869	200,000	372,219	32,959	57,434	67,585	145,085	43,508	19,598	114,854	9,428,549	7,488,184
	1870	200,000	374,970	32,699	56,459	59,112	141,515	55,620	27,012	144,354	10,014,199	7,930,675
AMERICAN PLATE GLASS AND FIRE INSURANCE CO.	1871	250,000	308,728	34,600	51,430	42,153	42,273	925	.....	31,823	4,371,689	3,171,941
JERSEY CITY, N. J.												
Organized April 8, 1868. Commenced business August, 1871.												
President—Alfred Berney, 1871.												
Secretary—Alfred E. Chasseaud, 1871												
AMITY INSURANCE CO.	1873	200,000	219,775	13,672	15,190	23,518	30,346	2,588	.....	15,516	3,505,749	2,980,866
NEW YORK CITY.	1874	200,000	230,236	23,414	25,141	51,901	56,960	13,294	15,000	61,218	8,347,465	6,073,127
Organized June 19, 1873.	1875	200,000	239,210	22,311	26,621	45,873	61,183	12,391	16,000	59,734	9,788,219	6,262,036
President—Edward Merritt.												
Secretary—Nathan Harper.												
ANDES INSURANCE CO.	1870	1,000,000	1,203,425	119,994	142,871	238,210	266,669	22,525	.....	134,718	11,686,043	11,102,683
CINCINNATI, OHIO.	1871	1,000,000	1,733,674	714,499	867,956	1,738,230	1,901,506	1,483,176	100,000	2,221,276	115,020,988	80,302,584
Organized April 7, 1870. Admitted to New York 1870.												
President—I. B. Bennett, 1870.												
Secretary—J. H. Beattie, 1870.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
ARMENIA INSURANCE CO.	1874	200,000	333,964	47,731	52,642	94,016	122,329	42,950	27,500	109,872	8,464,368	6,061,174
PITTSBURGH, PA.	1875	250,000	327,145	39,890	42,595	70,384	100,066	46,312	30,000	106,925	6,975,273	5,269,174
Organized March 28, 1872. Commenced business July, 1872. Admitted to New York 1874. *President*—S. S. D. Thompson, 1872 to date. *Secretary*—T. B Sweringen, 1872 to 1874; James L. Butler, 1874 to 1875; E. A. Curtiss, 1875.												
ARCTIC FIRE INSURANCE CO.	1853	250,000	266,094	.....	.....	16,422	20,120	145	.....	8,293	.....	.....
NEW YORK CITY.	1854	250,000	277,933	.....	.....	41,356	56,499	13,457	17,500	47,915	.....	3,550,000
	1855	250,000	278,278	.....	5 007	37,213	54,548	8,832	27,500	51,917	.....	3,539,096
	1856	250,000	279,077	.....	5,000	43,588	61,169	18,382	27,500	64,119	.....	4,468,066
Incorporated July 15, 1853. Commenced business July 28, 1853. *President*—John C Ryan, 1853 to 1854; Caleb Barstow, 1854 to 1856; Albert Ward, 1856 to 1862; J. Milton Smith, 1862 to 1867; Vincent Tilyou, 1867 to date. *Secretary*—Richard A. Oakley, 1853 to 1859; Vincent Tilyou, 1859 to 1867; Charles Bamburgh, 1867 to date.	1857	250,000	287,453	.....	14,350	50,518	69,789	14,622	25,000	61,119	.....	5,088,956
	1858	250,000	302,121	.....	20,220	68,387	80,293	18,132	25,000	70,796	.....	4,927,258
	1859	250,000	288,148	.....	24,125	91,684	109,243	46 348	40,000	125,662	.....	5,252,932
	1860	250,000	298,613	10,844	20,029	119,188	139,288	63,848	27,467	126,836	9,009,000	4,977,537
	1861	250,000	256,751	8,000	4,471	75 956	95,261	72,223	12,533	115,584	6,801,323	4,714,814
	1862	250,000	304,526	25,872	12,893	119,317	136,005	54,021	.....	96,617	14,800,439	9,073,261
	1863	500,000	605,604	56,804	20,416	200 995	223,292	83,536	24,717	168 762	22,793,967	15,614,304
	1864	500,000	625,888	83,483	14,239	208,123	348,824	187,290	36,550	324,105	36,946,999	21,474,444
	1865	500,000	614,101	86,809	112,558	366,544	413,355	265,750	25,767	449,897	43,112,528	28,131,092
	1866	500,000	530,077	28,617	247,950	457,881	585,743	434,112	420	712,512	14,561,625	7 788,975
	1867	250,000	320,227	25,292	31,635	76,298	118,114	155,644	45	309,866	8,703,730	5,582,396
	1868	250,000	310,566	29,207	35,203	65,346	92,438	41,485	24,672	96,006	9,365,303	6,456,414
	1869	250,000	319,159	18,748	27,426	41,058	64,742	14,511	25 250	69,183	7,876,691	4,973,511
	1870	250,000	299,483	17,653	23,969	34,376	53,512	19,319	26,241	73,133	4,879,223	6,696,567
	1871	250,000	349,877	45,931	62,083	93,105	125,914	24,175	24,417	93,520	10,016,121	11,220,245
	1872	250,000	315,266	48,721	144,920	104,864	151 686	82,308	25,450	196,123	15,370,018	11,724,394
	1873	200,000	246,904	27,827	39,211	83,947	128,312	133,805	9,429	201,990	10,222,765	7,478,252
	1874	200,000	235,611	18,176	23,545	37,061	56,960	12,008	20,314	71,824	7,763,513	6,543,146
	1875	200,000	238,828	18,784	28,360	37,664	54,893	12,207	20,268	66,325	6,819,011	5,934,120
ARTIZANS' FIRE INS. CO.	1859	150,000	153,762	.....	28,851	34,276	42,253	21,398	.....	38,443	2,085,098	2,085,098
NEW YORK CITY.	1860	150,000	129,147	23,970	7,367	22,249	31,227	40,854	.....	54,508	.....	.....
Organized January 28, 1859. *President*—Zebedee Ring, 1859 to 1860. *Secretary*—Wm. Carter, 1859 to 1860.												
ASSOCIATED FIREMEN'S INS. CO.	1868	202,500	288,115	24,214	29,640	52,914	65,776	25,553	21,600	65,386	9,124,592	6,544,083
BALTIMORE, MD.	1869	202,500	268,981	30 820	43,868	67,812	83,690	36,531	27,273	90,254	10,882,966	7,920,912
	1870	202,500	254,743	30,884	53,044	67,596	83,830	39,269	33,626	96,500	9,401,229	8,044,947
Incorporated March 20, 1847. Admitted to New York 1868. *President*—Thomas I. Flack. *Secretary*—John Dukehart.												
ASTOR FIRE INSURANCE CO.	1851	150,000	164,901	.....	2,820	15,669	.....	1,550	.....	4,492	.....	1,693,770
NEW YORK CITY.	1852	150,000	181,706	.....	2,702	18,298	.....	18,398	13,500	40,228	.....	5,023,120
	1853	150,000	186,022	.....	17,941	69,516	87,036	38,774	24,000	80,350	.....	.....
	1854	150,000	172,587	.....	8,588	63,131	73,429	58,542	7,500	78,577	.....	6,401,074
	1855	150,000	179,125	.....	3,050	51,123	61,819	34,539	7,500	54,367	.....	5,718,966
	1856	150,000	197,570	.....	6,950	55,071	66,671	18,108	15,000	44,741	.....	5,837,635
	1857	150,000	192,019	.....	1,100	56,250	67,613	36,387	24,000	73,425	.....	6,310,570
	1858	150,000	206,560	.....	20,075	57,754	71,308	15,175	22,500	55,080	.....	6,391,754
	1859	150,000	212,642	.....	23,191	57,734	68,049	14,933	27,000	63,016	.....	6,304,491
	1860	150,000	208,572	22,000	2,230	56,436	70,440	30,163	24,000	75,147	7,299,322	8,614,836
	1861	150,000	210,721	18,797	6,290	51,489	63,792	19,670	24,000	62,259	6,555,724	8,466,644
	1862	150,000	192,978	14,767	2,400	48,837	62,787	41,111	19,500	75,292	6,229,881	8,509,601
	1863	150,000	189,936	13,727	1,700	48,137	61,001	31,236	15,000	65,602	9,239,710	6,745,015
	1864	250,000	291,177	17,174	3,175	61,390	81,123	51 490	7,500	78,469	12,332,722	8,737,456
	1865	250,000	287,373	28,856	34,141	89,868	109,797	58,491	25,000	114,618	13,855,514	10,412,077
	1866	250,000	329,009	51,700	71,256	179,792	198,944	95,240	25,000	176,742	22,230,042	14,631,208
	1867	250,000	391,118	86,656	111,857	261,476	288,983	125,001	25,000	222,622	26,672,579	18,523,205
	1868	250,000	430,652	101,237	126,650	236,538	264,402	128,886	25,000	226,135	25,936,914	19,229,983
	1869	250,000	474,228	85,514	106,761	199,631	230,487	111,318	30,000	198,130	22,378,299	18,280,056
	1870	250,000	405,571	67,477	78,110	162,108	191,082	141,002	40,000	239,873	21,234,286	17,315,291
	1871	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ATLANTIC FIRE INS. CO.	1851	150,000	164,285	.....	200	35,185	.....	5,448	.....	14,330	.....	3,724,203
BROOKLYN, N. Y.	1852	150,000	184,955	.....	6,025	.....	.....	34,879	18,000	64,690	.....	.....
	1853	150,000	173,969	.....	5,829	77,970	90,211	49,904	27,000	100,139	.....	.....
	1854	150,000	193,860	.....	15,863	88,406	100,329	49,729	7,500	80,437	.....	9,353,825
	1855	150,000	205,374	.....	10,834	75,172	88,661	43,261	18,000	77,147	.....	8,724,463
	1856	150,000	224,209	.....	17,719	78,561	91,942	32,621	24,000	73,107	.....	9,052,712
	1857	150,000	240,007	.....	23,251	87,335	101,777	19,405	30,000	84,698	.....	9,466,186
	1858	150,000	258,707	.....	53,713	98,390	112,737	38,260	30,000	97,306	.....	9,254,782
	1859	150,000	262,300	.....	34,136	96,984	112,344	44,193	30,000	107,399	.....	10,205,231
	1860	150,000	249,942	35,000	6,711	96,491	112,567	62,857	30,000	119,620	16,189,077	11,932,946
	1861	150,000	248,801	35,000	1,200	94,379	111,184	47,383	30,000	107,110	17,114,742	12,185,288
	1862	150,000	225,190	36,232	15,188	103,609	118,935	93,643	22,500	147,636	19,934,318	13,584,876
	1863	150,000	237,455	39,408	2,280	114,912	130,090	76,290	15,000	123,196	22,801,462	14,713,374
	1864	300,000	435,304	66,438	21,143	157,770	186,630	82,273	24,000	146,827	29,325,126	20,221,885
	1865	300,000	429,090	84,754	104,434	191,584	222,370	141,092	30,000	221,282	32,205,768	22,119,932
	1866	300,000	496,468	126,208	159,993	305,064	339,825	193,807	30,000	310,564	43,098,241	27,275,629
	1867	300,000	505,530	143,105	193,440	278,339	325,256	229,451	33,000	334,834	41,209,684	28,585,110
	1868	300,000	495,379	143,825	176,085	275,024	309,097	187,364	33,000	314,193	40,166,419	29,593,770
	1869	300,000	539,484	143,615	185,350	242,996	272,980	132,803	36,000	265,239	37,658,959	30,181,761
	1870	300,000	548,194	166,850	214,500	307,500	338,473	159,423	36,000	302,221	42,384,716	34,870,938
	1871	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1872	200,000	303,263	55 014	88,841	145 037	162,177	38,687	.....	78,953	23,116,120	15,125,120
	1873	200,000	372,844	103,890	123,076	310,674	327,930	170,339	20,000	261,970	30,216,039	19,963,052
	1874	200,000	463,962	118,484	157,325	331,308	352,936	155 654	20,000	260,698	23,453,082	32,013,739
	1875	200,000	503,021	124,928	169,971	347,001	364,[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible] 187,479

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
ATLANTIC FIRE AND MARINE INSURANCE CO.	1854	150,000	284,450	.....	68,681	152,689	162,139	146,342	.....	166,515	.....	2,429,760
PROVIDENCE, R. I.	1855	150,000	208,052	.....	25,500	165,851	177,101	112,713	.....	135,657	.....	4,333,333
Organized May 14, 1852. Admitted to New York 1854. Reorganized in 1871, after the Chicago fire.	1856	150,000	207,005	.....	5,750	171,578	181,528	128,672	9,000	175,988	.....	2,627,650
President—Suchet Mauran, 1852 to 1871; J. S. Parish, 1871 to date.	1857	150,000	228,854	.....	17,500	167,297	179,702	105,685	18,000	170,868	.....	2,657,569
Secretary—Benjamin Stevens, 1852 to 1858; J. S. Parish, 1858 to 1871; T. W. Hayward, Jr., 1871 to date.	1858	150,000	240,640	.....	11,400	173,476	185,940	124,348	24,000	173,042	.....	10,000,000
	1859	150,000	246,271	.....	66,464	160,796	174,972	82,701	17,436	146,171	.....	8,539,568
	1860	150,000	220,099	45,244	19,732	116,755	123,568	106,854	17,914	146,064	9,498,738	7,483,880
	1861	150,000	213,819	38,196	20,037	84,021	99,168	91,837	496	110,849	7,881,324	6,440,758
	1862	150,000	204,232	32,839	29,501	74,796	88,479	74,811	6,128	97,651	7,253,212	5,517,294
	1863	150,000	203,869	24,493	19,689	73,758	87,298	46,077	10,972	75,670	7,649,340	5,218,728
	1864	200,000	257,478	26,421	6,148	89,875	105,901	57,885	17,492	93,604	12,384,570	8,286,476
	1865	200,000	269,386	44,029	63,703	86,012	118,483	53,351	20,641	105,208	10,046,091	7,788,522
	1866	200,000	277,442	48,119	69,052	99,834	130,590	81,335	4,405	133,829	11,444,133	8,495,496
	1867	200,000	298,568	52,193	97,929	113,623	148,058	72,945	7,717	131,724	10,482,506	8,169,026
	1868	200,000	290,083	44,302	69,433	84,479	132,045	70,951	8,286	117,347	7,776,535	6,497,789
	1869	200,000	311,063	43,682	57,878	82,582	129,483	55,924	24,309	114,973	7,887,348	6,553,216
	1870	200,000	326,614	36,137	77,504	65,431	105,442	61,512	7,990	108,336	7,202,547	6,187,578
	1871	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1872	200,000	358,000	23,917	174,971	29,087	69,727	167,946	20,042	219,448	4,630,747	3,542,529
	1873	200,000	231,348	28,300	35,756	48,741	92,727	164,860	260	220,470	5,179,019	3,706,449
	1874	200,000	256,462	33,713	42,000	68,464	87,440	20,746	12,014	63,467	5,408,996	4,481,022
	1875	200,000	261,472	39,899	55,639	76,437	101,383	29,746	24,150	89,110	6,428,994	5,250,524
ATLANTIC & PACIFIC INS. CO.	1873	224,500	310,858	89,583	98,022	193,007	196,574	11,848	.....	99,408	9,211,918	7,582,647
CHICAGO, ILL.												
Organized May 25, 1872. Admitted to New York 1873.												
President—Russel J. Waters, 1872.												
Secretary—Chester D. Hooker, 1872.												
ATLAS INSURANCE CO.	1873	200,000	231,348	82,310	98,877	164,767	172,209	8,535	.....	54,942	10,763,764	9,611,038
HARTFORD, CONN.	1874	200,000	506,244	230,754	279,292	446,126	464,124	156,764	12,000	318,850	33,140,778	24,722,876
Incorporated June 11, 1872. Commenced business July, 1873. Successor of the Charter Oak.	1875	200,000	512,706	238,117	304,278	517,107	550,022	331,910	24,000	528,789	35,001,887	25,528,262
President—J. H. Sprague, 1873 to date.												
Secretary—E. B. Huntington, 1873 to date.												
AUGUSTA INSURANCE AND BANKING CO.	1848	375,000	668,416	.....	.....	.....	.....	.....	.....	.....	.....	.....
AUGUSTA, GA.	1849	375,000	879,038	.....	*a* 807,998	134,976	.....	97,199	65,625	.....	.....	.....
Incorporated December 27, 1827. Admitted to New York May 28, 1849.	1850	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
President—W. M. D'Antignac.	1851	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Secretary—Robert Walton, 1848; C. F. McCay, 1858.	1852	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1853	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1854	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1855	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1856	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1857	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1858	375,000	940,535	.....	609,139	150,831	172,485	63,005	26,125	116,705	.....	4,500,000
a Including notes in circulation, $419,393.	1859	375,000	952,589	.....	541,986	194,407	227,102	93,099	30,000	187,577	.....	7,000,000
BALTIC FIRE INSURANCE CO.	1864	200,000	213,552	13,596	7,525	33,542	38,138	16,658	.....	34,377	6,729,145	4,310,835
NEW YORK CITY.	1865	200,000	244,279	33,317	43,917	92,951	103,007	60,466	.....	98,906	12,370,575	7,333,978
Organized June 28, 1864. Discontinued August 9, 1869.	1866	200,000	264,194	43,111	59,403	225,844	238,683	137,338	.....	220,829	29,539,854	11,158,348
President—Wm. S. Corwin, 1864 to 1866. Wm. H. Kipp, 1868.	1867	200,000	279,147	45,426	98,861	253,009	260,342	168,682	.....	257,518	33,655,299	12,562,720
Secretary—Wm. H. Kipp, 1864 to 1868; H. C. Sageman, 1868.	1868	200,000	210,242	36,873	49,036	171,047	181,969	180,104	.....	254,098	23,516,369	9,793,874
	1869	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
BANGOR INSURANCE CO.	1872	200,000	309,182	31,058	89,450	57,583	84,515	11,600	54	25,512	4,160,841	3,343,408
BANGOR, ME.	1873	200,520	314,705	31,224	118,903	62,408	116,160	107,018	.....	168,717	3,595,347	3,470,208
Organized February, 1872. Admitted to New York, 1872.	1874	200,520	316,605	53,196	92,498	102,706	143,211	39,514	23,529	106,169	5,606,220	5,414,341
President—M. Lincoln, 1872 to 1874; S. F. Humphrey, 1874 to 1875; M. H. Angell, 1875.	1875	201,520	335,434	94,458	135,092	222,155	270,837	114,505	.....	217,557	17,277,129	14,644,724
Secretary—John S. Chadwick, 1872 to 1874; O. B. Plummer, 1874 to date.												
BAY STATE FIRE INS. CO.	1871	200,000	335,273	91,606	97,678	164,505	176,048	75,780	10,480	128,867	12,619,398	12,393,603
WORCESTER, MASS.												
Incorporated March 20, 1860. Commenced operations January 1, 1861. Admitted to New York, 1871.												
President—W. S. Davis.												
Secretary—N. C. Crosby, Jr.												

Names and Location of Companies Officers' Names, etc	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
BEEKMAN FIRE INS. CO	1853	200,000	207,617	.....	2,131	17,423	18,320	10,342	.....	13,782	.....	.....
NEW YORK CITY.	1854	200,000	220,866	.....	4,118	49,534	63,862	35,682	.....	49,214	.....	4,157,626
	1855	200,000	244,710	.....	8,965	65,554	81,577	15,871	23,960	59,053	.....	5,174,045
Incorporated Sept., 1853. Burned out at Chicago, 1871.	1856	200,000	245,443	.....	11,410	67,974	84,668	35,869	29,952	82,810	.....	5,612,140
President—Benj. W. Benson, 1853 to 1871.	1857	200,000	247,043	.....	13,682	59,472	75,150	29,738	28,006	74,603	.....	5,358,645
Secretary—William P. Lyon, 1853; S. H. Conger, 1854 to 1860; E. H. Cheshire, 1860 to 1867; Charles E. Roser, 1867 to 1871.	1858	200,000	240,714	.....	17,613	43,407	69,615	26,004	26,029	68,896	.....	4,200,190
	1859	200,000	231,897	.....	20,385	33,250	49,686	18,090	23,925	58,329	.....	3,995,941
	1860	200,000	226,975	12,120	17,317	32,086	47,910	20,743	20,155	54,524	5,474,509	4,307,002
	1861	200,000	225,608	10,591	10,867	29,064	44,118	14,048	15,946	44,358	5,132,684	4,355,324
	1862	200,000	225,645	9,890	9,894	27,284	92,449	70,884	8,122	92,818	4,861,736	4,214,701
	1863	200,000	246,900	17,038	19,551	50,531	64,774	6,892	17,401	48,973	10,517,179	6,998,557
	1864	200,000	265,791	21,981	30,255	75,513	95,391	35,576	17,960	79,948	17,080,822	9,854,327
	1865	200,000	227,632	38,008	46,580	83,223	101,678	93,834	18,122	142,866	13,492,603	9,437,927
	1866	200,000	237,416	51,743	67,244	138,691	156,343	126,300	173	165,752	16,941,896	10,726,881
	1867	200,000	247,061	42,768	54,473	98,275	115,123	70,045	15	101,607	9,856,756	9,677,730
	1868	200,000	279,754	38,971	59,145	94,732	111,937	34,920	9,768	81,959	10,933,405	11,665,232
	1869	200,000	274,621	38,039	48,597	80,907	102,271	45,734	20,165	101,655	11,091,741	12,947,043
	1870	200,000	261,850	28,455	40,769	73,016	91,864	51,678	20,045	105,679	11,798,678	8,671,346
BLACK RIVER INS. CO.	1872	250,000	372,900	63,063	138,530	131,804	135,440	36,098	.....	85,908	10,554,228	7,505,966
WATERTOWN, N. Y.	1873	250,000	369,740	92,671	127,037	198,757	217,334	183,282	.....	269,698	12,558,221	9,572,233
	1874	250,000	347,047	64,104	82,332	152,165	174,600	126,785	.....	185,471	10,961,464	7,964,776
Organized March 27, 1872. Name changed to "Northern," 1875.	1875											
President— —— ——.												
Secretary— —— ——.												
BOSTON INSURANCE CO.	1868	300,000	682,288	28,639	242,385	54,321	285,931	21,428	27,000	239,559	9,126,390	9,126,390
BOSTON, MASS.	1869	300,000	682,347	27,569	196,484	50,012	290,075	22,846	35,690	207,084	5,631,425	7,296,445
	1870	300,000	678,740	27,208	192,896	37,975	214,100	18,435	35,988	233,655	8,156,398	6,812,669
Incorporated February 11, 1823. Admitted to New York, 1868.	1871	300,000	719,718	41,256	199,065	64,625	218,277	4,425	29,905	195,887	11,892,016	11,176,195
President—P. W. Freeman, 1868; Jos. B. Tilton, 1871.												
Secretary—Henry Washburn, 1868.												
BOYLSTON FIRE AND MARINE INSURANCE CO.	1851	300,000	427,379	.....	.....	.....	.....	11,861	42,000	.....	.....	4,324,637
BOSTON, MASS.	1852	300,000	430,415	22,822	.....	.....	.....	5,744	50,000	.....	.....	3,994,884
	1853	300,000	528,881	.....	31,400	.....	.....	.....	.....	.....	.....	.....
Incorporated March, 1825.	1854	300,000	375,107	.....	75,360	312,008	340,287	187,970	11,740	208,914	.....	a619,500
President — Francis Bacon, —— to 1853; J. W. Balch, 1853 to date.	1855	300,000	361,328	.....	70,228	428,190	476,496	292,839	.....	356,982	.....	a647,000
Secretary—J. W. Balch, —— to 1853; H. W. Barry, 1853 to date.	1856	300,000	451,555	.....	79,703	45,614	464,407	314,775	41,964	383,587	.....	a729,000
a Fire risks in New York only.	1857	300,000	472,276	.....	95,000	45,456	697,678	441,253	48,000	568,784	.....	a839,500
	1858	300,000	1,029,648	.....	283,555	38,858	596,166	329,825	60,000	475,200	.....	202,347
	1859	300,000	955,139	.....	217,600	38,351	553,261	279,556	89,910	527,817	.....	213,003
BOYLSTON MUTUAL INS. CO.	1875	557,200	1,000,274	139,029	308,417	117,349	383,119	37,293	131,882	369,493	16,938,019	20,275,332
BOSTON, MASS.												
Incorporated December 26, 1872. Admitted to New York, 1875.												
President—J. W. Balch.												
Secretary—N. S. Jenny.												
BREVOORT INSURANCE CO.	1857	150,000	164,721	.....	.....	19,111	26,966	147	.....	12,245	.....	1,749,814
NEW YORK CITY.	1858	150,000	170,003	.....	6,222	22,642	31,735	600	10,500	29,003	.....	1,913,856
	1859	150,000	160,334	.....	9,853	23,306	33,576	7,925	16,500	45,705	.....	2,385,814
Organized April 15, 1857. Closed up March, 1866.	1860	150,000	163,816	5,000	7,635	22,273	34,270	14,587	67	30,190	2,192,867	3,781,769
President—Richard Oakley, 1857 to 1862; J. C. Harriot, 1862 to 1866.	1861	150,000	163,299	6,000	6,720	26,734	34,918	13,531	5,247	36,509	2,762,465	3,620,567
Secretary—J. C. Harriot, 1857 to 1862; J. G. Haviland, 1862 to 1866.	1862	150,000	183,137	13,268	19,555	56,455	66,034	22,052	7,450	48,896	4,954,059	7,214,498
	1863	150,000	196,451	27,187	37,687	102,533	112,711	64,702	13,500	103,757	11,817,090	6,189,718
	1864	150,000	164,740	29,434	32,484	113,347	123,451	195,730	7,500	147,881	12,273,830	10,023,264
	1865	150,000	140,197	22,800	55,738	98,081	106,531	107,068	.....	139,862	10,057,432	5,226,000
BREWERS' FIRE INSURANCE CO. OF AMERICA.	1872	200,000	419,797	144,958	186,672	263,078	294,634	129,557	.....	222,967	17,375,686	14,766,787
MILWAUKEE, WIS.	1873	200,000	486,230	210,137	239,590	436,782	466,085	240,772	.....	374,114	26,082,533	20,838,980
	1874	292,800	575,326	196,764	233,641	335,654	370,758	235,940	.....	363,403	19,738,103	18,805,903
	1875	292,800	554,517	54,464	69,225	87,208	121,759	78,775	.....	132,532	5,538,516	5,817,697
Organized August, 1868. Commenced business April, 1869. Admitted to New York 1872.												
President — Jacob Oberman, 1869 to 1875; W. H. Jacobs, 1875.												
Secretary — Joseph Schlitz, 1869 to 1875; F. H. Magdeburg, 1875.												
BREWERS AND MALSTERS' INSURANCE CO.	1871	200,000	209,796	33,783	52,934	67,295	86,053	18,463	.....	30,556	9,810,129	8,864,637
NEW YORK CITY.	1872	200,000	282,171	51,964	121,831	183,397	210,788	138,027	.....	274,784	24,088,183	15,027,545
	1873	200,000	290,303	62,074	84,115	127,147	227,371	108,295	.....	258,906	23,072,185	14,820,121
Organized Sept. 25, 1871.	1874	200,000	271,632	46,261	70,176	91,160	232,560	71,651	10,000	224,383	20,864,412	11,751,411
President—Charles W. Standart.	1875	200,000	286,545	45,517	61,936	97,602	203,087	53,257	10,000	170,873	20,082,299	13,944,031
Secretary—Wm. B. Ogden.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
BRIDGEPORT FIRE & MARINE INSURANCE CO.	1854	100,000	113,873	.....	1,454	19,815	20,013	2,255	.....	6,406	.....	496,851
BRIDGEPORT, CONN.	1855	100,000	120,972	.....	8,647	56,753	57,219	34,245	.....	46,487	.....	1,445,425
Organized June 28, 1854. Admitted to New York 1854.	1856	300,000	332,884	.....	37,157	63,945	65,027	59,178	.....	73,646	.....	1,489,521
President—F. M. Thorp, 1854; H. W. Chatfield, 1855; Thos. E. Courtney, 1856.	1857	300,000	367,147	.....	38,800	130,618	120,987	63,680	15,000	106,606	.....	1,680,428
Secretary—J. H. Washburn, 1854; Timothy Hough, 1856.												
BROADWAY INSURANCE CO.	1850	200,000	200,000	.....	11,000	60,684	.....	34,959	.....	34,959	.....	.....
NEW YORK CITY.	1851	200,000	244,974	.....	14,900	62,812	.....	43,089	.....	43,089	.....	.....
Incorporated December 13, 1849. Commenced business December 17, 1849.	1852	200,000	228,778	.....	4,631	.....	.....	30,487	26,000	67,224	.....	8,185,200
President—S. Halstead, 1850; H. M. Forrester, 1851 to date.	1853	200,000	229,898	.....	50,515	60,806	77,816	34,177	31,842	82,628	.....	.....
Secretary—John Wray, 1850 to date.	1854	200,000	216,632	.....	9,264	53,717	68,336	52,791	10,000	77,785	.....	7,231,158
	1855	200,000	246,075	.....	3,021	51,519	67,317	10,663	17,979	44,256	.....	7,196,071
	1856	200,000	261,080	.....	9,685	52,656	68,549	20,611	19,789	56,678	.....	7,606,102
	1857	200,000	272,602	.....	7,575	50,726	67,600	15,460	23,695	56,422	.....	7,592,195
	1858	200,000	278,875	.....	19,726	45,764	63,631	17,800	23,700	59,203	.....	6,997,112
	1859	200,000	286,034	.....	19,604	30,310	58,158	5,264	29,941	54,055	.....	6,770,473
	1860	200,000	294,400	13,442	18,449	37,218	56,848	12,834	31,616	56,849	7,175,168	6,895,918
	1861	200,000	272,409	12,594	13,370	34,972	52,048	15,873	27,832	52,048	7,147,388	6,883,383
	1862	200,000	271,403	12,527	12,854	33,666	50,734	15,493	25,926	50,734	7,418,242	7,034,017
	1863	200,000	285,915	12,584	19,085	34,164	51,174	11,277	19,526	46,714	7,949,905	7,871,130
	1864	200,000	283,483	15,011	19,663	40,326	59,357	24,063	21,312	63,407	10,695,314	9,035,355
	1865	200,000	268,582	19,007	20,190	40,124	57,957	42,261	23,615	90,834	11,376,595	9,756,460
	1866	200,000	291,883	22,533	25,515	51,392	69,793	8,393	19,330	49,318	11,813,910	10,063,655
	1867	200,000	310,554	26,840	30,003	61,978	81,119	11,737	23,231	60,029	18,463,078	10,962,653
	1868	200,000	333,367	34,751	37,377	60,326	82,986	8,214	27,606	62,658	13,141,830	11,673,823
	1869	200,000	274,621	31,168	35,788	59,670	82,931	4,000	31,110	60,580	14,632,614	13,839,598
	1870	200,000	370,004	33,131	34,252	54,684	76,472	9,065	32,000	66,322	15,174,977	14,023,297
	1871	200,000	405,001	34,401	35,887	65,410	86,338	8,627	28,000	62,040	17,983,354	16,106,528
	1872	200,000	424,642	34,415	40,371	68,971	91,046	9,569	36,000	69,387	19,564,963	16,733,978
	1873	200,000	455,947	38,103	41,096	77,335	100,053	11,316	40,000	73,277	19,369,286	16,972,920
	1874	200,000	501,091	38,274	40,516	73,335	100,343	2,564	40,000	66,998	19,269,520	17,258,895
	1875	200,000	541,232	35,504	36,637	71,734	98,252	5,384	40,000	70,048	20,879,044	18,442,170
BROOKLYN FIRE INS. CO.	1845	102,000	123,027	.....	8,789	.....	.....	31,646	8,160	.....	.....	4,760,890
BROOKLYN, N. Y.	1846	102,000	120,955	.....	8,312	.....	.....	21,739	8,160	.....	.....	5,965,000
Incorporated April 3, 1824. Capital $150,000. Capital reduced 1829 to $102,000. September 9 and 10, 1848, a fire in Brooklyn swept away the capital and surplus of the company, except about $4,000. The capital was refilled in June, 1849, and the company resumed business.	1847	102,000	125,350	.....	2,623	.....	.....	9,901	18,300	.....	.....	5,674,000
	1848	102,000	65,758	.....	173,750	.....	.....	18,112	13,300	.....	.....	.....
	1849	102,000	117,408	.....	7,733	.....	.....	4,123	.....	.....	.....	2,170,414
	1850	102,000	118,107	.....	10,001	.....	.....	24,109	22,018	.....	.....	4,207,389
	1851	102,000	146,472	.....	13,411	.....	.....	9,280	10,172	.....	.....	5,842,144
	1852	102,000	143,738	.....	10,636	.....	.....	37,556	17,850	69,077	.....	6,550,000
	1853	102,000	140,916	.....	28,090	57,743	71,875	44,345	7,640	69,744	.....	.....
	1854	102,000	141,882	.....	13,230	59,227	66,885	42,475	5,899	63,646	.....	7,035,311
	1855	102,000	149,184	.....	12,728	58,804	68,390	26,027	12,436	56,104	.....	7,006,526
	1856	102,000	158,717	.....	12,672	66,571	75,722	28,750	20,410	68,783	.....	8,109,227
	1857	102,000	157,613	.....	7,028	72,342	82,183	37,540	20,308	78,074	.....	9,235,583
	1858	102,000	170,549	.....	33,881	80,755	88,769	29,477	20,460	77,772	.....	9,916,863
	1859	153,000	256,146	.....	40,868	68,340	104,591	17,865	25,588	70,311	.....	10,229,742
	1860	153,000	261,813	26,000	57,166	76,909	90,608	27,873	30,611	85,836	14,469,808	12,338,128
	1861	153,000	273,978	26,000	47,400	76,743	91,067	19,054	30,600	78,990	14,469,960	12,012,769
	1862	153,000	274,181	27,851	49,063	84,952	99,488	35,712	30,600	96,865	18,279,670	13,656,137
	1863	153,000	284,988	26,352	31,702	89,840	107,639	33,527	30,600	94,119	18,563,536	13,654,200
	1864	153,000	283,484	27,220	33,720	101,795	123,296	79,264	30,600	101,795	24,208,553	16,493,066
	1865	153,000	278,386	31,846	36,866	89,046	111,709	60,910	30,600	122,221	17,915,464	14,307,478
	1866	153,000	298,916	41,298	60,411	104,971	132,186	43,814	30,600	113,783	19,184,285	16,137,132
	1867	153,000	311,068	40,136	51,978	96,363	122,313	41,445	30,600	117,366	20,448,201	17,517,633
	1868	153,000	326,135	49,970	59,012	91,113	117,205	31,087	30,600	102,473	21,190,476	17,196,316
	1869	153,000	341,381	37,547	39,265	81,213	107,380	25,959	30,600	93,987	20,446,705	15,806,389
	1870	153,000	330,144	33,092	34,972	65,596	87,597	11,698	45,900	92,433	18,616,747	14,429,876
	1871	153,000	369,160	31,302	37,204	67,276	88,222	7,597	15,300	58,638	19,733,117	15,508,968
	1872	153,000	386,744	34,133	36,151	66,760	89,238	9,899	30,000	73,626	19,314,684	15,605,157
	1873	153,000	414,499	35,273	36,634	71,029	94,367	6,887	30,600	69,367	19,355,581	15,222,270
	1874	153,000	427,616	32,871	34,205	64,928	88,699	7,176	45,900	84,647	18,326,115	14,672,426
	1875	153,000	421,775	28,275	29,608	55,744	80,598	5,102	45,900	81,928	17,159,223	13,568,830
BUFFALO INSURANCE CO.	1874	200,000	253,237	27,563	31,341	45,185	80,075	10,182	.....	44,848	4,998,511	4,045,147
BUFFALO, N. Y	1875	200,000	291,344	55,890	68,547	116,026	208,888	74,962	20,000	178,497	12,059,326	8,620,013
Organized July 17, 1874.												
President—Pascal B. Pratt.												
Secretary—Ed. B. Smith.												
BUFFALO CITY FIRE INS. CO.	1867	200,000	243,929	24,801	28,984	56,428	91,161	8,595	.....	57,600	7,969,783	5,692,442
BUFFALO, N. Y.	1868	200,000	294,459	49,443	76,950	113,809	160,814	31,757	20,000	106,850	16,168,798	9,964,553
Organized April 27, 1867.	1869	200,000	326,782	74,364	109,342	169,234	195,441	85,284	20,000	177,906	18,781,541	13,363,700
President—A. Reynolds, 1867; W. G. Fargo, 1870.	1870	300,000	370,933	99,694	119,465	214,145	241,610	176,347	20,000	291,722	22,087,575	16,414,402
Secretary—Henry T. Smith, 1867.												
BUFFALO FIRE AND MARINE INSURANCE CO.	1869	304,222	490,272	73,051	100,535	162,337	207,430	65,980	60,079	192,381	19,332,558	13,009,949
BUFFALO, N. Y.	1870	304,222	473,577	88,109	147,125	192,000	243,668	153,072	30,465	251,049	22,065,773	15,451,716
Organized as the Mutual Insurance Company of Buffalo, April 13, 1849. Name changed, April 26, 1869.												
President—S. S. Jewett.												
Secretary—T. DAVIS.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
BUFFALO GERMAN INS. CO.	1867	100,000	118,739	13,465	14,145	27,514	32,096	5,275	.....	15,600	2,815,475	2,613,630
BUFFALO, N. Y.	1868	100,000	125,229	19,105	19,196	38,009	47,398	25,706	6,000	43,188	4,022,460	3,874,850
Organized February 15, 1867.	1869	100,000	155,030	26,132	26,261	50,544	64,153	12,625	7,000	35,506	5,562,342	5,449,162
President—Ernest G. Grey, 1867; Philip Becker, 1869 to date.	1870	200,000	270 081	45,807	47,977	89,996	107,479	25,317	10,000	63,767	10,655,822	10,014,901
Secretary—Alex. Martin, 1867; Oliver J. Eggert, 1874 to date.	1871	200,000	318,337	72,373	75,238	131,108	148,595	52,265	16,925	106,612	15,418,830	15,102,647
	1872	200,000	377,161	80,964	95,589	142,345	163,578	68,206	20,000	124,444	15,859,628	16,639,860
	1873	200,000	447,274	96,547	106,422	181,932	207,338	59,980	20,000	120,870	17,054,178	16,968,286
	1874	200 000	552,602	110,384	118,411	216 986	246,019	65,267	30,000	145,992	22,317,243	19,406,569
	1875	200,000	647,460	116,822	126,204	219,090	254,113	74,962	30,000	163,758	24,320,286	21,677,062
BUILDING ASSOCIATION FIRE INSURANCE CO.	1852	150,000	166,952	2,761	.....	.....	.....	3,771	7,500	.....	.....	2,049,246
NEW YORK CITY.												
Incorporated 1852. Commenced business May 26, 1852. Name changed Mar 13, 1853, to Hamilton Fire Insurance Co. *President*—John Bruce. *Secretary*—Daniel Barnes.												
CAPITAL CITY INSURANCE CO.	1865	200,000	216,662	6,158	6,578	13,650	25,510	524	.....	9,386	2,468,617	1,854,117
ALBANY, N. Y.	1866	200,000	244,625	13,728	24,178	34,294	47,995	16,830	.....	28,982	5,324,049	4,026,109
Organized February 1, 1865.	1867	200,000	261,460	21,587	36,094	51,017	66,010	17,608	18,000	53,699	7,289,403	4,906,893
President—Frank Chamberlain, 1865 to date.	1868	200,000	287,459	24,319	36,281	52,461	71,246	12,936	20,000	50,919	7,738,425	5,847,288
Secretary—James F. Crosby, 1865 to date.	1869	200,000	307,777	22,614	26,737	49,475	69,232	18,750	20,000	57,731	6,505,681	5,425,881
	1870	200,000	293,766	20,502	27,090	40,909	59,257	26,104	20,000	61,686	11,819,447	4,268,371
	1871	200,000	128,642	4,782	19,172	27,200	49,857	181,393	20,000	216,631	4,167,400	1,259,887
	1872	150,000	183,711	11,071	16,842	19,385	24,662	18,991	.....	30,913	2,963,864	2,479,625
	1873	150,000	191,601	15,613	18,175	32,592	42,858	9,231	13,500	35,250	3,282,291	2,664,760
	1874	150,000	191,674	19,977	17,898	30,488	41,150	15,101	15,000	42,545	3,196,465	2,682,815
	1875	150,000	194,190	22,955	27,860	44,468	54,506	27,977	15,000	59,671	4,428,546	3,399,371
CENTRAL PARK INS. CO.	1860	150,000	156,652	6,039	.....	9,546	12,681	2,268	.....	9,855	1,789,950	1,471,650
NEW YORK CITY.	1861	150 000	162,066	5,911	25	13,192	22,052	7,645	.....	18,345	2,594,629	1,874,825
Organized July 14, 1860.	1862	150,000	172,373	8,080	1,100	21 568	30,072	6,240	5,250	22,353	3,286,694	2,835,359
President—A. Michelbacher, 1860 to 1864; Remsen Appleby, 1864 to 1866.	1863	150,000	170,123	12,280	.....	39,537	51,725	27,080	11,250	54,714	7,469,767	4,132,079
Secretary—B. Rothschild, 1860 to 1862; Joseph L. Townsend, 1862 to 1866.	1864	150,000	190,614	21,765	9,770	73,017	83,857	36,488	6,000	68,607	11,635,288	7,111,093
	1865	150,000	178,264	25,635	54,686	58,884	69,106	77,936	.....	106,858	10,921,034	7,546,275
	1866	150,000	95,938	.....	3,255	30,748	40,175	63,787	.....	95,614	.....	.....
CHARTER OAK FIRE & MARINE INSURANCE CO.	1856	300,000	333,926	.....	.....	36,397	37,511	5,285	.....	12,026	.....	826,057
HARTFORD, CONN.	1857	300,000	338,000	.....	10,642	110,577	139,386	58,825	46,200	124,346	.....	2,291,121
Organized July 16, 1856. Burned out at Chicago, 1871. Succeeded by the "Atlas" 1872.	1858	300,000	341,559	.....	68,003	143,910	160,401	81,215	42,750	156,668	.....	11,033,977
President—Ralph Gilbert, 1856 to 1858; B. Hudson, P. T., 1858; Jos. H. Sprague, 1863 to 1870.	1859	300,000	336,071	.....	90,675	175,638	193,240	99,034	42,150	198,577	.....	13,656,489
Secretary—Joseph H. Sprague, 1856 to 1863; James Goodman, 1863; George Nevers, 1867 to 1870.	1860	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1861	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1862	300,000	300,434	23,396	14,230	77,216	92,705	53,554	.....	75,421	7,947,013	6,979,062
	1863	300 000	328,503	30,449	13,366	105,748	124,035	66,730	.....	93,952	10,937,001	8,692,702
	1864	300,000	365,466	51,722	13,226	153,610	178,150	98,548	15,000	155,692	16,646,992	12,493,044
	1865	300,000	325,526	74,952	84,712	152,214	177,840	127,785	30,000	204,934	16,007,943	12,962,461
	1866	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1867	150,000	195,554	22,744	31,194	36,929	50,877	40,645	.....	55,695	2,686,092	3,291,331
	1868	150,000	232,380	56,330	64,064	115,232	130,621	45,686	15,000	96,075	9,140,696	7,118,878
	1869	150,000	260,516	69,037	89,523	138,884	157,194	79,350	16,500	131,755	11,317,164	9,303,251
	1870	150,000	251,950	66,302	96,531	129,314	147,733	104,732	18,000	165,842	11,803,054	9,776,617
CITIZENS' INSURANCE CO.	1871	200,000	225 003	19,134	22,086	34,191	27,312	8,450	3,319	25,137	2,087,853	3,204,607
NEWARK, N. J.	1872	200,000	250,640	48,109	82,072	91,944	106,513	37,962	11,283	81,533	5,245,180	6,531 126
Incorporated March 25, 1869.	1873	200,000	332,681	94,261	117,094	215,773	233,914	103,334	18,615	101,214	15,482,178	12,812,392
President—H. H. Jaques, 1871; James G. Darling, 1872 to 1875; Joseph M. Smith, 1875 to date.	1874	200,000	392,780	128,208	161,154	284,960	304,277	138,111	30,524	271,519	21,078,657	15,646,350
Secretary—A. P. Scharff, 1871 to date.	1875	200,000	472,094	217,997	281,898	472,703	495,042	224,330	26,241	418,364	25,377,153	26,487,076
CITIZENS' INSURANCE CO.	1873	200,000	321,988	52,451	66,314	113,455	169,291	25,356	18,615	101,214	9,634,288	5,442,449
ST. LOUIS, MO.	1874	200,000	384,783	85,005	109,450	194,932	231,448	58,954	19,840	147,166	12,938,481	9,592,373
Incorporated February, 1837.	1875	200,000	417,005	92,231	125,317	197,753	229,032	95,696	19,925	182,449	16,055,555	10,380,166
President—E. O. Stanard, 1873. *Secretary*—H. D. McLean, 1873; John P. Harrison, 1875.												
CITIZENS' FIRE INSURANCE CO.	1849	105,000	121,143	.....	7,507	.....	.....	11,748	16,800	.....	.....	5,292,355
WILLIAMSBURGH, N. Y.	1850	102,000	178,670	.....	4,175	.....	.....	33,266	22,500	.....	.....	6,529,218
Incorporated April 28, 1836. Formerly the "Williamsburgh Fire." Name changed in 1849, and company located in Brooklyn. The word "Fire" dropped from the name in 1865. *President*—Daniel Burtnett, 1849; James M. McLean, 1859 to date. *Secretary*—James M. McLean, 1849; Ed. A. Walton, 1859 to date.	1851	150,000	200,458	.....	32,490	.....	.....	37,597	24,000	.....	.....	7,932,269
	1852	150,000	216,576	.....	15,848	.....	.....	31,368	23,436	67,929	.....	9,221,730
	1853	150,000	210,123	.....	7,790	78,863	93,484	49,723	29,905	95,583	.....	.....
	1854	150,000	227,253	.....	2,267	84,727	100,226	27,769	30,223	79,349	.....	9,890,623
	1855	150,000	250,077	.....	712	80,567	99,375	25,468	30,120	78,010	.....	9,845,390
	1856	150,000	266,674	.....	9,907	81,349	98,668	29,347	33,306	85,175	.....	9,971,537
	1857	150,000	278,237	.....	6,142	82,932	100,133	29,373	29,750	83,211	.....	10,105,083
	1858	150,000	317,405	.....	28,284	76,413	95,900	20,979	16,342	61,339	.....	10,276,301
	1859	150,000	324,363	.....	33,344	72,620	94,190	19,865	41,241	84,936	.....	11,077,975
	1860	150,000	324,419	35,869	7,956	85,651	106,273	40,044	41,021	108,264	14,530,479	12,641,506
	1861	150,000	332,613	33,509	829	80,070	100,831	26,292	33,858	87,129	14,138,239	12,172,333
	1862	150,000	345,238	39,603	3,760	92,527	113,773	40,460	37,520	105,678	19,847,548	15,386,595
	1863	150,000	399,327	46,214	2,080	116,299	139,024	26,288	37,529	98,433	21,294,233	15,873,062
	1864	300,000	585,237	69,916	41,144	186,541	219,099	81,437	52,504	197,522	32,108,376	22,187,518
	1865	300,000	548,389	97,592	169,946	236,191	284,398	187,468	60,076	336,503	35,183,289	26,502,332
	1866	300,000	537,485	115,901	153,219	262,025	297,887	171,593	59,744	319,761	39,124,996	29,352,857
	1867	300,000	564,022	107,213	121,271	288,863	330,475	128,993	45,078	281,861	37,795,403	30,562,635
	1868	300,000	548,389	118,471	148,687	255,644	291,651	83,202	59,814	229,997	37,322,807	31,293,526
	1869	300,000	693,895	121,131	132,357	242,764	286,516	96,292	60,364	242,589	39,142,583	33,849,743

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
CITIZENS' FIRE INS. CO.—*Continued.*	1870	300,000	684,798	121,645	135,515	230,305	270,519	73,794	100,465	269,651	41,265,669	36,492,256
	1871	300,000	780,792	172,973	185,384	314,458	359,150	140,813	49,441	237,282	61,734,828	54,288,805
	1872	300,000	735,693	192,660	327,292	351,103	404,854	307,201	52,536	469,658	65,845,144	55,352,664
	1873	300,000	735,149	183,542	297,817	358,321	398,344	228,066	31,297	372,972	57,850,124	48,964,595
	1874	300,000	843,802	164,703	181,429	312,970	360,267	79,343	62,011	255,684	53,735,922	46,700,000
	1875	300,000	893,815	143,750	147,435	262,810	312,293	83,506	70,346	262,918	49,646,000	46,671,192
CITY INSURANCE COMPANY. PROVIDENCE, R. I. Incorporated January, 1864. *President*—Geo. L. Clark. *Secretary*—Edward S. Babbitt.	1872	100,000	161,608	42,457	55,946	62,947	73,247	32,605	2,727	50,260	4,918,544	5,801,737
	1873	100,000	180,829	65,532	73,326	104,802	114,134	55,919	6,437	90,498	6,824,545	7,482,619
	1874	100,000	211,158	85,848	107,655	144,116	156,652	63,427	10,380	123,398	9,500,531	9,915,695
CITY FIRE INSURANCE CO. HARTFORD, CONN. Organized November 10, 1847. Burned out at Chicago 1871. Succeeded by the "Orient," 1872. *President*—H. D. Condict, 1856 to 1858; C. B. Bowers, 1858 to 1864; W. E. Baker, 1864 to 1866; C. T. Webster, 1866 to 1870. *Secretary*—L. Brainard, 1855 to 1858; C. C. Waite, 1858 to 1862; William E. Baker, 1862 to 1864; George W. Lester, 1864 to 1870.	1854	100,000	119,677	.....	14,969	55,080	58,156	31,206	5,000	48,076	.....	862,521
	1855	100,000	134,010	.....	12,329	64,145	67,355	31,694	7,000	50,332	.....	1,753,801
	1856	150,000	141,685	.....	11,407	81,113	83,748	44,525	20,040	77,942	.....	2,493,709
	1857	150,000	207,479	.....	13,670	109,387	119,084	62,963	22,000	105,473	.....	2,091,298
	1858	250,000	308,231	.....	69,120	142,212	154,566	72,671	25,018	135,255	.....	10,473,256
	1859	250,000	330,274	.....	90,693	204,894	223,119	95,827	30,000	197,734	.....	14,716,869
	1860	250,000	335,023	76,651	113,695	202,703	224,080	137,635	24,955	210,352	17,097,975	15,831,588
	1861	250,000	301,315	52,976	74,685	149,645	164,992	138,205	7,545	181,261	13,292,973	12,804,593
	1862	250,000	335,927	54,615	74,246	138,535	155,396	84,841	20,000	137,282	11,936,130	11,487,819
	1863	250,000	390,501	64,222	78,024	156,444	179,088	74,163	27,436	137,854	15,017,853	13,865,540
	1864	250,000	442,440	81,421	92,323	182,537	209,691	108,282	24,450	179,177	19,682,213	17,566,525
	1865	250,000	440,651	110,884	144,411	211,509	243,577	163,201	25,000	252,841	24,155,834	21,530,945
	1866	250,000	399,977	144,069	177,250	296,675	319,700	276,731	12,500	332,883	27,685,535	25,797,563
	1867	250,000	465,965	180,282	218,652	385,242	412,493	208,069	22,500	347,316	31,640,420	27,792,321
	1868	250,000	504,989	192,311	238,176	395,486	424,638	212,700	30,021	395,717	33,986,967	29,195,237
	1869	250,000	573,437	190,691	240,682	382,384	416,787	199,344	32,536	353,345	34,181,711	28,544,435
	1870	250,000	551,287	180,048	245,123	346,560	383,090	257,139	40,000	407,552	34,104,849	31,301,002
CITY FIRE INSURANCE CO. NEW HAVEN, CONN. Organized May, 1850. Closed business 1865. *President*—Wells Southworth, 1855 to 1865. *Secretary*—Geo. H. Scranton, 1855 to 1858; Levi B. Bradley, 1858 to 1865.	1855	112,000	125,411	.....	.....	15,562	16,215	529	.....	3,295	.....	244,485
	1856	150,000	206,510	.....	3,450	43,400	50,219	25,926	.....	32,599	.....	504,847
	1857	150,000	239,636	.....	4,450	65,180	76,411	16,443	18,000	51,238	.....	996,815
	1858	150,000	262,921	.....	37,237	85,759	98,250	47,224	9,000	77,498	.....	7,498,079
	1859	200,000	322,802	.....	52,042	88,759	104,075	52,316	10,500	86,883	.....	8,165,288
	1860	200,000	322,753	41,140	15,006	95,464	113,455	74,846	12,000	109,455	12,610,346	9,660,266
	1861	200,000	295,645	39,364	18,417	85,185	108,516	54,836	20,000	94,567	10,656,405	9,314,615
	1862	200,000	287,357	43,984	10,096	80,347	99,144	62,987	24,000	106,568	10,956,467	9,753,271
	1863	200,000	330,119	36,481	6,228	75,180	94,605	22,358	16,000	57,856	10,323,134	9,210,331
	1864	200,000	336,456	43,831	7,410	94,580	121,450	91,987	30,000	138,145	13,145,632	11,619,093
CITY FIRE INSURANCE CO. NEW YORK CITY. Incorporated April 25, 1833. *President*—John Barrow, 1833 to 1839; Cyrus Hitchcock, 1839 to 1843; R. A. Reading, 1843 to 1850; Geo. S. Fox, 1850 to 1864; Richard A. Reading, 1864 to 1871; Samuel Townsend, 1871 to date. *Secretary*—Richard A. Reading, 1833 to 1843; Duncan T. Curry, 1843 to 1852; Samuel Townsend, 1852 to 1871; D. J. Blauvelt, 1871 to date.	1833	300,000	299,769	.....	2,192	.....	.....	.....	.....	.....	.....	.....	965,105
	1834	300,000	335,773	.....	5,984	8,898	27,436	14,813	10,500	.....	.....	1,747,235
	1835	300,000	252,388	.....	158,195	17,964	33,983	25,900	19,500	.....	.....	4,073,666
	1836	300,000	227,584	.....	138,140	43,791	60,030	140,837	.....	.....	.....	4,486,294
	1837	300,000	287,500	.....	49,040	37,293	48,316	21,169	.....	.....	.....	4,287,250
	1838	210,000	283,585	.....	26,494	32,241	51,492	11,892	10,500	.....	.....	3,792,995
	1839	210,000	277,853	.....	31,009	37,826	54,119	31,483	21,000	.....	.....	4,677,599
	1840	210,000	297,261	.....	23,906	42,841	59,307	33,162	.....	.....	.....	4,569,837
	1841	210,000	296,147	.....	19,891	43,107	59,093	34,301	21,000	.....	.....	4,986,934
	1842	210,000	281,014	.....	16,413	42,391	73,681	15,798	27,300	.....	.....	5,012,831
	1843	210,000	274,029	.....	19,633	34,792	52,952	7,037	37,800	.....	.....	4,798,813
	1844	210,000	262,125	.....	15,000	30,048	47,846	15,760	42,000	.....	.....	5,350,112
	1845	210,000	250,147	.....	21,990	56,270	73,588	98,350	10,500	.....	.....	9,959,591
	1846	210,000	279,422	.....	24,267	80,380	96,618	26,962	8,400	.....	.....	11,131,860
	1847	210,000	310,044	.....	17,920	81,306	100,244	31,189	33,600	.....	.....	11,089,814
	1848	210,000	308,946	.....	22,480	.....	.....	45,490	52,500	.....	.....	11,736,944
	1849	210,000	342,246	.....	9,752	.....	.....	38,416	35,700	.....	.....	13,479,584
	1850	210,000	338,108	.....	4,570	.....	.....	42,325	69,000	.....	.....	12,655,141
	1851	210,000	336,135	.....	11,126	.....	.....	30,068	75,000	.....	.....	12,095,731
	1852	210,000	324,974	.....	1,863	.....	.....	42,209	47,868	100,223	.....	11,557,037
	1853	210,000	329,540	.....	10,903	77,840	102,234	38,356	59,905	109,211	.....	.....
	1854	210,000	344,208	.....	2,837	83,192	109,183	36,412	51,070	104,001	.....	11,374,338
	1855	210,000	365,407	.....	5,867	85,570	125,092	6,573	84,416	106,385	.....	13,586,119
	1856	210,000	367,663	.....	25,786	82,998	105,925	15,827	81,000	120,148	.....	11,200,503
	1857	210,000	339,119	.....	4,059	78,584	100,132	29,373	50,949	100,491	.....	10,755,368
	1858	210,000	344,826	.....	27,958	64,636	86,436	11,106	59,801	88,986	.....	9,815,505
	1859	210,000	342,830	.....	28,523	53,453	74,943	11,001	48,250	78,254	.....	9,216,536
	1860	210,000	341,262	23,147	26,490	47,519	71,094	10,172	42,000	70,163	10,661,654	9,048,590
	1861	210,000	324,703	21,512	27,602	47,524	69,637	22,461	34,477	70,573	10,291,567	9,013,008
	1862	210,000	325,191	21,371	22,198	48,316	68,679	26,397	28,522	72,444	12,002,923	9,125,593
	1863	210,000	341,994	20,601	22,625	47,276	69,508	3,807	34,419	59,205	11,747,703	8,879,598
	1864	210,000	335,706	23,127	29,054	52,908	77,635	39,846	25,581	92,045	13,840,312	10,405,623
	1865	210,000	343,981	22,892	34,194	55,024	84,313	28,510	22,500	80,555	13,294,002	9,776,612
	1866	210,000	371,820	28,977	32,941	71,624	100,484	31,854	25,500	89,171	14,765,887	11,155,889
	1867	210,000	392,096	33,742	38,332	80,546	108,025	18,762	31,579	82,016	14,467,001	11,465,854
	1868	210,000	427,977	32,218	36,419	67,963	96,577	13,303	30,000	74,231	13,666,017	11,715,124
	1869	210,000	453,790	29,678	32,307	64,557	94,878	6,607	30,000	74,548	13,945,374	11,765,742
	1870	210,000	466,068	25,756	30,929	54,133	85,385	5,740	30,000	70,470	12,741,604	11,624,124
	1871	210,000	500,523	32,268	33,070	66,184	97,701	5,331	30,000	67,178	16,167,804	14,408,039
	1872	210,000	464,148	33,568	88,724	69,975	105,923	69,357	42,000	145,377	16,813,860	14,099,218
	1873	210,000	442,579	37,283	40,441	82,654	111,477	64,077	30,000	131,299	15,904,953	13,247,086
	1874	210,000	458,769	35,041	38,869	75,880	105,133	9,093	42,000	88,358	14,911,292	12,507,234
	1875	210,000	462,995	33,040	35,646	66,435	96,574	12,066	42,000	91,132	14,527,732	12,782,202
CLAY FIRE AND MARINE INS. COMPANY. NEWPORT, KY. Organized March 10, 1856. *President*—Job Thompson, 1873; D. Wolf, 1875. *Secretary*—Daniel Wolf, 1873; E. H. Morin, 1875.	1873	200,000	300,927	91,684	103,684	191,474	210,660	52,513	35,000	137,602	14,079,877	10,581,316
	1874	200,000	341,949	97,815	132,205	209,711	225,770	143,323	20,000	238,124	16,618,196	11,830,119
	1875	200,000	311,988	44,801	92,540	96,413	112,904	119,411	.....	168,203	8,863,053	6,485,163

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
CLEVELAND INSURANCE CO.	1866	150,000	196,610	14,080	19,580	32,839	88,299	13,055	5,263	54,216	3,586,069	3,120,203
CLEVELAND, OHIO.	1867	200,000	288,009	35,694	46,194	67,351	107,810	18,842	11,039	85,987	7,119,105	6,613,297
Incorporated 1830. Reorganized 1865.	1868	200,000	313,728	60,228	79,776	130,769	209,871	45,497	29,163	198,294	14,587,571	9,731,135
President—H. B. Payne, 1866 to 1870.	1869	415,000	515,431	81,504	96,161	236,281	309,415	116,571	15,025	264,570	21,546,766	12,979,741
Secretary—Samuel S. Coe, 1866 to 1870.	1870	414,400	530,209	93,063	112,609	269,629	368,739	193,149	18,904	360,169	25,833,246	18,019,234
CLINTON FIRE INSURANCE CO.	1850	250,000	259,755	.....	.....	.....	.....	6,985	.....	6,985	.....	2,742,8[illegible]9
NEW YORK CITY.	1851	250,000	272,465	.....	.....	16,559	21,251	.....	.....	.....	.....	3,591,45[illegible]
	1852	250,000	283,062	.....	.....	.....	.....	9,001	30,000	51,396	.....	4,858,581
	1853	250,000	270,277	.....	93	45,355	62,319	24,231	35,000	75,220	.....	.....
Incorporated April 10, 1849. Commenced business July 11, 1850.	1854	250,000	284,934	.....	4,000	47,207	65,773	23,033	17,500	56,515	.....	5,371,563
President—Hugh Laing, 1850 to 1867; Effingham Townsend, P. T., 1867; J. H. Ames, Jr., V. P., 1868; J. B. Ames, Jr., 1869 to date.	1855	250,000	298,734	.....	4,083	48,483	69,898	7,760	30,000	50,655	.....	5,804,619
Secretary—Samuel J. Willis, 1850 to 1853; J. B. Ames, Jr., 1853 to 1868; Washington Post, P. T., 1868; James Barry, 1869; G. T. Patterson, —— to date.	1856	250,000	294,163	.....	6,500	53,519	74,914	9,912	50,000	78,200	.....	5,584,176
	1857	250,000	300,651	.....	4,325	58,278	77,525	18,286	32,500	71,261	.....	6,293,802
	1858	250,000	296,211	.....	21,868	51,014	69,958	8,566	45,000	74,784	.....	5,953,500
	1859	250,000	295,439	.....	15,749	48,430	68,268	10,491	35,000	67,886	.....	6,397,932
	1860	250,000	301,769	16,000	5,658	47,216	65,976	8,067	34,615	59,970	9,755,450	7,432,909
	1861	250,000	300,235	14,000	1,636	45,673	63,617	13,162	31,720	65,842	10,148,307	6,625,677
	1862	250,000	296,882	12,000	4,634	45,996	65,908	20,808	30,000	67,580	10,054,458	6,921,537
	1863	250,000	317,854	13,800	9,475	54,980	70,784	6,816	25,000	59,910	13,304,246	7,857,561
	1864	250,000	320,954	22,000	9,500	66,991	86,568	36,653	27,500	87,758	11,787,137	9,607,702
	1865	250,000	266,277	29,415	34,484	66,760	80,790	89,483	25,000	141,771	13,501,960	8,644,738
	1866	250,000	318,028	36,067	42,438	97,499	117,160	25,667	12,500	70,214	15,541,107	10,679,131
	1867	250,000	335,395	40,696	41,451	105,051	123,996	38,665	27,500	104,744	13,604,923	10,407,186
	1868	250,000	357,918	45,668	47,259	98,423	115,947	42,276	25,000	103,381	15,264,376	10,948,521
	1869	250,000	382,268	49,300	52,356	104,937	137,051	45,202	32,500	110,410	17,143,914	12,628,276
	1870	250,000	392,701	44,270	48,572	90,031	111,498	30,659	35,000	98,546	15,503,681	12,491,947
	1871	250,000	447,938	61,395	68,911	118,258	148,976	30,729	35,000	105,623	20,048,829	17,481,87[illegible]
	1872	250,000	424,512	67,378	122,348	123,017	150,628	108,804	42,500	193,933	23,030,950	19,273,297
	1873	250,000	436,772	78,520	91,132	180,185	204,349	99,358	25,000	177,665	21,731,371	18,759,[illegible]44
	1874	250,000	491,296	73,008	84,382	142,998	168,623	23,236	42,500	113,797	20,417,289	17,740,059
	1875	250,000	511,698	55,229	69,462	111,861	141,768	32,161	50,000	127,478	18,986,590	16,610,168
COLUMBIA INSURANCE CO.	1849	130,700	169,143	.....	.....	.....	.....	.....	.....	.....	.....	.....
PHILADELPHIA, PA.												
Incorporated June 14, 1839. Admitted to New York June 4, 1849.												
Secretary—Robert S. Hamilton, 1849.												
COLUMBIA FIRE INS. CO.	1853	200,000	217,934	.....	4,255	21,792	27,990	1,738	.....	14,312	.....	.....
NEW YORK.	1854	200,000	226,207	.....	4,180	33,700	48,385	18,430	8,000	40,436	.....	3,765,968
	1855	200,000	234,354	.....	6,993	38,780	53,972	11,461	20,000	44,797	.....	4,294,090
	1856	200,000	235,424	.....	11,203	42,448	58,049	18,96[illegible]	20,000	54,139	.....	4,829,591
Incorporated March 23, 1853. Commenced business March 28, 1853.	1857	200,000	240,138	.....	7,830	45,890	61,696	17,739	20,000	58,364	.....	5,155,634
President—Benj. D. Brush, 1853 to 1861; T. G. Churchill, 1861 to 1866; Alfred Douglas, 1866 to date.	1858	200,000	228,732	.....	15,240	38,761	54,328	20,165	22,000	65,095	.....	4,671,146
Secretary—John C. Bergh, 1853 to 1862; Edward Kemys, 1862 to 1865; John B. Arthur, 1865 to date.	1859	200,000	219,051	.....	17,262	35,359	50,341	14,865	21,000	60,253	.....	4,673,442
	1860	200,000	229,979	11,350	6,200	28,963	43,905	16,908	.....	33,457	5,320,905	4,711,666
	1861	200,000	226,358	13,708	1,621	44,257	50,177	16,570	17,000	52,072	5,650,418	5,077,455
	1862	200,000	226,471	19,131	500	62,852	77,771	31,808	16,000	69,097	7,806,447	7,493,004
	1863	500,000	557,966	29,008	7,902	118,587	136,702	53,265	18,000	114,731	18,595,295	11,321,413
	1864	500,000	559,470	36,241	27,763	189,210	237,205	130,580	35,000	226,751	31,328,570	17,186,915
	1865	500,000	538,473	75,962	146,559	269,224	304,270	225,003	.....	324,423	32,144,385	19,620,762
	1866	500,000	379,120	50,018	69,497	205,345	241,604	295,985	.....	380,296	27,196,093	13,461,402
	1867	300,000	394,875	33,010	43,535	96,823	120,234	39,977	.....	80,741	11,964,657	8,771,831
	1868	300,000	436,321	60,363	76,556	138,610	167,046	47,530	30,000	131,221	17,071,349	13,921,077
	1869	300,000	485,785	60,919	81,850	154,092	181,547	56,854	30,000	146,397	21,817,548	16,966,532
	1870	300,000	451,331	46,529	65,025	115,250	145,852	81,565	30,000	167,383	20,248,773	15,231,348
	1871	300,000	467,198	70,606	80,654	144,930	167,082	76,568	30,000	167,390	22,450,487	19,873,848
	1872	300,000	428,959	71,556	159,671	144,063	176,775	132,893	30,000	222,839	22,374,311	20,048,047
	1873	300,000	401,773	66,740	81,424	166,946	214,049	159,825	.....	231,030	20,535,250	17,168,511
	1874	300,000	436,559	62,841	86,926	141,959	243,695	66,946	30,000	207,368	19,128,181	17,477,208
	1875	300,000	410,630	56,127	71,485	130,169	192,989	60,348	30,000	210,820	19,684,467	16,656,167
COLUMBIAN FIRE AND MARINE INSURANCE CO.	1850	106,300	112,536	.....	.....	6,229	.....	.....	.....	.....	.....	729,950
BOSTON, MASS.												
Incorporated Feb. 3, 1849. Admitted to New York, 1850.												
President—William Savage.												
Secretary—C. A. Elliot.												
COLUMBUS INSURANCE CO.	1849	300,000	340,243	.....	33,417	.....	.....	.....	.....	.....	.....	.....
COLUMBUS, OHIO.	1850	300,000	.....	.....	*a* 697,000	*a* 627,404	*a* 636,980	*a* 687,000	.....	.....	.....	*a* 1,434,944
Incorporated Feb. 21, 1833. Admitted to New York, May, 1849.												
President—Demas Barnes.												
Secretary—D. Alexander.												
a Fire and marine.												
COMMERCE INSURANCE CO.	1859	200,000	211,231	.....	8,524	17,624	24,154	11,247	.....	14,261	.....	1,683,263
ALBANY, N. Y.	1860	200,000	219,499	10,000	2,208	28,713	42,851	19,036	8,000	35,555	3,699,499	2,846,[illegible]54
Organized May 31, 1859.	1861	200,000	226,248	12,000	1,765	32,251	46,304	14,129	16,000	39,500	4,019,059	3,425,195
President—T. B. Hamilton, 1859 to 1861; Adam Van Allen, 1861 to 1868; Garrett A. Van Allen, 1868 to 1871; Adam Van Allen, 1871 to date.	1862	200,000	234,013	14,588	1,266	43,109	58,729	22,685	16,000	49,960	5,585,240	4,365,518
Secretary—G. A. Van Allen, 1859 to 1868; R. M. Hamilton, 1868 to 1871; G. A. Van Allen, 1871 to date.	1863	200,000	246,842	17,065	4,938	54,619	70,340	26,019	16,000	56,497	7,039,749	5,440,426
	1864	200,000	261,688	22,429	294	72,689	92,742	42,700	8,000	75,495	11,430,596	7,723,694
	1865	400,000	494,103	47,498	53,234	107,452	130,581	45,461	20,000	99,540	14,982,017	10,533,503
	1866	400,000	532,701	96,737	108,512	240,976	270,928	189,064	32,000	245,215	29,193,126	20,594,557
	1867	400,000	568,874	132,850	151,679	313,637	339,420	178,174	32,000	303,873	32,017,581	23,929,787
	1868	400,000	641,461	133,511	180,423	284,069	320,618	147,894	32,000	262,040	29,123,866	22,341,009

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
COMMERCE INSURANCE CO.—*Continued.*	1869	400,000	697,594	131,003	179,989	264,750	311,036	155,499	40,000	277,986	27,461,366	22,354,037
	1870	400,000	692,877	127,979	178,224	241,102	279,969	174,002	40,000	288,363	26,494,947	23,883,681
	1871	200,000	429,202	128,506	160,078	234,200	269,955	538,687	40,000	656,712	26,935,490	21,907,352
	1872	200,000	400,157	123,899	182,401	213,687	238,187	176,689	10,000	256,044	21,190,614	21,537,163
	1873	200,000	370,607	105,766	123,374	195,760	217,573	154,982	20,000	232,582	17,497,900	17,159,975
	1874	200,000	404,398	77,246	91,025	128,642	148,413	61,760	20,000	124,158	13,257,801	13,239,905
	1875	200,000	413,262	61,482	65,447	113,048	133,687	63,330	28,000	131,504	11,665,729	11,515,031
COMMERCE FIRE INS. CO.	1859	200,000	211,815	.....	6,870	20,459	4,927	.....	.....	17,882	2,500,082	2,500,082
NEW YORK CITY.	1860	200,000	202,600	9,842	5,600	31,719	47,040	4,853	16,000	38,569	6,810,401	3,323,524
	1861	200,000	209,432	7,002	2,000	22,660	36,227	20,515	.....	36,179	5,977,367	2,878,408
Organized April 13, 1859.	1862	200,000	200,153	7,230	.....	23,423	36,152	25,106	8,000	48,332	6,451,564	3,130,283
President—Benj. Babcock, 1859 to 1874; Duncan McDougal, 1874 to date.	1863	200,000	240,743	8,928	2,933	34,134	50,729	274	8,000	20,662	10,392,726	4,063,214
Secretary—Wm. E. Hoxie, 1859 to date.	1864	200,000	244,908	10,682	4,400	40,104	61,879	23,988	20,000	63,609	11,805,821	4,636,487
	1865	200,000	227,336	14,742	14,742	39,928	55,698	23,182	20,000	68,413	10,247,959	4,388,948
	1866	200,000	230,521	14,874	16,374	44,354	60,773	19,732	20,000	64,173	12,307,223	4,058,679
	1867	200,000	232,461	17,488	18,988	46,007	61,586	15,435	20,000	62,249	12,468,317	4,036,353
	1868	200,000	250,723	23,040	28,840	55,757	77,343	9,626	20,000	56,904	9,893,082	5,391,070
	1869	200,000	260,158	22,589	31,489	55,718	71,558	26,478	20,000	73,800	11,683,845	5,858,874
	1870	200,000	249,872	19,207	23,987	41,253	57,845	14,205	22,000	60,520	9,698,950	5,465,073
	1871	200,000	253,146	29,043	38,098	60,631	74,484	31,727	20,000	80,108	13,998,868	7,756,282
	1872	200,000	248,674	34,130	191,614	76,077	91,117	115,630	20,000	172,391	14,174,379	7,711,920
	1873	200,000	268,034	38,103	40,940	81,792	100,673	98,411	10,000	143,249	12,238,272	7,582,856
	1874	200,000	267,630	35,052	40,152	77,902	96,126	42,402	20,000	94,909	11,376,172	7,283,214
	1875	200,000	266,107	28,345	30,227	61,115	77,924	30,508	20,000	82,337	9,832,275	6,939,474
COMMERCIAL FIRE INS. CO.	1850	200,000	216,157	.....	.....	.....	.....	18,387	.....	.....	.....	4,440,293
NEW YORK CITY.	1851	200,000	224,165	.....	500	53,987	70,160	25,356	.....	.....	.....	5,925,901
	1852	200,000	230,392	.....	8,000	61,324	77,305	26,539	32,000	.....	.....	6,556,998
Incorporated April 27, 1849. Commenced business May 15, 1850.	1853	250,000	222,413	.....	32,645	69,298	82,293	35,784	40,000	91,576	.....	.....
President—John Van Nostrand, 1850 to 1855; Joseph Pettit, V. P., 1855 to 1857; Joseph Pettit, 1857 to 1870; M. V. B. Fowler, 1870 to date.	1854	250,000	232,499	.....	11,622	75,900	90,777	58,262	8,000	81,305	.....	7,458,598
Secretary—Charles J. Martin, 1850 to 1854; Henry B. Greenwood, 1854 to ——; M. V. B. Fowler, 1855 to 1870; D. Quackenbush, 1870 to date.	1855	200,000	233,020	.....	2,456	74,526	90,899	40,179	35,125	90,052	.....	7,245,943
	1856	200,000	244,877	.....	7,230	84,717	101,244	37,179	34,635	89,294	.....	7,837,366
	1857	200,000	237,962	.....	4,082	84,275	102,362	62,456	27,313	100,493	.....	8,053,592
	1858	200,000	262,931	.....	28,590	72,447	88,615	27,449	17,063	63,590	.....	7,662,920
	1859	200,000	274,960	.....	34,298	67,086	84,750	16,754	35,890	73,720	.....	8,337,029
	1860	200,000	280,558	29,605	9,040	79,164	96,954	35,450	32,250	90,452	12,499,347	9,485,202
	1861	200,000	273,321	23,934	8,117	66,299	84,530	35,349	31,840	88,988	11,047,068	8,343,131
	1862	200,000	264,450	23,411	3,444	65,337	82,783	48,607	21,773	91,399	11,901,576	8,551,154
	1863	200,000	288,213	24,021	3,211	66,582	84,806	19,462	20,377	62,746	12,435,028	8,947,396
	1864	200,000	299,093	26,116	3,662	75,519	95,848	42,242	19,950	90,029	13,820,222	9,746,226
	1865	200,000	279,681	31,395	35,385	68,069	88,426	63,051	20,000	109,151	11,250,067	8,691,063
	1866	200,000	281,768	40,706	53,672	95,923	114,372	69,453	19,915	119,153	14,792,505	10,213,076
	1867	200,000	280,800	45,835	54,708	143,741	126,062	69,924	19,677	122,973	12,813,428	10,020,115
	1868	200,000	302,767	44,908	53,950	97,074	114,632	38,969	20,397	97,252	12,737,217	10,384,737
	1869	200,000	315,298	40,678	61,650	88,822	109,818	47,362	19,550	103,417	13,731,845	10,621,789
	1870	200,000	306,002	36,750	46,618	75,381	93,728	49,786	20,530	101,794	13,401,909	11,365,897
	1871	200,000	355,982	73,384	80,235	134,759	154,420	54,076	19,857	117,119	23,307,872	19,678,587
	1872	200,000	317,928	71,380	128,54.	158,426	176,284	152,785	22,092	225,514	27,101,011	22,089,318
	1873	200,000	344,497	86,063	96,056	210,318	226,959	132,104	10,075	201,023	26,142,017	21,931,229
	1874	200,000	429,876	96,433	112,320	228,479	247,916	87,478	26,025	182,620	28,663,715	23,848,559
	1875	200,000	553,274	139,620	175,172	292,162	315,888	127,565	40,000	257,272	39,872,187	32,773,152
COMMERCIAL FIRE INS. CO.	1872	200,000	402,325	86,067	137,022	170,244	281,072	36,587	60,000	181,943	11,779,164	10,472,755
SAN FRANCISCO, CAL.												
Incorporated February, 1872. *President*—C. W. Kellogg. *Secretary*—Chas. A. Laton.												
COMMONWEALTH INS. CO.	1875	300,000	369,064	60,303	66,803	108,460	116,223	19,288	.....	54,452	12,224,339	9,359,905
BOSTON, MASS.												
Incorporated May 6, 1875. *President*—John Hitchcock. *Secretary*—Samuel Appleton.												
COMMONWEALTH INS. CO.	1853	250,000	262,132	.....	4,500	16,952	17,875	.....	.....	5,744	.....	.....
NEW YORK.	1854	250,000	282,481	.....	4,287	72,199	91,072	15,720	30,000	60,337	.....	4,343,711
	1855	250,000	295,771	.....	15,244	83,513	108,497	51,786	30,000	98,362	.....	5,741,935
Incorporated September 5, 1853. Commenced business same day.	1856	250,000	272,992	.....	19,985	52,927	73,360	47,081	30,000	92,392	.....	5,410,605
President—Joseph Hoxie, 1853 to 1866; Geo. T. Haws, 1866 to date.	1857	250,000	280,498	.....	13,769	51,525	70,328	32,617	19,000	65,562	.....	5,308,900
Secretary—Thomas L. Chester, 1853 to 1860; Geo. T. Haws, 1860 to 1866; D. M. Doughty, 1866 to date.	1858	250,000	283,347	.....	28,500	72,447	88,615	27,449	17,063	63,590	.....	7,662,920
	1859	250,000	290,659	.....	31,617	66,325	84,807	21,816	27,500	64,967	.....	6,118,200
	1860	250,000	326,272	25,000	43,000	71,346	91,640	41,387	27,500	84,668	11,328,670	7,967,104
	1861	250,000	280,734	17,280	6,447	67,070	86,316	76,316	30,000	122,867	8,926,000	7,116,200
	1862	250,000	294,693	23,309	6,500	64,425	79,867	61,425	17,500	67,324	8,268,356	7,436,314
	1863	250,000	289,075	24,111	7,811	67,600	87,575	45,027	20,000	85,586	11,441,994	7,662,485
	1864	250,000	333,359	31,125	20,000	87,210	114,015	49,368	.....	77,604	14,895,955	9,763,660
	1865	250,000	310,563	26,671	41,671	77,462	99,041	86,510	12,500	124,060	11,325,705	6,342,592
	1866	250,000	296,120	40,752	61,248	122,937	143,011	144,811	.....	170,754	12,636,353	10,175,131
	1867	250,000	361,626	71,945	83,845	212,573	234,837	108,088	12,500	156,606	26,810,141	13,450,373
	1868	250,000	415,978	81,710	121,710	291,833	319,004	164,105	25,000	270,006	20,889,041	15,632,747
	1869	250,000	465,768	77,252	102,252	278,878	304,859	225,202	25,000	210,392	19,003,844	15,585,823
	1870	250,000	320,048	82,631	108,297	192,517	214,909	221,658	25,000	315,654	18,556,754	16,016,351
COMMONWEALTH INS. CO.	1856	110,000	160,461	.....	17,000	99,064	101,846	54,088	.....	87,766	.....	38,000
HARRISBURG, PA.	1857	110,000	166,891	.....	20,000	127,208	133,396	76,149	.....	121,417	.....	160,000
Organized May, 1854.	1860	200,000	208,923	17,844	15,785	49,125	66,003	49,676	11,970	76,534	5,676,117	5,232,570
Vice-President—Benjamin Parke. *Secretary*—S. S. Carrier												
No reports for 1858 and 1859.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
COMMONWEALTH INS. CO. OF STATE OF PENNSYLVANIA. PHILADELPHIA, PA. Organized February 18, 1854. *President*—David Jayne. *Secretary*—Samuel S. Moon.	1857	500,000	403,924	.....	5,840	28,385	38,659	15,381	.....	26,822	.....	230,000
	1858	500,000	512,680	.....	19,525	35,991	45,270	8,281	.....	25,840	.....	3,499,375
	1859	250,000	268,855	.....	23,249	45,825	60,541	20,067	11,152	48,234	.....	4,570,600
CONNECTICUT FIRE INS. CO. HARTFORD, CONN. Incorporated May 1, 1850. Admitted to New York 1850. Reorganized after Chicago Fire in 1871. *President*—E. W. Greene, 1851 to 1865; John B. Eldridge, 1865 to 1873; M. Bennett, Jr., 1873 to date. *Secretary*—John B. Eldridge, 1851 to 1865; M. Bennett, Jr., 1865 to 1873; Charles R. Burt, 1873 to date.	1850	200,000	217,089	.....	5,109	19,016	.....	.....	.....	.....	.....	.....
	1851	200,000	223,057	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1852	200,000	228,573	.....	4,600	.....	.....	.....	.....	.....	.....	.....
	1853	200,000	241,052	.....	13,100	.....	.....	.....	.....	.....	.....	.....
	1854	200,000	229,058	.....	18,100	82,747	92,010	80,831	.....	96,898	.....	1,700,000
	1855	200,000	273,020	.....	8,100	79,416	85,777	45,471	20,000	79,999	.....	1,875,000
	1856	200,000	211,877	.....	4,800	75,707	88,499	37,221	40,000	90,846	.....	1,709,509
	1857	200,000	206,904	.....	7,720	80,866	95,506	35,552	20,000	69,095	.....	845,000
	1858	200,000	233,075	.....	34,838	74,685	85,160	35,375	9,000	57,541	.....	7,859,841
	1859	200,000	231,280	.....	32,598	78,131	90,376	25,594	30,000	77,342	.....	7,862,611
	1860	200,000	232,972	26,233	2,833	76,273	90,712	47,016	21,500	84,010	7,524,925	7,959,026
	1861	200,000	224,049	24,479	4,500	69,543	81,493	45,190	20,000	78,818	6,622,321	7,195,591
	1862	200,000	237,471	23,316	4,000	66,561	80,751	31,427	20,000	67,137	6,317,134	6,821,259
	1863	200,000	265,543	20,550	1,500	59,946	76,478	20,081	20,000	57,241	5,454,812	5,223,672
	1864	200,000	271,775	22,904	.....	69,362	86,346	49,233	20,000	87,492	6,749,636	6,089,482
	1865	200,000	273,816	29,263	32,763	65,263	86,065	35,785	20,000	76,282	7,077,887	6,558,769
	1866	200,000	277,319	43,959	60,253	113,392	135,149	86,617	20,000	134,720	10,302,354	9,257,291
	1867	200,000	304,846	74,281	87,781	158,106	176,869	89,964	10,000	149,355	15,429,279	13,169,450
	1868	200,000	342,837	84,052	104,343	159,684	181,756	76,037	24,000	150,354	13,162,500	14,141,075
	1869	200,000	371,536	80,895	89,137	153,462	176,604	76,397	24,000	145,805	13,550,755	15,179,464
	1870	200,000	405,069	76,939	90,839	153,879	181,091	75,568	24,000	150,483	13,105,000	14,837,164
	1871	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1872	500,000	708,990	130,645	206,170	270,293	319,872	145,491	30,000	231,318	32,430,030	22,499,960
	1873	500,000	765,204	155,751	178,251	321,528	364,535	182,614	.....	270,108	27,875,500	23,180,500
	1874	500,000	877,594	173,591	197,191	363,024	419,090	142,004	60,000	299,240	29,245,000	25,372,400
	1875	500,000	942,224	174,016	195,888	324,934	381,112	166,509	75,000	337,795	30,980,300	27,067,100
CONTINENTAL INSURANCE CO. NEW YORK CITY. Incorporated November 10, 1852. Organized and commenced business Jan. 7, 1853. *President*—Wm. V. Brady, 1853; Geo. T. Hope, 1857 to date. *Secretary*—Geo. T. Hope, 1853 to 1857; H. H. Lamport, 1857 to 1866, Cyrus Peck, 1866 to date. a Includes scrip.	1853	500,000	575,573	.....	5,560	96,417	132,145	6,785	25,000	56,573	.....	.....
	1854	500,000	595,547	.....	457	125,682	160,164	70,545	50,000	145,983	.....	13,227,769
	1855	500,000	635,250	.....	4,905	136,376	179,257	60,010	50,000	138,501	.....	14,524,483
	1856	500,000	628,860	.....	14,549	159,503	203,777	54,447	118,205	210,462	.....	17,733,983
	1857	500,000	706,877	.....	11,709	183,001	225,859	63,050	50,000	148,667	.....	20,042,821
	1858	500,000	835,227	.....	104,124	218,446	271,503	43,021	55,271	142,387	.....	27,908,627
	1859	500,000	946,573	.....	137,041	265,085	321,052	79,660	67,108	209,734	.....	32,693,584
	1860	500,000	1,024,752	133,996	29,467	296,402	359,357	132,044	69,671	359,357	50,299,500	39,861,000
	1861	500,000	1,071,518	128,830	19,401	275,640	347,268	132,826	69,951	342,268	52,367,208	40,285,145
	1862	500,000	1,171,213	133,323	27,578	297,076	370,681	136,947	64,778	370,681	55,522,234	45,748,500
	1864	500,000	1,345,387	149,012	48,592	331,204	420,936	74,117	65,080	447,643	60,645,880	48,645,700
	1864	500,000	1,423,681	188,725	69,027	417,354	541,767	187,785	69,972	456,041	78,080,326	70,387,805
	1865	a 1,052,890	1,532,888	213,349	332,910	495,047	606,793	197,152	69,335	518,145	94,534,162	66,617,336
	1866	a 1,055,137	1,668,136	265,122	379,099	615,704	733,296	334,484	70,931	691,151	101,311,914	82,700,003
	1867	a 1,074,137	1,814,590	288,553	381,992	678,947	801,085	315,800	69,594	681,443	102,721,188	88,288,218
	1868	a 1,096,180	2,066,854	314,046	447,154	683,660	822,222	195,163	74,044	599,239	111,472,269	94,164,060
	1869	500,000	2,339,122	387,976	520,173	752,122	934,300	210,426	79,383	657,9 9	125,947,242	103,052,239
	1870	500,000	2,538,038	491,405	667,740	879 445	1,032,352	258,040	91,006	862,032	151,055 221	129,006,380
	1871	1,000,000	2,509,526	706,272	1,456,181	1,351,362	1,511,568	1,419,105	100,810	2,205,415	203,281,346	175,543,160
	1872	1,000,000	2,284,259	801,175	1,231,092	1,549,153	1,657,489	1,747,387	74,919	2,443,640	221,862,298	192 439,698
	1873	1,000,000	2,255,937	921,927	1,117,963	1,633,904	1,740,275	977,840	90,6 0	1,651,304	220,195,229	196,293,619
	1874	1,000,000	2,606,236	981,229	1,198,635	1,677,695	1,801,571	701,999	103,374	1,432,718	224,594,270	198,241,466
	1875	1,000,000	2,845,165	951,427	1,189,152	1,523,846	1,677,156	733,428	99,807	1,448,526	216,437,323	195,168,042
CONWAY FIRE INSURANCE CO. CONWAY, MASS. Organized July, 1849. *President*—James S. Whitney, 1855 to 1858. *Secretary*—Joseph H. Sprague, 1855; D. C. Rogers, 1856 to 1859.	1855	100,000	203,177	.....	20,520	93,032	68,436	36,892	6,051	59, 14	.....	37,400
	1856	100,000	204 475	.....	20,798	114,447	87,849	58,396	11,189	88,696	.....	705,715
	1857	150,000	255,313	.....	30 002	94,999	100,614	51,621	11,777	86,487	.....	1,161,512
	1858	150,000	273,067	.....	89,697	111,307	128,094	62,925	15,501	107,163	.....	8,615,072
	1859	150,000	263,521	.....	85,891	110,406	120,740	52,540	9,000	124,052	.....	9 091,372
CORN EXCHANGE FIRE AND INLAND NAVIGATION INS. CO. NEW YORK CITY. Incorporated February 26, 1853. Commenced business March 1, 1853. Burned out at Boston 1872. *President*—Joseph Willetts, V. P., 1854; Joseph Ketchum, 1855; A. H. Lowerre, V. P., 1862; W. H. Windsor, 1864; R. F. Mason, 1865; R. J. Lowber, 1868. *Secretary*—Wm. H. Windsor, 1854; J. Pryor Horke, 1864; Wm. H. Windsor, 1865; Geo. W. Hoffman, 1868.	1853	200,000	213,751	.....	1,750	44,143	54,561	16,692	12,000	41,211	.....	.....
	1854	200,000	246,417	.....	18,320	101,775	116,204	40,884	11,208	74,934	.....	5,735,960
	1855	200,000	266,908	.....	12,535	146,194	161,167	67,719	23,208	116,185	.....	5,640,000
	1856	200,000	308,657	.....	43,816	207,181	223,207	106,970	31,270	184,311	.....	5,765,000
	1857	200,000	295,832	.....	29,742	130,331	147,991	68,032	40,175	145,930	.....	5,332,685
	1858	200,000	289,652	.....	21,159	134,266	149,842	66,035	40,245	133,239	.....	4,504,188
	1859	200,000	286,168	.....	21,150	90,704	113,748	45,323	40,100	109,831	.....	4,274,986
	1860	200,000	298,965	12,000	39,163	158,300	174,250	76,241	39,900	152,441	10,307,900	5,997,133
	1861	200,000	299 637	12,000	19,680	123,751	138,954	86,010	39,980	136,119	8,643,100	5,905,405
	1862	200,000	269,877	23,000	8,966	146,842	153,451	113 151	39,790	195,508	13,734,561	9,412,562
	1863	400,000	600,545	104,376	49,747	453,063	476,905	237,286	29,682	360,997	51,109,000	30,437,423
	1864	400,000	405,618	61,153	45,427	339,932	374,509	450,671	19,907	562,018	41,842,000	18,780,392
	1865	400,000	448,269	48,040	86,298	168,908	226,787	237,475	.....	356,156	22,665,404	18,194,509
	1866	400,000	501,096	65,586	96,918	203,921	302,211	146,561	.....	290,126	24,327,706	19,870,278
	1867	400,000	504,879	77,661	119,777	261,921	371,527	174,667	19,445	377 745	34,596,794	23,231,323
	1868	400,000	426,073	122,868	148,518	262,060	305,476	185,928	392	339,058	33,542,095	21,010,690
	1869	300,000	415,265	87,147	100,052	164,316	188,891	137,796	265	205,273	23,727,170	15,795,955
	1870	200,000	384,804	67,311	91,043	136,566	156,230	99,318	90	157,243	23,419,355	14,195,709
	1871	200,000	309,936	32,753	92,771	63,601	81,484	78,594	.....	116,943	15,986,372	9,806,281
CROTON FIRE INSURANCE CO. NEW YORK CITY. Organized July 16, 1863. Closed business July, 1866. *President*—Andrew Wesson, 1863; Thomas Stillman, 1866. *Secretary*—Silas G. Butler, 1863; Wm. F. Mettler, Acting Secretary, 1866.	1863	200,000	220 869	11,539	.....	20,375	24,512	.....	.....	3,725,421	5,001,691	.....
	1864	200,000	226,681	40,959	18,066	139,434	154,073	62,439	9,975	15,401,693	24,616,396	.....
	1865	200,000	249,133	55,097	80,810	205,354	224,069	192,637	.....	257,514	29,611,263	16,079,981
	1866	200,000	58,129	.....	21,612	24,853	45,416	182,235	.....	223,690	.....	.....

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
DELAWARE MUTUAL SAFETY INSURANCE CO.	1849	.....	202,016	.....	.....	.....	.....	.....	.....	.....	.....	.....
PHILADELPHIA, PA.	1852	.....	519,769	.....	.....	118,016	366,513	98,234	.....	282,091	.....	.....
Incorporated April 10, 1835. Admitted to New York May 21, 1849.	1855	356,710	609,091	.....	71,427	452,847	468,600	299,234	.....	432,269	.....	*a* 133,750
President—Wm. Martin, 1855; Thomas C. Hand, 1862.	1857	356,710	701,270	.....	65,174	542,063	609,909	356,242	16,343	527,492	.....	*a* 1,188,073
Secretary—Richard S. Newbold, 1849; Jos. W. Cowan, 1855; Henry Lylburn, 1857.	1858	363,310	708,898	.....	19[illegible],659	460,648	524,974	284,035	20,031	417,335	.....	.....
a In force in New York only.	1859	418,885	799,735	.....	168,106	477,250	523,123	252,619	31,011	419,329	.....	*a* 490,000
	1860	360,000	853,376	91,585	103,540	379,168	441,597	246,310	38,951	349,426	17,119,922	16,454,550
	1861	360,000	784,728	67,727	67,73[illegible]	305,176	349,539	181,575	43,630	276,740	14,980,979	14,087,810
	1862	360,000	961,415	100,010	97,894	277,375	324,515	130,492	46,555	224,066	16,437,113	13,077,632
DETROIT FIRE AND MARINE INSURANCE CO.	1869	150,000	265,216	44,921	58,986	86,885	140,128	30,714	22,500	105,342	7,228,016	6,707,607
DETROIT, MICH.	1870	150,000	266,676	49,543	68,093	91,071	180,226	78,359	15,000	167,807	8,251,953	7,793,559
Incorporated February 1, 1866.	1871	150,000	273,563	63,251	133,489	122,352	204,051	271,326	15,000	362,044	11,400,681	10,184,356
President—Caleb Van Husan, 1869 to date.	1872	150,000	266,252	74,173	96,772	129,732	221,252	145,403	.....	229,096	11,682,578	10,996,863
Secretary—James J. Clark, 1869 to date.	1873	150,000	391,094	71,209	86,937	122,590	238,607	57,574	15,000	167,684	10,564,135	10,492,581
	1874	150,000	453,356	70,090	86,040	115,551	209,658	50,609	30,034	144,511	10,611,515	10,631,729
	1875	150,000	319,353	75,825	110,183	135,088	240,798	64,811	22,500	188,062	11,237,688	10,828,176
DWELLING-HOUSE INS. CO.	1873	300,000	357,624	51,118	51,118	59,411	77,692	51	.....	22,102	5,699,564	5,510,064
BOSTON, MASS.	1874	300,000	392,592	60,422	67,524	31,421	56,920	3,020	.....	27,855	3,197,172	7,944,136
Organized December 30, 1872.												
President—Arthur W. Hobart.												
Secretary—Henry F. Perkins.												
EAGLE FIRE INSURANCE CO.	1806	500,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NEW YORK CITY.	1846	300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Incorporated April 4, 1806. Crushed by the fire of 1835, but reorganized and continued. No reports from 1806 to 1846. Again reorganized May, 1846.	1848	300,000	360,078	.....	2,782	.....	.....	22,158	39,000	.....	.....	11,341,500
President—W. W. Woolsey, 1806 to 1809; Henry J. Wyckoff, 1809 to 1816; Edward W. Laight, 1816 to 1846; A. G. Stout, 1846 to 1849; Thos. L. Wells, P. T., 1849 to 1851; A. G. Stout, 1851 to 1857; James N. Cobb, 1857 to 1864; Sanford Cobb, 1864 to date.	1849	300,000	369,334	.....	16,246	.....	.....	35,976	60,000	.....	.....	12,208,570
Secretary—John D. Meyer, 1806 to 1826; Thos. Glover, 1826 to 1850; Henry Morris, 1850 to 1854; John H. Leggett, 1854 to 1858; A. J. Clinton, 1858 to date.	1850	300,000	359,109	.....	3,009	.....	.....	54,980	33,000	.....	.....	12,748,955
a Evidently an error.	1851	300,000	*a* 189,327	.....	2,500	.....	.....	40,199	42,000	82,199	.....	12,812,192
	1852	300,000	384,464	.....	28,978	.....	.....	28,968	51,079	80,047	.....	12,765,764
	1853	300,000	379,732	.....	15,823	52,619	67,52[illegible]	25,453	62,164	101,171	.....	.....
	1854	300,000	379,515	.....	1,518	79,978	104,922	47,090	45,175	104,501	.....	13,413,466
	1855	300,000	396,709	.....	2,170	75,270	100,632	10,359	50,577	83,838	.....	12,750,018
	1856	300,000	407,004	.....	2,893	73,914	101,965	14,906	59,477	90,622	.....	12,361,900
	1857	300,000	413,402	.....	2,451	73,577	102,186	17,140	59,472	94,057	.....	12,071,900
	1858	600,000	418,451	.....	26,037	65,411	94,526	16,020	60,288	93,262	.....	11,354,151
	1859	300,000	428,965	.....	26,415	64,589	93,656	4,507	50,964	82,574	.....	12,635,473
	1860	300,000	424,614	22,683	7,535	60,598	86,629	12,128	60,132	88,951	14,286,999	13,047,059
	1861	300,000	411,879	19,112	2,193	59,254	87,267	15,242	59,452	92,641	13,885,501	12,369,352
	1862	300,000	419,720	18,958	12,520	60,560	87,936	18,743	59,471	95,871	15,825,307	12,757,014
	1863	300,000	431,736	22,687	7,640	7[illegible],280	98,439	20,567	44,872	85,197	16,301,287	11,869,947
	1864	300,000	437,006	21,834	13,250	76,753	110,486	29,493	52,989	110,486	21,055,368	15,509,208
	1865	300,000	403,468	31,592	41,762	72,698	102,740	67,060	37,973	133,054	18,615,559	14,652,621
	1866	300,000	460,748	29,564	36,453	99,746	130,265	28,556	29,714	90,400	21,280,143	14,995,985
	1867	300,000	485,512	58,447	60,451	124,405	156,673	61,034	30,222	128,042	22,913,748	18,763,333
	1868	300,000	532,877	55,736	65,800	114,496	152,943	27,024	44,430	112,733	26,059,307	20,918,479
	1869	300,000	573,535	59,240	62,499	124,446	160,921	16,051	60,116	120,482	31,863,958	24,998,288
	1870	300,000	595,440	56,282	64,530	113,301	157,717	25,969	60,808	126,814	30,325,581	24,866,334
	1871	300,000	640,448	63,006	65,835	121,346	158,957	26,937	59,072	123,700	32,484,316	25,807,218
	1872	300,000	701,533	62,125	74,065	138,352	182,076	23,676	60,292	125,573	36,298,280	23,265,811
	1873	300,000	776,320	79,074	86,125	182,516	227,014	41,634	58,860	145,999	41,238,725	27,814,683
	1874	300,000	859,014	80,992	85,004	182,924	237,368	18,001	90,482	163,709	43,788,255	29,567,581
	1875	300,000	905,590	75,603	88,931	158,876	214,907	15,127	90,516	162,312	38,368,830	31,124,351
EASTERN INSURANCE CO.	1871	225,000	391,027	55,644	163,313	102,852	206,609	17,957	.....	127,572	8,030,397	7,129,640
BANGOR, ME.	1872	200,000	384,943	71,492	96,772	135,730	304,[illegible]51	203,885	.....	378,812	11,263,030	8,931,841
Incorporated February, 1869.												
President—Thos. J. Stewart, 1871; J. T. Wheelwright, 1872.												
Secretary—Jno. W. Froese, 1871; W. P. Anderson, 1872.												
EAST RIVER FIRE INS. CO.	1836	250,000	262,651	.....	4,235	8,664	.....	.....	.....	.....	.....	1,355,600
NEW YORK CITY.	1837	250,000	271,206	.....	3,308	32,505	.....	7,123	25,000	.....	.....	3,939,920
Incorporated April 24, 1833. Commenced business March 23, 1835. Burned out December 16, 1835. Resumed business October 12, 1836. April 12, 1842, the name of this company was changed to "East River Mutual Insurance Company," and its assets were reduced to $200,000. No official figures prior to 1836.	1838	250,000	275,067	.....	8,566	28,582	.....	14,959	22,500	.....	.....	1,377,262
	1839	250,000	280,053	.....	5,[illegible]55	23,224	.....	4,292	27,500	.....	.....	1,299,284
	1840	250,000	278,157	.....	5,216	22,017	.....	16,131	10,000	.....	4,558,786	3,042,239
	1841	250,000	287,821	.....	1,132	19,373	.....	8,409	.....	.....	3,167,764	3,054,446
	1842	200,000	222,182	.....	6,569	17,979	.....	2,317	7,000	.....	3,045,133	2,475,915
	1843	200,000	219,865	.....	3,859	13,787	.....	6,178	14,000	.....	.....	.....
	1844	200,000	223,895	.....	884	17,192	.....	1,441	14,000	.....	.....	3,012,030
	1845	200,000	111,134	.....	19,145	17,120	.....	135,020	7,000	.....	.....	2,775,196
	1846	200,000	106,405	.....	8,603	18,115	20,254	8,531	.....	.....	.....	2,412,872
	1847	200,000	123,111	.....	6,292	20,547	24,126	2,327	.....	.....	.....	2,562,382
	1848	150,000	131,763	.....	7,820	.....	.....	5,830	.....	.....	.....	2,530,571
	1849	150,000	185,663	.....	17,017	.....	.....	10,882	.....	.....	.....	2,910,195
	1850	150,000	167,558	.....	19,829	.....	.....	9,749	15,000	.....	.....	2,951,714
	1851	150,000	161,462	.....	9,706	.....	.....	1,764	13,500	.....	.....	3,184,682
	1852	150,000	161,086	.....	5,738	.....	.....	11,039	7,500	25,744	.....	1,732,887
	1853	150,000	157,963	.....	9,600	21,348	31,200	9,795	14,250	34,920	.....	.....
	1854	150,000	158,264	.....	2,650	20,725	31,457	21,508	.....	31,380	.....	3,148,797
	1855	150,000	161,244	.....	2,952	24,026	35,747	8,711	15,000	33,789	.....	2,914,753
	1856	150,000	159,390	.....	3,427	30,212	41,384	12,397	15,000	40,307	.....	3,488,653
	1857	150,000	170,943	.....	6,079	33,761	46,532	4,929	15,000	35,391	.....	4,213,761
	1858	150,000	173,473	.....	13,024	34,561	46,103	8,524	18,000	42,597	.....	4,261,211
	1859	150,000	167,515	.....	11,126	34,795	45,400	23,759	10,500	51,154	.....	4,405,300
	1860	275,750	302,724	15,844	9,749	48,899	64,434	15,379	21,776	59,802	9,155,067	6,760,518

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance. Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
EAST RIVER FIRE INS. CO.—*Continued.*	1861	275,790	296,277	18,409	5,100	54,345	73,020	26,922	33,095	89,083	10,354,555	7,9.4,155
	1862	275,790	284,127	24,032	13,137	76,151	95,248	50,005	13,789	95,570	15,713,734	10,191,621
	1863	275,790	293,317	23,209	4,600	61,497	80,115	31,622	13,789	71,137	11,661,410	8,387,044
	1864	.....	.....	.....	.....	50,496	78,064	54,104	.....	76,448	11,650,000	.....
EIGHTH WARD FIRE INS. CO. NEW YORK CITY. Incorporated April 25, 1836. Name changed in 1839 to "Trust Fire Ins. Co." *President*—Thomas G. Talmage. *Secretary*—John Nelison, Jr.	1837	200,000	210,902	.....	21	11,433	17,306	2,160	.....	.....	.....	1,332,571
ELIOT FIRE INSURANCE CO. BOSTON, MASS. Organized January 15, 1851. *President*—Wm. A. Howe, 1855; G. A. Curtis, 1860 to date. *Secretary*—William M. Lathrop, 1855; G. C. George, 1875.	1855	200,000	232,039	.....	500	52,247	67,359	8,399	17,887	35,967	.....	486,000
	1856	200,000	318,585	.....	5,425	62,715	82,381	18,061	20,000	47,898	.....	589,300
	1857	200,000	352,909	.....	7,250	62,068	82,569	18,147	20,000	45,342	.....	673,550
	1858	200,000	378,827	.....	26,286	55,514	78,956	39,537	20,000	67,927	.....	6,378,719
	1859	200,000	335,216	.....	22,657	53,888	78,667	41,656	22,000	79,599	.....	6,496,248
	1860	200,000	308,283	25,990	3,402	52,058	73,386	16,127	120,000	146,593	8,584,692	6,785,003
	1861	200,000	313,189	28,239	3,780	58,675	77,819	28,018	19,720	59,345	9,166,266	7,146,812
	1862	200,000	344,463	33,277	4,740	65,913	87,554	32,340	20,259	72,658	10,562,734	7,948,035
	1863	200,000	372,671	34,436	3,032	62,322	85,067	27,721	20,497	61,236	10,653,995	8,180,114
	1864	200,000	383,989	39,651	1,250	75,284	108,677	86,229	20,000	126,198	12,199,389	8,933,509
	1865	200,000	393,301	40,308	40,541	68,950	108,481	39,870	20,317	88,565	10,230,156	8,408,561
	1866	200,000	435,719	54,316	54,544	101,101	133,640	80,465	24,004	112,483	13,010,406	10,203,619
	1867	300,000	593,863	68,756	76,202	127,145	173,215	41,399	29,478	111,469	14,444,870	11,544,176
	1868	200,000	638,006	75,033	79,077	119,296	161,920	36,343	42,750	116,859	13,194,050	11,5:2,302
	1869	200,000	675,491	74,930	77,853	110,557	158,491	41,479	47,564	130,466	12,755,995	11,991,800
	1870	200,000	664,912	76,491	77,511	96,085	141,764	60,578	59,886	161,432	11,341,536	11,605,646
	1871	300,000	722,176	102,411	106,991	130,659	179,272	33,118	59,700	134,664	14,364,804	14,832,296
	1872	300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1873	200,000	274,279	51,033	53,833	102,615	115,302	16,445	.....	41,406	8,879,384	6,422,107
	1874	200,000	314,399	66,019	72,658	104,783	124,396	36,244	9,970	76,735	9,484,078	7,950,557
	1875	200,000	358,514	65,915	68,667	89,903	111,875	30,626	20,000	80,057	8,974,474	8,262,181
EMPIRE CITY INSURANCE CO. NEW YORK. Incorporated October 3, 1850. Commenced October 5, 1850. *President*—James T. Talman, 1851; Lindley Murray, 1858; Wm. A. Burtis, Jr., 1871 to date. *Secretary*—Lindley Murray, 1851; Wm. A. Burtis, Jr., 1858; Lindley Murray, Jr., 1871 to date.	1851	200,000	236,366	.....	1,638	64,597	.....	34,761	.....	.....	.....	5,700,000
	1852	200,000	224,995	.....	160	.....	.....	44,584	20,000	71,564	.....	5,660,000
	1853	200,000	228,487	.....	17,390	52,619	102,053	17,865	37,200	65,033	.....	.....
	1854	200,000	243,648	.....	7,211	51,800	66,721	17,160	11,532	46,767	.....	5,000,000
	1855	200,000	255,223	.....	3,910	48,970	64,588	14,395	23,190	58,806	.....	5,030,000
	1856	200,000	264,0-3	.....	1,960	47,689	64,684	9,444	27,610	56,002	.....	5,265,000
	1857	200,000	264,955	.....	1,950	48,328	66,046	11,420	28,000	59,115	.....	5,265,000
	1858	200,000	253,719	.....	12,955	31,981	51,473	8,488	23,000	50,061	.....	4,350,000
	1859	200,000	260,935	.....	10,615	50,156	66,818	5,278	28,000	54,600	.....	5,670,000
	1860	200,000	266,102	12,000	12,450	47,091	63,513	19,211	27,825	65,150	10,617,848	5,487,000
	1861	200,000	270,054	12,000	9,495	48,133	65,354	12,799	27,825	59,862	10,924,162	6,186,285
	1862	200,000	276,123	13,000	6,980	52,803	69,832	21,839	27,790	68,888	12,378,002	8,454,000
	1863	200,000	297,632	13,850	6,195	62,169	83,103	18,764	27,503	61,910	14,161,976	7,619,861
	1864	200,000	292,413	21,069	24,491	92,091	118,590	60,9 0	33,225	132,434	20,269,057	10,830,065
	1865	200,000	252,225	33,070	40,080	79,388	98,847	78,869	27,790	136,572	14,348,080	9,197,840
	1866	200,000	251,853	36 908	47,864	95,343	112,615	58,923	23,555	117,269	14,537,946	10,186,328
	1867	200,000	288,726	37,576	42,635	97,795	115,587	33,502	14,319	82,613	13,878,307	9,840,401
	1868	200,000	256,145	34,577	38,927	79,206	103,810	64,567	27,650	128,028	12,865,350	8,608,488
	1869	200,000	272,848	28,560	31,000	61,474	79,347	19,187	20,550	69,315	10,953,8 4	8,237,624
	1870	200,000	266,408	26,407	29,707	55,080	71,356	18,965	22,000	71,344	10,848,298	8,347,631
	1871	200,000	279,682	38,438	44 438	76,424	92,483	28,171	20,000	84,228	15,123 767	12,014,162
	1872	200,000	294,823	41,072	63,917	85,525	102 736	43,415	20,000	88,569	16,342,488	12,502,856
	1873	200,000	315,942	43,990	46,834	95,501	112,659	47,040	20,000	94,007	14,324,243	11,091,848
	1874	200,000	362,145	42,587	42,587	83,203	107,841	16,424	20 000	67,086	13,743,196	10,924,026
	1875	200,000	389,295	36,662	44,662	75,802	97,482	16,865	28,000	73,276	12,817,648	10,434,437
EMPORIUM FIRE INS. CO. NEW YORK CITY. Organized April 24, 1873. *President*—Geo. Alger. *Secretary*—Henry B. Mead.	1873	200,000	239,858	25,809	26,809	49,765	56,053	9,020	.....	31,866	7,334,171	5,886,371
	1874	200,000	251,816	33,293	39,141	67,114	80,842	14,994	20,000	64,058	10,128,250	8,354,965
	1875	200,000	264,582	26,294	34,181	53,859	68,571	17,478	20,000	64,258	12,817,648	7,199,758
ENTERPRISE INSURANCE CO. CINCINNATI, OHIO. Organized November 24, 1865. *President*—W. B. Cassilly. *Secretary*—W. Byron Carter.	1866	200,000	363,158	56,884	75,801	103,624	254,764	20,796	.....	194,805	13,200,000	8,992,234
	1867	300,000	604,828	254,650	432,945	568,466	808,697	294,171	.....	578,798	34,016,504	23,766,325
ENTERPRISE INSURANCE CO. PHILADELPHIA, PA. Organized April 9, 1856. *President*—E. Ratchford Starr, 1863; Thos. H. Montgomery, V. P., 1865. *Secretary*—Charles Foster, 1863; J. E. Peterson, 1865.	1863	200,000	299,218	10 884	61 582	40.828	52,407	3,186	7,866	23,247	4.354.116	5.224,036
	1864	200,000	325 024	18,557	73,391	51,597	69,629	5,585	12,000	38,590	6 897,373	8,007,179
	1865	200,000	380,123	44,979	153,786	112,401	135,079	32,905	13,000	80,227	12,678,543	13,634,980
EQUITABLE INSURANCE CO. NASHVILLE, TENN. Organized December 17, 1869. Commenced business July, 1871. *President*—W. W. Berry, 1871. *Secretary*—Wm. A. Webb, 1871.	1873	200,000	274,028	44,296	52,053	89,861	101,713	39,715	16,204	86,420	6,190,290	4,814,836
	1874	200,000	297,540	74,940	92,322	160,974	177,687	50,155	30,000	145,971	11,810,690	8,443,051
	1875	220,000	309,617	65,609	86,144	141,450	155,739	87,002	22,098	144,801	10,521,290	8,106,543

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
EQUITABLE FIRE AND MARINE INSURANCE CO.	1866	200,000	225,629	33,060	36,265	65,602	80,176	71,809	.....	87,890	5,763,099	4,873,018
PROVIDENCE, R. I.	1867	200,000	244,577	28,111	31,460	55,982	70,047	32,533	.....	47,577	4,864,694	4,069,474
	1868	200,000	253,221	27,330	32,082	47,258	6[illegible],804	21,354	25,836	63,799	4,118,149	3,757,125
Incorporated May, 1859.	1869	200,000	274,869	36,119	46,033	70,406	97,117	33,802	27,853	83,550	8,299,564	4,982,409
President—Thomas G. Turner, 1866;	1870	200,000	272,220	35,897	48,893	57,402	97,961	40,058	28,060	95,306	5,490,892	5,161,091
F. W. Arnold, 1874.	1871	200,000	319,291	57,081	72,071	97,270	140,815	35,972	19,858	99,820	9,684,007	8,924,208
Secretary—Fred. W. Arnold, 1866;	1872	300,000	443,910	54,864	381,023	91,134	161,858	65,[illegible]84	25,303	148,181	10,273,815	8,275,218
Jas. E. Tillinghast, 1874.	1873	200,000	293,925	44,296	52,053	106,124	133,087	351,193	9,906	419,934	8,668,852	8,127,059
EVERETT FIRE INS. CO.	1859	150,000	161,079	.....	15,979	13,907	14,164	2,079	.....	13,388	1,105,197	1,105,197
NEW YORK CITY.												
Organized January 22, 1859.												
President—Milton G. Smith.												
Secretary—A. S. Vosburgh.												
EXCELSIOR FIRE INS. CO.	1853	200,000	199,602	.....	.....	.....	.....	.....	.....	399	.....	.....
	1854	200,000	233,036	.....	12,956	66,860	77,849	14,380	19,585	50,663	.....	5,364,635
NEW YORK CITY.	1855	200,000	254,939	.....	11,306	84,349	98,119	44,864	20,415	81,004	.....	7,883,456
	1856	200,000	261,466	.....	18,840	115,312	134,294	63,128	40,000	123,971	.....	9,039,403
Incorporated December 13, 1853. Commenced business Jan. 3, 1854. Burned	1857	200,000	260,729	.....	18,303	117,114	135,291	71,789	40,000	132,254	.....	10,000,000
out at Chicago 1871.	1858	200,000	254,483	.....	46,102	87,764	98,707	75,249	18,650	108,584	.....	7,740,455
	1859	200,000	235,038	.....	22,705	69,372	80,429	63,048	26,245	108,218	.....	5,157,574
President—George S. Doughty, 1853;	1860	200,000	247,928	24,450	20,585	65,562	85,369	60,982	105	81,442	8,339,033	7,985,163
Eugene Plunkett, 1858; Marcus F.	1861	200,000	244,556	18,317	12,950	58,215	67,587	42,837	.....	60,969	7,634,004	6,257,544
Hodges, 1865 to 1871.	1862	200,000	240,559	17,323	15,424	52,591	64,930	43,358	.....	62,532	8,284,497	6,225,459
Secretary—Henry Quackenboss, 1853;	1863	200,000	260,872	11,039	12,000	35,963	45,924	47,950	.....	68,969	6,599,316	4,918,358
Samuel M. Craft, 1861 to 1871.	1864	200,000	279,905	13,379	11,414	44,695	66,867	22,579	9,677	58,312	9,853,160	6,243,417
	1865	200,000	308,424	32,098	48,371	100,990	129,423	35,793	20,207	98,139	16,359,376	10,268,159
	1866	200,000	335,130	69,235	105,853	234,102	260,163	131,555	20,085	229,126	30,936,767	18,106,006
	1867	200,000	344,469	93,409	118,240	273,928	300,396	196,291	20,012	294,459	28,922,376	19,144,718
	1868	200,000	347,685	93,706	126,304	208,112	241,662	125,781	20,012	227,930	23,200,360	17,113,281
	1869	200,000	334,186	85,633	90,584	180,240	211,652	118,210	20,000	210,392	21,800,715	16,497,890
	1870	200,000	335,744	87,767	96,634	171,489	198,814	101,397	20,005	192,117	21,924,347	18,087,564
EXCHANGE INSURANCE CO.	1871	200,000	265,616	58,741	55,580	86,046	93,559	14,085	3,960	44,680	8,290,928	7,502,149
BOSTON, MASS.												
Incorporated March 19, 1870.												
President—H. D. Sweetser.												
Secretary—Samuel Appleton.												
EXCHANGE FIRE INS. CO.	1857	150,000	196,543	13,617	13,617	58,986	67,707	36,875	7,398	69,958	.....	4,136,420
	1858	150,000	201,185	.....	42,573	61,096	72,381	27,121	16,500	66,286	.....	4,468,068
NEW YORK CITY.	1859	150,000	206,729	.....	35,813	55,386	65,879	23,296	18,000	61,116	.....	4,433,106
	1860	150,000	195,174	15,941	26,976	44,037	54,628	37,260	18,000	72,848	5,076,120	4,525,593
Organized May 9, 1853. No report	1861	150,000	171,707	14,296	11,613	44,374	50,686	33,561	10,500	71,811	4,578,877	3,928,230
until 1857.	1862	150,000	165,796	16,173	11,513	44,192	52,338	39,071	.....	56,284	5,190,100	4,543,330
President—James Van Norden, 1857;	1863	150,000	164,622	16,903	7,612	53,816	63,573	45,780	.....	63,649	5,890,755	5,258,005
Wm. K. Thorn, 1862; James Van Nor-	1864	150,000	193,037	22,186	24,827	71,755	85,479	34,655	.....	56,108	9,721,800	6,565,579
den, 1863; Richard C. Combes, 1872 to	1865	150,000	189,044	27,392	48,720	68,327	80,974	66,202	.....	91,519	8,668,975	6,332,100
date.	1866	150,000	197,612	37,787	63,547	89,902	102,099	71,261	.....	100,050	8,905,978	7,589,960
Secretary—Richard C. Combes, 1857;	1867	150,000	192,717	42,004	58,706	112,627	126,594	103,138	.....	136,180	9,267,605	7,329,000
E. C. Combes, 1871; George W. Mont-	1868	150,000	180,477	47,840	61,8[illegible]5	113,372	127,049	93,861	.....	127,984	8,669,457	7,621,757
gomery, 1872 to date.	1869	150,000	179,669	23,984	31,471	50,402	61,199	50,369	.....	75,147	5,753,079	5,282,100
	1870	150,000	183,958	18,801	34,254	44,906	56,575	18,416	6,000	48,134	4,855,624	4,358,491
	1871	200,000	282,221	51,695	62,269	108,405	121,179	41,918	.....	78,230	11,796,778	11,297,489
	1872	150,000	324,375	85,969	122,124	205,228	227,015	126,309	10,000	215,217	18,745,806	13,993,273
	1873	210,000	325,216	78,700	91,536	216,605	237,583	127,719	20,000	215,650	26,875,280	22,292,274
	1874	200,010	384,216	78,032	91,591	205,840	231,140	83,403	20,000	168,464	25,646,670	19,377,615
	1875	200,010	424,328	67,585	89,959	175,675	203,321	62,876	30,000	156,768	24,258,567	18,464,399
FACTORS AND TRADERS' INS. COMPANY.	1873	1,100,000	1,293,465	117,814	202,191	479,879	528,834	159,612	238,347	649,070	35,066,735	1,037,673
NEW ORLEANS, LA.												
Organized A. D. 1866.												
President—Harmon Doane.												
Secretary—E. A. Palfrey.												
FAIRFIELD COUNTY FIRE INS. COMPANY.	1870	200,000	216,358	4,364	4,565	6,213	12,234	.....	.....	.....	1,059,533	1,084,281
	1871	200,000	250,795	27,991	47,800	45,161	63,605	27,269	.....	41,965	6,445,650	5,342,720
SOUTH NORWALK, CONN.	1872	200,000	282,489	73,427	143,582	148,274	164,444	78,027	25,303	138,287	14,105,682	11,385,425
	1873	200,000	276,123	74,007	82,008	167,212	186,706	149,461	10,000	206,236	14,121,147	10,659,683
Incorporated July 8, 1870.	1874	200,000	340,377	72,707	90,964	175,965	197,018	85,304	30,000	165,243	14,777,992	10,035,674
President—E. A. Woodward, 1870; W.	1875	.....	330,610	65,909	88,061	166,665	184,176	91,236	30,000	169,221	12,134,464	8,610,223
S. Hanford, 1872.												
Secretary—W. S. Hanford, 1870;												
Henry R. Turner, 1872.												
FALLS CITY INSURANCE CO.	1851	150,000	*a* 160,054	*b* 515	937	.....	.....	.....	.....	.....	.....	*b* 169,852
LOUISVILLE, KY.	1852	150,000	198,580	.....	.....	.....	.....	.....	*c* 25,500	.....	.....	*b* 206,200
	1853	150,000	233,971	.....	.....	.....	.....	.....	*c* 15,000	.....	.....	*b* 212,130

Incorporated February 20, 1851. Fire and Marine

President—R. Burge.

Secretary—N. C. Summers.

a Of which $124,500 was in notes.

b Fire risks only.

c Credited to shareholders.

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
FANEUIL HALL INSURANCE CO.	1872	200,000	204,043	11,709	12,523	31,476	44,142	158,172	.....	181,220	.....	1,329,254
BOSTON, MASS.	1873	200,000	276,123	53,676	62,760	75 551	86,356	14,487	.....	45,969	8,057,052	6,820,523
Organized February, 1872.	1874	200,000	361,960	103,634	126,417	193,798	214,281	52,453	9,615	127,141	14,276,028	12,142,065
President — Aaron H. Bean, 1872; S. K. Chaffee, 1873.	1875	400,000	542,061	119,702	138,269	217,562	244,023	127,765	27,940	264,237	17,257,763	14,665,383
Secretary—Joseph W. Kingsley, 1872; P. E. Eddy, 1875.												
FARM BUILDING INS. CO.	1872	100,000	118,208	17,959	18,609	21,283	22,435	7,897	.....	19,193	4,877,675	4,805,573
HERKIMER, N. Y.	1873	100,000	144,959	36,345	38,645	51,016	55,503	19,549	8,500	50,231	10,602,355	10,294,023
Organized February 1, 1872.	1874	100,000	158,044	65,494	71,595	72,236	79,226	54,306	.....	83,386	10,517,845	18,234,994
President—X. A. Willard.												
Secretary—Horace L. Greene.												
FARMERS' JOINT STOCK.	1861	50,000	64,636	7,500	.....	17,051	17,077	3,486	.....	7,206	4,477,692	4,090,177
MERIDIAN, N. Y.	1862	50,000	70,254	14,644	2,000	21,394	21,704	5,235	3,500	14,308	4,713,282	2,115,640
	1863	50,000	88,945	30,247	1,669	25,702	29,874	5,326	3,500	21,728	4,130,859	7,382,192
Organized April, 1861.	1864	50,000	111,180	37,479	820	35,083	40,779	7,556	3,500	29,140	5,470,302	11,379,764
President—Lee Oglisbie, 1861; Henry Dubois, 1863 to date.	1865	50,000	116,255	59,193	59,726	39,173	44,940	22,444	3,500	42,758	7,370,094	16,088,789
Secretary—G. H. Lawrence, 1861 to date.	1866	50,000	125,933	68,198	68,431	42,761	49,400	23,103	3,500	46,629	9,378,272	20,687,982
	1867	100,000	190,429	76,258	80,791	49,402	57,322	32,733	4,375	57,529	11,274,843	25,274,959
	1868	100,000	189,647	94,104	103,127	60,351	68,636	36,690	8,750	64,611	7,954,885	26 674,755
	1869	100,000	200,453	89,706	95,286	58,758	67,001	26,522	8,750	59,637	9,388,228	24,838,624
	1870	100,000	192,695	83,203	93,807	75,247	82,735	38,387	8,750	69,528	12 270,028	27,229,795
	1871	100,000	195,252	84,388	89,421	60,261	78,895	51,763	8,750	81,458	12,703 723	28,687,122
	1872	100,000	182,772	78,512	85,810	64,355	71,694	52,674	8,750	80,229	11,383,929	28,901,795
	1873	100,000	201,453	78,144	85,059	66,853	76,340	41,181	8,750	70,010	12,347,525	27,372,216
	1874	100,000	217,159	102,814	116,448	86,044	94,865	54,672	8,750	85,855	14,992,471	28,215,180
	1875	100,000	220,769	104,403	125,745	77,711	87,742	56,219	8,750	87,779	14,439,264	27,994,012
FARMERS AND MECHANICS' INSURANCE CO.	1855	300,000	382,298	.....	4,500	40,336	40,336	.....	.....	11,662	.....	225,700
PHILADELPHIA, PA.	1856	300,000	523,057	.....	59,845	391,481	400,186	104,165	.....	177,128	.....	.....
Organized May 24, 1855.												
President—Thomas B. Florence												
Secretary—Ed. R. Helmbold.												
FARMERS' UNION INS. CO.	1855	200,000	211,270	.....	2,500	15,991	16,131	12,392	.....	17,516	.....	132,645
ATHENS, PA.	1856	200,000	237,098	.....	8,405	46,202	50,470	11,857	10,000	32,945	.....	483,204
	1857	200,000	253,485	.....	39,408	85,231	99,158	54,263	17,000	90,436	.....	1,219,064
Organized June 1, 1854.												
President—Francis Tyler.												
Secretary—John E. Canfield.												
FARRAGUT FIRE INS. CO.	1872	200,000	254,169	46,680	67,844	108,223	119,107	23,559	7,000	74,097	24,898,308	17,256,776
NEW YORK CITY.	1873	200,000	317,165	76,578	84,399	161,141	177,287	40,189	20,000	118,660	26,926,388	23,728,839
	1874	200,000	382,382	80,464	92,887	168,721	189,142	45,396	20,000	126,151	30,387,446	26,576,643
Organized January 29, 1872. Successor of the "Fulton Fire."	1875	200,000	423,959	75,137	81,900	150,836	173,967	46,383	25,000	132,255	25,846,112	26,050,738
President—John M. Furman, 1872.												
Secretary—J. E. Leffingwell, 1872; Samuel Darbee, 1874.												
FIRE ASSOCIATION OF PHILADELPHIA.	1872	500,000	2,037,069	53,549	1,432,078	105,085	227,180	81,559	80,000	202,716	2,563,869	70,870,698
PHILADELPHIA, PA.	1873	500,000	2,566,939	419,895	1,929,720	808,866	1,047,891	185,849	100,000	459,139	60,398,281	119,693,668
	1874	500,000	3,059,536	539,534	2,148,999	1,000,955	1,177,152	319,464	118,202	750,413	67,893,415	129,454,857
Organized March 27, 1820.	1875	500,000	3,457,557	558,547	2,225,645	1,140,441	1,341,656	507,843	138,319	958,836	76,873,542	136,990,166
President—Wm. T. Butler, 1872 to date.												
Secretary—A. L. Snowden, 1872; Jacob H. Lex, 1873 to date.												
FIREMEN'S INSURANCE CO.	1832	110,690	107,295	.....	800	.....	.....	.....	.....	.....	.....	704,058
ALBANY, N. Y.	1833	110,690	119,541	.....	3,318	8,281	16,621	6,455	8,855	15,310	.....	1,229,570
	1834	110,690	115,179	.....	2,336	9,012	16,492	*a* 12,531	8,855	21,386	.....	1,371,591
Incorporated April 23, 1831. Fire at Albany, August 17, 1848, in which this company lost $90,000, and suspended business.	1835	110,690	121,183	.....	6,514	13,699	20,859	*a* 13,334	4,428	14,761	.....	1,907,556
	1836	110,690	117,382	.....	10,654	22,357	30,788	*a* 25,105	8,855	.....	.....	2,439,018
	1837	110,690	107,602	.....	9,359	19,347	28 811	*a* 37,033	.....	.....	.....	2,317,538
	1838	110,690	111,306	.....	2,757	17,008	26,687	*a* 15,779	.....	.....	.....	1,962,865
	1839	110,690	119,371	.....	2,308	19,248	28,527	*a* 20,379	.....	.....	.....	1,988,279
President—James Stevenson, 1832.	1840	110,690	121,897	.....	2,905	18,194	26,135	*a* 7,377	8,855	.....	.....	2,547,119
Secretary—R. Van Rensselaer, 1832.	1841	110,690	120,268	.....	3,748	19,796	28,215	*a* 14,640	13,283	.....	.....	2,449,250
	1842	110,690	123,976	.....	5,262	18,325	26,147	*a* 8,144	8,855	.....	.....	2,457,686
a Losses and expenses.	1843	110,690	124,027	.....	1,338	15,872	24,227	*a* 11,095	12,176	.....	.....	2,225,474
	1844	110,690	130,229	.....	6,252	16,431	24,686	*a* 7,403	14,390	.....	.....	2,444,604
	1845	110,690	127,241	.....	2,389	18,452	26,294	*a* 11,770	13,283	.....	.....	2,817,119
	1846	110,690	120,941	.....	637	19,174	27,622	*a* 17,864	13,283	.....	.....	2,992,226
	1847	110,690	128,146	.....	4,947	28,405	38,026	14,861	13,283	.....	.....	3,772,385
	1848	110,690	34,953	.....	8,578	21,079	28,948	116,285	.....	.....	.....	1,627,400
FIREMAN'S INSURANCE CO.	1854	200,000	316,193	.....	24,780	197,728	211,873	56,405	23,640	105,192	.....	505,401
CHARLESTON, S. C.												
President—Samuel Y. Tupper.												
Secretary—C. D. Barbot.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
FIREMEN'S INSURANCE CO.	1874	250,000	352,308	70,189	73,159	97,940	119,328	27,908	27,338	92,551	8,104,682	10,909,491
DAYTON, OHIO.	1875	250,200	359,651	69,475	73,715	94,498	118,129	24,560	25,085	86,804	8,299,133	11,437,706
Organized April, 1856.												
President—S. Craighead. *Secretary*—J. S. Miles.												
FIREMEN'S INSURANCE CO.	1826	300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NEW YORK CITY.	1848	204,000	253,730	.....	6,440	.....	.....	54,401	12,240	.....	.....	10,884,961
Incorporated April 18, 1825. Commenced business September 20, 1825. Seems to have been regularly in business from date of organization, though not reporting to the Department until A. D. 1848.	1849	204,000	292,604	.....	12,572	.....	.....	40,634	32,640	.....	.....	11,710,745
	1850	204,000	284,285	.....	6,147	.....	.....	66,578	44,400	.....	.....	11,491,073
	1851	204,000	290,275	.....	15,608	.....	.....	55,899	54,000	.....	.....	11,283,598
	1852	204,000	289,994	.....	1,400	.....	.....	43,170	44,400	.....	.....	11,313,385
	1853	204,000	289,718	.....	18,050	99,675	118,567	62,555	50,400	126,293	.....	.....
	1854	204,000	289,222	.....	11,200	98,896	117,660	51,846	50,400	118,925	.....	11,180,479
	1855	204,000	281,193	.....	6,850	97,891	117,171	31,865	66,000	116,841	.....	10,889,150
President—Jacob Drake, 1825 to 1831; John Leonard, 1831 to 1837; Jacob Drake, 1837 to 1845; F. T. Luqueer, 1845 to 1860; C. N. I. Rowland, 1860 to 1863; J. V. Harriott, 1863 to 1873; John F. Halstead, 1873 to date.	1856	204,000	268,150	.....	25,600	97,328	116,540	34,273	78,000	129,528	.....	10,632,685
	1857	204,000	263,073	.....	14,816	95,354	112,682	61,574	40,800	118,722	.....	10,416,216
	1858	204,000	269,617	.....	39,131	79,730	96,929	30,523	40,800	89,580	.....	9,212,600
	1859	204,000	261,346	.....	44,382	64,292	81,998	26,875	40,800	86,714	.....	8,837,151
	1860	204,000	261,408	30,000	7,293	68,523	85,345	42,122	24,480	85,927	11,042,200	9,369,121
	1861	204,000	261,082	28,464	5,050	59,787	74,423	32,097	24,480	75,452	10,956,710	9,349,896
	1862	204,000	261,462	27,432	15,850	60,840	79,201	27,734	22,440	69,815	11,038,936	8,598,066
	1863	204,000	298,333	34,353	14,450	76,482	93,432	25,311	20,400	72,370	13,585,501	9,378,551
	1864	204,000	299,083	26,963	10,000	83,454	107,811	77,871	10,200	113,331	14,710,598	10,850,009
	1865	204,000	278,433	35,631	48,131	84,659	101,966	66,822	20,400	118,814	13,057,175	10,244,817
	1866	204,000	298,388	52,549	56,749	129,383	148,319	73,991	20,400	134,457	18,741,414	12,865,278
	1867	204,000	361,036	71,244	87,244	170,112	190,182	68,165	20,400	141,682	21,818,966	14,979,616
	1868	204,000	394,449	86,457	100,235	190,438	209,302	90,435	34,680	191,030	22,492,109	16,510,651
	1869	204,000	391,621	90,482	102,577	192,216	216,353	122,228	40,800	225,306	22,921,622	16,696,150
	1870	204,000	359,961	86,644	112,401	176,251	204,374	130,288	40,800	227,787	23,600,967	18,893,936
	1871	204,000	340,615	94,876	127,116	188,046	202,796	162,874	20,400	236,724	24,235,110	20,541,995
	1872	204,000	332,329	75,866	178,381	149,875	168,460	91,492	10,200	145,008	21,062,994	16,489,728
	1873	204,000	315,968	41,005	47,765	79,756	98,520	141,962	10,200	181,963	13,107,000	11,175,227
	1874	204,000	347,623	38,390	39,968	79,704	101,919	16,811	26,520	77,406	12,973,020	10,889,491
	1875	204,000	361,214	37,725	45,536	76,396	98,132	17,750	38,518	87,361	14,307,137	11,597,990
FIREMEN'S FIRE INS. CO.	1874	300,000	548,325	170,689	190,001	186,638	213,790	60,172	14,835	114,558	14,855,834	17,976,796
BOSTON, MASS.	1875	300,000	609,816	157,787	172,985	167,635	202,256	58,224	30,165	137,168	15,870,975	20,617,624
Organized December 21, 1872.												
President—S. G. Rogers. *Secretary*—Thomas W. Tucker.												
FIREMEN'S FUND INS. CO.	1858	150,000	164,689	.....	6,789	18,393	22,701	25	.....	12,495	2,127,110	2,127,110
NEW YORK CITY.	1859	150,000	161,155	.....	18,234	47,973	59,024	27,251	13,500	62,872	.....	4,951,803
Organized May 1, 1858.	1860	150,000	163,796	10,969	939	26,703	37,744	13,243	5,871	34,607	6,992,020	4,897,390
President—N. B. Graham, 1858; J. D. Sparkman, 1870. *Secretary*—Henry Buckman, 1858; W. R. Wadsworth, 1868.	1861	150,000	174,938	10,601	1,816	27,352	37,838	5,495	7,629	27,236	3,755,991	2,821,059
	1862	150,000	158,495	12,310	3,506	31,899	45,202	12,787	14,861	40,736	4,287,626	3,120,903
	1863	150,000	175,387	12,245	7,770	32,340	43,813	9,255	10,500	35,798	6,165,414	4,167,000
	1864	150,000	189,179	24,091	23,692	69,897	84,084	42,106	5,250	77,158	10,044,145	6,677,385
	1865	150,000	194,223	27,891	45,198	56,127	68,206	43,734	.....	67,813	8,023,125	6,446,308
	1866	150,000	196,329	48,161	73,891	104,394	116,625	77,448	5,250	119,231	10,690,858	8,633,124
	1867	150,000	193,587	45,486	70,496	95,157	108,360	70,332	.....	107,295	8,648,265	7,471,173
	1868	150,000	201,832	53,112	68,745	109,743	128,606	74,218	.....	118,056	10,978,117	9,264,158
	1869	150,000	181,406	30,005	43,166	60,620	74,348	63,594	.....	95,665	7,702,682	6,155,201
	1870	150,000	173,477	26,571	45,979	53,658	64,635	53,098	.....	80,866	6,817,758	5,447,945
	1871	150,000	182,894	28,285	59,010	54,465	65,350	48,776	15,000	75,079	6,603,178	6,104,456
	1872	150,000	183,945	38,961	58,402	78,071	88,405	36,435	.....	70,211	8,988,640	7,329,767
	1873	150,000	221,041	46,553	53,311	96,066	98,520	37,493	.....	70,627	9,581,263	8,192,148
	1874	150,000	238,694	42,167	57,788	88,467	96,948	30,289	15,000	84,513	10,996,956	8,417,748
	1875	150,000	230,100	37,191	46,536	74,120	98,132	42,810	15,000	93,626	8,976,920	7,815,243
FIREMAN'S FUND INS. CO.	1868	500,000	678,890	66,083	110,852	132,606	286,199	100,466	75,000	256,459	12,004,601	11,323,611
SAN FRANCISCO, CAL.	1869	500,000	767,115	93,457	161,093	193,438	413,887	66,679	60,000	316,874	18,550,141	14,340,202
Incorporated May 1, 1864. Losses at Chicago, 1870, $200,000.	1870	500,000	778,626	95,525	188,255	206,878	435,670	114,243	80,000	405,357	22,401,138	19,526,259
	1871	500,000	836,788	157,767	446,709	298,283	438,562	304,243	49,774	614,067	30,888,804	22,613,724
	1872	500,000	613,894	191,815	324,801	410,950	526,217	465,723	.....	670,430	35,527,443	25,138,894
President—David J. Staples, 1863. *Secretary*—W. R. Bond, 1863; George D. Dornin, 1872.	1873	300,000	572,499	217,285	241,498	468,462	603,642	317,409	17,483	554,880	33,047,984	21,774,577
	1874	300,000	661,446	289,265	357,205	487,278	623,697	230,352	63,272	538,151	34,940,560	29,145,367
	1875	300,000	741,118	280,632	426,002	478,699	651,904	277,236	62,609	636,837	35,047,212	26,469,776
FIREMEN'S MUTUAL INS. CO.	1871	200,000	550,866	101,963	117,602	149,164	183,701	69,709	20,646	144,697	.....	21,429,358
NEWARK, N. J.	1872	200,000	621,097	107,450	120,499	155,838	193,154	54,792	29,060	130,934	.....	22,929,413
Incorporated December 3, 1855. The word "Mutual" omitted, 1874.	1873	200,000	708,122	116,112	132,093	166,910	209,993	48,981	27,784	137,857	.....	24,174,623
	1874	400,000	798,960	120,968	132,332	227,237	272,587	44,396	79,144	185,911	.....	25,321,501
President—S. R. W. Heath. *Secretary*—D. Smith Wood, 1871; Daniel G. Dunham, 1872.	1875	400,000	900,106	125,933	141,393	233,428	284,060	52,102	86,155	188,531	.....	27,611,905
FIREMEN'S TRUST INS. CO.	1859	150,000	157,982	.....	6,797	17,342	21,263	4,793	.....	18,689	2,280,357	2,280,357
BROOKLYN, N. Y.	1860	150,000	163,796	10,969	939	26,703	37,744	13,243	5,871	34,607	4,424,372	3,624,337
Organized March 15, 1859.	1861	150,000	174,938	10,601	1,817	27,265	37,838	5,494	7,628	27,236	4,350,760	3,737,727
President—Geo. Hall, 1859; Dwight Johnson, 1868. *Secretary*—William Burrell, 1859; C. H. Macdonald, 1866; O. D. Milderberger, 1868; E. B. Wood, 1875.	1862	150,000	178,495	12,310	3,506	31,636	45,202	12,787	14,861	40,736	5,831,120	4,928,458
	1863	150,000	183,776	13,054	383	37,208	49,192	14,384	15,139	45,781	6,709,858	5,634,001
	1864	150,000	187,659	15,145	3,175	44,450	59,091	30,555	7,500	59,025	8,293,840	6,833,800
	1865	150,000	187,573	20,711	31,511	50,014	64,681	42,000	7,500	73,315	7,829,683	6,825,464
	1866	150,000	193,785	25,098	27,352	49,758	68,385	31,401	.....	52,639	8,313,411	7,214,460
	1867	150,000	195,932	24,794	34,969	52,301	67,948	37,025	7,017	64,980	9,081,268	7,513,742
	1868	150,000	206,289	31,062	41,102	55,506	69,634	32,659	14,243	69,243	11,519,457	9,035,941
	1869	150,000	217,951	34,099	36,389	67,075	81,869	15,255	15,640	69,287	12,539,232	11,760,223
	1870	150,000	236,269	34,820	38,317	60,131	74,610	12,597	14,871	54,935	13,623,617	11,670,395
	1871	150,000	245,864	38,411	42,019	63,507	77,683	21,151	15,053	62,940	14,178,677	12,731,889
	1872	150,000	249,334	37,095	46,323	60,252	75,672	43,709	14,676	86,136	14,346,930	12,669,552
	1873	150,000	257,680	32,520	39,187	60,495	74,846	13,455	15,075	58,918	11,408,097	9,827,145
	1874	150,000	281,479	31,329	38,540	57,165	73,607	10,235	14,881	51,658	11,875,261	9,763,138
	1875	150,000	297,267	33,082	37,938	58,400	74,848	6,953	18,000	54,583	13,405,625	10,764,735

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
FIRST NATIONAL FIRE INS. CO.	1869	100,000	145,512	36,217	43,788	75,720	80,744	13,420	3,500	39,504	4,747,319	4,032,801
WORCESTER, MASS.	1870	100,000	157,356	57,461	68,713	113,544	122,479	92,374	3,500	129,878	7,974,180	6,051,822
Incorporated April 29, 1868.	1871	100,000	164,021	54,341	61,037	102,215	110,556	89,093	.....	119,973	8,147,425	6,512,838
President—E. A. Goodnow, 1869.	1872	100,000	187,157	65,548	82,582	115,356	125,982	115,283	.....	145,802	8,372,563	7,858,672
Secretary—D. L. Miller, 1869; Geo. F.	1873	100,000	195,949	70,265	81,175	121,722	132,565	85,942	5,850	123,510	8,055,474	7,706,612
Field, 1871; Geo. E. Kendall, 1875.	1874	100,000	217,444	71,287	82,605	126,112	138,792	74,453	8,150	117,051	8,308,262	8,020,899
	1875	100,000	214,300	67,765	79,259	105,870	118,679	72,608	10,000	112,884	7,404,684	7,115,829
FRANKLIN INSURANCE CO.	1849	300,000	331,628	24,720	18,240	.....	.....	.....	.....	.....	.....	3,102,768
BOSTON, MASS.	1850	300,000	386,597	25,163	.....	.....	.....	2,583	54,000	.....	.....	3,240,364
Incorporated February 10, 1829. Organized October 20, 1828. Reorganized	1851	300,000	348,367	22,894	.....	.....	.....	16,691	54,000	.....	.....	2,996,844
January 4, 1873.	1852	300,000	358,724	22,092	.....	.....	.....	.....	45,000	.....	.....	2,914,794
	1853	300,000	382,827	.....	6,200	23,625	70,684	.....	29,945	62,163	.....	2,914,794
President—Francis Welch, 1849; Wm.	1854	300,000	351,636	.....	23,690	52,116	77,001	41,381	33,040	83,575	.....	765,300
M. Byrnes, 1860 to date.	1855	300,000	357,276	.....	27,157	56,618	82,537	37,627	35,032	81,979	.....	740,500
Secretary—Wm. M. Byrnes, 1849; E.	1856	300,000	370,723	.....	31,524	69,705	93,357	38,528	33,119	81,483	.....	682,000
B. Whitney, 1860 to date.	1857	300,000	349,931	.....	19,789	66,409	92,949	52,740	35,934	98,945	.....	616,100
	1858	300,000	365,910	.....	25,525	51,088	76,739	41,113	33,000	84,640	.....	2,050,407
	1859	300,000	351,215	.....	17,939	50,912	74,357	49,097	33,000	91,218	.....	2,747,578
	1860	300,000	422,311	62,281	78,771	80,142	103,229	79,618	17,970	107,977	2,895,516	2,564,868
	1873	200,000	275,626	62,081	66,418	102,076	109,895	29,327	.....	63,479	10,345,438	7,315,018
	1874	200,000	295,568	67,935	72,858	132,213	146,755	68,522	10,000	116,227	10,165,565	8,661,879
	1875	200,000	279,571	56,004	71,871	104,592	118,203	43,521	20,000	96,480	9,245,378	9,051,356
FRANKLIN INSURANCE CO.	1873	234,400	327,614	56,556	65,784	107,031	117,688	17,869	.....	51,764	7,167,648	6,056,105
INDIANAPOLIS, IND.	1874	246,100	361,472	70,527	87,598	134,556	163,705	68,194	19,464	140,893	11,600,019	8,673,149
Organized February 13, 1853.	1875	246,270	367,964	86,914	103,558	164,545	190,401	89,101	36,252	192,578	12,551,367	10,546,908
President—John C. Shoemaker, 1873.												
Secretary—John A. Child, 1873.												
FRANKLIN INSURANCE CO.	1873	200,000	390,251	116,100	167,947	236,040	287,255	138,141	20,000	26,316	14,170,725	10,914,695
WHEELING, VA.												
Organized December, 1862.												
President—George Mendel.												
Secretary—A. L. Wiley.												
FRANKLIN FIRE INS. CO.	1867	250,000	251,104	.....	15,185	17,935	44,661	1,960	8,750	96,112	2,771,491	.....
NEW YORK CITY.												
Organized May 29, 1865.												
President—Wm. A. Bailey.												
Secretary—Ed. Greene.												
FRANKLIN FIRE INS. CO.	1849	400,000	1,328,493	.....	47,700	.....	.....	35,000	.....	.....	.....	.....
PHILADELPHIA, PA.	1850	400,000	1,212,708	.....	62,300	.....	.....	.....	.....	.....	.....	.....
Incorporated April 22, 1829. Admitted to New York May 3, 1849.	1851	400,000	1,284,391	.....	72,750	.....	.....	49,300	.....	.....	.....	.....
	1852	400,000	1,315,534	.....	32,220	.....	.....	.....	.....	.....	.....	.....
	1853	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
President—C. G. Bancker, 1849; C. N.	1854	400,000	1,675,965	.....	109,237	406,023	502,371	282,204	72,014	402,888	.....	4,060,350
Bancker, 1852; Alfred G. Baker, 1869 to	1855	400,000	1,801,078	.....	73,017	383,714	491,018	237,574	72,162	364,590	.....	4,509,604
date.	1856	400,000	1,869,049	.....	62,254	373,269	489,489	301,639	87,876	442,289	.....	4,849,365
Secretary—C. G. Bancker, 1852; W.	1857	400,000	1,923,541	.....	49,894	324,945	430,071	203,790	96,160	364,838	.....	4,796,912
A. Steel, 1857; J. W. McAllister, 1862;	1858	400,000	2,056,997	.....	40,113	283,086	400,246	106,805	118,555	278,228	.....	65,000,000
Theo. M. Reger, 1871 to date.	1859	400,000	2,208,052	.....	952,748	235,010	380,631	48,750	129,181	241,573	.....	65,000,000
	1860	400,000	2,269,176	118,786	971,213	221,327	357,040	106,325	127,968	286,051	26,414,542	60,968,457
	1861	400,000	2,320,006	101,817	920,587	180,053	308,385	72,969	127,584	248,243	24,167,769	58,915,180
	1862	400,000	2,388,316	95,292	949,837	179,133	321,712	69,583	126,736	252,209	23,551,669	57,974,074
	1863	400,000	2,457,850	93,841	938,554	158,248	308,605	69,109	129,648	256,120	23,496,647	58,446,246
	1864	400,000	2,501,297	93,275	960,935	155,150	310,375	121,950	127,696	320,757	24,031,194	59,481,812
	1865	400,000	2,506,852	87,592	1,066,300	139,338	298,042	113,531	126,704	314,170	19,075,490	57,736,436
	1866	400,000	2,553,146	96,401	1,106,237	168,631	321,685	112,187	129,440	317,051	22,227,400	59,685,045
	1867	400,000	2,604,710	10[illegible],063	1,145,164	185,107	346,657	103,607	127,696	315,441	23,904,601	61,677,162
	1868	400,000	2,677,372	136,541	1,201,762	151,190	312,147	112,960	128,368	324,635	20,432,032	60,362,025
	1869	400,000	2,825,731	158,929	1,339,767	251,392	439,558	144,908	135,954	424,325	31,859,096	70,654,079
	1870	400,000	3,087,452	332,941	1,675,917	536,502	735,141	272,881	140,000	624,796	55,940,037	101,269,283
	1871	400,000	3,2[illegible]5,785	713,566	2,467,575	1,180,630	1,391,625	928,425	93,812	1,445,283	109,735,947	149,457,954
	1872	400,000	3,308,857	909,765	2,477,156	1,147,848	1,327,732	578,726	128,248	1,183,400	96,339,554	169,553,812
	1873	400,000	3,209,719	980,648	2,589,152	1,347,488	1,533,238	1,165,534	127,736	1,844,578	105,273,009	191,891,834
	1874	400,000	3,309,071	873,131	2,638,900	1,546,427	1,751,942	1,051,721	130,576	1,669,759	119,534,942	143,331,894
	1875	400,000	3,308,825	763,596	2,239,298	1,036,984	1,208,526	586,237	127,552	1,173,605	82,285,665	165,380,823
FULTON FIRE INSURANCE CO.	1853	150,000	165,617	.....	7,994	38,117	44,321	4,475	15,000	31,330	.....	.....
WILLIAMSBURGH, N. Y.	1854	150,000	173,931	.....	6,568	65,647	75,502	44,733	7,457	67,067	.....	6,559,490
Incorporated March 23, 1853. Commenced business March 24, 1853. Crush-	1855	150,000	188,146	.....	15,490	77,727	88,813	34,706	14,885	68,627	.....	7,133,801
ed at Chicago fire, 1871. Succeeded by	1856	150,000	198,460	.....	12,058	86,159	98,528	42,143	19,448	82,643	.....	8,131,708
the Farragut Fire, 1872.	1857	150,000	194,438	.....	18,000	117,115	135,291	71,789	40,000	132,254	.....	10,000,000
	1858	150,000	230,042	.....	39,553	89,580	102,440	12,058	25,500	63,073	.....	7,923,571
	1859	200,000	282,149	.....	46,137	98,988	114,726	49,156	30,000	113,688	.....	8,919,000
President—Andrew B. Hodges, 1853;	1860	200,000	261,730	33,087	6,209	97,989	114,921	57,654	40,000	133,957	12,903,269	10,641,556
Wm. A. Cobb, 1856 to date.	1861	200,000	286,218	35,712	8,277	136,240	152,606	68,630	28,000	132,636	14,033,280	11,727,102
Secretary—Wm. Mulligan, 1853; Jas.	1862	200,000	266,509	29,528	13,581	147,222	163,861	127,759	24,000	190,254	14,314,419	12,312,218
M. Rankin, 1857 to date.	1863	200,000	277,477	43,233	13,194	119,764	135,145	49,723	23,000	112,374	20,656,369	14,936,012
	1864	200,000	295,581	51,735	13,618	155,069	175,151	102,734	20,000	165,816	26,771,820	18,107,334
	1865	200,000	305,456	66,306	90,887	181,869	200,336	104,021	20,000	190,161	26,378,324	18,745,287
	1866	200,000	276,942	63,321	76,176	218,011	233,628	177,097	24,000	271,365	31,396,602	22,218,953
	1867	200,000	294,631	71,325	89,911	210,512	225,832	133,492	16,000	211,315	27,643,965	20,643,078
	1868	200,000	303,247	88,431	101,282	201,028	219,545	107,840	20,000	207,022	24,598,552	20,967,484
	1869	200,000	330,189	99,446	113,150	207,107	223,264	74,178	20,000	180,558	29,229,006	24,101,283
	1870	200,000	359,227	111,398	142,263	222,291	242,288	126,334	20,000	234,466	35,954,293	27,859,735

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
GALLATIN FIRE INS. CO.	1857	150,000	157,156	.....	.....	4,268	7,535	.....	.....	3,455	.....	697,250
NEW YORK CITY.	1858	150,000	161,383	.....	3,894	14,522	27,410	.....	7,500	14,663	.....	1,734,295
Organized August 25, 1857.	1859	150,000	157,792	.....	5,430	18,289	28,504	630	14,000	31,729	.....	2,310,311
President — David Clarkson, 1857; David Clarkson, Jr., 1867.	1860	150,000	176,583	4,554	5,840	16,329	27,751	6,516	7,260	27,271	4,098,692	2,739,878
Secretary — Henry Baldwin, 1857 to 1864; John J. Lawrence, 1865; Andrew M. Hume, 1867.	1861	150,000	156,591	4,400	40	14,247	25,380	9,299	200	23,925	3,608,868	2,644,978
	1862	150,000	162,995	5,752	314	17,632	33,186	7,164	7,340	28,831	4,778,582	3,142,196
	1863	150,000	165,734	6,055	210	17,921	32,906	4,547	10,839	28,974	4,296,851	3,362,240
	1864	150,000	175,436	6,542	6,150	20,884	36,821	6,846	6,185	29,012	5,094,932	4,219,072
	1865	150,000	162,281	8,172	12,526	19,377	28,806	23,107	9,446	44,585	4,415,118	4,032,515
	1866	150,000	161,390	7,742	11,701	19,445	33,325	22,834	.....	42,310	3,694,130	3,603,531
	1867	150,000	154,406	.....	7,340	1,071	13,056	.....	.....	13,025	.....	.....
GERHARD FIRE INSURANCE CO.	1857	200,000	208,362	.....	.....	7,286	9,938	.....	.....	4,483	.....	1,346,349
NEW YORK CITY.	1858	200,000	223,144	.....	8,995	28,873	43,900	3,848	10,000	30,818	.....	3,274,567
Organized October 7, 1857.	1859	200,000	230,124	.....	16,062	30,781	45,754	2,764	20,000	40,118	.....	4,006,476
President—W. D. Waddington, 1857 to date.	1860	200,000	223,453	10,016	9,750	35,748	50,313	16,572	20,000	55,046	6,917,367	4,980,515
Secretary — John B. Smith, 1857 to date.	1861	200,000	216,114	8,789	7,292	31,800	44,368	22,412	6,000	47,184	6,751,159	4,582,415
	1862	200,000	220,148	8,953	1,500	33,682	46,912	15,278	10,000	44,696	7,387,544	4,642,689
	1863	200,000	221,290	9,500	1,600	37,144	49,644	12,183	18,000	51,040	8,950,971	5,527,309
	1864	200,000	240,532	13,512	1,750	51,604	70,850	18,376	10,000	51,824	12,112,648	6,714,851
	1865	200,000	259,092	17,935	29,755	47,244	67,618	27,319	10,000	61,547	8,839,508	6,170,015
	1866	200,000	253,622	23,785	25,668	64,564	89,015	38,800	21,000	93,227	10,808,094	7,444,234
	1867	200,000	257,168	12,573	21,648	56,025	79,007	17,739	21,000	70,167	8,212,876	5,698,676
	1868	200,000	259,650	30,309	20,909	46,462	65,947	11,421	20,000	63,479	8,438,304	6,277,629
	1869	200,000	258,918	19,009	19,009	42,715	63,432	12,313	20,000	63,021	8,635,906	6,485,191
	1870	200,000	250,892	16,463	19,018	38,151	57,432	7,647	20,000	56,519	8,201,825	6,623,755
	1871	200,000	253,104	17,657	20,094	43,868	63,506	8,484	20,000	59,513	11,237,069	8,692,597
	1872	200,000	240,665	18,434	41,040	48,239	64,188	23,512	20,000	68,277	10,131,962	9,430,181
	1873	200,000	233,066	17,887	17,415	47,599	68,076	29,609	10,000	68,277	10,131,966	8,451,491
	1874	200,000	222,471	16,738	19,994	41,476	57,609	5,078	20,000	53,078	9,084,216	7,528,524
	1875	200,000	220,726	16,844	16,900	42,762	54,331	6,011	20,000	54,794	10,019,059	8,447,266
GERMAN INSURANCE CO.	1871	200,000	237,167	27,271	33,053	44,731	48,023	6,332	15,000	35,623	2,950,254	3,820,114
ERIE, PA.	1872	200,000	348,115	102,362	152,952	273,678	279,574	76,744	20,071	163,671	15,350,200	11,653,502
Incorporated February 13, 1867.	1873	200,000	357,563	162,534	235,649	358,303	401,207	249,940	40,000	393,152	28,711,320	16,559,858
President—M. Schlandecker, 1871. *Secretary* — James Kichenlaub, 1871; James H. Neill, 1872; Jos. Eichenlaub, Jr., 1873.												
GERMAN AMERICAN INS. CO.	1872	1,000,000	1,000,369	282,955	342,291	520,348	586,135	173,761	.....	342,436	65,165,250	46,678,416
NEW YORK CITY.	1873	1,000,000	1,672,362	410,682	484,115	836,477	973,776	422,498	40,000	708,535	89,690,551	64,367,709
Organized March 7, 1872.	1874	1,000,000	1,867,132	467,354	544,573	981,364	1,062,968	425,567	100,000	844,052	100,574,875	74,424,770
President — Wm. F. Heins, 1872; E. Oelbermann, 1873 to date. *Secretary* — James W. Murray, 1872; J. A. Silvey, 1873 to date.	1875	1,000,000	2,065,009	515,853	555,305	940,481	1,037,620	378,776	50,000	829,951	100,758,456	81,490,253
GERMANIA FIRE INS. CO.	1859	200,000	215,732	.....	9,848	24,518	30,405	766	.....	18,322	3,513,868	3,513,868
NEW YORK CITY.	1860	200,000	222,330	17,545	7,975	48,589	62,477	8,106	24,000	56,701	7,338,850	9,039,469
Organized February 9, 1859.	1861	200,000	229,166	18,878	1,500	53,303	68,666	23,810	12,000	61,218	7,865,200	8,935,149
President — Maurice Hilger, 1859; R. Garrigue, 1866 to date. *Secretary* — R. Garrigue, 1859; John Edward Karl, 1864; Hugo Schuman, 1867 to date.	1862	200,000	242,395	21,730	3,291	63,305	78,563	34,570	10,000	68,194	9,435,229	10,868,406
	1863	200,000	279,669	59,281	5,151	83,521	100,703	21,628	20,000	71,910	15,878,171	11,836,549
	1864	500,000	657,301	59,060	8,094	155,020	217,054	58,937	30,000	169,400	30,732,208	19,650,407
	1865	500,000	707,973	92,696	115,579	325,536	363,778	150,736	50,000	315,627	49,618,823	26,820,686
	1866	500,000	740,482	174,481	214,720	396,819	553,284	255,360	50,000	546,192	53,927,642	42,296,296
	1867	500,000	876,815	221,567	279,342	498,225	677,894	198,017	35,000	501,966	55,642,195	49,987,462
	1868	500,000	955,475	263,216	320,123	558,052	679,838	251,408	50,000	559,396	68,860,992	59,228,849
	1869	500,000	1,035,926	281,505	318,586	534,717	657,697	289,306	50,000	610,059	67,578,455	66,717,374
	1870	500,000	1,077,849	297,654	375,331	557,007	649,712	253,634	50,000	598,859	70,211,582	71,025,920
	1871	500,000	1,033,602	399,242	448,876	761,268	857,737	597,815	50,000	934,602	90,303,723	92,432,312
	1872	500,000	1,202,685	449,406	739,124	837,207	921,395	543,061	50,000	911,326	94,113,546	101,189,767
	1873	500,000	1,278,327	435,732	492,980	784,046	866,063	534,864	50,000	915,031	86,058,828	81,139,824
	1874	500,000	1,538,539	362,197	639,189	1,087,547	1,122,178	304,150	50,000	796,274	101,331,384	92,104,523
	1875	500,000	1,710,151	515,853	593,991	899,643	992,398	378,776	50,000	829,951	91,520,161	86,814,179
GIRARD ELECTRICAL INS. CO.	1867	50,000	52,180	8,022	8,622	8,906	8,906	.....	5,000	6,725	.....	.....
GIRARD, PA.												
Incorporated March 2, 1856.												
President—Leffert Hart. *Secretary*—A. W. Couse.												
GIRARD F. AND M. INS. CO.	1859	200,000	317,858	.....	39,846	87,922	91,522	45,096	12,268	90,017	.....	5,000,000
PHILADELPHIA, PA.—Organized 1853.	1867	200,000	337,294	73,818	79,248	136,993	156,580	37,764	19,960	103,846	13,486,995	16,470,319
Presidents—Hon. Joel Jones, 1853 to 1860; Hon. G. W. Woodward, 1860 to 1862; Thomas Craven, 1862 to 1876; Alfred S. Gillett, 1876 to date.—*V.-Pr. and Treas* —Alfred S. Gillett, 1858 to 1876. *Secretaries*—Alfred S. Gillett, 1853 to 1855; James B. Alvord, 1858 to 1876; P. C. Royce, 1876 to date.	1868	200,000	395,678	101,367	112,878	1,186,396	209,028	56,789	20,000	138,981	18,490,947	19,628,460
	1869	200,000	428,814	94,689	122,465	1,165,758	192,183	80,759	19,960	163,105	13,359,480	17,428,962
	1870	200,000	369,022	82,478	115,160	1,117,019	146,399	101,949	9,980	166,005	14,162,787	16,868,825
	1871	300,000	571,425	110,328	132,042	1,180,003	196,911	56,285	19,980	133,632	18,066,953	23,068,875
	1872	300,000	634,309	197,874	302,130	364,596	393,312	154,106	30,000	306,313	29,576,122	34,678,220
	1873	300,000	775,883	228,420	336,471	420,005	459,526	135,734	30,000	303,632	39,095,051	40,201,303
	1874	300,000	833,196	263,620	377,098	441,697	486,062	231,304	63,000	451,142	45,297,282	47,804,174
	1875	300,000	1,017,010	297,577	385,769	436,291	494,732	137,084	36,000	324,988	42,680,622	47,741,935
GLENS FALLS INSURANCE CO.	1864	100,000	267,161	47,558	.....	66,403	76,713	47,025	.....	65,950	7,030,332	17,254,603
GLENS FALLS, N. Y.	1865	100,000	241,448	76,279	78,929	70,800	85,927	18,952	.....	49,943	8,050,000	20,127,245
Organized May 4, 1850, as the "Dividend Mutual Insurance Co." Changed to "Joint Stock" April 30, 1864.	1866	100,000	273,631	101,822	104,572	99,173	118,579	50,182	10,000	89,229	10,351,781	25,910,460
	1867	200,000	418,329	106,599	112,694	167,845	197,660	81,866	10,000	142,039	17,073,705	34,864,131
	1868	200,000	506,720	213,281	223,862	221,655	261,214	98,494	20,000	188,850	24,021,465	50,763,001
	1869	200,000	572,276	289,518	309,377	277,905	310,934	150,520	20,000	256,193	28,070,658	57,148,013
	1870	200,000	570,323	281,475	328,097	275,226	308,344	193,654	20,000	298,046	32,759,273	65,317,167
	1871	200,000	577,312	286,506	309,065	237,876	268,159	196,973	10,000	269,294	28,455,720	65,465,434
	1872	200,000	584,710	292,824	329,553	255,983	291,253	194,323	20,000	285,318	31,788,881	65,595,489
	1873	200,000	625,926	297,023	311,785	271,962	305,802	170,426	20,000	270,371	30,887,156	64,407,259
	1874	200,000	700,514	307,070	324,782	297,642	336,597	161,877	20,000	268,813	36,567,905	66,660,779
	1875	200,000	747,063	297,237	318,511	298,318	338,714	187,471	20,000	296,329	33,444,725	65,192,527

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
GLOBE INSURANCE COMPANY. CHICAGO, ILL. Organized February 16, 1865. *President*—George K. Clark. *Secretary*—S. P. Walker.	1873	300,000	457,207	159,842	189,097	285,652	306,449	64,470	.....	171,671	18,682,485	14,861,943
	1874	300,000	659,607	248,907	308,213	523,165	557,358	353,449	.....	529,929	32,902,219	22,086,991
GLOBE FIRE INSURANCE CO. NEW YORK CITY. Incorporated May 2, 1837. Commenced business April 12, 1839. *President*—Gilbert Allen, 1839 to 1840. *Secretary*—Charles G. Martin, 1839 to 1840.	1839	500,000	510,338	.....	37,150	14,817	19,331	10,089	.....	.....	.....	1,820,510
GLOBE FIRE INSURANCE CO. NEW YORK CITY. Organized March 2, 1863. *President*—Leonard Kirby, 1863 to date. *Secretary*—A. A. Reeves, 1863 to date.	1863	200,000	237,202	23,014	2,510	50,740	61,228	8,468	.....	29,025	8,844,503	6,464,337
	1864	200,000	265,161	28,493	12,000	92,117	99,948	49,627	10,000	92,883	14,509,831	11,163,057
	1865	200,000	237,551	31,526	41,676	84,114	101,980	76,762	20,000	129,226	11,931,199	10,489,756
	1866	200,000	247,879	34,746	47,864	92,189	111,563	71,784	10,000	113,711	12,325,751	10,925,144
	1867	200,000	259,014	35,241	36,806	92,640	111,717	52,556	10,000	94,852	10,932,514	10,148,226
	1868	200,000	289,419	41,427	46,076	84,814	106,660	28,473	20,000	81,429	9,958,455	8,813,296
	1869	200,000	307,903	41,306	48,557	93,575	114,293	41,883	20,000	107,751	14,246,409	10,489,302
	1870	200,000	315,738	41,564	49,640	89,125	112,334	30,471	22,000	94,985	14,700,419	12,136,048
	1871	200,000	324,201	47,651	54,105	95,773	113,078	40,713	22,000	105,103	17,579,740	15,167,4 0
	1872	200,000	318,781	48,529	65,387	100,981	118,326	58,330	25,000	128,249	19,075,170	16,539,526
	1873	200,000	338,963	52,088	58,873	121,638	138,659	49,226	25,000	120,317	19,087,195	16,328,691
	1874	200,000	378,568	53,815	61,896	121,010	138,774	27,294	30,000	106,240	19,801,752	16,980,813
	1875	200,000	409,714	50,546	56,616	103,022	123,836	17,355	36,000	102,028	20,275,483	17,304,700
GOODHUE FIRE INS. CO. NEW YORK CITY. *President*—Robert Bage, 1857. *Secretary*—John D. Burknett, 1857; Fred. W. Macy, 1858.	1857	200,000	210,158	.....	2,306	12,676	15,059	738	.....	9,155	1,562,770	1,562,770
	1858	200,000	236,010	.....	13,618	33,347	45,887	3,446	12,000	32,596	.....	3,352,963
	1859	200,000	232,361	.....	20,325	47,921	63,341	14,528	24,000	56,854	.....	5,128,173
	1860	200,000	236,572	26,262	12,400	68,408	84,374	31,251	24,000	80,969	5,377,147	6,970,335
	1861	200,000	233,376	15,209	8,917	42,472	57,143	40,253	.....	62,209	7,683,580	4,992,432
	1862	200,000	233,760	13,885	7,613	38,888	54,548	20,635	15,000	54,835	9,134,313	5,069,891
	1863	200,000	253,422	14,500	7,692	51,465	69,450	9,406	15,000	49,281	11,756,799	6,588,969
	1864	200,000	253,457	20,000	12,395	76,183	90,017	55,492	16,000	100,137	17,028,573	10,311,483
	1865	200,000	204,545	.....	4,447	18,565	43,742	52,125	.....	94,852	8,927,162	7,918,654
GRANITE FIRE INSURANCE CO. RICHMOND, VA. Organized March 25, 1875. *President*—G. C. Walker. *Secretary*—Samuel P. Willis.	1875	213,000	220,960	12,603	15,104	27,647	33,821	3,770	.....	17,453	3,053,621	2,295,503
GREAT WESTERN INS. CO. CHICAGO, ILL. Organized February 4, 1857. *President*—H. L. Stewart. *Secretary*—C. D. Hooker.	1870	222,831	274,125	40,417	46,652	72,751	72,751	5,344	.....	58,474	4,652,795	4,169,440
GREAT WESTERN INSURANCE AND TRUST COMPANY. PHILADELPHIA, PA. Incorporated April 26, 1856. *President*—C. C. Lathrop. *Secretary*—H. K. Richardson.	1857	223,300	277,574	.....	52,950	114,477	144,477	74,480	3,750	118,335	.....	.....
	1858	223,300	267,207	.....	65,991	69,871	100,553	68,489	.....	102,387	.....	3,052,684
	1859	255,900	285,163	.....	38,231	79,653	105,551	50,824	3,824	92,623	.....	4,090,801
GREENWICH INSURANCE CO. NEW YORK CITY. Incorporated 1824. Capital $250,000. No report on record after 1827. New Company organized May 5, 1834. Commenced business Jan. 1, 1835. Losses by the fire of Dec. 1835, were $35,182.73, not included in the statement of that year. *President*—Ferris Pell, 1824 to 1826; Wm. A. Thompson, 1826 to 1827; Ferris Pell, 1827 to ——; Timothy Whittemore, 1834 to 1869; Samuel C. Harriott, 1869 to date. *Secretary*—Levi H. Clark, 1824 to 1826; W. H. Bulkley, 1826 to 1827; Levi H. Clark, 1827 to ——; Samuel Y. Clark, 1834 to 1837; Joseph Torrey, 1837 to 1852; James Harrison, 1852 to 1871; Mason A. Stone, 1871 to date.	1835	200,000	237,074	.....	4,410	25,294	37,977	3,596	.....	.....	.....	4,597,000
	1836	200,000	207,960	.....	10,425	49,750	64,217	44,143	.....	.....	.....	6,000,000
	1837	200,000	219,545	.....	9,589	33,522	45,837	9,996	.....	.....	.....	4,600,000
	1838	200,000	206,704	.....	4,470	30,054	45,063	28,348	.....	.....	.....	4,516,891
	1839	200,000	222,412	.....	9,100	27,567	41,764	12,352	.....	.....	.....	4,221,845
	1840	200,000	226,682	.....	1,100	28,858	42,381	18,902	.....	.....	.....	4,000,000
	1841	200,000	240,117	.....	.....	27,086	43,174	1,224	.....	.....	.....	4,000,000
	1842	200,000	222,254	.....	3,000	24,634	38,917	8,218	30,000	.....	.....	3,500,000
	1843	200,000	210,117	.....	3,000	20,142	33,610	2,738	20,000	.....	.....	3,000,000
	1844	200,000	228,155	.....	3,000	15,346	24,595	1,454	20,000	.....	.....	3,000,000
	1845	200,000	219,913	.....	3,179	24,986	36,324	21,020	10,000	.....	.....	5,000,000
	1846	200,000	229,025	.....	3,000	32,023	45,937	7,364	30,000	.....	.....	4,000,000
	1847	200,000	232,748	.....	.....	32,107	47,016	8,773	30,000	.....	.....	5,900,000
	1848	200,000	218,280	.....	3,100	.....	.....	18,366	20,090	.....	.....	6,000,000
	1849	200,000	216,080	.....	172	.....	.....	4,138	34,000	.....	.....	6,500,000
	1850	200,000	225,485	.....	143	.....	.....	9,2 4	30,000	.....	.....	6,700,000
	1851	200,000	222,3 7	.....	418	.....	.....	7,678	36,000	.....	.....	7,000,000
	1852	200,000	213,690	.....	497	.....	.....	5,708	36,000	47,599	.....	7,500,000
	1853	200,000	240,547	.....	15,211	37,991	52,881	11,407	40,000	60,005	.....	.....
	1854	200,000	242,431	.....	3,058	37,445	52,375	10,786	30,000	48,863	.....	7,534,895
	1855	200,000	249,519	.....	1,588	37,115	52,134	6,470	30,000	46,074	.....	7,696,387
	1856	200,000	250,138	.....	1,842	37,589	53,566	8,670	34,000	51,687	.....	7,663,122
	1857	200,000	246,326	.....	3,583	36,598	51,750	4,397	36,900	51,091	.....	7,452,129
	18 8	200,000	242,961	.....	14,782	33,399	48,631	15,478	28,000	53,792	.....	7,369,872
	1859	200,000	237,044	.....	12,611	31,801	46,738	6,765	30,000	49,432	.....	7,059,402
	1860	200,000	240,266	20,000	20,000	33,055	47,722	11,183	20,000	45,113	7,850,057	7,002,427
	1861	200,000	248,519	20,000	21,000	37,486	52,778	8,268	22,000	45,240	8,874,483	8,152,283
	1862	200,000	263,076	20,000	22,500	45,796	61,752	8,808	22,000	47,024	9,652,487	8,271,368
	1863	200,000	281,176	26,931	27,431	59,410	76,192	10,317	26,000	57,035	14,376,828	11,683,542
	1864	200,000	300,896	27,418	34,737	84,345	105,627	25,032	28,000	91,492	21,247,363	15,585,696
	1865	200,000	283,331	45,009	55,269	109,776	131,463	84,733	28,000	149,936	22,738,581	16,393,475
	1866	200,000	324,869	58,280	69,242	144,144	161,911	70,219	20,000	126,024	22,821,409	17,951,261
	1867	200,000	348,647	68,633	76,473	157,960	173,371	73,835	24,000	136,180	21,817,178	19,099,588

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
GREENWICH INSURANCE CO. *Continued.*	1868	200,000	383,733	66,653	67,928	144,475	168,515	48,970	40,000	131,242	23,522,914	20,318,955
	1869	200,000	430,807	61,929	66,654	142,451	171,007	40,913	40,000	130,804	25,162,620	22,831,928
	1870	200,000	460,983	68,546	88,571	157,205	179,163	42,876	40,000	138,287	31,597,659	28,403,524
	1871	200,000	510,420	90,452	103,404	182,064	217,252	75,946	44,000	180,611	36,508,838	31,649,173
	1872	200,000	543,002	97,206	131,285	190,781	230,696	88,019	56,000	206,189	38,779,608	31,931,631
	1873	200,000	590,604	108,086	113,290	219,504	251,227	83,743	58,000	205,873	39,108,691	33,568,016
	1874	200,000	638,139	104,286	112,925	216,333	250,842	43,257	100,000	209,597	38,002,655	33,431,410
	1875	200,000	654,339	104,149	123,54-	204,479	247,675	43,780	110,000	226,898	38,355,819	31,161,934
GROCERS' FIRE INS. CO. NEW YORK CITY. Incorporated Nov. 23, 1849. Commenced business Feb. 18, 1850. Reinsured and ceased business Dec. 1870. *President*—Sampson Moore, 1850 to date. *Secretary*—J. Milton Smith, 1850; Thomas Greenleaf, 1852; Jas. G. Platt, 1856; Jas. T. Wilson, 1866; Jacob M. Moore, 1863 to date.	1850	200,000	225,485	.....	5,184	.....	.....	.....	.....	.....	.....	.....
	1851	200,000	235,170	.....	9,212	68,197	81,611	.....	.....	.....	.....	.....
	1852	200,000	237,044	.....	200	71,032	.....	31,767	28,000	74,613	.....	6,714,209
	1853	200,000	227,891	.....	11,850	52,666	67,891	31,391	32,000	75,737	.....	.....
	1854	200,000	231,953	.....	345	40,538	56,009	21,705	16,000	51,770	.....	4,949,375
	1855	200,000	237,779	.....	333	43,449	58,862	6,885	32,000	55,597	.....	5,142,014
	1856	200,000	234,109	.....	883	41,342	56,744	12,637	32,000	59,180	.....	4,714,505
	1857	200,000	229,654	.....	933	38,109	54,263	14,969	32,000	60,995	.....	4,509,516
	1858	200,000	231,322	.....	10,280	29,412	44,689	721	24,000	40,178	.....	3,822,838
	1859	200,000	235,794	.....	11,161	29,737	44,889	654	21,000	43,588	.....	4,070,090
	1860	200,000	227,090	9,842	2,645	21,872	37,664	7,006	24,000	45,575	5,586,803	3,978,283
	1861	200,000	222,409	7,910	500	20,094	35,173	4,962	20,000	39,691	5,442,902	3,666,481
	1862	200,000	221,236	9,478	500	24,485	38,886	5,566	20,000	40,242	7,133,341	4,303,749
	1863	200,000	226,680	10,509	500	27,351	40,559	961	20,000	38,084	8,042,599	4,553,919
	1864	200,000	247,573	22,949	10,250	57,200	75,162	23,711	10,000	61,870	10,141,464	6,455,873
	1865	200,000	254,508	23,832	38,332	63,379	80,642	67,301	10,000	99,525	8,964,511	6,320,657
	1866	200,000	182,614	9,346	12,390	31,999	46,878	74,293	.....	90,946	5,234,641	3,714,262
	1867	200,000	211,533	14,967	24,467	36,560	50,781	6,065	.....	26,815	5,675,204	4,463,405
	1868	200,000	224,747	22,479	30,934	47,888	67,787	21,339	.....	45,532	6,221,668	2,155,341
	1869	200,000	233,217	22,318	28,911	49,734	63,175	28,710	10,000	63,685	7,079,535	5,595,651
	1870	200,000	206,784	.....	6,657	22,712	39,795	36,069	.....	55,540	.....	.....
GUARANTY FIRE INS. CO. NEW YORK CITY. Organized April 10, 1875. *President*—William H. Bridgman. *Secretary*—C. D. Hartshorne.	1875	200,000	264,636	52,829	63,004	105,847	111,180	8,869	.....	49,940	11,575,306	8,698,068
GUARDIAN INSURANCE CO. NEW YORK CITY. Incorporated April 23, 1833. Commenced business July 15, 1835. *President*—George Johnson. *Secretary*—Joseph Greenleaf.	1833	300,000	306,619	.....	.....	2,313	7,897	.....	.....	.....	.....	576,050
	1834	300,000	316,231	.....	2,195	7,950	29,319	16,725	10,500	.....	.....	1,657,265
	1835	300,000	312,806	.....	300,259	12,544	32,259	9,617	10,500	.....	.....	1,645,501
GUARDIAN FIRE INS. CO. NEW YORK CITY. Organized February 2, 1865. *President*—A. Munkittrick, 1865; W. C. Thompson 1869. *Secretary*—W. K. Faye, 1865 to date.	1865	200,000	189,759	16,641	17,441	38,532	47,805	44,286	.....	67,168	8,827,184	5,432,549
	1866	200,000	199,392	19,719	22,219	56,829	70,290	43,480	.....	69,059	8,808,393	5,937,916
	1867	200,000	220,782	20,026	22,326	61,635	77,578	32,136	.....	55,188	7,365,208	5,165,915
	1868	200,000	245,390	23,954	30,138	67,141	82,414	39,057	10,000	75,249	8,507,333	5,152,478
	1869	200,000	270,736	26,652	29,647	67,689	85,158	19,768	10,000	59,091	11,176,996	6,489,544
	1870	200,000	279,688	32,390	49,277	72,911	89,187	26,638	20,000	78,610	8,520,000	7,879,121
	1871	200,000	265,155	41,589	56,810	97,090	113,084	79,519	20,000	134,745	15,177,665	8,641,584
	1872	200,000	316,562	40,585	112,262	86,372	101,783	72,648	17,000	125,283	20,846,740	18,296,740
	1873	200,000	278,578	43,926	54,92-	103,478	118,752	131,803	.....	108,693	15,271,460	13,579,820
	1874	200,000	285,750	38,118	42,743	87,063	101,910	30,577	20,000	87,564	13,266,700	8,357,621
	1875	200,000	306,034	43,431	50,406	90,412	104,803	31,756	20,000	92,768	14,921,079	10,279,000
HAMILTON FIRE INS. CO. NEW YORK CITY. Incorporated May 3, 1852, as the "Building Association Fire Insurance Company." Name changed March 13, 1853. *President*—John Bruce, 1853; Richard J. Smith, 1855; M. H. Smith, Jr., P. T., 1858; R. J. Smith, 1860; John C. Winans, 1864; D. D. Whitney, P. T. 1874 to date. *Secretary*—John C. Winans, 1853; Jas. Gilmore, 1864; D. D. Leeds, 1872 to date.	1853	150,000	165,318	.....	22,674	59,322	68,454	37,058	9,000	64,236	.....	.....
	1854	150,000	139,740	.....	23,464	50,523	60,503	83,690	.....	101,540	.....	4,648,430
	1855	150,000	143,200	.....	16,756	56,597	65,319	38,195	.....	50,485	.....	4,160,750
	1856	150,000	147,637	.....	10,061	58,794	67,243	49,352	.....	65,734	.....	3,582,272
	1857	150,000	151,377	.....	2,036	57,299	64,258	43,170	.....	60,601	.....	3,268,235
	1858	150,000	172,006	.....	27,462	45,693	56,250	27,295	.....	39,571	.....	3,457,342
	1859	150,000	183,951	.....	26,928	39,098	49,655	27,018	6,000	45,303	.....	4,491,930
	1860	150,000	175,120	15,637	12,852	39,474	50,131	33,879	6,000	55,320	4,450,600	4,488,700
	1861	150,000	181,938	14,167	6,865	35,844	45,614	14,227	6,000	34,818	4,110,174	4,138,474
	1862	150,000	187,896	13,456	9,820	31,759	42,678	13,367	12,000	40,716	4,345,590	4,069,696
	1863	150,000	185,213	15,200	13,743	34,722	47,345	21,839	12,000	49,296	4,190,423	3,812,979
	1864	150,000	203,896	18,183	20,035	40,032	55,350	16,972	12,000	48,173	4,556,071	3,829,221
	1865	150,000	198,860	17,500	25,000	48,808	63,057	32,542	12,000	62,018	6,440,242	4,606,053
	1866	150,000	214,633	27,500	52,062	73,671	87,610	30,654	12,000	70,285	9,460,034	5,095,834
	1867	150,000	232,084	33,500	46,855	84,991	99,905	38,679	15,000	80,283	8,950,295	6,200,002
	1868	150,000	242,293	40,047	50,139	76,198	91,772	35,389	15,000	82,850	10,859,751	8,526,030
	1869	150,000	268,546	37,152	38,521	69,142	85,111	22,000	15,000	68,344	10,825,975	7,962,363
	1870	150,000	290,135	38,593	43,717	62,912	79,980	16,547	32,700	86,441	10,575,355	8,183,473
	1871	150,000	284,504	42,575	44,608	69,701	86,769	14,797	15,000	66,285	10,867,185	8,984,953
	1872	150,000	284,788	38,649	44,579	72,963	89,237	22,924	26,250	87,856	11,973,193	11,035,279
	1873	150,000	311,345	46,644	48,734	94,438	109,093	21,288	30,000	88,488	13,873,085	12,011,136
	1874	150,000	341,592	47,591	65,597	96,751	111,628	16,345	30,000	85,977	14,245,791	12,657,538
	1875	150,000	363,431	41,658	68,504	82,286	99,251	20,821	29,916	84,324	13,602,402	12,687,267
HAMILTON MUTUAL INS. CO. SALEM, MASS. Organized February 20, 1852. *President*—William C. Prescott. *Secretary*—John T. Burnham.	1855	309,200	310,211	.....	10,325	173,034	29,742	20,793	.....	29,535	.....	330,325
	1856	302,570	305,446	.....	9,220	171,914	29,671	22,637	491	31,248	.....	341,200
	1857	283,052	281,479	.....	10,930	192,284	26,384	27,660	1,258	37,193	.....	605,317
	1858	175,686	175,686	.....	9,525	23,990	24,963	15,260	1,321	24,890	.....	3,258,591
	1859	168,134	168,134	.....	7,400	24,652	25,906	15,762	1,407	25,256	.....	3,038,124

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
HAMPDEN FIRE INS. CO.	1855	100,000	209,941	.....	16,469	150,551	117,700	69,986	8,979	97,148	.....	426,920
SPRINGFIELD, MASS.	1856	100,000	219,086	.....	16,915	113,189	115,633	89,094	943	111,213	.....	770,081
Organized June 1, 1851.	1857	150,000	222,762	.....	13,124	113,514	125,366	83,321	18,000	122,592	.....	1,584,320
President—John Miles, 1855; Wm. B. Calhoun, 1856; J. C. Pynchon, 1859 to date.	1858	150,000	222,480	.....	56,115	115,106	126,355	87,921	17,950	126,962	.....	9,086,607
	1859	150,000	230,894	.....	75,753	118,659	130,855	72,746	15,000	138,734	.....	10,102,566
	1860	150,000	212,461	40,245	19,874	112,775	123,391	99,078	9,000	132,643	10,697,174	9,974,991
	1861	150,000	195,872	30,114	19,816	75,882	85,858	71,400	9,000	97,658	7,465,470	8,192,470
Secretary—Geo. W. Rice, 1855; J. C. Pynchon, 1856; Samuel Marsh, 1859 to date.	1862	150,000	190,068	23,200	12,684	59,929	69,293	59,955	4,500	78,802	6,479,627	6,840,114
	1863	150,000	197,209	28,036	9,248	68,287	78,044	42,200	13,284	71,337	7,278,607	7,875,557
	1864	150,000	203,478	36,321	15,844	100,198	112,304	76,885	9,592	110,426	11,328,527	9,701,033
HANOVER FIRE INS. CO.	1852	150,000	163,850	.....	27,300	25,427	.....	2,129	.....	.....	.....	2,369,637
NEW YORK CITY.	1853	150,000	174,012	.....	12,450	45,431	57,837	10,450	27,000	47,508	.....	.....
Incorporated June 25, 1852. Commenced business April 15, 1852.	1854	150,000	167,020	.....	2,500	41,392	53,216	25,640	21,000	60,036	.....	4,143,560
	1855	150,000	175,843	.....	4,830	43,304	54,495	13,530	18,000	45,798	.....	4,226,349
	1856	150,000	187,949	.....	3,677	44,059	56,199	11,751	17,760	44,343	.....	4,391,574
President—John N. Wyckoff, 1852; S. H. Rockenbaugh, 1856; Doras L. Stone, 1860; Benjamin S. Walcott, 1866 to date.	1857	200,000	233,372	.....	5,442	48,776	65,269	28,898	20,760	70,219	.....	4,736,040
	1858	200,000	239,626	.....	13,391	43,075	58,339	9,720	25,000	54,662	.....	4,792,291
	1859	200,000	241,492	.....	14,070	41,696	57,108	13,339	24,000	55,424	.....	5,748,501
	1860	200,000	247,184	14,235	15,777	49,430	65,578	15,426	24,000	58,400	10,625,079	6,987,960
Secretary—John V. Harriott, 1852; D. L. Stone, 1854; Benjamin S. Walcott, Jr., 1860; I. Remsen Lane, 1866 to date.	1861	200,000	251,335	13,100	.....	45,198	59,738	11,769	24,000	54,236	10,033,855	6,396,222
	1862	200,000	244,569	13,875	100	53,710	69,068	33,681	24,000	76,602	13,117,986	7,339,796
	1863	400,000	493,873	17,202	1,940	68,121	89,208	5,093	22,000	48,630	18,160,255	9,472,475
	1864	400,000	536,380	27,177	17,335	106,647	152,497	41,090	48,000	135,557	26,499,492	13,250,049
	1865	400,000	556,304	67,894	96,008	204,281	305,072	103,169	48,000	281,486	32,821,766	17,105,887
	1866	400,000	561,331	101,483	141,379	270,757	415,845	193,875	40,000	418,354	39,472,806	24,566,127
	1867	400,000	606,635	129,737	173,882	282,885	417,026	156,005	40,000	377,459	33,138,664	21,226,299
	1868	400,000	650,682	177,649	228,116	399,974	486,888	148,331	40,000	424,990	46,807,721	30,591,873
	1869	400,000	726,400	219,966	276,029	419,060	500,412	222,009	40,000	485,443	52,852,839	40,570,428
	1870	400,000	770,334	245,299	295,793	447,403	507,456	229,076	40,000	523,413	57,114,197	47,871,550
	1871	400,000	872,628	385,170	431,056	697,319	755,990	522,084	34,000	819,284	68,942,236	72,807,519
	1872	250,000	875,540	455,990	622,367	801,091	851,104	514,101	40,000	839,639	100,009,218	83,470,677
	1873	400,000	1,085,357	468,561	547,794	777,583	833,305	451,254	32,500	751,930	79,787,325	79,968,082
	1874	400,000	1,426,955	604,075	697,858	994,441	1,059,449	336,563	40,000	763,931	100,128,415	95,475,065
	1875	500,000	1,592,775	587,718	700,016	968,189	1,044,779	433,813	45,000	870,516	99,565,206	96,948,932
HARMONY FIRE INS. CO.	1853	150,000	151,694	.....	.....	971	972	.....	.....	642	.....	.....
NEW YORK CITY.	1854	150,000	178,820	.....	13,981	62,025	70,167	28,009	6,000	47,893	.....	5,000,000
Incorporated December 14, 1853. Commenced business December 15, 1853. Closed business November, 1866.	1855	150,000	195,568	.....	6,100	70,595	83,443	39,097	7,500	53,933	.....	6,310,434
	1856	150,000	186,950	.....	18,450	82,434	95,511	64,395	27,000	104,837	.....	6,500,000
	1857	150,000	191,729	.....	13,800	77,992	89,873	58,447	10,500	82,661	.....	5,992,000
	1858	150,000	183,487	.....	23,349	45,122	57,091	37,811	5,250	57,122	.....	4,500,000
President—William Callender, 1853; Arthur Leary, 1860; R. O. Glover, 1862 to date.	1859	150,000	182,880	.....	27,724	40,978	52,901	18,954	7,500	39,891	.....	4,200,000
	1860	150,000	180,562	13,500	8,080	38,789	48,621	15,426	24,000	58,400	5,050,000	4,800,000
	1861	150,000	184,691	15,000	8,912	51,415	63,439	11,796	24,000	54,236	6,505,037	5,082,100
Secretary—R. O. Glover, 1853; D. D. Gassner, 1862 to date.	1862	150,000	208,319	22,600	2,500	65,137	76,887	33,681	24,000	76,602	8,605,211	5,950,028
	1863	150,000	244,101	32,000	20,950	98,128	111,854	46,519	15,000	89,556	14,778,506	9,332,245
	1864	300,000	491,210	66,027	22,000	221,383	239,214	160,372	22,500	234,482	21,829,650	12,028,280
	1865	300,000	503,880	62,123	250,666	236,409	503,105	194,346	30,000	490,507	25,024,639	14,317,314
HARTFORD FIRE INS. CO.	1848	150,000	154,090	.....	.....	.....	.....	.....	.....	.....	.....	.....
HARTFORD, CONN.	1849	150,000	211,550	.....	53,109	.....	.....	.....	.....	.....	.....	.....
Incorporated June 27, 1810. Admitted to New York May 1, 1849, although we find the Company in this State as early as 1843.	1850	150,000	215,095	.....	62,895	.....	.....	.....	.....	.....	.....	.....
	1851	150,000	203,460	.....	36,515	.....	.....	.....	.....	.....	.....	.....
	1852	150,000	237,358	.....	34,835	.....	.....	.....	.....	.....	.....	.....
	1853	150,000	272,050	.....	65,410	.....	.....	.....	.....	.....	.....	.....
	1854	300,000	384,865	.....	62,425	433,882	448,905	316,178	60,000	442,209	.....	10,652,725
President—Eliphalet Terry, 1843; Hezekiah Huntington, 1851; Timothy C. Allyn, 1864; George L. Chase, 1867 to date.	1855	300,000	433,195	.....	51,642	455,782	482,212	256,301	90,000	418,607	.....	10,733,150
	1856	300,000	557,069	.....	49,801	484,247	512,732	254,737	59,540	391,468	.....	11,532,296
	1857	500,000	628,826	.....	50,629	494,172	531,987	293,302	60,046	435,128	.....	11,399,842
	1858	500,000	801,967	.....	261,825	485,529	524,891	200,895	93,364	388,265	.....	40,855,229
Secretary—A. F. Willmarth, 1852; C. B. Bowers, 1853; Timothy C. Allyn, 1858; George M. Coit, 1864; J. D. Browne, 1869 to date.	1859	500,000	950,342	.....	298,845	612,119	657,034	248,946	98,080	516,517	.....	48,982,358
	1860	500,000	963,771	272,439	85,706	672,786	728,979	421,889	101,320	664,345	67,544,167	58,555,144
	1861	500,000	885,570	235,917	48,927	559,585	611,569	388,989	49,335	558,777	60,236,705	52,902,768
	1862	500,000	1,046,333	233,142	91,429	525,135	575,523	279,606	98,315	494,107	57,258,700	52,221,592
	1863	500,000	1,285,190	253,168	65,310	591,009	601,704	243,506	127,100	499,445	63,772,183	59,910,282
	1864	1,000,000	1,575,920	311,781	63,340	772,101	893,911	435,193	121,418	739,562	82,685,748	72,682,261
	1865	1,000,000	1,558,772	484,860	565,198	938,606	1,047,983	640,025	143,527	1,036,153	95,704,630	87,275,646
	1866	1,000,000	1,788,154	634,564	783,719	1,280,473	1,421,948	837,496	116,225	1,320,171	124,682,698	110,615,334
	1867	1,000,000	2,026,221	831,976	999,476	1,559,040	1,678,582	883,279	109,856	1,418,355	127,962,156	128,710,988
	1868	1,000,000	2,285,579	913,568	1,081,850	1,524,136	1,654,190	847,580	160,112	1,457,941	135,547,495	135,485,899
	1869	1,000,000	2,581,595	997,546	1,169,173	1,575,137	1,724,088	796,479	200,032	1,464,990	139,598,813	150,382,722
	1870	1,000,000	2,737,519	1,050,937	1,236,141	1,591,651	1,759,187	934,698	199,380	1,646,949	143,411,370	161,693,240
	1871	1,000,000	2,942,061	901,125	1,929,370	1,951,915	2,114,149	2,218,061	200,630	2,975,019	.....	150,000,000
	1872	1,000,000	2,201,579	920,175	2,348,278	2,138,306	2,229,235	2,233,512	.....	2,839,806	150,888,916	157,890,750
	1873	1,000,000	2,415,681	1,029,851	1,217,311	2,247,530	2,353,709	1,307,348	49,500	1,876,825	161,705,552	153,828,829
	1874	1,000,000	2,757,907	1,071,338	1,273,657	2,099,543	2,244,020	1,045,542	173,975	1,817,858	154,170,889	147,260,542
	1875	1,000,000	3,032,185	983,920	1,241,115	1,913,407	2,066,724	998,379	198,160	1,745,270	146,979,896	139,965,539
HIBERNIA INSURANCE CO.	1871	200,000	205,039	16,567	64,978	50,627	62,404	71,293	.....	94,539	4,688,482	2,974,160
CLEVELAND, OHIO.	1872	200,000	291,403	64,336	92,855	135,536	146,709	51,744	.....	95,718	9,877,665	8,029,478
Organized March 21, 1870.	1873	200,000	308,253	89,148	108,988	172,171	172,542	106,655	.....	157,747	14,254,389	12,422,120
President—P. O'Brien, 1871. *Secretary*—Thomas Lavan, 1871; P. O. Neil, 1872.												
HIDE AND LEATHER INS. CO.	1867	300,000	311,591	5,246	16,921	11,315	14,206	2,475	.....	13,714	1,838,760	1,843,760
BOSTON, MASS.	1868	300,000	369,896	31,328	58,917	57,272	94,721	11,355	4,444	45,191	8,551,971	6,542,931
Incorporated May 9, 1867.	1869	300,000	460,982	53,449	130,767	107,701	174,932	45,147	24,000	151,178	13,852,410	9,337,950
President—Daniel Harwood, 1867; John W. Cartwright, Jr., 1868. *Secretary*—James Swords, 1867; Oliver H. Cole, 1868.	1870	300,000	417,711	75,105	127,754	162,548	265,943	102,854	12,000	287,786	18,224,387	13,850,468

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
HOFFMAN FIRE INS. CO.	1864	200,000	240,242	19,197	13,969	34,323	40,001	5,980	.....	23,678	7,064,302	4,600,879
NEW YORK CITY.	1865	200,000	233,893	18,623	26,548	63,752	75,852	57,092	.....	90,544	8,031,225	5,321,082
Organized May 4, 1864.	1866	200,000	193,676	21,716	41,448	85,242	96,538	90,421	9,625	133,375	8,292,982	4,934,635
President—Wm. Dumont, 1864; W. B. Dixon, 1865; Marcus F. Hodges, 1871 to date.	1867	200,000	177,894	24,023	33,281	59,325	72,034	55,303	125	85,184	6,182,090	4,869,321
Secretary—John W. Wildey, 1864; Oliver A. Drake, 1867; John D. MacIntyre, 1874 to date.	1868	200,000	207,140	26,605	47,261	60,468	73,280	13,784	50	44,976	5,646,277	4,350,094
	1869	200,000	225,461	20,998	30,229	45,731	57,808	35,268	100	62,013	4,396,346	3,946,898
	1870	200,000	235,242	19,956	34,904	28,106	52,779	20,350	.....	45,545	4,798,480	4,064,499
	1871	200,000	290,741	61,683	73,376	115,314	153,474	82,101	50	121,170	10,6 0,577	10,304,458
	1872	200,000	285,355	96,114	192,613	270,180	212,513	177,181	20,050	272,770	25,592,286	17,491,537
	1873	200,000	330,700	99,757	112,217	279,431	304,347	218,119	.....	307,195	20,331,982	16,645,557
	1874	200,000	403,603	100,394	112,959	224,712	247,586	93,586	20,000	191,595	21,455,786	16,746,470
	1875	200,000	411,992	94,479	116,539	226,427	251,391	136,807	20,000	237,975	19,928,840	15,927,017
HOLLAND PURCHASE INS. CO.	1867	100,000	113,420	5,674	5,674	12,142	12,440	220	.....	4,256	2,679,028	2,577,928
BATAVIA, N. Y.	1868	100,000	141,153	23,250	26,160	42,051	49,421	11,008	7,000	38,975	10,693,251	13,016,575
Organized August 2, 1867.	1869	100,000	150,078	45,551	49,619	44,593	54,285	23,863	7,000	46,360	7,980,942	20,154,229
President—John Fisher, 1867; George Bowen, 1870 to date.	1870	100,000	171,496	65,038	68,291	57,181	63,499	32,986	.....	50,270	10,808,660	23,264,358
Secretary—H. M. Warren, 1867 to date.	1871	100,000	194,040	76,380	80,572	79,662	87,215	31,556	9,917	64,972	15,970,018	28,244,941
	1872	100,000	198,616	86,876	91,461	74,358	84,122	38,671	7,000	66,455	12,951,129	31,146,208
	1873	100,000	213,420	94,393	99,396	85,350	94,489	56,217	7,000	88,077	14,858,947	32,607,096
	1874	100,000	220,483	108,018	111,236	94,265	105,802	62,121	7,000	102,349	15,998,141	31,921,014
	1875	100,000	226,300	112,816	114,748	87,402	99,745	59,808	11,000	97,620	15,209,105	31,774,226
HOME INSURANCE COMPANY.	1870	500,000	637,947	93,531	111,461	208,601	248,847	73,921	.....	157,326	16,825,244	20,605,893
COLUMBUS, OHIO.	1871	500,000	871,454	189,000	366,775	487,785	536,240	434,417	47,127	682,075	48,718,455	52,336,428
Incorporated July 12, 1864.	1872	250,000	761,216	330,766	503,220	559,463	594,267	581,906	.....	770,751	40,838,639	48,916,405
President—C. P. L. Butler, 1870; M. A. Daugherty, 1871; J. B. Hall, 1873.	1873	250,000	513,303	214,869	216,329	371,677	410,223	533,173	.....	566,966	29,871,150	29,913,770
Secretary—W. C. M. Baker, 1870; Jacob Peetrey, 1871; L. C. Butler, 1873; H. N. Henderson, Assistant, 1875.	1874	250,000	505,734	193,909	220,409	349,438	378,083	213,812	50,000	396,819	28,953,377	25,416,308
	1875	250,000	489,190	163,103	192,603	343,616	369,944	197,137	37,500	377,841	26,004,681	21,589,551
HOME INSURANCE COMPANY.	1874	200,000	230,183	20,270	20,968	40,502	49,747	9,168	5,917	30,560	3,823,279	3,184,405
NEWARK, N. J.	1875	200,000	251,760	29,518	33,970	51 393	76,149	13,101	15,000	53,850	6,234,074	4,132,733
Incorporated March 29, 1869.												
President—A. A. Smalley.												
Secretary—Wm. R. Freeman.												
HOME INSURANCE COMPANY.	1859	150,000	157 068	.....	39,293	8,848	10,852	.....	.....	3,418	.....	307,672
NEW HAVEN, CONN.	1860	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Organized May, 1857.	1861	200,000	233,804	39,542	18,782	153,649	163,189	126,679	22,000	173,300	7,090,355	6,543,908
President—D. R. Satterlee, 1861 to 1869.	1862	200,000	243,814	53,645	20,212	160,694	172,752	124,004	14,000	182,034	11,303,383	10 913,846
Secretary—Charles Wilson, 1861; W. T. Goodell, 1864.	1863	200,000	269,616	62,319	18,296	238,009	248,600	177,861	14,000	244,988	22,032,098	15,177,438
	1864	500,000	657,507	114,427	15,363	437,458	460,351	308,488	26,000	431,059	41,848,126	25,428,293
	1865	500,000	774,000	215,908	272,499	613,588	763,100	377,108	90,000	728,925	45,548,093	39,453,099
	1866	1,000,000	1,438,491	422,556	526,062	1,162,859	1,448,408	915,376	50,000	1,568,528	112,944,432	65,414,766
	1867	1,000,000	1,618,320	581,138	721,726	1,449,574	1,800,512	969,154	50,000	1,725,851	103,446,038	90,121,801
	1868	1,000,000	1,627,774	659,761	799,378	1,658,769	1,973,726	1,089,604	100,000	1,970,811	134,684,230	96,187,137
	1869	1,000,000	1,777,588	627,027	865,640	1,715,507	2,060,359	1,097,106	100,000	1,996,882	138,414,055	95,083,547
	1870	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HOME INSURANCE COMPANY.	1853	500,000	647,071	.....	27,410	161,857	175,344	12,062	.....	43,371	.....	.....
NEW YORK CITY.	1854	500,000	741,579	.....	74,231	399,720	446,768	216,641	65,000	353,999	.....	26,597,084
Organized February 3, 1853. Commenced business April 13, 1853.	1855	500,000	812,598	.....	47,992	386,905	414,531	241,647	24,900	313,212	.....	26,820,873
President—Simeon L. Loomis, 1853; Roe Lockwood, P. T., 1854; Charles J. Martin, 1855 to date.	1856	500,000	872,823	.....	42,461	444,230	502,318	246,897	109,900	445,931	.....	33,091,046
Secretary—Charles J. Martin, 1853; A. F. Willmarth, 1855; J. Milton Smith, 1856; John McGee, 1861; Jos. W. Wildey, 1866; J. H. Washburn, 1867 to date.	1857	500,000	834,218	.....	41,110	468,494	523,697	273,582	173,400	553,952	.....	33,224,016
	1858	600,000	1,078,862	.....	222,747	528,619	593,342	218,576	111,460	459,387	.....	40,635,558
	1859	1,000,000	1,458,396	.....	276,357	653,011	756,870	346,444	220,240	771,353	.....	51,045,695
	1860	1,000,000	1,494,164	315,467	112,992	945,896	1,034,118	566,806	160,000	1,012,990	89,652,537	70,219,420
	1861	1,000,000	1,521,268	306,044	55,080	829,903	919,300	535,476	99,490	859,819	82,027,941	65,754,356
	1862	1,000,000	1,746,495	382,374	75,549	1,107,593	1,108,870	531,952	149,925	914,128	100,106,697	78,516,796
	1863	2,000,000	3,286,270	511,585	75,803	1,291,687	1,432,838	470,063	99,735	898,073	131,379,905	99,425,851
	1864	2,000,000	3,765,503	757,973	77,901	1,942,574	2,130,299	1,043,062	340,000	1,914,822	204,709,092	146,238,153
	1865	2,000,000	3,598,674	868,869	1,113,657	1,789,369	2,508,733	1,229,566	259,360	2,559,774	197,736,194	167,133,429
	1866	2,000,000	3,645,389	1,055,094	1,374,001	2,049,855	2,859,313	1,441,562	199,000	2,836,854	209,426,667	196,704,898
	1867	2,000,000	3,623,897	1,114,602	1,229,981	1,977,031	2,438,842	1,810,522	199,680	2,434,363	172,244,695	189,613,432
	1868	2,000,000	3,966,232	1,167,233	1,281,362	1,924,648	2,333,326	992,767	199,380	1,975,376	188,243,322	183,074,902
	1869	2,000,000	4,516,368	1,311,361	1,431,749	2,112,463	2,478,849	900,615	202,220	1,954,145	209,808,338	214,117,970
	1870	2,500,000	4,573,008	1,366,883	1,566,552	2,092,584	2,427,309	1,272,003	200,220	2,325,038	250,472,410	245,205,407
	1871	2,500,000	4,672,043	1,514,363	2,138,384	2,744,710	3,032,361	2,869,686	249,890	4,075,450	319,999,847	294,852,308
	1872	2,500,000	4,400,090	1,686,244	2,277,158	3,142,306	3,401,694	2,582,732	122,435	3,654,786	340,149,068	346,036,173
	1873	2,500,000	4,852,697	1,897,019	2,113,710	3,100,805	3,364,563	1,899,144	2,450	2,875,384	299,154,927	338,449,030
	1874	2,500,000	5,627,248	1,951,240	2,242,161	3,249,213	3,528,744	1,524,283	24,135	2,802,398	362,216,398	347,393,978
	1875	3,000,000	6,047,022	1,899,192	2,147,299	3,084,408	3,393,078	1,682,067	278,735	3,017,299	390,222,100	356,804,226
HOMESTEAD INSURANCE CO.	1859	150,000	171,036	.....	17,015	36,257	41,216	4,625	.....	21,400	1,750,713	1,750,713
NEW YORK CITY.												
Organized December 17, 1858.												
President—Philo Hurd.												
Secretary—J. K. Oakley.												
HOMESTEAD FIRE INS. CO.	1873	200,000	218,256	9,929	13,084	6,443	9,912	588	.....	9,634	2,480,046	2,404,336
WATERTOWN, N. Y.	1874	200,000	252,836	42,592	43,292	47,372	63,333	4,676	.....	27,356	9,969,508	11,365,657
Organized April 10, 1873.	1875	200,000	269,025	55,637	59,307	71,060	94,888	85,221	20,000	82,045	13,606,318	19,637,434
President—Allen C. Beach.												
Secretary—Henry S. Munson.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
HOPE FIRE INSURANCE CO.	1856	150,000	151,637	.....	4,465	15,866	19,250	9,880	.....	19,077	.....	1,805,116
NEW YORK CITY.	1857	150,000	171,381	.....	7,109	42,582	52,864	15,305	.....	33,843	.....	4,403,925
Organized July 19, 1856.	1858	150,000	173,648	.....	13,638	42,905	53,580	17,688	15,000	51,633	.....	4,148,166
President—Jacob Riese, 1856; John W. Mesereau, 1872 to date.	1859	150,000	178,951	.....	24,466	46,007	64,002	21,173	15,000	58,432	.....	4,861,236
Secretary—Thomas Greenleaf, 1856; C. D. Hartshorne, 1865; Jas. E. Moore, 1867; Louis F. Bayard, 1872 to date.	1860	200,000	215,611	12,000	17,329	49,682	65,209	31,419	17,500	78,022	7,887,931	5,723,553
	1861	200,000	216,073	10,000	12,107	39,489	57,671	28,066	.....	51,243	7,080,377	4,719,202
	1862	200,000	233,113	16,500	14,202	54,794	71,829	32,629	.....	55,107	9,942,878	6,365,616
	1863	200,000	263,389	33,130	14,186	91,975	110,725	28,636	18,000	81,450	14,893,669	8,949,615
	1864	200,000	282,249	39,200	20,032	183,711	205,535	107,483	19,925	187,131	23,022,993	13,784,921
	1865	200,000	238,031	51,844	85,974	185,778	213,297	187,111	10,000	273,666	23,791,714	17,106,352
	1866	200,000	227,548	63,454	91,754	231,991	256,637	160,264	.....	261,168	24,571,034	16,757,898
	1867	150,000	200,615	33,819	40,985	131,363	144,803	107,492	.....	154,204	13,362,610	8,747,562
	1868	150,000	225,779	37,431	47,521	112,745	125,719	53,031	.....	96,293	13,195,964	8,878,680
	1869	150,000	230,211	34,466	40,664	95,978	109,181	66,488	.....	112,335	11,645,547	7,957,846
	1870	150,000	214,241	26,329	29,462	71,076	83,364	51,010	7,500	98,058	9,158,577	7,282,895
	1871	150,000	203,101	28,540	30,940	75,781	86,736	41,084	15,000	100,120	10,044,755	7,717,497
	1872	150,000	156,634	30,266	96,623	64,968	78,091	58,054	7,500	104,188	10,143,392	8,103,176
	1873	150,000	196,187	33,880	36,283	75,525	85,102	92,116	.....	123,851	10,641,023	8,212,622
	1874	150,000	211,328	31,873	34,286	78,299	90,433	15,380	15,000	73,667	11,182,232	8,106,799
	1875	150,000	229,109	25,086	32,519	64,502	76,394	13,136	15,000	63,662	10,926,332	7,397,851
HOPE FIRE INSURANCE CO.	1859	150,000	164,275	.....	4,239	11,431	15,981	115	.....	4,232	.....	810,305
PROVIDENCE, R. I.	1860	150,000	165,203	12,999	9,729	31,436	41,428	22,269	11,840	42,159	3,054,538	2,510,541
Organized May 26, 1859.	1861	150,000	175,518	17,950	6,000	48,228	57,967	34,863	160	45,472	4,612,302	3,499,313
President—Samuel Shove, 1859; Amos M. Warner, 1866; Wm. T. Barton, 1868 to date.	1862	150,000	173,055	19,916	23,072	56,168	65,949	53,817	8,992	75,045	5,346,745	3,974,860
Secretary—Joseph Martin, 1859 to date.	1863	150,000	182,354	22,041	12,722	59,595	69,923	37,871	36	51,240	5,721,024	4,371,534
	1864	150,000	180,051	23,541	35,292	65,521	77,648	68,745	8,808	94,891	6,846,830	4,895,065
	1865	150,000	187,454	32,529	72,388	68,429	82,132	62,620	189	86,043	6,314,902	4,984,305
	1866	150,000	192,134	38,873	70,750	84,738	98,202	78,057	15	102,100	7,304,769	5,570,808
	1867	150,000	187,424	39,869	57,945	96,157	106,533	59,900	.....	88,021	7,420,929	5,843,251
	1868	150,000	197,230	36,523	49,440	85,285	97,594	57,461	.....	85,378	6,876,035	5,406,003
	1869	150,000	207,336	30,983	44,675	80,342	95,324	46,167	14,644	85,300	5,949,926	4,674,631
	1870	150,000	211,678	34,191	69,831	87,234	102,874	83,325	12,992	123,248	6,586,312	5,427,110
HOWARD INSURANCE CO.	1836	300,000	439,635	.....	50,332	118,847	127,483	13,852	.....	.....	.....	11,317,101
NEW YORK CITY.	1837	300,000	412,182	.....	40,857	114,554	140,286	100,003	30,000	.....	.....	14,077,835
Incorporated March 9, 1825.	1840	300,000	451,096	.....	29,278	118,540	139,587	100,783	12,000	.....	.....	.....
Burned out December 16, 1835. Reorganized March 12, 1836, and October 25, 1864.	1841	300,000	431,286	.....	30,935	107,173	126,199	73,926	33,000	.....	.....	.....
President—Rensselaer Havens, 1836; Samuel T. Skidmore, 1854 to date.	1842	300,000	406,389	.....	48,185	100,449	123,098	62,803	51,000	.....	.....	.....
Secretary—Lewis Phillips, 1836; Henry A. Oakley, 1854; Theodore Keeler, 1867 to date.	1843	300,000	370,750	.....	7,736	93,870	111,574	68,713	36,000	.....	.....	.....
	1844	300,000	351,740	.....	12,029	96,930	117,479	59,120	48,000	.....	.....	.....
	1845	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1846	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1847	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1848	250,000	347,860	.....	8,417	.....	.....	106,754	75,000	.....	.....	18,265,229
	1849	250,000	356,907	.....	40,735	.....	.....	144,329	48,750	.....	.....	20,160,000
	1850	250,000	363,859	.....	28,522	.....	.....	121,817	25,000	.....	.....	19,638,074
	1851	250,000	368,711	.....	36,733	.....	.....	121,850	40,000	.....	.....	18,374,462
	1852	250,000	375,730	.....	27,370	.....	.....	86,081	55,000	154,067	.....	19,557,269
	1853	250,000	369,738	.....	16,175	165,425	.....	131,363	66,949	232,077	.....	.....
	1854	250,000	358,279	.....	27,129	202,481	226,097	156,137	49,909	242,477	.....	20,613,305
	1855	250,000	367,530	.....	17,894	175,982	199,882	98,159	62,053	191,001	.....	18,719,130
	1856	250,000	367,274	.....	9,587	172,401	196,407	81,305	74,992	188,037	.....	18,781,072
	1857	250,000	381,980	.....	20,157	172,668	197,547	72,091	80,795	188,967	.....	17,760,650
	1858	250,000	392,953	.....	65,125	151,415	174,523	60,426	74,145	166,388	.....	14,605,781
	1859	250,000	410,505	.....	73,874	131,513	156,598	39,805	68,920	138,770	.....	16,714,591
	1860	250,000	396,154	50,000	18,409	115,073	142,893	61,568	50,470	138,675	17,909,153	15,802,986
	1861	250,000	368,677	41,500	13,888	98,247	122,043	49,586	49,675	125,128	16,249,773	14,348,927
	1862	250,000	371,749	42,072	12,194	93,453	117,422	67,287	39,216	129,570	16,213,463	14,006,484
	1863	250,000	411,771	45,523	13,895	96,804	123,504	23,252	32,042	83,027	17,088,496	14,083,553
	1864	300,000	501,793	50,768	17,029	108,450	144,300	38,899	49,993	125,729	20,342,414	15,610,311
	1865	300,000	424,017	52,452	74,496	115,398	151,136	113,321	59,670	230,167	19,201,050	16,609,632
	1866	500,000	618,469	62,596	71,946	141,010	176,100	123,101	33,000	203,846	22,381,766	18,254,458
	1867	500,000	683,197	78,226	86,874	175,600	223,524	48,386	50,000	154,652	23,046,401	18,102,475
	1868	500,000	723,988	78,414	106,840	169,876	218,622	76,632	50,240	184,728	27,364,363	20,261,460
	1869	500,000	775,470	75,609	87,006	164,456	210,582	61,023	54,950	172,381	28,564,395	21,551,707
	1870	500,000	783,750	68,839	81,088	147,820	194,975	48,785	60,153	165,720	25,746,809	20,667,466
	1871	500,000	681,154	80,512	179,569	189,611	239,151	444,272	51,902	558,061	32,214,578	25,024,578
	1872	500,000	603,964	99,829	105,919	231,816	266,254	263,856	.....	341,823	33,932,469	27,585,649
	1873	500,000	688,698	121,514	133,312	247,755	282,422	73,477	37,500	195,469	32,258,715	25,275,913
	1874	500,000	768,098	117,671	124,876	239,724	278,377	70,189	50,000	202,728	31,178,219	25,080,098
	1875	500,000	815,099	110,458	116,529	197,212	238,003	57,521	60,000	199,319	26,627,004	23,544,469
HOWARD FIRE INSURANCE CO.	1868	200,000	243,863	...661	21,292	50,705	70,172	13,694	23,616	54,562	11,337,086	7,387,497
BALTIMORE, MD.	1869	200,000	259,360	22,294	33,815	52,089	72,412	21,237	25,074	66,054	11,136,739	7,507,987
Incorporated February, 1856.												
President—Andrew Reese.												
Secretary—John H. Katzenberger.												
HOWARD FIRE INSURANCE CO.	1869	200,000	339,028	37,965	43,539	52,828	78,507	19,034	20,440	63,168	5,514,866	5,666,522
BOSTON, MASS.	1870	200,000	358,642	44,057	47,307	60,691	87,783	21,625	20,185	71,190	6,161,814	5,513,293
Incorporated 1848.												
President—Ephraim Brown.												
Secretary—Sewall A. Farmer.												
HOWARD FIRE INSURANCE CO.	1851	.....	*a* 305,768	20,564	.....	30,990	.....	.....	.....	.....	.....	3,583,694
LOWELL, MASS.												
Incorporated January 3, 1848.												
President—O. M. Whipple.												
Secretary—Fred. Parker.												
a Embraces all business since the organization of the Company.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
HOFFMAN FIRE INS. CO.	1864	200,000	240,242	19,197	13,969	34,323	40,001	5,930	.....	23,678	7,064,302	4,600,879
NEW YORK CITY.	1865	200,000	233,893	18,623	26,548	63,752	75,852	57,692	.....	90,544	8,031,225	5,321,032
Organized May 4, 1864.	1866	200,000	193,676	21,716	41,448	83,242	96,538	90,424	9,625	133,375	8,292,988	4,934,625
President—Wm. Dumont, 1864; W. B. Dixon, 1865; Marcus F. Hodges, 1871 to date.	1867	200,000	177,894	24,023	33,281	59,325	72,034	55,303	125	88,184	6,182,000	4,860,321
Secretary—John W. Wildey, 1864; Oliver A. Drake, 1867; John D. MacIntyre, 1874 to date.	1868	200,000	207,140	26,608	47,261	60,408	73,280	13,784	50	44,976	5,646,277	4,350,024
	1869	200,000	235,461	20,998	30,229	45,731	57,308	35,266	100	62,013	4,396,343	3,946,868
	1870	200,000	235,242	19,956	34,904	38,106	52,779	20,350	.....	45,545	4,796,480	4,664,489
	1871	200,000	290,741	61,683	73,376	115,314	133,474	82,101	50	121,170	10,6 0,577	10,304,458
	1872	200,000	285,355	96,114	192,013	270,180	212,513	177,181	20,050	272,770	23,593,286	17,491,537
	1873	200,000	330,700	99,757	112,217	279,431	304,347	218,119	.....	307,795	20,931,982	16,645,557
	1874	200,000	403,603	100,394	112,959	224,712	247,586	93,586	20,000	191,595	21,455,736	16,746,430
	1875	200,000	411,992	94,479	116,539	226,427	251,391	136,807	20,000	237,975	19,928,840	15,927,017
HOLLAND PURCHASE INS. CO.	1867	100,000	113,420	5,674	5,674	12,142	12,440	220	.....	4,256	2,679,028	2,577,928
BATAVIA, N. Y.	1868	100,000	141,153	23,250	26,160	42,051	49,421	11,098	7,000	33,975	10,693,251	13,016,575
Organized August 2, 1867.	1869	100,000	150,078	45,551	49,619	44,593	54,285	23,863	7,000	46,360	7,980,942	20,154,229
President—John Fisher, 1867; George Bowen, 1870 to date.	1870	100,000	171,496	65,038	68,291	57,181	65,409	32,986	.....	50,270	10,808,660	23,264,858
Secretary—H. M. Warren, 1867 to date.	1871	100,000	194,040	76,380	80,572	79,662	87,215	31,556	9,917	64,972	15,970,018	28,244,941
	1872	100,000	198,616	86,376	91,461	74,358	84,122	38,671	7,000	66,455	12,951,129	31,146,203
	1873	100,000	213,420	94,393	99,396	85,350	94,489	56,217	7,000	88,077	14,358,947	32,607,096
	1874	100,000	220,483	108,013	111,336	94,265	105,802	62,121	7,000	102,349	15,995,141	31,921,014
	1875	100,000	226,300	112,816	114,748	87,402	99,745	59,308	11,000	97,620	15,209,105	31,774,224
HOME INSURANCE COMPANY.	1870	500,000	637,947	97,531	111,461	208,601	248,847	73,921	.....	157,326	16,825,244	20,605,893
COLUMBUS, OHIO.	1871	500,000	871,454	189,000	366,775	487,785	536,240	434,417	47,127	682,075	48,713,455	52,336,426
Incorporated July 12, 1864.	1872	250,000	761,216	330,766	503,220	559,463	594,267	581,906	.....	770,751	40,938,659	48,916,405
President—C. P. L. Butler, 1870; M. A. Daugherty, 1871; J. B. Hall, 1873.	1873	250,000	513,308	214,869	216,329	371,607	410,223	533,173	.....	606,966	29,871,150	29,913,770
Secretary—W. C. M. Baker, 1870; Jacob Peetrey, 1871; L. C. Butler, 1873; H. N. Henderson, Assistant, 1875.	1874	250,000	505,734	193,909	220,409	349,438	378,683	213,812	50,000	396,819	26,253,377	25,416,808
	1875	250,000	489,190	163,103	192,603	343,616	369,244	197,137	37,500	377,841	26,004,681	21,589,251
HOME INSURANCE COMPANY.	1874	200,000	230,183	20,270	20,968	40,502	49,747	9,168	5,917	30,560	3,823,779	3,184,405
NEWARK, N. J.	1875	200,000	251,760	29,518	33,970	51,593	76,149	13,101	16,000	53,850	6,224,074	4,132,733
Incorporated March 29, 1869.												
President—A. A. Smalley.												
Secretary—Wm. R. Freeman.												
HOME INSURANCE COMPANY.	1859	150,000	157,068	.....	39,298	8,848	10,852	.....	.....	3,418	.....	307,673
NEW HAVEN, CONN.	1860	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Organized May, 1857.	1861	200,000	233,804	39,542	18,782	152,649	163,189	126,679	22,000	178,300	7,090,355	6,542,908
President—D. R. Satterlee, 1861 to 1869.	1862	200,000	243,814	53,645	20,212	160,694	174,752	124,004	14,000	182,034	11,303,389	10,913,846
Secretary—Charles Wilson, 1861; W. T. Goodell, 1866.	1863	200,000	269,646	62,318	18,296	238,009	248,600	177,861	14,000	244,988	22,032,098	15,177,436
	1864	500,000	657,507	114,427	15,393	437,458	460,351	308,488	26,000	431,059	41,848,126	25,423,293
	1865	500,000	774,000	215,908	272,499	613,588	763,100	377,108	90,000	728,925	45,548,093	39,453,099
	1866	1,000,000	1,438,491	422,556	526,062	1,162,859	1,448,408	915,376	50,000	1,568,528	112,944,432	65,414,766
	1867	1,000,000	1,618,320	581,136	721,728	1,449,574	1,800,512	969,154	50,000	1,725,851	103,446,038	90,121,801
	1868	1,000,000	1,627,774	659,761	799,378	1,653,769	1,973,726	1,089,604	100,000	1,970,811	134,634,230	96,187,137
	1869	1,000,000	1,777,588	627,027	865,640	1,715,507	2,060,859	1,097,106	100,000	1,996,883	138,414,055	95,062,547
	1870	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HOME INSURANCE COMPANY.	1853	500,000	647,071	.....	27,410	161,857	175,344	12,062	.....	43,371	.....	.....
NEW YORK CITY.	1854	500,000	741,579	.....	74,231	399,720	446,768	216,641	65,000	353,989	.....	26,597,084
Organized February 3, 1853. Commenced business April 13, 1853.	1855	500,000	812,598	.....	47,992	366,805	414,531	241,647	24,900	343,212	.....	26,820,878
President—Simeon L. Loomis, 1853; Roe Lockwood, P. T., 1854; Charles J. Martin, 1855 to date.	1856	500,000	872,823	.....	42,461	444,230	502,318	246,897	109,900	445,931	.....	33,091,046
Secretary—Charles J. Martin, 1853; A. F. Willmarth, 1855; J. Milton Smith, 1856; John McGee, 1861; Jos. W. Wildey, 1866; J. H. Washburn, 1867 to date.	1857	500,000	834,213	.....	41,110	468,494	523,697	273,582	173,400	553,952	.....	33,224,016
	1858	600,000	1,078,862	.....	222,747	528,619	593,342	218,576	111,460	459,387	.....	40,635,588
	1859	1,000,000	1,458,396	.....	276,357	653,011	756,870	346,444	230,240	771,353	.....	51,045,695
	1860	1,000,000	1,494,164	315,467	112,992	945,896	1,034,118	566,806	160,000	1,012,990	89,652,537	70,219,420
	1861	1,000,000	1,521,298	306,044	55,080	829,903	919,300	535,476	99,490	859,819	82,027,941	65,754,356
	1862	1,000,000	1,746,495	382,374	75,549	1,107,593	1,109,870	531,952	149,925	914,128	100,106,697	78,516,796
	1863	2,000,000	3,286,270	511,585	75,803	1,291,687	1,432,333	470,063	99,735	898,078	131,379,905	90,425,851
	1864	2,000,000	3,765,503	757,973	77,901	1,942,574	2,189,299	1,043,062	340,690	1,914,822	204,709,092	146,238,153
	1865	2,000,000	3,598,674	888,869	1,118,657	1,789,369	2,508,733	1,229,566	259,360	2,559,774	197,786,194	167,133,429
	1866	2,000,000	3,645,389	1,055,094	1,374,001	2,019,855	2,859,313	1,441,562	199,000	2,836,834	209,428,667	196,704,868
	1867	2,000,000	3,623,897	1,114,602	1,229,981	1,977,031	2,431,842	1,310,522	199,680	2,434,363	172,244,695	189,614,482
	1868	2,000,000	3,966,282	1,167,238	1,281,362	1,924,648	2,333,326	992,767	199,380	1,975,376	188,243,322	193,074,942
	1869	2,000,000	4,516,368	1,311,361	1,431,749	2,112,463	2,478,849	900,615	202,220	1,954,145	209,808,338	214,117,970
	1870	2,500,000	4,578,008	1,366,883	1,566,552	2,092,584	2,427,309	1,272,003	200,220	2,335,638	250,472,410	245,205,407
	1871	2,500,000	4,672,043	1,514,363	2,138,384	2,744,710	3,032,361	2,839,686	249,890	4,075,450	319,999,847	294,832,308
	1872	2,500,000	4,400,090	1,686,244	2,277,158	3,142,306	3,401,694	2,582,732	122,435	3,654,796	340,149,668	346,036,172
	1873	2,500,000	4,852,697	1,897,019	2,114,710	3,100,805	3,364,563	1,899,144	2,450	2,875,384	299,154,927	338,449,030
	1874	2,500,000	5,627,248	1,951,240	2,242,164	3,249,213	3,528,744	1,524,283	244,135	2,862,398	362,242,388	347,593,978
	1875	3,000,000	6,047,022	1,899,192	2,147,299	3,682,408	3,993,078	1,682,067	273,735	3,017,299	390,222,100	356,894,236
HOMESTEAD INSURANCE CO.	1859	150,000	171,036	.....	17,015	26,257	41,216	4,625	.....	21,400	1,750,713	1,750,713
NEW YORK CITY.												
Organized December 17, 1858.												
President—Philo Hurd.												
Secretary—J. K. Oakley.												
HOMESTEAD FIRE INS. CO.	1873	200,000	213,256	9,929	13,084	6,442	9,912	583	.....	9,634	2,430,046	2,404,738
WATERTOWN, N. Y.	1874	200,000	252,896	42,392	43,292	47,372	63,333	4,676	.....	27,356	9,993,508	11,365,687
Organized April 10, 1873.	1875	200,000	269,025	55,637	59,307	71,060	84,382	35,221	20,000	82,045	13,608,313	19,627,434
President—Allen C. Beach.												
Secretary—Henry S. Munson.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
HOPE FIRE INSURANCE CO.	1856	150,000	151,637	.....	4,465	15,866	19,250	9,880	.....	19,077	.....	1,805,116
NEW YORK CITY.	1857	150,000	171,381	.....	7,109	42,582	52,864	15,305	.....	33,843	.....	4,403,925
Organized July 19, 1856.	1858	150,000	173,648	.....	13,638	42,905	53,580	17,688	15,000	51,632	.....	4,148,166
President—Jacob Riese, 1856; John W. Mesereau, 1872 to date.	1859	150,000	178,951	.....	24,466	46,007	64,002	21,173	15,000	58,432	.....	4,861,236
Secretary—Thomas Greenleaf, 1856; C. D. Hartshorne, 1865; Jas. E. Moore, 1867; Louis F. Bayard, 1872 to date.	1860	200,000	215,611	12,000	17,329	49,682	65,209	31,419	17,500	78,022	7,887,931	5,723,553
	1861	200,000	216,073	10,000	12,107	39,489	57,671	28,066	.....	51,243	7,080,377	4,719,202
	1862	200,000	233,119	16,500	14,202	54,794	71,829	32,629	.....	55,107	9,942,878	6,365,616
	1863	200,000	263,389	33,130	14,186	91,975	110,725	28,636	18,000	81,150	14,893,669	8,949,615
	1864	200,000	282,219	39,200	20,032	183,711	205,535	107,483	19,925	187,131	23,022,993	13,784,921
	1865	200,000	238,031	51,844	85,974	185,778	213,207	187,111	10,000	273,666	23,791,714	17,106,352
	1866	200,000	227,548	63,454	91,754	231,991	256,637	160,264	.....	261,168	24,571,094	16,757,898
	1867	150,000	200,615	33,819	40,985	131,363	144,808	107,402	.....	154,204	13,362,610	8,747,562
	1868	150,000	225,779	37,431	47,521	112,745	125,719	53,031	.....	96,293	13,195,964	8,878,680
	1869	150,000	230,211	34,466	40,664	95,978	109,181	66,488	.....	112,335	11,645,547	7,957,846
	1870	150,000	214,241	26,329	29,462	71,076	83,364	51,010	7,500	98,058	9,158,577	7,282,895
	1871	150,000	203,101	28,540	30,940	75,781	86,736	41,084	15,000	100,120	10,044,755	7,717,497
	1872	150,000	156,634	30,266	96,623	64,968	78,091	58,054	7,500	104,183	10,143,392	8,103,176
	1873	150,000	196,187	33,880	36,383	75,525	85,102	92,116	.....	123,851	10,641,023	8,212,622
	1874	150,000	211,328	31,873	34,286	78,299	90,433	15,380	15,000	73,667	11,182,232	8,106,799
	1875	150,000	229,109	25,086	32,519	64,502	76,394	13,136	15,000	63,662	10,926,332	7,397,851
HOPE FIRE INSURANCE CO.	1859	150,000	164,275	.....	4,239	11,431	15,981	115	.....	4,232	.....	810,305
PROVIDENCE, R. I.	1860	150,000	165,203	12,999	9,729	31,436	41,428	22,269	11,840	42,159	3,054,538	2,510,541
Organized May 26, 1859.	1861	150,000	175,518	17,950	6,000	48,228	57,967	34,863	160	45,472	4,612,302	3,499,313
President—Samuel Shove, 1859; Amos M. Warner, 1866; Wm. T. Barton, 1868 to date.	1862	150,000	173,055	19,916	23,072	56,168	65,949	53,817	8,992	75,045	5,346,745	2,974,860
Secretary—Joseph Martin, 1859 to date.	1863	150,000	182,354	22,041	12,722	59,595	69,923	37,871	36	51,240	5,721,024	4,371,534
	1864	150,000	180,051	23,541	35,392	65,521	77,648	68,745	8,808	94,891	6,846,820	4,895,065
	1865	150,000	187,454	32,529	72,388	68,429	82,132	62,620	189	86,043	6,314,902	4,984,305
	1866	150,000	192,134	38,873	70,750	84,738	98,202	78,057	15	102,100	7,304,769	5,570,808
	1867	150,000	187,424	39,899	57,945	96,157	106,533	59,900	.....	88,021	7,420,929	5,843,251
	1868	150,000	197,230	56,523	49,440	85,385	97,594	57,461	.....	85,378	6,876,035	5,406,003
	1869	150,000	207,336	30,983	44,675	80,342	95,324	46,167	14,644	85,300	5,949,926	4,674,631
	1870	150,000	211,673	34,191	69,831	87,234	102,874	83,325	12,992	123,248	6,586,312	5,427,110
HOWARD INSURANCE CO.	1836	300,000	439,635	.....	50,332	118,847	127,483	13,852	.....	.....	.....	11,317,101
NEW YORK CITY.	1837	300,000	412,182	.....	40,857	114,754	140,286	100,003	30,000	.....	.....	14,077,835
Incorporated March 9, 1825.	1840	300,000	451,096	.....	29,278	118,504	139,587	100,783	12,000	.....	.....	.....
Burned out December 16, 1835. Reorganized March 12, 1836, and October 25, 1864.	1841	300,000	431,286	.....	30,935	107,175	126,199	73,926	33,000	.....	.....	.....
President—Rensselaer Havens, 1836; Samuel T. Skidmore, 1854 to date.	1842	300,000	436,389	.....	48,135	100,449	123,098	62,803	51,000	.....	.....	.....
Secretary—Lewis Phillips, 1836; Henry A. Oakley, 1854; Theodore Keeler, 1867 to date.	1843	300,000	370,750	.....	7,736	93,830	111,574	68,713	36,000	.....	.....	.....
	1844	300,000	351,740	.....	12,029	96,930	117,479	59,120	48,000	.....	.....	.....
	1845	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1846	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1847	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1848	250,000	347,860	.....	8,417	.....	.....	106,754	75,000	.....	.....	18,265,229
	1849	250,000	356,907	.....	40,735	.....	.....	144,329	48,750	.....	.....	20,160,000
	1850	250,000	363,859	.....	28,522	.....	.....	121,817	25,000	.....	.....	19,678,074
	1851	250,000	368,711	.....	36,793	.....	.....	121,850	40,000	.....	.....	18,374,462
	1852	250,000	375,730	.....	27,3[illegible]0	.....	.....	86,081	55,000	154,067	.....	19,557,269
	1853	250,000	369,738	.....	16,175	165,425	.....	131,363	66,949	232,077	.....	.....
	1854	250,000	358,279	.....	27,129	202,481	226,097	156,137	49,909	242,477	.....	20,613,305
	1855	250,000	367,530	.....	17,394	175,982	199,882	98,159	62,053	191,001	.....	18,719,130
	1856	250,000	367,274	.....	9,587	172,401	196,407	81,305	74,992	188,037	.....	18,781,072
	1857	250,000	381,980	.....	20,157	172,668	197,547	72,091	80,795	188,967	.....	17,760,650
	1858	250,000	392,953	.....	65,125	151,415	174,523	60,426	74,145	166,388	.....	14,605,781
	1859	250,000	410,505	.....	73,874	131,513	156,598	39,805	68,920	138,770	.....	16,714,591
	1860	250,000	396,154	50,000	18,409	115,073	142,893	61,568	50,470	138,675	17,909,153	15,802,986
	1861	250,000	368,677	41,500	13,888	98,247	122,043	49,586	49,675	125,128	16,249,773	14,348,927
	1862	250,000	371,749	42,072	12,194	93,453	117,422	67,287	39,216	129,570	16,213,463	14,006,484
	1863	250,000	411,771	45,523	13,895	96,804	123,504	23,252	32,042	85,027	17,088,496	14,083,553
	1864	300,000	561,793	50,768	17,029	108,450	144,360	38,899	49,993	125,729	20,342,414	15,610,311
	1865	300,000	424,017	52,452	74,496	115,398	151,136	113,321	59,670	230,167	19,201,050	16,609,632
	1866	500,000	618,469	62,596	71,916	141,010	176,100	123,104	33,000	203,846	22,381,766	18,254,458
	1867	500,000	683,197	78,226	86,874	175,600	223,524	48,386	50,000	154,652	23,046,401	18,102,475
	1868	500,000	723,988	78,414	106,840	169,876	218,622	76,632	50,240	184,728	27,364,363	20,261,460
	1869	500,000	775,470	75,609	87,006	164,456	210,582	61,023	54,950	172,381	28,564,395	21,551,707
	1870	500,000	788,[illegible]50	68,839	81,088	147,620	194,975	48,785	60,153	165,720	25,746,809	20,667,466
	1871	500,000	681,154	80,512	179,569	189,611	239,151	444,272	51,902	558,061	32,214,578	25,024,573
	1872	500,000	693,964	99,829	105,919	231,816	266,254	263,856	.....	341,823	33,932,469	27,585,649
	1873	500,000	688,698	121,514	133,212	247,755	282,422	73,477	37,500	195,169	32,258,715	25,275,913
	1874	500,000	768,038	117,671	124,876	239,724	278,377	70,189	50,000	202,728	31,178,219	25,080,098
	1875	500,000	815,099	110,458	116,529	197,212	238,003	57,521	60,000	199,319	26,627,004	23,544,469
HOWARD FIRE INSURANCE CO.	1868	200,000	243,863	[illegible],661	21,292	50,705	70,172	13,694	23,616	54,562	11,337,086	7,387,497
BALTIMORE, MD.	1869	200,000	259,360	22,294	33,815	52,089	72,412	21,237	25,074	66,054	11,136,739	7,507,987
Incorporated February, 1856.												
President—Andrew Reese.												
Secretary—John H. Katzenberger.												
HOWARD FIRE INSURANCE CO.	1869	200,000	339,028	37,985	43,539	52,828	78,507	19,034	20,440	63,168	5,514,866	5,666,522
BOSTON, MASS.	1870	200,000	358,642	44,057	47,307	60,691	87,783	21,625	20,185	71,190	6,161,814	6,513,393
Incorporated 1848.												
President—Ephraim Brown.												
Secretary—Sewall A. Farmer.												
HOWARD FIRE INSURANCE CO.	1851	.....	a 305,768	20,564	.....	30,990	.....	.....	.....	.....	.....	3,563,624
LOWELL, MASS.												
Incorporated January 3, 1848.												
President—O. M. Whipple.												
Secretary—Fred. Parker.												

a Embraces all business since the organization of the Company.

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance. Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year
HOWARD FIRE AND MARINE INSURANCE CO. PHILADELPHIA, PA. Organized July 3, 1856. *President*—Percival M. Potts. *Secretary*—Wm. H. Woods. *a* Risks in force in New York only.	1856	600,000	685,791	.....	30,711	98,992	98,992	8,823	.....	322,208	.....	600,000
	1857	600,000	754,551	.....	57,542	215,090	221,103	110,191	.....	164,0.6	.....	*a* 200,000
	1858	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HUMBOLDT INSURANCE CO. NEWARK, N. J. Incorporated March, 1850. *President*—Geo. Brown. *Secretary*—E. F. Higgins.	1873	200,000	309,612	75,577	89,508	182,815	197,712	70,466	15,250	137,452	12,456,708	9,932,932
HUMBOLDT FIRE INS. CO. NEW YORK CITY. Organized April 24, 1857. Burned out at Boston, 1872. *President*—John Rankin, 1857; Wm. Mulligan, 1861 to date. *Secretary*—Wm. Mulligan, 1857; Alexander Wiley, Jr., 1861; Wm. Bridgman, 1871.	1857	200,000	210,972	.....	59	28,490	37,970	9,318	.....	28,041	2,651,331	2,651,331
	1858	200,000	220,049	.....	17,726	52,022	68,102	11,237	14,000	48,000	.....	4,598,517
	1859	200,000	235,958	.....	35,933	84,315	90,619	37,641	22,000	94,640	.....	7,883,363
	1860	200,000	245,997	26,297	8,275	91,044	106,579	62,758	.....	96,834	13,139,982	9,048,627
	1861	200,000	243,214	20,418	7,600	64,064	79,159	41,326	10,000	79,735	10,244,249	7,543,294
	1862	200,000	221,472	14,925	13,700	60,259	76,036	67,164	10,000	98,890	9,263,728	6,190,921
	1863	200,000	235,798	12,445	4,500	38,388	5[illegible],315	24,270	.....	42,747	8,405,417	5,286,257
	1864	200,000	265,897	15,172	15,800	50,075	71,735	16,663	10,309	49,430	12,671,517	7,487,751
	1865	200,000	240,329	21,643	39,123	63,835	86,365	60,582	20,000	110,286	12,581,680	8,265,155
	1866	200,000	252,317	38,491	56,391	116,958	131,567	96,975	.....	129,886	17,184,007	11,048,203
	1867	200,000	264,679	36,575	47,575	99,535	123,747	74,019	.....	108,101	10,921,807	8,866,619
	1868	200,000	266,099	33,936	49,396	72,272	91,863	44,203	20,000	94,459	10,993,672	7,933,243
	1869	200,000	267,025	35,250	40,221	75,063	92,387	46,460	20,000	100,719	11,321,645	8,287,717
	1870	200,000	251,186	38,312	39,562	83,369	99,468	49,155	20,000	108,467	13,372,127	10,550,807
	1871	200,000	319,048	71,687	86,645	154,727	170,954	51,171	20,000	117,485	26,977,302	22,665,611
IMPORTERS AND TRADERS' INSURANCE CO. NEW YORK CITY. Organized March 31, 1859. *President*—Benj. F. Manniere, 1859; Jos. Brokaw, 1864 to date. *Secretary*—Frank W. Ballard, 1859; Daniel A. Smith, 1866 to date.	1859	200,000	211,736	.....	13,248	18,963	24,878	4,500	.....	16,540	2,823,816	2,823,816
	1860	200,000	209,916	8,250	7,239	23,260	37,119	17,773	8,000	39,078	4,396,445	3,454,738
	1861	200,000	217,792	6,884	9,600	19,133	34,113	4,812	8,000	25,353	4,099,277	3,040,393
	1862	200,000	213,466	8,934	1,800	24,570	39,567	13,168	16,000	43,257	5,278,808	4,029,781
	1863	200,000	246,150	13,372	4,020	40,213	56,340	11,851	.....	24,986	9,459,565	6,287,593
	1864	200,000	271,847	23,400	35,034	57,782	79,195	25,851	20,000	73,023	12,671,517	9,263,100
	1865	200,000	214,320	27,500	45,491	63,221	81,230	98,522	12,000	122,037	10,240,173	8,099,421
	1866	200,000	208,895	30,301	41,063	77,123	91,484	79,351	.....	102,082	11,085,658	7,769,550
	1867	200,000	240,089	35,286	35,424	77,011	93,366	35,605	.....	59,597	9,905,597	7,697,777
	1868	200,000	265,377	31,659	31,724	69,141	86,340	26,448	10,000	60,368	10,299,146	7,992,837
	1869	200,000	292,019	28,842	29,936	62,430	85,965	15,154	20,000	59,237	10,573,588	8,234,196
	1870	200,000	302,589	26,819	31,507	56,770	74,898	19,855	20,000	63,103	10,517,425	8,610,334
	1871	200,000	299,176	33,909	37,235	69,069	86,045	53,815	20,000	97,450	12,517,040	10,080,274
	1872	200,000	268,671	31,991	52,544	68,827	86,477	67,214	20,000	114,209	12,162,025	9,693,332
	1873	200,000	295,863	38,698	40,152	81,686	97,390	31,096	10,000	72,068	11,504,975	9,370,454
	1874	200,000	317,574	38,173	39,364	79,342	96,845	15,934	20,000	80,324	10,717,513	9,213,641
	1875	200,000	340,741	37,114	38,534	76,796	95,340	18,869	24,000	80,417	11,519,442	9,665,863
INDEMNITY FIRE INS. CO. NEW YORK CITY. Organized April 17, 1856. Reinsured and quit business July, 1866. *President*—John Hone, 1856. *Secretary*—G. Henry Howell, 1856; Wm. R. Sheldon, 1858; Emmons Clarke, 1865.	1856	150,000	165,694	.....	.....	19,103	21,599	925	.....	9,641	.....	2,091,343
	1857	150,000	167,064	.....	2,400	32,118	43,425	11,978	15,000	38,978	.....	2,866,423
	1858	150,000	169,462	.....	8,627	25,158	36,271	7,231	15,000	34,321	.....	2,920,691
	1859	150,000	150,478	.....	10,098	32,969	44,246	17,701	15,000	43,928	.....	3,332,298
	1860	150,000	165,089	8,235	9,671	28,699	40,432	14,275	15,000	42,962	5,724,822	3,737,577
	1861	150,000	160,230	7,356	3,450	22,903	32,397	18,665	6,000	37,962	5,564,808	3,320,273
	1862	150,000	165,867	9,185	3,450	25,118	36,932	13,979	6,000	30,592	5,582,289	3,867,170
	1863	150,000	174,224	10,213	6,520	28,664	40,183	7,787	13,500	34,504	6,090,198	4,337,011
	1864	150,000	190,982	17,277	14,650	47,027	65,061	21,843	15,000	54,633	8,297,154	5,389,743
	1865	150,000	223,483	59,733	85,317	144,915	158,399	117,532	7,500	145,302	20,119,276	13,950,737
INDEPENDENT INSURANCE CO. BOSTON, MASS. Incorporated March 9, 1867. Burned out at Chicago. *President*—George O. Hovey. *Secretary*—Ed. Atkinson, ——; Geo. A. Eastman.	1867	300,000	358,546	17,369	27,701	40,225	66,220	6,291	.....	21,114	5,694,246	3,572,020
	1868	300,000	502,233	48,698	141,926	95,361	189,430	6,908	21,000	92,067	12,616,272	10,033,726
	1869	300,000	630,862	115,628	268,926	214,408	398,395	78,407	10,500	300,088	24,607,521	18,136,499
	1870	300,000	643,548	148,229	337,299	1,056,024	1,898,098	239,533	21,000	471,361	29,941,692	25,749,409
INSURANCE COMPANY OF NORTH AMERICA. PHILADELPHIA, PA. Incorporated April 14, 1794. Admitted to New York May 3, 1849. Original Charter expired 1813. Renewed to 1835. *President*—John Maxwell Nesbitt, 1794 to 1795; Charles Pettit, 1796 to 1798; Joseph Ball, 1798 to 1799; Charles Pettit, 1799 to 1806; John Inskip, 1806 to 1831; John C. Smith, 1831 to 1845; A. G. Coffin, 1845 to date. *Secretary*—* Eleazar Hazard, 1794 to 1804; R. S. Stephens, 1805 to 1832; A. G. Coffin, 1832 to 1845; H. D. Sherrerd, 1845 to 1854; Matthias Maris, 1854; Charles Platt, 1870; Matthias Maris, 1870 to date. *a* Gross, including Marine risks, undetermined. Perpetual risks, $8,029,37, and losses, $34,200. *b* Fire and Marine. *c* Fire only in New York. * Mr. Hazard resigned to accept the position of the first Postmaster General under Washington.	1848	300,000	846,222	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1849	300,000	911,617	57,849	*a* 299,880	66,493	.....	69,979	14,400	.....	.....	12,234,622
	1850	500,000	1,027,157	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1851	500,000	1,057,997	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1852	500,000	985,713	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1853	500,000	955,88	.....	97,100	459,480	*b* 500,573	*b* 428,531	59,500	504,009	.....	*c* 3,625,775
	1854	500,000	791,039	.....	61,800	414,441	*b* 457,856	511,479	15,000	540,236	.....	*c* 4,616,725
	1855	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1856	500,000	966,152	.....	67,950	589,275	628,951	506,213	40,000	563,792	.....	*c* 4,160,112
	1857	500,000	1,007,825	.....	69,600	511,920	562,136	401,558	60,000	481,848	.....	*c* 4,741,467
	1858	500,000	1,159,925	.....	218,920	480,365	537,931	297,122	60,050	384,063	.....	15,485,469
	1859	500,000	1,219,475	.....	175,521	465,017	521,801	254,064	60,021	416,756	.....	17,508,619
	1860	500,000	1,253,762	105,821	48,469	339,190	536,333	278,745	80,000	396,415	21,045,657	18,127,953
	1861	500,000	1,184,246	82,761	39,448	357,121	412,160	312,524	90,500	425,495	19,545,561	16,280,315
	1862	500,000	1,384,293	104,548	50,765	401,590	472,513	406,299	91,000	522,964	24,153,028	18,668,132
	1863	500,000	1,592,821	114,001	51,808	461,794	531,159	210,339	90,500	352,541	29,417,018	19,768,903
	1864	500,000	1,715,171	135,981	105,702	483,764	671,248	353,982	116,500	554,776	43,693,525	21,722,672
	1865	500,000	1,731,515	151,627	482,628	375,808	761,671	164,463	116,010	741,300	54,178,975	34,424,124
	1866	500,000	1,763,267	291,816	700,550	642,739	1,148,604	535,941	93,374	1,270,579	75,944,574	48,203,271
	1867	500,000	2,056,413	387,473	823,726	849,234	1,314,251	444,132	59,919	1,143,878	83,893,708	46,302,959
	1868	500,000	2,250,184	475,088	1,011,530	972,329	1,484,395	531,011	56,300	1,277,758	91,536,155	56,266,104
	1869	500,000	2,783,581	478,228	1,100,323	1,054,397	1,825,915	622,867	57,000	1,389,743	100,771,027	77,952,689
	1870	500,000	3,050,835	536,134	1,254,450	1,056,024	1,898,698	623,244	97,500	1,629,542	106,936,246	97,315,295
	1871	500,000	3,212,476	1,151,523	1,721,580	1,589,293	2,570,137	1,256,975	98,000	2,624,347	153,262,781	138,338,408
	1872	500,000	3,219,645	1,345,661	2,446,016	1,821,819	3,166,173	1,982,227	97,500	3,729,105	165,565,580	166,054,173
	1873	500,000	3,263,000	1,689,823	2,302,547	1,814,252	3,522,587	1,425,070	.....	3,518,040	142,681,658	182,191,190
	1874	1,000,000	4,6[illegible]6,510	1,818,320	2,411,721	1,681,585	3,713,483	843,401	150,051	2,869,325	132,209,142	183,516,475
	1875	1,000,000	5,167,547	1,640,780	2,245,530	1,559,176	3,351,436	863,484	201,448	2,950,109	130,600,500	174,599,533

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.	1848	200,000	274,875	.....	.....	.....	.....	.....	.....	.....	.....	.....
PHILADELPHIA, PA.	1849	200,000	297,866	.....	.....	28,528	48,178	.....	.....	.....	.....	5,159,578
Incorporated April 18, 1794. Admitted to New York, April 30, 1849; withdrew after 1-51, and returned July 1, 1865.	1851	200,000	353,686	.....	27,340	36,027	.....	30,727	26,000	.....	.....	3,682,830
	1895	200,000	631,739	34,768	238,782	61,347	297,311	61,024	40,000	386,323	12,321,554	16,0[illegible]0,091
	1896	200,000	596,526	47,130	257,628	102,386	335,554	117,546	32,104	449,278	15,053,690	15,008,421
	1897	200,000	541,755	44,130	233,788	84,175	241,141	69,032	12,334	311,567	12,810,574	13,213,693
	1898	200,000	599,222	32,119	248,775	73,362	279,391	45,031	21,978	204,160	13,081,756	9,134,910
	1899	200,000	512,089	15,406	232,777	67,113	229,395	181,932	23,616	340,830	12,061,416	8,511,015
	1870	200,000	542,908	34,219	189,722	56,830	187,987	67,597	24,296	178,644	9,859,730	8,068,659
	1871	200,000	566,218	48,965	194,770	80,169	179,691	77,477	24,192	220,287	13,607,448	11,135,608
	1872	200,000	594,234	68,811	326,565	107,600	220,726	129,135	24,760	307,567	17,235,979	14,001,295
	1873	200,000	513,466	72,168	260,064	95,655	205,912	153,987	576	271,696	6,164,431	11,679,229
	1874	200,000	604,078	79,597	265,912	121,859	281,423	48,176	7,792	259,492	7,087,394	12,579,9[illegible]3
	1875	200,000	643,950	93,689	294,086	145,173	291,811	87,093	23,848	319,081	16,462,575	14,704,925
INTERNATIONAL INS. CO.	1864	1,000,000	1,079,164	105,874	19,323	253,890	327,489	110,647	.....	218,514	54,039,345	27,736,110
NEW YORK CITY.	1865	1,000,000	1,348,518	168,845	323,756	455,609	662,102	313,001	50,000	617,184	67,636,656	39,059,851
Organized January 5, 1864.	1866	1,000,000	1,444,936	319,000	644,332	836,637	1,283,7[illegible]7	579,915	35,000	1,442,956	105,846,925	71,221,236
President — Chas. Taylor, 1864; George W. Savage, 1867 to date.	1867	1,000,000	1,059,780	392,326	550,300	840,607	1,234,431	581,542	.....	1,313,074	76,410,720	60,126,997
Secretary—C. C. Hine, 1864; Wm. J. Hughes, 1867 to date	1868	500,000	1,177,492	350,550	525,199	675,742	835,812	420,317	26,316	715,075	66,788,722	54,561,547
	1869	500,000	1,353,398	356,216	535,150	655,168	743,168	329,046	52,631	628,224	61,939,354	54,542,571
	1870	500,000	1,329,476	342,701	469,226	635,047	737,974	398,424	52,631	715,677	66,145,161	60,037,465
	1871	500,000	1,065,112	359,555	551,012	784,670	871,371	947,315	51,282	1,282,503	75,594,469	67,435,169
IRVING FIRE INSURANCE CO.	1852	200,000	236,424	.....	14,350	30,818	43,243	8,328	14,000	9,668	.....	3,436,128
NEW YORK CITY.	1853	200,000	218,108	.....	983	44,937	60,214	24,347	30,000	67,348	.....	.....
Incorporated November 17, 1851. Organized January 28, 1852. Burned out at Chicago, 1871. Reorganized in 1872.	1854	200,000	224,900	.....	4,710	50,908	66,532	32,619	13,790	60,771	.....	5,408,857
	1855	200,000	241,900	.....	3,648	48,668	64,414	10,145	19,960	46,696	.....	5,486,808
	1856	200,000	244,803	.....	4,050	56,120	72,664	23,624	28,250	69,667	.....	6,056,205
	1857	200,000	246,256	.....	9,827	57,564	73,6[illegible]9	28,539	28,000	74,924	.....	6,384,497
President — Mason Thompson, 1852; M. L. Crowell, 1867 to date.	1858	200,000	242,733	.....	32,002	61,640	80,508	33,456	28,000	84,030	.....	7,079,8[illegible]7
Secretary—M. L. Crowell, 1852 to 1867; J. M. Wilson, 1867 to date.	1859	200,000	235,921	.....	39,979	81,162	97,821	49,183	28,000	104,634	.....	.....
	1860	200,000	227,286	26,829	6,000	72,677	88,079	50,830	20,000	96,332	10,520,537	8,389,066
	1861	200,000	234,807	24,689	4,500	64,683	79,359	28,292	20,000	72,392	9,804,706	8,065,175
	1862	200,000	248,160	27,012	6,372	71,575	86,781	41,300	20,000	84,972	10,773,967	8,6[illegible]5,200
	1863	200,000	242,396	29,171	7,500	80,096	95,941	32,831	20,000	78,711	11,647,403	8,951,405
	1864	200,000	276,792	35,609	13,100	97,435	121,536	73,888	10,000	120,525	14,409,500	10,306,186
	1865	200,000	262,048	46,260	66,477	99,785	120,367	69,245	19,812	124,527	13,698,818	10,[illegible]98,799
	1866	200,000	279,027	56,444	73,448	122,011	141,972	87,713	10,187	136,388	14,900,446	11,576,316
	1867	200,000	314,543	70,356	81,289	146,236	167,223	66,863	19,912	131,699	14,892,041	11,868,545
	1868	200,000	330,424	65,653	72,014	136,638	164,079	75,503	20,212	145,189	13,853,749	11,474,630
	1869	200,000	366,315	59,418	72,046	122,592	146,602	58,152	20,075	124,812	13,483,610	11,152,065
	1870	200,000	321,744	53,092	69,806	108,638	136,572	94,444	27,895	166,057	13,599,253	11,490,339
	1871	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1872	200,000	222,118	23,227	104,203	45,808	54,470	17,360	.....	38,461	1,687,510	5,431,646
	1873	200,000	18[illegible],458	56,652	76,369	113,339	129,130	121,053	490	166,054	11,812,912	8,867,093
	1874	200,000	204,249	65,636	89,388	135,860	153,953	57,699	27,265	131,378	13,445,851	10,236,594
	1875	200,000	20[illegible],629	57,655	68,637	122,847	137,803	59,855	26,245	130,819	11,759,337	9,632,721
JEFFERSON FIRE AND INLAND INSURANCE CO.	1833	200,010	229,261	.....	3,319	19,460	28,213	8,530	7,680	.....	.....	2,732,867
NEW YORK CITY.	1834	200,010	236,957	.....	705	20,311	33,009	15,173	16,001	.....	.....	2,829,857
Incorporated March 4, 1824. Capital $250,000. Capital reduced April 19, 1838. Capital increased April 29, 1833, to $200,010.	1836	200,010	117,568	.....	18,775	47,948	61,405	153,610	.....	.....	.....	5,147,343
	1837	200,010	238,714	.....	13,665	59,696	71,071	31,400	22,001	.....	.....	6,363,068
	1838	200,010	238,363	.....	8,607	66,758	72,074	33,300	34,002	.....	.....	6,939,416
	1839	200,010	233,741	.....	20,239	65,787	80,931	48,459	36,002	.....	.....	7,051,316
	1840	200,010	237,374	.....	8,677	67,343	81,690	54,992	10,000	.....	.....	6,788,052
	1841	200,010	236,430	.....	21,582	68,404	83,497	22,691	32,002	.....	.....	7,221,620
	1842	200,010	250,168	.....	23,650	66,756	81,643	44,354	30,002	.....	.....	7,212,284
	1843	200,010	217,963	.....	14,159	61,423	76,773	29,940	36,002	.....	.....	7,377,122
	1844	200,010	25[illegible],484	.....	12,964	59,488	73,226	21,878	40,002	.....	.....	8,035,981
	1847	200,010	189,867	.....	15,880	64,072	77,661	33,772	.....	.....	.....	8,069,162
	1848	200,010	235,193	.....	14,600	72,865	84,954	31,826	.....	.....	.....	8,957,745
	1849	200,010	260,575	.....	19,766	77,334	93,629	31,738	26,001	.....	.....	9,583,551
	1850	200,010	284,957	.....	11,685	77,916	95,995	32,263	34,001	.....	.....	9,593,037
	1851	200,010	280,089	.....	21,692	73,825	91,735	36,856	40,002	.....	.....	9,[illegible]01,471
	1852	200,010	280,158	.....	19,948	.....	.....	20,649	40,002	69,754	.....	9,106,793
	1853	200,010	319,047	.....	6,007	74,094	93,750	17,823	39,729	69,667	.....	.....
	1854	200,010	329,398	.....	5,637	75,848	105,009	32,581	46,411	97,530	.....	10,242,516
	1855	200,010	329,692	.....	6,565	77,885	98,961	17,947	50,407	89,590	.....	10,300,100
	1856	200,010	311,888	.....	10,811	77,807	100,181	32,427	60,003	117,729	.....	9,030,850
	1857	200,010	323,170	.....	8,710	75,732	97,179	19,417	40,002	81,945	.....	8,650,000
	1858	200,010	323,024	.....	34,502	66,567	88,781	21,708	46,285	88,171	.....	9,443,943
	1859	200,010	316,947	.....	28,688	61,429	82,637	22,640	29,966	88,728	.....	9,461,102
	1860	200,010	313,765	19,623	11,680	55,382	76,685	21,553	39,681	80,010	11,295,235	9,541,136
	1861	200,010	312,605	19,026	1,994	52,465	73,271	14,585	39,591	73,922	11,243,685	9,829,640
	1862	200,010	320,185	20,440	7,212	56,742	77,222	9,836	39,373	69,056	13,077,115	10,886,415
	1863	200,010	321,795	21,710	15,509	59,945	80,736	16,575	39,309	79,257	13,453,897	10,605,628
	1864	200,010	295,924	25,803	6,534	60,[illegible]76	90,181	54,132	38,956	118,458	14,628,514	12,867,467
	1865	200,010	281,920	32,077	35,445	69,889	89,247	44,118	29,849	100,456	11,004,419	10,527,242
	1866	200,010	287,901	38,000	49,093	91,140	109,982	54,067	20,067	104,068	13,343,540	11,331,931
	1867	200,010	297,048	35,728	34,590	89,168	108,073	48,267	20,600	99,509	12,575,420	11,891,591
	1868	200,010	329,240	41,520	45,164	83,161	104,222	22,237	23,577	72,685	16,389,209	13,517,449
	1869	200,010	377,183	43,274	72,046	87,032	110,310	15,644	20,145	65,928	18,146,159	15,563,926
	1870	200,010	411,155	41,697	50,416	81,305	106,320	24,423	19,794	71,684	18,322,348	15,687,499
	1871	200,010	422,288	49,906	56,274	92,641	119,636	61,873	20,555	113,299	23,255,696	18,502,371
	1872	200,010	430,265	50,229	70,432	92,822	121,216	33,093	19,862	84,244	22,675,749	18,403,724
	1873	200,010	506,957	55,314	58,775	101,960	132,066	41,965	20,071	92,251	21,968,487	17,208,845
	1874	200,010	561,382	49,841	55,120	91,519	124,579	12,800	19,631	66,491	20,225,204	16,039,644
	1875	200,010	590,833	45,764	53,774	81,398	115,473	19,398	20,116	91,678	16,458,225	13,061,521
JERSEY CITY INSURANCE CO.	1856	150,570	154,109	.....	.....	1,037	1,938	.....	.....	67	.....	178,900
JERSEY CITY, N. J.	1857	150,000	180,064	.....	.....	32,696	40,020	1,216	7,500	18,139	.....	1,981,252
Organized December 1, 1856.	1858	150,000	191,722	.....	11,266	34,814	45,382	8,019	15,000	36,019	.....	4,575,107
President—George W. Savage, 1856; Robert McLoughlin, 1894.	1859	15[illegible],000	179,71[illegible]	.....	11,957	36,109	47,534	29,731	15,000	56,600	.....	5,237,061
Secretary—Jesse Paulmier, 1856.	1860	150,000	1[illegible]2,[illegible]59	11,500	2,141	33,440	47,239	24,967	15,000	50,755	5,371,973	4,9[illegible]2,474
	1861	150,000	171,525	8,602	787	32,105	42,352	14,049	15,000	34,872	5,2[illegible]5,7[illegible]2	4,974,149
	1862	150,000	172,272	9,567	2,663	38,280	47,507	22,209	15,00	48,121	6,030,774	5,826,274
	1863	15[illegible],000	176,642	14,743	1,116	52,473	61,967	28,935	15,000	58,397	7,385,260	7,112,3[illegible]8
	1864	150,000	198,797	26,128	7,504	83,042	95,280	43,192	22,500	81,696	2,502,593	11,129,258

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
KANSAS FIRE INSURANCE CO. LEAVENWORTH, KANSAS. Organized July 6, 1864. *President*—E. Hensley. *Secretary*—Ed. Russell.	1874	200,000	307,134	71,584	87,301	145,577	151,797	83,638	25,212	137,875	8,055,783	5,878,650
KEYSTONE INSURANCE CO. PHILADELPHIA, PA. Incorporated March 28, 1854. *President*—P. M. Moriarty. *Secretary*—J. Morris Thompson.	1854	220,000	232,403	.....	5,500	36,257	72,257	1,511	.....	2,897	.....	3,999,522
KINGS COUNTY FIRE INS. CO. BROOKLYN, N. Y. Organized October 18, 1858. *President*—A. S. Crowell, 1858; E. T. Backhouse, 1860 to date. *Secretary*—Henry Pope, 1858 to date.	1858	150,000	158,590	2,921	2,921	4,695	4,699	.....	.....	2,912	534,929	534,929
	1859	150,000	167,596	17,079	17,079	32,339	38,895	7,907	7,503	34,885	.....	3,129,294
	1860	150,000	153,549	13,088	5,734	38,821	47,865	33,059	5,252	60,459	4,675,291	3,996,521
	1861	150,000	168,179	12,887	5,817	33,600	43,570	9,463	.....	26,960	4,175,361	3,950,511
	1862	150,000	174,120	15,540	10,202	44,550	52,803	20,401	10,504	49,338	5,315,734	4,894,304
	1863	150,000	165,858	21,040	13,035	56,837	68,905	44,867	10,504	76,091	5,708,712	5,629,512
	1864	150,000	153,274	20,035	19,913	53,905	65,632	53,342	.....	71,980	6,052,900	5,700,000
	1865	150,000	198,359	20,038	38,658	43,226	51,844	30,196	.....	48,543	6,151,000	5,970,000
	1866	150,000	209,964	24,459	33,286	51,918	64,016	25,566	7,500	56,276	5,505,000	4,900,000
	1867	150,000	215,387	30,628	35,511	65,216	79,058	33,392	15,000	73,315	8,595,218	7,449,085
	1868	150,000	238,876	30,154	41,411	62,648	75,618	12,121	15,000	54,640	9,429,169	7,790,682
	1869	150,000	253,621	30,252	34,770	61,996	77,458	21,365	15,000	67,610	10,580,290	9,578,250
	1870	150,000	262,573	31,745	40,541	64,920	81,566	25,518	15,000	69,883	11,250,133	10,130,380
	1871	150,000	287,354	39,533	77,128	76,900	92,074	32,528	15,000	79,070	13,881,192	12,139,923
	1872	150,000	285,653	42,132	50,513	85,111	100,108	65,365	15,000	111,241	16,087,738	15,505,210
	1873	150,000	336,005	56,819	62,178	114,444	130,594	29,306	15,000	80,343	15,110,553	15,159,482
	1874	150,000	389,072	54,786	64,461	111,694	129,213	14,948	30,000	82,267	17,154,564	15,928,110
	1875	150,000	423,456	52,484	64,026	109,296	126,035	28,227	30,000	91,902	16,458,295	13,061,522
KNICKERBOCKER FIRE INS. CO. NEW YORK CITY. Organized in 1787 as the "Mutual Fire Insurance Company." 1846 name changed to the "Knickerbocker Fire." Capital $280,000. *President*—William Maxwell, 1787; William Edgar, 1791; Comfort Sands, 1796; Robert Lenox, 1799; Gabriel Furman, 1817; Geo. Ireland, 1829; William Tucker, 1852; Geo. Hodgson, 1864; Jos. L. Townsend, 1875. *Secretary*—John Pintard, 1787; Robt. Alexander, 1792; Jos. Stansbury, 1792; A. Van Tuyl, 1796; Jos. Stansbury, 1797; Henry Remsen, 1797; Sam'l Boyd, 1800; John Pintard, 1809; A. B. McDonald, 1829; Geo. Hodgson, 1852; Benjamin D. Skidmore, 1864; Jos. Z. Townsend, 1866; E. W. Albro, 1875.	1846	280,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1847	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1848	280,000	340,338	.....	20,753	.....	.....	13,000	50,400	.....	.....	8,697,499
	1849	280,000	341,548	.....	18,382	.....	.....	20,420	47,000	.....	.....	9,157,343
	1850	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1851	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1852	280,000	340,037	.....	4,629	.....	.....	9,826	47,600	64,977	.....	7,965,266
	1853	280,000	335,281	.....	.....	54,122	74,177	8,508	55,104	74,638	.....	8,551,904
	1854	280,000	335,606	.....	8,305	57,181	78,213	6,697	57,092	75,801	.....	9,242,931
	1855	280,000	339,189	.....	1,710	57,999	79,898	11,924	56,000	80,153	.....	9,518,553
	1856	280,000	334,597	.....	1,475	58,540	80,511	14,008	56,000	82,930	.....	9,742,714
	1857	280,000	335,675	.....	4,619	59,814	81,772	8,109	56,000	77,906	.....	9,842,827
	1858	280,000	334,786	.....	23,064	50,875	72,620	17,073	42,854	73,266	.....	9,647,872
	1859	280,000	347,166	.....	36,711	44,142	66,863	7,389	42,329	63,621	.....	9,948,085
	1860	280,000	349,303	22,591	2,610	42,851	64,870	26,081	19,921	58,854	10,337,119	10,130,366
	1861	280,000	350,972	21,007	1,184	43,149	63,392	9,709	33,091	56,180	11,568,593	9,604,882
	1862	280,000	355,659	20,585	6,673	43,174	65,284	16,469	30,394	59,811	11,784,348	10,938,592
	1863	280,000	364,633	20,077	11,499	44,385	67,104	11,009	30,083	57,320	14,593,305	11,096,403
	1864	280,000	362,117	23,745	10,258	53,420	78,128	34,200	28,000	84,202	15,786,854	10,767,865
	1865	280,000	330,621	35,056	50,755	72,566	94,890	85,749	28,000	141,198	15,509,073	11,956,688
	1866	280,000	373,652	52,131	70,912	121,890	141,345	84,986	.....	112,440	24,607,586	18,528,103
	1867	280,000	380,285	47,590	56,062	105,111	125,746	58,517	28,000	122,213	18,242,091	14,400,640
	1868	280,000	382,382	43,785	48,127	95,854	121,734	59,548	28,000	124,183	18,127,449	14,843,432
	1869	280,000	416,528	39,466	40,071	85,537	110,135	19,166	28,000	82,155	19,372,424	15,188,429
	1870	280,000	394,079	34,347	39,561	70,493	95,276	16,719	56,000	108,942	17,756,125	14,974,235
	1871	280,000	404,825	35,543	38,349	74,588	97,373	17,140	42,000	94,240	19,612,475	16,572,302
	1872	280,000	426,752	35,631	48,270	74,517	98,471	23,269	56,000	116,543	18,575,056	16,2[illegible]8,357
	1873	280,000	414,529	39,159	41,655	83,209	110,983	21,392	56,000	119,667	18,252,151	15,660,652
	1874	280,000	395,211	35,397	35,947	70,871	92,125	12,226	56,000	115,133	17,418,607	15,006,983
	1875	280,000	381,498	31,051	31,376	64,744	86,177	7,110	56,000	101,204	17,000,032	14,397,913
LAFARGE FIRE INSURANCE CO. NEW YORK CITY. Incorporated May 9, 1853. *President*—James Van Norden. *Secretary* — Marcellus Eells, 1853; Richard C. Combes, 1856.	1853	150,000	169,219	.....	10,216	17,660	21,070	216	.....	11,666	.....	.....
	1854	150,000	154,873	.....	8,197	48,286	68,854	43,877	5,542	65,767	.....	3,299,582
	1855	150,000	195,241	.....	17,125	73,878	85,128	27,948	104	50,667	.....	13,932,157
	1856	150,000	162,349	.....	15,627	60,045	67,121	46,890	20	71,254	.....	4,211,939
LAFAYETTE FIRE INS. CO. BROOKLYN, N. Y. Organized December 22, 1856. *President*—A. S. Crowell, 1856; John H. Funk, 1857; Tunis J. Bergen, 1859; James Freeland, 1863; Hubert Giroux, 1869 to date. *Secretary*—Anson S. Palmer, 1856; J. B. Thompson, Jr., 1859; John W. Cheney, 1867; George W. Hunt, 1871 to date.	1856	150,000	151,957	.....	.....	1,998	1,998	.....	.....	41	205,575	205,575
	1857	150,000	170,620	.....	6,000	43,725	51,975	7,222	7,500	36,109	.....	3,242,276
	1858	150,000	188,043	.....	21,942	40,970	54,702	9,217	10,500	35,771	.....	3,297,322
	1859	150,000	176,955	.....	28,878	52,724	65,329	27,503	21,000	72,198	.....	4,235,607
	1860	150,000	173,732	18,000	5,742	55,990	67,466	27,347	15,000	66,875	7,384,032	5,368,023
	1861	150,000	181,201	18,000	4,849	54,407	64,626	31,792	6,000	61,591	6,111,088	5,049,635
	1862	150,000	165,974	17,582	5,620	49,642	60,110	43,388	7,500	72,869	6,461,008	5,032,853
	1863	150,000	175,582	19,395	2,500	65,001	76,833	31,434	.....	54,745	11,565,985	6,373,672
	1864	150,000	191,019	22,285	17,251	72,406	84,705	37,613	.....	66,626	13,068,658	8,604,198
	1865	150,000	198,198	26,812	36,946	65,758	81,713	40,199	7,500	75,258	12,159,346	8,536,374
	1866	150,000	191,578	38,344	50,544	109,756	124,658	70,123	15,000	125,426	16,160,068	11,477,624
	1867	150,000	164,249	21,440	29,412	88,136	103,092	85,953	.....	120,134	12,708,912	10,298,567
	1868	150,000	182,719	39,036	47,168	79,403	92,883	40,349	.....	70,738	12,476,670	11,289,536
	1869	150,000	235,935	80,451	96,868	169,584	183,720	89,951	7,050	150,419	17,600,840	15,112,773
	1870	150,000	214,750	53,846	75,821	134,398	150,920	105,860	7,950	163,317	12,297,678	10,409,276
	1871	150,000	230,808	59,477	69,406	99,795	114,733	67,982	.....	104,572	11,996,759	10,788,464
	1872	150,000	256,683	56,842	76,100	109,512	129,189	54,862	15,000	107,465	13,866,597	11,619,846
	1873	150,000	287,263	72,945	83,039	156,495	177,470	78,630	15,000	142,154	16,782,796	13,954,675
	1874	150,000	356,535	71,918	86,531	149,944	174,568	35,819	15,000	102,586	15,530,168	13,184,746
	1875	150,000	377,571	62,907	74,251	129,361	153,122	54,328	30,000	132,710	14,588,459	13,152,674

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
LAMAR FIRE INSURANCE CO.	1856	200,000	203,807	.....	300	4,443	5,252	.....	.....	1,822	.....	686,300
NEW YORK CITY.	1857	200,000	230,630	.....	4,000	60,614	72,151	24,466	10,000	52,629	.....	4,923,276
Organized , Burned out at Chicago, 1871. Reorganized April, 1872.	1858	200,000	250,069	.....	22,070	70,868	92,549	14,245	2 ,000	57,970	.....	6,416,079
	1859	300,000	348,049	.....	24,837	80,535	104,229	43,361	44,000	111,656	.....	8,554,085
	1860	300,000	344,358	28,000	13,500	91,180	114,547	60,423	33,000	120,445	12,838,825	8,408,989
President—Edward Anthony, 1856; Isaac R. St. John, 1868 to date.	1861	300,000	341,205	23,000	1,000	84,353	115,497	75 423	12,000	112,568	11,524,374	7,459,337
Secretary—Isaac R. St. John, 1856; Wm. R. Macdiarmid, 1868 to date.	1862	300,000	367,062	26,015	5,100	93,197	114,884	40,971	30,000	97,249	15,986,384	7,586,611
	1863	300,000	389,375	30,932	10,179	122,349	147,847	67,464	30,000	127,825	20,905,910	7,509,659
	1864	300,000	402,407	34,315	9,950	164,743	192,085	108,584	30,000	183,811	31,353,961	7,943,129
	1865	300,000	407,388	40,006	60,963	122,495	176,924	76,598	30,000	159,040	24,434,317	10,105,920
	1866	300,000	433,321	54,110	70,314	164,803	238,878	121,935	30,000	221,639	25,814,091	9,595,009
	1867	300,000	509,963	72,084	90,189	192,692	250,642	75,294	30,000	167,304	25,535,366	15,025,054
	1868	300,000	532,491	67,453	87,330	159,476	213,478	80,821	39,000	192,507	20,316,135	12,222,532
	1869	300,000	574,729	65,960	78,120	147,302	189,435	92,289	36,000	175,984	20,526,145	13,191,860
	1870	300,000	548,502	60,069	78,602	157,781	181,928	91,151	39,000	185,543	20,831,380	12,787,390
	1871	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1872	200,000	279,039	47,083	90,585	93,741	110,550	83,608	.....	119,810	5,295,428	8,681,228
	1873	200,000	299,740	70,401	76,702	159,565	184,825	112,006	.....	167,881	16 357 708	10,509,670
	1874	200,000	387,505	81,441	104,261	163,859	227,143	47,267	20,000	147,988	16,601,398	11,849,032
	1875	200,000	408,092	75,059	90,583	151,827	196,227	79,796	20,000	180,730	17,471,996	12,407,251
LANCASTER FIRE INS. CO.	1869	200,000	234,370	30,219	38,384	57,541	68,527	17,312	8,630	45,530	4,185,571	3,575,285
LANCASTER, PA.	1870	200,000	250,349	54,644	69,873	138,543	151,109	102,844	60	147,363	10,162,545	6,745,390
Incorporated 1838. Recommenced business 1869.	1871	200,000	316,135	49,190	111,283	119,308	132,522	113,479	.....	154,488	8,237,325	7,124,807
President—Thos. E. Franklin, 1869.	1872	200,000	284,680	46,721	86,152	107,125	119,970	135,145	.....	174,875	11,546,742	6,732,279
Secretary—Ed. Brown, 1869; G. R. Hendrickson, 1871; Benj. F. Shenk, 1872.	1873	200,000	330,441	62,931	101,293	183,443	199,653	86,648	4,269	145,477	17,206,820	7,997,848
	1874	200,000	357,750	92,723	131,133	288,438	309,314	166,127	21,080	270,632	17,712,097	10,360,233
	1875	200,000	358,016	76,309	119,844	234,741	249,520	170,747	9,436	254,183	16,100,426	9,405,426
LAWRENCE FIRE INS. CO.	1870	250,000	262,502	6,513	7,537	13,009	23,748	816	.....	11,127	4,620,732	1,785,323
BOSTON, MASS.	1871	250,000	299,940	28,595	32,511	51,258	67,345	18,290	.....	42,910	15,018,536	5,591,237
Organized February 18, 1870.												
President—W. C. Codman.												
Secretary—C. A. R. Dimon.												
LENOX FIRE INSURANCE CO.	1853	150,000	162,444	.....	2,000	.....	.....	6,939	.....	17,553	.....	.....
NEW YORK CITY.	1854	150,000	162,693	.....	1,350	34,736	44,160	23,514	6,000	44,487	.....	3,334,695
Incorporated April 23, 1853. Commenced business April 25, 1853.	1855	150,000	171,791	.....	5,400	33,156	43,795	5,317	13,500	33,469	.....	3,315,217
President—John G. Storm, 1853; John J. Dortic, P. T., 1859; Geo. A. Jarvis, 1861 to date.	1856	150,000	176,006	.....	2,000	34,637	46,681	13,655	15,000	42,769	.....	3,454,449
Secretary—David Drake, 1853; Walter M. Franklin, 1861; Arthur H. Walton, 1867 to date.	1857	150,000	169,407	.....	1,100	33,390	42,521	19,235	15,000	51,177	.....	3,224,636
	1858	150,000	170,568	.....	14,651	27,798	40,659	8,147	15,000	38,953	.....	3,379,505
	1859	150,000	166,125	.....	26,067	34,583	44,741	16,207	16,500	50,755	.....	3,941,189
	1860	150,000	176,973	13,774	6,973	38,125	49,476	23,065	.....	38,965	5,644,500	4,895,302
	1861	150,000	182,600	13,747	852	38,485	52,639	22,647	6,000	43,767	5,323,806	4,246,298
	1862	150,000	186,265	17,310	5,932	49,016	60,856	29,410	12,000	57 834	7,254,947	5,365,241
	1863	150,000	204,399	20,772	707	57,109	69,847	19,845	13,500	52,455	8,930,949	6,198,700
	1864	150,000	227,702	25,093	17,692	75,704	93,406	39,898	15,000	77,783	12,552,106	8,101,027
	1865	150,000	192,048	34,408	62,404	84,608	98,244	102,195	13,500	143 096	10,331,743	7,973,976
	1866	150,000	190,824	36,896	69,217	101,374	113,025	98,519	.....	130,730	11,619,020	8,565,542
	1867	150,000	222,243	42,765	46,348	94,427	110 083	57,800	7,500	102,313	9,343,986	7,633,749
	1868	150,000	220,118	33,360	38,341	68,146	87,958	39,502	15,000	83,897	8,119,246	7,155,884
	1869	150,000	242,364	26,849	30,556	56,989	71,894	19,475	15,000	58,576	8,861,357	6,686,968
	1870	150,000	240,801	21,363	28,330	44,058	58,291	10,728	15,000	49,216	7,472,810	5,948,749
	1871	150,000	235,333	28,604	36,071	55,856	69,992	43,537	15,000	83,942	9,702,847	7,813,755
	1872	150,000	238,717	31,594	58,025	64,091	77,574	30,906	15,000	72,937	11,051,660	8,432,906
	1873	150,000	239,259	34,411	36,178	65,492	78,775	38,978	15,000	81,288	10,747,150	8,170,687
	1874	150,000	260,410	29,280	31,046	54,458	69,307	8,195	15,000	51,204	8,553,444	7,196,022
	1875	150,000	264,703	26,086	27,815	48,649	60,427	11,277	15,000	54,456	8,461,556	7,016,553
LONG ISLAND INSURANCE CO.	1833	200,000	200,924	.....	.....	2,000	2,109	.....	.....	.....	.....	288,775
BROOKLYN, N. Y.	1834	200,000	202,221	.....	100	9,006	21,099	3,981	14,000	.....	.....	1,100,795
Incorporated April 26, 1833. Commenced operations November 4, 1833.	1835	200,000	217,182	.....	907	20,145	32,767	5,033	14,000	.....	.....	2,452,615
President—Henry Waring, 1833; Jos. Sprague, 1836; B. W. Delameter, 1843 to date.	1836	200,000	203,747	.....	23	37,052	50,176	59,708	.....	.....	.....	3,725,149
Secretary—J. Sprague, 1833; Samuel A. Smith, 1836; Elihu C. Finn, 1844; W. W. Henshaw, 1854 to date.	1837	200,000	207,373	.....	963	29,243	43,852	14,397	20,000	32,000	.....	3 737,718
	1838	200,000	202,712	.....	29	29,243	43,852	18,736	12,000	22,000	.....	3,402,855
	1839	200,000	215,204	.....	322	28,156	39,669	17,444	20,000	.....	.....	3,814,608
	1840	200,000	229,675	.....	45	27,922	42,587	9,565	20,000	.....	.....	4,018,111
	1841	200,000	215,552	.....	273	27,031	40,081	13,532	24,000	.....	.....	4,139,801
	1842	200,000	214,658	.....	203	23,876	34,578	11,127	20,000	.....	.....	3,957,458
	1843	200,000	200,091	.....	224	22,933	42,831	13,271	18,000	.....	.....	4,199,474
	1844	200,000	211,421	.....	410	22,656	40,295	13,201	20,000	.....	.....	4,302,255
	1845	200,000	184,282	.....	1,967	31,681	45,176	48,468	15,000	.....	.....	5,546,186
	1846	200,000	224,226	.....	1,029	46 422	58,992	12,520	.....	.....	.....	6,573,674
	1847	200,000	254,368	.....	618	53,217	68,398	10,217	18,000	.....	.....	7,209,294
	1848	200,000	217,663	.....	3,497	60,561	77,176	68,786	34,000	.....	.....	8,046,871
	1849	200,000	246,989	.....	124	.....	.....	41,819	8,000	.....	.....	9,400,809
	1850	200,000	259,919	.....	4,530	.....	.....	46,269	22,000	.....	.....	9,085,148
	1851	200,000	278,780	.....	6,340	.....	.....	20,324	28,000	.....	.....	8,571,107
	1852	200,000	288,990	.....	2,780	.....	.....	26,747	40,000	.....	.....	9,385,745
	1853	200,000	301,673	.....	1,478	71,885	90,280	29,812	59,540	81,596	.....	.....
	1854	200,000	305,834	.....	2,981	72,795	93,065	34,016	40,745	86,755	.....	8,986,974
	1855	200,000	327,334	.....	5,390	70,001	89,913	20,274	39,901	73,381	.....	8,933,892
	1856	200,000	331,736	.....	8,820	69,060	90,390	34,024	39,770	85,676	.....	8,864,682
	1857	200,000	340,463	.....	5,920	62,784	84,091	21,060	40,700	74,696	.....	8,294,453
	1858	200,000	336,438	.....	28,806	54,165	75,613	17,755	48,875	80,854	.....	7,592,984
	1859	200,000	232,028	.....	18,290	45,416	65,034	15,253	40,500	69,650	.....	7,254,606
	1860	200,000	334,257	19,800	27,473	46,326	67,875	9,417	39,795	66,736	8,550,579	7 448,923
	1861	200,000	318,136	18,441	310	43,799	63,693	20,316	40,080	78,116	8,491,824	7,432,781
	1862	200,000	326,125	18,254	1,280	44,033	65,384	4,155	40,200	60,473	9,057,182	7,497,228
	1863	200,000	329,661	17,944	1,115	42,095	61,605	6,804	35,294	61,908	8,972,585	7,580,833
	1864	200,000	319,315	19,930	606	47,063	70,183	28,845	31,172	83,688	9,976,690	8,603,707
	1865	200,000	281,157	20,943	23,893	49,681	71,600	40,357	37,927	10 ,348	10,396,779	8,551,287
	1866	202,121	307,149	22,424	22,544	67,052	86,861	26,540	19,281	71,649	12,253,262	9 304,587
	1867	206,672	332,219	21,498	30,279	71,845	91,995	23,369	21,036	78,317	13,242,189	9,042,556
	1868	213,360	341,324	29,963	31,035	64,054	86,045	25,274	22,868	79,033	13,719,979	10,229,600

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
KANSAS FIRE INSURANCE CO. LEAVENWORTH, KANSAS. Organized July 6, 1864. *President*—E. Hensley. *Secretary*—Ed. Russell.	1874	200,000	307,134	71,584	87,301	145,577	151,797	83,638	25,212	137,875	8,055,788	5,878,620
KEYSTONE INSURANCE CO. PHILADELPHIA, PA. Incorporated March 28, 1854. *President*—P. M. Moriarty. *Secretary*—J. Morris Thompson.	1854	220,000	232,403	.....	5,500	36,257	72,257	1,511	.....	2,897	.....	3,999,522
KINGS COUNTY FIRE INS. CO. BROOKLYN, N. Y. Organized October 18, 1858. *President*—A. S. Crowell, 1858; E. T. Backhouse, 1860 to date. *Secretary*—Henry Pope, 1858 to date.	1858	150,000	158,590	2,921	2,921	4,695	4,699	.....	.....	2,912	534,929	534,929
	1859	150,000	167,596	17,079	17,079	32,339	38,895	7,907	7,503	34,685	.....	3,129,394
	1860	150,000	153,549	13,088	5,734	38,821	47,865	33,059	5,252	60,459	4,675,291	3,996,521
	1861	150,000	168,179	12,887	5,817	33,600	43,570	9,463	.....	26,960	4,175,861	3,980,511
	1862	150,000	174,120	15,540	10,202	44,550	52,803	20,401	10,504	49,338	5,315,754	4,894,204
	1863	150,000	165,858	21,040	13,035	56,837	68,905	44,867	10,504	76,091	5,703,712	5,629,512
	1864	150,000	153,274	20,035	19,913	53,905	65,632	53,342	.....	71,980	6,052,900	5,700,000
	1865	150,000	198,359	20,038	38,658	43,226	51,844	30,196	.....	48,543	6,151,000	5,900,000
	1866	150,000	209,964	24,459	33,286	51,918	64,016	25,566	7,500	56,276	5,505,000	4,900,000
	1867	150,000	215,387	30,628	35,511	65,216	79,058	33,392	15,000	73,315	8,595,218	7,449,085
	1868	150,000	238,876	30,154	41,411	62,648	75,618	12,121	15,000	54,640	9,429,169	7,790,082
	1869	150,000	253,621	30,252	34,770	61,996	77,458	21,365	15,000	67,610	10,580,290	9,578,250
	1870	150,000	262,573	31,745	40,541	64,920	83,566	25,518	15,000	69,883	11,250,133	10,130,280
	1871	150,000	287,354	39,533	77,128	76,990	92,074	32,528	15,000	79,070	13,881,102	12,139,923
	1872	150,000	285,652	42,132	50,513	85,111	100,108	65,365	15,000	111,241	16,087,738	15,505,210
	1873	150,000	336,065	56,819	62,178	114,444	130,594	29,306	15,000	80,343	15,110,553	15,159,482
	1874	150,000	389,077	54,786	64,461	111,694	129,213	14,948	30,000	82,267	17,154,564	15,928,110
	1875	150,000	423,456	52,484	64,026	109,296	126,035	28,227	30,000	91,902	16,458,225	13,061,523
KNICKERBOCKER FIRE INS. CO. NEW YORK CITY. Organized in 1787 as the "Mutual Fire Insurance Company." 1846 name changed to the "Knickerbocker Fire." Capital $280,000. *President*—William Maxwell, 1787; William Edgar, 1791; Comfort Sands, 1796; Robert Lenox, 1799; Gabriel Furman, 1817; Geo. Ireland, 1829; William Tucker, 1852; Geo. Hodgson, 1864; Jos. L. Townsend, 1875. *Secretary*—John Pintard, 1787; Robt. Alexander, 1792; Jos. Stansbury, 1792; A. Van Tuyl, 1796; Jos. Stansbury, 1797; Henry Remsen, 1797; Sam'l Boyd, 1800; John Pintard, 1809; A. B. McDonald, 1829; Geo. Hodgson, 1852; Benjamin D. Skidmore, 1864; Jos. Z. Townsend, 1866; E. W. Albro, 1875.	1846	280,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1847	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1848	280,000	340,338	.....	20,753	.....	.....	13,000	50,400	.....	.....	8,697,469
	1849	280,000	341,548	.....	18,382	.....	.....	20,420	47,000	.....	.....	9,157,343
	1850	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1851	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1852	280,000	340,037	.....	4,629	.....	.....	9,826	47,600	64,977	.....	7,965,266
	1853	280,000	335,281	.....	.....	54,122	74,177	8,508	55,104	74,638	.....	8,551,804
	1854	280,000	335,606	.....	8,305	57,181	78,213	6,697	57,092	75,801	.....	9,242,931
	1855	280,000	349,189	.....	1,710	57,999	79,898	11,924	56,000	80,153	.....	9,518,553
	1856	280,000	334,507	.....	1,475	58,540	80,511	14,008	56,000	82,930	.....	9,742,714
	1857	280,000	335,675	.....	4,619	59,814	81,772	8,109	56,000	77,906	.....	9,842,857
	1858	280,000	334,786	.....	23,064	50,875	72,620	17,073	42,854	73,266	.....	9,647,872
	1859	280,000	347,166	.....	36,711	44,142	66,863	7,389	42,329	63,621	.....	9,948,685
	1860	280,000	349,203	22,591	2,610	42,851	64,870	26,081	19,921	58,854	10,337,119	10,130,266
	1861	280,000	350,972	21,007	1,184	43,149	63,392	9,709	33,691	56,180	11,568,593	9,604,882
	1862	280,000	355,659	20,585	6,673	43,174	65,284	16,469	30,394	59,811	11,784,348	10,938,592
	1863	280,000	364,633	20,077	11,499	44,385	67,104	11,009	30,083	57,320	14,593,805	11,096,403
	1864	280,000	362,117	23,745	10,258	53,420	78,128	34,200	28,000	84,202	15,786,854	10,767,865
	1865	280,000	330,621	35,056	50,757	72,566	94,890	85,749	28,000	141,198	15,509,073	11,956,668
	1866	280,000	573,652	52,131	70,912	121,890	141,345	84,986	.....	112,440	24,607,586	18,528,103
	1867	280,000	380,285	47,590	56,032	105,111	125,746	78,517	28,000	122,313	18,242,091	14,400,640
	1868	280,000	382,382	43,785	48,127	95,854	121,734	59,548	28,000	124,183	18,127,449	14,843,432
	1869	280,000	416,528	39,466	40,071	85,537	110,135	19,166	28,000	82,155	19,372,424	15,188,429
	1870	280,000	394,079	34,347	39,561	70,493	95,276	16,719	56,000	108,942	17,756,125	14,974,235
	1871	280,000	404,825	35,543	38,349	74,588	97,373	17,140	42,000	94,240	19,612,475	16,572,302
	1872	280,000	426,752	35,631	48,270	74,517	98,471	23,269	56,000	116,543	18,575,056	16,2[illegible]8,957
	1873	280,000	414,529	39,159	41,655	83,209	110,983	21,392	56,000	119,667	18,252,151	15,660,953
	1874	280,000	395,211	35,397	35,947	70,871	92,125	12,226	56,000	115,123	17,418,607	15,006,087
	1875	280,000	381,408	31,051	31,376	64,744	86,177	7,110	56,000	101,204	17,000,032	14,397,913
LAFARGE FIRE INSURANCE CO. NEW YORK CITY. Incorporated May 9, 1853. *President*—James Van Norden. *Secretary*—Marcellus Eells, 1853; Richard C. Combes, 1856.	1853	150,000	169,219	.....	10,216	17,660	21,070	216	.....	11,666	.....	.....
	1854	150,000	154,873	.....	8,137	48,286	68,854	43,877	5,542	65,767	.....	3,299,582
	1855	150,000	195,241	.....	17,125	73,878	85,128	27,943	104	50,667	.....	13,932,157
	1856	150,000	162,349	.....	15,627	60,045	67,121	46,890	20	71,254	.....	4,211,939
LAFAYETTE FIRE INS. CO. BROOKLYN, N. Y. Organized December 22, 1856. *President*—A. S. Crowell, 1856; John H. Funk, 1857; Tunis J. Bergen, 1859; James Freeland, 1863; Hubert Giroux, 1869 to date. *Secretary*—Anson S. Palmer, 1856; J. B. Thompson, Jr., 1859; John W. Cheney, 1867; George W. Hunt, 1871 to date.	1856	150,000	151,957	.....	.....	1,998	1,998	.....	.....	41	205,575	205,575
	1857	150,000	170,620	.....	6,000	43,725	51,975	7,222	7,500	36,109	.....	3,242,276
	1858	150,000	188,043	.....	21,942	40,970	54,762	9,217	10,500	35,771	.....	3,267,322
	1859	150,000	176,955	.....	28,878	52,724	65,329	27,503	21,000	72,198	.....	4,235,607
	1860	150,000	173,732	18,000	5,742	55,980	67,466	27,347	15,000	66,875	7,384,682	5,368,023
	1861	150,000	181,201	18,000	4,889	54,407	64,626	31,792	6,000	61,591	6,111,088	5,049,653
	1862	150,000	165,974	17,382	5,600	49,642	60,110	43,388	7,500	72,899	6,461,008	5,002,855
	1863	150,000	175,582	19,335	2,500	65,004	76,833	31,434	.....	54,745	11,565,085	6,373,672
	1864	150,000	197,019	22,285	17,251	72,406	84,795	37,613	.....	66,636	13,098,658	8,604,108
	1865	150,000	198,198	26,812	36,946	65,758	81,713	40,199	7,500	73,238	12,159,346	8,536,574
	1866	150,000	191,978	39,344	50,514	109,756	124,658	70,123	15,000	125,426	16,160,068	11,477,634
	1867	150,000	164,249	31,440	39,412	88,136	103,092	85,933	.....	120,134	12,508,912	10,293,547
	1868	150,000	182,719	30,036	47,108	79,404	92,883	40,349	.....	70,738	12,476,670	11,289,536
	1869	150,000	235,985	80,454	96,868	169,584	183,720	89,951	7,050	150,419	17,600,840	15,112,775
	1870	150,000	214,750	83,846	75,821	134,398	150,920	105,860	7,950	163,317	12,297,678	10,409,476
	1871	150,000	230,808	59,477	69,436	99,795	114,733	67,982	.....	104,572	11,996,739	10,783,464
	1872	150,000	256,683	56,642	76,100	109,512	129,189	54,862	15,000	107,465	13,866,597	11,619,816
	1873	150,000	287,263	72,945	83,039	136,495	177,470	78,630	15,000	142,154	16,782,796	13,954,675
	1874	150,000	256,535	71,918	89,531	149,944	174,568	35,819	15,000	102,586	15,550,168	13,184,746
	1875	150,000	277,571	62,907	74,251	129,361	153,122	54,328	30,000	132,710	14,588,459	13,152,674

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
LAMAR FIRE INSURANCE CO. New York City. Organized . Burned out at Chicago, 1871. Reorganized April, 1872. *President*—Edward Anthony, 1856; Isaac R. St. John, 1868 to date. *Secretary*—Isaac R. St. John, 1856; Wm. R. Macdiarmid, 1868 to date.	1856	200,000	203,807	.....	300	4,443	5,252	.....	.....	1,822	.....	686,300
	1857	200,000	230,630	.....	4,000	60,614	72,151	24,466	10,000	52,629	.....	4,923,276
	1858	200,000	250,069	.....	22,070	70,868	92,549	14,245	2,000	57,970	.....	6,416,079
	1859	300,000	348,049	.....	24,837	80,535	104,229	43,361	44,000	111,656	.....	8,564,085
	1860	300,000	344,358	28,000	13,500	91,180	114,547	60,423	33,000	120,445	12,838,825	8,408,989
	1861	300,000	341,205	23,000	1,000	94,353	115,497	75,423	12,000	112,568	11,524,374	7,459,337
	1862	300,000	367,062	26,015	5,100	93,197	114,884	40,971	30,000	97,249	15,986,784	7,586,611
	1863	300,000	389,375	30,932	10,179	122,349	147,847	67,464	30,000	127,835	20,995,910	7,509,650
	1864	300,000	402,407	34,315	9,950	164,743	192,085	108,584	30,000	183,811	31,353,961	7,943,129
	1865	300,000	407,388	40,006	60,963	122,495	176,924	76,598	30,000	159,040	24,434,317	10,105,929
	1866	300,000	433,321	54,110	70,314	164,803	238,878	121,935	30,000	221,639	25,814,091	9,595,009
	1867	300,000	509,963	72,084	90,189	192,692	250,642	75,294	30,000	167,304	25,535,366	15,025,054
	1868	300,000	532,491	67,453	87,330	159,476	213,478	80,821	39,000	192,407	20,316,135	12,222,532
	1869	300,000	574,729	65,960	78,120	147,302	189,435	92,289	36,000	175,984	20,826,145	13,191,860
	1870	300,000	548,502	60,069	78,609	157,781	181,928	91,151	39,000	185,543	20,831,380	12,787,390
	1871	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1872	200,000	279,039	47,083	90,585	93,741	110,550	83,608	.....	119,810	5,295,428	8,681,228
	1873	200,000	299,940	70,401	76,702	159,565	184,825	112,006	.....	167,881	16,857,708	10,509,670
	1874	200,000	387,705	81,441	101,261	161,859	227,143	47,267	20,000	147,988	16,601,598	11,849,032
	1875	200,000	408,092	75,059	90,583	151,827	196,227	79,796	20,000	180,730	17,471,996	12,407,351
LANCASTER FIRE INS. CO. Lancaster, Pa. Incorporated 1838. Recommenced business 1869. *President*—Thos. E. Franklin, 1869. *Secretary*—Ed. Brown, 1869; G. R. Hendrickson, 1871; Benj. F. Shenk, 1872.	1869	200,000	234,370	30,219	38,384	57,541	68,527	17,312	8,630	45,530	4,185,571	3,575,285
	1870	200,000	230,349	54,644	69,873	138,543	151,109	102,844	60	147,363	10,162,545	6,745,390
	1871	200,000	316,135	49,190	111,283	119,308	132,522	113,479	.....	154,488	8,237,325	7,124,807
	1872	200,000	284,680	46,721	86,152	107,125	119,970	135,145	.....	174,875	11,546,742	6,739,279
	1873	200,000	330,441	62,931	104,293	183,443	190,653	86,648	4,269	145,477	17,206,820	7,997,848
	1874	200,000	357,750	92,723	131,133	228,438	309,314	166,127	21,080	270,632	17,712,097	10,360,238
	1875	200,000	358,016	76,309	119,844	234,741	249,520	170,747	9,436	254,183	16,100,426	9,405,426
LAWRENCE FIRE INS. CO. Boston, Mass. Organized February 18, 1870. *President*—W. C. Codman. *Secretary*—C. A. R. Dimon.	1870	250,000	262,502	6,513	7,537	13,009	23,748	816	.....	11,127	4,620,732	1,725,323
	1871	250,000	299,940	28,895	32,511	51,258	67,345	18,290	.....	42,910	15,018,536	5,591,257
LENOX FIRE INSURANCE CO. New York City. Incorporated April 23, 1853. Commenced business April 25, 1853. *President*—John G. Storm, 1853; John J. Dortic, P. T., 1859; Geo. A. Jarvis, 1861 to date. *Secretary*—David Drake, 1853; Walter M. Franklin, 1861; Arthur H. Walton, 1867 to date.	1853	150,000	162,444	.....	2,000	.....	.....	6,939	.....	17,553	.....	.....
	1854	150,000	162,693	.....	1,350	34,736	44,160	23,514	6,000	44,487	.....	3,334,695
	1855	150,000	171,791	.....	5,400	33,156	43,795	5,317	13,500	33,469	.....	3,315,217
	1856	150,000	176,006	.....	2,000	34,637	46,681	13,655	15,000	42,769	.....	3,454,449
	1857	150,000	169,407	.....	1,100	33,390	42,521	19,235	15,000	51,177	.....	3,224,636
	1858	150,000	170,568	.....	14,651	27,798	40,659	8,147	15,000	38,953	.....	3,379,505
	1859	150,000	166,135	.....	26,067	34,583	44,741	16,207	16,500	50,755	.....	3,941,189
	1860	150,000	176,973	13,774	6,973	38,125	49,476	23,065	.....	38,965	5,644,500	4,895,302
	1861	150,000	182,600	13,747	852	38,485	52,639	22,647	6,000	43,767	5,323,806	4,246,298
	1862	150,000	186,265	17,310	5,932	49,016	60,856	29,410	12,000	57,834	7,254,947	5,365,241
	1863	150,000	204,399	20,772	707	57,109	69,847	19,845	13,500	52,455	8,936,949	6,198,700
	1864	150,000	227,702	25,093	17,692	75,704	93,466	39,898	15,000	77,783	12,552,106	8,101,027
	1865	150,000	192,048	34,408	62,404	84,608	98,244	102,195	13,500	143,096	10,331,743	7,973,976
	1866	150,000	190,824	36,896	69,217	101,374	113,035	98,519	.....	130,734	11,619,020	8,565,542
	1867	150,000	222,243	42,165	46,358	94,427	110,083	57,800	7,500	102,313	9,343,986	7,633,749
	1868	150,000	220,118	33,360	38,341	68,146	87,958	39,502	15,000	83,897	8,119,246	7,155,884
	1869	150,000	242,364	26,849	30,556	56,989	71,894	19,475	15,000	58,556	8,861,357	6,686,963
	1870	150,000	240,801	21,363	28,330	44,058	58,291	10,728	15,000	49,216	7,472,810	5,948,749
	1871	150,000	235,333	28,604	36,071	55,856	69,902	43,537	15,000	83,942	9,702,847	7,813,755
	1872	150,000	238,717	31,594	58,025	64,091	77,574	30,906	15,000	72,937	11,051,660	8,432,906
	1873	150,000	239,259	34,411	36,178	65,492	78,775	38,978	15,000	81,288	10,747,170	8,170,687
	1874	150,000	260,410	29,280	31,046	54,458	69,307	8,195	15,000	51,201	8,553,444	7,196,022
	1875	150,000	264,703	26,086	27,815	48,649	60,427	11,277	15,000	54,456	8,461,550	7,016,553
LONG ISLAND INSURANCE CO. Brooklyn, N. Y. Incorporated April 26, 1833. Commenced operations November 4, 1833. *President*—Henry Waring, 1833; Jos. Sprague, 1836; B. W. Delameter, 1848 to date. *Secretary*—J. Sprague, 1833; Samuel A. Smith, 1836; Elihu C. Finn, 1844; W. W. Henshaw, 1854 to date.	1833	200,000	200,924	.....	.....	2,000	2,109	.....	.....	.....	.....	288,775
	1834	200,000	202,221	.....	100	9,006	21,060	3,981	14,000	.....	.....	1,100,795
	1835	200,000	217,182	.....	997	20,145	32,767	5,093	14,000	.....	.....	2,452,615
	1836	200,000	203,747	.....	23	37,052	50,176	59,708	.....	.....	.....	3,725,140
	1837	200,000	207,373	.....	963	29,243	43,852	14,397	20,000	32,000	.....	3,737,718
	1838	200,000	202,712	.....	29	29,243	43,852	18,736	12,000	22,000	.....	3,402,855
	1839	200,000	215,304	.....	322	28,136	39,669	17,444	20,000	.....	.....	3,814,608
	1840	200,000	229,675	.....	45	27,922	42,587	9,565	20,000	.....	.....	4,018,111
	1841	200,000	215,552	.....	273	27,031	40,081	13,532	24,000	.....	.....	4,139,801
	1842	200,000	214,658	.....	203	23,876	34,578	11,127	20,000	.....	.....	3,957,458
	1843	200,000	200,091	.....	224	22,933	42,831	13,271	18,000	.....	.....	4,199,474
	1844	200,000	211,421	.....	410	22,656	40,295	13,201	20,000	.....	.....	4,302,255
	1845	200,000	184,282	.....	1,967	31,681	45,176	48,468	15,000	.....	.....	5,546,186
	1846	200,000	221,226	.....	1,029	46,422	68,992	12,520	.....	.....	.....	6,573,674
	1847	200,000	253,368	.....	618	53,217	68,398	10,217	18,000	.....	.....	7,209,294
	1848	200,000	217,663	.....	3,497	60,561	77,176	68,786	34,000	.....	.....	8,046,871
	1849	200,000	246,939	.....	124	.....	.....	41,819	8,000	.....	.....	9,400,809
	1850	200,000	259,919	.....	4,530	.....	.....	46,269	22,000	.....	.....	9,085,148
	1851	200,000	278,780	.....	6,330	.....	.....	30,324	28,000	.....	.....	8,571,107
	1852	200,000	288,900	.....	2,780	.....	.....	26,747	40,000	.....	.....	9,385,745
	1853	200,000	301,673	.....	1,478	71,885	90,280	29,812	59,540	81,596	.....	.....
	1854	200,000	305,834	.....	2,981	72,795	93,065	34,016	40,745	86,755	.....	8,986,974
	1855	200,000	327,234	.....	5,890	70,001	89,913	20,274	39,991	73,381	.....	8,933,892
	1856	200,000	331,736	.....	8,820	69,060	90,390	34,024	39,770	85,676	.....	8,864,682
	1857	200,000	340,463	.....	5,920	62,784	84,091	21,060	40,700	74,696	.....	8,294,453
	1858	200,000	336,458	.....	28,806	54,165	75,613	17,755	48,875	80,854	.....	7,592,984
	1859	200,000	332,938	.....	18,290	45,416	65,034	15,253	40,560	69,630	.....	7,254,606
	1860	200,000	334,257	19,800	27,473	46,326	67,875	9,417	39,795	66,736	8,550,579	7,448,923
	1861	200,000	318,186	18,441	310	43,799	63,693	20,316	40,680	78,116	8,491,824	7,432,781
	1862	200,000	326,125	18,254	1,280	44,033	65,384	4,155	40,300	60,473	9,057,182	7,497,228
	1863	200,000	329,661	17,944	1,115	42,095	61,605	6,804	35,294	61,908	8,972,585	7,589,833
	1864	200,000	319,315	19,930	606	47,063	70,183	28,845	31,172	83,688	9,976,690	8,603,707
	1865	200,000	281,157	20,943	23,893	49,684	71,000	40,357	37,927	10,348	10,396,779	8,551,287
	1866	202,121	307,149	22,424	22,544	67,052	86,861	26,540	19,281	71,649	12,253,262	9,304,587
	1867	206,672	332,219	21,498	30,279	71,845	91,995	23,369	21,036	78,317	9,042,556	9,042,556
	1868	213,360	341,324	29,963	31,035	64,064	86,045	25,274	22,868	79,033	13,719,979	10,229,600

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
LONG ISLAND INSURANCE CO. *Continued.*	1869	200,000	373,491	30,724	32,092	66,122	92,234	3,612	28,278	63,407	16,392,593	12,522,096
	1870	200,000	384,901	27,000	52,072	61,728	85,931	8,632	30,050	69,790	17,097,877	12,801,429
	1871	200,000	414,410	38,661	41,377	76,798	100,202	21,292	27,813	78,844	22,860,754	18,179,445
	1872	200,000	450,384	40,953	44,483	72,378	97,737	5,946	29,941	64,856	22,675,916	15,877,652
	1873	200,000	485,322	39,082	42,276	80,150	107,772	10,579	30,500	74,854	20,116,047	13,957,592
	1874	200,000	529,057	40,167	46,241	93,339	123,287	1,211	30,145	85,468	22,734,567	11,648,358
	1875	200,000	553,146	32,540	36,534	69,932	102,373	3,940	32,084	81,643	19,824,536	15,436,458
LONG ISLAND FARMERS' FIRE INSURANCE CO. QUEENS COUNTY, N. Y.	1835	50,000	94,884	.....	.....	827	1,580	.....	.....	.....	.....	98,665
	1836	50,000	50,000	.....	.....	1,825	5,419	.....	5,125	.....	.....	206,395
	1837	50,000	50,000	.....	.....	1,905	5,229	1,800	3,000	.....	.....	246,920
Incorporated April 23, 1833. Commenced July 4, 1835.	1838	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
President—Nathaniel Seaman. *Secretary*—Benj. F. Thompson, 1835; W. H. Barroll, 1836; M. Suedeker, 1839. No report for 1838.	1839	50,000	50,000	.....	.....	1,936	5,003	999	4,000	.....	.....	242,805
	1840	50,000	51,197	.....	8	1,742	4,027	7	4,000	.....	.....	218,377
	1841	50,000	50,375	.....	.....	1,768	4,755	5,450	2,000	.....	.....	224,820
LORILLARD FIRE INS. CO. NEW YORK CITY.	1852	200,000	213,932	.....	150	37,516	49,923	8,469	10,000	.....	.....	4,258,438
	1853	200,000	228,318	.....	2,500	57,849	76,185	17,512	26,000	66,140	.....	.....
	1854	200,000	237,118	.....	682	72,175	85,532	36,836	20,000	72,433	.....	7,176,309
Incorporated . Commenced business February 2, 1852. Burned out at Chicago, 1871. Reorganized January, 1872.	1855	200,000	252,666	.....	1,221	73,971	89,331	31,613	20,000	70,029	.....	7,908,691
	1856	200,000	261,957	.....	779	71,048	88,256	29,968	26,000	73,641	.....	7,360,652
	1857	200,000	253,053	.....	.....	66,465	83,489	37,285	32,000	85,733	.....	6,651,[illegible]
President—Cornelius V. Anderson, 1852; Carlisle Norwood, 1858. *Secretary*—Carlisle Norwood, 1852; Geo. D. Crary, 1858; John C. Mills, 1861.	1858	200,000	264,382	.....	22,215	57,949	72,212	10,875	32,000	59,268	.....	5,366,684
	1859	200,000	256,191	.....	21,716	71,961	88,527	37,715	32,000	88,457	.....	6,492,357
	1860	500,000	577,152	38,087	14,430	102,985	124,778	22,320	55,000	109,259	17,492,338	9,940,071
	1861	500,000	596,809	50,001	4,606	139,032	171,942	71,877	37,500	159,267	25,847,922	10,492,775
	1862	500,000	602,164	50,604	3,015	154,630	197,993	103,701	35,000	191,592	28,656,811	17,616,756
	1863	500,000	701,034	74,120	6,100	233,651	278,119	65,248	50,000	200,554	40,238,665	23,447,753
	1864	500,000	766,599	112,231	18,384	350,785	410,712	162,981	55,000	322,000	58,894,937	37,706,872
	1865	1,114,937	1,402,681	193,852	219,602	495,777	540,517	229,[illegible]23	45,000	417,281	81,912,355	61,945,854
	1866	1,000,000	1,436,540	271,346	317,876	670,853	737,516	528,074	50,000	824,400	110,885,490	69,196,566
	1867	1,000,000	1,496,235	263,750	281,619	739,404	860,782	390,622	100,000	755,974	89,386,116	74,386,054
	1868	1,000,000	1,550,395	288,226	321,731	662,996	764,473	334,374	100,000	679,687	77,860,892	74,082,790
	1869	1,000,000	1,680,590	297,779	328,229	661,469	754,802	314,775	100,000	664,370	77,164,980	67,241,571
	1870	1,000,000	1,715,909	276,245	320,845	621,793	716,526	318,662	100,000	663,778	68,160,477	55,205,894
	1871	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1872	300,000	397,422	64,554	86,054	148,750	160,417	137,266	.....	201,101	7,067,183	14,211,817
	1873	300,000	426,097	86,907	88,959	197,653	219,930	98,462	21,000	206,927	23,778,737	14,354,780
	1874	300,000	439,352	71,148	79,314	171,767	202,326	56,965	30,000	166,662	22,744,567	11,648,352
	1875	300,000	475,424	68,595	78,141	168,662	193,730	46,381	30,000	151,072	23,866,185	12,352,505
LUMBERMAN'S INS. CO. CHICAGO, ILL.	1867	300,000	368,634	43,651	73,453	154,921	189,236	88,125	15,000	164,482	11,008,567	7,045,958
	1868	300,000	369,372	87,712	115,095	211,149	240,758	122,941	.....	195,541	14,411,426	10,930,518
Incorporated February 6, 1865.	1869	300,000	371,287	77,474	113,457	225,965	224,759	137,430	30,000	266,968	17,844,514	10,743,718
President—Homan G. Powers, 1867; Thomas Goodman, 1869. *Secretary*—Thomas Goodman, 1867; T. L. Miller, 1869.												
MANHATTAN FIRE INS. CO. NEW YORK CITY.	1821	350,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1831	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1836	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Incorporated March 27, 1821. Reorganized June 9, 1836, after the fire of December, 1835. No official reports from 1831 to 1836, or from 1836 to 1848. Reorganized March, 1872, after the Chicago fire.	1848	250,000	277,412	.....	1,962	.....	.....	4,471	27,500	.....	.....	5,423,550
	1849	250,000	291,447	.....	8,539	.....	.....	13,599	45,000	.....	.....	8,281,879
	1850	250,000	291,167	.....	10,263	.....	.....	36,279	50,000	.....	.....	8,073,657
	1851	250,000	286,120	.....	5,170	.....	.....	47,873	25,000	.....	.....	8,369,660
	1852	250,000	292,932	.....	6,415	.....	.....	37,159	35,000	85,568	.....	8,654,636
	1853	250,000	298,104	.....	40,434	80,734	90,274	24,349	49,175	87,317	.....	.....
President—Eleazer Lord, 1821; Henry Thomas, 1831; Harmon Hendricks, 1836; Samuel F. Mott, 1838; E. J. Anderson, 1845; Nathaniel Richards, 1849; W. Pitt Palmer, 1855; A. J. Smith, V. P., 1866; A. J. Smith, 1872.	1854	250,000	302,097	.....	4,075	84,148	109,558	36,174	49,400	105,646	.....	10,034,632
	1855	250,000	312,067	.....	4,839	91,361	112,707	46,374	42,440	105,080	.....	10,919,819
	1856	250,000	342,142	.....	13,752	111,614	134,623	25,943	59,262	102,526	.....	12,329,064
	1857	250,000	347,314	.....	16,078	125,716	149,141	69,997	52,152	144,084	.....	12,724,005
	1858	250,000	373,239	.....	60,508	139,492	162,317	36,722	75,000	139,468	.....	13,912,062
	1859	250,000	355,097	.....	17,400	178,763	204,834	91,891	75,000	214,198	.....	18,129,072
Secretary—Thomas Bull, Jr., 1821; William P. Palmer, 1850; Andrew J. Smith, 1855; George B. Hodgson, 1866; John H. Bedell, 1872; Louis P. Carman, 1875.	1860	250,000	361,737	67,136	9,635	198,087	222,712	114,370	50,145	211,686	24,339,792	20,538,539
	1861	250,000	360,700	75,000	11,555	219,194	241,826	134,569	47,495	237,404	29,263,048	21,474,067
	1862	250,000	381,332	92,000	26,200	271,695	295,904	195,339	25,755	278,851	35,396,197	27,618,851
	1863	250,000	504,422	120,000	28,974	370,967	397,108	179,139	25,000	294,167	46,546,135	33,854,117
	1864	500,000	965,351	180,920	16,167	534,931	617,198	306,358	49,885	493,761	66,729,903	46,784,799
	1865	500,000	1,078,577	223,116	314,271	692,594	808,375	408,036	73,827	689,641	69,095,733	50,412,042
	1866	500,000	1,052,128	240,425	441,198	743,192	1,209,441	619,987	74,157	1,262,811	80,831,591	52,787,766
	1867	500,000	1,003,068	245,254	354,342	776,649	1,091,674	517,890	48,707	1,080,237	66,316,086	46,831,085
	1868	500,000	1,202,104	316,923	387,906	792,555	1,032,435	386,708	50,190	811,560	75,069,790	54,026,446
	1869	500,000	1,368,192	357,218	405,676	745,864	1,010,819	431,740	59,291	877,250	75,383,459	60,748,412
	1870	500,000	1,407,788	352,045	420,437	715,110	904,583	344,110	79,600	784,480	69,502,953	60,864,730
	1872	250,000	493,759	148,475	193,475	345,646	362,635	94,267	.....	182,674	9,823,127	21,765,561
	1873	250,000	586,450	226,364	251,364	550,910	647,992	329,649	25,000	562,980	49,713,309	31,292,990
	1874	250,000	700,218	229,369	263,126	605,165	673,966	307,523	25,000	571,914	51,191,642	32,134,893
	1875	250,000	794,638	246,668	272,603	632,593	701,073	340,929	35,000	600,694	52,747,118	33,613,391
MANUFACTURERS' INS. CO. BOSTON, MASS.	1848	400,000	620,162	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1849	400,000	694,302	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1850	400,000	718,241	.....	.....	101,922	.....	.....	.....	.....	.....	.....
Incorporated February 23, 1822, Fire and Marine. Admitted to New York, December 18, 1849. We find it in New York in 1849. Burned out at Boston, 1872. Reorganized January 1, 1873, as the "Manufacturers' Fire and Marine Insurance Company."	1851	400,000	716,527	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1852	400,000	687,828	99,761	.....	.....	.....	48,897	75,000	.....	.....	10,223,359
	1853	400,000	694,170	.....	60,687	.....	.....	.....	.....	.....	.....	.....
	1854	400,000	768,814	.....	67,760	108,014	162,581	91,240	79,340	184,222	.....	2,518,950
	1855	400,000	776,737	.....	81,040	116,645	164,689	228,551	39,300	277,707	.....	2,525,960
	1856	400,000	801,177	.....	129,950	124,468	176,810	145,644	99,500	258,803	.....	2,667,568
President—C. W. Cartwright, 1851; Samuel Gould, 1862.	1857	400,000	828,528	.....	51,440	150,301	201,792	267,977	140,000	426,944	.....	2,691,100
	1858	400,000	985,978	.....	89,034	119,858	328,511	146,879	120,000	280,832	.....	10,882,965
	1859	400,000	951,294	.....	52,118	114,313	277,882	133,316	80,000	261,595	.....	9,459,968

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
MANUFACTURERS' INSURANCE CO. *Continued.*	1860	400,000	916,492	36,927	90,655	70,325	139,705	36,020	119,940	219,501	14,049,891	9,232,885
	1861	400,000	1,009,431	32,623	74,615	71,917	262,935	37,797	118,650	207,320	14,090,304	8,669,423
Secretary—Samuel Hunt, 1851; Sam'l Gould, 1853; James J. Goodrich, 1862.	1862	400,000	1,126,763	38,695	93,741	71,921	357,417	62,247	119,085	291,056	14,331,297	8,802,167
	1863	400,000	1,352,010	58,565	400,585	62,185	495,251	16,642	119,220	497,525	14,277,540	7,733,266
	1864	400,000	1,528,709	70,170	501,191	77,929	512,100	51,074	119,655	379,936	17,257,392	9,726,577
* Some portion of this was reinsured. Marine and fire report so mixed as to preclude separating fire from marine.	1865	400,000	1,384,421	33,670	403,578	78,466	366,685	102,072	120,000	312,139	11,315,850	13,747,404
	1866	400,000	1,122,550	64,613	310,681	130,575	439,825	* 320,840	80,000	738,666	.....	19,401,160
	1867	400,000	1,151,875	70,507	605,452	141,015	392,604	226,419	40,000	307,709	.....	18,949,694
	1868	400,000	1,030,374	70,787	373,355	158,221	417,459	55,538	63,622	290,463	19,848,538	18,662,682
	1869	400,000	1,173,829	66,080	349,018	137,639	347,222	* 68,197	118,885	315,256	17,646,840	17,047,909
	1870	400,000	1,156,815	123,580	530,088	138,488	344,125	39,872	120,000	317,590	17,250,928	16,798,201
	1871	400,000	1,159,097	134,950	476,074	265,946	46[illegible],246	153,501	98,770	396,104	26,153,130	26,059,473
	1872	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1873	500,000	889,699	194,449	340,017	427,542	543,510	116,980	.....	280,598	13,969,111	22,083,308
	1874	500,000	1,041,044	204,841	391,476	301,525	552,889	110,327	24,815	266,006	27,531,833	24,374,472
	1875	500,000	1,119,206	300,835	467,924	261,212	512,751	98,687	49,990	291,965	27,932,698	26,278,791
MANUFACTURERS' INS. CO. NEWARK, N. J. Incorporated June, 1873. *President*—George Wilkinson. *Secretary*—D. Smith Wood.	1874	200,000	261,730	38,265	43,212	79,034	87,341	6,487	.....	36,175	6,654,019	5,160,670
	1875	200,000	280,527	57,831	65,961	109,648	126,573	45,900	.....	106,176	13,306,768	8,529,129
MANUFACTURERS & BUILDERS' FIRE INSURANCE COMPANY. NEW YORK CITY. Organized November 19, 1870. *President*—Ed. V. Leow. *Secretary*—J. J. Nestell.	1870	200,000	206,409	2,633	2,962	3,589	4,008	.....	.....	1,131	1,593,060	1,587,060
	1871	200,000	251,126	23,926	25,752	44,243	60,063	1,137	.....	22,297	12,397,985	10,401,720
	1872	200,000	286,368	35,583	38,854	74,925	93,722	11,764	9,935	55,162	18,362,508	13,999,668
	1873	200,000	324,392	45,307	49,819	83,671	105,981	20,905	20,065	76,875	21,406,489	16,021,201
	1874	200,000	361,543	44,485	48,831	96,236	123,429	19,431	20,000	79,907	22,044,593	15,955,096
	1875	200,000	397,264	45,000	48,246	93,698	115,599	11,549	20,000	73,823	22,452,43[illegible]	18,105,542
MARKET FIRE INS. CO. NEW YORK CITY. Incorporated Feb. 16, 1853. Organized same date. Reorganized March, 1872, after the Chicago fire, and burned out at the Boston fire in the same year. *President*—William Birdsall, 1853; Benjamin H. Howell, 1856; Asher Taylor, V. P., 1858; Asher Taylor, 1860 to date. *Secretary*—Asher Taylor, 1853; Henry P. Freeman, 1858 to date.	1853	200,000	221,508	.....	10,840	54,511	62,891	31,145	.....	45,654	.....	.....
	1854	200,000	228,632	.....	1,586	73,200	92,004	57,693	10,000	85,548	.....	6,654,560
	1855	200,000	269,818	.....	500	82,256	97,911	39,007	8,000	67,571	.....	7,191,520
	1856	200,000	253,340	.....	23,693	95,033	111,119	56,101	40,000	120,595	.....	8,621,570
	1857	200,000	273,458	.....	6,367	107,139	125,440	64,18[illegible]	14,000	103,636	.....	9,508,604
	1858	200,000	294,229	.....	46,429	91,832	109,675	27,349	34,000	88,433	.....	9,114,400
	1859	200,000	274,103	.....	42,923	88,485	106,381	61,476	33,930	125,381	.....	10,820,453
	1860	200,000	264,863	40,000	8,698	100,646	117,412	57,611	44,000	129,543	19,506,456	12,846,750
	1861	200,000	283,270	40,000	8,160	105,047	122,439	53,391	20,000	103,661	19,912,931	12,758,579
	1862	200,000	269,859	38,700	9,124	121,370	140,805	104,644	14,000	153,000	26,144,115	15,519,052
	1863	200,000	343,264	49,380	14,990	151,864	169,736	38,204	20,000	104,566	34,282,578	18,066,435
	1864	200,000	414,739	66,940	15,996	216,962	249,547	87,441	27,000	178,461	48,276,543	25,838,945
	1865	340,134	390,432	89,714	108,078	226,361	257,189	175,319	27,000	283,442	48,742,285	25,160,870
	1866	354,073	418,451	103,086	129,534	271,421	299,586	173,072	17,000	281,151	44,883,341	28,619,762
	1867	357,821	509,685	127,987	158,51[illegible]	307,300	332,817	123,010	20,000	246,742	42,242,553	30,541,929
	1868	391,116	580,527	155,226	197,006	339,880	381,[illegible]86	162,273	20,000	306,097	50,680,206	34,207,750
	1869	200,000	682,811	181,281	230,466	352,136	395,460	160,217	20,000	316,870	52,850,666	40,511,504
	1870	200,000	704,684	174,780	249,460	340,263	382,783	184,024	24,000	351,487	53,541,486	44,011,567
MASSASOIT INSURANCE CO. SPRINGFIELD, MASS. Organized, 1857. Reinsured and quit business, 1866. *President*—Samuel S. Day, 1857; A. W. Chapin, 1862. *Secretary*—J. S. Parish, 1857; N. A. Clarke, 1860; Sanford J. Hall, 1862.	1857	150,000	176,029	.....	566	28,131	28,246	.....	.....	6,717	.....	417,279
	1858	150,000	216,987	.....	31,043	69,021	79,562	15,945	9,000	39,700	.....	4,767,425
	1859	150,000	212,196	.....	56,101	85,540	97,427	66,655	18,000	109,856	.....	6,170,385
	1860	150,000	209,78[illegible]	32,396	45,506	84,394	96,337	75,789	4,500	94,141	9,201,519	6,991,130
	1861	150,000	195,764	30,528	44,493	77,377	88,412	71,357	9,000	98,464	9,365,167	7,202,225
	1862	150,000	169,461	32,416	38,384	79,554	90,672	90,395	4,500	115,280	10,221,907	7,899,971
	1863	200,000	246,834	37,418	40,019	98,8[illegible]5	105,282	47,820	.....	69,469	11,429,123	8,988,747
	1864	200,000	287,250	48,814	55,600	125,549	148,034	85,557	12,000	128,897	15,983,177	12,100,633
	1865	200,000	234,813	70,909	87,264	144,082	169,629	145,723	16,000	205,768	16,761,693	13,097,746
MECHANICS' FIRE INS. CO. BROOKLYN, N. Y. Organized May 7, 1857. *President*—Daniel Chauncey, 1857; John H. Baker, 1866 to date. *Secretary*—Walter Nichols, 1857 to date.	1857	150,000	180,759	.....	4,000	29,669	35,134	37	.....	11,927	3,176,819	3,176,819
	1858	150,000	195,101	.....	19,076	46,415	58,863	15,626	10,500	42,045	.....	4,266,[illegible]1
	1859	150,000	194,635	.....	21,838	47,310	59,804	11,608	25,500	54,874	.....	5,044,059
	1860	150,000	187,791	15,949	1,000	47,481	59,801	25,550	21,000	65,095	6,921,871	5,705,307
	1861	150,000	197,122	14,874	1,000	42,912	55,275	6,011	21,000	46,306	6,850,207	5,625,235
	1862	150,000	193,447	16,003	5,500	47,001	60,138	27,123	18,000	63,520	7,984,764	5,543,562
	1863	150,000	206,239	16,404	5,000	55,644	63,846	17,597	15,000	52,799	9,532,083	7,215,081
	1864	150,000	204,884	17,160	2,100	61,968	80,051	38,817	18,000	82,532	11,226,996	8,228,234
	1865	150,000	180,152	25,500	30,017	62,250	74,006	54,389	15,000	96,428	10,540,548	8,793,387
	1866	150,000	186,236	34,044	39,544	89,062	102,619	57,503	7,500	98,900	12,394,224	10,087,031
	1867	150,000	197,589	41,813	46,598	108,289	122,525	66,555	7,500	112,061	13,392,000	11,614,728
	1868	150,000	186,000	33,238	35,828	89,772	104,328	75,170	7,500	118,687	14,091,152	9,972,953
	1869	150,000	214,868	39,08[illegible]	43,086	95,466	106,663	36,193	7,500	76,914	16,920,500	13,309,849
	1870	150,000	218,047	37,059	42,600	89,322	105,359	45,972	15,000	93,876	15,850,860	13,280,669
	1871	150,000	228,055	43,753	47,253	95,052	108,659	62,064	15,000	110,897	17,[illegible],100	15,568,252
	1872	150,000	253,056	47,571	56,461	107,805	121,018	44,568	15,000	96,363	19,700,060	16,888,726
	1873	150,000	284,057	53,996	61,587	122,096	136,261	58,121	15,000	109,513	21,900,500	17,447,656
	1874	150,000	333,842	57,486	61,362	135,174	151,826	47,723	15,000	103,414	24,604,200	18,882,578
	1875	150,000	386,708	57,111	65,311	124,464	142,728	37,337	15,000	92,449	23,788,556	18,716,707
MECHANICS AND TRADERS' FIRE INSURANCE CO. NEW YORK CITY. Organized January 28, 1853. Fire, Marine, and Inland. *President*—Walter Underhill, 1853; James R. Lott, 1866 to date. *Secretary*—James R. Lott, 1853; John M. Tompkins, 1866 to date.	1853	200,000	214,393	.....	2,200	16,720	24,602	3,371	.....	13,132	.....	.....
	1854	200,000	229,677	.....	3,232	41,759	55,432	14,292	15,818	41,278	.....	4,396,757
	1855	200,000	270,006	.....	7,594	56,672	72,370	21,771	20,057	53,40[illegible]	.....	6,196,109
	1856	200,000	270,638	.....	12,303	59,783	75,713	19,741	23,871	55,638	.....	6,639,670
	1857	200,000	280,188	.....	6,100	63,905	80,857	26,500	32,249	71,499	.....	7,289,281
	1858	200,000	276,043	.....	26,008	59,924	78,670	26,310	39,804	81,101	.....	7,4[illegible]8,080
	1859	200,000	271,522	.....	20,508	55,611	72,701	21,531	39,980	78,098	.....	8,059,577
	1860	200,000	280,865	20,560	9,736	57,622	74,912	9,521	39,965	66,673	11,401,200	8,708,587
	1861	200,000	259,302	19,220	1,500	52,379	69,497	31,605	40,315	89,483	11,283,038	8,335,733
	1862	200,000	260,321	17,629	1,071	55,341	70,615	26,648	27,828	71,452	12,298,433	9,334,284
	1863	200,000	263,729	17,381	2,133	58,127	74,004	22,026	27,688	68,999	13,466,498	8,474,072
	1864	200,000	265,900	19,012	4,567	62,863	80,922	30,176	26,165	78,748	15,002,007	10,094,726
	1865	200,000	229,587	26,301	31,834	62,710	79,836	68,896	21,951	113,104	15,288,691	10,159,338
	1866	200,000	263,247	25,918	40,316	99,393	115,307	49,640	9,965	85,256	18,168,582	13,199,819

Names and Location of Companies, Officers' Names, etc	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
MECHANICS AND TRADERS' FIRE INSURANCE COMPANY—*Continued.*	1867	200,000	334,590	68,772	73,839	202,316	220,362	79,288	19,702	52,699	26,273,927	19,914,592
	1868	200,000	405,085	81,347	104,672	206,706	228,780	76,981	24,297	161,072	30,613,541	21,516,914
	1869	200,000	444,676	85,573	106,073	196,157	223,543	105,034	30,000	187,970	29,480 364	21,976,327
	1870	200,000	460,602	73,179	90,076	163,308	199,968	99,350	32,000	183,865	25,624,908	19,771,158
	1871	200,000	488,400	95,805	109,448	181,478	261,587	116,354	36,000	245,446	30,042,152	22,894,2[illegible]3
	1872	200,000	539,734	118,706	155,243	200,071	285,263	98,893	40,000	281,766	31,889,981	24,408,183
	1873	200,000	604,278	109,472	143,573	248,444	367,457	98,907	40,000	302,808	30,491,622	25,254,345
	1874	200,000	653,384	110,006	137,631	242,341	338,780	78,367	40,000	288,432	28,969,460	22,958,286
	1875	200,000	660,508	104,584	139,610	209,500	293,557	94,294	60,000	294,988	27,566,265	22,570,965
MERCANTILE INSURANCE CO. CLEVELAND, OHIO. Organized November, 1871. Fire and Inland. *President*—William J. Gordon. *Secretary*—G. A. Tisdale.	1872	200,000	292,879	41,986	78,205	46,331	168,660	23,564	9,946	144,344	5,530,178	4,610,405
	1873	200,000	360,713	50,635	89,202	66,537	213,922	12,429	20,000	171,139	6,869,988	5,519,883
	1874	200,000	398,460	53,220	91,651	79,318	236,642	37,901	20,000	181,112	7,479,944	5,727,141
	1875	200,000	383,805	45,267	63,692	75,649	172,119	37,654	25,000	163,207	7,995,965	6,229,430
MERCANTILE FIRE INS. CO. NEW YORK CITY. Incorporated January 17, 1852. *President*—James Wright, 1852; Wm. A. Thomson, 1853; Wm. A. Anderson, 1870 to date. *Secretary*—John Baker, 1852; Wm. A. Anderson, 1864; C. W. Parmelee, 1870 to date.	1852	200,000	232,661	.....	22,661	48,750	58,790	.....	.....	.....	.....	4,392,521
	1853	200,000	214,506	.....	37,050	53,057	66,312	29,701	16,000	63,149	.....	.....
	1854	200,000	247,803	.....	24,500	53,455	69,408	15,188	10,000	45,835	.....	5,464,164
	1855	200,000	248,354	.....	1,250	54,111	70,764	12,959	20,000	55,920	.....	5,500,102
	1856	200,000	237,259	.....	1,350	53,218	69,986	31,596	26,000	77,293	.....	5,612,965
	1857	200,000	250,789	.....	22,260	47,457	64,236	13,380	24,000	56,754	.....	5,093,290
	1858	200,000	252,556	.....	20,241	30,811	55,890	2,061	32,000	57,754	.....	4,625,065
	1859	200,000	250,632	.....	22,665	45,796	69,882	12,055	28,000	64,217	.....	5,964,176
	1860	200,000	238,247	17,019	37,669	46,897	64,316	12,426	24,000	61,381	8,405,452	6,289,165
	1861	200,000	247,571	16,049	30,549	43,091	58,835	22,386	24,000	66,934	7,778,6[illegible]3	5,960,287
	1862	200,000	229,317	14,684	26,984	42,719	58,077	34,837	20,000	75,472	8,722,333	5,964,737
	1863	200,000	240,099	14,000	24,040	50,136	63,717	14,256	17,960	57,676	10,104,248	6,642,465
	1864	200,000	244,405	18,269	24,590	65,358	79,929	44,884	10,040	80,211	14,584,436	8,449,418
	1865	200,000	237,069	24,699	25,890	62,179	79,821	51,134	10,000	86,9[illegible]5	12,017,385	7,762,297
	1866	200,000	230,750	30,108	35,204	77,703	93,177	58,712	16,000	105,504	13,551,802	8,607,823
	1867	200,000	254,671	36,665	39,217	85,205	99,728	32,728	10,000	75,572	12,559,284	8,754,6[illegible]9
	1868	200,000	262,895	34,692	38,548	78,595	97,692	31,728	20,000	87,607	11,989,306	8,912,065
	1869	200,000	280,367	35,568	42,192	78,206	96,511	29,010	20,000	85,326	14,445,815	10,106,579
	1870	200,000	273,399	32,176	38,592	67,108	87,186	34,507	20,000	89,461	12,346,799	9,930,618
	1871	200,000	275,764	37,919	67,033	81,689	99,288	104,233	22,000	162,856	16,069,702	11,214,051
	1872	200,000	250,383	45,593	67,421	87,375	104,188	92,586	10,000	137,017	15,519,312	11,559,556
	1873	200,000	267,446	45,462	49,110	96,217	110,890	49,213	10,000	95,078	13,210,194	10,444,246
	1874	200,000	293,692	41,625	43,654	85,367	101,254	18,497	20,000	73,949	11,935,717	9,751,573
	1875	200,000	301,344	34,695	35,841	68,746	85,731	28,937	20,000	80,285	11,258,256	9,324,750
MERCANTILE MARINE INS. CO. BOSTON, MASS. Organized February 11, 1823. *President*—S. B. Bullard, 1867; Geo. R. Rogers, 1875. *Secretary*—Wm. Northet, 1867; Geo. R. Rogers, 1869; B. F. Field, 1875.	1875	300,000	678,766	34,436	129,922	40,012	206,238	3,481	47,655	167,170	14,457,305	13,002,138
MERCHANTS' INSURANCE CO. BOSTON, MASS. Incorporated December 5, 1816. Fire and Marine. Admitted to New York December 18, 1849. Found in New York in 1843. Crushed at Boston, 1872. *President*—Thomas C. Smith, 1849; Wm. C. Rogers, 1868 to date. *Secretary*—Geo. Homer, 1849; James C. Braman, 1854 to date. *a* Fire and marine combined. *b* Fire risks in New York only.	1849	500,000	559,575	.....	35,800	.....	.....	.....	.....	.....	.....	.....
	1850	500,000	824,322	83,089	.....	85,090	.....	40,956	110,000	.....	.....	12,767,298
	1851	500,000	812,954	81,906	.....	.....	.....	49,101	125,000	.....	.....	12,260,706
	1852	500,000	836,918	78,357	.....	.....	.....	24,879	130,000	.....	.....	11,975,808
	1853	500,000	695,019	*a* 88,497	37,985	.....	.....	.....	.....	.....	.....	.....
	1854	500,000	693,759	.....	26,832	*a* 204,627	279,992	192,578	40,068	320,107	.....	*b* 2,250,300
	1855	500,000	727,574	.....	59,000	*a* 244,216	314,046	124,011	80,032	284,162	.....	*b* 2,045,950
	1856	500,000	760,152	.....	7,100	*a* 290,566	344,704	176,161	90,000	323,809	.....	*b* 1,968,850
	1857	500,000	711,686	.....	20,080	*a* 297,137	353,659	244,405	79,920	380,952	.....	*b* 1,961,200
	1858	500,000	837,585	.....	49,718	*a* 252,570	338,093	200,640	89,974	380,412	.....	12,335,323
	1859	500,000	805,730	.....	36,348	*b* 74,852	276,907	120,719	64,788	259,749	.....	11,428,698
	1860	500,000	779,586	73,649	100,597	*a* 131,884	195,166	124,356	90,308	234,579	13,737,277	11,284,943
	1861	500,000	738,269	38,000	44,513	*a* 119,203	179,774	91,672	59,858	170,756	13,638,665	11,183,946
	1862	500,000	788,558	45,592	57,042	*a* 113,540	159,425	49,250	90,162	160,639	15,343,922	11,607,808
	1863	500,000	794,186	42,371	50,371	*a* 136,670	187 554	86,595	100,000	209,666	15,889,612	11,215,577
	1864	500,000	936,030	43,317	60,169	*a* 129,504	177,019	44,654	100,000	160,676	18,482,174	13,017,423
	1865	500,000	845,613	32,857	86,617	69,372	317,208	48,131	200,000	308,409	15,599,985	10,125,946
	1866	500,000	894,758	38,962	123,248	85,316	224,314	33,293	64,824	226,542	17,634,045	11,819,940
	1867	500,000	847,756	42,959	110,044	100,852	230 759	31,932	50,014	281,139	17,294,989	12,069,477
	1868	500,000	896,456	40,338	107,829	81,188	215,496	29,811	100,162	212,866	15,128 353	11,321,638
	1869	500,000	897,991	48,551	108,759	85,595	221,541	31,584	60,000	221,020	15,822,781	11,284,763
	1870	500,000	955,559	109,530	144,681	150,527	209,907	46,956	90,000	213,077	14,153,382	11,316,775
	1871	500,000	991,547	125,011	174,158	97,701	247,580	38,798	55,000	233,968	17,344,207	13,975,743
MERCHANTS' INSURANCE CO. HARTFORD, CONN. Organized May 28, 1857. Burned out 1871 at Chicago. Reorganized 1872 as the "National Fire." *President*—Mark Howard, 1857. *Secretary*—E. Thomas Lobdell, 1857; James Nichols, 1870.	1858	200,000	239,079	.....	27,525	51,013	63,638	8,458	10,000	39,604	.....	4,837,784
	1859	200,000	241,225	.....	52,468	83,540	97,427	47,652	26,000	111,188	.....	8,396,533
	1860	200,000	256,260	44,335	69,318	113,048	135,200	81,018	.....	112,324	10,874,056	10,295,547
	1861	200,000	237,387	36,452	53,286	92,974	106,293	73,809	8,000	105,910	9,864,383	9,135,956
	1862	200,000	247,672	38,162	45,622	92,208	106,954	78,939	8,000	109,843	10,598,024	9,789,779
	1863	200,000	301,652	44,322	58,506	113,802	130,107	34,835	20,000	83,748	13,850,766	11,390,310
	1864	200,000	330,360	55,132	65,031	147,462	172,692	96,023	24,000	158,823	17,736,152	14,527,605
	1865	200,000	349,026	86,210	101,403	181,519	206,984	108,100	24,000	186,211	22,193 990	17,396,594
	1866	200,000	350,423	115,973	147,973	258,595	282,703	199,954	24,000	299,484	31,220,317	22,217,652
	1867	200,000	418,313	161,575	203,124	327,497	352,021	170,842	24,000	287,853	31,411,114	25,542,193
	1868	200,000	484,642	172,619	202,975	327,911	358,962	175,276	24,000	298,936	30,804,273	24,809,193
	1869	200,000	559,568	192,612	229,011	342,860	382,710	169,990	36,000	312,590	33,085,624	29,397,708
	1870	200,000	540,096	184,036	211,550	312,085	350,363	232,591	40,000	373,531	30,804,154	30,929,013

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
MERCHANTS' INSURANCE CO.	1851	200,000	224,322	.....	.....	.....	72,373	43,411	.....	.....	.....	5,807,365
NEW YORK CITY.	1852	200,000	240,495	.....	.....	66,844	71,104	37,383	7,500	.....	.....	4,168,629
Incorporated April 10, 1849. Commenced business April 23, 1850.	1853	200,000	225,253	.....	5,716	80,858	98,250	50,885	20,085	92,280	.....	.....
President—Aaron Clark, 1851; C. V. B. Ostrander, 1853 to date.	1854	200,000	237,002	.....	6,145	79,625	94,500	52,576	12,000	82,990	.....	9,765,296
Secretary—Geo. W. Savage, 1851; J. L. Douglass, 1856 to date.	1855	200,000	246,458	.....	108	83,935	97,007	43,140	28,000	89,886	.....	11,981,628
	1856	200,000	252,637	.....	485	84,922	100,792	45,010	32,000	96,662	.....	11,326,910
	1857	200,000	296,267	.....	.....	95,788	113,339	14,175	32,000	71,738	.....	12,044,577
	1858	200,000	325,956	.....	37,974	100,058	117,476	13,064	50,000	89,962	.....	12,841,728
	1859	200,000	316,187	.....	40,229	97,380	116,698	31,025	60,000	123,725	.....	13,343,796
	1860	200,000	305,197	39,953	4,200	103,632	121,540	59,453	40,000	132,877	16,479,386	14,714,133
	1861	200,000	303,369	45,243	2,051	94,432	113,021	33,540	40,000	104,861	16,999,672	14,392,303
	1862	200,000	318,384	46,201	.....	100,591	120,094	32,164	40,000	105,146	18,502,280	14,808,908
	1863	200,000	332,978	40,868	1,000	109,873	130,778	38,799	40,000	117,159	20,558,845	16,292,735
	1864	200,000	356,063	40,965	21,505	129,938	152,928	52,354	40,000	140,295	24,456,241	19,076,585
	1865	200,000	297,611	60,568	68,968	131,264	152,888	114,445	40,000	206,330	23,997,845	19,543,011
	1866	200,000	330,530	78,661	85,361	162,301	181,196	81,476	20,000	157,717	28,500,436	23,740,225
	1867	200,000	378,428	96,342	108,502	191,713	215,125	60,106	40,000	170,148	29,723,097	25,097,790
	1868	200,000	429,161	102,576	124,181	206,955	231,535	69,822	40,000	188,268	33,208,694	27,883,034
	1869	200,000	459,794	96,175	99,175	195,904	222,330	66,076	40,000	187,450	32,211,871	28,733,772
	1870	200,000	451,877	88,084	110,659	160,107	188,569	50,503	60,000	185,150	29,260,544	28,151,698
	1871	200,000	493,388	92,823	111,123	169,707	199,301	67,409	20,000	165,406	33,986,400	32,504,453
	1872	200,000	388,637	65,640	164,004	166,695	201,6[illegible]5	192,055	40,000	306,575	52,990,197	32,064,694
	1873	200,000	411,267	104,577	115,027	191,858	214,420	99,285	14,000	190,257	31,364,223	31,147,167
	1874	200,000	476,814	115,918	121,518	189,031	211,115	33,089	34,000	148,684	30,610,709	29,808,349
	1875	200,000	527,822	125,555	136,055	185,001	218,707	44,111	40,000	167,185	31,328,743	30,609,340
MERCHANTS' INSURANCE CO.	1855	200,000	224,629	.....	21,733	119,829	121,220	64,882	.....	99,279	.....	734,168
PHILADELPHIA, PA.	1856	200,000	263,468	.....	25,587	142,584	150,042	61,210	3,783	98,376	.....	748,560
Organized October 9, 1854.	1857	200,000	277,992	.....	27,000	125,716	229,945	141,365	7,143	206,533	.....	992,222
President—Wm. V. Pettit. *Secretary*—Daniel S. Fine, 1855; D. J. McCann, 1856.												
MERCHANTS' INSURANCE CO.	1854	150,000	206,327	.....	35,000	98,064	107,797	95,329	9,000	113,562	.....	*a* 793,886
PROVIDENCE, R. I.	1855	150,000	229,604	.....	7,840	117,961	128,740	50,455	9,000	78,617	.....	897,946
Organized May 15, 1851. Fire and Marine.	1856	150,000	239,729	.....	11,293	133,202	145,265	104,510	18,000	133,136	.....	883,538
President—William Comstock, 1854; Walter Paine, 1867 to date.	1857	150,000	200,832	.....	14,843	87,892	139,495	80,024	21,000	114,147	.....	902,580
Secretary—Walter Paine, 1854; Chas. Foster, 1867 to date.	1858	150,000	286,581	.....	53,492	81,556	150,206	64,800	38,850	115,549	.....	4,323,738
	1859	150,000	280,139	.....	69,548	77,975	152,277	87,639	48,150	155,546	.....	4,196,960
	1860	150,000	258,925	52,850	87,622	117,246	139,681	102,798	27,294	141,379	4,300,320	4,108,052
	1861	150,000	249,896	22,864	47,057	82,495	96,718	81,168	35,538	126,970	4,323,890	4,097,124
	1862	150,000	230,887	22,442	29,467	87,391	99,825	52,526	36,507	99,542	4,468,776	4,034,288
a An assessment of $100,000 was paid to make impairment good, caused by Boston fire.	1863	150,000	236,210	29,023	56,348	55,572	68,188	31,227	36,000	79,770	4,720,882	4,177,459
	1864	200,000	273,506	28,545	41,045	78,562	93,376	83,175	.....	97,225	5,338,009	4,725,194
	1865	200,000	254,889	29,358	47,897	57,629	100,154	61,972	12,000	108,606	14,307,063	12,581,980
	1866	200,000	281,085	43,375	64,268	89,829	141,410	85,886	.....	127,704	25,455,485	18,567,664
	1867	200,000	351,157	68,023	128,830	140,367	190,016	72,338	8,000	138,300	31,027,774	19,059,618
	1868	200,000	371,998	69,354	123,143	145,037	214,929	108,730	16,000	203,977	27,721,643	18,844,134
	1869	200,000	414,076	89,818	132,317	205,736	267,352	138,646	24,000	216,729	16,700,014	12,486,077
	1870	200,000	372,199	85,516	123,863	170,548	231,170	180,924	16,000	259,938	15,130,391	11,563,440
	1871	200,000	380,982	90,691	110,211	170,245	211,589	155,743	16,000	223,161	16,272,357	13,615,196
	1872	200,000	440,035	86,607	*a* 295,337	170,862	204,195	145,107	20,000	212,535	15,787,281	12,654,224
	1873	200,000	346,128	98,278	130,619	189,062	224,554	296,926	.....	353,740	13,586,194	12,213,844
	1874	200,000	380,269	91,795	108,094	185,288	209,634	93,084	24,000	173,751	15,540,398	11,875,596
	1875	200,000	430,369	104,880	132,158	197,961	223,007	92,108	24,000	182,965	14,457,325	13,092,138
MERCHANTS' FIRE INS. CO.	1836	500,000	582,286	.....	.....	61,829	69,463	2,126	.....	.....	.....	6,546,586
NEW YORK CITY.	1837	500,000	572,807	.....	.....	66,305	97,593	39,703	70,000	.....	.....	7,311,350
Incorporated April 24, 1819. Burned out December, 1835. Reorganized April 4, 1836. Burned out 1845.	1838	500,000	561,789	.....	5,320	56,956	87,856	47,046	55,000	.....	.....	6,725,480
President—Jonathan Lawrence, 1819; Nathaniel Richards, 1843. *Secretary*—Charles Lawton, 1819; N. W. Strong, 1823; A. H. Muller, 1841.	1839	500,000	546,868	.....	2,522	48,456	78,834	37,301	65,000	.....	.....	6,621,675
	1840	500,000	561,959	.....	2,475	47,886	73,343	54,171	.....	.....	.....	5,321,710
	1841	500,000	556,985	.....	6,560	43,934	70,046	35,996	35,000	.....	.....	5,755,041
	1842	500,000	542,188	.....	.....	40,155	66,518	8,427	42,500	.....	.....	5,403,641
	1843	500,000	545,114	.....	252	30,373	55,766	13,495	40,000	.....	.....	5,507,342
MERCHANTS' LOUISVILLE INSURANCE CO.	1848	.....	153,399	.....	.....	.....	.....	.....	.....	.....	.....	.....
LOUISVILLE, KY.	1849	.....	204,626	.....	11,380	*a* 118,800	124,817	*a* 69,368	.....	.....	.....	.....
Incorporated February 8, 1839. Admitted to New York September 3, 1849.	1850	175,000	233,184	.....	27,355	*a* 156,591	166,896	*a* 75,922	24,500	.....	.....	.....
Secretary—William Prather.	1851	175,000	237,28[illegible]	.....	3,000	150,329	161,184	98,795	31,500	.....	.....	.....
a Fire and marine.												
MERCHANTS' MUTUAL INS. CO.	1871	200,000	431,874	78,482	97,127	138,394	160,743	59,224	5,177	155,134	4,862,429	15,961,692
NEWARK, N. J.	1872	200,000	515,401	120,863	148,362	214,662	241,352	65,478	14,760	155,636	24,791,681	22,924,126
Organized February 18, 1858.	1873	200,000	677,341	177,741	209,600	360,299	399,704	94,971	23,952	257,792	38,288,511	31,000,876
President—Silas Merchant. *Secretary*—Henry Powles.	1874	200,000	795,926	202,394	245,975	370,013	411,392	139,219	24,288	288,458	41,352,696	35,717,948
The word "Mutual" is omitted from the company's name after 1872.	1875	200,000	941,092	231,332	285,965	415,848	462,972	166,099	24,000	369,307	47,105,406	40,840,403
MERIDEN FIRE INSURANCE CO.	1872	200,000	251,639	40,507	63,472	80,935	85,159	20,176	.....	44,871	6,392,330	5,816,262
MERIDEN, CONN.	1873	200,000	289,262	65,863	78,203	133,728	148,976	70,701	.....	107,934	10,670,816	8,128,063
Incorporated July 2, 1868.	1874	200,000	317,238	70,325	84,182	142,758	162,295	67,544	24,000	134,759	10,769,934	8,742,896
President—Jedidiah Wilcox, 1872; L. W. Clark, 1874. *Secretary*—E. B. Cowles.	1875	200,000	332,035	72,969	99,004	150,677	174,533	83,805	28,000	159,935	12,292,506	9,257,405

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
METROPOLITAN FIRE INS. CO.	1854	300,000	307,330	.....	760	12,733	34,366	.....	11,440	25,280	.....	1,771,120
NEW YORK CITY.	1855	300,000	324,108	.....	4,545	38,474	54,188	3,970	25,360	54,190	.....	4,728,100
Organized April 10, 1854.	1856	300,000	348,168	.....	10,500	83,971	105,241	24,300	29,750	82,698	.....	9,664,854
President—James L. Graham, 1853; Robt. M. C. Graham, V. P., 1866; Robt. M. C. Graham, 1871.	1857	300,000	338,482	.....	19,870	104,160	126,937	52,345	30,500	116,475	.....	11,043,039
Secretary—Edward A. Stansbury, 1854; J. C. Goodridge, 1864; Henry M. Potter, 1866; William R. Wadsworth, 1867; William S. Newell, 1868; Samuel J. Young, 1875.	1858	300,000	355,441	.....	42,659	113,709	140,583	72,682	36,500	151,888	.....	12,895,694
	1859	300,000	383,085	.....	55,453	140,043	169,037	63,882	27,500	130,784	.....	14,962,084
	1860	300,000	386,060	56,845	36,625	166,239	189,164	117,399	18,000	196,341	19,931,285	16,188,300
	1861	300,000	383,415	42,100	30,955	118,748	148,620	93,667	10,500	155,017	14,143,398	11,483,519
	1862	300,000	448,361	65,000	89,450	201,990	228,995	155,657	10,500	217,759	21,201,812	16,202,109
	1863	300,000	543,03[illegible]	153,523	30,900	435,585	466,446	248,429	10,500	362,798	29,245,159	22,463,913
	1864	300,000	758,826	215,334	23,915	805,832	832,353	398,625	36,000	602,841	62,100,453	41,115,359
	1865	1,089,472	1,645,985	239,149	453,981	830,286	1,810,824	386,971	45,000	1,021,704	107,445,913	75,403,647
	1866	1,000,000	1,502,874	408,051	985,937	1,443,591	1,932,460	1,217,878	50,000	2,352,978	140,657,671	92,586,230
	1867	300,000	548,441	61,985	244,978	145,782	277,633	615,605	.....	893,067	37,151,281	20,821,700
	1868	300,000	427,267	62,756	122,199	158,747	199,856	116,529	9,000	214,213	18,905,000	15,902,874
	1869	300,000	380,949	62,060	80,801	152,648	222,330	148,468	12,750	230,908	20,419,500	15,721,794
	1870	300,000	369,434	79,041	104,473	157,433	180,162	110,788	500	200,505	22,873,015	19,506,939
	1871	300,000	363,708	54,177	69,916	125,566	147,398	98,009	.....	157,624	20,270,540	16,361,588
	1872	300,000	360,940	55,726	64,555	143,364	169,502	101,023	.....	167,815	21,518,526	14,618,752
	1873	300,000	412,921	67,182	76,166	177,662	202,410	84,430	30,000	145,688	22,171,506	17,705,035
	1874	300,000	359,844	70,773	76,744	168,940	210,477	81,615	12,000	172,544	24,217,823	18,741,637
	1875	300,000	391,462	52,818	65,598	126,857	154,711	58,235	30,000	173,146	19,765,808	16,758,791
METROPOLITAN FIRE AND MARINE INS. CO.	1853	200,000	373,922	.....	25,800	*a* 71,683	*a* 231,28[illegible]	*a* 16,212	.....	43,194	.....	935,390
BOSTON, MASS.												
Incorporated June 25, 1853.												
President—Luther Monson.												
a Fire and marine.												
MISSISSIPPI VALLEY INS. CO.	1872	293,500	339,874	40,053	52,541	.....	.....	.....	.....	.....	.....	.....
MEMPHIS, TENN.	1873	295,375	375,565	70,208	102,598	180,448	220,575	96,565	.....	109,770	14,104,969	5,632,017
Organized November 21, 1865. Reorganized March, 1870.												
President—T. S. Davis.												
Secretary—H. Gronauer.												
MONTAUK FIRE INS. CO.	1857	150,000	172,474	.....	4,012	27,623	33,910	1,631	.....	11,435	.....	2,607,261
BROOKLYN, N. Y.	1858	150,000	192,715	.....	20,344	53,316	65,417	21,006	10,500	47,103	.....	4,444,225
Organized May 22, 1857.	1859	150,000	176,858	.....	26,785	56,418	68,691	44,592	21,000	84,524	.....	5,440,570
President—J. J. Studwell, 1857; Wm. Ellsworth, 1862.	1860	150,000	179,570	19,000	6,270	51,450	62,011	34,499	7,500	60,909	6,616,166	5,440,175
Secretary—Edwin Beers, 1857; Wm. M. Thomas, 1862; A. M. Kirby, 1863; John C. Phillip, 1865; O. T. Searing, 1869; G. G. Trask, 1874.	1861	150,000	181,888	16,500	4,245	41,699	53,861	19,738	13,500	50,192	6,516,946	5,211,422
	1862	150,000	178,406	19,300	5,387	43,591	87,026	63,181	13,500	93,572	6,883,648	5,401,922
	1863	150,000	197,088	17,740	11,075	48,890	63,172	13,509	15,000	48,018	8,734,703	6,508,295
	1864	150,000	196,434	20,048	6,815	56,826	75,934	37,217	15,000	75,761	10,506,981	7,501,685
	1865	150,000	180,957	27,164	30,311	60,974	76,564	55,018	15,000	95,377	10,041,359	8,001,171
	1866	150,000	205,533	30,215	43,790	76,490	92,150	36,332	7,500	70,587	12,566,298	9,766,646
	1867	150,000	220,430	32,800	40,664	73,353	87,290	30,957	15,000	75,228	11,546,970	10,049,484
	1868	150,000	218,610	32,469	37,506	68,526	88,354	46,750	15,000	92,118	12,316,547	10,482,279
	1869	150,000	241,436	33,390	35,043	68,343	82,520	21,996	15,000	68,359	12,841,597	11,224,017
	1870	150,000	234,405	32,819	35,564	64,051	89,877	19,607	25,500	73,513	11,826,337	11,057,492
	1871	150,000	300,086	38,253	40,843	74,727	94,266	5,364	18,000	53,990	14,020,698	12,781,330
	1872	150,000	323,329	39,403	49,376	79,252	101,054	15,512	30,000	78,383	14,819,687	14,093,134
	1873	150,000	332,139	40,742	45,054	83,078	107,806	26,553	30,000	91,719	13,634,920	12,415,640
	1874	200,000	314,310	40,910	42,834	80,709	113,141	18,103	35,000	86,641	13,559,758	12,147,132
	1875	200,000	384,676	47,111	52,873	91,301	120,033	21,852	40,000	100,012	15,994,308	13,817,241
MORRIS FIRE INSURANCE CO.	1864	200,000	331,411	84,813	13,303	109,197	110,671	7,409	.....	22,208	17,936,826	12,906,593
NEW YORK CITY.	1865	500,000	218,610	349,483	468,548	873,708	902,012	491,863	.....	787,160	78,942,014	53,706,253
Organized September 10, 1864.												
President—Benjamin C. Morris.												
Secretary—William W. Whitney.												
MUTUAL BENEFIT FIRE INS. CO.	1871	200,000	281,603	62,889	62,977	43,004	61,003	2,042	16,000	34,159	2,676,298	8,268,740
BOSTON, MASS.												
Organized February, 1869.												
President—Arthur William Hobart.												
Secretary—Henry F. Perkins.												
MUTUAL INSURANCE CO. OF BUFFALO.	1865	329,025	380,775	11,019	39,831	32,864	126,984	37,815	.....	138,423	5,204,271	3,884,997
BUFFALO, N. Y.	1866	304,222	439,091	28,398	46,815	65,447	201,924	22,806	.....	132,591	8,183,504	5,306,264
Organized April 18, 1843.	1867	304,222	440,728	51,998	66,098	122,816	155,102	74,963	45,146	179,234	14,662,923	9,197,322
President—James C. Evans.	1868	304,222	468,037	55,619	82,368	132,918	*197,079	74,239	30,093	170,576	13,647,380	10,606,956
Secretary—William Lovering, Jr.												
NARRAGANSETT FIRE AND MARINE INSURANCE CO.	1864	272,875	352,685	50,709	500	81,686	87,913	34,889	.....	43,243	7,866,792	6,430,642
PROVIDENCE, R. I	1865	325,740	611,930	71,257	164,381	145,044	254,089	109,089	.....	236,682	.....	12,581,980
Incorporated July 8, 1859.	1866	328,490	611,378	125,021	282,887	257,482	404,525	226,600	637	431,385	.....	18,567,964
President—Allen O. Peck, 1864; Henry Harris, 1871.	1867	500,000	831,670	156,629	331,670	303,659	483,898	216,809	.....	400,949	.....	19,059,618
Secretary—Edwin Turner, 1864; Henry Harris, 1869; Ira A. Foster, 1871.	1868	500,000	638,054	155,153	309,193	289,451	430,185	225,285	.....	406,161	21,320,846	18,844,137
	1869	500,000	832,111	162,438	300,619	345,120	502,048	215,976	70,000	450,520	22,890,578	20,577,465
	1870	500,000	805,350	153,437	305,350	295,095	487,593	285,750	40,000	509,777	20,553,714	21,841,186
	1871	500,000	773,821	137,017	281,318	251,161	478,943	251,452	15,000	464,158	23,184,683	21,310,259
	1872	250,000	536,065	134,530	271,454	257,796	427,026	365,058	.....	608,132	21,504,653	20,559,741
	1873	200,000	371,065	161,938	200,352	298,809	342,192	340,523	.....	467,065	20,230,096	19,450,117

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
NASSAU FIRE INSURANCE CO.	1852	150,000	173,815	.....	3,389	44,457	53,453	17,037	7,500	.....	.....	4,168,629
BROOKLYN, N. Y.	1853	150,000	180,664	.....	14,191	45,313	56,821	21,147	19,500	51,429	.....	.....
Incorporated October 31, 1851. Organized January 30, 1852.	1854	150,000	193,339	.....	10,214	45,144	57,955	24,752	12,000	47,283	.....	5,306,195
President— William M. Harris 1852; A. J. Beekman, P. T., 1867; A. J. Beekman, 1868; Thomas B. Jones, 1869.	1855	150,000	202,035	.....	7,060	47,307	61,772	14,463	28,100	54,698	.....	5,934,508
Secretary — A. J. Beekman, 1852; Thomas B. Jones, 1866; William T. Lane, 1869.	1856	150,000	208,635	.....	300	47,904	62,553	17,863	27,360	57,715	.....	6,079,025
	1857	150,000	223,928	.....	500	47,205	62,555	7,172	30,000	51,761	.....	5,795,471
	1858	150,000	227,126	.....	16,564	42,047	56,033	12,473	30,000	56,507	.....	5,440,717
	1859	150,000	225,769	.....	12,985	32,741	47,703	6,043	30,000	49,486	.....	5,367,618
	1860	150,000	225,269	15,485	17,687	33,580	50,623	1,873	30,000	47,257	6,970,830	5,833,249
	1861	150,000	216,024	15,092	15,092	32,392	46,239	9,321	30,000	55,028	6,876,928	5,717,260
	1862	150,000	220,574	15,814	15,814	34,002	49,107	9,094	25,500	49,543	7,156,044	6,062,118
	1863	150,000	246,574	15,750	15,963	35,019	50,661	3,828	21,000	40,807	8,210,574	6,205,942
	1864	150,000	239,161	16,697	20,114	37,961	56,901	15,367	24,213	59,715	9,050,772	6,774,788
	1865	150,000	243,107	16,723	26,923	37,796	64,231	30,184	21,000	72,291	8,059,552	6,294,537
	1866	150,000	282,251	22,780	22,980	52,542	71,975	11,444	22,500	57,436	9,537,697	7,539,766
	1867	150,000	302,723	26,829	26,861	64,429	96,190	23,564	30,000	81,123	10,563,817	8,282,779
	1868	150,000	323,846	26,865	26,943	59,526	82,428	18,282	30,000	73,455	11,129,744	8,288,475
	1869	150,000	339,851	25,745	27,011	55,554	80,690	6,883	30,000	64,299	11,474,132	8,983,483
	1870	200,000	391,518	27,456	44,706	56,209	116,212	9,320	50,000	88,860	12,726,585	9,817,723
	1871	200,000	428,814	45,411	46,979	92,590	119,137	17,319	20,000	70,811	20,406,773	15,898,741
	1872	200,000	429,128	40,088	52,988	86,079	113,699	31,052	50,000	116,489	18,480,553	14,129,389
	1873	200,000	432,054	40,396	41,986	93,046	114,802	27,973	40,000	101,436	15,127,338	11,633,976
	1874	200,000	473,173	38,650	38,950	86,909	104,618	11,981	40,000	88,159	16,260,754	13,238,481
	1875	200,000	513,215	36,056	37,356	73,225	107,605	6,808	40,000	83,428	14,820,070	12,112,003
NATIONAL INSURANCE CO.	1870	200,000	241,308	30,184	32,954	20,978	21,850	1,715	.....	11,602	2,266,443	2,068,593
BANGOR, ME.	1871	200,000	449,660	93,822	264,690	208,069	265,299	71,114	12,308	204,806	16,055,499	12,505,485
Organized February 18, 1869. Fire and Marine.	1872	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
President— Michael Schwartz, 1869; Hiram Ruggles, 1871.												
Secretary—Hubert Fuller.												
NATIONAL INSURANCE CO.	1849	500,000	787,770	55,184	.....	.....	.....	19,804	.....	.....	.....	7,188,081
BOSTON, MASS.	1850	500,000	810,181	55,000	.....	.....	.....	19,561	60,000	.....	.....	7,553,548
Incorporated June 13, 1825. Admitted to New York May 11, 1849. Fire and Marine. Losses at Chicago, 1871, $520,000. Crushed at Boston, 1872.	1851	500,000	811,080	50,814	.....	.....	.....	21,824	83,000	.....	.....	6,969,386
	1852	500,000	821,510	48,410	.....	.....	.....	34,157	85,000	.....	.....	6,740,163
	1853	500,000	777,465	.....	.....	.....	178,479	48,000	.....	129,368	.....	.....
	1854	500,000	887,824	.....	67,310	48,261	239,487	98,826	49,690	181,089	.....	1,023,700
	1855	500,000	904,457	.....	70,765	44,663	273,424	110,534	60,000	205,788	.....	835,700
	1856	500,000	971,321	.....	99,150	48,593	333,488	126,458	160,000	320,803	.....	747,100
	1857	500,000	970,166	.....	111,805	48,152	294,486	189,778	60,245	293,785	.....	742,000
	1858	500,000	1,091,346	.....	201,960	187,021	355,865	106,931	134,756	277,341	.....	5,858,233
President—Samuel W. Swett, 1849; Aaron H. Bean, 1861; Elisha Whitney, 1871.	1859	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Secretary—Aaron H. Bean, 1849; Geo. W. Kuhn, 1861.	1860	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1861	300,000	536,554	43,611	64,768	30,353	122,283	13,067	29,544	88,312	8,313,787	5,328,475
	1862	300,000	594,534	54,584	99,316	39,369	136,954	18,879	41,557	113,178	9,735,836	6,468,104
	1863	300,000	641,526	63,931	120,753	49,389	165,084	12,252	40,648	142,520	11,178,863	7,385,921
	1864	300,000	701,057	66,598	119,663	72,358	258,383	28,374	62,963	222,578	16,391,029	10,136,192
	1865	300,000	704,392	43,852	168,396	83,968	294,654	42,693	62,494	231,211	.....	9,968,912
	1866	300,000	687,713	96,416	237,960	212,427	365,780	195,605	31,935	396,791	.....	17,610,022
	1867	300,000	811,508	149,011	333,394	309,433	482,008	153,176	26,327	389,123	.....	22,094,051
	1868	300,000	784,433	148,421	383,978	312,879	648,349	178,809	42,061	490,655	21,721,643	21,258,299
	1869	300,000	792,721	158,966	400,435	297,462	639,188	228,019	42,261	578,824	25,832,503	21,956,063
	1870	300,000	821,810	166,487	303,573	292,820	656,955	252,139	35,847	704,277	28,440,207	25,986,493
	1871	300,000	890,934	180,939	646,130	330,152	808,950	548,060	39,754	1,156,550	34,479,440	26,890,757
NATIONAL FIRE INS. CO.	1872	500,000	742,166	163,102	232,686	332,238	366,895	174,509	20,000	300,290	28,256,279	24,127,945
HARTFORD, CONN.	1873	500,000	831,850	219,132	241,552	412,378	464,141	215,809	30,000	363,225	31,320,526	28,491,152
Organized November 27, 1872. Successor of late "Merchants'."	1874	500,000	943,253	213,754	246,888	389,901	452,652	149,225	90,000	351,730	28,946,466	28,812,370
President—Mark Howard.	1875	500,000	1,003,302	210,775	247,110	354,646	425,921	178,670	90,000	377,191	28,435,275	30,0[illegible]0,151
Secretary—James Nichols.												
NATIONAL FIRE INS. CO.	1841	200,000	258,108	.....	20,000	17,513	.....	777	.....	.....	.....	1,947,720
NEW YORK CITY.	1842	150,000	206,739	.....	37,750	17,232	.....	14,880	6,000	.....	.....	2,061,940
Incorporated April 9, 1838, as the "Seventeenth Ward Fire Insurance Company." Name changed in 1841.	1843	150,000	204,718	.....	21,545	14,715	.....	4,789	.....	.....	.....	1,917,745
President— John Brower, 1841; Jos. W. Savage, 1844; T. W. Thorne, 1847; Henry T. Drowne, 1869.	1844	150,000	206,767	.....	46,064	22,368	.....	12,826	.....	.....	.....	2,443,480
Secretary — Joseph W. Savage, 1841; William J. Boggs, 1844; W. C. Kellogg, 1847; Henry T. Drowne, 1855; Henry H. Hall, 1869.	1845	150,000	160,085	.....	66,702	35,213	.....	9,414	.....	.....	.....	3,834,329
	1846	150,000	182,643	.....	20,111	85,798	.....	49,031	.....	.....	.....	8,187,425
	1847	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1848	150,000	176,558	.....	14,376	.....	.....	83,367	7,500	.....	.....	6,082,001
	1849	150,000	195,327	.....	2,500	.....	.....	49,636	18,000	.....	.....	6,769,613
	1850	150,000	205,182	.....	2,056	.....	.....	51,840	24,000	.....	.....	7,953,553
	1851	150,000	219,604	.....	8,559	.....	.....	45,037	30,000	.....	.....	7,638,290
	1852	150,000	230,293	.....	885	.....	.....	28,234	30,000	.....	.....	7,916,929
	1853	150,000	253,538	.....	19,251	71,698	87,339	17,340	52,500	67,996	.....	.....
	1854	150,000	250,443	.....	2,732	77,339	96,051	38,239	37,583	92,967	.....	8,504,821
	1855	150,000	262,842	.....	7,392	77,606	95,231	25,420	44,412	86,888	.....	9,041,050
	1856	150,000	281,997	.....	8,250	80,058	97,568	10,875	45,692	76,277	.....	8,950,747
	1857	200,000	318,500	.....	6,900	78,606	98,138	15,908	24,000	61,751	.....	8,879,177
	1858	200,000	315,311	.....	29,775	70,316	94,978	25,507	48,000	95,045	.....	8,318,538
	1859	200,000	318,955	.....	35,601	58,322	77,589	6,812	47,865	74,197	.....	8,126,268
	1860	200,000	296,455	26,489	28,630	55,537	74,461	38,691	40,137	95,569	11,010,344	8,560,824
	1861	200,000	288,177	22,972	25,084	47,617	65,021	16,399	39,887	73,388	11,048,178	7,636,885
	1862	200,000	284,356	22,000	27,711	48,419	65,794	14,586	39,277	71,195	10,819,582	7,742,381
	1863	200,000	287,908	23,642	25,167	47,635	64,966	7,006	39,837	57,516	11,9[illegible]2,348	8,075,573
	1864	200,000	278,389	24,325	28,515	54,004	70,866	28,593	32,000	80,789	13,638,785	8,926,[illegible]80
	1865	200,000	269,992	22,724	34,474	53,665	70,651	29,140	32,000	84,181	11,592,731	8,513,959
	1866	200,000	251,973	21,895	23,345	60,407	75,572	37,272	28,000	89,223	10,997,327	8,344,297
	1867	200,000	264,156	21,250	27,750	61,666	76,860	19,721	24,000	66,754	10,487,328	8,185,981
	1868	200,000	254,084	22,005	22,839	49,042	70,524	31,681	24,000	77,704	9,459,982	7,923,207
	1869	200,000	264,385	25,104	25,771	53,690	70,582	13,825	24,000	61,610	10,860,814	8,929,364
	1870	200,000	282,671	28,617	29,350	59,777	77,847	10,198	24,000	60,137	13,539,450	10,784,831
	1871	200,000	297,468	58,713	60,080	118,054	136,623	60,941	24,000	123,364	23,454,372	22,131,657
	1872	200,000	372,960	72,201	164,174	159,734	179,467	105,675	10,000	181,311	27,029,434	23,572,143

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
NATIONAL FIRE INSURANCE COMPANY. *Continued.*	1873	200,000	321,396	65,830	75,557	157,372	175,505	166,573	.....	229,600	22,374,084	19,420,747
	1874	200,000	374,830	76,516	82,182	163,221	181,977	49,804	20,000	132,594	25,313,466	21,049,361
	1875	200,000	421,360	91,881	106,198	187,063	211,108	61,244	24,000	165,891	26,954,569	23,175,723
NATIONAL FIRE AND MARINE COMPANY. PHILADELPHIA, PA. Incorporated August 31, 1869. "Fire and Marine" dropped from the name in 1873. *President*—Simon J. Stine. *Secretary*—W. D. Halfman, 1872; H. R. Edmonds, 1873.	1872	300,000	400,264	96,421	136,299	193,868	203,838	26,659	.....	89,132	12,150,630	10,992,670
	1873	300,000	552,114	192,006	247,723	450,766	469,036	175,362	11,954	337,983	24,430,999	20,079,564
NEPTUNE INSURANCE CO. BOSTON, MASS. Incorporated June 5, 1830. Admitted to New York May 11, 1849. *President*—Caleb Curtis, 1849. *Secretary*—J. H. Gardner, 1849; G. F. Osborne, 1852.	1849	200,000	594,300	27,849	52,515	.....	.....	2,061	.....	.....	.....	4,166,870
	1850	300,000	454,343	30,339	.....	.....	.....	10,723	110,000	.....	.....	4,634,736
	1851	300,000	474,298	33,538	.....	.....	.....	19,825	94,000	.....	.....	5,330,927
	1852	300,000	536,827	34,283	.....	.....	.....	16,099	96,000	.....	.....	5,696,614
	1853	300,000	417,307	.....	115,000	43,959	466,155	29,184	.....	450,301	.....	6,308,244
	1854	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1855	300,000	379,784	.....	77,100	368,727	428,894	337,209	.....	377,936	.....	571,700
	1856	300,000	464,229	.....	146,072	500,831	572,012	446,736	18,000	493,924	.....	720,200
	1857	300,000	506,842	.....	157,150	580,854	619,795	512,612	53,000	566,484	.....	554,500
	1858	300,000	676,681	.....	157,487	540,207	583,214	370,189	59,500	452,278	.....	385,000
	1859	300,000	666,668	.....	150,724	495,556	548,698	382,879	75,000	560,394	.....	213,000
NEPTUNE FIRE AND MARINE INSURANCE COMPANY. BOSTON, MASS. Organized December 24, 1872. *President*—George F. Osborne, 1872. *Secretary*—E. B. Hinckley, 1872.	1874	300,000	556,300	71,213	205,860	121,576	322,174	61,847	30,000	261,195	9,472,253	7,797,874
	1875	300,000	622,170	67,862	225,446	108,247	282,241	31,860	30,000	207,655	9,698,772	8,320,026
NEWPORT FIRE AND MARINE INSURANCE COMPANY. NEWPORT, R. I. Organized November 1, 1871. *President*—J. H. De Wolf. *Secretary*—R. Waterman.	1872	200,000	368,980	61,968	172,573	73,680	146,658	36,424	11,631	91,201	11,378,060	6,224,464
	1873	200,000	292,132	62,481	74,715	73,649	220,435	111,272	37,119	282,654	7,548,638	6,006,747
	1874	200,000	315,350	68,754	80,733	76,543	202,991	35,312	41,750	191,403	8,460,699	6,331,512
NEW AMSTERDAM FIRE INSURANCE CO. NEW YORK CITY. Incorporated February 22, 1853. Commenced business April 15, 1853. Closed up 1871. *President*—D. S. Manners, 1853. *Secretary*—W. H. Dusenbury, 1853; Isaac D. Cole, Jr., 1866.	1853	200,000	215,406	.....	2,850	20,814	27,503	5,860	.....	16,920	.....	.....
	1854	200,000	225,274	.....	1,149	55,728	71,088	24,002	20,000	50,648	.....	5,412,633
	1855	200,000	240,053	.....	3,264	67,435	82,476	30,337	16,000	66,018	.....	6,320,657
	1856	200,000	258,723	.....	6,728	80,505	96,088	35,334	24,000	79,750	.....	7,207,829
	1857	200,000	271,196	.....	7,930	75,418	92,543	36,281	24,000	80,688	.....	7,070,639
	1858	200,000	272,861	.....	29,200	67,761	86,060	33,374	28,000	82,478	.....	6,791,751
	1859	200,000	256,187	.....	23,287	56,831	73,515	38,076	32,000	91,113	.....	6,736,948
	1860	200,000	257,389	21,364	8,742	60,838	78,097	23,415	32,000	79,995	7,416,611	6,837,715
	1861	200,000	248,586	27,704	2,500	64,457	78,986	36,133	28,000	85,922	8,038,071	7,147,280
	1862	200,000	229,311	26,205	2,505	65,514	80,310	66,236	12,000	98,829	9,771,883	8,125,594
	1863	200,000	244,477	27,397	2,900	73,852	89,189	39,999	10,000	75,608	11,528,451	8,705,709
	1864	200,000	393,706	37,989	7,250	101,118	126,519	41,227	10,000	82,742	20,433,660	9,661,452
	1865	300,000	359,325	41,349	47,349	104,460	127,883	104,919	30,000	173,087	17,592,259	12,958,287
	1866	300,000	385,141	43,329	65,271	143,602	165,439	77,857	30,000	152,706	20,884,352	11,030,705
	1867	300,000	423,790	48,970	58,404	140,702	169,118	72,483	30,000	146,565	15,806,529	11,735,343
	1868	300,000	420,392	54,160	65,247	116,539	151,070	57,243	30,000	143,700	14,613,471	12,596,180
	1869	300,000	449,042	47,015	58,307	95,340	135,256	38,259	30,000	120,666	13,156,152	10,903,340
	1870	300,000	432,638	41,371	67,787	88,786	138,734	49,563	33,000	144,936	14,517,887	11,567,647
NEW ENGLAND FIRE AND MARINE INS. CO. HARTFORD, CONN. Organized May, 1857. Company failed in 1866. *President*—M. N. Waterman, 1858; George D. Jewett, 1863. *Secretary*—George D. Jewett, 1858; R. A. Johnson, 1863.	1858	200,000	206,296	.....	.....	2,906	4,759	.....	.....	2,785	.....	450,000
	1859	200,000	236,517	.....	36,348	74,852	90,728	35,146	.....	60,825	.....	5,066,793
	1860	200,000	246,409	50,937	25,417	147,527	160,656	83,026	16,000	143,538	13,267,010	9,734,045
	1861	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1862	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1863	200,000	215,896	30,807	23,423	87,043	95,385	54,129	.....	82,576	7,835,080	7,173,383
	1864	200,000	233,138	44,201	13,053	133,351	144,183	77,495	.....	123,836	15,421,252	10,911,188
	1865	200,000	227,207	52,385	76,166	138,976	150,658	93,098	10,000	159,103	16,346,682	11,377,406
NEW HAMPSHIRE FIRE INS. CO. MANCHESTER, N. H. Organized 1869. *President*—E. A. Straw. *Secretary*—John C. French.	1873	250,000	334,328	83,041	92,657	106,044	127,228	42,592	8,000	76,342	9,186,625	14,143,765
	1874	250,000	396,327	74,823	93,195	131,802	156,055	59,212	19,081	115,687	11,330,550	16,679,948
	1875	250,000	429,362	88,641	102,239	156,980	186,353	80,812	20,000	145,400	12,261,113	17,999,763
NEW JERSEY FIRE, MARINE AND INLAND INS. CO CAMDEN, N. J. Organized March 12, 1872. *President*—J. T. Audenreid. *Secretary*—George E. Wagner.	1874	201,100	252,421	30,249	37,844	53,836	73,550	24,393	.....	52,220	6,043,977	4,593,347

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
NEW WORLD FIRE INS. CO.	1857	200,000	224,878	.....	.....	36,631	48,276	2,837	10,000	38,970	4,039,836	4,039,836
NEW YORK CITY.	1858	200,000	228,881	.....	10,000	32,632	45,519	5,267	20,000	42,789	.....	4,776,831
Organized October 13, 1856. Reinsured and closed business.	1859	200,000	222,408	.....	14,000	38,358	54,520	15,662	22,000	59,543	.....	4,800,000
President—George Forrester.	1860	200,000	222,714	10,000	5,630	31,256	45,632	9,328	18,000	45,133	6,667,424	6,609,925
Secretary—S. A. Paterson.	1861	200,000	218,777	9,000	2,007	29,204	43,485	8,368	16,000	42,317	5,320,142	4,163,428
	1862	200,000	214,447	10,000	1,500	28,334	43,221	15,646	16,000	48,277	6,375,076	5,330,898
	1863	200,000	217,121	10,000	3,000	31,503	44,924	24,707	8,000	47,146	7,998,423	6,478,098
	1864	200,000	235,367	24,977	7,167	57,342	72,273	29,888	.....	58,525	11,463,741	7,803,517
NEW YORK BOWERY INS. CO.	1833	290,414	304,302	.....	41	4,077	4,242	41	.....	.....	.....	577,895
NEW YORK CITY.	1834	290,318	322,818	.....	3,000	13,689	31,748	9,907	10,500	20,909	.....	1,898,862
Incorporated April 24, 1833. Commenced business September 21, 1833.	1835	300,000	326,076	.....	15,000	35,959	58,096	28,809	21,000	.....	.....	11,701,564
President—Benj. M. Brown, 1833; James Lovett, 1839; Peter Pinckney, 1844; William Hibbard, 1847; Geo. G. Taylor, 1875.	1836	300,000	381,756	.....	11,665	125,752	148,259	83,668	24,000	.....	.....	19,775,305
Secretary—Peter Pinckney, 1833; William Hibbard, 1844; Geo. G. Taylor, 1847; John A. Delancy, Jr., 1875.	1837	300,000	380,766	.....	6,463	101,321	121,335	54,670	54,000	.....	.....	14,835,560
	1838	300,000	403,590	.....	640	88,386	110,310	23,074	54,000	.....	.....	12,827,238
	1839	300,000	355,351	.....	1,275	78,288	104,923	49,372	69,000	.....	.....	12,049,722
	1840	300,000	393,793	.....	.....	81,273	104,104	19,091	54,000	.....	.....	12,437,833
	1841	300,000	401,983	.....	.....	79,047	105,584	36,664	60,000	.....	.....	12,428,926
	1842	300,000	413,627	.....	.....	68,849	94,820	34,356	60,000	.....	.....	11,522,084
	1843	300,000	419,956	.....	600	55,159	77,883	10,890	60,000	.....	.....	10,605,775
	1844	300,000	402,162	.....	1,419	44,668	65,540	15,964	60,000	.....	.....	10,608,012
	1845	300,000	339,431	.....	13,989	63,962	83,204	.....	30,000	.....	.....	14,711,253
	1846	300,000	369,384	.....	4,000	82,176	99,191	35,711	30,000	.....	.....	15,672,557
	1847	300,000	400,872	.....	4,000	87,716	106,823	23,042	45,000	.....	.....	16,453,442
	1848	300,000	360,199	.....	5,413	.....	.....	49,848	60,000	.....	.....	16,824,398
	1849	300,000	364,285	.....	8,120	.....	.....	35,562	60,000	.....	.....	16,907,740
	1850	300,000	387,392	.....	5,000	88,864	112,978	26,130	60,000	.....	.....	16,378,787
	1851	300,000	384,598	.....	.....	85,836	110,591	41,544	60,000	103,387	.....	15,177,666
	1852	300,000	445,975	.....	.....	.....	.....	33,829	60,000	96,204	.....	15,935,134
	1853	300,000	418,279	.....	3,435	75,945	102,914	12,268	60,000	88,320	.....	.....
	1854	300,000	416,360	.....	3,646	71,099	98,203	26,315	60,000	102,674	.....	13,344,209
	1855	300,000	412,778	.....	3,900	71,910	98,946	19,454	60,000	97,988	.....	13,184,982
	1856	300,000	405,560	.....	4,883	69,163	95,929	11,072	75,000	109,294	.....	13,013,337
	1857	300,000	400,860	.....	3,400	68,230	95,497	14,636	60,000	98,302	.....	12,659,279
	1858	300,000	439,778	.....	48,312	64,326	92,379	11,543	60,000	93,367	.....	12,702,203
	1859	300,000	406,574	.....	32,458	56,607	82,761	7,749	60,000	90,296	.....	12,261,282
	1860	300,000	393,347	33,000	34,538	64,012	91,232	25,266	60,000	107,846	15,065,897	13,827,048
	1861	300,000	387,372	33,000	38,465	65,905	90,950	11,297	60,000	96,236	15,597,514	14,097,640
	1862	300,000	373,270	30,066	31,126	69,217	98,303	28,427	60,000	116,931	16,195,798	13,893,289
	1863	300,000	367,908	30,500	36,461	72,270	97,434	14,180	60,000	105,731	17,930,880	14,847,951
	1864	300,000	367,324	31,492	48,297	83,979	110,504	44,230	45,000	122,999	20,256,466	17,534,706
	1865	300,000	353,311	32,500	33,200	87,513	112,588	48,165	30,000	115,815	20,410,573	17,554,102
	1866	300,000	403,290	50,000	57,541	156,083	182,102	64,499	30,000	144,476	28,384,706	23,968,156
	1867	300,000	458,183	50,000	59,120	172,749	202,467	63,958	45,000	153,923	29,039,870	25,216,970
	1868	300,000	515,107	79,030	91,656	170,866	213,787	47,820	30,000	144,982	28,969,228	25,594,778
	1869	300,000	550,399	66,341	74,042	142,167	170,979	39,969	60,000	150,561	27,462,522	23,343,144
	1870	300,000	562,835	60,315	71,840	129,192	170,645	31,246	60,000	147,468	25,879,196	24,091,363
	1871	300,000	615,565	76,173	84,423	148,608	186,458	22,358	60,000	145,911	33,331,469	29,943,357
	1872	300,000	650,740	78,169	95,419	163,968	204,757	43,701	60,000	173,213	37,078,451	32,533,627
	1873	300,000	699,910	75,094	81,653	191,969	234,321	52,555	60,000	186,103	35,068,656	29,007,058
	1874	300,000	770,791	77,185	82,455	182,883	229,883	30,052	60,000	164,808	34,280,997	29,439,486
	1875	300,000	807,176	72,029	83,564	166,166	215,191	17,347	90,000	178,599	32,981,778	27,815,436
NEW YORK CENTRAL INS. CO.	1863	50,000	69,000	14,753	150	24,779	25,928	475	2,500	9,641	3,741,297	3,705,497
UNION SPRINGS, N. Y.	1864	100,000	140,390	29,485	.....	31,676	37,243	5,181	3,500	18,611	8,229,272	10,294,236
Organized January 9, 1863.	1865	100,000	155,156	33,139	33,989	30,898	39,696	6,974	5,000	23,953	4,948,198	9,854,393
President—A. Beardsley, 1863; W. E. Hughill, 1874.	1866	100,000	155,909	40,581	43,080	41,341	50,868	25,794	10,000	51,601	6,214,607	10,848,218
Secretary—Jos. B. Clark, 1863; Amos M. Clark, 1870.	1867	100,000	165,224	54,766	57,266	63,732	75,511	32,603	10,000	67,061	8,102,300	14,197,082
	1868	100,000	174,991	74,178	82,013	92,927	100,894	61,117	10,000	94,541	11,623,832	18,862,965
	1869	100,000	202,048	88,043	99,439	103,391	115,645	50,679	10,000	89,701	12,677,985	22,551,543
	1870	100,000	201,863	85,803	98,962	113,639	124,105	81,408	5,000	120,728	14,479,453	22,393,807
	1871	100,000	222,173	97,342	119,653	137,859	148,714	92,070	5,000	129,492	17,620,564	25,651,962
	1872	100,000	230,173	110,605	124,314	148,323	158,876	106,305	5,000	149,531	16,315,902	27,595,821
	1873	100,000	241,485	115,144	134,932	156,291	166,634	111,257	5,000	155,165	15,473,335	26,634,137
	1874	100,000	257,017	129,229	146,932	185,942	196,238	118,269	10,000	173,954	18,236,635	27,349,988
	1875	100,000	270,528	134,740	159,277	208,136	220,755	145,544	10,000	208,012	16,685,018	27,640,595
NEW YORK CONTRIBUTIONSHIP FIRE INSURANCE CO.	1840	300,000	324,578	.....	6,000	44,152	59,358	35,799	.....	.....	.....	4,848,612
NEW YORK CITY.												
Incorporated April 5, 1822. Burned out December, 1835. Reorganized, 1836. Succumbed to the fire of 1845, in New York.												
President—John Thomson, 1824; Abrm. Bloodgood, 1828; James Bryar, 1838; John Smyth Rogers, 1841.												
Secretary—R. W. Martin, 1824.												
NEW YORK EQUITABLE FIRE INSURANCE CO.	1836	300,000	335,275	.....	8,975	49,977	59,108	843	18,000	.....	.....	6,351,135
NEW YORK CITY.	1837	300,000	340,093	.....	1,266	56,840	79,110	52,059	12,000	.....	.....	7,133,338
Incorporated April 23, 1823. Burned out December 16, 1835. Reorganized March 22, 1836. From 1825 to 1830 this company was called "The Equitable Fire and Burglary Co."	1838	300,000	345,044	.....	5,000	52,946	75,050	11,803	48,000	.....	.....	7,354,025
President—Thos. R. Mercein, 1824; Lambert Suydam, 1844; Richard J. Thorne, 1847 to date.	1839	300,000	320,588	.....	21,340	52,400	73,904	45,606	45,000	.....	.....	7,585,834
Secretary—M. M. Quackenboss, 1824; Zebbeus Chapman, 1825; Joseph Strong, 1845; John Miller, 1852 to date.	1840	300,000	308,352	.....	.....	52,322	71,712	71,379	.....	.....	.....	6,819,546
	1841	300,000	326,450	.....	.....	.....	.....	20,519	12,000	.....	.....	.....
	1842	300,000	339,642	.....	66	.....	.....	.....	.....	.....	.....	.....
	1843	300,000	343,795	.....	1,066	.....	.....	.....	.....	.....	.....	.....
	1844	300,000	342,814	.....	66	.....	.....	.....	.....	.....	.....	.....
	1845	300,000	174,161	.....	.....	.....	.....	125,839	.....	.....	.....	.....
	1846	300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1847	300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1848	210,000	223,008	.....	4,340	.....	.....	45,949	10,500	.....	.....	10,322,298
	1849	210,000	262,715	.....	12,220	.....	.....	48,399	23,100	.....	.....	12,061,668
	1850	210,000	273,001	.....	9,000	.....	.....	75,369	37,800	.....	.....	13,866,310
	1851	210,000	272,339	.....	4,500	103,317	120,735	49,335	46,200	106,357	.....	13,737,782
	1852	210,000	282,201	.....	1,100	.....	.....	20,649	40,302	72,827	.....	9,106,793
	1853	210,000	316,875	.....	7,015	107,167	126,810	25,903	52,500	90,771	.....	.....

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
NEW YORK EQUITABLE FIRE INSURANCE COMPANY—*Continued.*	1854	210,000	316,973	.....	1,974	105,618	126,592	62,980	50,387	128,833	.....	13,605,881
	1855	210,000	348,897	.....	8,422	105,181	128,795	22,006	62,953	101,229	.....	13,515,295
	1856	210,000	314,239	.....	5,371	104,860	126,189	56,397	83,839	158,428	.....	13,682,833
	1857	210,000	325,062	.....	11,927	101,948	122,496	41,558	52,073	112,330	.....	13,019,156
	1858	210,000	336,235	.....	44,230	88,186	107,445	24,137	56,700	103,431	.....	12,158,488
	1859	210,000	331,084	.....	45,297	73,792	93,954	15,942	63,238	101,570	.....	12,923,026
	1860	210,000	318,732	27,237	31,611	71,960	92,106	42,587	43,748	106,862	15,205,677	12,720,937
	1861	210,000	316,229	25,752	36,237	70,760	91,060	31,683	42,136	95,868	13,567,170	12,442,906
	1862	210,000	318,622	25,436	25,652	69,910	89,783	25,156	37,893	83,970	16,190,785	12,607,811
	1863	210,000	315,388	25,037	34,175	70,365	88,871	26,854	42,176	93,464	16,532,014	12,581,350
	1864	210,000	303,262	28,077	50,183	76,240	94,519	49,739	33,640	108,407	16,497,340	14,682,045
	1865	210,000	281,838	32,332	37,772	69,372	89,900	67,886	16,693	108,435	15,182,450	13,692,377
	1866	210,000	315,250	40,412	50,547	88,844	107,260	29,964	20,865	78,068	16,779,573	14,733,989
	1867	210,000	342,116	48,010	50,806	101,552	121,699	41,442	23,272	95,134	17,760,284	15,474,114
	1868	210,000	379,545	43,943	47,014	89,226	112,563	15,561	29,311	78,345	17,350,094	17,075,504
	1869	210,000	406,728	41,493	42,679	85,882	109,925	15,553	37,769	87,156	18,143,953	15,484,129
	1870	210,000	429,064	34,104	40,759	75,077	100,996	3,169	37,610	74,181	17,181,250	14,743,800
	1871	210,000	465,027	47,818	49,986	91,750	116,875	10,196	42,158	85,860	22,151,700	19,582,050
	1872	210,000	482,092	48,936	72,121	95,897	120,089	32,470	42,000	110,639	21,098,450	20,260,047
	1873	210,000	517,393	56,470	58,006	112,506	141,849	33,526	42,000	107,972	19,784,300	19,588,900
	1874	210,000	565,457	52,846	51,532	101,883	133,172	12,998	42,000	89,995	20,111,200	18,957,500
	1875	210,000	585,367	45,462	47,285	85,639	117,376	8,088	42,000	85,426	18,770,900	18,250,900
NEW YORK INSURANCE CO. New York City. Incorporated April, 1842, as the New York Mutual. *President*—Backie McEvers. *Secretary*—John H. Lyell.	1850	500,000	509,360	.....	17,374	.....	.....	391,240	50,000	.....	.....	9,061,964
NEW YORK FIRE INS. CO New York City. Incorporated April 18, 1832. $100,000 new capital paid in, 1836, to make good the losses of December, 1835. Reorganized in 1847, and the name changed to **NEW YORK FIRE AND MARINE.** Reorganized again July, 1865, and name changed back to **NEW YORK FIRE INS. CO.** *President*—Perez Jones, 1832; Wm. B. Bolles, 1836; Samuel T. Tisdale, 1841; O. H. Jones, 1843; Daniel Underhill, 1864 to date. *Secretary*—A. M. Merchant, 1832; Daniel Underhill, 1844; Augustus Colson, 1864; E. S. Mills, 1871 to date.	1832	200,000	200,397	.....	.....	397	.....	.....	.....	772	.....	.....	.....
	1833	200,000	213,743	.....	3,000	8,668	19,905	1,472	.....	.....	.....	1,288,487
	1834	200,000	213,010	.....	1,105	11,581	24,284	1,998	16,000	.....	.....	1,607,839
	1835	200,000	209,366	.....	100,000	21,754	34,718	26,610	16,000	.....	.....	3,000,000
	1836	200,000	249,555	.....	24,163	35,761	49,028	100,255	20,000	.....	.....	3,735,099
	1837	200,000	242,253	.....	23,890	24,908	35,959	22,141	18,000	.....	.....	3,080,615
	1838	200,000	242,241	.....	.....	23,423	33,532	26,390	.....	.....	.....	1,109,225
	1839	200,000	254,415	.....	21,000	27,563	39,168	24,060	28,000	.....	.....	3,686,070
	1840	200,000	230,477	.....	300	26,828	86,351	46,706	.....	.....	.....	3,133,251
	1841	200,000	225,155	.....	400	28,579	38,664	5,842	.....	.....	.....	1,578,870
	1842	200,000	230,071	.....	4,852	28,528	39,135	2,791	6,000	.....	.....	3,705,578
	1843	200,000	236,754	.....	6,219	23,545	56,516	4,759	14,000	.....	.....	3,587,095
	1844	200,000	232,780	.....	4,217	23,872	39,337	19,709	18,000	.....	.....	3,924,623
	1845	200,000	178,537	.....	5,393	25,272	50,787	98,297	6,000	.....	.....	5,250,485
	1846	200,000	229,611	.....	3,896	54,828	66,945	15,261	.....	.....	.....	6,897,402
	1847	200,000	259,108	.....	596	64,221	79,089	37,020	18,000	.....	.....	7,383,000
	1848	200,000	259,094	.....	6,587	.....	.....	37,792	40,000	.....	.....	9,000,000
	1849	200,000	484,421	.....	11,765	.....	.....	344,369	50,000	.....	.....	8,367,942
	1850	200,000	289,041	.....	13,394	.....	.....	75,285	60,000	.....	.....	9,400,000
	1851	200,000	294,338	.....	7,222	.....	.....	40,024	50,000	.....	.....	8,500,000
	1852	200,000	309,200	.....	5,546	.....	.....	42,281	40,000	11,555	.....	9,000,000
	1853	200,000	295,646	.....	20,973	87,581	112,160	42,282	59,925	121,603	.....	.....
	1854	200,000	295,777	.....	9,736	90,386	112,314	51,753	40,000	108,831	.....	9,822,385
	1855	200,000	302,370	.....	12,679	87,669	110,164	48,656	39,970	105,870	.....	9,805,6[illegible]3
	1856	200,000	322,635	.....	28,496	76,522	99,762	34,945	50,000	103,898	.....	9,016,850
	1857	200,000	307,534	.....	11,927	101,948	122,496	41,558	52,073	112,331	.....	13,019,155
	1858	200,000	298,284	.....	35,957	65,985	87,665	29,638	50,000	100,882	.....	8,500,000
	1859	200,000	282,518	.....	33,214	58,502	80,249	35,213	40,000	94,657	.....	8,497,685
	1860	200,000	267,818	25,554	45,346	59,249	78,326	25,031	40,000	83,377	10,300,365	8,749,205
	1861	200,000	256,313	23,220	28,816	53,606	71,170	26,105	24,000	67,657	9,907,349	8,542,023
	1862	200,000	278,967	22,220	34,891	57,746	74,057	23,371	24,000	64,367	11,429,257	9,104,254
	1863	200,000	306,020	22,970	48,216	65,772	85,150	27,086	24,000	73,364	13,782,014	10,092,230
	1864	200,000	302,500	31,338	40,433	86,961	110,774	67,556	24,000	120,396	15,339,183	12,580,231
	1865	200,000	283,567	34,407	61,368	80,808	112,966	73,628	24,000	124,797	13,821,657	11,557,606
	1866	200,000	308,122	45,138	60,227	103,275	125,409	61,029	20,000	113,474	16,789,119	13,148,825
	1867	200,000	336,673	53,192	62,992	117,956	139,430	66,701	22,000	122,923	16,167,100	13,678,379
	1868	200,000	365,473	42,232	45,097	98,082	122,721	37,285	26,000	96,302	14,734,198	12,116,039
	1869	200,000	394,552	46,174	60,610	97,865	122,621	32,568	30,000	96,509	15,181,996	12,283,715
	1870	200,000	392,278	43,491	67,616	91,721	115,354	47,378	32,000	114,229	15,878,636	12,952,106
	1871	200,000	382,918	49,523	52,979	103,661	127,505	66,416	32,000	140,791	18,920,452	15,909,176
	1872	200,000	405,475	62,834	69,165	121,184	148,051	55,693	32,000	129,935	20,393,078	18,164,267
	1873	200,000	448,695	69,352	76,752	143,657	169,118	36,550	36,000	117,484	19,987,941	16,926,814
	1874	200,000	466,336	65,778	73,515	139,676	160,758	51,510	40,000	151,224	20,232,837	15,828,679
	1875	200,000	481,725	56,603	67,715	118,137	146,207	45,741	40,000	132,396	19,021,787	15,708,297
NEW YORK GUARDIAN FIRE INSURANCE COMPANY. New York City. Incorporated April 16, 1836. Commenced business December 19, 1838. Burned out at New York, 1845. *President*—Henry Rankin, 1839; John Van Nostrand, 1841. *Secretary*—Jos. Greenleaf, 1839.	1839	300,000	335,683	.....	13,628	28,507	44,009	28,402	.....	.....	.....	3,475,060
	1840	300,000	317,789	.....	212	35,755	55,961	40,796	.....	.....	.....	3,104,882
	1841	300,000	238,644	.....	462	42,610	64,427	28,902	12,000	.....	.....	5,137,688
	1842	300,000	357,015	.....	22,906	48,227	71,112	4,925	36,000	.....	.....	6,429,105
	1843	300,000	332,647	.....	7,031	42,254	64,934	32,747	33,000	.....	.....	6,880,803
	1844	300,000	366,552	.....	33,342	42,694	63,596	16,681	30,000	.....	.....	8,108,487
NEW YORK INDEMNITY INS. COMPANY. Albany, N. Y. Organized April 22, 1856. *President*—James M. Lacher. *Secretary*—J. M. Johnson.	1858	150,000	150,972	.....	9,704	14,813	14,413	1,473	.....	7,222	949,151	1

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
NEW YORK PRODUCE EXCHANGE INS. CO. New York City. Organized May 23, 1874. *President*—Warren Harriott. *Secretary*—S. W. Wendover.	1874	200,000	224,800	12,599	12,599	25,753	35,451	.....	.....	14,179	4,463,575	3,187,500
	1875	200,000	244,658	19,454	23,453	41,904	55,009	7,473	10,000	38,851	7,688,596	5,236,231
NEW YORK AND YONKERS FIRE INS. CO. New York City. Organized February 19, 1872. Successor of the "Yonkers and New York," burned out at Chicago, 1871. *President*—R. L. Franklin. *Secretary*—J. W. Simonson.	1872	200,000	298,821	69,484	98,291	53,399	57,326	34,484	.....	63,232	7,733,896	6,131,334
	1873	200,000	270,028	56,212	58,188	120,688	137,577	115,348	.....	172,090	12,596,868	9,520,253
	1874	200,000	283,275	55,776	62,746	135,333	151,265	58,751	20,000	136,420	14,928,939	10,739 601
	1875	200,000	285,205	41,294	48,670	99,728	114,724	52,221	20,000	118,023	24,537,227	20,584,073
NIAGARA FIRE INSURANCE CO. New York City. Incorporated December 29, 1849. Commenced business August 1, 1850. *President*—W. B. Bend, 1850; Jonathan D. Steele, 1852; Henry A. Howe, 1871. *Secretary*—Lewis G. Irving, 1850; Peter Notman, 1861; Henry Kipp, 1867; Peter Notman, 1871.	1850	200,000	213,341	.....	732	.....	.....	10	.....	.....	.....	2,071,542
	1851	200,000	226,601	.....	1,450	48,891	.....	14,496	.....	.....	.....	.....
	1852	200,000	233,300	.....	.....	.....	.....	44 602	22,000	.....	.....	6,602,690
	1853	200,000	252,030	.....	4,500	85,571	101,511	25,2 9	36,000	82,953	.....	.....
	1854	200,000	261,300	.....	3,700	81,379	98,539	21,171	35,800	83,284	.....	7,254,746
	1855	200,000	276,832	.....	9,200	83,202	100,885	16,716	40,000	75,469	.....	8,295,358
	1856	200,000	292,097	.....	8,769	84,651	103,051	26,541	40,000	87,546	.....	8,988.117
	1857	200,000	296,077	.....	13,500	88,000	108,788	37,770	40,000	102,612	.....	8,089,000
	1858	200,000	314,066	.....	33 088	75,745	95,733	15,827	39,900	83,780	.....	.....
	1859	200,000	304,954	.....	26,739	74 113	95.012	35,249	40,000	105,728	.....	9,081,943
	1860	200,000	304,813	31,313	40,373	85 829	106,128	34,878	39,900	106,224	14,868,140	10,102,501
	1861	200,000	287,131	30,875	50,699	82,399	101,143	43,660	40,000	116,706	14,819,811	9,715,040
	1862	200,000	256,699	30,173	36,858	89,658	110,128	86,842	25,915	140,899	18,012,229	10,922,840
	1863	200,000	292,046	30,000	35,175	88,567	109,184	22 041	19,710	76,957	20,592,945	10,991,882
	1864	1,000,000	1,268,523	64,712	104,231	160,825	206,490	60,180	41,020	165,681	38,951,188	22,438,031
	1865	1,000,000	1,294,030	93,574	118,465	336,843	496,091	195,408	109,118	501,740	53,973,910	28,979,026
	1866	1,000,000	1,278,406	183,695	224,581	501,369	707,046	372,560	110,440	753,051	67,399,231	41,564,301
	1867	1,000,000	1,371,316	240,000	310,806	594,616	780,811	273,846	100,206	695,578	70,473,230	43,700,426
	1868	1,000,000	1,371,935	270,675	321,888	706,017	843,090	453,992	93,285	822,048	75,649,128	49,328,345
	1869	1,000,000	1,386,750	260,724	314,671	599,360	737,825	375,727	100,110	750,963	76,460,530	51,119,763
	1870	1,000,000	1,304,567	228,044	283,969	530,299	630,873	325,716	100,460	678,861	65,832,047	55,773,500
	1871	1,000,000	1,256,239	286,867	352,148	642,084	751,376	509,937	35,738	787,747	74,960,152	71,734,852
	1872	500,000	1,264,538	386,000	632,735	727,113	807,144	546,230	52	799,745	83,314,107	71,457,051
	1873	500,000	1,289,211	391,550	473,627	762,826	830,940	501,181	49,297	749,040	73 609,099	64,867,316
	1874	500,000	1,462,352	438,391	548 873	830,595	905,233	323,097	50,975	719,440	82,132,115	73,432,726
	1875	500,000	1,465,696	400,893	515,943	777,771	864,780	469,551	50,030	858,016	81,045,867	67,388,712
NORTH AMERICAN FIRE INS. COMPANY. Boston, Mass. Organized February 28, 1851. Burned out at Boston, 1872. Reorganized December, 1872. *President*—Albert Bowker, 1851. *Secretary*—Charles L. Pitt, 1851; Irving Morse, 1862; E. K. Partridge, 1873.	1857	200,000	296,587	.....	15,250	56,204	74,498	22,156	20,000	54,637	.....	367,200
	1858	200,000	343,239	.....	35,899	50,417	69,787	12,636	20,000	45,062	.....	6,245,765
	1859	200,000	358,540	.....	39,360	48,018	68,814	20,949	20,000	53,145	.....	6,380,275
	1860	200,000	375,380	30,945	46,990	44,485	65,472	14,796	19,955	45,133	6,519,819	6,668,456
	1861	200,000	332,788	31,141	47,438	42,728	63,795	55,543	20,045	86,195	6,346,244	6,731.072
	1862	200,000	341,929	31,761	43,683	42,983	62,789	37,628	20,000	68,792	6,604,484	6,949,505
	1863	200,000	375,974	35,280	46,973	47,177	69,851	11,350	20,000	43,589	7,600,793	7,573,280
	1864	200,000	451,322	41,523	53,523	56,612	87,485	12,715	20,000	47,967	9,119,823	8,899,530
	1865	200,000	458,366	43,537	59,642	51,719	106,093	29,272	28,895	76,983	7,307,190	8,510,679
	1866	200,000	503,011	50,413	66,483	62,349	99,691	30,115	32,065	83,376	8,451,736	9,290,030
	1867	200,000	538,357	59,735	75,568	80,453	122,325	23,021	32,000	88,331	9,591,636	10,564,311
	1868	200,000	565,705	64,588	90,316	73,816	120,067	24,450	36,040	93,713	9,568,444	10,070,536
	1869	200,000	609,277	63,913	93,778	72,830	131,352	16 786	40,000	93,326	9,156,445	10,622,114
	1870	200,000	593,987	65,707	86,817	64,755	111,343	52,815	50,790	139,225	8,587,602	11,794,790
	1871	200,000	645,129	72,568	107,315	74,218	122,582	28,305	29,150	96,253	10,446,339	14,073,740
	1872	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1873	200,000	291,782	56,908	60,773	85,928	109,803	4,741	.....	34 873	9,931,186	7,709,246
	1874	200,000	312,125	60,372	61,048	64,171	104,065	26,951	20,000	76,5 2	7,850,194	8,583.303
	1875	200,000	323,218	52,000	52,736	48,649	77,046	11,517	20,000	61,401	6,978,693	8,536,766
NORTH AMERICAN FIRE INS. COMPANY. Hartford, Conn. Organized May, 1857. Burned out at Chicago, 1871. *President*—James G. Bolles, 1857; A. F. Hastings, 1860; James G. Bolles, 1866; W. C. Hastings, 1868. *Secretary*—J. A. Wallace, 1857; W. C. Hastings, 1860; J. B. Pierce, 1868.	1857	300,000	316,265	.....	2,500	18,371	18,992	.....	.....	5,378	.....	313,250
	1858	300,000	366,590	.....	51,196	105,472	112,599	35,255	15,000	70,951	.....	7,718,950
	1859	300,000	351,085	.....	71,736	135,952	146,740	88,723	30,000	149,266	.....	9,200,714
	1860	300,000	356,492	52,947	74,627	148,224	166,624	107 663	10,500	158,363	14,501,492	10,592,400
	1861	300,000	297,210	42,126	49,276	140,421	159,344	149,009	15,000	196,184	14,249,160	10 385,125
	1862	300,000	342,194	40,918	56,588	117,126	131,889	79,559	.....	107,194	14,447,006	10,589,698
	1863	300,000	384,020	52,974	73,249	142,593	167,641	80,486	27,000	144,076	14,254,819	12,209,237
	1864	300,000	400,684	62,629	71,302	168,671	196,771	132,107	30,000	207,881	19,804,378	15,029,867
	1865	300,000	409,695	84,983	104,356	169,766	208,250	107,650	30,000	192,142	18,559,799	16,203,855
	1866	300,000	392,048	100,661	131,693	258,833	287,383	242,073	15,000	335,417	26,880,760	20,817,602
	1867	300,000	433,099	139,085	172,184	337,936	362,578	209,037	15,000	320,344	30,323,920	24,652 812
	1868	300,000	448,559	172,641	202,199	335,884	365,544	221,751	36,000	361,487	30,019,724	25,256,490
	1869	300,000	491,447	163,973	188,318	334,527	363,685	194,459	36,000	335,667	30,270,555	27,204,846
	1870	300,000	456,503	139,644	180,792	326,583	353,267	256,945	36,000	394,461	30,944,425	28,388,671
NORTH AMERICAN FIRE INS. COMPANY. New York City. Incorporated October 10, 1836, as the successor of the "Phenix Fire Ins. Co." Burned out December, 1835. In the fire of July, 1845, this company lost about 40 per cent. of its capital, which amount was made good at once. Burned out finally at Chicago, 1871. *President*—Robert Ainslee, 1836; James W. Otis, 1846; R. W. Bleecker, 1859. *Secretary*—John M. Brair, 1836; R. W. Bleecker, 1848; F. H. Carter, 1867.	1836	250,000	312,262	.....	.....	.....	.....	.....	.....	.....	.....	2,277,111
	1847	250,000	278,230	.....	.....	.....	.....	.....	.....	.....	.....	8,197,225
	1848	250,000	281,279	.....	7,650	.....	.....	44,547	32,500	.....	.....	7,980,411
	1849	250,000	286,188	.....	400	.....	.....	20,511	32,500	.....	.....	8,906,909
	1850	250,000	284,738	.....	4,551	.....	.....	26,626	45,000	.....	.....	8,755,001
	1851	250,000	292,557	.....	5,943	.....	.....	13,706	37,500	.....	.....	8,341,773
	1852	250,000	289,159	.....	7,085	.....	.....	23,314	37,500	.....	.....	7,977,850
	1853	250,000	286,691	.....	12,656	55,127	74,296	16,187	44,000	.....	.....	.....
	1854	250,000	285,062	.....	2,049	55,142	76,371	6,233	42,951	68,436	.....	7,779,885
	1855	250,000	286,370	.....	1,812	55,490	75,808	8,719	43,632	73,017	.....	7,437,673
	1856	250,000	276,888	.....	10,793	50,225	69,755	27,901	36,957	84,772	.....	5,966,516
	1857	250,000	287,281	.....	1 367	60,519	79,151	11,903	32,176	63,624	.....	8,257,651
	1858	250,000	314,066	.....	33,041	75,193	96,917	8,722	39,149	73,557	.....	8,742,413
	1859	250,000	301,108	.....	39,610	68,255	88,149	38,634	31,098	96,523	.....	8,801,124
	1860	250,000	303,007	22,500	29,614	73,097	93,378	39,284	22,751	91,884	12,168,798	9,081,958
	1861	250,000	276,514	20,000	1,232	69,681	87,183	59,207	19,072	108,751	11,732,131	8,540.024
	1862	250,000	301,772	24,500	6,776	80,004	97,515	28,498	24,359	81,508	13,398,186	9,503,460

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
NEW YORK EQUITABLE FIRE INSURANCE COMPANY—*Continued.*	1854	210,000	316,973	.....	1,974	105,618	126,592	62,980	50,387	128,833	.....	13,605,581
	1855	210,000	348,897	.....	8,422	105,181	128,795	22,006	62,953	101,229	.....	13,515,295
	1856	210,000	314,239	.....	5,371	104,860	126,189	56,397	83,839	158,428	.....	13,683,833
	1857	210,000	325,062	.....	11,927	101,948	122,496	41,558	52,073	112,330	.....	13,019,156
	1858	210,000	336,225	.....	44,230	88,186	107,445	24,137	56,700	103,431	.....	12,158,488
	1859	210,000	331,084	.....	45,297	73,792	93,954	15,942	63,293	101,570	.....	12,923,926
	1860	210,000	318,732	27,237	31,611	71,960	92,106	42,587	43,748	106,862	15,205,677	12,720,387
	1861	210,000	316,239	25,752	36,237	70,760	91,060	31,683	42,136	95,868	13,567,170	12,442,906
	1862	210,000	318,622	25,436	25,652	69,910	89,783	25,156	37,893	83,970	16,190,785	12,607,311
	1863	210,000	315,388	25,027	24,175	70,365	88,871	26,854	42,176	93,464	16,532,014	12,581,350
	1864	210,000	303,262	28,077	50,183	76,340	94,519	49,759	33,640	108,407	16,497,340	14,682,045
	1865	210,000	281,838	32,332	37,772	69,372	89,000	67,896	16,693	108,435	15,182,450	13,092,377
	1866	210,000	315,250	40,412	50,547	88,844	107,260	29,964	20,865	78,068	16,779,573	14,733,389
	1867	210,000	342,116	48,010	50,806	101,552	121,699	41,442	23,272	95,134	17,760,284	15,474,174
	1868	210,000	379,545	43,943	47,014	89,226	112,563	15,564	29,311	78,345	17,350,094	17,075,594
	1869	210,000	406,728	41,493	42,679	85,882	109,925	15,553	37,769	87,156	18,143,953	15,484,129
	1870	210,000	429,064	34,104	40,759	75,077	100,996	3,169	37,610	74,181	17,181,250	14,743,800
	1871	210,000	465,027	47,818	49,986	91,750	116,875	10,196	42,158	85,860	22,151,700	19,582,050
	1872	210,000	482,092	48,936	72,121	95,597	126,089	32,470	42,000	110,639	21,098,470	20,260,047
	1873	210,000	517,393	56,470	58,006	112,506	141,849	33,526	42,000	107,972	19,784,200	19,588,900
	1874	210,000	565,457	52,846	51,532	101,883	133,172	12,998	42,000	89,995	20,111,300	18,957,500
	1875	210,000	585,367	45,462	47,285	85,639	117,376	8,088	42,000	85,426	18,770,900	18,250,900
NEW YORK INSURANCE CO. NEW YORK CITY. Incorporated April, 1842, as the New York Mutual. *President*—Bache McEvers. *Secretary*—John H. Lyell.	1850	500,000	509,360	.....	17,374	.....	.....	391,940	50,000	.....	.....	9,061,964
NEW YORK FIRE INS. CO NEW YORK CITY. Incorporated April 18, 1832. $100,000 new capital paid in, 1836, to make good the losses of December, 1835. Reorganized in 1847, and the name changed to **NEW YORK FIRE AND MARINE.** Reorganized again July, 1865, and name changed back to **NEW YORK FIRE INS. CO.** *President*—Perez Jones, 1832; Wm. B. Bolles, 1836; Samuel T. Tisdale, 1841; O. H. Jones, 1843; Daniel Underhill, 1864 to date. *Secretary*—A. M. Merchant, 1832; Daniel Underhill, 1844; Augustus Colson, 1864; E. S. Mills, 1871 to date.	1832	200,000	200,397	.....	.....	397	.....	.....	.....	772	.....	.....
	1833	200,000	213,743	.....	3,000	8,668	19,905	1,422	.....	.....	.....	1,288,487
	1834	200,000	213,010	.....	1,105	11,581	24,284	1,998	16,000	.....	.....	1,607,830
	1835	200,000	209,366	.....	100,000	21,754	34,718	26,610	16,000	.....	.....	3,000,000
	1836	200,000	249,555	.....	24,103	35,761	49,028	100,255	20,000	.....	.....	3,735,099
	1837	200,000	242,253	.....	23,800	24,908	35,959	22,141	18,000	.....	.....	3,089,615
	1838	200,000	242,241	.....	.....	23,423	33,582	26,390	.....	.....	.....	1,109,225
	1839	200,000	254,415	.....	21,000	27,563	39,168	24,069	28,000	.....	.....	3,686,070
	1840	200,000	230,477	.....	300	26,828	86,351	46,706	.....	.....	.....	3,133,351
	1841	200,000	225,155	.....	400	28,579	38,664	5,812	.....	.....	.....	1,578,870
	1842	200,000	220,671	.....	4,852	28,528	39,135	2,791	6,000	.....	.....	3,705,558
	1843	200,000	236,754	.....	6,219	23,515	36,516	4,759	14,000	.....	.....	3,587,095
	1844	200,000	232,780	.....	4,217	23,872	39,337	19,703	18,000	.....	.....	3,924,529
	1845	200,000	178,527	.....	5,393	25,272	50,587	98,297	6,000	.....	.....	5,230,486
	1846	200,000	229,611	.....	3,896	54,828	66,945	15,261	.....	.....	.....	6,897,402
	1847	200,000	259,158	.....	596	64,221	79,089	37,020	18,000	.....	.....	7,383,000
	1848	200,000	259,694	.....	6,583	.....	.....	37,792	40,000	.....	.....	9,000,000
	1849	200,000	484,421	.....	11,765	.....	.....	344,369	50,000	.....	.....	8,357,942
	1850	200,000	289,011	.....	13,394	.....	.....	75,285	40,000	.....	.....	9,400,000
	1851	200,000	294,338	.....	7,222	.....	.....	40,024	50,000	.....	.....	8,500,000
	1852	200,000	309,200	.....	5,546	.....	.....	42,281	40,000	11,555	.....	9,000,000
	1853	200,000	295,646	.....	20,973	87,581	112,160	42,222	59,925	121,603	.....	.....
	1854	200,000	295,777	.....	9,736	90,386	112,314	51,753	40,000	108,831	.....	9,822,885
	1855	200,000	302,370	.....	12,679	87,609	110,164	48,656	39,970	105,870	.....	9,805,613
	1856	200,000	322,635	.....	28,436	76,522	99,762	34,945	50,000	103,898	.....	9,016,850
	1857	200,000	307,531	.....	11,927	101,948	122,496	41,558	52,073	112,331	.....	13,019,156
	1858	200,000	298,284	.....	35,957	65,985	87,665	29,538	50,000	100,882	.....	8,500,000
	1859	200,000	292,518	.....	33,214	58,502	80,249	35,213	40,000	94,657	.....	8,097,685
	1860	200,000	267,818	25,554	45,346	59,249	78,396	25,081	40,000	83,377	10,290,365	8,729,305
	1861	200,000	256,313	23,220	28,816	53,006	71,170	26,105	24,000	67,657	9,907,349	8,542,928
	1862	200,000	278,667	24,220	34,891	57,746	74,057	23,371	24,000	64,367	11,429,257	9,104,254
	1863	200,000	306,020	22,970	48,316	65,772	85,150	27,086	24,000	73,364	13,782,014	10,092,290
	1864	200,000	302,500	31,438	40,433	86,961	110,774	67,056	24,000	120,336	15,339,183	12,580,231
	1865	200,000	283,567	34,407	61,368	80,848	112,966	73,628	24,000	124,797	13,821,657	11,557,606
	1866	200,000	308,122	45,138	60,227	103,275	125,469	64,029	20,000	113,474	16,789,119	13,148,895
	1867	200,000	336,673	55,192	62,992	117,056	139,430	66,701	22,000	122,923	16,167,100	13,678,379
	1868	200,000	365,473	42,233	45,007	98,682	122,721	37,285	26,000	96,302	14,734,198	12,116,030
	1869	200,000	390,552	46,174	69,610	97,865	122,621	32,568	30,000	96,509	15,181,996	12,283,775
	1870	200,000	392,278	43,491	63,616	91,121	115,354	47,378	32,000	114,229	15,878,636	12,953,106
	1871	200,000	382,918	49,523	52,970	103,661	127,305	66,416	32,000	140,791	18,920,452	15,909,176
	1872	200,000	405,475	62,834	69,105	123,184	148,031	55,693	32,000	129,935	20,393,078	18,164,267
	1873	200,000	448,695	69,252	76,152	143,657	169,118	36,550	36,000	117,484	19,987,941	16,926,824
	1874	200,000	466,336	65,778	73,517	139,676	166,758	51,510	40,000	151,224	20,232,837	15,828,679
	1875	200,000	481,725	56,603	67,715	118,137	146,207	45,741	40,000	132,396	19,021,787	15,708,207
NEW YORK GUARDIAN FIRE INSURANCE COMPANY. NEW YORK CITY. Incorporated April 16, 1836. Commenced business December 19, 1838. Burned out at New York, 1845. *President*—Henry Rankin, 1839; John Van Nostrand, 1841. *Secretary*—Jos. Greenleaf, 1839.	1839	300,000	335,683	.....	13,628	28,507	41,009	28,402	.....	.....	.....	3,475,050
	1840	300,000	317,789	.....	212	35,755	55,961	40,796	.....	.....	.....	3,994,882
	1841	300,000	338,644	.....	462	42,610	64,427	28,902	12,000	.....	.....	5,137,683
	1842	300,000	357,015	.....	22,906	48,227	71,412	4,923	36,000	.....	.....	6,429,105
	1843	300,000	332,637	.....	7,031	42,254	64,934	32,747	33,000	.....	.....	6,880,885
	1844	300,000	366,552	.....	33,348	42,694	63,586	16,681	30,000	.....	.....	8,108,487
NEW YORK INDEMNITY INS. COMPANY. ALBANY, N. Y. Organized April 22, 1856. *President*—James M. Lacher. *Secretary*—J. M. Johnson.	1858	150,000	150,972	.....	9,704	14,813	14,413	1,473	.....	7,222	949,151	1

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
NEW YORK PRODUCE EXCHANGE INS. CO. New York City. Organized May 23, 1874. *President*—Warren Barriott. *Secretary*—S. W. Wendover.	1874	200,000	224,800	12,599	12,599	25,753	35,451	.....	.....	14,179	4,463,575	3,187,500
	1875	200,000	244,658	19,454	23,453	41,904	55,000	7,473	10,000	38,851	7,088,596	5,236,231
NEW YORK AND YONKERS FIRE INS. CO. New York City. Organized February 19, 1872. Successor of the "Yonkers and New York," burned out at Chicago, 1871. *President*—R. L. Franklin. *Secretary*—J. W. Simonson.	1872	200,000	298,821	69,484	98,291	53,399	57,326	34,484	.....	63,232	7,793,896	6,131,334
	1873	200,000	270,028	56,212	58,188	120,688	137,577	115,348	.....	172,090	12,596,868	9,520,253
	1874	200,000	283,275	55,776	62,746	135,233	151,265	58,751	20,000	136,420	14,988,939	10,739,601
	1875	200,000	285,206	41,294	48,670	99,728	114,724	52,221	20,000	118,023	24,537,227	20,584,073
NIAGARA FIRE INSURANCE CO. New York City. Incorporated December 29, 1849. Commenced business August 1, 1850. *President*—W. B. Bend, 1850; Jonathan D. Steele, 1852; Henry A. Howe, 1871. *Secretary*—Lewis G. Irving, 1850; Peter Notman, 1861; Henry Kipp, 1867; Peter Notman, 1871.	1850	200,000	213,341	.....	733	.....	.....	10	.....	.....	.....	2,071,542
	1851	200,000	226,601	.....	1,450	48,891	.....	14,496	.....	.....	.....	.....
	1852	200,000	233,300	.....	.....	.....	.....	44,602	22,000	.....	.....	6,602,690
	1853	200,000	252,630	.....	4,500	85,571	101,511	25,209	36,000	82,953	.....	.....
	1854	200,000	261,300	.....	3,700	81,379	98,539	21,171	35,800	83,284	.....	7,254,746
	1855	200,000	276,832	.....	9,200	83,202	100,885	16,716	40,000	75,469	.....	8,265,358
	1856	200,000	292,097	.....	8,769	84,651	103,051	26,541	40,000	87,546	.....	8,988,117
	1857	200,000	296,077	.....	13,500	88,000	108,788	37,770	40,000	102,612	.....	8,089,000
	1858	200,000	314,066	.....	83,088	75,745	95,733	15,827	39,900	83,780	.....	.....
	1859	200,000	304,954	.....	26,739	74,113	95,012	35,249	40,000	105,728	.....	9,081,943
	1860	200,000	304,813	31,313	40,373	85,829	106,128	34,878	39,900	106,224	14,808,140	10,102,501
	1861	200,000	287,131	30,875	56,699	82,399	101,143	43,660	40,000	116,706	14,809,811	9,715,040
	1862	200,000	256,699	30,173	36,858	89,658	110,128	86,842	25,915	140,899	18,012,229	10,922,840
	1863	200,000	292,046	30,000	35,175	88,567	109,184	22,041	19,710	76,957	20,502,945	10,991,882
	1864	1,000,000	1,268,523	64,712	104,231	160,825	206,490	60,180	41,020	165,681	38,951,188	22,438,031
	1865	1,000,000	1,294,030	93,574	118,465	336,843	406,091	195,408	109,118	501,740	53,973,910	28,979,026
	1866	1,000,000	1,278,406	183,695	224,581	501,369	707,046	372,560	110,440	753,051	67,329,231	41,564,301
	1867	1,000,000	1,371,316	240,000	310,806	594,616	780,811	273,846	100,206	695,578	70,473,230	43,700,426
	1868	1,000,000	1,371,935	270,675	321,888	706,017	843,090	453,992	99,285	824,048	75,649,128	49,328,345
	1869	1,000,000	1,386,750	260,724	314,671	599,360	737,825	375,727	100,110	750,963	76,460,530	51,119,763
	1870	1,000,000	1,394,567	228,044	283,969	530,299	630,873	325,716	100,460	678,961	65,832,047	55,773,500
	1871	1,000,000	1,256,239	280,867	352,148	642,084	751,376	509,937	35,738	787,747	74,960,152	71,734,852
	1872	500,000	1,264,538	386,000	632,735	727,113	807,144	546,239	52	799,745	83,314,107	71,457,051
	1873	500,000	1,289,211	391,550	473,627	762,826	830,940	501,184	49,297	749,040	73,609,099	64,867,316
	1874	500,000	1,462,352	438,391	548,873	830,595	905,233	323,097	50,975	719,440	82,182,115	73,432,726
	1875	500,000	1,465,696	400,893	515,943	777,771	864,780	469,551	50,030	858,016	81,045,867	67,388,712
NORTH AMERICAN FIRE INS. COMPANY. Boston, Mass. Organized February 28, 1851. Burned out at Boston, 1872. Reorganized December, 1872. *President*—Albert Bowker, 1851. *Secretary*—Charles L. Pitt, 1851; Irving Morse, 1862; E. K. Partridge, 1873.	1857	200,000	296,587	.....	15,250	56,204	74,498	22,156	20,000	54,631	.....	367,200
	1858	200,000	343,239	.....	35,869	50,417	69,787	12,636	20,000	45,062	.....	6,245,765
	1859	200,000	358,540	.....	39,360	48,018	68,814	20,943	20,000	53,145	.....	6,380,275
	1860	200,000	375,380	30,945	46,990	44,485	65,472	14,796	19,955	45,133	6,519,819	6,668,456
	1861	200,000	332,788	31,141	47,438	42,728	63,795	55,543	20,045	86,195	6,346,244	6,731,072
	1862	200,000	341,929	31,763	43,683	42,983	62,789	37,628	20,000	68,792	6,604,484	5,949,505
	1863	200,000	375,973	35,280	46,973	47,177	69,851	11,350	20,000	43,589	7,600,793	7,573,280
	1864	200,000	451,322	41,523	53,523	56,612	87,485	12,715	20,000	47,967	9,119,823	8,899,530
	1865	200,000	458,366	43,537	59,642	51,719	106,093	29,272	28,895	76,983	7,397,190	8,510,679
	1866	200,000	503,011	50,413	66,483	62,349	99,691	30,115	32,065	83,376	8,451,736	9,390,030
	1867	200,000	598,357	59,735	75,568	80,453	122,325	23,021	32,000	88,331	9,591,636	10,564,311
	1868	200,000	565,725	64,588	90,316	73,816	120,067	24,450	36,040	93,713	9,568,444	10,070,536
	1869	200,000	609,277	63,913	93,778	72,830	131,352	16,786	40,000	93,326	9,156,445	10,622,114
	1870	200,000	593,987	65,707	86,817	64,755	111,343	52,815	50,790	139,225	8,587,602	11,794,794
	1871	200,000	645,129	72,568	107,315	74,218	122,582	28,305	29,150	96,253	10,446,330	14,073,740
	1872	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1873	200,000	291,782	56,908	60,773	85,928	109,803	4,741	.....	34,873	9,931,186	7,709,246
	1874	200,000	312,125	60,372	61,048	64,171	104,065	26,951	20,000	76,532	7,850,194	8,583,303
	1875	200,000	323,218	52,000	52,736	48,649	77,046	11,517	20,000	61,401	6,978,693	8,536,766
NORTH AMERICAN FIRE INS. COMPANY. Hartford, Conn. Organized May, 1857. Burned out at Chicago, 1871. *President*—James G. Bolles, 1857; A. F. Hastings, 1860; James G. Bolles, 1866; W. C. Hastings, 1868. *Secretary*—J. A. Wallace, 1857; W. C. Hastings, 1860; J. B. Pierce, 1868.	1857	300,000	316,265	.....	2,500	18,371	18,992	.....	.....	5,378	.....	313,250
	1858	300,000	366,590	.....	51,195	105,472	112,599	35,253	15,000	70,951	.....	7,718,950
	1859	300,000	351,085	.....	71,336	135,952	146,740	88,723	30,000	149,266	.....	9,200,714
	1860	300,000	356,492	52,947	74,627	148,224	166,624	107,663	10,500	153,363	14,501,492	10,592,400
	1861	300,000	297,210	42,126	49,276	140,421	159,344	149,009	15,000	196,184	14,249,160	10,385,125
	1862	300,000	342,194	40,918	56,588	117,126	131,389	79,539	.....	107,194	14,447,006	10,589,698
	1863	300,000	384,020	52,974	73,249	142,593	167,641	80,486	27,000	144,076	14,254,819	12,269,237
	1864	300,000	400,684	62,629	71,302	168,671	196,771	132,107	30,000	207,881	19,804,378	15,029,867
	1865	300,000	409,695	84,983	104,356	169,766	208,250	107,650	30,000	192,142	18,559,799	16,203,855
	1866	300,000	392,048	100,661	131,693	258,833	287,383	242,073	15,000	335,417	26,880,790	20,817,602
	1867	300,000	433,099	139,085	172,184	337,936	362,528	299,037	15,000	320,344	30,323,920	24,652,812
	1868	300,000	448,559	172,641	202,199	335,884	365,544	221,751	36,000	361,487	30,019,724	25,256,490
	1869	300,000	491,447	163,973	188,318	334,527	363,685	194,459	36,000	335,667	30,270,555	27,204,846
	1870	300,000	456,503	139,644	180,792	326,583	358,267	256,945	36,000	394,464	30,944,425	28,388,671
NORTH AMERICAN FIRE INS. COMPANY. New York City. Incorporated October 10, 1836, as the successor of the "Phenix Fire Ins. Co." Burned out December, 1835. In the fire of July, 1845, this company lost about 40 per cent. of its capital, which amount was made good at once. Burned out finally at Chicago, 1871. *President*—Robert Ainslee, 1836; James W. Otis, 1846; R. W. Bleecker, 1848. *Secretary*—John M. Brair, 1836; R. W. Bleecker, 1848; F. H. Carter, 1867.	1836	250,000	312,262	.....	.....	.....	.....	.....	.....	.....	.....	2,277,111
	1847	250,000	278,230	.....	.....	.....	.....	.....	.....	.....	.....	8,197,225
	1848	250,000	281,279	.....	7,650	.....	.....	44,547	32,500	.....	.....	7,980,411
	1849	250,000	286,188	.....	400	.....	.....	20,511	32,500	.....	.....	8,908,909
	1850	250,000	284,738	.....	4,551	.....	.....	26,636	45,000	.....	.....	8,755,001
	1851	250,000	292,537	.....	5,943	.....	.....	13,706	37,500	.....	.....	8,341,773
	1852	250,000	289,159	.....	7,085	.....	.....	23,314	37,500	.....	.....	7,977,350
	1853	250,000	296,691	.....	12,656	55,127	74,296	16,187	44,000	.....	.....	.....
	1854	250,000	285,062	.....	2,049	55,142	76,371	6,233	42,951	68,436	.....	7,779,885
	1855	250,000	286,370	.....	1,812	55,460	75,808	8,719	43,632	73,017	.....	7,437,673
	1856	250,000	276,888	.....	10,793	50,225	69,755	27,901	36,957	84,772	.....	5,966,516
	1857	250,000	287,381	.....	1,367	60,519	79,151	11,903	32,176	63,624	.....	8,357,651
	1858	250,000	314,066	.....	33,041	75,193	96,917	8,722	39,149	73,557	.....	8,742,413
	1859	250,000	291,108	.....	39,610	68,255	88,149	38,634	31,098	96,523	.....	8,801,124
	1860	250,000	303,007	22,500	29,614	73,097	93,378	39,284	22,751	91,884	12,168,798	9,081,958
	1861	250,000	276,514	20,000	1,232	69,681	87,183	59,207	19,072	108,751	11,732,131	8,540,022
	1862	250,000	301,772	24,500	6,776	80,004	97,515	28,498	24,359	81,508	13,398,186	9,503,469

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
NORTH AMERICAN FIRE INSURANCE COMPANY—*Continued.*	1863	500,000	604,535	38,813	2,561	112,364	134,046	34,050	26,759	103,987	19,602,649	13,688,343
	1864	500,000	697,837	80,733	21,451	227,271	283,742	85,120	31,557	211,093	40,276,345	26,275,160
	1865	500,000	751,654	123,551	149,952	348,155	393,291	179,017	49,113	358,969	55,786,878	47,535,026
	1866	500,000	755,058	156,446	243,426	525,981	577,431	466,594	24,625	678,753	69,103,996	50,226,339
	1867	500,000	702,162	116,708	160,761	484,429	528,759	317,296	24,670	517,876	47,608,349	35,541,981
	1868	500,000	773,844	130,350	186,693	434,436	481,295	201,897	49,210	424,084	42,369,436	29,622,891
	1869	500,000	802,572	119,426	230,342	374,761	430,476	236,681	49,788	456,527	46,726,095	26,240,973
	1870	500,000	770,305	124,101	224,329	365,268	419,844	254,043	50,370	474,054	52,677,492	30,890,540
NORTHERN INSURANCE CO. OF NEW YORK. WATERTOWN, N. Y. Originally the "Black River Ins. Co." Organized March 23, 1872. *President*—Gilderoy Lord. *Secretary*—A. H. Wray.	1875	250,000	332,640	51,137	70,512	115,782	134,620	80,713	.....	128,718	8,873,026	6,969,387
NORTH RIVER FIRE INS. CO. NEW YORK CITY. Incorporated Feb. 6, 1822. Commenced business March 4, 1822. Charter extended April, 1835, to January 1, 1852. Charter extended August, 1851, to January 1, 1882. No reports from 1822 to 1848. *President*—Richard Whiley, 1822; Peter R. Warner, 1847. *Secretary*—Robert Ainslie, 1822; Henry E. Ingraham, 1824; P. R Warner, 1826; John Hegeman, 1847; Albert Bogert, Jr., 1872.	1822	350,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1848	350,000	385,718	.....	15,500	.....	.....	50,528	63,000	.....	.....	12,288,273
	1849	350,000	388,844	.....	2,157	.....	.....	44,011	52,500	.....	.....	13,265,598
	1850	350,000	405,629	.....	17,059	.....	.....	53,576	56,000	.....	.....	12,770,683
	1851	350,000	422,060	.....	9,204	.....	.....	29,841	52,500	.....	.....	11,221,183
	1852	350,000	422,545	.....	3,655	.....	.....	10,485	70,000	1,456	.....	11,340,636
	1853	350,000	419,616	.....	7,497	70,391	97,570	19,845	61,987	99,487	.....	.....
	1854	350,000	419,379	.....	6,094	70,259	98,103	28,632	52,331	98,291	.....	10,901,910
	1855	350,000	422,992	.....	3,664	69,075	96,400	21,103	53,169	93,267	.....	10,760,781
	1856	350,000	420,640	.....	5,052	69,167	97,990	8,421	70,145	99,881	.....	10,778,860
	1857	350,000	415,939	.....	807	67,739	95,268	11,327	69,642	100,386	.....	10,752,646
	1858	350,000	409,845	.....	25,766	61,254	89,682	13,265	62,578	95,386	.....	9,970,732
	1859	350,000	406,731	.....	23,025	50,977	78,126	7,911	53,336	81,236	.....	9,289,581
	1860	350,000	407,311	25,400	26,267	48,945	76,128	21,645	34,622	75,900	9,429,792	9,028,927
	1861	350,000	414,848	24,000	28,257	46,713	73,483	4,636	41,251	66,296	9,026,219	8,765,052
	1862	350,000	410,153	23,350	27,435	44,430	71,531	22,297	39,114	81,207	8,855,551	8,412,940
	1863	350,000	407,007	22,500	25,199	43,539	70,124	10,453	34,701	66,865	8,616,919	8,350,519
	1864	350,000	412,321	22,700	23,401	44,889	70,703	21,157	28,533	73,237	8,962,999	8,536,864
	1865	350,000	409,218	22,561	23,729	46,051	71,368	19,259	27,430	73,496	9,183,815	8,745,825
	1866	350,000	408,396	25,298	28,887	51,436	76,910	29,826	24,442	75,579	9,806,227	9,235,372
	1867	350,000	425,102	28,248	31,273	57,910	84,851	9,008	34,734	70,132	10,067,596	9,616,896
	1868	350,000	436,718	27,539	29,761	55,978	84,370	10,365	35,230	74,042	10,219,485	9,757,205
	1869	350,000	455,532	26,955	28,284	54,452	84,061	6,115	34,934	69,018	10,176,025	9,789,668
	1870	350,000	467,426	24,422	26,319	49,358	80,043	4,679	35,070	66,289	9,848,090	9,656,140
	1871	350,000	467,523	25,780	27,074	51,482	83,045	6,129	52,660	84,716	10,564,725	10,414,505
	1872	350,000	480,135	25,784	27,698	52,046	83,414	4,292	34,923	71,996	10,645,408	10,433,157
	1873	350,000	491,158	28,091	21,692	57,115	88,608	9,668	42,075	78,385	10,979,373	10,610,337
	1874	350,000	506,848	27,132	28,248	54,626	87,199	4,074	45,508	74,389	10,552,554	10,399,654
	1875	350,000	511,999	23,918	24,965	48,312	88,183	6,392	41,968	76,845	9,826,249	9,645,224
NORTH MISSOURI INS. CO. MACON, MO. Organized July 5, 1867. *President*—J. F. Williams, 1872. *Secretary*—A. Larrabee, 1872.	1872	350,000	718,345	336,497	397,976	722,554	826,472	268,628	.....	568,212	39,791,363	27,118,547
NORTH-WESTERN INS. CO. OSWEGO, N. Y. Incorporated April 26, 1832. Commenced business April 8, 1834. Closed business January 15, 1868. *President*—Theoph. S. Morgan, 1834; David P. Brewster, 1843; G. Fisher, 1844; James Platt, 1855; D. P. Brewster, 1869; Theo. Irwin, 1862. *Secretary*—C. S. Phelps, 1834; Moses P. Hatch, 1835; S B. Ludlow, 1836; Samuel Hawley, 1849; H. D. Condict, 1852; Samuel B. Ludlow, 1855; B Hagaman, 1862; S. W. White, 1863; J. J. Clark, 1865; C. R Paddock, 1866. Prior to 1859 the returns embraced fire and marine figures in one sum.	1834	150,000	155,417	.....	.....	.....	9,869	1,807	.....	.....	.....	151,120
	1835	150,000	178,581	.....	30,049	.....	28,632	.....	7,500	.....	.....	358,572
	1836	150,000	200,941	.....	38,684	.....	35,225	696	7,500	.....	.....	385,133
	1837	150,000	181,963	.....	33,759	.....	27,565	13,693	15,000	.....	.....	297,410
	1838	150,000	195,324	.....	37,944	.....	21,950	1,781	15,000	.....	.....	194,394
	1839	150,000	210,665	.....	32,553	.....	22,368	15	15,000	.....	.....	96,625
	1840	150,000	205,861	.....	31,762	.....	26,753	.....	11,250	.....	.....	91,734
	1841	150,000	219,379	.....	35,615	.....	25,601	.....	13,500	18,158	.....	136,550
	1842	150,000	209,013	.....	24,935	.....	23,753	800	13,500	31,645	.....	115,000
	1843	150,000	232,793	.....	20,167	.....	24,035	.....	12,000	15,156	.....	123,800
	1844	150,000	168,852	.....	190,94	.....	26,396	.....	12,000	20,333	.....	151,754
	1845	150,000	180,737	.....	1,124	.....	44,837	.....	9,750	33,537	.....	756,897
	1846	150,000	220,231	.....	9,828	.....	89,880	.....	13,500	44,232	.....	2,643,433
	1847	150,000	242,125	.....	13,130	.....	139,027	.....	19,500	103,518	.....	3,548,789
	1848	150,000	286,602	.....	32,675	.....	.....	.....	30,000	132,268	.....	8,388,619
	1849	150,000	342,304	.....	30,634	.....	.....	.....	22,500	185,795	.....	12,054,223
	1850	150,000	356,915	.....	40,100	.....	.....	.....	27,000	186,288	.....	13,582,592
	1851	150,000	345,163	.....	25,976	.....	.....	.....	18,000	226,478	.....	15,247,842
	1852	150,000	277,510	.....	30,289	.....	335,492	235,482	13,500	30,289	.....	18,543,110
	1853	150,000	256,223	.....	110,656	242,051	360,912	350,878	7,500	345,587	.....	.....
	1854	150,000	251,391	.....	100,083	300,171	310,816	329,911	.....	403,103	.....	17,146,997
	1855	150,000	278,954	.....	75,882	370,164	386,680	230,483	.....	299,940	.....	15,011,793
	1856	150,000	375,559	.....	175,649	460,925	472,062	250,613	24,000	371,719	.....	12,541,676
	1857	150,000	368,443	.....	119,121	423,525	434,457	250,305	24,000	399,353	.....	11,861,086
	1858	150,000	367,537	.....	130,664	316,863	332,862	251,708	24,000	369,531	.....	10,342,461
	1859	150,000	363,914	.....	130,448	239,923	253,150	142,569	24,000	253,407	.....	9,381,699
	1860	150,000	291,015	50,566	133,000	161,832	178,484	153,311	19,500	218,927	9,396,671	11,407,467
	1861	150,000	290,502	51,792	102,054	143,631	154,880	154,605	7,450	203,230	9,078,218	10,674,902
	1862	150,000	273,722	47,604	108,755	149,771	162,534	185,889	7,500	275,513	8,949,991	11,651,328
	1863	150,000	252,878	41,338	82,531	193,452	209,157	152,021	7,480	208,598	8,668,104	12,483,079
	1864	150,000	240,778	43,766	69,790	168,623	191,682	138,725	15,626	206,063	10,079,685	16,461,148
	1865	150,000	216,323	56,555	89,987	122,175	182,244	102,349	8,055	185,954	14,593,995	10,374,894
	1866	150,000	168,795	.....	47,094	39,161	112,212	72,482	167	180,115	5,345,209	.....
	1867	150,000	128,611	.....	24,354	.....	36,269	452	.....	47,476	.....	.....
NORTH-WESTERN NATIONAL INSURANCE CO. MILWAUKEE, WIS. Incorporated February 20, 1869. *President*—Alexander Mitchell. *Secretary*—F. H. Whipp, 1872; J. P. McGregor, 1875.	1872	235,500	377,235	21,750	90,251	176,618	256,539	96,928	.....	201,784	12,542,298	6,482,773
	1873	300,000	521,519	104,504	149,335	291,155	451,966	136,291	.....	315,710	16,926,106	11,508,682
	1874	600,000	889,602	160,533	227,767	409,656	633,369	192,754	30,000	497,086	26,477,225	17,765,436
	1875	600,000	874,780	177,419	243,761	398,523	547,440	254 117	58,595	569,595	34,716,732	23,773,278

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
NORWICH FIRE INSURANCE CO.	1848	150,000	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
NORWICH, CONN.	1849	150,000	151,855	.....	5,900	22,056	23,060	11,270	11,000	.....	.....	3,479,805
Incorporated May, 1803. Admitted to New York June 13, 1849. Crushed at Chicago, 1871.	1850	150,000	150,000	.....	14,507	24,763	26,688	19,930	7,500	.....	.....	3,855,658
President—Samuel C. Morgan, 1853; A. Brewster, 1855; E. Learned, 1864; A. Brewster, 1870.	1851	150,000	156,395	.....	12,564	23,406	25,810	15,166	7,500	.....	.....	3,946,119
Secretary—Joseph Williams, 1851; E. Learned, 1855; J. L. Denison, 1864; W. T. Steer, 1868.	1852	150,000	156,216	.....	16,994	22,542	24,710	28,420	3,000	.....	.....	3,318,143
	1853	150,000	152,446	.....	3,219	.....	.....	.....	.....	.....	.....	.....
	1854	150,000	153,835	.....	350	23,680	25,879	15,994	3,000	22,544	.....	1,999,434
	1855	150,000	156,357	.....	.....	31,162	36,360	5,335	21,000	31,753	.....	2,268,871
	1856	150,000	155,293	.....	.....	39,073	43,222	13,439	30,000	48,528	.....	2,461,583
	1857	150,000	163,206	.....	8,974	49,817	60,219	13,421	22,500	42,617	.....	2,269,193
	1858	150,000	168,729	.....	16,185	44,722	54,836	32,374	22,500	61,671	.....	4,712,416
	1859	150,000	171,832	.....	22,178	44,207	55,815	17,063	24,000	49,255	.....	4,760,421
	1860	200,000	224,405	18,376	32,876	49,004	62,913	31,407	17,500	58,753	5,083,680	4,559,710
	1861	200,000	200,300	21,061	28,253	56,191	68,824	59,207	26,000	77,233	6,510,428	5,820,839
	1862	200,000	217,267	16,100	25,202	60,110	71,963	65,940	6,000	82,804	6,642,302	5,774,416
	1863	200,000	241,410	20,066	24,491	75,249	89,705	40,944	10,000	65,292	8,597,915	7,373,969
	1864	300,000	424,207	28,436	45,315	147,961	167,600	60,476	20,000	114,429	16,958,522	10,448,608
	1865	300,000	413,542	39,720	75,720	170,692	207,662	136,743	30,000	208,981	18,337,673	14,256,020
	1866	300,000	416,973	53,450	146,241	229,630	256,870	243,806	30,000	337,399	20,370,574	15,464,620
	1867	300,000	336,622	42,417	85,253	216,258	241,557	198,354	.....	261,472	20,202,032	15,125,346
	1868	300,000	346,171	40,871	73,285	204,708	227,359	175,795	.....	236,730	19,509,501	15,487,129
	1869	300,000	364,685	99,477	109,289	200,010	221,720	145,614	15,000	224,118	17,823,302	16,251,873
	1870	300,000	381,736	85,115	121,892	182,785	211,436	142,052	.....	201,690	15,561,058	12,378,176
OCCIDENTAL INSURANCE CO.	1868	300,000	353,928	31,160	49,835	82,253	120,754	55,413	27,000	117,514	.....	5,604,542
SAN FRANCISCO, CAL.	1869	300,000	435,991	71,232	113,410	155,319	231,613	87,030	36,000	183,005	12,809,135	10,547,221
Incorporated Jan. 27, 1865. Crushed at Chicago, 1871.	1870	300,000	474,094	121,244	156,819	199,847	320,052	123,249	36,000	307,274	21,085,066	17,650,992
President—A. G. Stiles, 1869. *Secretary*—E. Rothschild, 1868.												
OLD DOMINION INS. CO.	1874	200,000	296,143	59,713	92,651	183,390	220,199	76,876	40,000	173,094	12,955,000	10,956,000
RICHMOND VA.	1875	200,000	290,467	64,786	83,330	172,142	191,891	123,174	20,000	201,357	13,872,741	9,511,514
Incorporated February, 1870. *President*—Benjamin H. Nash. *Secretary*—B. C. Wherry.												
ORIENT INSURANCE COMPANY.	1872	500,000	703,020	145,408	272,492	314,391	346,005	196,574	.....	310,848	25,280,024	19,254,006
HARTFORD, CONN.	1873	500,000	660,235	217,553	259,035	418,737	460,746	246,326	.....	365,751	30,702,329	26,125,723
Successor of the City Fire. Chartered June 28, 1867. Commenced business January 7, 1872.	1874	350,000	719,341	190,160	208,086	349,225	399,228	188,373	52,500	341,931	26,867,035	25,238,169
President—C. T. Webster, 1872; S. C. Preston, 1874. *Secretary*—George W. Lester.	1875	400,000	766,622	174,290	197,147	316,252	362,994	172,013	96,500	374,342	25,666,349	24,276,354
OSWEGO COUNTY FARMERS' INSURANCE COMPANY.	1873	100,000	109,826	6,634	7,476	3,597	3,786	.....	.....	3,245	1,309,651	1,278,816
SANDY CREEK, N. Y.	1874	100,000	123,725	20,165	21,975	13,298	20,436	7,197	.....	10,461	3,438,092	4,245,294
Organized May 29, 1873. *President*—James A. Clark. *Secretary*—P. M. Newton.	1875	100,000	131,134	26,927	31,501	17,755	24,068	11,970	7,000	25,067	3,126,644	6,835,656
OSWEGO AND ONONDAGA INSURANCE CO.	1873	100,000	143,541	29,765	38,449	41,846	42,139	11,059	.....	22,396	3,937,295	3,182,643
PHŒNIX, N. Y.	1874	200,000	283,280	70,752	77,679	127,834	134,940	71,869	.....	112,181	10,150,968	8,382,324
Organized May 13, 1873. *President*—Payn Bigelow. *Secretary*—Samuel Avery.	1875	200,000	288,166	62,206	82,105	129,691	141,993	94,833	18,000	153,918	9,990,158	9,120,442
PACIFIC FIRE INSURANCE CO.	1851	200,000	209,786	.....	4,520	35,319	44,993	19,735	.....	.....	.....	3,746,493
NEW YORK CITY.	1852	200,000	222,659	.....	1,875	.....	.....	25,888	.....	20,000	.....	5,949,570
Incorporated April 28, 1851.	1853	200,000	233,013	.....	30,171	71,857	91,509	30,485	32,000	18,580	.....	.....
President—T. Jeremiah, 1851; A. T. Hatfield, 1854; T. F. Jeremiah, 1873.	1854	200,000	223,129	.....	9,180	70,823	86,236	63,991	10,000	92,835	.....	7,344,741
Secretary—A. T. Hatfield, 1851; A. L. Staats, 1854; T. F. Jeremiah, 1857; W. A. Butler, 1873.	1855	200,000	233,913	.....	4,210	92,885	108,768	36,124	36,000	93,109	.....	9,286,073
	1856	200,000	240,884	.....	8,472	101,339	117,593	41,683	40,000	103,456	.....	10,375,751
	1857	200,000	226,358	.....	5,840	98,487	115,380	46,369	20,000	92,564	.....	10,942,151
	1858	200,000	276,834	.....	42,841	88,867	106,156	35,463	38,000	96,211	.....	10,350,882
	1859	200,000	280,340	.....	39,971	80,643	98,025	37,657	28,000	95,784	.....	10,395,532
	1860	200,000	286,168	28,926	32,320	77,542	95,560	28,260	40,000	89,498	11,563,008	10,867,890
	1861	200,000	284,953	27,590	31,390	71,035	88,329	29,925	40,000	91,802	11,895,610	10,978,461
	1862	200,000	296,713	29,505	35,505	70,322	88,062	39,812	34,000	95,756	11,598,007	10,231,894
	1863	200,000	280,010	37,363	39,613	69,355	85,695	31,639	20,000	74,620	11,985,002	10,152,920
	1864	200,000	294,986	38,722	40,697	85,376	105,107	35,827	24,000	89,986	14,123,067	12,138,479
	1865	200,000	280,206	39,126	50,476	84,414	101,116	79,115	24,000	132,794	14,429,970	12,821,710
	1866	200,000	303,909	50,234	59,636	106,939	123,493	69,600	10,000	111,758	15,798,958	14,136,651
	1867	200,000	257,889	61,540	76,343	156,757	154,077	47,175	12,000	101,842	18,727,8-3	16,759,749
	1868	200,000	397,373	65,988	79,738	142,203	167,377	51,046	32,000	131,770	19,934,596	17,887,459
	1869	200,000	416,347	72,448	80,168	141,604	163,859	69,609	32,000	148,857	21,926,306	20,033,491
	1870	200,000	443,557	69,022	75,722	141,840	162,332	54,075	32,000	130,781	23,420,484	21,218,174
	1871	200,000	473,174	82,635	87,435	157,115	179,976	55,649	42,000	152,217	27,290,290	24,577,903
	1872	200,000	530,747	95,051	117,380	159,391	184,359	48,303	40,000	144,306	27,640,124	23,255,847
	1873	200,000	587,183	127,399	131,499	228,907	256,404	70,811	40,000	185,079	30,891,514	27,970,212
	1874	200,000	667,163	115,624	117,024	197,673	230,222	38,807	60,000	159,576	30,069,792	27,115,769
	1875	200,000	708,785	99,017	112,130	174,470	210,638	42,537	60,000	162,552	29,876,267	27,173,301

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
PACIFIC FIRE INSURANCE CO.	1868	1,000,000	1,528,268	279,628	328,461	737,159	886,171	352,141	60,000	653,632	50,107,089	33,372,804
San Francisco, Cal.	1869	1,000,000	1,696,855	365,201	428,445	806,329	1,181,223	504,612	120,000	1,039,594	65,316,981	46,282,301
Incorporated July 14, 1863. Crushed by the Chicago fire, 1871.	1870	1,000,000	1,777,267	371,171	473,436	758,554	1,305,732	408,970	100,000	1,230,815	87,200,027	62,376,066
President—J. Hunt, 1869. *Secretary*—A. J. Ralston, 1868												
PARK FIRE INSURANCE CO.	1853	200,000	212,241	.....	474	19,782	21,316	8,544	.....	18,580	.....	.....
New York City.	1854	200,000	221,937	.....	16,000	41,985	68,408	18,068	12,000	46,470	.....	4,110,029
Incorporated January 27, 1853. Commenced business March 30, 1853.	1855	200,000	219,023	.....	12,000	46,154	60,779	20,275	24,000	63,200	.....	8,229,966
	1856	200,000	229,269	.....	12,150	61,653	76,841	20,362	24,000	63,698	.....	5,983,624
President—C. Champlin, 1853; Josiah W. Baker, 1857; William Jaffray, 1866.	1857	200,000	255,504	.....	12,630	77,564	93,227	15,557	24,500	65,831	.....	7,093,967
Secretary—Wm. Jaffray, 1853; George Alger 1866; William Valentine, 1873.	1858	200,000	280,392	.....	56,041	91,027	106,779	22,637	28,000	75,520	.....	8,606,754
	1859	200,000	295,493	.....	84,657	122,752	139,930	40,068	40,000	121,895	.....	11,962,808
	1860	200,000	279,883	38,302	56,260	150,792	167,751	92,504	20,000	154,381	18,020,006	14,317,717
	1861	200,000	250,558	27,777	33,017	101,348	118,201	74,768	34,000	143,164	14,504,191	11,681,803
	1862	200,000	252,462	31,573	39,923	98,667	113,309	58,959	24,000	115,141	15,852,219	12,739,293
	1863	200,000	270,451	46,254	57,254	104,061	122,915	52,612	20,000	107,284	18,269,791	13,833,736
	1864	200,000	296,186	53,110	78,310	174,712	191,339	122,314	10,000	194,543	37,719,080	23,913,651
	1865	200,000	233,603	26,686	39,286	91,230	109,153	112,454	.....	154,749	15,887,421	14,025,925
	1866	200,000	253,836	20,852	41,315	69,717	85,880	103,532	10,000	138,480	14,575,909	12,174,829
	1867	200,000	270,322	33,675	41,072	92,211	103,971	49,311	10,000	90,482	15,880,303	13,854,463
	1868	200,000	281,215	32,030	38,076	85,694	104,875	42,760	20,000	93,982	16,558,886	13,845,365
	1869	200,000	303,069	32,740	36,365	82,900	102,289	34,290	20,000	85,871	15,333,367	14,420,321
	1870	200,000	302,493	27,983	30,083	67,963	85,513	24,184	20,000	73,504	14,639,471	12,386,099
	1871	200,000	342,529	35,199	41,499	79,527	97,460	11,754	22,000	62,916	16,091,585	14,423,100
	1872	200,000	360,548	37,171	47,071	84,053	102,616	31,370	28,000	89,555	17,343,070	14,525,737
	1873	200,000	386,261	48,265	54,882	110,268	130,794	40,067	36,000	114,061	18,614,776	15,348,446
	1874	200,000	410,930	41,797	45,714	94,102	114,627	21,275	40,000	95,889	17,641,344	13,889,694
	1875	200,000	417,161	35,604	40,932	77,051	92,340	22,170	40,000	93,966	15,873,215	11,927,539
PATERSON FIRE INS. CO.	1875	204,200	312,338	64,750	86,307	105,216	114,168	27,772	.....	47,972	8,033,468	7,481,345
Paterson, N. J.												
Organized May, 1872.												
President—John J. Brown. *Secretary*—T. Sherman.												
PENN FIRE INSURANCE CO.	1873	200,250	412,100	164,798	187,144	361,882	373,933	136,568	8,268	268,265	18,552,195	15,171,586
Philadelphia, Pa.												
Organized August 1, 1872.												
President—F. L. Williams. *Secretary*—J. R. Warner.												
PENNSYLVANIA FIRE INS. CO.	1867	400,000	1,079,552	49,319	313,585	76,502	142,727	22,561	60,000	106,880	11,414,489	21,713,570
Philadelphia, Pa.	1868	400,000	1,114,711	56,560	355,856	90,573	159,853	31,571	59,602	127,213	12,283,584	25,682,684
Organized March, 1825.	1869	400,000	1,095,222	63,824	426,306	91,864	169,013	132,672	60,307	221,888	14,467,759	27,217,466
President—Daniel Smith, Jr., 1873; John Devereux, 1874. *Secretary*—W. G. Crowell, 1873.	1870	400,000	1,091,004	49,262	385,531	85,940	154,701	82,918	60,000	172,506	14,170,647	27,303,456
	1871	400,000	1,257,554	119,832	499,117	211,047	276,297	44,285	59,505	163,854	25,946,849	37,298,394
	1872	400,000	1,189,325	321,488	922,467	580,855	677,871	539,091	59,317	760,471	58,544,617	60,180,715
	1873	400,000	1,286,748	401,661	865,211	727,271	786,539	518,313	682	728,506	55,687,295	65,022,045
	1874	400,000	1,579,114	398,578	839,663	677,336	742,980	322,635	.....	514,052	53,252,427	64,973,259
	1875	400,000	1,557,968	347,366	783,438	598,535	677,661	816,365	39,275	553,091	47,409,487	63,337,077
PEOPLES' INSURANCE CO.	1873	300,000	389,777	39,569	46,265	95,266	122,317	12,998	24,000	67,444	6,078,508	4,858,123
Memphis, Tenn.	1874	300,000	442,092	83,748	101,487	183,019	214,705	58,208	60,000	176,147	12,791,859	9,593,673
Organized March, 1867.	1875	300,000	433,579	85,109	106,958	175,143	203,803	121,733	24,000	219,448	14,641,848	10,196,081
President—Wm. B. Greenlaw, 1873; W. M. Farrington, 1875. *Secretary*—J. A. Simmons, 1873.												
PEOPLES' INSURANCE CO.	1872	200,000	302,004	60,038	72,436	133,981	148,410	38,487	15,000	98,474	11,083,455	10,852,654
Newark, N. J.	1873	200,000	365,815	93,099	123,112	235,966	255,014	97,324	24,000	192,290	17,699,089	14,213,973
Organized March, 1866.	1874	200,000	402,300	134,427	161,064	298,473	316,396	164,434	28,000	291,676	23,613,230	18,272,571
President—J. M. Randall. *Secretary*—J. H. Lindsley.	1875	200,000	429,053	134,575	169,785	282,920	307,728	167,837	20,000	292,477	23,290,339	19,581,138
PEOPLES' FIRE INSURANCE CO.	1851	150,000	166,319	.....	12,026	39,330	49,316	14,695	.....	.....	.....	.....
New York City.	1852	150,000	165,502	.....	12,040	.....	.....	45,819	9,000	67,139	.....	5,750,200
Incorporated April 22, 1851. Commenced April 22, 1851.	1853	150,000	144,789	.....	2,250	38,506	46,300	46,437	9,000	67,139	.....	.....
	1854	150,000	162,409	.....	4,473	32,091	41,468	14,004	.....	22,872	.....	3,969,033
President—Jer. Terbell, 1852; Richard Varick, 1854; Matthias Clark, 1858; Frederick V. Price, 1872.	1855	150,000	177,445	.....	7,973	37,409	48,891	14,711	7,500	33,902	.....	3,897,578
Secretary—Moses G. Leonard, 1852; W. F. Underhill, 1854; W. S. Martin, 1863; Frederick V. Price, 1867; A. C. Milne, 1873.	1856	150,000	193,420	.....	23,847	72,188	86,193	33,531	15,000	65,048	.....	6,185,531
	1857	150,000	189,768	.....	27,650	79,880	90,141	59,128	18,000	99,598	.....	5,932,913
	1858	150,000	183,208	.....	30,621	56,896	66,942	33,817	18,000	71,739	.....	5,284,052
	1859	150,000	174,989	.....	32,448	48,175	58,354	23,357	18,000	62,011	.....	5,456,016
	1860	150,000	154,074	16,972	23,147	41,595	52,635	35,519	13,500	66,148	5,802,539	5,203,739
	1861	150,000	160,068	15,313	18,838	35,914	47,384	22,295	.....	37,831	5,215,702	4,818,392
	1862	150,000	175,584	16,740	26,240	40,016	50,352	21,776	.....	36,309	5,875,460	5,272,017
	1863	150,000	187,315	18,063	29,563	49,540	61,439	21,647	13,500	52,904	8,302,442	7,159,668
	1864	150,000	170,965	24,845	35,570	66,454	80,100	68,696	7,500	97,583	9,600,770	7,665,905
	1865	150,000	188,056	29,900	38,850	67,896	72,673	32,369	.....	58,216	8,902,780	7,655,859
	1866	150,000	178,830	30,865	34,627	64,576	76,336	55,802	6,000	87,751	8,126,868	7,073,695
	1867	150,000	203,724	36,284	39,284	76,880	88,525	25,666	7,500	61,357	8,536,323	7,538,163
	1868	150,000	205,936	35,682	40,278	72,749	90,432	30,568	15,000	74,978	8,208,645	7,024,283
	1869	150,000	236,714	35,021	38,102	70,304	80,098	18,877	18,000	68,067	9,193,472	8,389,843
	1870	150,000	231,610	30,843	38,743	62,608	81,226	22,227	27,000	71,089	8,606,048	7,926,197
	1871	150,000	238,480	34,281	39,898	68,981	79,286	24,374	9,000	60,541	9,307,431	8,363,991
	1872	150,000	272,280	36,468	48,286	71,346	85,786	30,029	18,000	76,759	10,532,443	9,786,595
	1873	150,000	296,793	45,095	50,696	91,787	106,815	35,839	21,000	87,325	12,025,902	10,755,851
	1874	150,000	320,349	44,717	47,941	91,656	113,735	18,771	27,000	78,443	12,257,304	11,084,994
	1875	150,000	328,778	33,981	38,733	70,478	89,285	34,671	30,000	93,662	10,392,215	9,311,580

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
PEOPLES' FIRE INSURANCE CO.	1873	200,000	372,323	95,663	104,899	117,564	137,927	34,357	12,000	79,633	10,564,724	11,007,873
TRENTON, N. J.	1874	200,000	445,997	99,806	113,895	166,875	193,237	59,617	16,000	123,450	12,632,584	10,028,411
Organized February 25, 1861. Commenced business February, 1865.	1875	300,000	578,639	111,520	150,032	160,938	201,289	68,908	16,000	133,780	14,663,066	14,170,425
President—S. S. Stryker, 1873; Chas. Scott, 1875.												
Secretary—C. V. C. Murphy.												
PEOPLES' FIRE INSURANCE CO.	1864	200,000	420,991	73,851	24,390	102,837	123,676	92,958	8,000	131,698	9,902,044	14,052,312
WORCESTER, MASS.	1865	200,000	429,109	105,296	125,296	124,388	154,056	75,865	22,000	143,000	11,844,325	15,923,422
Incorporated March 23, 1847. Succumbed to the Boston fire in 1872	1866	200,000	433,877	150,239	163,229	216,869	244,642	162,202	24,000	247,828	18,636,384	21,933,047
President—Henry Chapin, 1864.	1867	200,000	487,766	193,588	194,887	300,262	330,433	174,606	20,000	277,908	23,362,197	26,597,668
Secretary—A. M. Currier, 1864.	1868	200,000	568,062	197,843	212,693	291,310	325,420	153,127	22,000	259,066	22,883,553	27,468,450
	1869	200,000	636,056	213,401	218,401	301,503	340,536	164,848	24,000	271,797	24,681,568	30,610,406
	1870	400,000	844,484	266,858	283,857	383,505	429,861	249,519	32,000	391,737	32,689,466	38,869,493
	1871	400,000	755,826	374,418	388,418	591,102	651,783	677,517	48,000	870,466	51,890,777	54,917,211
PETER COOPER FIRE INS. CO.	1853	150,000	164,645	.....	4,500	16,843	19,715	2,712	.....	9,999	.....	.....
NEW YORK CITY.	1854	150,000	167,328	.....	266	22,250	29,360	14,268	5,934	30,175	.....	2,821,596
Incorporated April 5, 1853. Commenced business April 7, 1853.	1855	150,000	174,967	.....	794	26,782	41,534	2,436	17,449	30,439	.....	3,486,801
President—Nathan C. Ely, 1853.	1856	150,000	181,463	.....	5,000	29,530	42,791	4,045	19,500	34,457	.....	4,170,536
Secretary—William H. Riblet, 1853.	1857	150,000	172,240	.....	50	29,121	39,527	20,359	19,500	51,147	.....	4,247,713
	1858	150,000	172,249	.....	10,432	28,932	39,020	10,164	18,000	39,850	.....	4,232,375
	1859	150,000	177,808	.....	15,630	27,849	37,737	3,010	18,000	32,770	.....	4,904,179
	1860	150,000	170,105	11,000	12,077	28,892	41,206	17,491	18,000	47,031	6,542,985	5,631,484
	1861	150,000	171,380	10,000	11,374	25,911	34,719	8,812	16,500	36,864	6,240,076	5,981,301
	1862	150,000	176,612	9,653	9,653	26,132	35,918	4,638	15,000	31,056	5,760,314	5,520,314
	1863	150,000	179,877	10,363	15,843	28,057	41,781	7,661	15,000	36,561	6,693,377	5,936,817
	1864	150,000	179,045	10,760	15,797	29,728	42,402	23,515	7,500	44,965	7,744,803	6,491,167
	1865	150,000	187,612	13,500	13,921	30,916	44,313	11,292	7,500	33,945	8,902,780	7,655,870
	1866	150,000	204,115	17,591	18,751	39,449	54,713	9,724	15,000	40,648	8,126,808	7,075,695
	1867	150,000	220,806	21,372	21,608	46,314	60,097	14,289	15,000	45,439	8,536,523	7,538,161
	1868	150,000	251,361	25,025	25,077	50,564	68,011	6,445	15,000	38,741	8,208,645	7,024,708
	1869	150,000	279,760	25,875	26,118	47,760	63,642	10,937	16,500	44,094	13,694,236	13,646,531
	1870	150,000	295,724	24,833	24,833	45,021	62,839	5,300	18,000	39,993	14,402,331	12,735,548
	1871	150,000	319,056	24,471	24,471	48,037	65,849	3,830	18,000	40,943	15,087,597	13,307,707
	1872	150,000	343,730	25,591	25,591	50,412	69,815	4,922	24,000	46,419	15,962,899	14,056,434
	1873	150,000	361,061	26,643	26,643	52,363	75,760	8,837	30,000	57,093	15,753,673	14,427,881
	1874	150,000	387,457	25,913	25,913	50,599	72,459	2,4[illegible]8	30,000	51,888	16,8[illegible]5,950	14,575,215
	1875	150,000	400,775	24,858	25,188	48,859	73,445	8,315	30,000	59,271	16,364,091	14,335,531
PHŒNIX INSURANCE CO.	1854	200,000	212,575	.....	6,565	21,066	22,978	7,760	.....	10,403	.....	490,496
HARTFORD, CONN.	1855	200,000	249,747	.....	6,164	79,879	84,723	16,137	20,000	49,735	.....	2,006,115
Organized June 29, 1854.	1856	200,000	312,379	.....	26,982	191,057	201,061	70,281	40,000	140,190	.....	3,690,024
President — N. H. Morgan, 1854; Simeon L. Loomis, 1855; Henry Kellogg, 1863.	1857	200,000	341,719	.....	34,913	315,319	372,870	142,239	40,000	238,851	.....	4,264,020
Secretary—Henry Kellogg, 1854; Wm. B. Clark, 1863; D. W. C. Skilton, 1867.	1858	200,000	419,084	.....	141,000	312,996	330,072	131,426	50,900	267,623	.....	20,548,144
	1859	400,000	582,326	.....	176,477	381,715	404,909	188,035	20,000	336,765	.....	26,237,858
	1860	400,000	553,133	147,318	199,926	454,539	483,144	351,831	40,000	513,250	42,738,200	32,211,280
	1861	400,000	500,701	128,304	158,4[illegible]5	379,459	406,414	318,022	20,000	433,551	35,613,000	25,710,310
	1862	400,000	545,896	130,531	166,526	382,576	408,009	252,864	39,296	386,070	34,007,029	26,874,934
	1863	400,000	656,818	151,734	186,384	422,972	453,548	202,171	40,704	361,714	40,176,863	32,701,833
	1864	600,000	931,975	200,358	228,715	518,527	583,141	370,611	39,260	570,394	53,627,714	40,891,520
	1865	600,000	1,006,790	294,268	332,616	749,264	796,567	410,614	78,044	738,727	69,002,851	45,057,667
	1866	600,000	1,103,468	365,318	416,448	1,102,477	1,158,319	693,300	72,297	1,116,305	97,235,105	64,570,371
	1867	600,000	1,231,191	443,363	520,512	1,196,282	1,259,013	666,3[illegible]6	72,399	1,100,487	83,142,208	74,637,978
	1868	600,000	1,429,796	516,490	648,461	1,219,212	1,290,521	608,088	84,000	1,078,914	93,6[illegible]8,814	80,855,281
	1869	600,000	1,636,507	633,302	691,020	1,267,979	1,372,027	634,246	114,000	1,106,209	105,120,486	90,904,214
	1870	600,000	1,717,746	705,523	802,331	1,277,514	1,391,147	756,132	150,000	1,331,012	110,708,946	104,056,759
	1871	600,000	1,908,831	741,555	1,276,793	1,544,333	1,655,111	1,468,189	150,000	2,076,573	131,666,262	123,679,169
	1872	600,000	1,582,646	784,905	1,070,626	1,525,181	1,614,716	1,407,848	.....	1,864,223	118,578,128	132,892,967
	1873	600,000	1,675,114	780,040	1,075,114	1,531,215	1,613,223	883,403	.....	1,334,323	105,958,725	113,433,887
	1874	600,000	1,901,589	873,112	1,020,799	1,512,714	1,601,964	760,256	150,000	1,347,159	105,367,675	119,953,589
	1875	600,000	1,950,305	836,955	964,624	1,452,672	1,556,265	871,885	165,000	1,490,418	99,840,705	115,826,131
PHENIX FIRE INSURANCE CO.	1853	200,000	206,647	.....	151	18,480	15,537	9,936	.....	16,890	.....	.....
BROOKLYN, N. Y.	1854	200,000	229,775	.....	3,920	59,460	73,347	33,188	.....	55,906	.....	5,586,164
Incorporated September 9, 1853.	1855	200,000	250,174	.....	1,350	80,137	95,586	28,987	37,000	76,461	.....	8,794,038
President—Stephen Crowell.	1856	200,000	275,639	.....	15,172	105,527	121,809	37,074	40,000	93,828	.....	9,643,450
Secretary—Philander Shaw.	1857	200,000	276,991	.....	12,365	115,132	135,941	74,416	40,000	134,134	.....	10,904,839
	1858	200,000	290,315	.....	50,350	126,816	163,997	61,233	40,000	131,422	.....	10,952,906
	1859	200,000	307,244	.....	89,951	141,143	159,993	88,010	40,000	166,360	.....	12,000,000
	1860	200,000	283,143	57,731	88,327	186,081	203,278	141,962	36,000	240,027	17,150,530	14,513,974
	1861	200,000	298,233	57,779	69,179	194,193	209,714	127,858	12,000	189,071	16,981,000	14,500,000
	1862	200,000	320,161	60,000	74,425	215,353	233,825	134,162	24,000	206,861	19,946,000	15,200,000
	1863	200,000	391,798	80,000	100,025	296,507	316,998	1[illegible]0,486	20,000	262,608	25,000,000	18,300,000
	1864	500,000	929,090	205,200	264,102	685,390	718,387	432,850	45,000	653,331	35,000,000	24,500,000
	1865	1,000,000	1,700,200	230,983	701,522	577,458	1,001,312	332,606	75,000	1,088,278	55,000,000	36,625,900
	1866	1,000,000	1,663,085	242,429	585,797	808,130	1,763,893	612,961	80,000	1,933,065	90,074,037	81,424,942
	1867	1,000,000	1,555,286	229,347	455,484	764,488	1,072,489	425,028	100,000	1,649,119	85,716,475	68,818,002
	1868	1,000,000	1,581,472	254,753	423,849	727,866	1,327,538	438,736	100,000	1,334,413	89,500,127	60,820,470
	1869	1,000,000	1,815,455	405,612	510,244	1,201,794	1,301,030	627,801	100,000	1,076,703	80,695,900	53,357,228
	1870	1,000,000	1,890,010	376,006	517,064	1,004,437	1,105,082	582,541	110,000	1,012,361	90,559,850	53,604,109
	1871	1,000,000	1,868,570	528,085	690,784	1,331,336	1,420,947	947,109	120,000	1,420,758	113,055,080	77,979,283
	1872	1,000,000	1,985,299	573,032	941,405	1,193,720	1,616,918	842,343	100,000	1,569,529	137,306,981	97,202,455
	1873	1,000,000	2,008,047	630,190	825,739	1,261,738	1,744,582	751,896	100,000	1,665,268	142,016,841	103,053,013
	1874	1,000,000	2,166,956	588,049	647,734	1,283,714	1,629,363	485,232	100,000	1,302,563	137,888,415	105,142,421
	1875	1,000,000	2,532,959	661,059	764,270	1,417,896	1,547,018	466,284	150,000	1,183,626	142,743,791	115,544,175
PHENIX FIRE INSURANCE CO.	1824	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NEW YORK CITY.	1833	250,000	272,868	.....	16,262	22,843	36,909	24,939	16,000	.....	.....	4,006,912
Incorporated March 29, 1824. Burned out December, 1835, and reorganized as "The North American Fire Insurance Company" October 10, 1836.	1834	250,000	260,197	.....	.....	.....	.....	1,000	.....	.....	.....	.....
President — Francis Cooper, 1824; Charles Mowatt, 1825; Thomas Herttel, 1829 to 1831; Thos. Bolton, 1832 to 1835.	1835	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Secretary—Robt. Ainslie, 1824 to 1835.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
PRESCOTT FIRE AND MARINE INSURANCE COMPANY.	1870	200,000	425,060	62,144	62,644	61,581	97,285	38,897	24,000	89,025	6,313,290	7,550,115
BOSTON, MASS.	1871	200,000	448,455	82,137	83,690	78,090	110,350	10,598	26,000	67,404	8,244,574	9,694,242
Incorporated April 18, 1855.	1873	200,000	276,376	57,602	58,808	99,805	111,435	11,216	.....	45 023	3,430,874	3,764,303
President—Franklin Greene, 1870.	1874	200,000	323,220	78,752	84,601	98,845	122,371	50,798	10,000	93,172	8,471,942	8,266,946
Secretary—Richard Pope, 1870; Francis H. Stevens, 1873.	1875	200,000	369,803	100,613	110,419	129,011	148,888	48,746	20,000	112,798	11,916,829	12,620,845
No report for 1872.												
PROTECTION INSURANCE CO.	1848	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HARTFORD, CONN.	1849	291,800	356,657	.....	93,747	.....	.....	.....	.....	.....	.....	.....
Incorporated . Admitted to New York May 8, 1849.	1850	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
President—D. W. Clark.	1851	291,800	356,474	.....	60,288	.....	.....	.....	.....	.....	.....	.....
Secretary—William Connor.	1852	291,800	398,025	.....	55,317	.....	.....	.....	.....	.....	.....	.....
	1853	291,800	385,900	.....	80,393	.....	.....	.....	.....	.....	.....	.....
PROVIDENCE WASHINGTON INSURANCE COMPANY.	1849	200,000	257,944	.....	11,410	.....	.....	.....	.....	.....	.....	.....
PROVIDENCE, R. I.	1850	200,000	259,000	45,513	13,240	47,473	62,240	32,951	25,000	.....	.....	3,703,078
Incorporated February, 1799. Reorganized after Chicago fire, 1871. We find this Company represented in New York, in 1843, Asa Bigelow, agent.	1851	200,000	258,000	42,290	9,700	41,269	56,282	19 629	37,500	.....	.....	3,499,087
President—Sullivan Dorr, 1846; W. T. Dorrance, 1858; John Kingsbury, 1861; J. H. De Wolfe, 1875.	1852	200,000	267,474	42,999	12,150	44,913	59,961	28,897	21,875	.....	.....	3,577,771
Secretary—Warren S. Greene, 1851.	1853	200,000	266,025	.....	2,300	.....	.....	.....	.....	.....	.....	.....
	1854	200,000	287,130	8	9,108	70,105	84,929	25,641	27,962	64,717	.....	1,421,797
	1855	200,000	299,153	.....	23,254	83,079	100,181	60,676	12,858	86,642	.....	1,627,684
	1856	200,000	302,255	.....	21,942	89,810	107,183	66,348	24,828	104,641	.....	1,457,949
	1857	200,000	341,719	.....	24,779	87,165	106,027	56,797	31,220	101,457	.....	1,704,780
	1858	200,000	315,133	.....	78,570	72,767	90,804	27,155	43,098	79,821	.....	5,288,852
	1859	200,000	345,786	.....	57,111	71,443	89,317	26,079	68,168	117,847	.....	5,446,505
	1860	200,000	361,173	46,613	83,050	99,715	117,281	44,003	36,701	103,215	10,445,882	7,969,525
	1861	200,000	365,515	52,510	74,115	115,273	131,914	89,607	14,370	125,609	11,906,606	9,096,303
	1862	200,000	355,967	57,544	67,952	127,704	145,106	125,253	18,809	167,528	13,923,665	10,295,202
	1863	200,000	389,445	57,015	89,234	128,828	145,822	69,310	12,550	109,487	14,483,508	10,437,432
	1864	200,000	365,553	61,358	92,464	130,095	156,971	127,118	20,876	189,153	16,555,985	11,717,425
	1865	200,000	347,990	63,501	96,262	132,597	153,381	124,704	6,506	169,209	12,530,694	14,980,535
	1866	200,000	343,575	76,270	106,239	154,011	165 422	126,805	38	106,227	14,065,315	15,537,204
	1867	200,000	370 652	81,984	110,051	180,384	205,996	101,577	192	163,478	12,316,876	14,766,502
	1868	200 000	392,425	78,508	103,886	142 686	165,217	89,127	1,993	144,860	10,973,116	12,673,843
	1869	200,000	434,574	74,792	103,245	147,127	171,948	103,188	24,902	178,657	14,497,358	11,948,329
	1870	200,000	41[illegible],587	65,063	99,592	126,346	157,047	107,563	29,209	178 043	14,445,731	11,760,467
	1872	200,000	244,628	30,317	47,709	59,753	67,781	78,947	.....	97,076	6,893,162	5,248,390
	1873	200,000	261,[illegible]64	51,451	61,603	92 640	110,237	30,067	20,000	95,171	8,979,600	6,851,028
	1874	200,000	264,037	51,405	53,010	84,442	97,363	32,645	30 000	92,985	8,633,352	7,167,028
	1875	400,000	587,915	111,461	147,602	190,734	282,180	57,076	40,449	165,406	22,893,838	13,801,088
PUTNAM FIRE INSURANCE CO.	1864	500,000	507,982	5,478	2,000	586	643	.....	.....	2,939	794,442	794,442
HARTFORD, CONN.	1865	500,000	592,119	70,047	92,418	165,151	198,386	77,095	.....	139,962	19,148,037	12,499,277
Organized June, 1864. Crushed at Chicago 1871.	1866	500,000	617,479	172,169	20[illegible],086	434,973	479,528	347,131	.....	475,620	42,039,770	27,600,118
President—S. Woodruff, 1864; G. W. Welch, 1869; R. E. Day, 1870.	1867	500,000	595,215	152,543	190,0[illegible]	547,833	579,352	406,622	.....	573,743	39,778,219	26,021,912
Secretary—Daniel Buck, 1864; Samuel G. Parsons, 1869.	1868	500,000	701,502	215,003	271,950	501,211	623,781	317,718	.....	542,068	43,791,509	32,405,637
	1869	500,000	722,317	242,596	302,954	627,160	667,750	387,511	40,000	655,694	48,377,125	36,891,124
	1870	400,000	785,783	285,738	379,732	670,410	712,025	507,750	.....	768,771	50,253,986	40,672,771
QUAKER CITY INSURANCE CO.	1858	200,000	324,351	.....	39,350	228,697	263,427	122,989	20,000	216,755	.....	4,922,537
PHILADELPHIA, PA.	1859	200,000	359,747	.....	106,080	314,057	365,692	174,972	20,000	330,296	.....	2,269,583
Organized . *President*—George H. Hart. *Secretary*—H. R. Coggshall.												
READING FIRE INSURANCE AND TRUST COMPANY.	1875	200,000	286,822	39,501	55,868	56,748	78,178	16,849	12,417	51,418	5,861,176	7,012,959
READING, PA.												
Incorporated July 8, 1867. *President*—W. A. Arnold. *Secretary*—S. E. Ancona.												
REAPER CITY INSURANCE CO.	1869	150,000	175,738	21,989	24,879	42,303	56,177	9,118	12,000	40,979	2,692,871	2,258,443
ROCKFORD, ILL.												
Incorporated February 25, 1867. *President*—Thomas T. Robertson, 1869. *Secretary*—James S. Tickner, 1869.												
RELIANCE INSURANCE CO.	1871	300,000	481,346	34,785	112,234	62,302	90 161	16,867	24,000	60,037	8,934,873	10,231,317
PHILADELPHIA, PA.	1872	300,000	485,688	46,681	131,269	79,843	110,704	64,049	24,000	110,608	12,272,107	12,583,497
Incorporated April 24, 1862.	1873	300,000	521,364	44,827	125,831	83,462	113,125	36,522	24,000	85,696	10,632,944	11,276,125
President—Thomas C. Hill, 1871.	1874	300,000	584,287	40,609	127,707	77,499	109,088	13,142	24,000	60,523	9,579,292	10,790,175
Secretary—William Chubb, 1871.	1875	300,000	618,580	35,359	130,673	65,679	102,304	26,976	24,000	73,763	8,674,137	10,152,320
RELIANCE MUTUAL INS. CO.	1854	177,674	231,591	.....	1,475	56,076	72,460	56,351	.....	66,079	.....	100,300
PHILADELPHIA, PA.	1855	177,926	218,168	.....	9,000	57,001	74,295	64,030	.....	75,940	.....	1,277,493
Organized 1844.	1857	177,926	24[illegible],452	.....	6,350	55,327	72,419	37,015	.....	48,384	.....	5,568,878
President—Clem. Tingley.	1858	177,931	274,328	.....	21,388	41,645	58,740	12,757	.....	22,740	.....	4,917,782
Secretary—B. M. Hinchman.	1859	187,721	291,817	.....	21,353	40,834	57,753	4,901	10,504	27,272	.....	5,246,313
No report for 1856, or after 1860.	1860	214,700	297,658	9,190	24,683	42,159	58,982	22,468	11,121	46,635	6,906,338	5,845,416

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
RELIEF FIRE INSURANCE CO.	1855	150,000	152,309	.....	.....	1,548	1,548	.....	.....	315	.....	347,400
NEW YORK CITY.	1856	150,000	182,061	.....	5,851	58,563	70,518	9,958	7,500	38,607	.....	4,928,633
President—H. S. De Peyster, 1855; J. H. Pinkney, 1861.	1857	150,000	195,173	.....	3,300	74,190	86,853	23,785	19,500	73,160	.....	6,333,205
Secretary—J. H. Pinkney, 1855; W. E. Crary, 1861.	1858	150,000	207,840	.....	28,583	64,300	78,066	19,447	24,000	68,121	.....	5,986,478
	1859	200,000	256,251	.....	35,891	65,296	85,110	27,749	28,000	83,660	.....	6,656,666
	1860	200,000	256,257	29,000	40,200	71,352	87,665	39,220	28,000	85,966	11,253,616	8,400,000
	1861	200,000	254,581	28,500	37,253	80,146	100,409	38,921	28,000	93,051	11,326,430	8,587,593
	1862	200,000	262,744	30,000	45,550	93,928	111,412	59,179	22,000	102,989	13,635,590	10,338,352
	1863	200,000	296,771	35,600	48,586	112,896	131,028	51,738	20,000	102,109	18,269,979	12,272,907
	1864	200,000	340,620	62,269	90,800	173,173	198,063	94,567	24,000	158,140	25,767,273	16,954,530
	1865	200,000	289,628	67,750	101,458	198,329	222,832	201,774	24,000	275,395	24,603,251	17,918,614
	1866	200,000	255,868	46,200	65,700	169,767	187,943	280,177	.....	320,596	21,021,952	15,650,192
	1867	200,000	285,605	40,250	58,692	123,352	138,695	74,744	10,000	124,270	14,573,387	12,683,784
	1868	200,000	300,965	48,969	62,276	128,064	144,291	70,347	20,000	126,632	16,620,494	13,808,389
	1869	200,000	311,094	50,179	57,129	130,491	147,175	82,420	20,000	139,844	17,958,887	15,060,635
	1870	200,000	310,508	44,048	61,348	112,309	145,734	68,388	24,000	129,480	16,584,442	14,647,855
	1871	200,000	315,035	52,369	87,939	128,992	145,827	87,130	22,000	145,481	20,567,418	17,710,159
	1872	200,000	303,824	48,660	103,962	136,331	152,752	113,567	20,000	173,733	20,702,399	18,015,850
	1873	200,000	278,460	52,522	69,032	169,604	186,016	148,818	10,000	201,902	29,688,101	17,049,400
	1874	200,000	289,195	56,722	74,032	147,751	161,516	59,544	20,000	123,214	19,044,747	16,767,800
	1875	200,000	316,253	59,008	75,141	138,352	155,235	57,850	20,000	117,433	19,609,606	16,833,300
RENSSELAER AND SARATOGA INSURANCE COMPANY.	1833	101,732	162,028	.....	2,238	13,839	24,981	4,795	9,230	.....	.....	2,170,668
TROY, N. Y.												
Incorporated April 15, 1814.												
President—Townsend McCoun												
Secretary—Daniel Hall.												
REPUBLIC INSURANCE CO	1868	740,220	937,242	134,874	143,967	423,794	454,436	150,120	9,186	320,602	25,602,065	14,995,527
CHICAGO, ILL.	1869	989,820	1,369,266	231,870	235,870	871,571	945,384	437,664	67,459	783,855	51,408,621	32,612,493
Incorporated Feb. 15, 1865. Burned out October, 1871.												
President—B. W. Phillips.												
Secretary—J. R. Payson.												
REPUBLIC FIRE INS. CO.	1852	150,000	164,483	.....	.....	27,044	.....	9,678	.....	.....	.....	3,554,840
NEW YORK CITY.	1853	150,000	179,342	.....	1,070	42,416	53,814	11,625	12,418	39,294	.....	.....
Incorporated April 12, 1852. Commenced business April 13, 1852.	1854	150,000	199,324	.....	700	42,972	55,475	9,423	10,500	33,795	.....	4,681,475
President—R. S. Hone, 1852.	1855	150,000	226,274	.....	10,511	45,887	60,463	5,725	10,465	33,021	.....	4,810,739
Secretary—Duncan F. Curry, 1852.	1856	150,000	244,027	.....	38,915	56,257	72,978	26,051	10,080	51,187	.....	6,267,832
	1857	150,000	284,498	.....	58,616	56,195	73,457	22,781	10,813	48,901	.....	6,149,436
	1858	150,000	270,444	.....	69,991	47,499	64,336	25,524	16,815	59,064	.....	6,405,208
	1859	150,000	295,572	.....	18,674	61,274	79,400	8,302	17,466	45,858	.....	6,620,201
	1860	150,000	313,921	23,740	38,505	81,544	100,143	29,539	16,500	77,072	9,620,810	10,069,610
	1861	150,000	306,048	19,859	21,995	66,749	87,356	46,357	10,107	84,809	11,907,523	7,404,203
	1862	150,000	320,290	26,551	30,412	87,450	108,282	46,285	14,250	90,179	15,223,492	9,718,473
	1863	300,000	548,237	31,573	60,617	126,041	155,033	39,278	10,325	92,368	18,798,754	11,630,525
	1864	300,000	525,047	39,380	43,496	129,379	171,867	94,116	27,000	180,111	23,330,878	14,968,127
	1865	300,000	558,647	75,639	101,394	207,142	304,357	107,750	28,500	274,502	30,096,508	17,915,442
	1866	300,000	584,738	90,044	131,505	276,188	448,439	196,648	21,000	407,845	34,482,581	21,535,254
	1867	300,000	650,880	120,206	170,331	299,316	456,055	168,815	30,000	410,476	26,026,546	18,431,476
	1868	300,000	661,180	131,209	172,126	270,472	367,002	140,190	30,000	365,445	29,924,150	22,183,550
	1869	300,000	697,871	150,412	208,585	340,380	384,039	194,322	30,000	366,840	32,075,882	24,733,879
	1870	300,000	683,478	168,098	247,020	296,769	363,061	185,505	30,000	380,950	33,078,735	29,016,023
	1871	300,000	503,774	197,242	235,480	469,740	532,239	456,681	15,000	632,143	44,504,118	40,012,455
	1872	300,000	595,343	220,682	461,571	447,416	481,251	245,718	.....	413,489	46,194,405	40,856,441
	1873	300,000	637,031	240,335	279,143	458,529	453,584	418,953	27,522	613,462	41,848,242	38,611,429
	1874	300,000	520,932	95,141	118,060	184,076	231,567	163,221	33,000	296,747	23,701,420	19,749,771
	1875	300,000	510,632	91,748	120,834	155,192	192,569	67,474	30,000	185,937	23,388,069	22,010,144
RESOLUTE FIRE INS. CO.	1857	200,000	220,160	.....	.....	20,503	25,049	.....	.....	7,652	2,611,480	2,612,480
NEW YORK CITY.	1858	200,000	246,839	.....	19,514	58,090	72,755	8,231	20,000	47,813	.....	5,179,093
President—C. F. Uhlhorn, 1857; J. E. Uhlhorn, 1863; Marcus Spring, 1867; John Gihon, 1868.	1859	200,000	246,077	.....	28,041	77,171	93,449	40,496	32,000	96,045	.....	7,384,050
Secretary—William M. Randall, 1857.	1860	200,000	271,719	35,566	51,824	119,315	129,667	60,402	17,000	107,467	16,977,479	9,260,326
	1861	200,000	247,932	23,625	27,890	113,530	129,012	100,207	16,000	150,183	15,156,962	7,968,960
	1862	200,000	243,481	23,515	31,565	75,136	88,339	62,154	7,000	93,590	18,730,094	8,152,320
	1863	200,000	282,417	25,510	38,314	95,553	112,182	23,298	20,000	74,520	18,256,062	9,082,280
	1864	200,000	280,730	32,892	48,539	109,458	132,731	80,153	20,000	140,425	21,487,229	10,697,981
	1865	200,000	273,648	52,596	64,678	139,317	159,052	106,127	17,000	175,634	22,314,891	12,319,408
	1866	200,000	275,918	69,345	89,966	220,778	240,215	161,645	7,000	245,526	25,994,139	14,339,128
	1867	200,000	293,938	56,080	66,490	134,400	150,190	172,416	.....	225,156	15,167,546	9,369,219
	1868	200,000	261,762	39,584	52,824	86,617	100,665	56,112	10,000	103,552	11,352,648	7,477,398
	1869	200,000	264,183	40,249	45,993	86,533	106,445	55,077	20,000	115,955	13,026,392	8,114,492
	1870	200,000	252,452	41,061	48,391	86,496	100,827	58,746	20,000	117,540	12,380,621	9,084,930
	1871	200,000	274,039	41,100	73,934	87,349	102,338	141,165	7,000	185,168	13,254,708	8,822,978
	1872	200,000	246,915	42,923	72,639	80,360	97,681	85,999	.....	130,269	12,386,518	9,342,511
	1873	200,000	276,986	45,326	61,703	96,747	110,518	43,405	.....	82,048	11,319,323	8,784,573
	1874	200,000	277,486	42,743	47,045	86,798	101,016	42,546	20,000	100,342	10,434,310	8,179,318
	1875	200,000	276,572	38,870	52,597	76,356	91,364	33,339	20,000	92,427	9,754,379	7,635,361
REVERE FIRE INSURANCE CO.	1875	200,000	229,608	21,731	27,417	37,078	40,919	752	16,164	4,538,876	3,464,416	.....
BOSTON, MASS.												
Organized May 6, 1875.												
President—Joseph H. Wellman.												
Secretary—John W. Belcher.												
RIDGEWOOD INSURANCE CO.	1873	200,000	262,094	43,020	43,600	81,673	89,839	5,310	.....	41,473	9,584,612	7,200,959
BROOKLYN, N. Y.	1874	200,000	307,285	49,372	49,522	101,957	120,386	19,091	20,000	82,563	11,978,176	10,554,392
Incorporated March 15, 1873.	1875	200,000	336,943	47,324	53,263	96,920	117,577	23,462	22,000	89,270	14,510,653	12,556,839
President—W. K. Lothrop, 1873.												
Secretary—W. A. Scott.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
PRESCOTT FIRE AND MARINE INSURANCE COMPANY.	1870	200,000	425,660	62,144	62,644	61,581	97,265	38,897	24,000	89,025	6,313,290	7,350,115
BOSTON, MASS.	1871	200,000	448,455	82,137	83,690	78,090	110,250	10,598	26,000	67,404	8,244,574	9,694,242
Incorporated April 18, 1855.	1873	200,000	276,576	57,602	58,808	99,805	111,435	11,216	.....	45,023	3,430,874	3,764,303
President—Franklin Greene, 1870.	1874	200,000	323,220	78,752	84,601	98,845	122,371	50,798	10,000	93,172	8,471,942	8,259,946
Secretary—Richard Pope, 1870; Francis H. Stevens, 1873.	1875	200,000	369,803	100,613	110,419	129,011	148,888	48,746	20,000	112,798	11,916,829	12,620,845
No report for 1872.												
PROTECTION INSURANCE CO.	1848	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HARTFORD, CONN.	1849	291,800	356,657	.....	93,747	.....	.....	.....	.....	.....	.....	.....
Incorporated , Admitted to New York May 8, 1849.	1850	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
President—D. W. Clark.	1851	291,800	356,474	.....	60,288	.....	.....	.....	.....	.....	.....	.....
Secretary—William Connor.	1852	291,800	338,025	.....	55,317	.....	.....	.....	.....	.....	.....	.....
	1853	291,800	385,900	.....	80,393	.....	.....	.....	.....	.....	.....	.....
PROVIDENCE WASHINGTON INSURANCE COMPANY.	1849	200,000	257,944	.....	11,410	.....	.....	.....	.....	.....	.....	.....
PROVIDENCE, R. I.	1850	200,000	259,000	45,513	13,240	47,413	62,260	32,951	25,000	.....	.....	3,703,078
Incorporated February, 1799. Reorganized after Chicago fire, 1871. We find this Company represented in New York, in 1843, Asa Bigelow, agent.	1851	200,000	258,000	42,290	9,700	41,269	56,282	19,629	37,500	.....	.....	3,499,087
	1852	200,000	267,474	42,999	12,150	44,913	59,961	28,897	21,875	.....	.....	3,577,771
	1853	200,000	266,025	.....	2,300	.....	.....	.....	.....	.....	.....	.....
President—Sullivan Dorr, 1846; W. T. Dorrance, 1858; John Kingsbury, 1861; J. H. De Wolfe, 1875.	1854	200,000	287,130	8	9,108	70,105	84,929	25,641	27,962	64,717	.....	1,421,797
Secretary—Warren S. Greene, 1851.	1855	200,000	299,153	.....	23,254	83,079	100,181	60,676	12,858	86,642	.....	1,627,684
	1856	200,000	302,255	.....	21,942	89,810	107,183	66,348	24,828	104,641	.....	1,457,949
	1857	200,000	341,719	.....	24,779	87,165	106,027	56,897	31,220	101,457	.....	1,704,780
	1858	200,000	315,133	.....	78,570	72,767	90,804	27,155	43,098	79,821	.....	5,288,852
	1859	200,000	345,786	.....	57,111	71,443	89,317	26,076	68,168	117,847	.....	5,406,505
	1860	200,000	361,173	46,613	83,059	99,715	117,281	44,003	36,701	103,215	10,445,882	7,969,525
	1861	200,000	365,515	52,540	74,115	115,273	131,914	89,607	14,370	125,609	11,906,606	9,036,303
	1862	200,000	355,967	57,541	67,952	127,704	145,106	125,253	18,809	167,528	13,923,605	10,295,292
	1863	200,000	389,445	57,015	89,234	128,828	145,822	69,310	12,550	109,487	14,483,508	10,457,432
	1864	200,000	365,553	61,358	92,464	136,095	156,971	127,118	20,876	189,158	16,555,985	11,717,425
	1865	200,000	347,590	63,501	96,262	132,597	153,381	124,704	6,506	169,209	12,534,694	14,980,535
	1866	200,000	343,575	76,270	106,239	154,011	165,422	126,805	38	106,227	14,068,315	15,537,204
	1867	200,000	370,652	81,984	110,051	180,384	205,996	101,577	192	163,478	12,316,876	14,766,502
	1868	200,000	392,425	78,508	103,886	142,686	165,217	89,127	1,993	144,860	10,973,116	12,673,863
	1869	200,000	434,574	74,792	103,245	147,147	171,948	103,188	24,992	178,657	14,497,358	11,948,329
	1870	200,000	416,587	65,063	99,502	126,346	157,047	107,563	29,209	178,043	14,445,731	11,750,467
	1872	200,000	244,628	30,317	47,709	59,753	67,781	78,947	.....	97,076	6,893,162	5,248,390
	1873	200,000	261,164	51,451	61,603	92,640	110,237	30,067	30,000	95,171	8,979,600	6,851,028
	1874	200,000	269,037	51,405	53,010	84,442	97,363	32,645	30,000	92,985	8,634,352	7,167,023
	1875	400,000	587,915	111,461	147,602	190,734	282,180	57,076	40,449	165,406	22,893,838	13,801,088
PUTNAM FIRE INSURANCE CO.	1864	500,000	507,982	5,478	2,090	586	643	.....	.....	2,939	794,442	794,442
HARTFORD, CONN.	1865	500,000	592,419	70,037	92,418	165,151	198,286	77,095	.....	139,462	19,143,037	12,439,277
Organized June, 1854. Crushed at Chicago 1871.	1866	500,000	617,179	172,169	209,080	434,973	472,528	347,131	.....	475,620	42,039,770	27,600,118
President—S. Woodruff, 1864; G. W. Welch, 1869; R. E. Day, 1870.	1867	500,000	595,215	152,543	190,011	547,833	579,352	406,622	.....	573,743	39,778,219	26,021,942
Secretary—Daniel Buck, 1864; Samuel G. Parsons, 1869.	1868	500,000	701,892	215,003	271,950	591,211	623,781	317,718	.....	542,068	43,794,500	32,405,637
	1869	500,000	722,317	242,596	302,954	627,160	667,750	387,511	40,000	655,694	48,377,125	36,891,134
	1870	400,000	785,783	285,738	379,732	670,410	712,025	507,750	.....	768,771	50,258,986	40,672,771
QUAKER CITY INSURANCE CO.	1858	200,000	324,254	.....	39,350	228,697	263,427	122,989	20,000	216,755	.....	4,932,537
PHILADELPHIA, PA.	1859	200,000	359,747	.....	106,020	314,057	365,692	174,972	20,000	330,296	.....	2,269,583
Organized												
President—George H. Hart.												
Secretary—H. R. Coggshall.												
READING FIRE INSURANCE AND TRUST COMPANY.	1875	200,000	286,822	39,501	55,868	56,748	78,178	16,849	12,417	51,418	5,861,176	7,012,959
READING, PA.												
Incorporated July 8, 1867.												
President—W. A. Arnold.												
Secretary—S. E. Ancona.												
REAPER CITY INSURANCE CO.	1869	150,000	175,738	21,989	24,879	42,393	56,177	9,118	12,000	40,979	2,692,871	2,258,443
ROCKFORD, ILL.												
Incorporated February 25, 1867.												
President—Thomas T. Robertson, 1869.												
Secretary—James S. Tickner, 1869.												
RELIANCE INSURANCE CO.	1871	300,000	481,346	34,785	112,231	62,302	90,161	16,867	24,000	60,037	8,934,873	10,291,337
PHILADELPHIA, PA.	1872	300,000	485,688	46,581	131,269	79,813	110,704	64,049	24,000	110,608	12,272,107	12,563,497
Incorporated April 24, 1862.	1873	300,000	521,364	44,827	125,831	83,462	113,425	36,522	24,000	85,606	10,632,944	11,276,125
President—Thomas C. Hill, 1871.	1874	300,000	584,287	40,669	127,707	77,490	109,088	13,142	24,000	60,523	9,579,202	10,790,175
Secretary—William Chubb, 1871.	1875	300,000	618,580	35,359	130,673	65,679	102,304	20,076	24,000	73,763	8,674,137	10,152,320
RELIANCE MUTUAL INS. CO.	1854	177,071	231,592	.....	1,475	56,076	72,460	56,351	.....	66,079	.....	100,309
PHILADELPHIA, PA.	1855	177,926	218,168	.....	9,000	57,961	74,295	64,036	.....	75,949	.....	1,277,433
Organized 1844.	1857	177,926	244,452	.....	6,350	53,327	72,419	37,075	.....	48,384	.....	5,568,828
President—Clem. Tingley.	1858	177,931	274,338	.....	21,388	41,045	54,740	12,757	.....	22,740	.....	4,947,722
Secretary—B. M. Hinchman.	1859	187,721	294,817	.....	21,353	40,834	57,753	4,901	10,504	27,272	.....	5,246,313
No report for 1856, or after 1860.	1860	214,700	297,658	9,190	24,683	42,159	58,982	22,468	11,121	46,635	6,906,338	5,845,416

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
RELIEF FIRE INSURANCE CO.	1855	150,000	152,309	.....	.....	1,548	1,548	.....	.....	315	.....	347,400
New York City.	1856	150,000	182,061	.....	5,851	58,565	70,518	9,958	7,500	38,607	.....	4,928,633
President—H. S. De Peyster, 1855; J. H. Pinkney, 1861.	1857	150,000	195,173	.....	3,300	74,190	86,853	23,785	19,500	73,160	.....	6,333,205
Secretary — J. H. Pinkney, 1855; W. E. Crary, 1861.	1858	150,000	207,840	.....	28,583	64,300	78,066	19,447	24,000	68,121	.....	5,986,478
	1859	200,000	256,251	.....	35,891	65,296	85,110	27,749	28,000	88,660	.....	6,656,666
	1860	200,000	256,257	29,000	40,200	71,352	87,685	39,230	28,000	85,966	11,253,616	8,400,000
	1861	200,000	254,581	28,500	37,253	80,146	100,409	38 921	28,000	93,051	11,826,430	8,567,593
	1862	200,000	262,744	30,000	45,550	93,928	111,412	59,179	22,000	102,989	13,635,590	10,338,352
	1863	200,000	296,771	35,600	48,586	112,896	131,028	51,738	20,000	102,109	18,269,979	12,272,907
	1864	200,000	340,620	62,269	90,800	173,173	198,063	94,567	24,000	158,140	25,767,278	16,954,530
	1865	200,000	289,629	67,750	101,458	198,329	222,832	201,774	24,000	275,395	24,693,251	17,918,614
	1866	200,000	256,868	46,200	65,700	169,767	187,948	280,177	.....	320,596	21,021,952	15,650,192
	1867	200,000	285,605	40,250	58,692	123,352	138,695	74,714	10,000	124,270	14,573,387	12,085,784
	1868	200,000	300,965	48,969	62,276	128,064	144,291	70,347	20,000	126,632	16,620,494	13,808,387
	1869	200,000	311,094	50,179	57,129	120,491	147,175	82,420	20,000	139,844	17,938,887	15,060,635
	1870	200,000	310,908	44,048	61 348	112,309	145,734	68,388	24,000	129,480	16,584,442	14,647,855
	1871	200,000	315,033	52,360	87,939	128,992	145,827	87,130	22,000	145,431	20,567,418	17,710,159
	1872	200,000	303,824	48,660	103,982	136,331	152,752	113,587	20,000	173,733	20,702,389	18,015,850
	1873	200,000	278,460	52,522	60,032	169,604	186,016	148,818	10,000	201,902	29,688,101	17,049 400
	1874	200,000	289,195	56,722	74,032	147,751	161,516	59,544	20,000	123,214	19,044,747	16,767,800
	1875	200,000	316,233	59,008	75,141	138,552	155,235	57,350	20,000	117,433	19,609,606	16,823,300
RENSSELAER AND SARATOGA INSURANCE COMPANY. Troy, N. Y. Incorporated April 15, 1814. *President*—Townsend McCoun *Secretary*—Daniel Hall.	1833	101,732	162,028	.....	2,238	13,839	94,981	4,795	9,230	.....	.....	2,170,663
REPUBLIC INSURANCE CO Chicago, Ill. Incorporated Feb. 15, 1865. Burned out October, 1871. *President*—B. W. Phillips. *Secretary*—J. R. Payson.	1868	740,220	937,242	134,874	143,967	433,794	454,436	150,120	9,186	330,602	25,602,055	14,995,527
	1869	959,830	1,369,266	231,870	335,870	871,571	945,384	437,664	67,459	788,835	51,408,621	32,612,496
REPUBLIC FIRE INS. CO. New York City. Incorporated April 12, 1852. Commenced business April 13, 1852. *President*—R. S. Hone, 1852. *Secretary*—Duncan F. Curry, 1852.	1852	150,000	164,483	.....	.....	27,044	.....	9,678	.....	.....	.....	3,554,840
	1853	150,000	179,342	.....	1,070	42,416	53,314	11,625	12,418	39,294	.....	.....
	1854	150,000	199,324	.....	700	42,972	55,475	9,423	10,500	33,795	.....	4,681,475
	1855	150,000	226,274	.....	10,511	45,887	60,463	5,725	10,465	33,021	.....	4,810,730
	1856	150,000	244,027	.....	38,915	56,257	72,978	26,051	10,080	51 187	.....	6,267,832
	1857	150,000	281,498	.....	58,616	56,195	73,457	22,781	10,813	48,901	.....	6,149,426
	1858	150,000	270,444	.....	69,991	47,499	64,336	25,524	16,815	59,064	.....	6,405,208
	1859	150,000	295,572	.....	18,874	61,274	79,400	8,302	17,466	45,858	.....	8,620,201
	1860	150,000	313,921	23,740	33,505	81,544	100,148	29,539	16,500	77,072	9,630,810	10,069,610
	1861	150,000	306,048	19,859	24,995	66,749	87,356	46,357	10,107	84,809	11,907,523	7,404,203
	1862	150,000	330,290	26,551	30,412	87,450	108,282	46,285	14,250	90,179	15,223,492	9,718,472
	1863	300,000	548,237	31,573	60,617	126,041	155,033	39,278	10,325	92,368	18,798,754	11,650,535
	1864	300,000	525,047	39,330	43,496	129,379	171,867	94,116	27,000	180,111	23,830,878	14,938,127
	1865	300,000	558,647	75,639	101,394	207,142	304,357	107,750	28,500	274,502	30,096,508	17,915,442
	1866	300,000	584,738	90,044	131,505	276,188	448,439	196,648	21,000	407,845	34,482,581	21,535,354
	1867	300,000	650,880	120,206	170,331	269,816	456,055	168,815	30,000	410,476	26,026,546	18,431,476
	1868	300,000	661,190	131,209	172,126	270,472	367,002	140,190	30,000	355,445	29,934,150	22,183,550
	1869	300 000	697,871	150,412	208,535	340,280	334,039	192,322	30,000	366,840	32,075,882	24,733,879
	1870	300,000	653,478	168,098	247,020	296,759	363,061	185,505	30,000	330,950	33,078,735	29,016,023
	1871	300,000	503,774	197,242	235,480	469,740	582,239	456,681	15,000	634,143	44,504,118	40,012,455
	1872	300,000	595,343	220,632	461,571	447,416	481,251	215,718	.....	418,489	46,194,405	40,856,441
	1873	300,000	637,031	240,331	279,143	458,529	453,584	418,953	27,522	613,462	41,848,942	38,611,429
	1874	300,000	520,932	95,141	118,090	184,076	231,567	163,221	30,000	296,747	23,701,420	19,749,771
	1875	300,000	510,632	91,748	120,834	155,192	192,569	67,474	30,000	165,927	23,388,069	22,010,144
RESOLUTE FIRE INS. CO. New York City. *President*—C. F. Uhlhorn, 1857; J. E. Uhlhorn, 1863; Marcus Spring, 1867; John Gibon, 1868. *Secretary*—William M. Randall, 1857.	1857	200,000	220,160	.....	.....	20,508	25,049	.....	.....	7,652	2,611,480	2,612,480
	1858	200,000	246,839	.....	19,514	58,090	72,755	8,231	20,000	47,813	.....	5,179,093
	1859	200,000	246 077	.....	28,041	77,171	93,449	40,496	32,000	96,045	.....	7,384,050
	1860	200,000	271,710	35,566	51,824	113,315	129,667	60,402	17,000	107,407	16,977,479	9,260,326
	1861	200,000	247,932	23,635	27,890	113,530	129,013	100,207	16,000	150,183	15,156,992	7,948,990
	1862	200,000	243,431	23,515	31,565	73,136	88,339	62,154	7,000	93,590	18,730,094	8,152,330
	1863	200,000	282,417	25,510	33,334	95,553	112,182	23,298	20,000	74,520	18,256,062	9,082,290
	1864	200,000	290,730	32,892	48,539	109,458	132,731	80,153	20,000	140,425	21,487,229	10,697,981
	1865	200,000	273,648	52,596	64,678	139,317	159,052	106,127	17,000	175,634	22,314,891	12,312,408
	1866	200,000	275,918	69,315	89,966	220,773	240,215	161,645	7,000	245,526	25,994,139	14,339,128
	1867	200,000	293,938	56,060	66,490	134,400	150,190	172,416	.....	225,156	15,167,546	9,369,319
	1868	200,000	261,764	39,584	52,824	86,617	100,695	56,112	10,000	103,552	11,352,648	7,427,398
	1869	200,000	264,183	40,249	45,993	86,533	106,445	55,077	20,000	115,955	13,096,392	8,114,492
	1870	200,000	252,452	41,061	48,391	86,496	100,827	58,746	20,000	117,540	12,380,621	9,034,930
	1871	200,000	274,039	41,100	73,931	67,349	102,338	141,165	7,000	185,168	13,254,708	8,822,978
	1872	200,000	246,915	42,923	72,689	80,360	97,681	85,999	.....	130,209	12,386,516	9,342,511
	1873	200,000	276,987	45,326	61,703	96,747	110,518	43,405	.....	82,048	11,319,323	8,784,573
	1874	200,000	277,486	42,743	47,045	86,798	101,016	42,546	20,000	100,342	10,434,310	8,179,318
	1875	200,000	276,572	38,870	52,597	76,356	91,864	33,339	20,000	92,427	9,754,379	7,635,361
REVERE FIRE INSURANCE CO. Boston, Mass. Organized May 6, 1875. *President*—Joseph H. Wellman. *Secretary*—John W. Belcher.	1875	200,000	229,608	21,731	27,417	37,078	40,919	752	16,164	4,838,876	3,464,416	.....
RIDGEWOOD INSURANCE CO. Brooklyn, N. Y. Incorporated March 15, 1873. *President*—W. K Lothrop, 1873. *Secretary*—W. A. Scott.	1873	200,000	262,004	43,020	43,600	81,673	89,339	5,310	.....	41,473	9,594,612	7,200,959
	1874	200,000	307,285	49,372	49,522	101,957	120,356	19,091	20,000	83,563	11,978,176	10,554,362
	1875	200,000	336,943	47,324	53,263	96,920	117,577	23,462	22,000	89,270	14,510,653	12,556,830

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
ROCHESTER GERMAN INS. CO.	1872	100,000	121,001	11,245	12,045	22,476	27,024	1,560	.....	4,803	2,688,943	2,643,543
ROCHESTER, N. Y.	1873	100,000	164,541	37,728	37,803	71,897	83,305	15,826	7,000	41,861	6,478,650	6,192,691
Organized February, 1872.	1874	200,000	313,708	75,592	82,979	145,469	168,579	55,989	25,000	119,601	12,764,260	10,912,055
President—Louis Ernst, 1872; Fred. Cook, 1875.	1875	200,000	343,780	88,815	96,391	172,945	199,983	99,125	20,000	169,815	16,147,532	13,791,799
Secretary—Rudolph Vay, 1872.												
ROGER WILLIAMS INS. CO.	1854	100,000	151,255	.....	19,245	76,860	101,312	85,242	.....	98,349	.....	*a* 1,693,653
PROVIDENCE, R. I.	1855	100,000	153,964	.....	13,896	82,738	99,640	57,147	12,000	93,858	.....	*a* 1,101,499
Organized May 30, 1848. Burned out at Chicago, 1871.	1856	100,000	154,734	.....	24,300	79,096	89,963	86,906	.....	107,383	.....	*a* 954,619
President—A. C. Mauran, 1854; Z. R. Tucker, 1858; Richard W. Jackson, 1864; A. A. Williams, 1866.	1857	100,000	156,437	.....	9,412	73,879	83,218	55,304	4,000	72,390	.....	*a* 939,311
Secretary—Richard W. Jackson, 1854; J. W. Davenport, 1861.	1858	100,000	176,902	.....	42,000	62,954	71,714	34,415	18,000	65,939	.....	3,600,429
No reports for 1860, 1861, 1862, and 1863.	1859	100,000	182,453	.....	48,222	57,453	89,035	42,885	26,000	85,071	.....	3,215,041
a Fire risks in force in New York only.	1864	100,000	146,147	19,481	30,079	44,754	54,134	43,250	689	53,239	4,131,619	3,274,841
	1865	100,000	152,322	21,873	40,125	48,287	64,056	51,412	62	68,189	4,787,130	3,784,755
	1866	100,000	165,925	28,721	65,833	59,612	79,987	50,428	90	79,883	5,634,193	4,527,016
	1867	100,000	201,359	44,842	85,504	95,113	125,159	56,079	.....	90,008	6,734,631	5,410,584
	1868	100,000	205,287	52,198	71,637	106,826	164,822	71,514	8,302	136,878	7,922,961	6,213,116
	1869	200,000	300,309	60,907	110,102	151,133	165,921	85,387	4,042	129,314	8,350,583	7,057,628
	1870	200,000	280,520	70,805	97,293	125,292	181,399	126,869	.....	209,499	10,465,735	8,612,691
RUTGERS' FIRE INS. CO.	1853	200,000	212,162	.....	12,000	7,100	9,781	6,000	.....	9,619	.....	.....
NEW YORK CITY.	1854	200,000	217,489	.....	2,100	43,225	57,368	17,224	8,000	38,593	.....	8,805,728
Incorporated October 3, 1853. Commenced business October 11, 1853.	1855	200,000	243,736	.....	7,050	61,174	76,896	18,932	14,999	51,931	.....	5,673,564
President—Isaac O. Barker, 1853; E. B. Fellows, 1866.	1856	200,000	244,027	.....	7,100	68,297	84,353	43,704	16,574	84,278	.....	6,512,581
Secretary—Ed. B. Fellows, 1853; Jos. W. Dugliss, 1866.	1857	200,000	256,139	.....	4,900	71,577	87,802	31,716	26,000	76,169	.....	7,094,779
	1858	200,000	264,318	.....	24,563	64,861	82,284	24,007	32,000	73,875	.....	6,948,231
	1859	200,000	268,278	.....	36,721	60,691	77,028	21,411	34,000	73,858	.....	7,025,230
	1860	200,000	259,988	27,037	31,332	63,730	85,789	50,524	28,000	96,239	9,991,150	8,026,803
	1861	200,000	245,473	20,786	21,786	56,936	72,613	36,111	28,000	83,198	8,000,362	7,152,659
	1862	200,000	241,286	20,669	23,419	53,305	66,735	34,030	20,000	70,246	8,024,480	7,298,427
	1863	200,000	251,238	21,440	25,540	54,977	69,881	19,698	20,000	59,059	8,236,306	7,345,990
	1864	200,000	238,731	23,495	30,695	62,673	79,582	54,025	19,500	94,658	9,297,733	8,548,829
	1865	200,000	244,507	29,487	37,607	66,398	81,207	34,953	14,000	73,854	9,776,487	9,007,030
	1866	200,000	260,224	35,288	43,345	85,819	101,072	43,755	20,000	91,529	11,731,437	10,121,967
	1867	200,000	299,784	36,446	43,696	97,190	115,329	41,384	22,000	96,518	11,376,322	9,899,775
	1868	200,000	315,978	41,562	48,582	89,078	107,172	32,017	20,000	92,318	12,555,593	10,595,921
	1869	200,000	342,890	41,690	47,540	90,557	110,537	22,793	30,000	88,210	14,112,703	11,657,226
	1870	200,000	343,084	39,563	41,613	84,450	106,272	34,093	32,000	106,013	14,048,750	12,791,558
	1871	200,000	380,833	41,225	44,175	96,562	116,805	13,946	32,000	83,613	16,356,831	14,422,744
	1872	200,000	419,652	45,380	76,195	109,281	134,816	27,525	40,000	107,125	20,538,844	17,388,683
	1873	200,000	418,867	50,911	53,459	120,690	143,125	56,319	40,000	136,542	20,315,227	17,002,232
	1874	200,000	441,853	49,377	50,492	111,615	134,897	39,982	40,000	119,328	19,991,056	16,937,708
	1875	200,000	471,972	45,264	46,014	105,197	128,693	12,117	40,000	97,912	19,686,679	16,848,836
SAFEGUARD INSURANCE CO.	1872	200,000	263,193	41,500	63,136	83,557	102,793	15,159	.....	54,943	15,409,172	10,732,930
NEW YORK.	1873	200,000	314,065	58,400	66,287	137,652	158,903	57,362	10,000	110,588	17,223,945	11,586,269
Organized January 6, 1872. Successor of the Astor Fire Insurance Company.	1874	200,000	346,257	55,358	57,933	136,176	160,343	67,412	20,000	131,429	18,743,211	12,100,680
President—Thomas C. Doremus.	1875	200,000	405,559	60,743	69,243	140,328	166,941	40,149	25,000	118,614	23,120,771	15,739,564
Secretary—James Lerenance.												
SAFEGUARD INSURANCE CO.	1858	200,000	249,407	5,543	15,563	35,455	37,397	343	.....	31,218	1,111,594	.....
PHILADELPHIA, PA.												
Incorporated June 8, 1857.												
President—Jac. N. Keeler.												
Secretary—Henry R. Foote.												
ST. JOSEPH FIRE AND MARINE INSURANCE COMPANY.	1872	200,000	252,552	51,004	63,162	113,906	144,666	52,813	.....	97,289	8,450,228	7,731,502
ST. JOSEPH, MO.	1873	200,000	329,411	105,394	134,488	208,060	283,628	75,964	30,000	218,035	15,408,556	11,656,731
Organized December, 1867.	1874	200,000	367,198	95,204	112,182	213,234	254,881	117,057	29,887	234,615	14,382,573	22,187,714
President—P. L. McLaughlin, 1872; A. F. Goff, 1875.	1875	200,000	405,660	86,526	112,055	182,029	214,912	83,229	24,000	172,247	13,493,201	10,762,474
Secretary—J. A. Nicely, 1872; James H. Rice, 1875.												
ST. LOUIS INSURANCE CO.	1874	240,000	320,596	57,408	61,869	95,959	133,834	53,382	1,407	104,807	8,683,777	6,146,679
ST. LOUIS, MO.	1875	240,000	346,479	83,472	99,021	177,341	209,835	70,634	2,574	201,195	14,639,205	8,551,307
Incorporated January, 1837.												
President—J. B. S. Lemoine, 1874.												
Secretary—J. D. Houseman, 1874.												
ST. MARK'S FIRE INS. CO.	1853	150,000	164,937	.....	3,464	21,260	23,164	55,652	.....	12,410	.....	.....
NEW YORK CITY.	1854	150,000	160,592	.....	14,887	55,514	67,594	51,659	5,968	73,340	.....	8,847,267
Incorporated July 15, 1853. Commenced business same date.	1855	150,000	177,713	.....	12,085	48,857	60,305	28,482	7,214	43,448	.....	5,143,512
President—J. M. Ferrier, 1853; O. W. Woodford, 1866.	1856	150,000	195,328	.....	15,934	59,219	71,525	29,931	19,316	54,626	.....	5,585,095
Secretary—Washington Post, 1853.	1857	150,000	186,977	.....	4,390	58,295	70,485	48,080	19,140	78,420	.....	4,767,268
	1858	150,000	180,360	.....	24,159	54,921	67,020	27,218	26,609	65,343	.....	5,509,182
	1859	150,000	183,782	.....	24,596	45,193	56,930	19,119	29,635	61,894	.....	5,018,021
	1860	150,000	172,985	19,881	21,826	42,149	54,249	35,774	14,553	66,594	4,590,508	4,620,535
	1861	150,000	176,201	15,783	21,063	38,017	49,288	25,354	7,020	46,064	4,936,719	3,958,156
	1862	150,000	172,053	13,657	16,183	37,298	49,819	36,473	6,000	56,181	3,757,341	3,174,256
	1863	150,000	179,676	14,189	20,537	38,765	50,394	22,702	7,546	44,787	3,784,348	3,794,389
	1864	150,000	179,965	15,381	20,629	43,142	54,626	34,499	7,347	57,388	4,070,193	3,961,565
	1865	150,000	179,926	22,236	23,747	48,430	58,736	37,572	7,790	63,969	4,319,981	4,299,881
	1866	150,000	196,370	46,436	55,692	100,959	112,216	72,497	7,505	106,924	8,691,042	7,181,336
	1867	150,000	208,811	89,265	113,712	199,463	210,290	141,523	7,472	198,452	10,189,516	9,907,633
	1868	45,000	15,039	.....	5,382	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	.....	.....

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
ST. NICHOLAS INSURANCE CO.	1852	150,000	163,099	.....	.....	15,617	28,717	12	.....	.....	.....	1,694,857
NEW YORK CITY.	1853	150,000	167,691	.....	14,523	41,028	55,357	18,914	13,210	44,780	.....	.....
Organized July 30, 1852.	1854	150,000	168,402	.....	12,151	61,514	69,375	55,079	135	68,964	.....	4,328,952
President—William Winslow, 1853.	1855	150,000	164,189	.....	7,145	66,951	77,926	42,134	34	66,140	.....	4,019,546
Secretary—William S. Slocum, 1853; J. J. Searing, 1864; J. Dubois, 1872.	1856	150,000	205,938	.....	14,464	66,930	74,832	53,801	67	70,724	.....	5,394,049
	1857	150,000	171,318	.....	18,787	54,097	68,102	50,970	20	63,994	.....	4,588,145
	1858	150,000	181,676	.....	30,616	54,980	63,613	26,933	5,896	55,092	.....	4,474,803
	1859	150,000	180,209	.....	28,745	48,465	57,227	26,121	14,972	58,284	.....	4,394,250
	1860	150,000	172,930	14,763	24,359	47,192	57,092	40,359	6,091	66,719	3,997,691	3,997,691
	1861	150,000	169,615	12,300	18,567	40,481	49,692	21,644	10,393	52,939	3,232,862	3,020,573
	1862	150,000	175,527	14,134	21,490	40,899	49,796	22,593	5,156	44,885	4,483,366	4,102,667
	1863	150,000	184,333	21,146	30,570	69,537	80,128	42,751	10,846	75,791	6,839,451	5,719,500
	1864	150,000	198,727	27,752	42,020	105,093	117,117	84,674	.....	115,640	12,756,143	9,555,209
	1865	150,000	182,845	33,390	43,942	85,195	97,593	82,260	.....	113,507	11,025,994	6,114,850
	1866	150,000	195,429	27,477	39,209	84,700	91,967	48,343	20	79,269	9,627,505	7,600,475
	1867	150,000	221,562	33,894	49,944	96,046	107,898	35,260	7,482	77,807	10,201,605	9,567,772
	1868	150,000	210,800	33,088	49,278	100,054	111,979	66,992	14,915	119,829	10,128,775	9,460,765
	1869	150,000	226,643	47,218	54,018	100,112	111,349	58,092	15,000	109,683	12,330,772	10,886,513
	1870	150,000	222,572	38,327	43,027	80,987	92,318	42,973	15,000	92,803	11,492,774	10,265,8 1
	1871	150,000	239,494	44,882	54,531	108,680	120,507	53,139	15,000	108,165	16,240,519	14,178,850
	1872	150,000	251,945	61,741	102,841	164,987	178,496	102,703	15,000	175,207	20,364,713	17,065,601
	1873	150,000	239,552	58,717	64,817	165,900	176,146	116,697	15,000	183,219	16,712,184	15,839,185
	1874	150,000	293,408	69,508	79,004	165,973	177,938	57,355	16,500	127,025	15,281,785	14,979,317
	1875	200,000	322,981	64,840	73,036	148,809	158,038	67,065	15,000	131,577	14,837,921	14,158,016
ST. PAUL FIRE AND MARINE INSURANCE COMPANY.	1872	400,000	609,270	173,570	201,951	331,158	434,253	136,440	20,000	313,855	19,052,877	20,512,894
ST. PAUL, MINN.	1873	400,000	728,632	228,876	274,617	413,654	591,712	253,544	44,000	476,968	25,151,672	23,066,424
Organized 1855.	1874	400,000	816,295	251,217	283,610	370,754	535,817	235,887	48,000	502,462	25,564,542	24,994,543
President—J. C. Burbank, 1872.	1875	400,000	908,881	265,643	337,226	423,098	582,855	236,778	48,000	491,528	25,689,142	29,104,304
Secretary—C. H. Bigelow, 1872.												
SECURITY INSURANCE CO.	1875	200,000	353,363	91,462	109,878	128,460	226,634	57,997	22,000	169,381	14,382,202	13,870,601
NEW HAVEN, CONN.												
Incorporated A. D. 1841.												
President—Charles Peterson, 1875.												
Secretary—Herbert Mason, 1875.												
SECURITY FIRE INS. CO.	1857	200,000	251,299	.....	696	68,655	83,705	16,783	14,000	55,047	6,409,664	6,409,664
NEW YORK CITY.	1858	200,000	267,165	.....	17,312	61,348	77,826	7,223	28,000	62,521	.....	6,414,229
Organized June 13, 1856. Succumbed to Chicago fire, 1871.	1859	500,000	573,283	.....	44,168	111,057	130,122	30,280	54,000	128,405	.....	11,975,108
President—Jos. Walker, 1856; Thos. W. Birdsall, 1864; A. F. Hastings, 1866.	1860	500,000	639,818	94,360	122,700	282,065	311,453	156,878	47,300	267,035	33,621,802	22,109,976
Secretary—Thos. W. Birdsall, 1856; R. L. Haydock, 1860; F. W. Ballard, 1866; Nathan Harper, 1869.	1861	500,000	648,045	66,316	73,371	291,639	329,953	189,702	35,300	316,431	27,098,916	17,391,946
	1862	500,000	680,624	67,747	71,497	322,032	360,216	188,376	42,500	321,997	30,155,801	20,699,107
	1863	500,000	764,732	116,827	134,610	443,521	483,156	259,832	52,500	460,354	47,066,022	31,925,366
	1864	1,000,000	1,602,706	287,712	360,831	1,119,541	1,175,620	602,447	67,500	968,953	95,656,263	53,090,593
	1865	1,000,000	1,548,964	161,577	271,400	626,836	1,028,501	368,328	105,000	1,084,658	96,695,147	59,748,388
	1866	1,000,000	1,421,325	274,237	459,144	793,438	1,429,787	565,212	35,000	1,560,905	102,596,182	67,219,022
	1867	1,000,000	1,477,677	398,208	534,492	1,221,920	1,759,047	748,092	.....	1,680,666	113,702,312	86,338,322
	1868	1,000,000	1,706,612	501,398	641,024	1,158,876	1,618,931	634,869	.....	1,493,475	136,559,259	91,401,760
	1869	1,000,000	2,017,870	642,766	762,421	1,602,801	1,627,282	748,633	50,000	1,307,307	131,801,831	117,656,306
	1870	1,000,000	1,880,333	760,471	879,936	1,285,747	1,753,390	826,384	85,000	1,733,552	153,129,260	140,260,469
SEVENTEENTH WARD FIRE INSURANCE COMPANY.	1840	200,000	232,117	.....	.....	13,763	.....	5,426	.....	.....	.....	1,445,765
NEW YORK CITY.												
Incorporated April 9, 1838. Name changed in 1841 to the "National Fire Insurance Company."												
President—Peter Palmer 1838 to 1840.												
Secretary—Joseph W. Savage, 1838 to 1840.												
SCHENECTADY INSURANCE CO.	1867	50,000	68,621	1,214	1,214	3,388	8,287	2,109	2,631	7,882	328,525	328,525
SCHENECTADY, N. Y.	1868	100,000	122,084	12,534	15,534	37,899	44,768	12,756	20,000	42,753	2,830,191	2,457,913
Organized as a Mutual Company, May, 1841. Changed to Joint Stock Company, Jan. 16, 1867.	1869	100,000	141,788	33,899	41,171	69,344	73,412	38,941	10,000	68,558	5,201,807	4,726,231
President—G. G. Maxon, 1867.	1870	100,000	139,141	18,846	39,141	36,551	47,906	67,140	.....	81,600	3,465,632	3,221,980
Secretary—Joel W. Jones, 1867; A. H. Tillinghast, 1869; D. A. Atwell, 1870.												
SHAWMUT FIRE INS. CO.	1875	500,000	573,171	33,504	36,446	63,399	68,831	3,762	.....	36,811	4,422,336	4,202,071
BOSTON, MASS.												
Organized July 29, 1875.												
President—L. A. Lyon.												
Secretary—W. S. Denny.												
SHOE AND LEATHER DEALERS' FIRE AND MARINE INS. CO.	1868	200,000	457,181	61,859	74,592	98,307	148,415	25,702	23,555	93,376	11,232,112	8,612,914
BOSTON, MASS.	1869	200,000	500,201	74,741	83,101	113,197	161,678	42,389	32,466	119,613	13,872,237	10,434,586
Incorporated April 30, 1855. Succumbed at Boston fire, 1872. Succeeded by "Shoe and Leather Insurance Co."	1870	200,000	497,500	78,312	85,293	109,947	168,872	66,408	39,764	152,612	14,660,466	11,423,778
President—John C. Abbott.	1871	200,000	593,754	111,006	121,936	133,201	191,175	65,599	39,860	159,975	17,775,749	15,854,529
Secretary—Henry B. White.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
SHOE AND LEATHER INS. CO.	1874	300,000	462,571	103,893	111,381	153,506	205,350	43,926	30,000	125,228	11,911,374	10,317,988
BOSTON, MASS.	1875	300,000	564,172	157,993	174,640	149,127	231,496	52,387	30,000	182,734	13,383,519	12,460,173
Incorporated December 26, 1872. Successor of "Shoe and Leather Dealers' Fire and Marine Insurance Company."												
President—J. C. Abbott. *Secretary*—Henry B. White.												
SPRINGFIELD FIRE & MARINE INSURANCE COMPANY.	1851	150,000	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
SPRINGFIELD, MASS.	1854	150,000	235,779	.....	12,883	190,671	203,727	127,902	18,000	175,420	.....	4,745,770
Incorporated April 24, 1849. Admitted to New York, 1851.	1855	150,000	303,452	.....	15,400	187,105	201,716	90,935	18,750	138,237	.....	5,036,246
President—Edmund Freeman, 1851; Dwight R. Smith 1874. *Secretary*—William Connor, Jr., 1851; J. N. Dunham, 1866; Sanford J. Hall, 1868.	1856	150,000	340,753	.....	28,537	216,654	234,887	137,939	25,500	198,742	.....	5,922,113
	1857	150,000	379,286	.....	13,562	237,301	258,614	125,529	39,000	205,339	.....	6,076,208
	1858	150,000	445,755	.....	106,587	207,317	229,503	85,378	55,500	175,672	.....	19,131,261
	1859	200,000	448,617	.....	124,179	216,177	242,801	123,253	111,000	296,586	.....	20,694,368
	1860	200,000	432,339	87,495	105,617	208,782	237,451	168,511	40,000	249,596	24,139,554	21,315,285
	1861	200,000	412,086	79,992	103,650	174,511	199,243	127,579	36,000	198,157	20,903,144	19,515,747
	1862	200,000	407,079	83,738	114,040	185,790	208,876	158,398	30,000	230,497	22,398,037	21,252,503
	1863	200,000	461,040	96,209	108,909	212,604	239,139	108,460	41,237	199,975	24,915,311	23,729,295
	1864	300,000	576,789	117,710	136,522	269,783	316,734	191,781	60,000	320,501	31,579,598	28,116,556
	1865	300,000	554,319	167,123	204,672	291,618	334,235	212,969	47,368	345,867	34,284,649	31,446,820
	1866	500,000	710,519	187,297	228,850	401,393	446,007	432,275	.....	546,847	40,432,620	38,240,113
	1867	500,000	781,068	213,189	245,195	475,033	523,253	299,149	35,000	468,818	41,011,549	41,011,549
	1868	500,000	901,687	266,632	318,069	503,568	559,345	268,049	57,895	468,176	45,783,830	44,587,058
	1869	500,000	939,609	269,739	307,225	487,629	547,145	328,240	63,158	525,631	44,705,014	45,966,245
	1870	500,000	936,401	261,057	309,841	463,879	528,973	365,033	51,579	548,543	44,658,017	48,689,543
	1871	500,000	1,065,606	334,021	497,416	601,660	652,915	677,414	72,308	908,761	56,744,229	55,885,756
	1872	500,000	1,068,379	408,078	570,199	634,185	693,965	600,489	40,256	816,915	58,230,712	67,277,611
	1873	500,000	1,093,561	431,640	486,569	653,009	707,770	473,459	45,000	687,353	53,621,375	63,329,973
	1874	500,000	1,266,146	427,732	484,275	634,333	698,591	265,449	55,000	497,472	59,955,673	62,518,304
	1875	500,000	1,360,015	414,000	475,784	605,774	679,848	310,857	60,000	550,991	55,466,378	62,591,124
STANDARD FIRE INS. CO.	1859	200,000	215,811	.....	15,348	28,257	35,440	6,490	.....	22,169	3,696,538	3,696,538
NEW YORK CITY.	1860	200,000	222,066	12,491	5,981	36,887	51,404	20,369	10,000	46,929	8,588,214	5,127,450
Organized March, 1859.	1861	200,000	228,089	11,329	250	38,208	53,532	16,801	10,000	43,675	9,067,173	4,913,398
President—William Cripps, 1859. *Secretary*—Bradford Knapp, 1859; William M. St. John, 1860.	1862	200,000	236,378	17,654	1,250	63,079	78,426	34,472	20,000	75,191	13,711,284	6,493,638
	1863	200,000	266,209	23,502	6,122	89,459	106,876	33,449	20,000	79,461	20,962,467	7,534,896
	1864	200,000	303,917	30,659	10,223	123,198	146,590	55,753	20,000	114,548	26,914,890	11,690,693
	1865	200,000	275,036	35,594	44,133	101,354	124,958	84,607	25,000	152,184	21,677,474	10,851,676
	1866	200,000	291,736	49,424	64,280	142,888	164,559	87,674	20,000	156,466	23,781,380	13,751,431
	1867	200,000	325,799	53,586	54,841	152,599	172,015	68,641	20,000	136,333	21,054,397	12,461,932
	1868	200,000	360,828	53,996	62,296	124,962	151,578	48,508	20,000	117,903	19,281,018	11,878,001
	1869	200,000	393,193	48,800	69,383	106,331	129,251	45,485	25,000	115,181	17,496,253	11,829,758
	1870	200,000	372,707	48,237	67,467	107,924	129,774	43,412	20,000	144,841	18,817,471	12,672,532
	1871	200,000	453,180	81,474	91,780	163,869	187,117	43,486	21,000	120,896	28,591,670	21,362,128
	1872	200,000	476,022	72,480	255,173	159,117	185,497	244,445	30,500	388,232	27,934,793	17,438,067
	1873	200,000	336,377	63,891	70,098	163,894	182,498	229,492	12,000	297,949	21,958,062	13,040,722
	1874	200,000	377,858	47,511	56,350	143,176	161,520	37,583	30,000	122,564	19,277,084	10,137,416
	1875	200,000	421,774	58,729	70,010	115,765	136,746	27,812	23,200	100,961	18,050,168	13,944,936
STANDARD FIRE INS. CO.	1874	200,000	279,755	46,267	59,022	67,704	76,681	7,984	.....	30,356	5,059,069	5,574,052
TRENTON, N. J.	1875	200,000	316,315	80,122	96,954	126,082	144,951	67,985	16,000	122,953	9,797,078	9,175,931
Incorporated February 27, 1868.												
President—William Dolton. *Secretary*—Joseph B. Wright.												
STAR FIRE INSURANCE CO.	1854	150,000	153,189	.....	5,912	32,598	33,559	17,827	.....	29,924	.....	2,708,066
OGDENSBURG, N. Y.	1855	150,000	184,559	.....	15,505	134,274	135,457	69,956	.....	103,649	.....	4,225,106
President—John G. Hopkins, 1854. *Secretary*—Henry G. Forte, 1851; F. Phelan, 1857.	1856	150,000	221,451	.....	31,269	134,093	141,092	73,687	7,500	112,249	.....	5,005,881
	1857	150,000	147,165	.....	44,380	50,871	60,935	89,050	7,500	110,620	.....	3,829,040
STAR FIRE INSURANCE CO.	1864	200,000	208,556	6,136	7,997	5,924	6,580	.....	.....	1,901	1,183,374	1,166,874
NEW YORK.	1865	200,000	247,281	24,962	29,437	60,281	71,387	11,830	.....	37,636	8,197,120	5,483,800
Organized December 2, 1864.	1866	200,000	243,616	38,093	47,836	104,865	121,056	79,382	20,000	136,095	11,743,432	8,664,108
President—George W. Savage, 1864; N. C. Miller, 1867. *Secretary*—N. C. Miller, 1864; M. M. Bradley, 1867; James M. Hodges, 1869.	1867	200,000	259,267	42,035	46,952	112,739	128,435	71,546	10,000	118,811	11,624,426	8,140,875
	1868	200,000	263,588	45,740	59,011	122,388	138,884	39,978	20,000	100,146	13,214,084	9,432,916
	1869	200,000	283,414	55,809	60,155	132,275	151,678	72,335	10,000	124,859	14,821,030	11,949,072
	1870	200,000	300,441	48,420	64,940	117,813	130,521	54,850	20,000	113,041	14,685,099	12,827,919
	1871	200,000	372,356	98,354	110,418	186,413	207,145	59,968	20,000	142,848	24,788,701	21,848,289
	1872	200,000	357,918	113,567	158,451	245,422	268,747	234,079	20,000	335,277	28,763,721	24,244,787
	1873	200,000	350,196	115,926	128,802	234,505	254,682	159,755	10,000	246,709	24,783,419	21,156,976
	1874	200,000	401,931	105,131	123,081	198,377	218,556	79,862	20,000	173,401	21,974,128	18,799,679
	1875	200,000	425,746	88,258	107,099	166,619	192,943	67,180	25,000	161,550	21,091,853	17,816,526
STATE INSURANCE COMPANY.	1871	210,007	282,442	46,078	82,923	99,716	116,955	40,511	4,150	101,866	5,869,674	6,441,340
HANNIBAL, MO.	1872	210,007	332,805	88,043	146,956	226,874	240,392	127,714	.....	227,049	11,460,042	9,342,188
Incorporated February 15, 1865.												
President—J. T. K. Hayward, 1871. *Secretary*—John W. Strong, 1871.												
STATE FIRE INSURANCE CO.	1869	200,000	280,390	80,197	103,910	175,527	198,970	79,665	10,000	148,696	12,476,857	11,161,604
CLEVELAND, OHIO.												
Incorporated 1865.												
President—Ralph Myers, 1869. *Secretary*—R. T. Lyon, 1869.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
STATE FIRE INSURANCE CO.	1858	200,000	223,221	.....	14,285	31,852	38,665	6,040	.....	20,043	.....	1,966,104
New Haven, Conn.	1859	200,000	259,766	.....	38,778	51,845	61,082	28,949	19,554	57,381	.....	3,323,648
Organized May, 1855.												
President—John B. Robertson												
Secretary—G. F. Stevens.												
STERLING FIRE INS. CO.	1864	200,000	225,070	8,000	20,000	29,226	41,607	13,853	.....	33,459	8,871,957	4,188,767
New York City.	1865	200,000	201,938	15,090	27,024	42,887	61,113	61,629	.....	84,085	8,138,874	4,185,507
Organized January 18, 1864.	1866	200,000	228,566	18,300	21,835	58,861	72,298	36,940	.....	58,791	8,409,685	4,846,305
President—Dayton Ogden, 1864; A. L. Soulard, 1872.	1867	200,000	243,156	18,919	19,142	56,548	71,258	21,514	10,000	55,923	7,545,686	4,999,688
Secretary—A. L. Soulard, 1864; J. K. Van Renseelaer, 1871.	1868	200,000	255,368	22,515	32,771	55,676	75,403	16,176	20,000	64,677	8,171,806	5,671,607
	1869	200,000	262,656	22,879	28,127	50,947	66,827	21,307	20,000	68,787	8,505,278	6,009,119
	1870	200,000	247,027	21,630	35,827	46,625	59,850	21,551	18,000	65,801	8,463,112	6,242,612
	1871	200,000	258,216	28,151	40,478	60,215	79,678	28,591	21,000	78,188	10,457,507	8,340,612
	1872	200,000	258,531	28,775	38,963	64,239	78,968	32,768	19,000	82,458	12,873,244	9,844,367
	1873	200,000	281,476	34,771	38,030	82,476	97,246	20,215	22,000	72,852	14,067,445	10,948,457
	1874	200,000	307,402	33,500	36,324	78,787	93,962	20,099	20,000	73,670	12,917,254	10,269,475
	1875	200,000	331,152	30,010	38,999	65,734	88,561	10,070	20,000	61,999	12,057,122	9,713,701
STUYVESANT FIRE INS. CO.	1851	200,000	228,371	.....	11,051	48,271	61,488	4,980	.....	.....	.....	.....
New York City.	1852	200,000	219,724	.....	10,731	.....	.....	36,019	20,000	.....	.....	5,930,810
Incorporated Nov. 15, 1850. Commenced business January 25, 1851.	1853	200,000	223,070	.....	10,528	54,836	69,346	25,248	20,000	63,712	.....	7,291,295
President—Fred. R. Lee, 1851; James Kelly, 1862; S. P. Paterson, 1865.	1854	200,000	216,570	.....	1,250	49,798	63,423	34,848	16,000	64,481	.....	6,443,383
Secretary—Benjamin J. Pentz, 1851; A. P. M. Roome, 1862; Wm. F. Leggett, 1865; George B. Rhoades, 1871.	1855	200,000	226,483	.....	4,500	53,775	67,376	18,149	18,000	59,173	.....	6,706,638
	1856	200,000	232,779	.....	.....	51,250	68,199	16,660	20,000	54,467	.....	7,398,291
	1857	200,000	237,374	.....	420	49,959	64,233	11,923	20,000	49,492	.....	6,425,766
	1858	200,000	241,134	.....	12,262	50,100	65,076	7,763	28,000	54,046	.....	6,004,921
	1859	200,000	248,826	.....	14,000	50,531	65,486	7,298	24,000	48,079	.....	6,741,875
	1860	200,000	252,144	13,000	16,350	45,838	61,131	11,474	24,000	50,576	8,594,099	9,027,148
	1861	200,000	250,154	11,000	12,250	34,436	49,428	9,098	24,000	48,707	6,993,735	6,163,845
	1862	200,000	226,351	10,000	10,031	34,232	48,706	7,343	12,000	44,691	5,505,758	5,667,569
	1863	200,000	236,672	18,225	19,720	45,542	60,782	15,062	.....	44,684	7,037,877	6,471,525
	1864	200,000	246,829	20,709	27,681	54,364	74,118	33,976	.....	66,991	7,876,498	7,350,123
	1865	200,000	243,711	30,762	35,662	64,831	80,543	44,136	.....	88,254	10,104,902	9,164,148
	1866	200,000	258,440	46,782	60,258	115,943	133,751	78,164	18,000	120,965	16,411,150	10,412,106
	1867	200,000	281,467	47,649	58,689	110,484	128,599	63,112	10,000	107,092	15,565,040	9,984,317
	1868	200,000	303,270	36,782	47,170	92,573	114,906	41,591	20,000	91,250	13,241,572	9,564,507
	1869	200,000	309,358	35,605	51,918	86,341	109,662	53,829	20,000	115,511	16,113,488	9,701,830
	1870	200,000	303,619	33,024	43,522	72,557	95,800	20,260	30,000	90,807	16,184,460	8,195,836
	1871	200,000	337,650	32,626	42,955	79,886	99,749	21,414	10,000	68,776	17,079,114	10,485,438
	1872	200,000	353,288	30,550	46,047	80,279	100,977	16,731	24,000	78,668	18,024,255	13,691,305
	1873	200,000	374,584	36,403	43,176	93,761	118,033	32,677	26,000	97,315	17,776,229	14,748,839
	1874	200,000	401,146	31,813	38,777	87,752	109,748	14,093	32,000	82,557	17,571,460	14,843,809
	1875	200,000	408,598	30,747	32,523	71,701	93,783	22,275	40,000	94,642	15,716,352	13,080,667
SUN INSURANCE COMPANY.	1867	200,000	250,127	37,922	47,422	74,744	92,389	16,995	22,500	69,733	6,795,302	6,248,510
Cleveland, Ohio.	1868	200,000	264,412	46,385	58,385	80,008	98,850	41,695	18,000	89,014	8,758,736	6,206,508
Incorporated January 18, 1865.	1869	200,000	280,300	57,170	65,170	101,751	120,116	57,793	18,900	112,062	10,222,508	8,925,452
President—H. M. Chapin, 1865; Stillman Witt, 1871.	1870	200,000	301,340	59,412	71,681	101,751	128,188	51,974	21,000	107,148	10,541,274	9,520,258
Secretary—E. C. Rouse, 1865.	1871	200,000	290,052	79,338	87,838	142,626	166,531	241,418	20,500	302,488	13,937,219	12,988,447
	1872	200,000	338,523	85,101	143,101	156,387	175,524	106,733	20,000	169,948	14,646,394	13,775,951
	1873	200,000	342,466	94,979	99,134	150,003	170,114	114,628	8,000	164,600	13,352,480	14,437,872
	1874	200,000	374,507	84,850	93,850	124,845	146,973	55,512	22,000	117,253	11,926,963	13,691,612
	1875	200,000	403,057	75,056	86,756	110,859	134,984	42,732	28,000	105,613	11,029,411	12,810,824
SUN FIRE INSURANCE CO.	1874	202,250	216,945	10,284	14,404	14,270	18,801	4,975	.....	14,968	1,729,895	1,525,338
Philadelphia, Pa.	1875	200,000	242,183	27,074	37,379	53,909	61,634	21,287	.....	47,080	5,482,474	4,091,670
Organized April 26, 1870.												
President—N. F. Evans, 1874.												
Secretary—W. H. Haines, 1874.												
SUSQUEHANNA INSURANCE CO.	1854	50,000	.....	.....	.....	317	.....	.....	.....	275	.....	24,000
Cooperstown, N. Y.	1855	50,000	59,239	.....	4,150	9,238	12,738	150	.....	3,499	.....	616,886
President—William H. Howard.												
Secretary—W. S. King.												
TEUTONIA FIRE INS. CO.	1873	200,000	242,152	10,338	26,095	17,009	29,922	1,847	5,142	18,668	2,464,664	2,801,574
Philadelphia, Pa.	1874	200,000	264,812	13,166	32,606	23,839	38,049	6,909	6,160	24,989	3,449,930	2,747,914
Organized August 7, 1871.	1875	200,000	273,019	13,020	34,948	22,764	41,992	9,381	12,000	37,839	3,351,616	2,885,395
President—Charles Sautee, 1873												
Secretary—D. Ginther, 1873.												
THAMES FIRE INSURANCE CO.	1860	113,700	117,330	3,960	7,532	8,167	11,506	3,214	2,123	11,421	892,326	781,651
Norwich, Conn.	1861	113,900	120,677	9,215	9,711	24,067	30,510	9,125	4,476	22,042	2,317,181	1,940,053
Organized May 30, 1859. Closed business in 1866.	1862	113,900	121,563	12,743	16,393	30,618	38,448	23,135	4,512	42,092	3,075,064	2,744,733
President—A. W. Prentice, 1859	1863	113,900	131,052	15,320	23,069	41,238	49,130	30,896	.....	40,038	3,631,006	3,092,746
Secretary—O. P. Rice, 1859; B. B. Whittemore, 1865.	1864	200,000	216,231	20,589	24,148	53,715	62,430	48,657	.....	61,989	5,128,137	4,279,925
	1865	200,000	249,748	39,778	58,820	104,389	116,252	63,164	10,000	103,232	10,944,016	9,184,409
TOLEDO FIRE AND MARINE INSURANCE COMPANY.	1875	200,000	223,004	11,033	10,586	16,323	38,315	3,379	5,000	35,894	1,568,173	1,351,198
Toledo, Ohio.												
Organized February 2, 1848.												
President—V. H. Ketchum, 1875												
Secretary—F. E. Dodge.												

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
TRADERS' INSURANCE CO.	1872	500,000	586,639	63,307	78,200	161,564	275,940	116,550	.....	188,798	16,389,750	9,321,950
CHICAGO, ILL.	1873	500,000	746,109	104,533	120,169	277,314	406,661	109,229	50,000	261,158	20,330,091	16,720,219
Organized February, 1865.	1874	500,000	737,964	135,973	145,421	265,759	401,662	154,685	60,000	293,089	24,320,380	17,266,146
President—B. P. Hutchinson, 1872; S. A. Kent, 1873.	1875	500,000	812,929	128,455	164,507	280,800	370,502	101,379	60,000	304,699	30,560,377	15,940,838
Secretary—W. E. Rollo, 1872; Robert J. Smith, 1874.												
TRADESMEN'S FIRE INS. CO.	1859	150,000	165,418	.....	14,990	17,714	23,948	.....	.....	12,531	2,692,389	2,632,388
NEW YORK CITY.	1860	150,000	165,437	8,943	9,928	28,409	38,091	9,846	11,250	33,410	4,303,692	3,975,792
Organized December 23, 1858.	1861	150,000	176,253	10,000	11,812	33,177	43,796	5,765	12,000	31,069	5,395,061	5,371,161
President—D. B. Keeler, 1859.	1862	150,000	182,535	12,788	14,472	41,470	55,244	13,611	13,085	42,481	7,369,022	6,086,628
Secretary—T. Y. Brown, 1859.	1863	150,000	187,205	17,747	21,475	49,099	61,016	24,446	14,513	59,429	9,942,586	7,383,997
	1864	150,000	221,217	31,544	40,906	92,446	107,761	35,468	7,160	69,971	16,954,498	13,777,486
	1865	150,000	209,992	43,030	67,157	111,765	125,608	95,129	7,776	136,387	18,868,128	13,562,576
	1866	150,000	242,378	63,194	83,645	169,178	181,988	97,066	7,200	150,379	25,044,756	17,788,546
	1867	150,000	302,919	93,551	124,201	223,681	244,767	100,770	16,500	169,800	28,000,050	20,771,349
	1868	150,000	368,662	93,342	110,392	234,105	252,451	97,013	14,604	172,945	29,965,562	21,754,259
	1869	150,000	433,726	93,117	116,859	196,065	221,283	82,538	18,326	165,347	29,600,449	23,847,923
	1870	150,000	423,181	86,614	177,883	177,883	204,783	120,301	20,930	209,306	27,891,882	26,881,882
	1871	150,000	435,009	91,551	112,178	176,887	202,518	123,933	20,730	199,020	29,856,595	25,340,311
	1872	150,000	357,500	103,876	186,603	209,554	237,291	315,699	21,322	401,093	25,544,024	26,381,657
	1873	150,000	327,435	103,974	116,392	215,612	237,927	165,814	14,981	246,061	30,496,268	24,420,568
	1874	150,000	395,109	84,091	91,143	153,596	201,559	48,005	14,000	131,048	24,581,387	29,288,494
	1875	150,000	439,411	66,877	99,533	127,200	188,858	51,691	30,062	137,432	23,262,732	19,214,309
TRIUMPH INSURANCE CO.	1871	500,000	793,670	150,250	216,327	145,650	182,471	6,276	.....	77,647	15,454,552	11,885,061
CINCINNATI, OHIO.												
Incorporated July 6, 1871.												
President—J. B. Bennett, 1871.												
Secretary—B. D. West, 1871.												
TRUST FIRE INSURANCE CO.	1839	200,000	211,715	.....	16,243	23,380	35,182	24,657	7,000	.....	.....	2,580,513
NEW YORK CITY.	1840	194,039	261,274	.....	1,250	29,239	.....	47,962	.....	.....	.....	2,999,306
Incorporated April 25, 1836, under the name of "Eighth Ward Fire Insurance Company." Changed to "Trust Fire" in 1839. No department reports for 1843 and 1844, nor after 1846, though from other sources we find it up to 1849.	1841	200,000	241,920	.....	21,303	.....	.....	24,909	.....	.....	.....	1,506,187
	1842	150,000	162,203	.....	6,920	13,566	.....	18,139	.....	.....	.....	.....
	1845	150,000	156,055	.....	516	22,969	.....	34,566	.....	.....	.....	.....
	1846	150,000	151,852	.....	1,500	28,625	.....	29,866	.....	.....	.....	3,415,580
President—John Wheelwright, 1839 to 1843; Elijah G. Drake, 1843 to 1849.												
Secretary—John Nellson, Jr., 1839 to 1843; Libbeus Chapman, 1843 to 1849.												
UNION INSURANCE COMPANY.	1871	200,000	540,702	207,213	266,197	186,029	344,893	50,551	42,398	230,567	11,925,064	15,785,163
BANGOR, ME.	1872	200,000	609,368	249,917	398,826	193,971	442,940	229,402	12,308	453,346	16,749,981	18,030,313
Incorporated Feb. 15, 1862. Burned out at Boston, 1872.												
President—N. C. Ayer, 1871.												
Secretary—R. R. Fuller, 1871.												
UNION INSURANCE COMPANY.	1869	750,000	1,113,698	140,075	234,862	327,869	406,396	176,087	90,000	380,866	12,187,422	10,288,241
SAN FRANCISCO, CAL.	1870	750,000	1,115,574	160,187	242,450	193,252	502,111	82,413	111,927	508,161	23,013,636	17,435,167
Incorporated April, 1865.												
President—G. Touchard, 1869.												
Secretary—C. D. Haven, 1869.												
UNION FIRE INSURANCE CO.	1874	100,000	116,998	9,845	12,328	19,399	22,628	1,204	.....	7,990	2,380,546	2,243,506
BUFFALO, N. Y.	1875	100,000	128,586	18,421	20,013	34,219	41,148	11,193	8,000	35,154	4,567,503	3,609,482
Organized June 16, 1874.												
President—J. Churchyard.												
Secretary—Alex. Martin.												
UNION MARINE AND FIRE INSURANCE CO.	1874	200,000	232,741	22,049	29,008	44,254	77,883	7,884	22,550	53,551	3,828,229	2,410,489
GALVESTON, TEXAS.	1875	200,000	240,515	31,133	33,343	65,585	104,387	21,476	19,790	98,715	10,251,126	3,341,542
Organized 1848. Commenced business 1854.												
President—J. Dyer, 1874.												
Secretary—W. F. Beers, 1874.												
UNITED STATES FIRE INS. CO.	1837	250,000	579,878	.....	28,116	65,583	82,189	71,852	10,000	.....	.....	8,129,482
NEW YORK CITY.	1838	250,000	558,163	.....	22,010	53,160	71,206	83,978	25,000	.....	.....	7,140,647
Incorporated March 31, 1824. Capital, $250,000. Reorganized February 12, 1836. Capital, $250,000. No reports from 1840 to 1847, inclusive, beyond the names of the officers and amount of capital.	1839	250,000	501,406	.....	60,980	50,073	66,903	85,017	20,000	.....	.....	7,007,329
	1848	250,000	247,381	.....	3,728	.....	.....	31,423	.....	.....	.....	8,213,406
	1849	250,000	315,599	.....	38,199	.....	.....	8,206	25,000	.....	.....	8,621,857
	1850	250,000	301,572	.....	21,561	.....	.....	44,500	12,299	.....	.....	8,666,648
	1851	250,000	315,782	.....	30,642	63,633	83,921	17,202	25,000	.....	.....	8,643,944
	1852	250,000	314,282	.....	26,009	.....	.....	16,854	24,845	.....	.....	8,783,609
President—John L. Bowne, 1824; J. L. Underhill, 1847.	1853	250,000	308,288	.....	16,835	61,743	83,795	21,085	54,750	90,308	.....	.....
Secretary—Andrew Cock, 1824; J. F. Carroll, 1845; J. Wilkie 1846; Washn. Ritter, 1857; W. W. Underhill, 1866.	1854	250,000	303,679	.....	27,457	58,733	79,324	27,464	40,000	80,993	.....	7,783,939
	1855	250,000	310,848	.....	1,632	54,416	71,359	17,074	40,000	71,299	.....	8,142,649
	1856	250,000	318,054	.....	10,330	54,645	75,226	7,848	50,000	73,173	.....	8,014,988
	1857	250,000	312,046	.....	15,615	53,410	73,847	10,094	50,000	75,544	.....	8,103,193
	1858	250,000	311,515	.....	12,262	50,100	65,076	7,763	28,000	54,046	.....	6,094,921
	1859	250,000	304,751	.....	19,546	51,096	71,378	22,650	35,024	77,859	.....	8,106,930

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
UNITED STATES FIRE INSURANCE COMPANY—*Continued.*	1860	250,000	315,287	20,000	22,435	47,294	66,765	11,481	29,836	56,960	10,320,041	8,564,418
	1861	250,000	328,344	25,000	29,709	44,204	63,643	10,920	25,072	51,199	9,841,782	8,126,571
	1862	250,000	334,079	23,298	23,706	46,250	67,778	23,171	25,269	61,798	10,832,804	8,969,071
	1863	250,000	354,522	19,556	19,918	44,075	65,852	3,731	25,187	47,551	10,365,866	8,138,004
	1864	250,000	365,264	21,122	21,599	48,448	71,308	16,522	26,616	64,165	11,045,686	8,483,790
	1865	250,000	372,899	20,784	22,487	46,756	75,185	16,415	26,264	66,960	10,289,076	8,403,888
	1866	250,000	368,079	27,311	31,389	61,708	85,887	40,352	25,021	90,744	11,412,062	8,479,721
	1867	250,000	387,393	27,966	28,487	61,473	85,771	16,537	24,916	66,618	10,851,777	8,169,240
	1868	250,000	414,023	26,146	28,629	55,434	82,561	6,430	24,980	58,065	11,437,809	9,166,368
	1869	250,000	436,269	25,481	26,399	52,610	82,313	5,123	35,127	66,441	12,121,063	9,184,071
	1870	250,000	437,259	21,565	26,619	46,012	75,151	2,084	36,826	67,441	10,983,418	9,021,245
	1871	250,000	450,675	26,482	28,241	55,677	83,841	11,284	36,230	75,159	14,137,180	11,025,096
	1872	250,000	474,695	28,829	37,676	59,376	91,534	4,205	35,452	60,304	15,342,939	12,285,296
	1873	250,000	500,849	33,314	35,082	72,775	103,417	14,672	35,255	82,214	15,451,067	12,524,280
	1874	250,000	530,600	29,156	33,775	61,627	101,317	5,248	34,881	73,315	13,786,190	11,735,125
	1875	250,000	544,917	26,504	33,406	51,815	85,259	4,377	39,685	74,760	12,988,269	11,067,624
UNITED STATES FIRE AND MARINE INSURANCE CO. BALTIMORE, MD. Incorporated February 7, 1866. *President*—J. W. Randolph, 1869. *Secretary*—James T. Randolph, 1869.	1869	250,000	463,452	147,078	255,548	351,321	497,068	286,953	14,600	499,543	19,757,728	15,844,631
VIRGINIA FIRE AND MARINE INSURANCE COMPANY. RICHMOND, VA. Organized March, 1832. *President*—W. L. Cowardine, 1878. *Secretary*—W. Willis, Jr., 1878.	1873	200,000	360,809	91,560	117,083	123,219	151,793	37,396	28,000	101,521	10,130,975	9,599,065
	1874	250,000	479,856	116,862	181,136	156,057	187,487	77,471	31,841	158,511	11,751,849	12,010,319
	1875	250,000	492,906	131,200	172,347	173,361	206,266	99,845	37,696	189,712	13,656,038	13,277,488
VIRGINIA STATE FIRE INS. CO. RICHMOND, VA. Incorporated December 14, 1865. *President*—J. L. Bacon. *Secretary*—W. H. Christian.	1875	200,000	249,220	26,581	30,723	45,220	62,629	16,017	20,000	55,177	4,164,603	3,824,211
WALL STREET FIRE INS. CO. NEW YORK CITY. Organized October 19, 1859. *President*—W. B. Burnett. *Secretary*—B. F. Stiles.	1859	150,000	165,777	.....	8,029	11,308	20,870	630	.....	17,512	915,159	915,159
WASHINGTON INSURANCE CO. BOSTON, MASS. Incorporated February 7, 1824. Succumbed at Boston, 1872. *President*—Isaac Sweetser, 1871. *Secretary*—Benjamin Sweetser, 1871.	1871	300,000	1,031,445	171,103	294,999	66,716	334,094	32,558	60,000	267,723	9,115,878	7,755,153
WASHINGTON INSURANCE CO. NEW YORK CITY. Incorporated February 6, 1850. Succumbed at Chicago, 1871. *President* — G. C. Satterlee, 1851; Henry Weston, V. P., 1850. *Secretary*—W. Callender, 1851; Henry Weston, 1854; W. K. Lothrop, 1860. a Including Scrip.	1851	200,000	219,517	.....	2,250	28,101	.....	12,408	.....	.....	.....	3,033,350
	1852	200,000	231,128	.....	824	.....	.....	26,578	10,000	.....	.....	4,937,958
	1853	200,000	223,376	.....	12,498	61,310	75,782	36,016	29,800	83,341	.....	.....
	1854	200,000	246,654	.....	9,941	68,943	82,191	48,423	12,000	55,513	.....	6,217,196
	1855	200,000	268,220	.....	12,435	81,066	97,477	27,749	28,000	76,118	.....	7,500,647
	1856	200,000	281,816	.....	17,247	98,231	116,077	39,429	40,000	104,342	.....	8,882,828
	1857	200,000	291,741	.....	13,636	110,097	127,747	42,502	40,000	111,965	.....	10,058,684
	1858	200,000	286,307	.....	a 68,295	95,112	113,132	38,649	50,700	124,980	.....	8,776,152
	1859	200,000	272,405	.....	a 40,310	84,069	100,896	50,562	40,000	116,997	.....	8,822,991
	1860	400,000	471,393	27,000	59,553	92,441	114,433	46,517	48,000	124,884	13,517,890	10,158,629
	1861	400,000	493,179	31,270	38,573	131,210	161,832	64,884	22,000	128,125	14,230,432	8,997,154
	1862	400,000	534,344	32,251	54,854	177,133	210,595	79,109	40,000	170,005	16,324,410	11,441,463
	1863	400,000	584,473	39,200	43,033	179,177	220,120	85,386	50,000	187,319	20,058,115	12,969,712
	1864	400,000	670,699	55,995	70,172	271,019	328,538	84,969	56,000	239,376	34,326,767	20,123,026
	1865	a 577,557	688,391	82,223	118,768	213,187	355,049	135,285	56,000	243,630	43,148,237	23,758,980
	1866	a 610,002	749,184	77,857	118,870	295,888	488,048	158,094	44,000	325,861	44,967,614	24,562,090
	1867	a 608,824	748,673	82,401	106,320	245,371	312,676	105,340	40,000	518,256	34,896,467	22,969,553
	1868	a 604,640	764,629	104,351	137,606	231,755	319,462	102,025	44,000	525,041	45,544,873	29,224,437
	1869	400,000	783,052	115,216	137,659	262,305	296,908	91,560	48,000	275,282	47,064,665	30,396,909
	1870	400,000	774,411	88,989	132,370	267,707	307,007	81,909	52,000	284,345	38,999,624	22,221,928
	1871	200,000	203,062	3,062	3,062	293	293	.....	.....	11	433,081	433,081
WASHINGTON FIRE & MARINE INSURANCE COMPANY. BOSTON, MASS. Organized December 31, 1872. Successor of "Washington Fire Insurance Company." *President*—Isaac Sweetser. *Secretary*—Benjamin Sweetser.	1874	300,000	688,738	220,488	258,873	121,731	357,190	57,534	15,000	231,149	12,661,070	10,291,367
	1875	300,000	781,660	80,210	270,350	123,131	350,074	39,169	30,000	237,089	12,962,979	10,594,324
WATERTOWN FIRE INS. CO. WATERTOWN, N. Y. Incorporated December 7, 1867. *President*—M. Winslow, 1867. *Secretary*—J. M. Adams, 1867.	1867	100,000	101,254	602	602	692	692	.....	.....	400	206,675	.....
	1868	100,000	124,085	19,341	20,740	33,209	35,956	1,853	5,000	18,228	4,904,125	4,080,000
	1869	100,000	148,531	26,439	26,489	53,013	61,898	6,697	10,000	38,078	7,572,000	6,480,000
	1870	100,000	171,754	35,547	38,147	66,498	80,373	18,214	10,000	53,048	7,655,000	11,824,000
	1871	200,000	338,693	74,228	74,228	141,417	158,620	27,016	20,000	96,795	16,523,100	21,656,100
	1872	200,000	438,890	120,281	121,531	214,065	234,223	63,170	32,000	180,636	29,430,500	33,363,500

Names and Location of Companies, Officers' Names, etc.	Report for the Year	ASSETS. Paid up Cash Capital.	ASSETS. Gross Assets, excluding Premium Notes and Stock Notes.	LIABILITIES. Re-Insurance, Fire Risks only.	LIABILITIES. Total Liabilities, exclusive of Capital.	INCOME. Cash Premiums, Fire Risks only.	INCOME. Total Income.	EXPENDITURES. Losses, Fire Risks only.	EXPENDITURES. Cash Dividends Paid.	EXPENDITURES. Total Expenditures, including Taxes, etc.	BUSINESS. Fire Risks Written during the Year.	BUSINESS. Net Amount of Risks in Force at End of Year.
WATERTOWN FIRE INSURANCE CO.—*Continued.*	1873	200,000	556,850	200,105	216,105	327,491	357,566	105,296	40,000	264,440	49,101,600	56,939,455
	1874	200,000	648,941	420,365	428,365	340,093	372,549	150,652	20,000	286,686	46,808,085	102,375,401
	1875	200,000	694,076	436,707	449,383	320,492	352,538	187,352	20,000	338,612	49,384,770	109,193,744
WESTCHESTER FIRE INS. CO. New Rochelle, N. Y. Incorporated March, 1837, as a Mutual Company. Changed to a Joint Stock Company January, 1870. *President*—George J. Penfield. *Secretary*—G. R. Crawford.	1871	200,000	540,098	189,590	205,204	319,942	347,434	169,669	20,553	291,990	21,691,709	40,269,095
	1872	200,000	600,887	306,056	383,095	579,494	610,079	364,227	16,835	549,939	57,869,825	60,048,040
	1873	200,000	652,787	323,367	373,428	686,393	712,098	463,726	19,946	665,246	58,199,512	53,042,416
	1874	200,000	750,307	355,006	387,747	650,526	678,140	368,930	19,979	577,334	63,959,153	58,572,137
	1875	200,000	823,100	389,214	429,214	758,278	801,704	402,643	22,889	682,369	75,979,451	72,112,806
WESTERN INSURANCE CO. Buffalo, N. Y. Organized May 28, 1862. Burned out at Chicago, 1871. *President*—G. T. Williams, V. P., 1862; Dean Richmond, 1864; G. T. Williams, 1867. *Secretary*—J. Stringham, 1862; Ed. B. Smith, 1864.	1862	150,000	159,399	4,285	5,640	48,048	52,845	39,624	.....	47,212	2,470,400	520,875
	1863	200,000	267,298	9,553	16,733	143,743	158,902	77,961	4,500	100,702	4,201,124	1,014,800
	1864	200,000	330,433	13,502	27,220	203,665	223,370	112,516	24,000	172,699	6,650,117	1,882,005
	1865	300,000	377,978	30,000	43,099	57,233	232,630	26,263	102,000	243,630	6,900,918	3,625,539
	1866	300,000	562,027	55,102	98,111	162,138	430 040	107,956	30,000	325,860	33,824,780	19 137,949
	1867	300,000	594,230	90,422	162,073	261,264	587,314	169,093	30,000	518,256	36,965,548	19,824,068
	1868	300,000	664,585	130,786	207,156	315,962	595,974	131,051	30,000	525,044	53,605,171	25,755,281
	1869	300,000	606 854	171,190	222,629	408 840	590,349	215,289	105 000	668,893	46,526,997	30,400,704
	1870	300,000	580,546	182,767	215,867	356,871	610,533	277,299	63,158	628,059	48,871,189	33,203,952
WESTERN MASSACHUSETTS INSURANCE COMPANY. Pittsfield, Mass. Incorporated February 10, 1852, as the "Paper Manufacturers' Mutual Insurance Company." Name changed March 31, 1852. Reinsured and quit business, 1866. *President*—E. H. Kellogg; Thomas F. Plunkett, 1865. *Secretary*—J. C. Goodridge; J. N. Dunham, 1862.	1852	100,000	.....	.....	650	964	.....	.....	.....	.....	.....	70,800
	1853	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1854	150,000	190,677	.....	22,754	102,737	114,529	69,854	14,500	101,167	.....	268,508
	1855	150,000	210,586	.....	10,452	145,568	156,607	62,758	12,000	96,468	.....	2,886,881
	1856	150,000	214,300	.....	10,660	110,588	123,396	76,799	24,000	129,686	.....	2,522,601
	1857	150,000	210,845	.....	28,721	87,975	96,818	62,509	12,000	91,381	.....	6,076,209
	1858	150,000	206 147	.....	38,883	80,436	87,548	59,311	33,000	109,219	.....	7,393,517
	1859	150,000	209,270	.....	49,037	95,410	103,521	55,861	24,000	106,719	.....	7,900,892
	1860	150,000	223,603	42,304	70,971	111,467	119,206	82,576	6,000	114,325	9,698,151	9,028,965
	1861	150,000	212,890	43,279	88,054	113,766	120,020	117,776	12,000	151,674	11,108,557	9,145,991
	1862	150,000	234,677	40,812	74,162	109,368	179,440	142,725	.....	164,039	10,837,311	8,784,941
	1863	150,000	238,152	47,722	51,104	114,537	131,441	72,548	12,000	108,967	12,653,469	10,345,588
	1864	150,000	256,741	53,554	60,486	159,916	177,474	115,227	12,000	163,672	16,217,704	11,589,920
	1865	150,000	245,601	68,819	88,125	183,467	199,204	155,703	12,000	211,606	18,387,804	13,583,266
WILLIAMSBURGH CITY FIRE INSURANCE COMPANY. Williamsburg, N. Y. Organized March 22, 1853. *President*—Edmund Driggs, 1853; Richard Ten Eyck, 1855; Edmund Driggs, 1866. *Secretary*—John D. Burtnett, 1853; Hubert Giroux, 1856; John H. Mott, 1869; N. W. Meserole, 1872.	1853	150,000	116,918	.....	11,109	21,477	26,117	2,909	.....	13,338	.....	.....
	1854	150,000	174,798	.....	9,772	45,463	57,184	26,549	8,985	49,874	.....	3,892,321
	1855	150,000	190,642	.....	7,148	56,527	68,167	21,484	14,925	52,963	.....	5,301,955
	1856	150,000	193,506	.....	9,444	65,592	79,368	41,108	17,946	77,003	.....	8,844,060
	1857	150,000	218,395	.....	9,700	85,052	98,417	35,398	18,144	73,710	.....	7,252,514
	1858	150,000	226,568	.....	35,045	83,632	98,243	39,296	30,000	90,068	.....	7,957,009
	1859	150,000	272,097	.....	42,862	71,180	85,110	52,710	30,000	101,292	.....	7,998,584
	1860	150,000	203,181	30,861	37,954	64,253	78,600	45,641	20,860	85,486	7,367,986	6,713,860
	1861	150,000	204,165	29,654	35,499	61,473	73,078	31,917	21,144	73,468	7,335,204	6,565,515
	1862	150,000	173,169	25,607	29,447	66,720	80,101	76,772	10,510	108,532	8,169,749	6,882,437
	1863	150,000	201,299	29,962	41,582	79,146	90,409	36,785	7,330	66,961	9,902,753	7,740 830
	1864	150,000	203,251	26,415	44,025	73,236	86,640	53,551	7,480	86,750	10,763,850	7,862,892
	1865	150,000	191,733	28,525	40,794	59,752	75,513	57,503	7,300	86,766	8,432,334	7,863,284
	1866	150,000	248,155	53,704	64,147	124,246	138,026	69,759	7,190	109,766	14,207,081	11,920,589
	1867	250,000	425,743	127,387	144,291	262,806	285,600	109,413	19,777	198,196	22,854,566	18,560,567
	1868	250,000	525,074	160,847	187,711	335,045	363,100	165,201	24,925	280,265	27 579,258	23,659,250
	1869	250,000	593,526	150,432	208,981	373,011	409,559	223,108	25,160	354,152	33,982,480	27,474,603
	1870	250,000	539,692	103,588	140,821	257,304	292,791	213,284	24,497	328,926	26,071,033	24,138,760
	1871	250,000	550,673	119,464	155,081	263,033	293,336	188,686	24,875	306,080	35,447,144	30,454,881
	1872	250,000	587,965	171,782	313,154	390,338	420,213	246,490	25,000	392,893	47,589,799	42,066,736
	1873	250,000	700,050	246,407	291,422	560,394	660,856	342,247	25,000	571,413	56,052,965	52,877,522
	1874	250,000	735,654	203,158	229,386	491,944	516,932	224,369	29,982	448,034	57,380,441	50,947,692
	1875	250,000	822,228	181,290	204,045	398,353	443,796	141,506	50,018	357,232	51,305,241	50,256,826
WILLIAMSBURG FIRE INS. CO. Williamsburg, N. Y. Incorporated April 28, 1836. Changed name to "Citizens' Fire" in 1849. *President*—C. Zabriskie, 1842 to 1846; Washington Post, 1846 to 1847; Daniel Burtnett, 1847 to 1848. *Secretary*—Washington Post, 1842 to 1846; A. B. Hodges, 1846 to 1847; James W. McLean, 1847 to 1848. *a* Nominal capital, $150,000. *b* Call made in 1847 to fill up the capital.	1842	a 105,000	.....	.....	2,647	25,346	.....	22,243	.....	.....	.....	2,949,728
	1846	105,000	57,592	.....	10,299	49,400	53,434	95,593	.....	.....	.....	4,400,000
	1847	105,000	b 38,402	.....	.....	36,804	38,937	34,534	8	.....	.....	4,500,000
	1848	105,000	114,050	.....	6,524	.....	.....	28,589	.....	.....	.....	5,000,000
WORLD'S SAFE INSURANCE CO. Troy, N. Y. Organized December 30, 1859. *President*—Nelson Forsyth. *Secretary*—S. H. Kennedy.	1860	100,000	143,948	1,963	1,418	4,366	7,898	360	.....	4,284	435,584	400,109
	1861	.....	.....	3,700	.....	10,042	17,042	4,379	.....	9,534	923,729	830,608
YONKERS AND NEW YORK FIRE INSURANCE COMPANY. Yonkers, N. Y. Organized March 12, 1863. Burned out at Chicago, 1871. *President*—B. L. Franklin, 1863. *Secretary*—John W. Murray, 1863.	1863	200,000	238,531	12,290	13,990	85,090	45,761	33	.....	14,353	7,870,925	4,741,542
	1864	500,000	622,968	35,364	56,064	112,915	130,130	28,547	20,000	88,846	24,447,639	10,890,382
	1865	500,000	621,391	57,500	71,000	159,896	107,484	113,400	25,000	201,884	24,117,150	15,844,955
	1866	500,000	619,945	103,701	118,701	325,092	369,569	265,756	25,000	397,996	44,776,367	29,462,197
	1867	500,000	734,386	155,137	180,669	403,993	452,856	184,064	25,000	333,857	41,518,686	35,062,690
	1868	500,000	822,982	104,351	241,838	444,371	486,516	230,412	52,631	422,033	45,840,225	40,100,003
	1869	500,000	882,142	203,450	229,450	400,874	463,151	210,832	52,631	422,099	43,850,066	37,064,656
	1870	500,000	868 933	245,282	280,282	456,052	509,023	251,091	51,316	497,553	45,768,957	44,865,622

TABULAR HISTORY OF LIFE AND CASUALTY INSURANCE COMPANIES:

SHOWING THE ASSETS, LIABILITIES, INCOME, EXPENDITURES, AND BUSINESS OF ALL THE COMPANIES WHICH APPEAR IN THE OFFICIAL REPORTS OF THE STATE OF NEW YORK, FROM THE FIRST PUBLIC RECORD EMBRACING LIFE INSURANCE IN 1849 DOWN TO THE REPORT OF 1876, WITH HISTORICAL AND BIOGRAPHICAL SIDE NOTES.

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
ÆTNA LIFE INSURANCE COMPANY. HARTFORD, CONN.	1851	$168,788	.....	.....	$30,164	$4,000	$11,375	1,003	$1,285,710
Incorporated May 28, 1850.	1864	792,210	$633,782	$630,526	669,834	106,066	230,328	7,216	15,608,845
President—E. A. Bulkely, V. P., 1851 to —; E. A. Bulkely, 1864 to 1872; T. O. Enders, 1873.	1865	1,909,606	1,608,688	1,566,944	1,655,310	133,113	484,356	14,156	32,935,996
Secretary—T. O. Enders, 1864 to 1872; J. L. English, 1872.	1866	4,312,434	3,251,857	3,239,056	3,437,920	530,401	1,106,759	25,023	61,362,179
[1] Ten months business to June, 1851.	1867	7,450,212	5,562,027	4,636,073	5,045,479	933,341	1,989,535	33,663	90,795,586
	1868	10,415,300	7,636,532	5,137,907	5,749,190	1,698,225	2,833,567	39,373	105,088,155
	1869	13,237,458	10,283,420	5,221,176	6,041,658	2,548,393	3,302,335	41,373	103,711,737
	1870	14,816,782	12,228,910	5,133,816	6,048,700	3,528,175	4,248,087	45,676	102,195,224
	1871	16,193,384	13,702,273	5,036,469	6,103,316	3,831,827	4,614,121	47,652	101,327,832
	1872	17,608,185	15,547,683	4,751,306	6,018,677	3,827,197	4,633,967	50,028	100,617,773
	1873	18,946,579	16,699,019	4,818,513	6,228,535	4,013,113	4,817,061	53,582	98,864,149
	1874	20,429,864	17,513,352	4,607,642	6,068,699	3,874,001	4,632,128	55,572	94,506,992
	1875	21,822,492	18,420,976	4,009,144	5,526,453	3,453,594	4,045,084	56,743	91,454,011
ÆTNA LIVE STOCK INSURANCE COMPANY. HARTFORD, CONN.	1867	126,063	18,039	33,890	41,890	1,219	28,326	.....	.....
Incorporated May, 1867. Unable to meet its obligations and retired with heavy loss of capital in 1868.									
President—C. C. Kimball, 1867.									
Secretary—J. B. Tower, 1867.									
ALBION LIFE INSURANCE COMPANY. LONDON, ENGLAND.	1851	£451,359	£370,101	[1] £48,587	£69,920	[2] £36,493	[3] £49,011	[4] 1,520	[5] £1,445,275
Incorporated 1805. Admitted to New York August, 1851.	1854	469,695	381,574	40,968	71,131	[6] 65,688	77,459	2,172	1,346,822
President—John Hampden Gladstanes, 1854.	1856	487,057	393,440	[7] 26,968	[7] 46,432	[7] 37,597	[7] 42,836	2,499	1,685,671
Secretary—John L. Cappelain, 1851.									
[1] Including £10,306 in United States.									
[2] Including £2,292 losses in United States.									
[3] Including £1,084 carried to credit of various funds.									
[4] Including 343 policies in United States.									
[5] Including £296,926 insured in United States.									
[6] Claims and surrendered policies.									
[7] Independent of participating policies.									
ALLIANCE MUTUAL LIFE ASSURANCE SOCIETY. LEAVENWORTH, KANSAS.	1873	$124,294	$16,253	$6,779	$7,055	.....	$14,784	116	$587,500
Incorporated May 27, 1873. Authorized to do business August 26, 1873.	1874	155,380	60,086	65,361	77,918	$2,201	65,621	508	2,236,000
President—H. D. Mackay, 1873.	1875	179,479	80,372	87,472	95,459	1,027	59,235	609	2,367,800
Secretary—George A. Moore, 1873.									
AMERICAN MUTUAL LIFE INSURANCE CO. NEW HAVEN, CONN.	1849	116,080	.....	45,949	.....	18,300	.....	1,484	2,585,500
Incorporated May, 1847. Excluded from New York in 1863. Business transferred to the National Life and Trust of Connecticut in 1866.	1850	101,684	.....	57,557	.....	7,500	.....	2,400	3,500,000
President—Benjamin Silliman, 1849.	1854	154,776	.....	71,819	81,880	44,450	60,933	2,696	4,730,840
Secretary—Benjamin Noyes, 1849.	1855	180,952	.....	69,114	76,784	55,377	75,972	2,656	5,391,800
[1] Exclusive of purchase of policies.	1856	182,764	.....	65,818	72,725	47,643	70,912	2,748	3,727,000
	1857	193,384	.....	73,346	80,392	48,218	69,772	3,100	4,050,000
	1858	217,462	.....	83,030	92,164	45,163	68,086	3,192	4,321,000
	1859	250,213	.....	85,889	93,247	[1] 34,114	60,496	2,190	3,384,450
	1861	340,761	72,500	93,240	110,547	43,918	62,548	.....	.....
	1862	403,970	229,000	122,818	146,098	72,748	95,968	1,863	3,219,250
AMERICAN NATIONAL LIFE AND TRUST INSURANCE COMPANY. NEW HAVEN, CONN.	1873	1,182,796	1,152,240	460, 0	479,265	34,281	73,001	2,851	5,427,393
Organized from the American Mutual Life and Trust, 1866. Authority revoked in New York, November 24, 1874.									
President—Benjamin Noyes, 1873.									
Secretary—Richard F. Lyon, 1873.									
AMERICAN POPULAR LIFE INSURANCE CO. NEW YORK CITY.	1866	149,677	31,803	7,997	11,751	.....	5,688	425	1,040,200
Organized May 24, 1866.	1867	220,187	83,958	86,900	101,258	4,113	56,603	1,775	4,371,662
President—T. S. Lambert, V. P., 1866; Benjamin F. Bancroft, 1867 to 1869; T. S. Lambert, 1869.	1868	272,334	146,482	156,333	164,807	79,521	145,751	2,604	6,077,469
Secretary—J. Pierpont, 1866 to 1867; Fred'k Shonard, 1867 to 1872; James Cruikshank, 1872.	1869	312,218	244,370	171,402	132,309	79,848	143,158	2,714	6,030,784
	1870	362,132	295,168	127,007	147,303	40,338	114,720	2,803	6,405,718
	1871	426,874	342,108	123,187	134,479	32,237	98,509	2,761	6,235,415
	1872	475,627	392,702	131,899	145,357	36,056	113,163	2,769	6,142,174
	1873	577,069	442,168	192,564	213,096	44,567	141,114	2,929	7,251,663
	1874	686,172	488,021	187,128	218,414	47,446	140,771	3,154	8,262,809
	1875	727,231	524,753	201,417	221,647	118,107	199,913	3,399	10,213,187

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured
AMERICAN TONTINE LIFE AND SAVINGS INSURANCE COMPANY. NEW YORK.	1868	$172,799	$42,369	$21,345	$28,576	.....	$28,682	504	$1,108,500
Organized January 8, 1868. Reinsured in the Empire Mutual Life May 2, 1871, which was subsequently reinsured in the Continental Life.	1869	236,739	91,363	64,118	71,460	$2,000	43,042	1,301	2,476,950
President—William H. Ludlow, 1868.	1870	269,665	114,933	86,658	91,991	18,816	64,748	1,371	2,476,658
Secretary—Henry Snyder, 1868.									
AMICABLE MUTUAL LIFE INSURANCE CO. NEW YORK.	1869	204,174	76,983	46,742	52,995	68	51,861	974	1,985,450
Organized March 17, 1869. Reinsured in the Guardian Mutual Life June 22, 1872.	1870	228,147	128,776	92,153	100,497	13,872	87,733	1,110	2,052,350
President—E. Dwight Kendall, V. P., 1869; Z. Dederick, Acting Pres., 1871.	1871	177,561	144,251	91,897	100,425	39,550	104,558	685	1,109,250
Secretary—James F. R. Hadden, 1869.									
ANCHOR LIFE INSURANCE COMPANY. NEW JERSEY.	[1] 1868	168,778	47,374	79,848	88,776	20,197	79,188	[2] 248	642,250
Incorporated February 13, 1866. Originally United States Casualty Insurance Company. Changed to a life company 1869. Certificate of authority revoked December 23, 1872.	[1] 1869	239,037	116,761	87,337	95,731	6,882	77,375	[2] 1,211	2,714,250
President—Edmund C. Fisher, 1868.	1870	329,145	246,582	200,887	212,962	16,115	155,480	3,183	6,841,910
Secretary—John B. Church, Jr., 1868 to 1869; Arden S. Fitch, 1869 to 1871; Isaac A. Giffing, 1871.	1871	415,740	319,243	258,825	267,368	58,436	219,340	3,187	7,922,361
[1] Life and accident business.									
[2] Exclusive of accident policies.									
ASBURY LIFE INSURANCE COMPANY. NEW YORK.	1868	212,288	59,824	46,449	52,213	1,508	86,411	795	1,883,232
Organized April 7, 1868. Placed in hands of a receiver October 7, 1874.	1869	304,352	174,898	142,616	169,296	11,445	109,180	2,065	4,271,250
President—Lemuel Bangs, 1868 to 1871; Charles C. North, 1871.	1870	346,635	277,467	193,063	205,794	32,600	169,706	2,898	5,949,643
Secretary—George Elliott, 1868 to 1871; Isaac A. Stiles, 1871 to 1873; W. R. Fluharty, 1873.	1871	379,904	279,043	192,764	205,173	83,187	179,972	2,837	4,773,942
	1872	409,491	366,303	195,962	220,240	82,507	176,998	2,775	5,127,139
	1873	327,585	348,135	212,888	229,664	148,358	223,301	2,175	3,763,023
ATLANTIC MUTUAL LIFE INSURANCE CO. ALBANY, N. Y.	1866	171,768	22,205	40,940	45,363	.....	19,436	723	1,815,750
Organized May 8, 1866.	1867	266,989	131,166	131,917	142,254	15,774	84,239	1,857	4,313,750
President—Robert H. Pruyn, 1866.	1868	378,414	280,408	215,514	234,331	48,560	128,403	2,675	6,047,037
Secretary—Lewis B. Smith, 1866 to 1873; Walter Brown, 1873.	1869	597,794	459,120	291,850	314,291	66,854	163,097	4,064	8,813,189
	1870	796,311	654,403	399,757	425,833	134,558	230,016	4,935	10,039,303
	1871	876,148	753,557	473,287	508,317	226,254	337,928	4,521	8,957,842
	1872	1,020,379	895,096	383,233	426,855	192,246	277,860	4,348	8,425,145
	1873	1,119,687	984,211	394,589	463,790	240,708	329,649	4,044	7,632,302
	1874	1,223,384	1,072,896	355,941	415,635	238,372	311,539	4,010	7,184,257
	1875	1,281,969	1,150,569	313,743	379,645	250,659	324,416	4,127	6,876,716
BERKSHIRE LIFE INSURANCE COMPANY. PITTSFIELD, MASS.	1863	317,546	266,896	75,025	92,851	27,293	43,974	1,140	2,248,100
Incorporated May, 1851.	1864	390,004	240,135	109,075	135,711	33,121	59,547	1,319	2,724,450
President—Thomas F. Plunkett, 1863 to 1875; Edward Boltwood, 1875.	1865	506,014	326,655	142,837	140,400	19,848	51,751	1,587	3,351,350
Secretary—Benjamin Chickering, 1863 to 1870; Lorenzo H. Gambell, 1870 to 1871; Edward Boltwood, 1871 to 1872; James W. Hull, 1872.	1866	660,298	513,218	238,280	273,203	74,038	125,890	2,275	5,418,075
	1867	869,398	671,919	365,795	419,212	149,691	233,493	3,265	7,968,085
	1868	1,085,879	945,832	430,248	482,793	150,070	251,653	3,764	9,033,548
	1869	1,344,005	1,169,859	455,469	525,226	197,093	290,820	4,204	9,796,841
	1870	1,510,376	1,408,599	475,507	576,397	197,879	294,606	4,419	10,027,733
	1871	1,789,320	1,620,329	506,548	598,384	217,640	342,249	4,435	10,049,905
	1872	2,181,629	1,975,793	585,076	650,252	171,087	265,076	4,479	10,450,418
	1873	2,510,762	2,229,193	518,788	663,667	250,348	342,927	4,570	10,734,043
	1874	2,835,487	2,426,138	509,665	678,047	283,439	376,889	4,709	10,823,184
	1875	3,074,571	2,628,181	484,714	676,271	341,082	431,353	4,813	10,940,216
BRITISH COMMERCIAL LIFE INSURANCE CO. LONDON, ENGLAND.	1854	[1] 1,150,000	.....	28,713	.....	27,000	.....	348	843,050
Incorporated in 1820. Business in United States.	1859	[1] 870,023	.....	55,321	.....	43,500	.....	499	1,787,978
General Agent in United States—George M. Knevitt, Esq., 1854.	1862	[2] 2,780,309	.....	43,739	50,239	38,225	45,882	488	1,571,682
	1863	[2] 2,789,309	.....	56,443	64,474	48,529	59,689	573	1,789,350
	1864	[2] 2,965,392	.....	65,210	71,716	34,152	47,342	.....	2,025,132
	1865	140,578	.....	69,624	80,376	23,258	35,171	746	2,165,321
	1866	227,735	130,783	85,374	97,112	46,230	62,007	865	2,438,871
BROOKLYN LIFE INSURANCE COMPANY. NEW YORK.	1864	162,765	17,435	29,389	37,877	.....	12,048	272	635,700
Organized July 26, 1864.	1865	278,091	81,076	77,785	91,023	2,922	45,479	817	2,196,700
President—Christian W. Bouck, 1864.	1866	404,412	238,021	227,933	249,293	24,775	113,788	1,701	4,370,000
Secretary—Richard H. Harding, 1864 to 1867; William M. Cole, 1867.	1867	694,520	491,208	417,322	451,705	71,663	198,117	2,371	7,308,258
	1868	1,024,850	863,426	600,201	652,973	180,230	345,027	3,346	10,794,214
	1869	1,357,799	1,176,908	666,596	732,934	217,872	444,073	4,602	13,491,020
	1870	1,677,517	1,453,289	698,922	767,412	284,927	510,220	5,377	14,726,713
	1871	1,686,549	1,473,309	636,828	735,105	269,991	569,524	4,321	11,445,994
	1872	1,907,691	1,711,137	615,591	725,520	299,694	513,568	4,589	11,[illegible]
	1873	2,068,753	1,940,114	614,365	738,783	332,803	558,234	5,182	13,289,[illegible]
	1874	2,241,342	2,053,811	563,876	706,712	372,245	549,698	4,971	12,304,699
	1875	2,459,060	2,192,916	477,654	610,789	304,641	437,761	4,632	11,272,818
CHARTER OAK LIFE INSURANCE COMPANY. HARTFORD, CONN.	1850	[1] 210,600	.....	12,342	12,342	.....	1,741	263	474,500
Incorporated May, 1850.	1863	657,287	463,379	212,039	247,889	115,126	160,393	3,047	5,909,011
President—Gideon Welles, 1850 to ——; James C. Walkley, 1863 to 1875; Edward R. Wiggin, 1875.	1864	948,216	717,664	427,923	477,591	106,302	238,154	4,185	9,429,141
Secretary—Samuel H. White, 1863 to 1872; Halsey Stephens, 1872.	1865	1,482,402	1,131,365	866,195	932,716	269,743	434,242	6,923	17,890,911
[1] Including $180,000 endorsed notes as per charter.	1866	2,380,049	2,038,828	1,672,141	1,762,412	420,156	741,948	11,550	29,964,549
	1867	2,659,081	2,451,550	2,233,322	2,373,706	968,037	1,349,983	15,111	39,178,348
	1868	5,102,678	4,124,908	2,888,776	3,113,085	1,174,962	1,636,734	19,028	48,754,504
	1869	7,208,591	5,824,296	3,702,204	4,034,486	1,482,913	2,044,166	21,808	55,650,392
	1870	8,328,789	7,210,785	4,019,303	4,491,025	2,727,205	3,321,938	24,486	61,551,512
	1871	9,320,359	8,577,343	3,977,842	4,448,742	2,792,923	3,365,929	25,353	60,965,772

Names and Location of Companies. Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
CHARTER OAK LIFE INSURANCE COMPANY—*Continued.*	1872	$10,650,524	$9,866,761	$3,633,434	$4,102,917	$2,290,250	$2,872,364	26,756	$63,427,688
	1873	11,586,224	10,870,438	3,413,972	4,082,518	2,439,146	2,985,246	26,761	61,967,847
	1874	13,180,956	11,963,897	3,226,907	3,926,592	2,157,777	2,684,069	27,362	62,065,207
	1875	13,314,192	12,487,866	2,995,046	3,736,434	2,096,834	2,644,438	26,481	58,796,327
COMMONWEALTH LIFE INSURANCE CO. NEW YORK. Organized December 12, 1868. Risks reinsured in the New Jersey Mutual, March 20, 1875. *President*—John Pierpont, 1869 to 1870; James B. Pierson, 1870 to 1871; Seth E. Thomas, 1871. *Secretary*—Francis E. Morse, 1869 to 1871; Henry F. Homes, 1871.	1869	257,007	153,784	86,251	89,728	2,511	63,210	1,210	2,706,000
	1870	341,065	276,096	157,303	168,663	18,106	131,214	2,750	5,450,118
	1871	392,214	267,973	208,152	226,739	46,027	131,569	2,363	4,492,319
	1872	422,718	280,301	183,741	206,761	70,921	158,202	2,263	4,514,379
	1873	276,599	249,615	167,480	190,825	116,643	232,415	1,464	2,745,769
CONNECTICUT GENERAL LIFE INS. CO. HARTFORD, CONN. Incorporated July, 1865. *President*—Edward W. Parsons, 1865. *Secretary*—Thomas W. Russell, 1865.	1865	112,448	9,576	5,681	5,681	.....	3,005	97	250,450
	1866	294,425	.....	45,645	56,369	7,626	35,110	581	1,229,500
	1867	364,477	122,976	101,481	121,961	10,122	61,170	1,212	2,635,700
	1868	446,804	189,450	132,922	162,915	27,106	86,957	1,436	3,353,616
	1869	542,498	271,740	130,535	161,009	35,472	102,996	1,757	4,401,473
	1870	656,257	389,061	217,125	254,219	70,456	154,625	2,536	5,532,785
	1871	746,982	530,523	281,584	339,693	121,495	246,848	3,017	6,245,554
	1872	901,432	633,785	258,960	364,754	117,612	206,157	3,305	6,690,063
	1873	1,044,361	747,014	284,342	356 620	129,813	226,402	3,415	7,177,536
	1874	1,144,181	840,594	268,734	333,910	137,248	239,078	3,409	6,884,552
	1875	1,258,997	927,829	247,343	313,134	125,281	203,362	3,422	6,689,474
CONNECTICUT MUTUAL LIFE INS. CO. HARTFORD, CONN. Incorporated June 12, 1846. *President*—James Goodwin, 1849 to 1866; Guy R. Phelps, 1866 to 1869; James Goodwin, 1870. *Secretary*—Guy R. Phelps, 1849 to 1866; Woodbridge S. Olmsted, 1866 to 1871; Jacob L. Greene, 1871. [1] Losses only.	1849	465,232	.....	383,348	393,016	[1] 72,150	.....	6,320	12,778,815
	1850	948,002	.....	571,846	588,729	[1] 115,475	.....	.....	21,591,116
	1854	1,154,828	.....	641,965	769,068	468,044	521,907	9,326	18,948,225
	1855	2,272,537	.....	622,412	766,564	491,736	541,658	8,786	20,026,589
	1856	2,473,732	.....	619,431	776,418	433,413	484,272	8,581	20,041,827
	1857	2,645,838	.....	592,780	637,455	403,457	448,435	8,529	20,197,164
	1858	2,981,640	.....	640,305	822,403	431,190	489,241	8,742	21,109,685
	1859	3,313,954	.....	682,411	883,714	401,025	463,630	9,829	24,059,595
	1860	3,760,748	3,246,027	780,462	1,010,689	468,742	549,495	10,500	.....
	1861	4,295,414	3,216,390	813,175	1,067,381	527,410	613,215	10,451	26,398,145
	1862	4,895,691	3,378,099	928,542	1,234,924	465,114	570,124	11,070	29,523,102
	1863	5,903,892	4,899,195	1,287,588	1,754,206	677,462	847,318	15,775	40,679,587
	1864	7,730,617	5,725,784	1,924,127	2,573,425	772,912	1,086,053	22,471	60,638,587
	1865	9,878,529	6,679,253	2,810,748	3,337,737	1,029,761	1,443,629	29,853	82,443,736
	1866	13,316,276	8,117,710	5,380,894	6,102,962	1,554,288	2,217,518	40,838	121,532,652
	1867	17,669,029	10,411,992	6,332,805	7,230,006	1,996,648	2,965,838	50,262	153,273,095
	1868	22,668,377	15,543,634	7,153,985	8,330,250	2,601,430	3,527,685	55,691	173,316,332
	1869	27,566,479	17,715,718	7,522,082	8,978,751	3,515,013	4,461,367	57,049	177,356,621
	1870	30,915,957	20,735,620	7,841,799	9,611,470	5,045,858	5,987,687	60,677	181,265,762
	1871	31,885,526	24,180,414	7,803,492	9,727,700	7,630,242	8,729,518	68,944	202,652,488
	1872	34,896,755	27,502,968	7,715,670	9,754,421	5,797,015	6,820,437	62,826	181,726,840
	1873	37,628,731	31,025,541	7,631,598	9,861,720	6,250,475	7,274,579	63,550	181,802,730
	1874	40,378,979	33,730,844	7,512,154	10,049,013	6,428,149	7,477,547	65,316	185,366,633
	1875	43,410,594	36,598,894	7,165,469	9,818,400	6,306,914	7,194,603	66,209	185,076,842
CONTINENTAL LIFE INSURANCE COMPANY. NEW YORK. Organized May 3, 1866. *President*—Justus Lawrence, 1866 to 1872; L. W. Frost, 1872. *Secretary*—James P. Rogers, 1866.	1866	295,848	110,353	65,479	73,300	1,000	56,155	1,331	3,700,100
	1867	906,158	675,340	991,318	1,016,120	25,500	196,562	5,011	13,994,350
	1868	2,067,178	1,615,107	984,702	1,038,810	70,000	365,617	9,851	26,871,630
	1869	3,500,103	2,915,038	1,433,470	1,549,153	279,562	676,304	15,953	40,509,906
	1870	4,505,235	4,124,172	1,934,554	2,059,843	779,535	1,283,319	26,356	53,717,630
	1871	4,932,487	4,412,831	2,513,874	2,695,776	1,294,573	1,958,537	25,654	56,284,716
	1872	5,942,892	5,420,067	2,537,589	3,082,528	1,372,638	2,037,003	28,579	60,247,390
	1873	6,353,694	5,823,444	2,548,735	2,838,501	1,518,798	2,164,430	27,931	57,791,483
	1874	6,473,159	5,747,405	2,396,936	2,712,628	1,878,010	2,507,043	25,774	53,650,538
	1875	6,229,485	5,504,052	2,142,116	2,452,467	1,965,018	2,624,532	24,768	51,179,234
CRAFTSMEN'S LIFE INSURANCE COMPANY. NEW YORK. Organized September 5, 1868. Risks reinsured in the Hope Mutual May 25, 1872, which was amalgamated with the New Jersey Mutual December 31, 1872. *President*—Edward A. Lambert, 1868. *Secretary*—Henry Belden, 1868.	1868	229,795	22,400	9,801	9,801	.....	20,584	204	629,000
	1869	284,165	115,529	156,062	171,966	2,000	108,940	1,444	3,243,950
	1870	354,185	272,070	152,569	164,109	42,208	179,981	2,066	4,683,000
	1871	284,210	259,146	164,827	177,188	61,341	162,512	1,839	3,910,357
EAGLE LIFE INSURANCE COMPANY. LONDON, ENGLAND (AMERICAN BRANCH). Incorporated April 25, 1807. Business in United States only. *Agent in New York*—Jeremiah Leaycraft, 1863.	1863	181,757	.....	66,744	75,793	75,397	80,032	.....	.....
	1864	209,654	.....	61,400	79,973	48,219	51,696	.....	.....
	1865	277 476	.....	61,435	75,223	24,409	29,947	.....	.....
	1866	283,558	.....	60,574	71,448	47,031	51,558	.....	.....
	1867	373,303	.....	56,768	65,738	47,617	52,013	.....	.....
	1868	395,267	.....	54,892	80,151	64,365	69,413	822	2,189,973
	1869	324,276	.....	52,926	73,858	33,546	38,376	797	2,110,084
	1870	316,078	.....	50,006	66,817	11,536	17,001	785	2,069,317
	1871	360,504	.....	48,625	65,823	28,523	33,675	771	2,009,305
	1872	346,773	.....	46,357	69,445	31,332	36,537	761	1,977,972
	1873	320,185	.....	44,242	60,566	81,394	87,891	739	1,909,593
	1874	342,256	.....	40,692	56,605	32,732	37,248	729	1,828,604
	1875	312,827	.....	38,460	56,031	31,534	35,715	707	1,743,024
EAGLE LIFE AND HEAL INSURANCE CO. JERSEY CITY, N. J. Incorporated February 2, 1847. Company retired and life risks reinsured in Knickerbocker Life in 1853. *President*—George W. Savage, 1849. *Secretary*—Richard H. Bull, 1849.	1849	107,556	.....	.....	.....	.....	.....	.....	.....
	1850	109,937	.....	.....	.....	.....	.....	.....	.....

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
ECLECTIC LIFE INSURANCE COMPANY. NEW YORK.	1868	$152,707	$27,956	$14,809	$19,556	.....	$26,646	233	$789,000
Originally First National Eclectic Life Insurance Co. of New York. Organized July 8, 1868. Placed in hands of receiver September 13, 1873.	1869	253,325	110,814	110,529	123,060	$5,208	82,511	1,541	3,066,400
President—James W. Barker, 1868. G. De Macarty, Vice-President, 1869. Geo. B. Saterlee, 1870.	1870	304,510	218,444	171,628	184,730	33,210	147,670	2,667	5,440,315
Secretary—Israel C. Pierson, 1869 to 1871. Henry Rogers, 1871.	1871	332,517	251,124	202,833	230,406	66,728	133,696	2,714	5,413,675
Actuary—Israel C. Pierson, 1868.	1872	310,777	270,144	211,088	244,930	117,422	241,068	2,777	5,257,365
ECONOMICAL MUTUAL LIFE INSURANCE CO. PROVIDENCE, R. I.	1866	141,446	30,000	26,114	30,554	.....	11,650	208	757,000
Incorporated May, 1866. Withdrew from the State and certificates revoked 1872	1867	274,965	133,968	97,783	108,882	5,149	66,523	1,001	2,786,266
President—Simon S. Bucklin, 1866.	1868	400,886	250,147	167,511	182,833	15,268	89,812	1,647	4,966,728
Secretary—Wm. Y. Potter, 1866.	1869	555,798	445,468	308,252	325,583	51,782	159,336	2,406	6,101,234
	1870	712,676	612,859	394,514	422,476	30,671	132,472	2,743	6,359,718
	1871	774,374	750,167	409,576	443,636	36,248	181,578	2,714	6,459,361
	1872	756,934	824,594	251,115	291,936	68,476	194,064	2,749	5,751,302
EMPIRE MUTUAL LIFE INSURANCE CO. NEW YORK.	1869	292,195	144,972	118,871	133,025	974	41,529	1,781	3,855,100
Organized April 3, 1869. Risks reinsured in the Continental Life June 10, 1872.	1870	633,078	534,989	613,911	621,112	23,702	230,399	5,075	10,014,108
President—G. Hilton Scribner, 1869.	1871	853,990	688,254	754,869	770,024	214,113	610,389	6,701	13,947,045
Secretary—Sidney W. Crofert, 1869.									
EMPIRE STATE LIFE INSURANCE COMPANY. WATERTOWN, N. Y.	1869	152,911	46,415	41,796	44,251	.....	21,850	1,044	1,781,600
Organized April 19, 1869. Ceased new business September 18, 1872; reinsured in Life Association of America.	1870	246,008	137,027	130,877	141,488	16,679	88,497	2,556	4,721,900
President.—George B Phelps, 1869.	1871	309,508	204,089	196,211	211,251	46,219	126,818	2,865	5,433,050
Secretary.—John Sheldon, 1869.	1872	337,982	240,001	156,223	170,430	82,493	159,369	2,354	4,294,615
	1873	170,276	68,487	101,265	116,714	203,784	224,640	369	485,087
	1874	155,916	55,895	22,319	32,445	40,404	60,690	250	271,551
	1875	142,077	36,974	7,950	17,367	15,396	26,661	189	175,177
EQUITABLE LIFE ASSO. SOCIETY OF U. S. NEW YORK	1859	117,102	.....	23,727	26,445	.....	12,355	268	1,144,000
Organized July 7, 1859.	1860	162,618	70,356	65,547	76,071	10,654	42,230	771	2,645,500
President.—Wm. C. Alexander, 1859 to 1874. Henry B. Hyde, Vice-President, 1866 to 1874; President, 1874.	1861	210,636	.....	95,332	103,430	13,336	48,736	1,188	3,684,000
Secretary.—Edward P. Williams, 1859. James W. Alexander, 1866 to 1870. Samuel Borrowe, 1870.	1862	334,013	181,409	169,238	181,379	30,227	80,316	1,991	5,515,600
Actuary.—George W. Phillips, 1860.	1863	584,713	373,671	290,599	308,061	41,812	121,984	3,272	9,297,950
	1864	1,025,331	716,405	535,844	579,080	80,109	200,912	5,557	10,617,200
	1865	1,586,524	1,454,923	900,583	971,648	172,679	402,323	8,097	27,619,639
	1866	3,077,788	2,383,446	1,704,379	1,807,296	212,043	600,874	13,336	50,764,831
	1867	5,125,423	4,230,653	3,062,667	3,247,023	909,367	1,559,963	20,511	82,571,120
	1868	7,721,077	6,909,389	4,479,197	4,840,157	1,684,110	2,538,018	27,666	112,558,213
	1869	10,510,824	9,304,978	5,769,295	6,268,392	2,541,192	3,578,568	33,478	134,223,861
	1870	13,236,025	11,818,061	6,327,724	7,009,344	3,051,445	4,143,224	36,340	143,970,984
	1871	15,791,440	14,278,889	6,790,761	7,612,237	3,459,340	4,648,804	38,827	154,331,143
	1872	19,160,528	17,166,459	7,426,862	8,420,015	3,646,290	5,026,131	43,135	171,443,351
	1873	22,378,215	19,856,456	8,541,695	9,800,181	5,076,529	6,600,058	47,288	184,282,130
	1874	25,606,848	22,174,102	8,227,299	9,650,737	4,816,402	6,579,567	48,130	181,029,001
	1875	28,585,041	24,475,640	7,999,991	9,571,898	5,835,012	6,629,290	48,700	178,632,686
EXCELSIOR LIFE INSURANCE COMPANY. NEW YORK.	1867	151,311	17,018	25,292	30,060	.....	27,246	351	841,000
Organized May 7, 1867. Ceased business December 31, 1872. Risks reinsured in National Life of U. S.	1868	230,569	102,464	119,073	136,958	.....	69,771	848	2,402,508
President—Samuel T. Howard, 1867 to 1871. Charles N. Morgan, 1871.	1869	351,635	227,784	173,841	189,458	24,575	116,625	1,354	4,427,941
Secretary.—Sidney Ward, 1867 to 1870. Butler Ward, 1870 to 1871. O. Packard, 1871.	1870	444,265	346,148	231,546	248,258	84,389	199,139	2,302	5,893,865
	1871	514,136	444,119	281,416	306,731	99,456	227,891	2,707	6,751,227
	1872	514,163	505,889	317,852	339,183	133,147	259,011	2,682	6,175,637
FARMERS AND MECHANICS' LIFE INS. CO. NEW YORK.	1869	166,845	49,668	65,903	71,203	.....	29,358	807	1,319,910
Organized September 4, 1869. Ceased business Jan. 9, 1871. Closed at suit of Attorney-General.									
President—Edward McMurdy, 1869.									
Secretary—William Henderson, 1869									
FIDELITY INSURANCE COMPANY. NEW YORK.	1866	107,571	6,876	1,619	9,861	88	7,705	33	158,100
Organized April 7, 1865. Retired and returned its capital after a brief experience. Business was guarantee insurance.									
Vice-President—Edward C Delavan, 1866.									
Secretary—George A Halsey, 1866.									
GERMANIA LIFE INSURANCE COMPANY. NEW YORK.	1860	194,545	10,000	9,111	9,757	.....	12,944	169	499,979
Organized July 1, 1860	1861	202,472	25,430	30,064	39,572	1,226	22,093	392	1,034,854
President—Hugo Wesendonck, 1860.	1862	260,885	53,726	46,691	58,326	7,480	28,424	1,012	2,151,754
Secretary—Frederick Schwendler, 1861 to 1867; Cornelius Doremus, 1867.	1863	335,342	131,878	118,586	137,135	19,529	92,408	3,042	5,021,077
Actuary—J. F. Entz, 1860.	1864	525,864	259,664	227,930	250,374	45,920	141,322	5,506	9,001,213
	1865	809,230	534,679	409,930	442,522	101,838	245,892	8,976	14,676,463
	1866	1,244,663	927,983	963,428	743,746	185,597	374,088	12,170	20,724,788
	1867	1,875,363	1,517,468	943,777	1,016,830	237,961	448,908	13,826	24,131,487
	1868	2,459,015	2,008,185	1,067,750	1,223,021	420,413	698,890	14,878	26,565,425
	1869	3,221,465	2,520,850	1,293,706	1,467,678	493,465	793,023	16,312	29,598,416
	1870	3,820,666	3,171,576	1,434,252	1,644,893	732,912	1,034,106	17,661	32,052,962
	1871	4,490,898	3,859,797	1,431,593	1,666,815	666,563	998,750	18,507	33,105,472
	1872	5,256,925	4,654,564	1,525,699	1,811,924	780,387	1,092,577	19,365	34,600,268
	1873	5,920,075	5,394,097	1,607,291	1,946,097	906,975	1,222,144	19,739	34,849,813
	1874	6,640,004	5,818,619	1,561,408	1,942,940	932,077	1,229,018	19,792	34,090,100
	1875	7,304,524	6,377,799	1,502,842	1,912,979	907,459	1,233,091	20,260	34,421,675

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GLOBE MUTUAL LIFE INSURANCE CO.	1864	$218,385	$71,977	$69,102	$78,785	.....	$18,469	972	$2,929 937
NEW YORK.	1865	462,144	331,056	291,754	305,779	$19,578	109,053	2,998	8,615,427
Organized June 7, 1864.	1866	800,129	556,788	483,703	512,202	95,456	239,999	4,410	11,626,218
President—Pliny Freeman, 1864.	1867	1,171,194	962,432	554,619	602,477	109,326	269,034	5,415	13,865,871
Secretary—Henry Freeman, 1864 to 1870; James R. Hosmer, 1870 to 1871; James M. Freeman, 1871.	1868	1,641,968	1,412,772	770,197	841,327	200,693	447,396	7,663	19,197,103
	1869	2,251,057	2,021,181	1,047,882	1,145,145	214,226	608,603	10,061	25,630,270
	1870	2,717,907	2,565,031	1,207,112	1,336,321	420,357	854,621	12,017	29,823,095
	1871	3,180,292	2,938,362	1,396,445	1,569,438	631,495	1,024,849	11,516	27,904,485
	1872	3,776,586	3,525,536	1,337,830	1,535,592	677,519	1,009,243	12,357	29,820,685
	1873	4,052,759	3,788,248	1,181,919	1,398,695	744,207	1,077,003	12,549	29,316,031
	1874	4,093,132	3,571,998	916,504	1,131,060	846,691	1,101,109	10,687	22,957,361
	1875	4,353,516	3,810,334	796,594	1,073,128	658,926	890,754	10,818	21,744,480
GOVERNMENT SECURITY LIFE INS. CO.	1870	150,843	67,099	33,131	39,675	.....	35,053	366	1,214,500
NEW YORK.	1871	342,168	254,367	224,703	234,350	35,218	112,755	1,456	3,367,417
Organized May 4, 1870. Ceased new business Feb. 10, 1874. Reinsured in North America Life.	1872	334,965	262,016	145,720	165,725	92,129	149,964	1,346	3,398,784
President—Henry P. Morgan, 1870.	1873	296,652	234,689	109,214	126,946	68,876	117,258	1,122	2,777,499
Secretary—George W. Arnold, 1870.	1874	89,226	6,482	17,718	32,339	63,554	222,175	.....	.....
GREAT WESTERN MUTUAL LIFE INS. CO.	1866	179,634	.....	45,879	55,539	61	30,440	410	1,191,500
NEW YORK.	1867	261,701	79,601	100,789	113,149	5,721	64,061	1,034	2,735,900
Organized December 30, 1865. Closed December 19, 1870, at suit of Attorney-General.	1868	327,912	154,621	135,059	149,190	25,419	103,373	1,472	3,659,200
Vice-President—Frederick W. Macy, 1866.	1869	551,438	410,584	189,026	204,000	28,722	130,962	3,428	8,026,666
Secretary—E. Dwight Kendall, 1866 to 1868; Wesley E. Shader, 1868.									
GUARDIAN MUTUAL LIFE INSURANCE CO.	1859	137,116	.....	5,148	13,796	.....	7,028	144	400,500
NEW YORK.	1860	122,516	22,382	22,742	31,590	6,000	38,161	448	1,083,400
Originally "Guardian Life Insurance Company." Organized July 28, 1859. Reinsured 80 per cent. of risks in Universal Life, March 14, 1874, and the remainder March 24, 1875.	1861	119,152	.....	26,711	31,322	1,034	25,079	400	932,650
President—James W. Halsted, 1859 to 1861; Walton H. Peckham, 1861 to 1871; Andrew W. Gill, 1871.	1862	134,235	.....	54,022	61,821	6,901	24,723	845	1,654,272
Secretary—Henry V. Gahagan, 1859 to 1869; Lucius McAdam, 1869.	1863	210,266	187,732	108,588	117,291	2,062	43,497	1,577	2,914,822
	1864	335,817	163,976	227,076	265,533	31,979	108,662	2,804	5,807,938
	1865	513,818	422,254	387,814	413,305	106,617	225,856	4,770	10,268,705
	1866	740,414	553,687	538,560	580,402	168,561	256,170	5,201	11,660,860
	1867	1,038,507	807,786	659,621	707,386	227,622	409,298	6,570	14,720,460
	1868	1,486,271	1,212,612	960,792	1,018,904	321,637	571,139	8,753	19,727,635
	1869	2,041,747	1,746,524	1,275,811	1,339,914	424,968	784,439	11,046	24,617,693
	1870	2,280,686	1,984,121	1,140,471	1,204,681	585,122	931,385	10,781	23,211,125
	1871	2,306,034	2,314,265	1,278,845	1,387,634	629,471	1,076,829	10,766	22,968,239
	1872	3,584,717	3,577,247	1,209,416	2,529,284	825,564	1,180,099	15,117	32,340,440
	1873	3,976,977	3,974,822	1,176,694	1,645,107	1,246,614	1,559,503	13,634	28,359,709
	1874	683,666	743,789	.....	.....	1,215,081	4,590,670	8,861	14,619,142
HAHNEMAN LIFE INSURANCE COMPANY.	1866	247,316	.....	36,545	44,690	.....	31,878	573	1,390,000
CLEVELAND, OHIO.	1867	287,873	38,636	58,756	72,057	8,105	66,324	1,431	2,698,200
Incorporated September 14, 1865.	1868	350,088	349,664	132,516	148,363	23,129	96,564	2,452	4,669,453
President—H. M. Chapin, 1866.	1869	414,831	256,195	170,479	187,253	48,494	144,311	3,452	6,030,556
Secretary—A. S. Mills, 1866 to 1867; J. F. Crank, 1867.	1870	485,560	335,033	194,286	214,714	56,519	151,858	4,237	7,099,198
HARTFORD LIFE AND HEALTH INS. CO.	1849	110,933	.....	13,442	.....	.....	.....	380	511,600
HARTFORD, CONN.	1850	176,622	.....	.....	.....	.....	.....	.....	3,751,500
Incorporated October 1, 1849.									
President—James Dixon, 1849.									
Secretary—Henry L. Miller, 1849.									
HARTFORD ACCIDENT INSURANCE CO.	1874	192,404	7,328	14,596	15,019	114	26,896	824	2,437,000
HARTFORD, CONN.	1875	223,984	16,874	53,674	65,882	12,454	79,119	.....	7,192,000
Organized June, 1874.									
President—Richard D. Hubbard, 1874 to 1875; Wm. H. Healy, 1875.									
Secretary—George B. Lester, 1874 to 1875; L. H. Brainard, 1875.									
HARTFORD LIFE AND ANNUITY INS. CO.	1868	366,073	77,048	86,125	112,011	3,120	64,796	1,105	2,502,700
HARTFORD, CONN.	1869	503,846	172,866	121,579	144,712	16,993	76,807	1,797	4,096,104
Incorporated May, 1866. Originally "Hartford Accident Company," the accident business being discontinued.	1870	633,339	263,039	172,214	199,532	12,791	91,177	2,758	5,409,613
President—C. C. Kimball, 1868 to 1870; Wareham Griswold, 1870.	1871	686,057	357,034	205,722	237,390	50,661	167,487	3,223	6,023,323
Secretary—James P. Taylor, 1868 to 1874; Stephen Ball, 1874.	1872	707,320	458,539	221,251	263,986	50,040	195,088	3,591	6,077,375
	1873	705,985	475,729	240,312	287,090	69,399	208,213	3,003	5,669,963
	1874	822,335	505,488	137,459	188,891	34,711	76,148	2,628	4,452,540
	1875	908,194	535,109	106,525	168,302	37,104	87,443	2,547	3,960,928
HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.	1866	105,140	.....	.....	.....	.....	.....	.....	.....
HARTFORD, CONN.	1867	105,288	5,651	10,582	15,464	.....	12,880	.....	.....
Incorporated May 30, 1866.	1868	120,651	12,457	37,544	43,544	788	35,002	.....	3,792,500
President—E. W. Kellogg, 1866 to 1867; J. M. Allen, 1867.	1869	115,178	13,551	57,897	64,484	4,265	66,763	1,151	4,944,038
Secretary—W. C. Goodrich, 1866 to 1867; Harris H. Hayden, 1867 to 1869; Theodore H. Babcock, 1869 to 1875; J. B. Pierce, 1875.	1870	131,737	17,905	75,287	81,660	4,493	65,592	.....	.....
	1871	153,126	27,082	102,273	109,558	2,563	89,756	.....	8,721,270
	1872	173,998	25,788	100,458	155,521	18,237	154,875	.....	11,854,076
	1873	195,518	29,495	114,953	178,129	10,914	176,571	.....	13,281,143
	1874	235,685	34,446	121,180	190,314	5,537	205,988	.....	14,682,443
	1875	243,448	68,501	124,631	196,879	18,368	188,332	.....	4,415,449

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
HARTFORD ACCIDENT INSURANCE CO. HARTFORD, CONN.	1866	$119,811	$5,277	$1,620	$2,370	.....	$6,295	86	$223,196
Afterwards "Hartford Life and Accident Insurance Company." Incorporated May 2, 1866. Accident business discontinued after 1867 and continued as a life company under the name of Hartford Life and Annuity.	1867	356,588	51,736	64,445	81,420	$3,191	65,964	269	736,200
President—Thomas S. Vail, 1866. *Secretary*—William S. Manning, 1866 to 1867; James P. Taylor, 1867.									
HARTFORD LIVE STOCK INSURANCE CO. HARTFORD, CONN.	[1] 1866	125,729	.....	.....	.....	.....	.....	.....	.....
Incorporated May 30, 1866. Unable to meet its engagements and retired with heavy loss of capital in 1868.	1867	238,179	101,420	427,919	435,892	194,864	365,079	.....	5,005,592
President—E. M. Kellogg, 1866. *Secretary*—W. E. Goodrich, 1866 to 1867; D. B. Whipple, 1867.									
[1] Statement for November 30, 1866.									
HERCULES MUTUAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES. NEW YORK.	1869	118,948	16,707	.....	2,285	.....	1,621	37	138,500
Organized December 11, 1869. Closed on petition of Attorney-General October 21, 1873.	1870	183,364	54,321	27,759	53,529	206	55,851	540	811,600
President—James D. Reymert, 1869 to 1871; Samuel D. Sewards, 1871. *Secretary*—Asher S. Mills, 1869 to 1870; Aaron C. Allen, 1870 to 1871; S. B. Wortmann, 1871.	1871	153,681	87,329	32,996	39,996	5,550	61,404	481	706,600
	1872	128,576	85,254	19,909	30,409	3,800	30,910	277	350,817
HOME LIFE INSURANCE COMPANY. BROOKLYN, N. Y.	1861	199,478	56,515	76,438	88,200	9,535	45,734	1,114	2,696,100
Organized April 28, 1860.	1862	277,305	94,713	119,541	137,236	21,730	62,473	1,640	3,825,900
President—Walter S. Griffith, 1861 to 1873; George C. Ripley, 1873. *Secretary*—George C. Ripley, 1861 to 1873; William J. Coffin, 1873.	1863	418,329	248,748	233,511	259,609	66,175	123,768	3,424	7,163,729
	1864	627,910	440,762	350,273	393,706	106,754	193,550	5,050	10,913,253
	1865	890,029	634,335	435,825	493,020	133,625	286,324	6,363	13,087,313
	1866	1,231,679	836,662	671,700	746,484	257,796	419,382	8,275	17,635,226
	1867	1,643,029	1,211,631	812,879	904,896	320,710	497,790	9,752	20,823,815
	1868	2,020,644	1,591,681	842,868	953,078	397,810	591,740	10,311	21,790,311
	1869	2,388,032	2,025,004	884,403	1,015,663	469,813	670,096	11,009	23,137,081
	1870	2,670,005	2,315,931	857,290	1,011,842	495,185	689,834	11,154	22,992,409
	1871	3,002,162	2,502,644	838,832	1,002,323	437,775	650,131	10,516	21,427,039
	1872	3,346,153	2,827,610	840,362	1,038,267	535,574	702,831	10,575	21,466,111
	1873	3,729,679	3,197,924	835,685	1,061,122	494,690	652,585	10,740	20,769,083
	1874	4,113,905	3,440,975	781,127	1,030,579	502,322	654,945	10,409	20,932,412
	1875	4,475,117	3,690,489	741,666	1,019,907	511,533	652,375	10,234	20,522,573
HOMŒOPATHIC MUTUAL LIFE INS. CO. NEW YORK.	1868	192,820	85,521	38,985	44,579	319	46,018	635	1,620,956
Organized July 18, 1868.	1869	252,760	148 276	121,399	131,751	10,174	106,096	1,594	3,697,109
President—Daniel D. T. Marshall, 1868. *Secretary*—Edward A. Stansbury, 1868 to 1873; F. B. Mayhew, 1873.	1870	316,180	240,871	166,659	176,094	44,192	122,354	2,161	4,670,221
	1871	361,230	197,128	194,978	214,260	67,472	151,448	2,109	4,346,513
	1872	456,331	387,853	201,642	223,858	108,997	166,246	2,296	4,426 014
	1873	513,532	442,618	206,116	234,205	101,035	159,978	2,491	4,631,211
	1874	578,114	492,788	196,707	232,830	110,484	174,960	2,668	4,659,852
	1875	687,706	538,106	201,677	235,606	115,412	183,390	2,957	5,030,802
HOPE MUTUAL LIFE INSURANCE COMPANY. NEW YORK.	1869	184,593	44,844	9,304	10,341	.....	7,679	526	1,212,500
Organized November 1, 1869. Amalgamated with New Jersey Mutual Life December 31, 1872.	1870	462,820	334,368	226,713	233,874	7,560	166.166	4,785	9,381,700
President—Henry A. Jones, 1869. *Secretary*—Charles H. Dewey, 1869.	1871	546,671	407,787	358,352	378,458	105,332	236,479	4,386	9,467,031
	1872	508,836	498,819	539,158	562,927	204,331	441,430	.....	.....
HOPE MUTUAL LIFE INSURANCE COMPANY. STAMFORD, CONN.	1849	208,528	.....	.....	.....	.....	.....	.....	.....
Incorporated May, 1846. *Vice-President*—John W. Leeds, 1849. *Secretary*—William H. Holly, 1849.									
HOWARD LIFE INSURANCE COMPANY. NEW YORK.	1852	110,000	.....	8,275	10,523	.....	5,674	.....	306,150
Organized 1852.	1853	[1] 122,759	.....	19,092	[2] 21,929	4,500	16,879	404	755,150
President—Jacob Reere, 1852. *Secretary*—William V. Porter, 1852.	1854	131,792	.....	33,939	43,562	2,908	23,931	550	1,027,200
	1855	131,893	.....	32,790	48,318	14,500	37,945	649	1,174,750
[1] So far as can be estimated from the report. [2] Apparently exclusive of premium notes.									
INTERNATIONAL LFIE ASSURANCE SOCIETY. LONDON, ENGLAND.	1859	424,507	.....	158,553	180,535	58,750	90,682	1,984	5,287,285
Organized 1838. Business in United States only. *General Agents in United States*—C. Edward Habicht, 1859; and John G. Holbrook, 1863.	1862	385,109	.....	93,732	114,607	126,631	150,485	984	2,715,474
	1863	388,732	.....	75,464	91,946	47,835	65,166	618	1,892,164
	1865	.....	.....	63,614	81,778	.....	.....	.....	.....
INTERNATIONAL LIFE AND TRUST INS. CO. JERSEY CITY, N. J.	1869	277,493	65,944	56,230	73,027	.....	30,654	252	856,836
Incorporated April 23, 1868. Withdrew December 26, 1872. Reinsured in United States Life of New York.	1870	349,634	191,679	86,763	106,708	1,104	79,523	895	2,157,404
President—Ezra A. Hoyt, 1869. *Secretary*—Charles D. Deshler, 1869.	1871	486,926	342,855	152,883	173,816	12,291	113,020	1,097	2,377,546

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
JOHN HANCOCK MUTUAL LIFE INS. CO.	1866	$524,875	$317,950	$255,526	$281,052	$75,149	$129,882	2,676	$5,527,423
BOSTON, MASS.	1867	883,412	657,050	406,027	455,834	77,014	156,781	4,083	9,830,977
Incorporated April 21, 1872.	1868	1,212,487	963,049	552,828	642,840	179,086	305,499	5,018	12,251,068
President — George P. Sanger, 1866 to 1873; L. S. Lyon, 1873 to 1874; George Thornton, 1874.	1869	1,582,591	1,255,617	696,785	779,147	327,625	499,133	6,378	15,302,012
Secretary—George B. Ager, 1866 to 1874; Eben Bacon, 1874 to 1875; George B. Woodward, 1875.	1870	1,915,593	1,551,161	740,952	830,220	295,237	477,616	7,500	17,924,332
	1871	2,162,715	1,772,858	740,562	853,230	364,642	564,211	7,546	17,519,485
	1872	2,449,907	2,092,305	726,339	849,972	393,500	602,137	7,912	18,100,564
	1873	2,519,752	2,300,640	662,745	811,118	424,014	595,547	7,861	17,032,262
	1874	2,618,015	2,420,351	567,728	839,642	561,431	394,647	6,891	14,549,614
	1875	2,730,891	2,431,396	584,126	745,155	503,267	616,096	5,879	11,516,830
KNICKERBOCKER LIFE INSURANCE CO.	1853	127,152	.....	21,287	25,587	[1] 4,000	12,288	369	829,750
NEW YORK.	1854	141,071	.....	28,090	37,537	[1] 204	19,702	530	1,241,204
Incorporated July 16, 1850.	1855	150,263	.....	32,846	55,256	[1] 9,300	25,207	497	1,178,801
President — Erastus Lyman, 1853 to 1872; Charles Stanton, 1872; John A. Nichols, 1873.	1856	171,313	.....	36,547	60,345	[1] 800	20,143	497	1,199,016
Secretary—Stephen C. Wheeler, 1853 to 1860; George F. Suiffin, 1860.	1857	188,310	.....	37,212	53,824	[1] 3,000	24,170	500	1,219,811
	1858	209,342	.....	42,968	65,601	[1] 8,300	31,032	600	1,547,962
[1] Losses only.	1859	233,028	.....	52,154	77,276	[1] 14,000	38,146	707	1,793,911
	1860	263,508	113,576	62,352	78,200	18,301	49,024	760	2,033,124
	1861	272,482	119,415	58,463	72,501	21,686	46,300	710	1,930,077
	1862	291,696	145,949	74,660	91,624	25,285	51,394	939	2,388,761
	1863	394,310	237,365	132,490	158,147	27,427	72,406	1,556	3,905,813
	1864	547,562	354,722	199,696	229,710	51,427	115,689	2,364	5,977,589
	1865	853,709	636,559	372,702	404,524	70,738	183,302	4,155	11,023,970
	1866	1,569,930	1,262,596	930,422	993,822	241,517	498,399	8,171	24,330,565
	1867	3,040,274	2,518,462	2,033,553	2,147,609	450,975	902,907	14,123	44,367,210
	1868	5,170,883	4,149,600	3,616,384	3,865,143	868,000	1,327,958	20,113	62,333,529
	1869	6,680,966	5,760,701	4,599,945	5,041,924	1,306,852	2,103,156	22,078	66,338,440
	1870	7,395,659	6,744,951	3,271,238	3,626,355	1,949,081	2,043,565	20,515	61,405,513
	1871	7,531,484	7,082,784	2,573,700	2,997,321	1,760,449	2,238,441	17,334	49,995,094
	1872	7,832,908	7,262,071	2,731,033	3,157,112	2,436,606	2,818,656	15,828	42,739,871
	1873	4,795,273	6,810,390	2,219,042	2,684,320	2,410,272	2,771,816	13,944	35,385,930
	1874	7,214,719	6,441,471	1,971,358	2,370,032	2,446,139	2,706,121	11,770	28,042,935
	1875	7,232,873	6,377,936	1,494,310	1,847,259	1,622,967	1,895,621	10,404	23,072,963
LIFE ASSOCIATION OF AMERICA.	1869	1,321,649	1,136,872	1,128,229	1,180,813	78,942	434,058	3,932	24,605,800
ST. LOUIS, MO.	1870	2,643,067	2,409,912	1,546,299	1,736,645	324,079	939,750	7,799	44,840,240
Incorporated June 16, 1868.	1871	3,613,145	3,162,981	1,881,738	2,076,464	788,932	1,344,312	9,413	52,847,446
President — Henry W. Hough, V. P., 1869; James H. Britton, 1871 to 1873; Henry W. Hough, 1873.	1872	4,365,483	4,324,692	2,796,901	3,049,553	1,270,384	2,054,059	10,884	50,746,485
Secretary — William Hanley, 1869 to 1873; James S. Pierce, 1874.	1873	4,908,798	4,865,316	2,108,411	2,474,808	1,618,841	2,214,349	12,932	51,294,332
	1874	4,737,557	4,323,536	1,750,616	2,091,590	1,346,888	1,649,799	12,600	41,460,729
	1875	3,043,538	2,666,106	1,323,871	1,607,357	1,574,137	2,082,21[illegible]	11,047	33,901,527
LIVERPOOL AND LONDON INSURANCE CO.	1859	[2] $1,486,816	.....	[2] $31,013	.....	[2] $7,700	[2] $9,482	[2] 247	[2] $1,236,511
LIVERPOOL, ENGLAND.	1860	[2] 915,257	.....	[2] 31,540	.....	[2] 11,298	[2] 12,866	[2] 262	[2] 1,169,771
Afterwards Liverpool, London and Globe. Organized 1836.	1861	£1,259,826	£878,863	£123,563	£185,218	£79,918	£97,680	7,432	£1,222,700
Resident Secretary—Alfred Pell, 1859 to 1871; J. E. Pulsford, 1871.	1862	1,312,890	952,558	129,144	554,419	85,363	471,024	[2] 27	[2] $1,169,008
	1863	1,444,922	1,063,425	133,378	700,591	[2] 85,002	546,093	[2] 266	[2] 1,030,908
[1] Life business only, except assets which are total.	1864	1,567,498	1,185,481	138,532	756,979	[2] 75,372	166,671	[2] 279	[2] 1,114,948
[2] Business in United States.	[1] 1865	3,329,869	1,679,325	229,466	272,150	143,197	181,517	[2] 295	[2] 1,096,198
[3] Losses only.	[1] 1866	3,417,917	2,217,352	237,820	325,436	170,040	210,161	[2] 292	[2] 1,173,148
	[1] 1867	3,428,596	2,239,608	240,641	320,651	188,355	228,805	[2] 274	[2] 1,138,513
	[1] 1868	3,593,117	2,001,307	244,475	334,753	170,464	208,430	[2] 26[illegible]	[2] 1,120,018
	[1] 1869	3,778,496	2,498,178	252,255	345,653	192,573	229,457	[2] 247	[2] 1,116,888
	[1] 1870	4,027,281	2,217,993	257,077	354,321	182,356	220,610	[2] 314	[2] 912,908
	[1] 1871	4,190,346	2,306,382	254,805	354,419	252,788	284,729	[2] 189	[2] 804,974
	[1] 1872	$21,240,876	$12,103,023	$1,554,593	$2,119,679	$1,319,942	$1,546,050	[2] 178	[2] 781,911
	[1] 1873	£1,[illegible]34,182	£2,535,981	£298,426	£422,095	£287,800	£332,329	.....	.....
	[1] 1874	4,444,783	2,514,720	282,166	397,844	306,498	348,258	.....	.....
	[1] 1875	4,863,838	2,596,538	287,854	400,724	278,615	320,787	.....	.....
MANHATTAN LIFE INSURANCE COMPANY.	1850	$108,511	.....	$9,811	$12,361	.....	$4,822	174	$357,250
NEW YORK.	1851	140,774	.....	48,465	55,562	$8,000	22,516	.....	.....
Incorporated July 16, 1850.	1852	196,863	.....	86,308	88,629	13,900	35,981	.....	.....
President—Alonzo A. Alvard, 1850 to 1854; Nathan D. Morgan, 1854 to 1861; Henry Stokes, 1861.	1853	209,504	.....	98,965	117,904	48,700	[1] 71,126	1,582	3,700,772
Secretary — Christopher Y. Wemple, 1850; J. L. Halsey, 1856.	1854	322,733	.....	[2] 140,274	162,[illegible]16	68,524	94,539	1,784	4,763,400
Actuary—S. N. Stebbins, 1860.	1855	380,567	.....	[2] 127,109	194,031	89,164	114,704	1,765	5,156,740
	1856	498,555	.....	[2] 133,643	229,532	60,119	92,250	2,125	6,386,051
[1] From the indefiniteness of the statement it is uncertain whether or not $7,000 should be added to these figures.	1857	606,509	.....	[2] 196,024	317,106	84,722	126,077	2,478	7,862,928
[2] Inclusive of dividend premiums and annuities.	1858	708,685	.....	[2] 208,883	324,812	182,333	215,347	2,831	8,875,345
	1859	871,008	.....	[2] 238,730	351,702	150,539	202,643	3,381	10,771,582
	1860	1,052,587	$824,096	330,994	383,400	237,160	320,160	3,821	12,560,210
	1861	1,129,160	869,268	387,523	430,705	260,875	348,244	3,810	12,532,725
	1862	1,303,340	901,719	409,958	539,567	218,171	308,398	4,124	13,306,959
	1863	1,500,787	1,168,298	579,325	672,521	391,188	510,821	5,212	17,044,163
	1864	1,937,124	1,434,456	760,329	874,224	298,594	464,981	6,711	21,909,515
	1865	2,619,691	1,939,670	1,024,117	1,231,598	285,175	484,108	8,259	27,253,943
	1866	3,465,626	2,351,972	991,118	1,181,135	305,296	737,409	10,642	36,359,265
	1867	4,392,570	2,960,007	1,628,005	1,347,464	696,569	991,714	12,349	41,753,465
	1868	5,328,341	3,694,031	1,793,110	2,101,337	833,014	1,109,646	13,625	45,846,209
	1869	6,294,529	4,463,212	1,786,721	2,153,458	867,258	1,246,030	13,723	45,647,671
	1870	6,924,116	5,265,888	1,666,183	2,058,562	1,084,568	1,422,594	13,316	43,470,076
	1871	7,548,874	5,945,389	1,697,097	2,112,831	1,027,317	1,356,410	13,038	42,140,907
	1872	8,270,870	6,509,887	1,635,674	2,151,855	1,080,988	1,430,775	13,124	42,343,613
	1873	8,847,448	7,009,889	1,506,318	2,128,071	1,173,259	1,539,937	13,085	42,000,529
	1874	9,561,403	7,629,010	1,531,259	2,115,702	1,056,425	1,401,934	13,009	41,541,665
	1875	9,977,473	8,005,193	1,426,103	2,022,915	1,290,334	1,620,992	12,763	40,083,863
MASSACHUSETTS MUTUAL LIFE INS. CO.	1855	129,772	.....	29,291	33,774	11,000	19,389	723	1,251,030
SPRINGFIELD, MASS.	1856	160,187	.....	51,810	56,518	6,000	19,772	1,010	1,921,330
Incorporated May 15, 1851.	1857	193,821	.....	51,706	56,635	5,500	23,002	1,083	2,158,680
President—Caleb Rice, 1855 to 1873; E. W. Bond, 1873.	1858	232,143	.....	65,343	83,137	23,000	45,815	1,409	2,949,430
Secretary—Francis B. Bacon, 1855 to 1869; Charles McLean Knox, 1869 to 1873; Avery J. Smith, 1873.	1859	297,184	.....	103,275	121,708	23,200	51,267	2,112	4,526,780
	1860	381,743	227,054	157,895	164,543	50,125	82,414	2,617	5,628,980
	1861	438,964	329,207	160,127	181,587	96,201	127,644	2,697	5,736,630
	1862	512,947	343,352	190,943	222,146	108,265	141,655	2,847	6,176,980
	1863	674,764	436,674	225,636	259,612	60,788	112,405	3,364	7,421,750
	1864	912,690	628,620	371,893	411,918	129,988	201,222	4,847	11,282,250
	1865	1,246,502	903,409	548,438	607,86[illegible]	129,946	231,280	6,502	15,901,955
	1866	1,481,498	1,299,658	731,090	842,147	477,465	590,895	8,225	20,145,119
	1867	1,857,918	1,586,234	749,946	834,029	268,792	398,482	9,145	21,224,986

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY—*Continued.*	1868	$2,446,355	$2,095,585	$864,869	$977,786	$251,885	$396,123	10,396	$23,400,616
	1869	2,879,957	2,530,216	999,619	1,159,933	594,951	822,011	12,394	28,164,041
	1870	3,419,304	2,932,744	1,141,367	1,317,207	627,312	862,989	14,133	31,490,597
	1871	4,075,818	3,444,334	1,198,841	1,402,923	569,289	811,532	14,477	33,275,565
	1872	4,490,115	3,814,706	1,320,432	1,571,461	775,635	1,039,955	14,483	32,614,008
	1873	4,968,618	4,297,332	1,201,394	1,473,409	664,827	915,040	14,921	32,636,839
	1874	5,514,902	4,655,088	1,207,079	1,543,130	719,570	949,195	14,491	33,764,744
	1875	6,061,062	5,139,554	1,137,069	1,512,783	776,267	997,803	14,744	35,029,074
MERCHANTS' LIFE INSURANCE COMPANY. NEW YORK. Organized April 15, 1870. Receiver appointed May 7, 1875, who reinsured outstanding risks in the Globe Mutual Life, May 20, 1875. *President*—B. F. Beekman, 1870 to 1874; James A. Taber, 1874. *Secretary*—A. D. Holly, 1870 to 1871; James A. Taber, 1871 to 1874; Amos K. Hobby, 1874.	1870	160,367	44,651	26,917	31,858	.....	52,824	528	1,119,600
	1871	147,672	59,911	69,990	77,288	7,000	92,096	733	1,588,501
	1872	163,922	72,641	66,654	75,192	19,315	58,804	686	1,845,951
	1873	197,732	101,393	98 306	109,342	26,689	81,990	1,363	2,569,676
	1874	196,659	117,974	75,689	83,496	30,319	82,300	1,594	2,425,514
METROPOLITAN LIFE INSURANCE CO. NEW YORK. Originally National Travelers' Insurance Company. Organized May 5, 1866. *President*—James R. Dow, 1868 to 1870; John R. Hegeman, 1870 to 1871; Joseph F. Knapp, 1871. *Secretary*—Elias H. Jones, 1868; Daniel C. Toal, acting, 1870; Wm. J. Comly, 1871 to 1872; Robert A. Granniss, 1872.	1868	400,047	161,771	163,604	182,802	5,110	87,355	1,433	4,077,400
	1869	594,505	358,042	246,568	274,450	49,423	162,197	3,560	6,878,139
	1870	833,914	727,967	415,546	443,105	126,429	350,884	9,331	13,325,608
	1871	1,102,707	984,991	609,970	642,534	177,267	345,727	11,260	14,945,982
	1872	1,423,403	1,292,739	704,917	751,004	394,070	488,345	15,345	20,546,341
	1873	1,589,728	1,420,883	860,112	932,089	404,097	691,353	18,598	29,384,865
	1874	1,848,089	1,640,189	1,142,478	1,239,253	528,556	800,705	18,872	27,285,145
	1875	1,954,276	1,721,792	954,552	1,061,176	634,339	860,600	17,441	25,107,087
METROPOLITAN PLATE GLASS INS. CO. NEW YORK. Organized and commenced business April 22, 1874. *President*—Henry Harteau 1874. *Secretary*—Thomas S. Thorp, 1874.	1874	110,492	7,776	17,983	23,641	2,762	15,150	.....	552,061
	1875	114,831	22,499	40,493	47,490	17,140	47,321	.....	1,179,896
MISSOURI VALLEY LIFE INSURANCE CO. LEAVENWORTH, KANSAS. Organized January 1, 1868. *President*—D. M. Swan, 1872. *Secretary*—J. I. Jones, 1872.	1872	539,652	428,438	286,248	318,294	80,267	202,738	2,393	7,562,380
	1873	567,127	487,139	318,743	351,256	134,005	252,687	9,521	7,648,723
	1874	599,017	502,519	244,882	275,639	161,454	245,909	10,458	6,506,785
	1875	590,052	524,312	229,576	262,690	135,207	207,685	7,572	5,207,171
MUTUAL BENEFIT LIFE INSURANCE CO. NEWARK, N. J. Organized March 14, 1845. *President*—Robert L. Patterson, 1849, Lewis C. Grover, V. P., 1860 to 1862; Lewis C. Grover, 1862. *Secretary*—Benjamin C. Miller, 1849 to 1862; Edward H. Strong, 1862. [1] Losses only. [2] Losses, commissions, and expenses.	1849	935,995	.....	454,406	498,018	[1] 198,558	.....	5,373	14,924,157
	1850	1,192,442	.....	483,805	538,362	[1] 151,559	.....	5,167	14,732,897
	1851	1,381,009	.....	461,507	526,680	[1] 135,600	[2] 183,808	5,191	15,385,107
	1852	1,559,092	.....	474,261	551,840	[1] 169,600	[2] 219,224	5,032	15,188,507
	1853	1,774,005	.....	420 483	513,717	[1] 146,300	197,131	4,915	15,538,332
	1854	2,033,859	.....	487,946	597,144	281,868	337,290	5,024	15,791,297
	1865	2,230,005	.....	501,859	626,315	374,092	430,169	5,033	16,021,927
	1856	2,484,515	.....	507,049	645,366	333,888	390,860	5,131	16,656,317
	1857	2,743,326	.....	542,145	695,018	377,904	436,204	5,321	17,423,227
	1858	3,001,921	.....	588,786	759,853	422,322	501,258	5,709	19,108,812
	1859	3,400,582	.....	685,391	876,818	392,864	478,156	6,6 9	22,203,437
	1860	3,812,559	2 890,454	763,054	977,068	476,179	565,092	7,777	25,428,055
	1861	4,109,353	3,005,547	726,399	950,648	567,272	654,843	7,128	23,858,353
	1862	4,439,232	3,006,634	846,707	1,104,056	321,795	775 077	7,915	26,141,732
	1863	5,466,212	3,640,109	1,209,519	1,558,791	528,016	682,287	10,864	36,257,121
	1864	7,124,280	4,601,897	2,039,073	2,395 861	726,207	997,575	16,933	55,037,435
	1865	9,173,650	6,535,358	2,797,838	3,271,590	1,064,269	1,433,693	21,924	73,719,391
	1866	11,656,729	8,417,689	3,620,533	4,250,514	1,418,796	1,865,901	26,789	92,843,251
	1867	14,391,259	11,151,483	4,191,144	4,939,892	1,757,095	2,261,892	29,862	104,516,845
	1868	16,547,107	13,032,295	4,952,558	5 856,546	3,335,222	3,958,117	34,324	123,528,945
	1869	19,422,208	15,547,262	5,489,387	6,594,837	3,045,730	3,941,777	36,532	128,928,689
	1870	22,140,058	19,110,141	5,604,438	6,858,546	3,399,627	4,084,819	37,298	130,904,083
	1871	24,151,756	20,708,759	6,418,247	6,972,030	4,241,552	4,942,968	38,667	133,137,380
	1872	26,554,034	22,963,075	5,344,940	6,869,056	3,899,663	4,573,064	39,425	133,164,169
	1873	28,631,625	24,710,007	5,402,159	7,171,410	4,263,544	4,975,136	39,938	131,443,818
	1874	30,636,677	24,919,393	4,913,008	6,740,762	4,166,548	4,812,895	41,302	131,838,427
	1875	31,309,678	26,635,651	4,756,486	6,751,987	5,526,991	6,223,732	43,015	134,191 103
MUTUAL LIFE INSURANCE COMPANY. NEW YORK. Incorporated April 12, 1842. *President*—Joseph B. Collins, 1850; Frederick S Winston, 1853. *Secretary*—Henry B. Robinson, 1853 to 1854; Isaac Abbott, 1854 to 1866; John M. Stuart, 1866. *Actuary*—Charles Gill, 1850; Sheppard Homans, 1860. [1] Losses and dividends only. [2] Exclusive of $37,432 paid for resisted taxes of 1851 and 1852. [3] Exclusive of $3,000,000 quinquennial dividend.	1850	1,298,388	.....	454,143	530,906	177,281	223,680	.....	.....
	1851	1,578,968	.....	458,214	517,225	156,200	202,585	6,443	16,346,275
	1853	2,543,302	.....	556,921	685,723	156,060	254 565	7,367	19,642,833
	1854	2,850 078	.....	138,707	816,129	426,770	509,353	8,118	22,182,633
	1855	3,178,034	.....	618,989	895,908	[1] 312,702	437,629	8,778	24,904,110
	1856	3,787,946	.....	814,794	1,045,235	330,447	435,324	9,794	28,024,012
	1857	4,488,044	.....	888,184	1,166,732	356,550	466,635	10,390	30,481,702
	1858	5,374,933	.....	989,347	1,305,605	426,407	551,130	10,903	32,574,199
	1859	6,223,517	.....	1,083,938	1,445,952	467,264	[2] 583,599	11,832	35,219,379
	1860	7,237,989	4,909,662	1,128,680	1,539,576	434,995	563,574	12,612	40,171,517
	1861	8,060,970	5,212,872	1,111,789	1,593,732	586,936	722,554	12,112	38,300,418
	1862	9,175,177	[3] 6,175,177	1,200,959	1,755,286	539,612	676,886	12,997	40,051,704
	1863	10,611,149	9,131,170	1,438,325	2,091,302	746,716	967,315	15,044	52,704,284
	1864	12,346,265	9,828,729	1,747,590	2,626,801	825,467	1,091,573	17,972	61,980,138
	1865	14,358,552	10,897,513	2,655,161	3,556,319	911,952	1,372,841	24,143	84,697,366
	1866	18,495,508	16,245,669	5,040,416	6,034,424	1,538,995	2,569,976	36,430	120,781,062
	1867	23,995,058	16,720,239	8,445,918	9,720,485	3,605,756	4,942,564	49,407	164,107,369
	1868	31,017,320	25,983,871	11,037,626	12,807,320	4,903,849	6,514 051	60,872	209,838,578
	1869	37,579,169	33,119,980	13,297,802	15,494,142	6,551,017	8 189,026	68,119	216,943,902
	1870	44,165,931	39,092,182	12,199,717	14,647,490	6,124,079	7,476,656	71,271	242,004,489
	1871	51,369,877	44,950,848	12,658,960	15,565,645	7,458,801	8,683,491	73,864	228,770,367
	1872	58,410,879	52,290,906	14,386,864	17,716,095	9,554,471	10,906,181	78,146	264,592,883
	1873	65,246,401	58,601,369	17,818,889	21,662,002	13,474,044	15,373,329	86,416	289,505,739
	1874	72,191,288	63,787,387	15,651,078	19,857,151	11,469,799	13,062,899	90,914	301,578,726
	1875	78,534,076	69,081,375	15,731,970	20,400,969	12,674,893	14,143,457	92,393	305,057,241

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MUTUAL PROTECTION LIFE ASSURANCE SOCIETY. NEW YORK.	1868	$179,515	$51,396	$37,239	$40,086	.....	$17,239	625	$1,861,207
	1869	255,616	212,017	162,431	169,809	$31,500	134,571	1,672	4,226,073
	1870	370,174	293,710	220,390	229,540	39,991	147,669	2,091	5,455,175
	1871	2,013,444	1,753,684	1,654,315	1,692,186	84,671	183,231	6,258	17,330,773
Organized July 31, 1868. Name changed to Reserve Mutual, February 18, 1872. Reinsured in the Guardian Mutual, June 17, 1872. *President*—Andrew W. Morgan, 1868. *Secretary*—F. A. Freeman, 1868.									
NATIONAL CAPITAL LIFE INSURANCE CO. WASHINGTON, D. C.	1869	148,148	11,426	9,844	18,171	854	16,891	107	273,596
	1870	241,483	92,790	65,904	73,087	515	29,533	306	1,693,781
	1871	175,856	83,787	66,399	71,812	8,669	71,015	501	1,729,489
Incorporated March 2, 1867. Withdrew December 31, 1872. Reinsured in Penn Mutual Life. *President*—M. G. Emery, 1869. *Secretary*—John B. Patterson, 1869.									
NATIONAL LIFE INSURANCE COMPANY. MONTPELIER, VT.	[1] 1850	[2] 109,413	.....	15,089	15,185	1,000	5,722	381	479,950
	1859	245,759	.....	47,445	61,773	7,619	22,009	1,117	1,704,596
	1860	272,275	174,636	52,768	67,395	20,956	34,989	1,251	2,017,368
	1861	291,540	192,746	58,035	68,351	29,601	41,819	1,221	1,984,269
	1862	312,738	203,433	57,997	79,943	29,870	42,101	1,220	1,983,178
	1863	375,775	[2] 243,299	66,807	88,349	19,064	32,306	1,383	2,242,519
	1864	440,029	271,535	82,992	115,832	43,580	59,389	1,718	2,763,976
	1865	474,083	312,265	110,851	139,119	84,287	104,993	2,025	3,445,757
	1866	569,208	395,734	129,852	163,501	65,479	85,836	2,249	3,954,596
	1867	663,604	441,308	146,427	187,148	55,626	75,093	2,592	4,580,382
	1868	760,115	525,552	150,520	202,236	70,391	92,845	2,496	4,451,913
	1869	914,823	544,612	170,430	237,816	85,186	113,736	2,673	4,776,741
	1870	1,011,972	647,448	191,661	256,421	122,212	157,723	3,226	6,104,326
	1871	1,194,645	754,606	230,649	303,076	93,059	138,168	3,876	7,712,976
	1872	1,372,177	874,090	263,405	348,632	122,164	173,731	4,145	8,764,447
	1873	1,535,729	987,435	270,984	367,195	158,937	213,813	4,204	9,086,023
	1874	1,729,261	1,092,650	288,380	390,629	181,646	231,975	4,422	9,637,698
	1875	1,845,750	1,174,334	292,344	401,949	181,330	232,741	4,651	9,919,536
NATIONAL LIFE INSURANCE COMPANY. NEW YORK.	1865	182,309	46,574	86,816	95,459	-1,482	68,409	1,947	6,066,400
	1866	206,707	61,485	74,075	82,544	25,938	60,677	782	2,154,532
	1867	292,388	137,761	131,635	146,413	24,021	92,104	1,358	3,538,235
	1868	439,578	282,623	239,061	255,439	49,651	140,971	2,093	5,376,269
	1869	741,156	584,848	343,854	362,961	88,925	253,417	3,815	8,424,793
	1870	903,006	835,878	463,987	493,830	150,784	356,380	4,496	9,045,023
	1871	891,896	806,665	422,769	459,433	497,422	896,085	4,429	8,398,083
	1872	760,035	747,317	288,443	326,816	218,577	352,595	3,819	7,022,974
Originally National Life and Travelers. Incorporated April 25, 1863. Reorganized from the National Union Life and Limb, 1865. The accident business of this com; any was separated and reinsured in the National Travelers, 1866. Placed in the hands of receiver October 21, 1873. *President*—Edward A. Jones, 1865. *Secretary*—John A. Mortimore, 1866. *Consulting Actuary*—John F. Entz, 1865. [1] Life and accident.									
NATIONAL LIFE OF THE UNITED STATES. WASHINGTON, D. C.	1868	1,145,843	160,000	174,262	200,983	76	149,201	1,980	6,341,950
	1869	1,470,657	661,422	532,803	587,142	44,422	411,025	6,053	15,689,477
	1870	1,735,552	989,834	625,152	722,601	125,427	354,775	7,259	17,758,157
	1871	2,103,928	1,341,316	629,791	739,802	96,597	371,612	7,768	18,201,722
	1872	2,517,576	1,729,700	708,226	884,896	241,887	493,533	9,007	20,252,908
	1873	3,237,583	2,415,952	1,015,119	1,520,152	477,7 9	817,460	11,924	27,884,753
	1874	3,484,601	2,537,549	861,118	1,038,176	518,891	797,640	10,678	23,903,172
	1875	3,842,311	2,823,604	786,705	1,085,014	439,831	635,847	10,945	22,941,944
Incorporated July 24, 1868. Afterwards removed to Chicago. *President*—Clarence H. Clark 1868 to 1872; E. A. Rollins, 1872 to 1874; J. V. Farwell, 1874 to 1876; Emerson W. Peet, 1876. *Secretary*—Emerson W. Peet, 1868 to 1872; John M. Butler, 1872 to 1874; J. F. Crank, 1874.									
NATIONAL LOAN FUND LIFE ASSURANCE COMPANY. LONDON, ENGLAND.	1853	[1] £125,726	.....	$181,991	$196,093	[2] $84,561	$130,922	$2,478	$5,939,778
	1854	$312,651	.....	$179,429	$195,822	$106,870	$143,871	$2,447	$6,083,957
Incorporated and commenced business December 1, 1837. Business in United States only. *Agent in the U. S.*—C. Edward Habicht, New York. [1] In August 1852, including £50,000, being ten per cent. of capital paid in. [2] Losses only.									
NATIONAL TRAVELERS' INSURANCE CO. NEW YORK.	1866	247,301	32,213	118,046	129,069	12,753	92,364	8,087	21,945,000
Incorporated May 5, 1866. Casualty company changed to the Metropolitan Life, March 24, 1868. *President*—James R. Dow, 1866. *Secretary*—Elias H. Jones, 1866.									
NATIONAL TRAVELERS' INSURANCE CO. NEW YORK.	[1] 1867	313,194	69,584	130,214	147,317	29,007	125,246	346	800,400
Incorporated May 5, 1866. Changed to Metropolitan Life in 1868. *President*—John R. Dow, 1867. *Secretary*—John H. Taylor, 1867. [1] Including accident business.									
NATIONAL UNION LIFE AND LIMB INS. CO. NEW YORK.	1864	116,325	2,351	3,688	10,408	.....	11,824	73	87,500
Incorporated April 25, 1863. Reorganized in 1865 as National Life and Travelers, afterwards National Life. *President*—Orison Blunt, 1864. *Consulting Actuary*—John F. Entz, 1864.									

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
NEW ENGLAND MUTUAL LIFE INS. CO.	1849	$327,518	.....	$105,188	$124,563	[1] $27,880	.....	1,922	$4,368,696
BOSTON, MASS.	1850	413,555	.....	114,619	136,997	[1] 32,917	.....	2,062	4,728,496
Incorporated April 1, 1835.	1851	446,026	.....	119,674	142,892	38,050	$50,780	.....	.....
President—Willard Phillips, 1849 to 1862; Benj. F. Stevens, 1864.	1852	549,905	.....	133,064	164,875	37,525	50,916	.....	.....
Secretary—Benj. F. Stevens, 1849 to 1864; Joseph M. Gibbons, 1864.	1853	679,749	.....	147,500	185,985	[2] 91,284	[2] 107,008	2,431	5,785,378
[1] Losses only.	1854	668,971	.....	165,244	205,727	59,613	74,864	2,512	6,400,663
[2] Including dividends to policyholders. Difficult to determine total expenditures from the returns.	1855	790,807	.....	187,984	228,745	71,000	89,588	2,624	7,399,827
	1856	977,219	.....	218,880	266,594	48,605	71,161	2,674	8,137,927
	1857	1,144,856	.....	240,884	299,346	94,350	118,907	2,831	8,884,190
	1858	1,083,217	.....	308,835	373,963	73,700	105,453	3,269	10,419,000
	1859	1,399,306	.....	353,465	430,819	98,290	136,354	4,011	12,921,684
	1860	1,831,117	[3] 1,461,248	481,890	568,971	116,756	163,313	4,866	15,654,162
	1861	2,183,897	1,652,305	478,292	581,423	159,827	210,047	5,227	16,478,749
	1862	2,504,815	1,886,830	552,139	674,447	240,660	299,051	6,154	18,660,020
	1863	3,024,027	2,799,000	645,599	786,148	235,986	313,903	7,040	21,332,324
	1864	3,098,096	2,650,366	776,315	952,632	280,873	362,501	8,323	25,492,634
	1865	3,763,828	3,157,273	1,022,871	1,164,035	358,282	516,452	9,997	31,428,497
	1866	5,067,383	4,095,312	1,547,613	1,795,586	386,784	608,379	12,099	40,583,724
	1867	6,220,942	5,373,045	1,946,312	2,220,078	899,379	1,202,349	15,301	48,576,096
	1868	7,487,284	6,356,629	2,645,891	2,987,092	1,503,272	1,974,574	21,293	66,158,900
	1869	8,620,297	7,082,840	2,535,126	2,933,557	1,619,841	2,112,201	23,668	71,877,781
	1870	9,685,482	8,222,691	2,708,590	3,217,893	1,596,695	1,989,546	23,376	69,975,896
	1871	10,401,791	8,762,339	2,715,202	3,262,155	2,105,708	2,468,425	22,892	67,815,731
	1872	11,498,416	9,725,946	2,722,351	3,364,282	1,737,423	2,208,673	22,337	65,964,525
	1873	12,593,673	10,461,917	2,440,531	3,188,314	1,640,505	1,995,487	21,854	64,329,160
	1874	13,438,713	11,182,215	2,397,447	3,267,537	1,969,834	2,302,925	21,302	62,595,608
	1875	14,312,861	11,783,632	2,256,494	3,120,905	1,983,465	2,348,427	20,768	60,659,921
NEW JERSEY MUTUAL LIFE INS. CO.	1865	104,058	5,215	7,023	7,023	.....	5,051	7	17,200
NEWARK, N. J.	1866	163,968	49,231	60,126	80,213	1,000	32,501	782	1,942,150
Incorporated March 19, 1863.	1867	308,774	124,724	92,334	192,971	43	53,221	1,696	4,067,484
President—Joseph P. Bradley, 1865 to 1866; J. M. Quimby, *pro tem.*, 1866; Charles C. Lathrop, V. Pr., 1867; William M. Force, 1869 to 1872; William E. Plummer, 1872 to 1873; J. H. Stedwell, 1873.	1868	439,244	270,793	297,398	308,897	69,986	134,480	2,691	6,395,726
Secretary—William M. Simpson, 1865 to 1871; Charles H. Brinkerhoff, 1871 to 1872; John J. Anderson, 1872 to 1873; Charles H. Brinkerhoff, 1873.	1869	483,058	370,245	322,920	336,161	156,066	236,940	3,127	6,932,948
	1870	610,945	489,816	286,765	311,687	94,176	164,647	3,880	7,933,794
	1871	656,875	586,921	298,189	330,129	102,695	188,942	3,984	8,049,052
	1872	1,241,416	1,185,065	837,455	874,612	154,734	253,899	8,873	17,906,166
	1873	1,239,151	1,027,604	745,994	802,914	467,396	651,460	7,910	15,145,213
	1874	1,520,245	1,210,391	745,040	807,954	388,856	622,923	9,362	16,495,231
	1875	1,803,882	1,443,158	652,617	877,229	406,273	575,330	10,753	19,389,123
NEW YORK ACCIDENTAL INSURANCE CO.	1865	268,778	28,086	59,184	68,774	6,500	49,317	.....	.....
NEW YORK.	1866	285,878	28,153	149,579	167,561	56,593	162,851	8,671	24,000,000
Organized May 29, 1865. Changed into a fire company and dissolved after a few months.									
President—William A. Bayley, 1865.									
Secretary—Edward Greene, 1865.									
NEW YORK LIFE INSURANCE AND TRUST COMPANY.	[1] 1839	5,717,949	.....	49,997	.....	13,863	.....	1,845	.....
NEW YORK.	1854	.....	.....	35,791	[2] 63,762	42,812	[2] 43,582	438	1,341,780
Incorporated March 9, 1830. Organized April 1, 1830.	1855	.....	.....	60,686	[2] 89,726	33,714	[2] 34,308	389	1,225,830
President—William Bard, 1839; David Thompson, 1854 to 1871; Henry Parish, 1871.	1856	6,245,926	.....	79,933	[1] 111,827	21,803	[2] 24,093	355	1,142,450
Secretary—Edward Nicoll, 1839; Philip R. Kearny, 1855 to 1868; Joseph R. Kearny, 1868.	1859	5,532,951	.....	35,867	[2] 75,866	19,866	[2] 20,241	344	1,108,525
[1] The first returns in 1839 were in accordance with an order of the Chancellor in 1831. It is possible that $1,000,000 capital should be added to these assets. The premiums do not include annuities.	1860	.....	.....	.....	.....	.....	.....	315	1,001,750
[2] Only on insurance account.	1861	.....	.....	.....	.....	.....	.....	275	850,850
[3] Exclusive of annuities.	1862	6,057,758	.....	57,450	.....	[3] 3,570	.....	317	841,519
[4] Interest, etc., not noted in receipts	1863	5,332,097	2,989,825	40,244	.....	33,048	.....	239	757,750
	1864	5,134,163	2,823,185	26,983	[2] 74,761	34,723	[2] 34,979	281	737,813
	1865	5,594,404	3,197,328	25,163	[2] 71,553	29,855	[2] 40,074	264	692,147
	1866	7,182,899	4,864,042	44,981	[2] 53,315	26,186	[2] 26,290	181	595,650
	1867	6,864,402	4,651,223	[4] 21,891	[2] 21,891	40,730	[2] 40,819	163	539,650
	[2] 1868	2,224,180	281,334	21,469	37,755	26,221	26,406	197	519,867
	[2] 1869	2,004,969	283,958	26,910	58,865	36,760	36,860	181	461,807
	[2] 1870	1,981,965	289,598	47,669	81,782	31,672	31,761	128	446,150
	[2] 1871	2,154,587	300,633	24,747	61,314	55,340	55,414	115	415,900
	[2] 1872	2,175,887	268,290	19,475	56,965	45,523	45,598	101	345,400
	[2] 1873	2,462,592	252,317	17,611	187,028	40,192	48,169	93	319,400
	[2] 1874	2,398,486	270,014	34,248	225,098	32,644	41,118	91	316,400
	[2] 1875	2,611,806	256,806	13,458	317,143	43,862	52,750	85	299,400
NEW YORK LIFE INSURANCE COMPANY.	1851	456,751	.....	.....	.....	.....	.....	.....	.....
NEW YORK.	1852	636,679	[1] 268,788	329,296	356,242	[2] 106,106	172,322	[4] 2,444	[4] 7,561,715
Incorporated May 21, 1841.	1853	814,045	.....	216,420	240,645	[2] 181,960	184,324	3,433	8,866,161
President—Morris Franklin, 1852.	1854	902,063	.....	318,923	367,358	232,747	279,340	3,378	10,290,652
Actuary—Pliny Freeman, 1852 to 1863; William H. Beers, 1863.	1855	1,059,009	.....	300,590	378,186	175,151	221,240	3,339	10,277,101
[1] Value of policies as estimated by company on a gross valuation.	1856	1,191,546	.....	326,962	408,923	[2] 223,590	275,686	3,550	11,285,134
[2] Possibly inclusive of $2,500 taxes.	1857	1,402,966	.....	365,072	474,191	197,852	263,771	3,836	12,778,528
[3] Losses only.	1858	1,595,302	.....	391,715	465,761	231,604	302,826	3,976	13,578,478
[4] Ordinary life policies only exclusive of others.	1859	1,707,133	.....	432,610	564,384	305,126	393,153	4,417	15,281,718
	1860	1,968,528	2,086,820	496,573	608,839	243,421	333,251	4,860	16,396,709
	1861	2,114,766	1,932,776	505,395	612,550	368,468	470,640	5,131	16,419,859
	1862	2,592,623	2,553,604	759,568	894,281	320,027	454,802	7,740	22,302,464
	1863	2,705,667	2,421,039	1,016,460	1,162,191	869,164	1,094,899	9,956	26,196,191
	1864	3,741,078	3,181,851	1,477,193	1,729,811	472,922	724,594	12,927	34,653,465
	1865	5,018,449	4,332,482	2,085,395	2,345,819	785,811	1,119,492	16,088	45,494,326
	1866	7,009,092	4,975,302	2,736,062	3,078,722	814,179	1,219,050	20,847	60,493,749
	1867	9,159,754	6,733,693	3,104,051	3,591,391	1,047,713	1,544,882	23,002	69,406,478
	1868	11,000,823	8,606,431	3,912,136	4,519,125	2,102,700	2,827,900	28,340	86,733,575
	1869	13,424,925	11,028,699	5,502,858	6,221,214	2,538,593	3,562,712	33,145	102,132,514
	1870	15,861,221	13,914,608	5,769,870	6,586,300	2,863,500	3,919,180	37,266	413,353,959
	1871	18,505,817	16,169,371	6,031,879	7,181,296	5,286,144	4,167,646	38,988	113,154,809
	1872	21,533,062	18,695,069	6,277,326	7,461,393	3,690,093	4,630,312	41,234	118,822,605
	1873	24,342,452	20,916,097	6,131,521	7,314,289	3,828,384	4,693,580	43,160	121,672,337
	1874	27,179,396	22,658,993	6,414,455	7,997,496	4,659,420	5,344,663	43,398	126,132,128
	1875	30,505,122	24,814,615	6,143,432	7,944,363	4,131,127	4,860,760	44,661	126,132,119
NEW YORK STATE LIFE INSURANCE CO.	1866	155,767	10,000	12,651	18,360	.....	12,569	551	1,249,500
SYRACUSE, N. Y.	1867	180,091	30,786	52,413	61,577	9,000	36,443	1,234	2,347,600
Organized June 4, 1866. Risks reinsured in Guardian Mutual Life, December 17, 1872.	1868	216,768	98,522	74,047	88,747	15,162	48,978	1,641	2,950,572
President—John J. Peck, 1866 to 1869; David A. Moore, 1869.	1869	248,935	128,863	101,706	121,063	35,775	72,920	1,939	3,344,623
Secretary—George J. Gardner, 1866.	1870	309,852	173,930	105,398	148,421	20,969	69,336	2,568	4,152,698
	1871	283,412	193,836	111,945	129,160	23,192	78,797	2,291	3,511,063

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
NORTH AMERICA LIFE INSURANCE CO.	1862	$107,606	.....	$4,729	$5,297	.....	$2,608	71	$206,200
NEW YORK.	1863	160,853	$43,902	88,418	99,036	$18,627	51,050	840	2,088,350
Organized October 22, 1862.	1864	293,142	141,535	173,512	182,427	41,739	101,145	.....	4,938,850
	1865	706,743	517,975	610,648	642,268	[1] 98,258	220,668	3,669	18,887,750
President—Nathan D. Morgan, 1862 to 1874, Henry J. Furber, 1874.	1856	1,566,406	1,087,841	1,240,049	1,299,748	231,591	569,755	6,112	18,460,992
Secretary—T. T. Merwin, 1864 to 1867; J. W. Merrill, 1867 to 1869; Henry C. Morgan, 1869 to 1874; George L. Montague, 1874.	1867	2,608,741	2,246,791	1,280,725	1,363,812	426,130	810,874	9,486	29,101,562
	1868	4,002,402	3,601,318	1,518,183	1,677,047	420,670	908,361	11,328	34,169,339
Actuary—Isaac J. Merritt, 1862.	1869	4,783,579	4,238,337	1,692,088	1,887,334	919,050	1,368,590	12,007	34,455,074
	1870	5,064,905	4,697,024	1,894,385	2,209,196	1,260,300	1,658,127	12,922	34,501,572
[1] Exclusive of dividends.	1871	5,577,483	5,308,750	1,741,111	2,046,736	931,531	1,382,266	14,209	35,961,467
	1872	5,556,403	5,437,627	1,515,473	1,835,635	1,452,724	1,877,443	13,832	32,68[illegible],676
	1873	5,509,211	5,501,838	1,574,771	1,722,996	1,271,630	1,655,263	12,780	30,137,806
	1874	5,789,074	5,635,323	1,573,185	2,092,287	1,348,004	1,940,184	12,226	26,138,640
	1875	3,671,565	3,568,372	1,003,386	1,274,477	2,499,540	3,177,929	6,533	10,877,981
NORTH BRITISH & MERCANTILE INS. CO.	1867	13,269,524	9,468,694	1,371,841	1,793,445	12,232,930	1,481,573	.....	.....
LONDON AND EDINBURGH, GREAT BRITAIN.									
Established 1809. Business in the United States. Life department only, except assets in United States, which are total.									
General Manager—David Smith, 1867.									
Secretary—John Ogilvie, 1867.									
Attorney in New York—Ezra White, 1867.									
NORTHWESTERN MUTUAL LIFE INS. CO.	1868	4,755,419	4,022,045	2,222,248	2,417,245	629,784	1,153,606	27,887	50,034,745
MILWAUKEE, WIS.	1869	6,757,532	5,931,132	3,028,306	3,338,589	909,639	1,466,096	31,816	59,608,675
Incorporated March 2, 1857.	1870	8,991,766	7,712,380	3,209,063	3,670,370	790,824	1,334,460	35,107	65,186,707
President—Lester Sexton, 1868 to 1869; John H. Van Dyke, 1869 to 1873; H. L. Palmer, 1873.	1871	10,535,472	8,873,825	3,133,546	3,772,591	1,582,284	2,097,170	34,349	62,425,187
Secretary—A. W. Kellogg, 1868 to 1870; Augustus Gaylord, 1870 to 1873; Willard Merrill 1873.	1872	12,349,811	10,083,979	2,939,597	3,695,064	1,466,101	1,966,183	35,205	64,175,217
	1873	14,005,702	11,411,179	2,952,464	3,906,752	1,801,805	2,272,681	35,226	64,692,003
	1874	15,490,308	12,502,927	2,839,270	3,992,661	1,898,856	2,466,356	35,402	65,301,021
	1875	17,044,051	13,554,817	2,676,739	4,053,493	2,004,490	2,474,069	36,428	67,124,215
PENN MUTUAL LIFE INSURANCE COMPANY.	1868	2,541,680	2,201,411	582,062	703,000	269,222	351,634	4,706	15,049,740
PHILADELPHIA, PA.	1869	3,097,282	2,585,497	787,167	897,127	261,296	403,171	5,804	19,147,047
Organized February 24, 1847.	1870	3,648,165	3,198,806	945,524	1,153,276	444,252	591,950	6,967	22,729,856
President—James Traquair, 1868 to 1870; Samuel C. Huey, 1870.	1871	3,957,865	3,385,543	877,951	1,091,747	531,759	665,859	6,926	22,701,151
Secretary—Horatio S. Stephens, 1868 to 1872; Henry Austie, 1872.	1872	3,835,067	3,260,273	877,080	1,097,533	791,899	929,417	7,051	22,733,211
	1873	4,101,133	3,743,805	1,010,314	1,276,143	801,932	996,815	7,729	24,309,774
	1874	4,621,573	3,961,649	829,649	1,056,518	635,574	822,090	8,175	24,521,171
	1875	5,337,238	4,400,171	1,043,731	1,601,413	761,365	958,294	9,545	28,389,667
PHŒNIX MUTUAL LIFE INSURANCE CO.	1863	353,994	260,602	100,783	118,121	33,428	58,840	2,666	4,019,959
HARTFORD, CONN.	1864	472,355	265,199	152,621	183,052	56,768	106,167	4,837	7,362,624
Incorporated May, 1851.	1865	819,285	321,743	560,392	606,681	68,511	235,295	7,927	14,222,250
President—Edson Fessenden, 1863 to 1875; Aaron C. Goodman, 1875.	1866	1,365,609	771,397	765,472	848,607	120,652	295,200	9,875	18,990,784
Secretary—Wm. H. Hill, 1863 to 1865; James F. Burns, 1865 to 1875; John W. Holcombe, 1875.	1867	2,134,344	1,426,147	1,058,245	1,179,044	147,002	392,079	12,829	27,889,171
[1] Exclusive of notes.	1868	3,580,060	2,281,861	1,741,948	1,929,508	309,521	658,420	17,761	42,266,046
	1869	4,998,314	3,529,133	2,171,381	2,431,573	587,185	1,004,917	21,426	51,096,765
	1870	6,006,562	4,469,576	[1] 1,731,414	[1] 2,042,525	1,027,051	1,577,404	24,588	56,617,647
	1871	7,323,367	5,900,102	2,722,301	3,135,756	1,628,478	2,129,727	28,696	63,498,994
	1872	7,980,895	6,908,554	2,942,490	3,413,752	2,180,027	2,737,185	33,020	71,910,267
	1873	8,901,586	8,218,819	2,965,442	3,521,241	2,018,016	2,589,750	35,283	75,735,361
	1874	9,942,049	9,025,671	2,725,258	3,376,355	1,834,769	2,319,004	33,418	69,211,105
	1875	10,133,731	9,475,124	2,620,070	3,298,366	1,934,526	2,450,735	30,281	60,247,186
PIEDMONT AND ARLINGTON LIFE INS. CO.	1871	1,605,904	1,526,429	867,407	928,885	555,976	837,895	8,366	26,032,997
RICHMOND, VA.	1872	1,611,763	1,551,787	895,076	957,530	616,346	875,496	8,091	23,170,305
Organized September 22, 1864. Withdrew in 1875.	1873	1,781,880	1,734,442	923,041	1,001,399	552,133	797,296	8,455	22,841,358
President—W. C. Carrington, 1871.	1874	1,909,554	1,835,610	785,988	847,790	520,706	699,019	7,384	18,984,256
Secretary—D. J. Hartsook, 1871.									
PROVIDENT FUND AND LIFE INSURANCE CO.	1867	279,263	.....	2,428	8,291	1,804	32,910	.....	.....
NEW YORK.									
Organized October 11, 1867. Ceased business February 11, 1868. Practically did no business.									
President—John B. Trevor, 1867.									
Secretary—Heman L. White, 1867.									
PROVIDENT LIFE AND TRUST COMPANY.	1868	527,074	323,245	213,456	230,881	29,701	90,377	2,027	5,780,988
PHILADELPHIA, PA.	1869	734,627	457,328	309,133	336,303	85,371	164,942	2,591	7,458,191
Organized July 28, 1865. Exclusive of trust fund.	1870	1,141,497	687,154	366,880	408,670	106,460	187,060	3,264	9,383,400
President—Samuel R. Shipley, 1868.	1871	1,508,847	932,341	448,198	504,757	145,493	240,185	4,034	11,186,232
Actuary—Rowland Perry, 1868.	1872	1,777,821	1,183,591	459,870	544,866	206,459	305,495	4,676	12,555,121
	1873	2,127,029	1,511,301	579,487	676,264	176,553	301,361	5,498	15,550,082
	1874	2,586,085	1,849,936	659,531	774,500	238,750	367,767	5,993	17,714,477
	1875	3,093,155	2,209,318	721,834	888,507	269,925	398,845	6,456	19,479,350
PROVIDENT SAVINGS LIFE ASS. SOCIETY.	1875	140,507	33,351	15,814	29,146	.....	23,511	264	857,600
NEW YORK.									
Organized August 10, 1875.									
President—George Walker, 1875.									
Secretary—James L. Goodridge, 1875.									
QUEEN INSURANCE COMPANY.	1867	£376,181	£84,466	£30,447	£33,810	£7,828	£13,492	2,106	£996,432
LIVERPOOL, ENGLAND.									
Incorporated August 7, 1858. Life business only except assets which are total.									
Chairman—Bernard Hall.									
Manager—James M. Wilson.									
Attorney in New York—George Adlard.									

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
RAILWAY PASSENGERS' ASSURANCE CO.	1866	$294,101	$17,180	$101,537	$107,336	$8,568	$146,135	.....	$8,924,000
HARTFORD, CONN.	1867	303,842	4,173	162,672	183,151	32,247	143,670	.....	.....
Organized May 1865. Commenced business February, 1866.	1868	336,017	47,335	224,963	23,789	92,140	215,137	.....	1,230,220
	1869	396,165	64,825	197,321	222,583	19,767	161,810	.....	2,121,210
President—James G. Batterson, 1866.	1870	419,446	73,750	157,890	181,783	31,567	165,465	.....	.....
Secretary—H. T. Sperry, 1866 to 1868; Rodney Dennis, 1868 to 1870; C. D. Palmer, 1870 to 1871; Charles E. Willard, 1871.	1871	423,333	76,750	148,858	172,039	25,937	161,506	.....	.....
	1872	444,006	53,365	130,980	160,325	29,100	149,336	.....	4,701,000
	1873	445,774	58,000	145,996	179,803	30,107	156,002	.....	.....
	1874	472,852	42,525	104,318	132,209	27,520	130,116	.....	.....
	1875	482,062	41,300	86,517	121,742	7,017	109,436	.....	.....
REPUBLIC LIFE INSURANCE COMPANY.	1870	536,738	88,187	60,080	69,369	4,095	42,288	1,173	2,895,994
CHICAGO, ILL.	1871	1,131,641	627,949	545,674	593,329	44,621	257,846	6,391	14,018,047
Organized September 9, 1870.	1872	1,307,303	806,084	504,635	659,164	194,068	510,789	6,389	14,984,946
President—James V. Farwell, 1870.	1873	2,034,541	1,538,450	563,557	1,101,052	277,085	565,119	8,749	20,376,813
Secretary—Owen E. Moore, 1870 to 1871; A. W. Kellogg, 1871 to 1872; John F. Collins, 1872.									
ROYAL INSURANCE COMPANY.	1860	£779,953	£203,541	£71,898	£83,292	£22,263	£29,747	4,702	£2,201,092
LIVERPOOL, ENGLAND.	1861	873,800	349,126	95,927	107,927	22,640	32,940	6,405	2,932,374
Incorporated June 13, 1845. Life insurance accounts only except assets which are total.	1862	914,790	346,202	109,634	439,452	40,062	52 168	6,953	3,280,063
	1863	1,970,662	268,939	139,883	484,384	43,321	59,550	8,304	3,[illegible],292
Attorney in the State of New York—Anthony Bleeker McDonald, 1860.	1864	1,197,193	487,701	161,516	187,612	58,246	73,6[illegible]7	9,827	4,538,285
	1865	1,239,564	528,404	171,412	202,581	59,425	75,592	10,476	4,959,257
[1] Exclusive of annuities.	1866	1 284,651	704,947	197,032	228,212	101,065	180,065	11,632	5,720,956
	1867	1,352,982	1,087,970	214,706	250,811	106,948	126,646	12,891	5,958,394
	1868	1,544,576	897,172	207,302	249,738	102,078	121,155	13,735	6,300,320
	1869	1,721,744	966,920	223,584	267,131	100,770	122,186	14,472	6,581,435
	1870	1,854,955	1,052,149	230,248	283,596	128,881	150,820	14,967	6,739,855
	1871	2,021,860	1,273,611	[1] 222,817	[1] 282,450	128,373	232,779	14,974	7,122,933
	1872	2,295,428	1,312,127	253,297	317,844	148,223	180,539	15,758	7,224,561
	1873	2,461,339	1,396,094	256,420	324,891	147,489	179,872	16,200	7,372,483
	1874	2,870,482	1,503,897	276,361	359,271	166,986	200,724	16,652	7,836,420
	1875	$17,827,779	$10,332,950	$1,408,443	$1,924,129	860,318	$1,420,948	16,919	$43,816,129
SAFETY DEPOSIT LIFE INSURANCE CO.	1870	130,184	21,373	13,977	19,710	.....	37,699	204	468,200
CHICAGO, ILL.									
Incorporated March 26, 1869.									
Vice-President—David L. Phillips, 1870.									
Secretary—William F. Brewster, 1870.									
SECURITY LIFE AND ANNUITY INS. CO.	1862	122,858	.....	13,291	23,424	.....	15,660	205	473,250
NEW YORK.	1863	160,092	155,556	69,720	80,538	6,500	39,807	1,005	2,238,600
Organized January 17, 1862.	1864	249,832	131,727	132,349	149,412	21,940	79,932	2,069	4,344,683
President—Robert L. Case, 1862.	1865	425,027	280,226	305,015	323,827	44,971	131,053	3,604	7,859,588
Vice-President and Actuary—Theodore R. Wetmore, 1862.	1866	757,399	561,590	569,953	603,651	133,696	271,280	5,723	12,195,550
Secretary—Isaac H. Allen, 1866.	1867	1,2[illegible]6,390	958,126	827,057	872,831	142,441	354,961	7,653	17,670,649
	1868	1,854,570	1,516,564	990,386	1,955,241	247,364	498,093	10,603	24,313,996
	1869	2,384,353	2,121,190	1,318,836	1,408,525	517,318	907,884	13,201	31,828,332
	1870	2,964,931	2,664,740	1,456,630	1,567,796	671,692	1,032,953	14,796	35,940,424
	1871	3,260,022	2,824,639	1,545,024	1,697,983	841,790	1,225,109	13,216	31,077,738
	1872	3,598,539	3,133,362	1,442,306	1,576,538	940,322	1,297,894	13,484	31,113,562
	1873	3,481,956	3,008,563	1,326,057	1,454,780	1,054,893	1,386,641	11,118	26,529,883
	1874	3,359,266	3,129,085	1,181,573	1,375,015	1,146,192	1,437 690	10,091	23,395,255
	1875	3,683,186	3,168,152	1,222,358	1,369,435	796,497	1,064,100	9,349	20,617,269
ST. LOUIS MUTUAL LIFE INSURANCE CO.	1869	4,494,427	4,470,101	1,862,857	2,076,647	949,790	1,499,208	12,412	45,572,152
ST. LOUIS, MO.	1870	5,519,228	5,126,578	2,232,280	2,461,129	1,021,288	1,575,823	15,582	50,768,328
Incorporated 1857. Certificate of authority revoked October 8, 1873. Reinsured in Mound City, afterwards St. Louis Life.	1871	5,592,479	5,491,809	2,195,943	2,495,254	1,295,317	1,827,704	15,884	48,978,292
	1872	6,195,330	6,036,874	2,662,599	3,014,665	1,141,914	1,687,053	15,618	46,237,936
President—D. A. January, 1869 to 1871; Charles H. Peck, 1871.									
Secretary—William T. Selby, 1869 to 1871; Alexander P. Stewart, 1871.									
STANDARD LIFE INSURANCE COMPANY.	1867	145,752	16,897	8,269	10,115	.....	10,115	115	393,000
NEW YORK.	1868	206,440	83,472	85,587	91,573	110	52,756	1,046	2,266,170
Organized October 12, 1867. Outstanding risks reinsured in Government Security July 27, 1871.	1869	252,302	132,048	115,380	127,370	14,133	76,093	1,367	2,732,470
	1870	284,563	167,336	111,345	121,335	17,704	68,053	1,462	2,765,883
President—Henry H. Elliott, 1867; James L. Dawes, V. Pr., 1868 to 1870; George Opdyke, 1870.									
Secretary—James L. Dawes, 1867 to 1868; Charles W. Opdyke, 1868.									
STATE MUTUAL LIFE INSURANCE CO.	1849	127,001	.....	41,362	48,439	18,300	.....	1,822	2,771,420
WORCESTER, MASS.	1850	144,540	.....	38,075	46,374	24,000	.....	2,016	3,054,620
Incorporated March 16, 1844.	1869	1,039,967	800,449	136,995	215,237	88,319	117,983	3,124	5,875,202
President—Isaac Davis, 1869.	1870	1,146,672	920,550	170,351	241,759	82,533	109,494	3,357	6,542,860
Secretary—Clarendon Harris, 1850.	1871	1,251,978	1,034,613	223,159	301,658	137,067	174,374	3,763	7,143,399
	1872	1,407,917	1,170,566	303,054	386,796	124,059	172,177	3,973	7,738,893
	1873	1,587,495	1,297,044	283,015	382,539	160,903	207,348	4,156	8,219,525
	1874	1,844,220	1,459,632	307,675	415,971	175,254	219,876	4,484	8,998,971
	1875	1,926,557	1,574,056	284,673	395,873	224,043	270,876	4,745	9,874,321
TEUTONIA LIFE INSURANCE COMPANY.	1873	339,166	235,890	123,716	147,620	78,668	155,569	4,301	3,879,206
CHICAGO, ILL.	1874	324,454	264,359	122,324	144,833	38,369	123,415	3,210	2,982,016
Incorporated March 15, 1869. Withdrew 1875.									
President—A. C. Hesing, 1873 to 1874; C. Knobelsdorff, 1874.									
Secretary—C. Knobelsdorff, 1873 to 1874; H. Dilger, 1874.									

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Po icy-Holders, Cash and Note.	Total Ex-penditures, Cash and Note.	Policies in Force.	Amount Insured.
TOLEDO MUTUAL LIFE INSURANCE CO.	1873	$124,008	$10,169	$9,354	$9,777	.....	$18,204	299	$513,500
TOLEDO, OHIO.	1874	131,615	14,425	12,147	18,831	$1,398	9,538	397	562,478
Organized April 19, 1872.	1875	138,227	23,229	16,963	24,028	1,905	20,591	503	683,724
President—S. H. Bergen, 1873. *Secretary*—Charles Cochran, 1873 to 1874; James F. Aris, 1874.									
TRAVELERS' INSURANCE COMPANY.	[1] 1865	616,870	142,949	428,498	516,623	93,073	361,699	27,345	85 297,500
HARTFORD, CONN.	[1] 1866	772,830	338,327	881,927	931,497	307,346	814,033	49 452	134,979,450
Incorporated June 17, 1863.	[1] 1867	940,830	368,287	737,472	897,333	313,933	684,040	25,144	74,426,200
President—James G. Batterson, 1865.	[1] 1868	1,150,345	568,732	791,307	876,818	252,691	653,737	22,569	70,138,063
Secretary—Rodney Dennis, 1865.	[1] 1869	1,330,400	720,348	780,280	864,896	274,310	702,512	30,933	76,583,690
[1] Life and accident business.	[1] 1870	1,568,043	927,420	856,616	946,620	243,597	723,405	[2] 5 846	[2] 11,340,676
[2] Life policies only.	[1] 1871	1,892,205	1,198,772	952,215	1,059,582	258,771	752,677	43,801	93,915,548
[3] Life statement.	[1] 1872	2,230,786	1,483,349	1,031,481	1,192,149	322,251	802,018	50,767	114,569,106
[4] Accident department.	[3] 1873	1,723,389	1,511,572	477,409	593,497	142,216	243,271	8,958	16,550,743
	[4] 1873	940,501	269,329	703,511	708,860	247,943	702,286	50,078	122,715,499
	[3] 1874	2,103,178	1,792,899	531,001	671,583	155,476	298,011	9,836	17,972,063
	[4] 1874	1,061,317	264,540	635,511	714,870	100,108	610,318	30,324	96,294,200
	[3] 1875	2,529,979	2,057,728	528,370	707,415	181,995	322,561	10,511	19,169,114
	[4] 1875	1,148,054	267,917	596,980	672,433	188,813	601,565	29,774	90,736,550
TRAVELERS' INSURANCE COMPANY.	1865	113,187	5,713	10,827	13,658	157	8,751	.....	.....
PROVIDENCE, R. I.	1866	125,066	4,075	31,025	44,586	5,427	39,871	.....	.....
Incorporated June 1865. Discontinued business and returned its capital 1867.									
President—Henry H. Ormsby, 1865. *Secretary*—Henry M. Rawson, 1865.									
UNION CENTRAL LIFE INSURANCE CO.	1869	221,824	109,892	94,916	104,318	20,476	66,741	1,429	2,861,303
CINCINNATI, OHIO.	1870	275,193	181,395	137,871	148,019	46,097	108,155	2,038	4,607,349
Incorporated February 12, 1867.	1871	465,116	330,295	286,441	297,535	48,216	109,897	3,933	7,882,634
President—John Cochnower, 1869.	1872	730,583	468,254	572,072	601,734	180,465	295,112	5,126	9,715,860
Secretary—N. W. Harris, 1869.	1873	870,212	618,959	377,322	403,086	188,311	281,757	5,636	10,712,408
	1874	1,000,099	758,169	443,023	519,819	215,632	349,948	6,145	11,523,318
	1875	1,144,290	903,680	463,201	510,673	235,576	369,230	6,215	11,733,683
UNION MUTUAL LIFE INSURANCE CO.	1849	108,876	.....	8,377	8,377	.....	.....	172	260,415
AUGUSTA, ME.	1850	202,452	.....	.....	43,675	14,650	.....	2,379	4,191,618
Incorporated July 17, 1848. Commenced business October 1, 1849.	1863	802,068	698,060	207,566	246,319	152,276	184,677	2,988	6,841,957
President—Elisha B. Pratt, 1849; Henry Crocker, 1863 to 1875; Henry S. Washburn, 1875.	1864	1,044,609	833,146	344,404	398,721	134,238	192,894	4,453	10,543,065
Secretary—Henry Crocker, 1849; Whiting H. Hollister, 1863.	1865	1,430,877	1,114,793	651,885	715,398	251,831	277,615	6,565	15,548,710
	1866	2,088,429	1,546,584	1,096,786	1,180,902	253,074	446,296	9,070	20,967,095
	1867	2,891,284	2,120,425	1,332,820	1,453,750	234,974	521,181	11,150	25,145,510
	1868	3,730,837	2,586,280	1,335,412	1,503,797	544,647	852,049	11,738	26,351,618
	1869	4,411,381	3,503,190	1,467,151	1,707,821	704,672	948,970	13,277	30,048,235
	1870	5,295,233	4,117,181	1,555,675	1,828,238	813,411	1,062,083	15,852	36,008,360
	1871	5,913,825	5,033,759	1,630,255	1,947,010	966,666	1,248,737	16,063	35,713,029
	1872	6,723,696	5,764,716	1,719,566	2,110,097	895,162	1,278,205	17,528	39,814,865
	1873	7,717,851	6,474,187	1,670,205	3,171,997	959,469	1,322,577	18,808	42,904,755
	1874	8,796,699	7,123,180	1,850,161	2,408,700	1,119,283	1,586,047	21,758	49,207,370
	1875	9,158,664	7,423,750	1,876,412	2,402,969	1,390,989	1,898,080	22,122	46,740,375
UNITED SECURITY LIFE INSURANCE AND TRUST COMPANY.	1869	153,580	69,066	62,414	69,784	943	54,912	532	1,948,950
PHILADELPHIA, PA.									
Incorporated April 13, 1868. Withdrew from State December 31, 1870.									
President—George H. Stuart, 1869. *Secretary*—C. F. Betts, 1869.									
UNITED STATES ACCIDENT INS. CO.	1866	195,995	46,242	60,876	68,884	8,359	83,530	5,387	12,210,000
SYRACUSE, N. Y.									
Organized January 25, 1866. Discontinued business and returned the capital to stockholders.									
President—Alfred A. Howlett, 1866. *Secretary*—Theodore F. Andrews, 1866.									
UNITED STATES CASUALTY INS. CO.	1866	137,787	21,009	87,674	92,468	13,723	48,858	2,612	10,757,350
TRENTON, N. J.	1867	151,782	34,922	105,583	113,148	40,583	112,661	4,628	15,143,900
Organized February 13, 1866. Accident business discontinued and changed to a life company under name of Anchor Life February 17, 1869.									
President—Charles Wurtz, 1866 to 1867; E. C. Fisher, 1867. *Secretary*—Frank Markoe, Jr., 1866.									
UNITED STATES INSURANCE ANNUITY AND TRUST COMPANY.	1850	[1] 259,049	.....	18,727	.....	.....	5,398	229	341,390
PHILADELPHIA, PA.									
Incorporated June 13, 1850. *President*—Stephen R. Crawford, 1850.									
[1] Including $146,120 subscription notes.									

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
UNITED STATES LIFE INSURANCE CO.	1850	$117,981	.....	$26,456	$31,651	.....	$13,671	.....	$756,699
NEW YORK.	1851	142,552	.....	43,269	51,417	$5,500	26,846	800	1,455,754
Organized February 25, 1850. Commenced business March 4, 1850.	1852	233,009	.....	79,461	90,458	[1] 23,600	54,946	.....	2,648,966
President — F. Sheldon, 1850 to 1853; Joseph B. Collins, 1853 to 1867; John Eadie, 1867 to 1870; John E. De Witt, 1870.	1853	206,211	.....	88,620	211,770	[1] 41,112	62,963	1,727	3,024,187
Secretary — John Eadie, Jr., 1850 to 1867; Nicholas De Groot, 1867, and V. Pr. in 1868; Daniel W. Leeds, 1869 to 1870; Charles E. Pease, 1870 to 1875; Charles P. Fraleigh, 1875.	1854	238,685	.....	88,634	103,424	[1] 48,251	70,951	1,626	3,338,001
Actuary—N. G. De Groot, 1860.	1855	283,131	.....	107,945	123,835	[1] 41,910	76,700	1,564	3,510,366
[1] Losses only.	1856	341,314	.....	132,890	150,926	68,827	92,733	2,087	4,835,824
[2] Losses and dividends only	1857	420,484	.....	162,676	184,900	[1] 58,794	105,741	2,410	4,964,824
	1858	497,291	.....	169,550	196,221	[1] 65,206	119,414	2,377	6,129,241
	1859	576,865	.....	175,219	207,006	[1] 57,097	127,632	2,597	6,375,071
	1860	701,482	$374,654	204,621	241,275	69,397	116,457	.....	6,968,454
	1861	807,942	295,154	193,426	237,755	85,827	134,379	.....	6,512,379
	1862	876,068	621,379	207,044	257,079	141,737	185,870	2,990	6,954,772
	1863	1,067,685	860,379	252,456	314,470	81,033	141,243	3,632	8,479,527
	1864	1,390,046	916,879	330,865	424,682	91,733	171,865	4,412	10,166,146
	1865	1,609,501	1,435,036	421,872	540,579	104,798	245,268	5,181	12,306,546
	1866	2,005,703	1,371,697	533,288	664,158	188,604	307,497	6,477	15,071,476
	1867	2,470,792	1,668,895	622,711	737,539	185,427	302,954	7,122	17,215,187
	1868	2,915,649	2,492,815	764,095	919,672	294,391	590,463	8,411	19,609,057
	1869	3,354,525	2,388,023	707,478	898,618	331,149	516,839	8,085	19,505,250
	1870	3,686,328	2,559,476	674,516	896,086	387,480	565,982	7,973	18,389,882
	1871	3,683,203	2,732,897	854,611	1,098,798	770,649	1,117,711	8,575	19,230,058
	1872	3,900,461	2,958,910	1,080,059	1,336,391	867,166	1,139,629	9,994	22,218,662
	1873	4,179,902	3,297,637	1,148,625	1,410,729	780,454	1,102,483	10,165	23,419,762
	1874	4,381,266	3,575,544	982,662	1,256,687	742,073	1,090,160	10,643	23,542,392
	1875	4,617,983	3,822,944	929,504	1,205,187	654,961	954,407	10,692	22,848,081
UNIVERSAL LIFE INSURANCE COMPANY.	1865	243,360	37,000	59,232	71,095	7,184	53,086	570	2,000,550
NEW YORK.	1866	314,028	.....	158,011	175,282	43,176	146,898	1,716	4,674,290
Organized and commenced business February 2, 1865	1867	384,972	203,335	204,699	221,852	71,085	175,503	2,366	5,967,890
President — John Wadsworth, 1865 to 1866; William Walker, 1866.	1868	534,761	330,275	258,393	279,530	68,609	211,117	3,832	9,248,247
Secretary — John H. Bewley, 1865.	1869	795,869	576,529	316,569	339,517	84,984	231,392	4,240	9,835,727
[1] Including Guardian Life reinsurance	1870	851,604	605,429	445,393	484,727	209,343	391,167	4,492	10,818,209
	1871	1,039,565	736,555	639,897	688,662	247,506	458,147	5,273	13,815,779
	1872	1,195,616	907,507	695,276	756,107	337,762	576,398	6,542	17,142,836
	1873	1,112,511	896,426	715,937	779,237	415,691	683,899	6,715	18,322,637
	[1] 1874	4,648,851	3,978,979	2,030,918	5,098,800	1,268,897	1,680,367	16,996	31,960,533
	1875	5,442,845	4,873,046	3,153,194	3,385,385	2,089,081	2,717,331	17,477	35,907,240
WASHINGTON LIFE INSURANCE COMPANY.	1860	141,280	.....	23,392	28,298	.....	20,574	315	1,040,100
NEW YORK.	1861	156,300	.....	37,851	45,544	5,000	34,502	438	1,881,250
Organized January 31, 1860.	1862	200,723	59,107	58,152	71,491	6,087	36,021	633	1,910,550
President — Cleayton Newbold, V. Pr., 1860; Cyrus Curtiss, 1860.	1863	267,463	99,902	84,885	101,456	10,589	47,479	1,058	2,945,840
Secretary — William A. Brewer, Jr., 1867 to 1869; William Haxtun, 1869.	1864	369,568	187,868	157,750	187,718	34,403	95,224	1,748	4,661,600
Actuary—William A. Brewer, Jr., 1860.	1865	530,097	309,348	256,273	282,147	45,392	127,647	2,550	6,920,000
	1866	709,130	523,159	320,585	359,529	77,583	198,637	3,757	10,017,092
	1867	1,017,643	704,189	457,133	502,823	132,765	288,148	5,708	14,099,859
	1868	1,503,152	1,096,362	694,865	758,216	137,146	389,236	8,885	20,650,937
	1869	2,109,718	1,753,920	1,127,102	1,208,904	457,781	785,538	12,144	27,385,759
	1870	2,477,348	2,124,190	1,078,244	1,183,190	429,628	684,693	11,231	25,951,117
	1871	2,869,837	2,290,701	994,427	1,130,836	431,866	654,210	10,634	24,888,781
	1872	3,411,203	2,984,467	1,032,413	1,200,612	437,920	671,789	10,962	25,950,890
	1873	3,886,453	3,383,301	1,042,927	1,257,010	543,973	772,975	11,398	26,812,062
	1874	4,379,425	3,714,055	1,007,130	1,246,540	562,711	766,227	11,022	25,021,417
	1875	4,812,710	4,068,884	972,450	1,243,603	609,080	812,281	11,141	25,429,555
WESTERN NEW YORK LIFE INSURANCE CO.	1868	132,250	3,728	1,284	1,956	.....	1,135	24	67,000
BATAVIA, N. Y.	1869	155,018	22,735	29,005	34,683	.....	14,567	387	796,400
Organized November 23, 1868.	1870	179,377	48,610	39,671	48,577	600	31,265	702	1,400,840
President—Hayden U. Howard, 1868.	1871	176,642	70,418	51,961	61,557	27,225	61,869	901	1,595,697
Secretary—Charles E. Fish, 1868 to 1875; Charles H. Howard, 1875.	1872	200,688	117,233	82,415	91,878	25,183	78,063	1,798	2,556,891
	1873	196,259	176,617	88,159	98,759	38,269	109,562	2,713	3,217,535
	1874	175,681	148,432	71,790	81,120	49,571	80,169	1,556	1,650,482
	1875	187,018	146,163	47,309	59,356	96,283	45,242	1,229	1,119,224
WIDOWS AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY.	1864	231,538	8,238	8,474	17,259	.....	5,039	96	334,500
NEW YORK	1865	306,814	51,231	100,527	107,139	435	62,358	980	3,222,750
Organized September 7, 1864. Ceased business Oct. 19, 1871. Reinsured in Mutual Protection Life.	1866	530,810	[1] 216,316	222,229	237,785	16,421	120,572	2,130	6,580,185
President — Lucius Robinson, 1864 to 1866; Charles H. Raymond, 1866.	1867	759,013	481,629	462,223	494,311	122,609	267,697	3,197	9,412,341
Secretary — Charles H. Raymond, 1864; Robert A. Granniss, 1868.	1868	1,058,295	815,555	448,803	499,126	62,193	191,265	3,453	10,223,543
Actuary.—Sheppard Homans, 1866.	1869	1,350,631	1,078,136	528,990	595,174	163,403	344,328	4,053	10,998,521
Reinsurance only to June 30.	1870	1,599,069	1,467,976	555,723	642,332	241,746	399,836	4,537	12,215,514
	1871	312,919	155,931	613,197	729,322	307,578	1,932,108	4,679	13,946,756
WORLD MUTUAL LIFE INSURANCE CO.	1866	213,669	7,646	8,857	8,914	.....	754	111	423,500
NEW YORK.	1867	250,158	61,460	58,891	74,655	7,500	64,192	880	2,285,500
Organized November 17, 1866.	1868	289,106	.....	142,589	157,220	17,056	125,009	1,423	3,608,750
President — George L. Willard, 1866 to 1870; James H. Frothingham, 1870 to 1875; Daniel J. Noyes, 1875.	1869	358,446	233,397	169,958	181,707	43,339	117,798	2,097	4,518,708
Secretary — Charles W. Plyer, 1866 to 1868; James J. Coffin, *pro tem.*, 1868; Henry V. Gabagan, 1869 to 1870; William F. Buckley, 1870 to 1874; Josiah H. Blossom, 1874 to 1875; F. J. Mulligan, 1875.	1870	476,611	328,517	217,905	243,977	69,134	164,683	2,718	5,553,948
	1871	507,318	389,883	210,946	230,740	90,896	181,058	2,749	5,090,314
	1872	548,206	465,646	199,080	226,559	93,201	192,352	3,581	5,641,837
	1873	425,609	422,083	191,388	215,618	138,145	236,844	2,901	4,345,446
	1874	344,259	324,964	69,783	87,442	104,412	147,903	1,191	1,777,223
	1875	197,929	183,682	22,098	36,422	144,644	182,724	414	378,026

DIRECTORY OF FIRE INSURANCE COMPANIES OF THE UNITED STATES.

ARRANGED BY STATES AND SHOWING IN ALPHABETICAL ORDER THE NAMES AND LOCATION OF COMPANIES, THE DATE OF ORGANIZATION AND THE NAMES OF THE PRESIDENTS AND SECRETARIES. THE ASSETS, LIABILITIES, INCOME, EXPENDITURE AND THE MOTION OF THE BUSINESS OF EACH CAN BE FOUND IN THE TABULAR HISTORY OF FIRE INSURANCE COMPANIES, COMMENCING ON PAGE 161 OF THIS BOOK.

ALABAMA.

Date.	Company.	Location.	President.	Secretary.
1871	Capital City	Montgomery	T. Joseph	M. Riley
1868	Central City	Selma	E. T. Fowkes	N. D. Cross.
1866	Citizen's Mutual	Mobile	G. Byram	E. B. Goelet.
	Commercial	Montgomery	M. P. Le Grand	W. W. Sublette.
1870	Factors and Traders	Mobile	W. H. Ross	R. F. Sparks.
1870	Home Protect. N. Ala.	Huntsville	R. E. Coxe	H. B. Dillard.
1867	Mobile Fire Dep't	Mobile	John McGuire	A. Dumont.
1866	Mobile Mutual	"	W. H. Gardner	C. A. Holt.
1866	Planters' Mer. Mutual	"	L. Brewer	C. A. Lathrop.
1866	Stonewall	"		E. A. Shaffer.
1867	Washington F. & M.	"	L. Touart	J. H. Higley.

CALIFORNIA.

1860	California	San Francisco.		
1874	Cal. Farm. Mut.	" "	J. B. Blanchar	F. K. Rule.
1872	Commercial	" "	C. W. Kellogg	C. A. Laton.
1863	Firemen's Fund	" "	D. J. Staples	G. D. Dornin.
1864	Home Mutual	" "	J. F. Houghton	C. E. Story.
1871	State Invest. and Ins.	" "	J. Donahue	C. H. Cushing.
1865	Union	" "	G. Touchard	C. D. Haven.

CONNECTICUT.

1819	Ætna	Hartford	L. J. Hendee	J. Goodnow.
1872	Atlas Fire	"	J. H. Sprague	E. B. Huntington
1874	Bristol Mutual	Bristol	H. W. Grisley	T. R. Gridley.
1874	City Fire	New Haven	J. M. Mason	Fred. J. Bell.
1850	Connecticut Fire	Hartford	M. Bennett Jr.	C. R. Burt.
1850	Danbury Mutual Fire	Danbury	F. S. Wildman	W. S. Peck.
1829	Fairfield Fire	So. Norwalk	W. S. Hanford	A. R. Turner.
1853	Farmers' Mut. Fire	Woodbury	W. S. Curtis	D. S. Bull.
1853	Farmington Val. Mut.	Farmington	A. Ward	R. H. Gay.
1835	Greenwich Mut. Fire	Greenwich	T. A. Mead	J. Dayton.
1831	Hartford Co. Mutual	Hartford	W. H. Havens	W. A. Irving.
1810	Hartford Fire	"	G. L. Chase	J. D. Browne.
1866	Hartford Steam Boiler & Insp. Co	"	J. M. Allen	J. B. Pierce.
1858	Harwinton Mut. Fire	Harwinton	H. Baker	A. Webster.
1875	Home Mut. Fire	Stafford Springs	G. M. Ives	J. F. Chamberlain.
1833	Litchfield Mut. Fire	Litchfield	J. Whiting	C. Adams.
1855	Madison Mut. Fire	Madison	Geo Dowd	A. M. Dowd.
1858	Meriden Fire	Meriden	L. W. Clarke	E. B. Cowles.
1836	Middlesex Mut. Ass'n	Middletown	W. R. Galpin	H. T. Boardman.
1871	National Fire	Hartford	M. Howard	J. Nichols.
1840	New London Co. Mut.	Norwich	E. F. Parker	C. F. Filmore.
1860	Norwalk Fire	Norwalk	W. C. Street	G. R. Cowles.
1794	Norwich Mut. Ass'n	Norwich		A. Backus.
1867	Orient	Hartford	S. C. Preston	G. W. Lester.
1858	People's Fire	Middletown	J. G. Baldwin	S. H. Butler.
1854	Phœnix Fire	Hartford	H. Kellogg	D. W. C. Skilton.
1868	Rockville Mut. Fire	Rockville	G. Maxwell	L. Bissell.
1841	Security	New Haven	C. Peterson	H. Mason.
1867	State Mut. Fire	Hartford	R. Gillett	I. Cross Jr.
1828	Tolland Co. Mut	Tolland	L. S. Fuller	J. B. Fuller.
1826	Windham Co. Mut.	Brooklyn	A. H. Storrs	J. Palmer.

DELAWARE.

1826	Delaware Fire	Wilmington	W. Canby	F. L. Gilpin.
1843	Farmers' Mutual	"	E. C. Stotsenberg	W. A. La Motte.
1847	Kent Co. Mutual	Dover	G. W. Cummins	W. Denny, Jr.
1849	Newcastle Co. Mut.	Wilmington	W. Tabnall	S. D. Smith.

DISTRICT OF COLUMBIA.

1872	Arlington	Washington	W. S. Cox	F. T. Rawlings.
1873	Corcoran	"	J. T. Leuman	J. T. Dyer.
	Federal	"		
1817	Firemen's	"	James Adams	C. W. Howard.
1818	Franklin	"	H. Bradley	C. Bradley.
1873	German American Fire.	"	John Hitz	E. P. Halstead.
1855	Mutual	"	S. Norment	J. W. Boteler.
1870	National Metropolitan	"	M. Kelly	Samuel Cross.
1865	National Union	"	Charles Knapp	N. D. Larner.
1831	Potomac	Georgetown	A. H. Pickrell	J. W. Duble.
	Washington Fire	Washington	F. Howard	J. W. Frazee.

GEORGIA.

1872	Com'l Ins. & Bank'g Co.	Augusta (Bg only)	J. C. Fayes	
1859	Georgia Home	Columbus	J. R. Browne	L. Spencer.
1874	Atlanta Fire	Atlanta	Winding up.	
1873	Macon F. I. & T. Ass'n.	Macon	J. B. Ross	N. Ogden.
1872	Mutual Protection	Marietta	Wm. King	
1847	Southern Mutual	Athens	Y. L. G. Harris	S Thomas.

ILLINOIS.

1835	American	Chicago	H. Z. Culver	C. L. Currier.
1871	Empire Fire	"	A. A. Dewy	J. J Berne.
1857	Farmers'	Freeport	T. Wilcoxen	L. T. Lemon.
	Fidelity Fire	Chicago	H. B. Norton	W. L. Barnum.
1874	Forest City	Rockford		
1865	German Fire	Freeport	M Hettinger	F. Gund.
1859	German Ins. & Savings	Quincy	J. M. Kreitz	R. Janen.
1867	Rockford	Rockford	S. M. Church	W. Watson.
1865	Traders'	Chicago	S. A. Kent	R. J. Smith.

INDIANA.

1873	Citizens'	Evansville	John Gilbert	C. K. Drew.
1865	Firemen's & Mechanics'	Madison	S. M. Strader	P. Gabe.
1853	Franklin	Indianapolis	J. C. Shoemaker	W. W. Norlen.
1854	German Mutual Fire	"	A. Seidensticker	L. Schmidt.
1851	Madison	Madison	N. Powell	J. H. Woolford.

IOWA.

1866	Burlington	Burlington	W. Seymour	J. G Miller.
1866	Davenport	Davenport	J. M. Lyter	H. H. Andrew.
1860	Farmers'	Cedar Rapids	J. H. Smith	J. B. Henderson.
1868	German Mutual	Davenport	F. Rocher	M. J. Rohlfs.
1865	Hawk Eye	Des Moines	E. J. Ingersoll	A. Howell.
1855	Iowa State Mutual	Keokuk	S. Hamill	H. Tucker.
1865	State	Des Moines	J. M. Coggeshall	J. E. Myers.

KANSAS.

1874	Patrons' Mut. Ins. Ass'n		W. Sims	S. H. Downs.
1874	State Mutual		J. I. Larimer	P. B. Castle.

KENTUCKY.

1856	Clay Fire and Marine	Newport	D. Wolf	E. H. Morin.
1874	Farmers & Drovers'	Louisville	B. Winchester	R. S. Veech.
1836	Franklin	"	James Trabue.	
1854	German	"	F. Reidhar	J. J. Fisher.
1860	German Washington	"	C. Schaefer	J. Schwab.
1860	Kenton	Covington	V. Shinkle	T. S. Cummings.
1837	Ky. & Louisville Mut'l	Louisville	Jos. Monks	D. McNaughton.
1872	Louisville	"	T. Harris	M. A. Huston.
1872	Louisville German	"	H. Deppen	P. Viglini.
1856	Louisv. Ger. Mut. Fire	"	G. Schmidt	P. Schauzenbach.
1860	Merchants Mutual	"	H. C. Caruth	J. Barbee. [er.
1860	Union	"	B. F. Guthrie	W. C. Tyler.
1872	Western	"	A. F. Coldeway	H. Hurter.

LOUISIANA.

1876	Carrollton	New Orleans		
1866	Commercial	"	J. H. Oglesby	W. Huntington.
1848	Crescent Mutual	"	Thos. A. Adams	Henry V. Ogden.
1866	Factors & Traders'	"	Ed. A. Palfrey	Thos. F. Walker.
1874	Firemen's	"	I. N. Marks, Sr.	R. H. Benners.
1866	Germania	"	H. Zuberbier	E. Maier.
1871	Hibernia	"	P. Irwin	Thos. F. Bragg.
1852	Home	"	J. B. Woods	Chas. Le Sassier.
1857	Hope	"	Henry Peychaud	Louis Barnett.
1870	Lafayette	"	Kaspar Auch	Louis Mathis.
1869	Mechanics & Traders'	"	Lloyd R. Coleman	James A. White.
1859	New Orleans	"	Jules Tayes	J. W. Hincks
1869	New Orleans, L. A.	"	Michel Musson	Geo. Lansax.
1871	People's	"	Ernest Pingst	P. M. Schneidan.
1856	Sun Mutual	"	James I. D y	H Carpenter.
1871	Teutonia	"	W. B. Schmidt	Albert P. Noll
1857	Union	"	A. Chiapella	J. M. Crawford

MAINE.

1872	Bangor	Bangor	M. H. Angell	O. B. Plummer.
1859	Bangor Mutual Fire	"	F. M. Sabine	J. B. Bradbury.
1862	Brunswick Farm. Mut'l	Brunswick	J. S. Gross	T. U. Eaton.
1868	Casco	Casco	A. E. Gay	S. Decker.
1849	Cumberland Mutual	Cumberland	J. Wilson	O S. Thomes.
1875	Chesterville	Chest rville	G. L. Riggs	C. V. Rinkham.
1861	Danville Mutual Fire	Auburn	E. Jordan	W. Plummer.
1858	Eastport Mutual Fire	Eastport	C H. Dyer	R. B. Cloit.
1844	Eliot & Kittery Mutual	Eliot	W. Paul	A. Jenekins.
1851	Falmouth Mutual Fire	Falmouth		
1858	Fayette Mutual Fire	Fayette	P. F. Pike	B. R. Woodsun.
1866	Fryeburg Mutual Fire	Fryeburg	S. C. Hobbs	S. L. Chandler.
1861	Gorham Far. Mut. Fire	Gorham	E. Moulton	R. Whitney.
1855	Harpswell Mutual Fire	Harpswell	T. Alexander	W. C. Eaton.
1869	Harrison Mutual Fire	Harrison	O. G. Cook	S. L. Weston.
1860	Hope Mutual Fire	Hope	J. Fogler	N. Alford.
1866	Jay Mutual Fire	Jay	B. P. Thompson	N. L. Pinney.
1850	Kennebunk Mut. Fire	Kennebunk	W. L. Thompson	W. P. Lord.
	Litchfield Mutual Fire	Litchfield	T. Holmes	J. E Chase.
1865	Lovell Mutual Fire	Lovell	J. G. Hamblen	A. Heald.
1870	Merchants' Marine	Bangor	Jno. B. Foster	J. F Kimball.
1836	Monmouth Mutual Fire	Monmouth	A. Sprague	G. H. Andrews.
1853	N. Yarmouth Mut. Fire	N. Yarmouth	B. Hamilton	S. Skillen.
1855	Norway Mutual Fire	Norway	B. Tucker	E. W. Howe.
1853	Ocean	Portland	C. M. Davis	G. A. Wright

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
UNITED STATES LIFE INSURANCE CO.	1850	$117,981	.....	$26,456	$31,651	.....	$13,671	.....	$756,699
NEW YORK.	1851	142,552	.....	43,269	51,417	$5,500	26,846	800	1,455,754
Organized February 25, 1850. Commenced business March 4, 1850.	1852	233,009	.....	79,461	90,458	[1] 23,600	54,946	.....	2,648,966
President — F. Sheldon, 1850 to 1853; Joseph B. Collins, 1853 to 1867; John Eadie, 1867 to 1870; John E. De Witt, 1870.	1853	206,211	.....	88,620	211,770	[1] 41,112	62,963	1,727	3,024,187
Secretary — John Eadie, Jr., 1850 to 1867; Nicholas De Groot, 1867, and V. Pr. in 1868; Daniel W. Leeds, 1869 to 1870; Charles E. Pease, 1870 to 1875; Charles P. Fraleigh, 1875.	1854	238,685	.....	88,634	103,424	[1] 48,251	70,931	1,626	3,358,001
Actuary—N. G. De Groot, 1860.	1855	283,131	.....	107,945	123,835	[1] 41,910	76,700	1,564	3,510,366
[1] Losses only.	1856	341,314	.....	132,890	150,926	68,827	92,783	2,057	4,385,874
[2] Losses and dividends only	1857	420,484	.....	162,676	184,900	[1] 58,794	105,741	2,440	4,964,824
	1858	497,291	.....	169,550	196,221	[1] 65,206	119,414	2,377	6,129,211
	1859	576,665	.....	175,219	207,096	[1] 57,097	127,632	2,597	6,375,051
	1860	701,488	$374,654	203,621	241,275	69,397	116,457	.....	6,968,454
	1861	807,942	395,154	193,426	237,755	85,827	134,379	.....	6,512,379
	1862	856,068	621,379	207,044	257,079	144,737	185,870	2,990	6,954,772
	1863	1,067,685	860,379	232,456	314,470	81,033	141,243	3,632	8,479,527
	1864	1,300,046	916,879	330,865	424,682	91,734	171,865	4,412	10,166,146
	1865	1,609,501	1,435,036	421,872	540,579	104,798	245,268	5,181	12,306,546
	1866	2,005,703	1,371,697	533,288	664,158	188,604	307,497	6,477	15,071,476
	1867	2,470,792	1,668,895	622,711	737,539	185,427	302,954	7,122	17,215,187
	1868	2,915,649	2,492,815	764,095	919,672	294,391	590,463	8,411	19,699,057
	1869	3,354,525	2,388,023	707,478	898,618	331,149	516,839	8,085	19,505,250
	1870	3,686,323	2,559,476	674,516	896,086	387,480	565,982	7,973	18,389,882
	1871	3,683,203	2,732,897	854,611	1,098,798	770,649	1,117,711	8,575	19,230,053
	1872	3,900,461	2,958,910	1,080,059	1,336,391	867,166	1,139,629	9,994	22,218,662
	1873	4,179,902	3,297,637	1,148,625	1,410,729	780,454	1,102,483	10,165	23,419,762
	1874	4,381,266	3,575,544	982,662	1,252,087	742,073	1,090,160	10,643	23,542,392
	1875	4,617,983	3,822,944	929,304	1,205,187	654,961	954,407	10,692	22,848,081
UNIVERSAL LIFE INSURANCE COMPANY.	1865	243,360	37,000	59,232	71,095	7,184	53,086	570	2,000,550
NEW YORK.	1866	314,028	.....	158,011	175,282	43,176	146,898	1,716	4,674,290
Organized and commenced business February 2, 1865	1867	384,972	203,355	204,699	224,852	71,085	175,501	2,366	5,967,890
President — John Wadsworth, 1865 to 1866; William Walker, 1866.	1868	534,761	330,275	258,393	279,530	68,609	211,117	3,832	9,298,247
Secretary — John H. Bewley, 1865.	1869	795,869	576,529	316,569	339,517	84,984	231,392	4,240	9,885,727
[1] Including Guardian Life reinsurance	1870	851,604	605,429	445,393	484,727	209,343	391,167	4,492	10,812,209
	1871	1,039,565	736,551	639,897	688,662	247,506	458,147	5,273	13,815,779
	1872	1,195,616	907,507	695,276	756,107	337,762	576,393	6,842	17,142,896
	1873	1,112,511	896,426	715,937	779,237	415,691	683,859	6,745	18,322,637
	[1] 1874	4,648,851	3,973,979	2,030,918	5,048,800	1,268,897	1,680,387	16,996	31,940,534
	1875	5,442,835	4,873,046	3,153,194	3,385,385	2,089,081	2,717,331	17,477	35,907,240
WASHINGTON LIFE INSURANCE COMPANY.	1860	141,280	.....	23,392	28,298	....	20,504	315	1,040,100
NEW YORK.	1861	156,300	.....	37,851	45,544	5,000	34,502	438	1,381,250
Organized January 31, 1860.	1862	200,723	59,107	58,152	71,494	6,987	36,021	683	1,910,550
President — Cleayton Newbold, V. Pr., 1860; Cyrus Curtiss, 1860.	1863	267,463	99,992	84,885	101,456	10,589	47,479	1,058	2,945,800
Secretary — William A. Brewer, Jr., 1867 to 1869; William Haxtun, 1869.	1864	369,568	187,868	157,750	187,718	34,403	95,224	1,748	4,651,600
Actuary—William A. Brewer, Jr., 1860.	1865	530,097	309,348	256,273	282,147	45,392	127,647	2,550	6,920,000
	1866	709,130	523,159	320,585	359,529	77,583	194,637	3,757	10,017,692
	1867	1,017,643	764,196	457,134	502,823	132,765	284,148	5,708	14,090,859
	1868	1,503,152	1,096,362	694,865	758,216	137,146	389,236	8,885	20,650,937
	1869	2,109,718	1,753,920	1,127,102	1,202,994	457,781	785,538	12,144	27,385,759
	1870	2,477,348	2,121,190	1,078,244	1,183,190	429,628	684,693	11,234	25,951,117
	1871	2,869,837	2,290,701	994,427	1,130,836	441,866	654,210	10,634	24,883,781
	1872	3,411,203	2,984,467	1,032,413	1,200,612	437,920	671,789	10,962	25,950,890
	1873	3,896,453	3,383,301	1,042,927	1,257,010	543,073	772,975	11,398	26,812,064
	1874	4,379,425	3,714,065	1,097,130	1,246,540	562,711	766,227	11,022	25,021,417
	1875	4,812,710	4,068,884	972,450	1,243,603	609,080	812,281	11,141	25,429,555
WESTERN NEW YORK LIFE INSURANCE CO.	1868	132,250	3,728	1,284	1,956	.....	1,135	24	67,000
BATAVIA, N. Y.	1869	155,018	22,735	29,005	34,683	.....	14,567	387	796,400
Organized November 23, 1868.	1870	179,377	48,610	39,671	48,577	600	31,265	702	1,400,900
President—Hayden U. Howard, 1868.	1871	178,642	70,418	51,961	61,557	27,225	61,369	904	1,595,697
Secretary—Charles E. Fish, 1868 to 1875; Charles H. Howard, 1875.	1872	200,688	117,233	82,415	91,818	25,183	78,063	1,798	2,556,891
	1873	196,259	176,617	88,159	98,759	38,299	109,562	2,713	3,237,535
	1874	175,681	148,432	72,700	81,130	49,571	80,169	1,556	1,659,482
	1875	187,018	146,163	47,309	59,358	26,293	45,242	1,229	1,119,224
WIDOWS AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY.	1864	231,538	8,238	8,474	17,259	.....	5,039	96	334,500
NEW YORK	1865	306,814	51,231	100,527	107,139	435	62,353	990	3,222,750
Organized September 7, 1864. Ceased business Oct. 19, 1871. Reinsured in Mutual Protection Life.	1866	530,810	[1] 216,316	222,229	237,785	16,421	120,572	2,180	6,580,185
President — Lucius Robinson, 1864 to 1866; Charles H. Raymond, 1866.	1867	759,013	481,629	462,223	494,311	122,609	267,697	3,197	9,412,341
Secretary — Charles H. Raymond, 1864; Robert A. Granniss, 1868.	1868	1,058,295	815,555	448,803	499,126	62,193	191,265	3,452	10,223,593
Actuary.—Sheppard Homans, 1866.	1869	1,350,631	1,078,136	528,990	595,174	163,403	324,328	4,053	10,998,521
Reinsurance only to June 30.	1870	1,599,069	1,467,976	555,723	642,332	241,746	399,936	4,537	12,215,514
	1871	312,919	155,931	618,197	729,322	307,578	1,932,108	4,679	13,246,756
WORLD MUTUAL LIFE INSURANCE CO.	1866	213,669	7,646	8,857	8,914	.....	754	111	423,500
NEW YORK.	1867	250,158	61,460	58,891	74,655	7,500	64,192	880	2,285,300
Organized November 17, 1866.	1868	289,108	.....	142,589	157,220	17,656	125,009	1,428	3,608,750
President — George L. Willard, 1866 to 1870; James H. Frothingham, 1870 to 1875; Daniel J. Noyes, 1875.	1869	358,446	233,397	169,958	184,707	43,339	117,798	2,097	4,518,708
Secretary — Charles W. Plyer, 1866 to 1868; James J. Coffin, *pro tem.*, 1868; Henry V. Gahagan, 1869 to 1870; William F. Buckley, 1870 to 1874; Josiah H. Blossom, 1874 to 1875; F. J. Mulligan, 1875.	1870	476,611	338,517	217,905	243,977	69,134	164,685	2,718	5,563,948
	1871	507,318	389,883	210,986	230,740	90,896	181,058	2,749	5,090,344
	1872	548,206	465,616	199,080	226,559	93,201	192,352	3,581	5,641,837
	1873	425,609	422,083	191,388	215,618	138,145	236,844	2,901	4,345,446
	1874	344,259	324,964	69,783	87,442	104,412	147,903	1,191	1,777,223
	1875	197,929	183,682	22,098	36,422	144,644	182,724	414	378,026

DIRECTORY OF FIRE INSURANCE COMPANIES OF THE UNITED STATES.

ARRANGED BY STATES AND SHOWING IN ALPHABETICAL ORDER THE NAMES AND LOCATION OF COMPANIES, THE DATE OF ORGANIZATION AND THE NAMES OF THE PRESIDENTS AND SECRETARIES. THE ASSETS, LIABILITIES, INCOME, EXPENDITURE AND THE MOTION OF THE BUSINESS OF EACH CAN BE FOUND IN THE TABULAR HISTORY OF FIRE INSURANCE COMPANIES, COMMENCING ON PAGE 161 OF THIS BOOK.

ALABAMA.

Date.	Company.	Location.	President.	Secretary.
1871	Capital City	Montgomery	T. Joseph	M. Riley
1868	Central City	Selma	E. T. Fowkes	N. D. Cross.
1866	Citizen's Mutual	Mobile	G. Byram	E. B. Goelet.
	Commercial	Montgomery	M. P. Le Grand	W. W. Subletto.
1870	Factors and Traders	Mobile	W. H. Ross	R. F. Sparks.
1870	Home Protect N. Ala.	Huntsville	R. E. Coxe	H. B. Dillard.
1866	Mobile Fire Dep't	Mobile	John McGuire	A. Dumont.
1866	Mobile Mutual	"	W. H. Gardner	C. A. Holt.
1866	Planters' Mer. Mutual	"	L. Brewer	C. A. Lathrop.
1866	Stonewall	"		E. A. Shaffer.
1867	Washington F. & M.	"	L. Touart	J. H. Higley.

CALIFORNIA.

1860	California	San Francisco.		
1874	Cal. Farm. Mut.	" "	J. B. Blanchar	F. K. Rule.
1872	Commercial	" "	C. W. Kellogg	C. A. Laton.
1863	Firemen's Fund	" "	D. J. Staples	G. D. Dornin.
1864	Home Mutual	" "	J. F. Houghton	C. E. Story.
1871	State Invest. and Ins.	" "	J. Donahue	C. H. Cushing.
1865	Union	" "	G. Touchard	C. D. Haven.

CONNECTICUT.

1819	Ætna	Hartford	L. J. Hendee	J. Goodnow.
1872	Atlas Fire	"	J. H. Sprague	E. B. Huntington
1874	Bristol Mutual	Bristol	H. W. Gridley	T. R. Gridley.
1874	City Fire	New Haven	J. M. Mason	Fred. J. Bell.
1850	Connecticut Fire	Hartford	M. Bennett Jr.	C. R. Burt.
1850	Danbury Mutual Fire	Danbury	F. S. Wildman	W. S. Peck.
1859	Fairfield Fire	So. Norwalk	W. S. Hanford	A. R. Turner.
1853	Farmers' Mut. Fire	Woodbury	W. S. Curtis	D. S. Bull.
1853	Farmington Val. Mut.	Farmington	A. Ward	R. H. Gay.
1855	Greenwich Mut. Fire	Greenwich	T. A. Mead	J. Dayton.
1831	Hartford Co. Mutual	Hartford	W. H. Havens	W. A. Irving.
1810	Hartford Fire	"	G. L. Chase	J. D. Browne.
1866	Hartford Steam Boiler & Insp. Co	"	J. M. Allen	J. B. Pierce.
1856	Harwinton Mut. Fire	Harwinton	H. Baker	A. Webster.
1875	Home Mut. Fire	Stafford Springs	G. M. Ives	J. F. Chamberlain.
1853	Litchfield Mut. Fire	Litchfield	J. Whiting	C. Adams.
1855	Madison Mut. Fire	Madison	Geo. Dowd	A. M. Dowd.
1868	Meriden Fire	Meriden	L. W. Clarke	E. B. Cowles.
1836	Middlesex Mut. Ass'n	Middletown	W. R. Galpin	H. T. Boardman.
1871	National Fire	Hartford	M. Howard	J. Nichols.
1840	New London Co. Mut.	Norwich	E. K. Parker	C. F. Filmore.
1850	Norwalk Fire	Norwalk	W. C. Street	G. R. Cowles.
1794	Norwich Mut. Ass'n	Norwich		A. Backus.
1867	Orient	Hartford	S. C. Preston	G. W. Lester.
1858	People's Fire	Middletown	J. G. Baldwin	S. H. Butler.
1854	Phœnix Fire	Hartford	H. Kellogg	D. W. C. Skilton.
1868	Rockville Mut. Fire	Rockville	G. Maxwell	L. Bissell.
1841	Security	New Haven	C. Peterson	H. Mason.
1867	State Mut. Fire	Hartford	R. Gillett	I. Cross Jr.
1828	Tolland Co. Mut	Tolland	L. S. Fuller	J. B. Fuller.
1836	Windham Co. Mut.	Brooklyn	A. H. Storrs	J. Palmer.

DELAWARE.

1826	Delaware Fire	Wilmington	W. Canby	F. L. Gilpin.
1843	Farmers' Mutual	"	E. C. Stotsenberg	W. A. La Motte.
1847	Kent Co. Mutual	Dover	G. W. Cummins.	W. Denny, Jr.
1849	Newcastle Co. Mut.	Wilmington	W. Tabnall	S. D. Smith.

DISTRICT OF COLUMBIA.

1872	Arlington	Washington	W. S. Cox	F. T. Rawlings.
1873	Corcoran	"	J. T. Lenman	J. T. Dyer.
	Federal	"		
1837	Firemen's	"	James Adams	C. W. Howard.
1818	Franklin	"	H. Bradley	C. Bradley.
1873	German American Fire.	"	John Hitz	E. P. Halstead.
1835	Mutual	"	S. Normont	J. W. Boteler.
1870	National Metropolitan	"	M. Kelly	Samuel Cross.
1865	National Union	"	Charles Knapp	N. D. Larner.
1831	Potomac	Georgetown	A. H. Pickrell	J. W. Dubie.
	Washington Fire	Washington	F. Howard	J. W. Frazee.

GEORGIA.

1872	Com'l Ins. & Bank'g Co.	Augusta (Bg only)	J. C. Fayes	
1859	Georgia Home	Columbus	J. R. Browne	L. Spencer.
1874	Atlanta Fire	Atlanta	Winding up.	
1872	Macon F. I. & T. Ass'n.	Macon	J. B. Ross	N. Ogden.
1872	Mutual Protection	Marietta	Wm. King	
1847	Southern Mutual	Athens	Y. L. G. Harris	S. Thomas.

ILLINOIS.

1855	American	Chicago	H. Z. Culver	C. L. Currier.
1871	Empire Fire	"	A. A. Dewy	J. J. Berue
1857	Farmers'	Freeport	T. Wilcoxen	L. T. Lemon.
	Fidelity Fire	Chicago	H. B. Norton	W. L. Barnum.
1874	Forest City	Rockford		
1865	German Fire	Freeport	M. Hettinger	F. Gund.
1859	German Ins. & Savings	Quincy	J. M. Kreitz	R. Jansen.
1867	Rockford	Rockford	S. M. Church	W. Watson.
1865	Traders'	Chicago	S. A. Kent	R. J. Smith.

INDIANA.

1873	Citizens'	Evansville	John Gilbert	C. K. Drew.
1865	Firemen's & Mechanics'	Madison	S. M. Strader	P. Gabe.
1853	Franklin	Indianapolis	J. C. Shoemaker	W. W. Norien.
1854	German Mutual Fire	"	A. Seidensticker	L. Schmidt.
1851	Madison	Madison	N. Powell	J. H. Woolford.

IOWA.

1866	Burlington	Burlington	W. Seymour	J. G. Miller.
1866	Davenport	Davenport	J. M. Lyter	H. H. Andrew.
1860	Farmers'	Cedar Rapids	J. H. Smith	J. B. Henderson.
1868	German Mutual	Davenport	F. Rocher	M. J. Rohlfs.
1865	Hawk Eye	Des Moines	E. J. Ingersoll	A. Howell.
1855	Iowa State Mutual	Keokuk	S. Hamill	H. Tucker.
1865	State	Des Moines	J. M. Coggeshall	J. E. Myers.

KANSAS.

1874	Patrons' Mut. Ins. Ass'n		W. Sims	S. H. Downs.
1874	State Mutual		J. I. Larimer	P. B. Castle.

KENTUCKY.

1856	Clay Fire and Marine	Newport	D. Wolf	E. H. Morin.
1874	Farmers & Drovers'	Louisville	B. Winchester	R. S. Veech.
1836	Franklin	"	James Trabue.	
1854	German	"	F. Reidhar	J. J. Fisher.
1860	German Washington	"	C. Schaefer	J. Schwab.
1860	Kenton	Covington	V. Shinkle	T. S. Cummings.
1837	Ky. & Louisville Mut'l	Louisville	Jos. Monks	D. McNaughton.
1872	Louisville	"	T. Harris	M. A. Huston.
1872	Louisville German	"	H. Deppen	P. Viglini.
1856	Louisv. Ger. Mut. Fire	"	G. Schmidt	P. Schauzenbach.
1860	Merchants' Mutual	"	H. C. Caruth	J. Barbee. [er.
1860	Union	"	B. F. Guthrie	W. C. Tyler.
1872	Western	"	A. F. Coldeway	H. Hurter.

LOUISIANA.

1876	Carrollton	New Orleans		
1866	Commercial	"	J. H. Oglesby	W. Huntington.
1848	Crescent Mutual	"	Thos. A. Adams	Henry V. Ogden.
1866	Factors & Traders'	"	Ed. A. Palfrey	Thos. F. Walker.
1874	Firemen's	"	I. N. Marks, Sr.	R. H. Benners.
1866	Germania	"	H. Zuberbier	E. Maier.
1871	Hibernia	"	P. Irwin	Thos. F. Bragg.
1852	Home	"	J. B. Woods	Chas. Le Sassier.
1857	Hope	"	Henry Peychaud.	Louis Barnett.
1870	Lafayette	"	Kaspar Auch	Louis Mathis.
1869	Mechanics & Traders'	"	Lloyd R. Coleman	James A. White.
1859	New Orleans	"	Jules Tayes	J. W. Hincks
1869	New Orleans, L. A	"	Michel Musson	Geo. Lansax.
1871	People's	"	Ernest Pingat	P. M. Schneidau.
1856	Sun Mutual	"	James I. D y	H. Carpenter.
1871	Teutonia	"	W. B. Schmidt	Albert P. Noll
1857	Union	"	A. Chiapella	J. M. Crawford

MAINE.

1872	Bangor	Bangor	M. H. Angell	O. B. Plummer.
1859	Bangor Mutual Fire	"	F. M. Sabine	J. B. Bradbury.
1862	Brunswick Farm. Mut'l	Brunswick	J. S. Gross	T. U. Eaton.
1868	Casco	Casco	A. E. Gay	S. Decker.
1849	Cumberland Mutual	Cumberland	J. Wilson	O. S. Thomes.
1875	Chesterville	Chest rville	G. L. Riggs	C. V. Rinkham.
1861	Danville Mutual Fire	Auburn	E. Jordan	W. Plummer.
1858	Eastport Mutual Fire	Eastport	C. H. Dyer	R. B. Cloit.
1844	Eliot & Kittery Mutual	Eliot	W. Paul	A. Jenckins.
1851	Falmouth Mutual Fire	Falmouth		
1858	Fayette Mutual Fire	Fayette	P. F. Pike	B. R. Woodsun.
1866	Fryeburg Mutual Fire	Fryeburg	S. C. Hobbs	S. L. Chandler.
1861	Gorham Far. Mut. Fire	Gorham	E. Moulton	R. Whitney.
1855	Harpswell Mutual Fire	Harpswell	T. Alexander	W. C. Eaton.
1869	Harrison Mutual Fire	Harrison	O. G. Cook	S. L. Weston.
1860	Hope Mutual Fire	Hope	J. Fogler	N. Alford.
1866	Jay Mutual Fire	Jay	B. P. Thompson	N. L. Pianey.
1850	Kennebunk Mut. Fire	Kennebunk	W. L. Thompson	W. F. Lord.
	Litchfield Mutual Fire	Litchfield	T. Holmes	J. E. Chase.
1865	Lovell Mutual Fire	Lovell	J. G. Hamblen	A. Heald.
1870	Merchants' Marine	Bangor	Jno. B. Foster	J. F. Kimball.
1836	Monmouth Mutual Fire	Monmouth	A. Sprague	G. H. Andrews.
1853	N. Yarmouth Mut. Fire	N. Yarmouth	B. Hamilton	S. Skillen.
1855	Norway Mutual Fire	Norway	B. Tucker	E. W. Howe.
1833	Ocean	Portland	C. M. Davis	G. A. Wright

Names and Location of Companies, Officers' Names, etc.	Report for the Year	Total Assets.	Total Liabilities except Capital.	Premiums, Cash and Note.	Total Income, Cash and Note.	Payments to Policy-Holders, Cash and Note.	Total Expenditures, Cash and Note.	Policies in Force.	Amount Insured.
UNITED STATES LIFE INSURANCE CO.	1850	$117,981	.....	$26,456	$31,651	.....	$13 671	.....	$756,699
NEW YORK.	1851	142,552	.....	43,269	51,417	$5,500	26,846	800	1,455,754
Organized February 25, 1850. Commenced business March 4, 1850.	1852	233,009	.....	79,461	90,458	[1] 23,600	54,946	.....	2,648,966
President — F. Sheldon, 1850 to 1853; Joseph B. Collins, 1853 to 1867; John Eadie, 1867 to 1870; John E. De Witt, 1870.	1853	206,211	.....	88,620	211,770	[1] 41,112	62,965	1,727	3,024,187
Secretary — John Eadie, Jr., 1850 to 1867; Nicholas De Groot, 1867, and V. Pr. in 1868; Daniel W. Leeds, 1869 to 1870; Charles E. Pease, 1870 to 1875; Charles P. Fraleigh, 1875.	1854	238,685	.....	88,634	103,424	[2] 48,251	70,951	1,626	3,338,001
Actuary — N. G. De Groot, 1860.	1855	283,131	.....	107,945	123,835	[1] 41,940	76,700	1,564	3,510,365
[1] Losses only.	1856	341,324	.....	132,890	150,926	68,827	92,733	2,057	4,935,824
[2] Losses and dividends only	1857	420,484	.....	162,676	184,900	[1] 58,794	105,741	2,440	4,964,824
	1858	497,291	.....	169,550	196,221	[1] 65,206	119,414	2,377	6,129,211
	1859	576,865	.....	175,219	207,096	[1] 57,097	127,632	2,597	6,375,071
	1860	701,482	$374,654	203,621	241,275	69,897	116,457	.....	6,968,454
	1861	807,942	395,154	193,426	237,755	85,827	134,379	.....	6,512,379
	1862	876,068	621,379	207,044	257,079	144,737	185,870	2,990	6,954,772
	1863	1,067,685	890,379	252,456	314,470	81,033	141,243	3,632	8,479,527
	1864	1,360,046	916,879	330,865	421,882	91,733	171,865	4,412	10,166,146
	1865	1,609,101	1,435,036	421,872	540,579	104,798	245,268	5,181	12,306,546
	1866	2,005,703	1,371,697	533,288	664,158	188 604	307,497	6,477	15,071,476
	1867	2,470,792	1,668,895	622,711	737,539	185,427	302,954	7,122	17,215,187
	1868	2,915,649	2,492,815	764,095	919,672	294,391	590,463	8,411	19,699,057
	1869	3,354,525	2,988,023	707,478	898,618	331,149	516,839	8,085	19,505,250
	1870	3,686,323	2 559,476	674,516	896,188	397,480	565,382	7 973	18,389 882
	1871	3,683,203	2,732,897	854,611	1,098,798	770,649	1,117,711	8,575	19,290,058
	1872	3,900,461	2,958,910	1,080,059	1,336 391	887,166	1,139,629	9,994	22,218,052
	1873	4,179,902	3,297,637	1,148,625	1,410,729	780,454	1,102,488	10,165	23,419,762
	1874	4,381,205	3,575,544	962,662	1,252,087	742,073	1,090,160	10,643	23,542,392
	1875	4,617,983	3,822,944	929,304	1,205,187	654,961	954,407	10,692	22,848,081
UNIVERSAL LIFE INSURANCE COMPANY.	1865	243,360	37,000	59,282	71,695	7,184	53,086	570	2,000,550
NEW YORK.	1866	314,028	.....	158,011	175,282	43,176	146,298	1,716	4,674,290
Organized and commenced business February 2, 1865	1867	384,972	203,355	204,699	224,852	71,085	175,503	2,366	5,867,890
President — John Wadsworth, 1865 to 1866; William Walker, 1866.	1868	534,761	330,275	258,393	279,530	68,609	211,117	3,332	9,248,247
Secretary — John H. Bewley, 1865.	1869	795,869	576,529	316,569	339,517	81,984	231,392	4,240	9,835,727
[1] Including Guardian Life reinsurance	1870	851,604	605,429	445,393	484,727	209,343	391,107	4,492	10,812,289
	1871	1,039,565	736,551	639,897	688,662	247,506	458,142	5,273	13,815,779
	1872	1,195,616	907,507	695,276	756,107	337,762	576,393	6,842	17,142,836
	1873	1,112,511	896,426	715,937	779,237	415,691	683,859	6,715	18,322,637
	[1] 1874	4,648,851	3,978,979	2,030,918	5,048,800	1,268,807	1,680,387	16,996	31,940,531
	1875	5,442,835	4,873,046	3,158,194	3,435,385	2,089,081	2,717,331	17,477	35,907,240
WASHINGTON LIFE INSURANCE COMPANY.	1860	141,280	.....	23,392	28,298	....	20,504	315	1,040,100
NEW YORK.	1861	156,300	.....	37,851	45,544	5,000	34,502	438	1,381,250
Organized January 31, 1860.	1862	200,723	59,107	58,152	71,494	6,987	36,021	683	1,910,550
President — Cleayton Newbold, V. Pr., 1860; Cyrus Curtiss, 1860.	1863	267,403	99,992	84,885	101,456	10,589	47,479	1,058	2,945,800
Secretary — William A. Brewer, Jr., 1867 to 1869; William Haxtun, 1869.	1864	309,568	187,868	157,750	187,718	34,403	95,221	1,748	4,661,600
Actuary — William A. Brewer, Jr., 1860.	1865	530,097	309,348	256,273	282,147	45,392	127,647	2,550	6,930,000
	1866	709,130	523,159	320,585	359,529	77,587	198,647	3,757	10,017,022
	1867	1,017,643	764,186	457,134	502,823	132,765	283,148	5,708	14,109,859
	1868	1,504,152	1,096,362	694,865	758,216	137,146	389,236	8,885	20,650,937
	1869	2,102,718	1,753,920	1,127,102	1,208,994	457,781	785,538	12,144	27,385,779
	1870	2,477,348	2,124,190	1,078,244	1,183,190	429,628	684,693	11,231	25,951,117
	1871	2,869,837	2,290,701	994,427	1,130,836	411,866	654,210	10,634	24,888,781
	1872	3,411,203	2,984,467	1,032,413	1,200,642	437,920	671,789	10,962	25,950,890
	1873	3,886,453	3,383,301	1,042,927	1,257,010	513,973	772,975	11,398	25,812,062
	1874	4,359,425	3,714,055	1,007,130	1,246,540	562,711	766,227	11,022	25,421,417
	1875	4,812,710	4,068,884	972,450	1,243,603	609,080	812,281	11,141	25,429,553
WESTERN NEW YORK LIFE INSURANCE CO.	1868	132,250	3,728	1,284	1 956	.....	1,135	24	67,000
BATAVIA, N. Y.	1869	155,018	22,735	29,005	34,683	.....	14,567	387	795,400
Organized November 23, 1868.	1870	179,377	48,610	39,671	48,577	600	31,265	702	1,400,900
President — Hayden U. Howard, 1868.	1871	176,642	70,418	51,961	61,557	27,225	61,889	901	1,595,097
Secretary — Charles E. Fish, 1868 to 1875; Charles H. Howard, 1875.	1872	200,688	117,233	82,415	91,818	25,183	78,063	1,798	2,556,891
	1873	196,259	176,617	88,159	98,759	38,299	109,562	2,713	3,237,555
	1874	175,681	148,432	72,700	81,120	49,571	80,169	1,556	1,659,482
	1875	187,018	146,163	47,309	59,356	26,283	45,242	1,229	1,119,224
WIDOWS AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY.	1864	231,538	8,238	8,474	17,259	.....	5,039	96	334,500
NEW YORK	1865	306,814	51,231	100,527	107,139	435	62,353	980	3,222,750
Organized September 7, 1864 Ceased business Oct. 19, 1871. Reinsured in Mutual Protection Life.	1866	530,810	[1] 216,316	222,229	237,785	16,421	120,572	2,190	6,580,185
President — Lucius Robinson, 1864 to 1866; Charles H. Raymond, 1866.	1867	759,013	481 629	462,223	494,311	122,609	267,697	3,197	9,412,341
Secretary — Charles H. Raymond, 1864; Robert A. Granniss, 1868.	1868	1,058,295	815 555	448,803	499,126	62,193	191,365	3,452	10,227,593
Actuary.—Sheppard Homans, 1866.	1869	1,350,631	1,078,130	528,990	595,174	163,403	324,328	4,053	10,998,521
	1870	1,599,069	1,467,976	555,723	642,332	241,746	399,836	4,537	12,213,514
Reinsurance only to June 30.	1871	312,919	155,931	613,197	729,322	307,578	1,932,108	4,679	13,946,756
WORLD MUTUAL LIFE INSURANCE CO.	1866	213,669	7,646	8,867	8,914	.....	754	111	423,500
NEW YORK.	1867	250,158	61,460	58,891	74,655	7,500	64,192	880	2,285,500
Organized November 17, 1866.	1868	289,106	.....	142,589	157,220	17,656	125,009	1,413	3,608,750
President — George L. Willard, 1866 to 1870; James H. Frothingham, 1870 to 1875; Daniel J. Noyes, 1875.	1869	358,446	233,397	169,958	181,707	43,339	117,798	2,097	4,518,706
Secretary — Charles W. Piyer, 1866 to 1868; James J. Coffin, *pro tem.*, 1868; Henry V. Gabagan, 1869 to 1870; William F. Buckley, 1870 to 1874; Josiah H. Blossom, 1874 to 1875; F. J. Mulligan, 1875.	1870	476,611	338,517	217,905	243,977	69,134	164,688	2,718	5,553,948
	1871	507,318	389,883	210,946	230,740	90,896	181,058	2,749	5,090,330
	1872	548,206	465,616	199,080	226,559	93,201	192,352	3,581	5,641,837
	1873	425,609	422,083	191,388	215,618	138,145	236,844	2,901	4,345,406
	1874	344,259	324,964	69,783	87,442	104,412	147,903	1,191	1,777,223
	1875	197,929	183,682	22,098	36,428	144,644	182,724	414	378,026

DIRECTORY OF FIRE INSURANCE COMPANIES OF THE UNITED STATES.

ARRANGED BY STATES AND SHOWING IN ALPHABETICAL ORDER THE NAMES AND LOCATION OF COMPANIES, THE DATE OF ORGANIZATION AND THE NAMES OF THE PRESIDENTS AND SECRETARIES. THE ASSETS, LIABILITIES, INCOME, EXPENDITURE AND THE MOTION OF THE BUSINESS OF EACH CAN BE FOUND IN THE TABULAR HISTORY OF FIRE INSURANCE COMPANIES, COMMENCING ON PAGE 161 OF THIS BOOK.

ALABAMA.

Date.	Company.	Location.	President.	Secretary.
1871	Capital City	Montgomery	T. Joseph	M. Riley
1868	Central City	Selma	E. T. Fowkes	N. D. Cross.
1866	Citizen's Mutual	Mobile	G. Byram	E. B. Goelet.
	Commercial	Montgomery	M. P. Le Grand	W. W. Sublette.
1870	Factors and Traders	Mobile	W. H. Ross	R. F. Sparks.
1870	Home Protect. N. Ala.	Huntsville	R. E. Coxe	H. B. Dillard.
1866	Mobile Fire Dep't	Mobile	John McGuire	A. Dumont.
1866	Mobile Mutual	"	W. H. Gardner	C. A. Holt.
1866	Planters' Mer. Mutual	"	L. Brewer	C. A. Lathrop.
1866	Stonewall	"		E. A. Shaffer.
1867	Washington F. & M.	"	L. Tonart	J. H. Higley.

CALIFORNIA.

1860	California	San Francisco.		
1874	Cal. Farm. Mut.	" "	J. B. Blanchar	F. K. Rule.
1872	Commercial	" "	C. W. Kellogg	C. A. Laton.
1863	Firemen's Fund	" "	D. J. Staples	G. D. Dornin.
1864	Home Mutual	" "	J. F. Houghton	C. E. Story.
1871	State Invest. and Ins.	" "	J. Donahue	C. H. Cushing.
1865	Union	" "	G. Touchard	C. D. Haven.

CONNECTICUT.

1819	Ætna	Hartford	L. J. Hendee	J. Goodnow.
1872	Atlas Fire	"	J. H. Sprague	E. B. Huntington
1874	Bristol Mutual	Bristol	H. W. Grioley	T. R. Gridley.
1874	City Fire	New Haven	J. M. Mason	Fred. J. Bell.
1850	Connecticut Fire	Hartford	M. Bennett Jr.	C. R. Burt.
1850	Danbury Mutual Fire	Danbury	F. S. Wildman	W. S. Peck.
1869	Fairfield Fire	So. Norwalk	W. S. Hanford	A. R. Turner.
1869	Farmers' Mut. Fire	Woodbury	W. S. Curtis	D. S. Bull.
1868	Farmington Val. Mut.	Farmington	A. Ward	R. H. Gay.
1835	Greenwich Mut. Fire	Greenwich	T. A. Mead	J. Dayton.
1831	Hartford Co. Mutual	Hartford	W. H. Havens	W. A. Irving.
1810	Hartford Fire	"	G. L. Chase	J. D. Browne.
1866	Hartford Steam Boiler & Insp. Co	"	J. M. Allen	J. B. Pierce.
1856	Harwinton Mut. Fire	Harwinton	H. Baker	A. Webster.
1835	Home Mut. Fire	Stafford Springs	G. M. Ives	J. F. Chamberlain.
1832	Litchfield Mut. Fire	Litchfield	J. Whiting	C. Adams.
1835	Madison Mut. Fire	Madison	Geo Dowd	A. M. Dowd.
1866	Meriden Fire	Meriden	L. W. Clarke	E. B. Cowles.
1836	Middlesex Mut. Ass'n	Middletown	W. R. Galpin	H. T. Boardman.
1871	National Fire	Hartford	M. Howard	J. Nichols.
1840	New London Co. Mut.	Norwich	E. F. Parker	C. F. Filmore.
1850	Norwalk Fire	Norwalk	W. C. Street	G. R. Cowles.
1794	Norwich Mut. Ass'n	Norwich		A. Backus.
1867	Orient	Hartford	S. C. Preston	G. W. Lester.
1836	People's Fire	Middletown	J. G. Baldwin	S. H. Butler.
1864	Phœnix Fire	Hartford	H. Kellogg	D. W. C. Skilton.
1868	Rockville Mut. Fire	Rockville	G. Maxwell	L. Bissell.
1841	Security	New Haven	C. Peterson	H. Mason.
1867	State Mut. Fire	Hartford	R. Gillett	I. Cross Jr.
1869	Tolland Co. Mut	Tolland	L. S. Fuller	J. B. Fu'ler
1846	Windham Co. Mut.	Brooklyn	A. H. Storrs	J. Palmer.

DELAWARE.

1835	Delaware Fire	Wilmington	W. Canby	F. L. Gilpin.
1842	Farmers' Mutual	"	E. C. Stottsenberg	W. A. La Motte.
1893	Kent Co. Mutual	Dover	G. W. Cummins	W. Denny, Jr.
1869	Newcastle Co. Mut.	Wilmington	W. Tabnall	S. D. Smith.

DISTRICT OF COLUMBIA.

1872	Arlington	Washington	W. S. Cox	F T. Rawlings.
1865	Corcoran	"	J. T. Lenman	J. T. Dyer.
	Federal	"		
1867	Firemen's	"	James Adams	C. W. Howard.
1848	Franklin	"	H Bradley	C. Bradley.
1872	German American Fire.	"	John Hitz	E. P. Halstead.
1865	Mutual	"	S. Norment	J. W Boteler.
1870	National Metropolitan	"	M. Kelly	Samuel Cross.
1865	National Union	"	Charles Knapp	N. D. Larner.
1861	Potomac	Georgetown	A. H. Pickrell	J. W. Doble.
	Washington Fire	Washington	F. Howard	J. W. Frasee.

GEORGIA.

	Com'l Ins. & Bank'g Co.	Augusta (Bg only)	J. C. Fayes	
	Georgia Home	Columbus	J. R. Browne	L. Spencer.
	Atlanta Fire	Atlanta	Winding up.	
	Macon F. I. & T. Ass'n.	Macon	J. B. Ross	N. Ogden.
	Mutual Protection	Marietta	Wm. King	
	Southern Mutual	Athens	Y. L. G. Harris	S Thomas.

ILLINOIS.

	American	Chicago	H. Z. Culver	C. L. Currier.
	Empire Fire	"	A. A. Dewy	J. J Berne
	Farmers'	Freeport	T. Wilcoxen	L. T. Lemon
	Fidelity Fire	Chicago	H. B. Norton	W. L. Barnum.
1874	Forest City	Rockford		
1865	German Fire	Freeport	M Heilinger	F. Gund.
1859	German Ins. & Savings.	Quincy	J. M. Kreitz	R. Janen.
1867	Rockford	Rockford	S. M. Church	W. Watson.
1865	Traders'	Chicago	S. A. Kent	R. J. Smith.

INDIANA.

1873	Citizens'	Evansville	John Gilbert	C. K. Drew.
1865	Firemen's & Mechanics'	Madison	S. M. Strader	P. Gale.
1853	Franklin	Indianapolis	J. C. Shoemaker	W. W. Norien.
1854	German Mutual Fire	"	A. Seidensticker	L. Schmidt.
1851	Madison	Madison	N. Powell	J. H. Woolford.

IOWA.

1866	Burlington	Burlington	W. Seymour	J. G Miller.
1866	Davenport	Davenport	J. M. Lyter	H. H. Andrew.
1860	Farmers'	Cedar Rapids	J. H. Smith	J. B. Henderson.
1868	German Mutual	Davenport	F. Rocher	M. J. Rohlfs.
1865	Hawk Eye	Des Moines	E. J. Ingersoll	A. Howell.
1853	Iowa State Mutual	Keokuk	S. Hamill	H. Tucker.
1865	State	Des Moines	J. M. Coggeshall	J. E. Myers.

KANSAS.

1874	Patrons' Mut. Ins. Ass'n		W. Sims	S. H. Downs.
1874	State Mutual		J. I. Larimer	P. B. Castle.

KENTUCKY.

1856	Clay Fire and Marine	Newport	D. Wolf	E. H. Morin.
1874	Farmers & Drovers'	Louisville	B. Winchester	R. S. Veech.
1836	Franklin	"	James Trabue.	
1854	German	"	F. Reidhar	J. J. Fisher.
1860	German Washington	"	C. Schaefer	J. Schwab.
1860	Kenton	Covington	V. Shinkle	T. S. Cummings.
1837	Ky. & Louisville Mut'l.	Louisville	Jos. Monks	D. McNaughton.
1872	Louisville	"	T. Harris	M. A. Huston.
1872	Louisville German	"	H. Deppen	P. Viglini.
1856	Louisv. Ger. Mut. Fire.	"	G. Schmidt	P. Schauzenbach.
1860	Merchants Mutual	"	H. C. Caruth	J. Barbee.
1860	Union	"	B. F. Guthrie	W. C. Tyler.
1872	Western	"	A. F. Coldeway	H. Hurter.

LOUISIANA.

1876	Carrollton	New Orleans		
1866	Commercial	"	J. H. Ogleaby	W. Huntington.
1848	Crescent Mutual	"	Thos. A. Adams	Henry V. Ogden.
1866	Factors & Traders'	"	Ed. A. Palfrey	Thos. F. Walker.
1874	Firemen's	"	I N. Marks, Sr.	R. H. Benners.
1866	Germania	"	H. Zuberbier	E. Maier.
1871	Hibernia	"	P. Irwin	Thos. F. Bragg.
1852	Home	"	J. B. Woods	Chas. Le Sassier.
1857	Hope	"	Henry Peychaud	Louis Barnett.
1870	Lafayette	"	Kaspar Auch	Louis Mathis.
1869	Mechanics & Traders'	"	Lloyd R. Coleman	James A. White.
1859	New Orleans	"	Jules Tuyes	J. W. Hincks.
1869	New Orleans, I. A	"	Michel Musson	Geo. Lansux.
1871	People's	"	Ernest Piagat	P. M. Schneidan.
1856	Sun Mutual	"	James I. D y	H Carpenter.
1871	Teutonia	"	W. B. Schmidt	Albert P. Noll
1857	Union	"	A. Chlapella	J. M. Crawford

MAINE.

1872	Bangor	Bangor	M. H. Angell	O. B. Plummer.
1859	Bangor Mutual Fire	"	F. M. Sabine	J. B. Bradbury,
1862	Brunswick Farm. Mut'l.	Brunswick	J. S. Gross	T. U. Eaton.
1868	Casco	Casco	A. E. Gay	S. Decker.
1849	Cumberland Mutual	Cumberland	J. Wilson	O. S. Thomes.
1875	Chesterville	Chest rville	G. L. Riggs	C. V. Rinkham.
1861	Danville Mutual Fire	Auburn	E. Jordan	W. Plummer.
1858	Eastport Mutual Fire	Eastport	C H. Dyer	R. B. Cloit.
1844	Eliot & Kittery Mutual	Eliot	W. Paul	A. Jenckins.
1851	Falmouth Mutual Fire	Falmouth		
1858	Fayette Mutual Fire	Fayette	P. F. Pike	B. R. Woodsun.
1866	Fryeburg Mutual Fire	Fryeburg	S. C. Hobbs	S. L. Chandler.
1861	Gorham Far. Mut. Fire	Gorham	E. Moulton	R. Whitney.
1855	Harpswell Mutual Fire	Harpswell	T. Alexander	W. C. Eaton.
1869	Harrison Mutual Fire	Harrison	O. G. Cook	S. L. Weston.
1860	Hope Mutual Fire	Hope	J. Fogler	N. Alford.
1866	Jay Mutual Fire	Jay	B. P. Thompson	N. L. Pinney.
1850	Kennebunk Mut. Fire.	Kennebunk	W. L. Thompson	W. F. Lord.
	Litchfield Mutual Fire	Litchfield	T. Holmes	J. E Chase.
1865	Lovell Mutual Fire	Lovell	J. G. Hambles	A. Heald.
1870	Merchants' Marine	Bangor	Jno. B. Foster	J. F Kimball.
1836	Monmouth Mutual Fire	Monmouth	A. Sprague	G. H. Andrews.
1853	N. Yarmouth Mut. Fire	N. Yarmouth	B. Hamilton	S. Skillen.
1855	Norway Mutual Fire	Norway	B. Tucker	E. W. Howe.
1833	Ocean	Portland	C. M. Davis	G. A. Wright

Date.	Company.	Location.	President.	Secretary.
1859	Otisfield Mutual Fire	Otisfield	W. Lamb	A. F. Nutting.
1836	Penobscot Mutual Fire	Bangor	A. G. Wakefield	C. P. Wiggin.
1845	Piscataqua Mutual Fire,	Dover	C. E. Kimball	A. Getchell.
1872	Raymond Mutual Fire	Raymond	D. Nash	F. H. Witham.
1827	Saco Mutual Fire	Saco	D. Fernald	E. P. Burnham.
1856	Sidney Mutual Fire	Sidney	P. T. Stevens	T. D. Merrill.
1836	Somerset Mutual Fire	Skowhegan	E. H. Neil	T. H. Dinsmore.
1828	Thomaston Mutual Fire,	Thomaston	J. C. Levensaho	T. A. Carr.
1862	Union	Bangor	A. Thompson	A. F. Stetson.
1857	Union Far. Mutual	Union	G. Gay	G. W. Morse.
1871	Warren Far. Mutual	Warren	I. Hills	J. P. Starrett.
1862	Waterford Mutual F.	Waterford	O. Porter	J. M. Shaw.
1866	Wells Mutual Fire	Wells	T. Hatch	G. Getchell.
1856	W. Bangor & Hermion Mutual	Hermion	J. Kimball	S. B. Knowles.
1859	Wilton Mutual Fire	Wilton	L. Adams	L. F. Abbott.
1859	Windham Mutual Fire	Windham	A. Hawkes	L. Wiswell.
1862	Woolwich Mutual Fire,	Woolwich	N. G. Gould	J. M. Bailey.

MARYLAND.

Date.	Company.	Location.	President.	Secretary.
1858	American Fire	Baltimore	J. L. Armstrong	Victor Clunet.
1847	Ass'n Firemen's	"	John Cushing	John C. Boyd.
1794	Balt. Equitable Soc.	"	Francis Crook	Hugh B. Jones.
1867	Baltimore Fire	"	W. G. Harrison	F. Woodworth.
1847	Fire Co. Alleghany Co	Cumberland		H. Hebb.
1825	Firemen's	Baltimore	H. P. Duhurst	J. M. Winchester.
1853	Franklin Fire	"	Levi S. White.	
1865	German Fire	"	Charles Weber	Chas. Weber, Jr.
1867	Home Fire	"	C. H. Williams	James Owens.
1856	Howard Fire	"	Andrew Reese,	J. K. Katzenberger.
1858	Maryland Fire	"	J. K. Milnor	John M. Beck.
1862	Md. Mutual Security	"	W. W. Spence	Wm. B. Wilson.
1846	Merchants' Mut. Mar.	"	George B. Coale	Wm. E. Morris.
1849	National Fire	"	J. B. Seldenstricker	H. C. Landis.
1862	Peabody Fire	"	Thomas J. Carey,	Richard B. Post.
1857	Potomac Fire	"	J. W. Jewett	Isaac Williams.
1870	U. S. German F. & R. E.	"	J. Smith, Pres. & Treas.	
	State of Maryland Mut.	"	Benjamin G. Harris.	

MASSACHUSETTS.

Date.	Company.	Location.	President.	Secretary.
1806	Abington Mutual Fire	Abington	B. Cobb	F. P. Howland.
1875	Alliance	Boston	C. H. Cole	R. Price.
1818	American	"	F. Peabody	J. W. Field.
1847	Ameriquam Mutual	Gloucester	N. Duley	J. S. Jewett.
1860	Arkwright Mutual	Boston	W. Higginson	E. H. Sprague.
1873	Ashfield Mutual Fire	Ashfield	H. S. Ranney	A. E. Bronson.
1854	Atlantic Mut. F. & M.	Provincetown	J. Paine	L. Nickerson.
1845	Attleboro' Mutual Fire	Attleborough	J. W. Capron	H. N. Richardson.
1833	Barnstable Co. Mutual	Yarmouth	D. K. Akin	George Otis.
1825	Berkshire Mutual Fire	Pittsfield	John C. West	A. B. Root.
1852	Beverly	Beverly	F. W. Choate	S. J. Foster.
1850	Boston Manf. Mutual	Boston	E. E. Manton	W. B. Whiting.
1873	Boston Marine	"	R. B. Fuller	H. Washburn.
1872	Boylston Mutual	"	J. W. Balch	N. S. Jenney.
1829	Bristol Co. Mutual	New Bedford	W. H. Taylor	J. S. Tillinghast.
1868	Builders' Mutual Fire	Boston	J. C. Headley	H. E. Abbott.
1831	Cambridge Mutual F.	Cambridge	R. Lamsen	A. L. Barbour.
1833	China Mutual Marine	Boston	F Bacon	G. L. Deblois.
1846	Citizens' Mutual	"	J. W. Trowbridge	J. W. Peabody.
1846	City Mutual Fire	"	L. S. Beecher	E. Richards.
1845	Cohasset Mutual Fire	Cohasset	M. Lincoln	J. Q. A. Lathrop.
1863	Commercial Mut. Mar.	New Bedford	C. R. Tucker	S. H. Cook.
1875	Commonwealth	Boston	J. Hitchcock	S. Appleton.
1849	Conway Mutual Fire	Conway	E. D. Hamilton	H. W. Billings.
1875	Cotton & Wool Manufacturers' Mutual	Boston	W. C. Plunkett	C. E Miles.
1837	Dedham Mutual	Dedham	I. Cleveland	G. D. Gordon.
1855	Dorchester Mutual Fire,	Boston	E. J. Baker	W. F. Temple.
1872	Dwelling House	"	A. W. Hobart	H. F. Perkins.
1872	Eliot Fire	"	G. A. Curtis	G. C. George.
1845	Equitab'e Marine	Provincetown	A. Paine	E. N. Young.
1829	Essex Mutual Fire	Salem	S. B. Ives	C. S. Nichols.
1870	Fall River Mfg Mutual	Fall River	T. Davol	I. B. Chace.
1871	Faneuil Hall	Boston	K. S. Chaffee	P. E. Eddy.
1872	Firemen's Fire	"	S. G. Rogers	T. W Tucker.
1868	First National Fire	Worcester	E. A. Goodnow	G. E. Kendall.
1847	Fitchburg Mutual	Fitchburg	L. H. Bradford	E. P. Downe.
1873	Franklin	Boston	W. M. Byrnes	E. B. Whitney.
1828	Franklin Mutual	Greenfield	W. Keith	G. D. Williams.
1875	Globe	Boston	G. M. Buttrick	W. R. Gray.
1867	Gloucester Fire	Gloucester	J. O. Friend	J. Cunningham.
1828	Groveland Mutual	Groveland	M. Foster	N. H. Griffith.
1830	Hampshire Mutual F	Northampton	S. T. Spaulding	H. Kirkland.
1826	Hingham Mutual	Hingham	A. Bates	C. A. Lincoln.
1843	Holyoke Mutual Fire	Salem	A. Story	T. H. Johnson.
1867	India Mutual	Boston	J. H. Dane	W. L. Caverly.
1832	Lowell Mutual Fire	Lowell	J. K. Fellows	J. Cook.
1828	Lynn Mutual Fire	Lynn	T. B. Newhall	W. F. Johnson.
1873	Manuf. Fire & Marine	Boston	S Gould	J. J. Goodrich
1872	Massachusetts Mutual,	"	C. B. Cumings	J. M. Corbett.
1823	Mercantile Marine	"	G. R. Rogers	B. F Field, Jr.
1875	Merchants' Mutual	"	A. Bicknell	J. S. Parsons.
1846	Merchants & Farm. Mut	Worcester	I. Davis	E. B. Stoddard.
1828	Merrimack Mutual F	Andover	S. Gray	J. L. Smart.
1826	Middlesex Mutual Fire	Concord	G. Heywood	R. Barrett.
1851	Milford Mutual Fire	Milford	A. C. Fay	G. C. Parker.
1873	Millowners' Mutual	Boston	W H. Kent	F. S. Cabot.
1827	Mutual Fire Ass'n	Springfield	W. C. Sturtevant	F. R. Young.
1861	Mutual Protection	Boston	A. Stone	J. R. Wolston.
1872	Neptune Fire & Marine	"	G. F. Osborne	E. B. Hinkley.
1829	Newburyport Mutual	Newburyport	A. Noyes	J. J. Knapp.
1872	New England Mutual	Boston	G. C. Lord	A. Presson.
1825	Norfolk Mutual	Dedham	I. Cleveland	G. D. Gordon.
1872	North American	Boston	A. Bowker	E. E. Patridge.
1872	Prescott	"	F. Greene	F H. Stevens.
1851	Quincy Mutual	Quincy	I. W. Munroe	C. A. Howland.
1875	Revere Fire	Boston	J. H. Willman	J. W. Belcher.
1856	Salem Marine	Salem	W. Northey	F. P. Richardson.
1808	Salem Mutual Fire	Salem	C. S. Nichols	W. S. Felton.
1855	Salisbury & Amesbury Mutual	Amesbury	D. L. Dearborn	W. C. Binney.
1852	Saugus Mut. Fire	Saugus	Harmon Hall	W. F. Newhall.
1875	Shawmut	Boston	L. A. Lyon	W. S. Dinney.
1872	Shoe & Leather	"	J. C. Abbott	H. B. White.
1829	South Danvers Mut.	Peabody	L B. Elliot	G. A Osborne.
1849	Springfield F. & M.	Springfield	D. R. Smith	S. J. Hall.
1875	Suffolk Mutual	Boston	G. Gould	E. Walley.
1848	Traders & Mechanics'	Lowell	L. Sprague	E. M. Tucker.
1851	Union Mut. Marine	New Bedford	T. S. Hathaway	W. P. Winsor.
1872	Washington F. & M.	Boston	I. Sweetser	B. Sweetser.
1852	Westfield Mutual	Westfield	J. H. Waterman	W. H. Foote.
1840	Westford Mutual	Westford Center	A. Cameron	A. Hildreth.
1828	West Amesbury Mut.	West Amesbury	W. Merrill	G. W. Carr.
1833	Weymouth & Braintree Mutual	Weymouth	N. L. White	E. Richards.
1873	Whately Mut. Fire	Whately	S. Bardwell	S. Lesure.
1855	Worcester Mfrs. Mut.	Worcester	G. M. Rice	T. R. Barton.
1823	Worcester Mutual	"	A. Chase	C. M. Miles.

MICHIGAN.

Date.	Company.	Location.	President.	Secretary.
1874	Citizens' Mutual	Kalamazoo	R. S. Babcock	M. Kingsley.
1874	Citizens' Mut. Fire	Holly	T. L. Patterson	J. M. Baird.
1874	Citizens' Mut. Fire	Grand Rapids	E. L. Briggs	H. H. Goodwin.
1866	Detroit F. & M	Detroit	C. Van Husan	J. J. Clark.
1863	Farmers' Mutual	Kalamazoo	J. Mitham	M. Kingsley.
1863	Farmers' Mut. Fire	Ada	W. B. Hine	J. W. Withey.
1870	Farmers' Mut. Fire	Allegan	J. B. Dumont	I. Chichester.
1863	Farmers' Mut. Fire	Centerville	D. Shurtz	L. A. Clapp.
1860	Farmers' Mut. Fire	Buchanan	S. Thompson	C. F. Howe.
1863	Farmers' Mut. Fire	Coldwater	John Allen	Z. C. Peirce.
1863	Farmers' Mut. Fire	Dowagiac	H. B. Wells	P. B. White.
1864	Farmers' Mut. Fire	Hillsdale	A. Kenyon	J. W. Falley.
1872	Farmers' Mut. Fire	Ionia	A. Sessions	O. Talcott.
1872	Farmers' Mut. Fire	Ithaca	J. C. Giddings	W. Yerrington.
1872	Farmers' Mut. Fire	Jackson	R. Townley	B. Trumbull.
1862	Farmers' Mut. Fire	Marengo	L. Hutchinson	B. F. Withee.
1863	Farmers' Mut. Fire	Mason	S. Skadan	A. M. Chapin.
1863	Farmers' Mut. Fire	Nashville	B. W. Warren	Clement Smith.
1863	Farmers' Mut. Fire	Paw Paw	D. Woodward	E. P. Hathaway.
1863	Farmers' Mut. Fire	Plymouth	A. J. Keeney	C. E. Pettengill.
1863	Farmers' Mut. Fire	Romeo	R. H. Jenks	W. W. Lyons.
1863	Farmers' Mut. Fire	St. Johns	J. Upton	A. Beebe.
1862	Farmers' Mut. Fire	Tecumseh	Z. Cook	A. D. Hall.
1875	Farmers' Mut. Fire	Washington	R. McKay	W. W. Vaughan.
1863	Genesee Co. Trust	Flint	J. Van Vleet	R. P. Aiken.
1859	German Farmers'	Dexter	S. F. Hirth	W. F. Buss.
1874	German Fire Mut.	Clinton	A. Stein	W. Rottman
1871	Lapeer Co. Far. Mut	Lapeer City	J. T. Rich	W. H. Johnson.
1869	Lapeer & Tuscola Far.	Lapeer	H. A. Birdsall	
1863	Livingston Co. Mut.	Genoa	E. B. Winans	W. Suhr.
1864	Michigan State	Adrian	W. S. Wilcox	H. Hart.
1870	Monitor	Davisburgh	J. Hadley	J. K. Tindall.
1872	People's Mutual	Ionia	W. Divine	F. S. Freeman.
1861	Shiawasse Mutual	Corunna	R. Haviland	P. H. Smith.
1872	So. Washtenaw Far M	Manchester	A. Spaffard	D. W. Palmer.
1863	St. Joseph Co. Vil. F.	Centerville	J. W. Spitzer	J. E. Johnson.
1867	State	Lansing	W. H. Chapman.	G. E. Ranney.
1875	Teutonia Mut. Fire	Roseville	A. Nicthoff	Jos. Japes.
1863	Three Rivers Far. Mut.	Three Rivers	D. Francisco	J. B. Divine.
1859	Washtenaw Mut. Fire	Ann Arbor	A. Crittenden	N. Sheldon.

MINNESOTA.

Date.	Company.	Location.	President.	Secretary.
1865	Minn. Farm. Mut.	Minneapolis	J. Q. Farmer	J. A. Nimlcks.
1865	St. Paul F. & M.	St. Paul	C. H. Bigelow	C. A. Eaton.

MISSISSIPPI.

Date.	Company.	Location.	President.	Secretary.
1867	Planters'	Jackson	E. Richardson	M. A. Vanbook.

MISSOURI.

Date.	Company.	Location.	President.	Secretary.
1853	American Central	St. Louis	Geo. T. Crane	Jas. Newman.
1864	Boatman's Ins. & Trust,	"	C. S Rogers	W. C. Butler.
1868	Carondelet Home Mut.	"	J. Schmidt	A. L. Bergfeld,
1837	Citizens'	"	E. O. Standard	J. P Harrison.
1861	City Mut. Fire	"	C. H. Peck	B. F. Berry.
1855	Commercial	"	J. Bogy	J. B. McDowell.
1855	Franklin	"	C. F. Meyer	L. Duestron.
1867	German Mut. Fire	"	C. A. Stifel	H. Hiemes.
1860	Hermann Mut. Fire	Hermann	P. Schneider	H. Schlender.
1845	Home Mut. F. & M	St. Louis	I. L. Garrison	W. L. Garrison.
1857	Hope Mutual Fire	"	I. M. Veitch	E. G. Pallen.
1865	Jefferson Fire	"	H. Eisenhardt	C. R. Fritsch.
1860	Laclede Mut F. & M.	"	R. W. Powell	J C. Bury.
1855	Lafayette	Lexington	W. Morrison	E. Winsor.
1851	Lumbermen & Mech.	St. Louis	J. N. Pritchard	D. P. Bull.
1836	Marine (Marine)	"	S M. Edgell	S. G. Kennedy.
1866	Merchants	St. Joseph	D. M. Steele	A. Kirkpatrick.
1849	Mo. State Mut. F. & M.	St. Louis	S. M. Edgell	F R. Homes.
1855	Mound City Mut. F. & M.	"	E N. Leeds	C. H. Alexander.
1864	North St. Louis Mut. F.	"	H. Overstolz	J. Koch.
1853	Pacific	"	N. Schaeffer	T. M. Taylor.
1849	Phoenix	"	W. M. Samuel	C. L. Thompson.
1860	St. Charles Mut. Fire	St. Charles	V. Becker	W. E. Claus.
1867	St. Joseph F. & M	St. Joseph	A. P. Goff	J. H. Rice.
1837	St. Louis	St. Louis	J. B. S. Lemoine	J. D. Houseman.
1851	St. Louis Mut. F. & M.	"	J. C. Vogel	J. J. Sutter.
1859	So. St. Louis Mut. F. & M.	"	J. J. Paul	A. Schottler.
1855	United States	"	W. H. Scudder	H. L. Bodley.
1857	Washington Mut. F.	"	C. W. Gottschalk	E. Breitenstein.

NEW HAMPSHIRE.

Date.	Company.	Location.	President.	Secretary.
1825	Ashuelot Mut. Fire	Keene		E. Farrar.
1825	Cheshire Co. Mut	"	J. H Elliott	F. Buckminster.
1842	Coos Mut. Fire	Lancaster	E. L. Colby	H. O. Kent.
1858	Farmington Mut F.	Farmington	D T. Parker	J. B. Edgerly.
1839	Granite Mutual Fire	Webster	Winding up.	
1869	New Hampshire Fire	Manchester	E. A. Straw	J. C. French.
1833	Rockingham Far. Mut.	Exeter	G. W. Conner	G. W. Wiggin.

NEW JERSEY.

Date.	Company.	Location.	President.	Secretary.
1816	American Mutual	Newark	S. G. Gould	F. H. Harris.
1811	Berg'n Co. Mutual	Hackensack		
1841	Camden Mutual Ass'n	Camden.		
1860	Citizens'	Newark	J. M. Smith	A. P. Scharff.
1855	Firemen's	"	S. R. W. Heath	D. G. Dunham.
1871	Germania	Elizabeth	F. Blacke	F. C. Schmit.
1870	Germania	Newark	J. M. Paterson	J. B. Bross.
1871	Hibernia	"	J. B. Richmond	W. O. Conner.
1871	Hoboken Fire	Hoboken	J. M. Stickler	A. B. Frey.
1869	Home	Newark	A. A. Smalley	W. P. Freeman.
1842	Hudson	Jersey City	J. Gopsill	J. F. Jenne.
1870	Humboldt	Newark	E. W. McClave	D. H. Condict.
1847	Jersey City	Jersey City	J. Paulmier	N. Foote.
1873	Manufacturers'	Newark	G. Wilkinson	D. S. Wood.
1824	Mechanics'	"		
1858	Merchants'	"	S. Merchant	H. Powles.
1859	Millville Mut. M. & F.	Millville	N. Stratton	F. L. Mulford.
1831	Mt. Holly	Mt. Holly.		
1865	National F. & M.	Elizabeth	A. Clack, Jr.	M. P. Cory.
1857	Newark City Mutual	Newark	H. J. Polneer	J. Schuellbacker.
1810	Newark Mutual	"	C. M. Woodruff	J. J. Henry.
1834	New Jersey	"	J. E. Garthwaite	W. Vanderpool.
1872	Paterson Fire	Paterson	J. J. Brown	T. Sherman.
1866	People's	Newark	J. M. Randall	J. H. Lindsley.
1851	People's Fire	Trenton	C. Scott	C. V. C. Murphy.
1873	Phœnix	Newark	H. H. Jaques	R. A. Osborne.
1858	Standard	Trenton	W. Dolton	J. B. Wright.
1859	State	Jersey City	J. Halliard	J. J. Reid.
1872	Trade	Camden	W. Moore	E. May.
1871	Washington	Plainfield	E. Marsh	E. R. Pope

NEW YORK.

Date.	Company.	Location.	President.	Secretary.
1858	Adriatic	New York	W. A. Seaver	N. G. Rogers.
1871	Ætna	"	F. A. Conkling	O. S. Bogert.
1853	Agricultural	Watertown	J. C. Cooper	I. Munson.
1811	Albany	Albany	H. Pumpelly	T. Townsend.
1857	American Fire	New York	J. M. Halstead	T. L. Thornell.
1849	American Exchange	"	H. Butler	W. Raynor.
1873	Amity	"	E. Merritt	N. Harper.
1853	Arctic Fire	"	T. Tilyon	F. W. Parker.
1871	Atlantic	Brooklyn	John D. Cooks	W. D. Cornell.
1842	Atlantic Mutual (M.)	New York	J. D. Jones	J. H. Chapman.
1871	Brewers & Maltsters'	"	C. W. Standart	W. B. Ogden.
1849	Broadway	"	H. M. Forrester	J. Wray.
1824	Brooklyn Fire	Brooklyn	T. C. Bergen	G. K. Brand.
1874	Buffalo	Buffalo	P. P. Pratt	E. B. Smith.
1857	Buffalo German	"	P. Becker	O. J. Eggert.
1865	Capital City	Albany	F. Chamberlain	J. F. Crosby.
1849	Citizens'	New York	J. M. McLean	E. A. Walton.
1853	City Fire	"	S. Townsend	D. J. Blauvelt.
1850	Clinton Fire	"	J. B. Ames	G. T. Patterson, Jr.
1853	Columbia Fire	"	Geo. W Savage	J. B. Arthur.
1859	Commerce	Albany	A. Van Allen	R. V. De Witt.
1859	Commerce Fire	New York	M. V. B. Fowler	D. Quackenbush.
1842	Commercial Mut. (M.)	"	D. D. Smith	H. D. King.
1852	Continental	"	G. T. Hope	Cyrus Peck.
1836	Dutchess Co. Mutual	Poughkeepsie	G. Wilkinson	Le Grand Dodge.
1806	Eagle Fire	New York	Sanford Cobb	A. J. Clinton.
1850	Empire City Fire	"	W. A. Burtis	L. Murray, Jr.
1873	Emporium City Fire	"	George Alger	H. B. Mead.
1874	Erie Co. Mutual	Buffalo	J. P. Einsfeld	M L. Ritt.
1853	Exchange Fire	New York	R. C. Combes	G. W. Montgomery.
1861	Farmers' Joint Stock	Meridian	H. Daboll	G. H. Lawrence.
1872	Farragut Fire	New York	J. M. Furman	S. Darbee
1859	Fireman's Trust	Brooklyn	D. Johnson	E. B. Wood.
1825	Firemen's	New York	J. F. Halsted	T. J. Whitlock.
1858	Firemen's Fund	"	C. E Appleby	W. R. Wadsworth.
	Franklin Fire	"	E. Hotchkiss	R. M. G. Dodge.
1857	Gebhard Fire	"	W. D. Waddington	J. R. Smith.
1872	German American	"	E. Oelbermann	J. A. Silvey.
1859	Germania Fire	"	R. Garrigue	H. Schumann.
1837	Glen Cove Mutual	Glen Cove	J. C. Townsend	J. K. Milnor.
1849	Glens' Falls	Glens' Falls	R. M. Little	J. L. Cunningham.
1863	Globe Fire	New York	L. Kirby	A. A. Reeves.
1855	Great Western (M.)	"	F. Mots	W. T. Lockwood.
1834	Greenwich	"	S. C. Harriott	M. A. Stone.
1875	Guaranty Fire	"	W D. Bridgman	C. D Hartsborne.
1865	Guardian Fire	"	W. C. Thompson	W. K. Page.
1852	Hamilton Fire	"	D. D. Whitney	D. D. Leeds.
1852	Hanover Fire	"	B. S. Walcott	I. Remsen Lane.
1864	Hoffman Fire	"	M. F. Hodges	J. D. Macintyre.
1867	Holland Purchase	Batavia	George Bowen	H. M. Warren.
1853	Home	New York	C. J. Martin	J. H. Washburn.
1873	Homestead Fire	Watertown	A. C. Beach	A. S Munson.
1856	Hope Fire	New York	J. W. Mesereau	L. P. Bayard.
1825	Howard	"	S. T. Skidmore	R. W. Clark.
1858	Huntington Mutual F.	Huntington	J. R. Rolph, V.P.	J. A. Woodhull.
1849	Importers & Traders'	New York	J. Brokaw	D. A. Smith.
1872	Irving	"	M. L. Crowell	J. M. Wilson.
1824	Jefferson	"	S. E. Belcher	W. B. Flowery.
1858	Kings Co. Fire	Brooklyn	E. T. Backhouse	H. Pope.
1787	Knickerbocker	New York	J. L. Townsend	E. W. Albro.
1856	Lafayette Fire	Brooklyn	H. Girons	G. W. Hunt.
1872	Lamar	New York	I. R. St. John	W. R. Macdiarmid.
1853	Lenox Fire	"	G. A. Jarvis	A. H Walton.
1833	Long Island	Brooklyn	B. W. Delamater	W. W. Henshaw
1871	Lorillard	New York	C. Norwood	J C. Mills.
1872	Manhattan Fire	"	A. J. Smith	L P. Carman.
1870	Manufac. & Builders' F.	"	E. V. Loew	J. J. Nestell.
1857	Mechanics' Fire	Brooklyn	J. H. Baker	W. Nichols.
1853	Mechanics & Traders'	New York	J. R. Lott	J. M. Tompkins.
1852	Mercantile Fire	"	W. A. Anderson	C. W. Parmlee.
1842	Mercantile Mutual	"	E. Walter	C. J. Despard.
1850	Merchants'	"	C. V. B. Ostrander	J. L. Douglas.
1854	Metropolitan	"	R. M. C. Graham	S. J. Young.
1874	Metrop'n Plate Glass	"	H. Harteau	T. S. Thorp.
1857	Montauk Fire	"	W. Ellsworth	G. G. Trask.
1836	Mutual	Albany	J. C. Cottrell	G. N. Cuyler.
1852	Nassau Fire	Brooklyn	T. B. Jones	W. F. Lane.
1838	National Fire	New York	H. T. Drowne	H. H. Hall.
1876	New York & Boston F.	"	S. Hyatt	N. L. Roosevelt.
1833	New York Bowery	"	G. G. Taylor	J. A. Delaney, Jr.
1863	New York Central	Union Springs	W. E. Hughitt	A. C. Clark.
1823	New York Equitable	New York	R. J. Thorne	J. Miller.
1832	New York Fire	"	D. Underhill	A. Colson.
1842	New York Mutual (M.)	"	J. H. Lyell	E. Laroque.
1874	New York Produce Ex.	"	W. Harriott	S. W. Wendover.
1872	New York & Yonkers	"	R. L. Franklin	J. W. Simonson.
1850	Niagara Fire	"	H. A. Howe	P. Notman.
1872	Northern, of New York	Watertown	Gildowy Lord	A. H. Wray.
1822	North River	New York	P. R. Warnar	A. Bogert, Jr.
1837	Orange County Mutual	Goshen	B. F. Edsell	J. C. Wallace.
1854	Orient Mutual (Marine)	New York	E. Dutilh	C. Irving.
1873	Oswego Co. Farmers'	Sandy Creek	J. A. Clark	P. M. Newton.
1873	Oswego & Onondaga	Phœnix	P. Bigelow	S. Avery.
1851	Pacific Fire	New York	T. F. Jeremiah	W. A. Butler.
1855	Pacific Mutual (Marine)	"	J. K. Myers	W. Powell.
1853	Park Fire	"	W. Jaffray	W. Valentine.
1851	People's Fire	"	F. V. Price	A. C. Milne.
1853	Peter Cooper	"	N. C. Ely	W. A. Riblet.
1853	Phenix	Brooklyn	S. Crowell	W. R. Crowell.
1855	Relief	New York	J. R. Pinkney	W. E. Crary.
1852	Republic	"	R. S. Hone	D. F. Curry.
1857	Resolute	"	J. Gihon	W. M. Randall.
1836	Richmond Co. Mutual	Richmond	R. Lord	H. B. Metcalf.
1873	Ridgewood	Brooklyn	W. K. Lathrop	W. A. Scott.
1872	Rochester German	Rochester	F. Cook	R. Vay.
1853	Rutgers Fire	New York	E. B. Fellows	J. W. Duglise.
1872	Safeguard Fire	"	T. C. Doremus	J. Yereance.
1852	St. Nicholas	"	W. Winslow	J. Dubois.
1859	Standard Fire	"	W. Cripps	W. M. St. John.
1864	Star Fire	"	N. C. Miller	J. M. Hodges.
1864	Sterling Fire	"	A. L. Soulard	J. K. VanRensselaer.
1850	Stuyvesant	"	S. T. Patterson	J. B. Rhoads
1836	Suffolk Co. Mutual	New Southold	H. H. Case	J. H. Goldsmith.
1841	Sun Mutual (Marine)	New York	J. P. Paulison	J. P. Nichols.
1858	Tradesmen's Fire	"	D. B. Keeler	T. Y. Brown.
1874	Union Fire	Buffalo	J. Churchyard	A. Martin.
1845	Union Mutual (Marine)	New York	F. S. Lathrop	P. F. Macdonald.
1824	United States Fire	"	A. S. Underhill	W. W. Underhill.
1667	Watertown Fire	Watertown	W. Ives	J. M. Adams.
1837	Westchester Fire	New Rochelle	G. R. Crawford	G. P. Penfield.
1853	Williamsburg City	Brooklyn	E. Driggs	N. W. Meserole.

NORTH CAROLINA.

Date.	Company.	Location.	President.	Secretary.
1869	North Carolina Home	Raleigh	R. H. Battle, Jr.	S. Gales.
	Old North State	Warrenton		

OHIO.

Date.	Company.	Location.	President.	Secretary.
1871	Amazon	Cincinnati	G. Gano	J. S. Beattie.
1850	American	"	S. Morse	A. M. Ross.
1853	Ashland Co. Mutual	Ashland	W. Osborn	L. J. Sprengle.
1871	Aurora Fire & Marine	Cincinnati	H. Dornbusch	F. Goule.
1873	Buckeye Mutual	Shelby	S. S. Brown	S. F. Stambaugh.
1828	Cincinnati	Cincinnati	J. Burner, Jr	W. H. Calvert.
1826	Cincinnati Equitable	"	S. S. Smith	T. S. Goodman.
1851	Citizens'	"	L. Glenn	J. B. Abernethy
1851	Clermont Co. Mutual	New Richmond	W. Sturges	J. Tritt.
1837	Columbiana Co. Mut.	New Lisbon	J. Brenner	W. Baxter.
1838	Commercial	Cincinnati	J. A. Townley	J. W. Johnston.
1867	Cooper	Dayton	D. E. Mead	O. J. Gunckle.
1875	Defiance	Defiance	J. Ralston	J. F. Deatrick.
1850	Eagle	Cincinnati	H. Kessler	S. P. Post.
1860	Enterprise Fire & M.	"	J. W. Hartwell	J. W. McCord.
1864	Eureka Fire & Marine	"	John Kyle	E. E. Townley.
1866	Farmers'	"	J. Cochnower	M. Hollingshead
1868	Farmers'	Howard	M. Crichfield	C W. McKees.
1872	Farmers' Home	Jelloway	J. S. Tilton	S. Hildebrand.
1867	Farmers, Mer. & M'frs'.	Hamilton	S. Davidson	W. Pfau.
1872	Fidelity	Cincinnati	— Brookfield	C. E. Demarest.
1875	Fidelity Fire	Delphor	T. Wrocklage	A. Shenk.
1832	Firemen's	Cincinnati	H. E. Spencer	G. McLaughlin.
1856	Firemen's	Dayton	S. Craighead	J. S. Miles.
1873	Forest City Mutual	Cleveland	N. W. Taylor	E. E. Browne.
1864	Franklin	Columbus	J. Greenleaf	H. O'Kane.
1864	Germania Fire & M.	Cincinnati	J. H. Carter	D. B. Meyer.
1860	German Farmers' Mut.	Warrenville	C. H. Bohn	J. Bregenzer.
1858	German Mutual	Cincinnati	F. H. Rowenkamp	H. A. Rattermann
1865	Globe	"	S. F. Covington	J. I. Covington.
1871	Hibernia Fire	Cleveland	P. O'Brien	P. O'Neil.
1863	Home	Columbus	J. B. Hall	H. N. Henderson.
1865	Jefferson Fire	Steubenville	W. Dougherty	J. McCracken.
1838	Knox Co. Mutual	Mt. Vernon	J. Sperry	W. Turner.
1873	Mansfield Mutual Fire	Mansfield	J Wood	J. H. Emminger
1871	Mercantile	Cleveland	I. W. Gordon	G. A. Tisdale
1838	Merchants & Manuf'rs'	Cincinnati	B. B. Whiteman	H. C. Gassaway.
1837	Miami Valley	"	Geo W. Jones	R. B. Conkling.
1863	Miami Valley	Dayton	A. Gebhart	W. R. S. Ayres.
1849	Minster Fire (Mutual)	Minster	J. M. Drees	F. Kramer.
1844	Montgomery Co. Mut.	Dayton	D. Keifer	C. D. Iddings.
1874	Mutual Fire	Cincinnati	R. W. Keyes	F. C. Hall.
1851	National	"	J. Bourgoyne	H. C. Urner.
1866	Ohio	Chillicothe	E. P. Kendrick	E P. Safford.
1865	Ohio	Dayton	W. Dickey	W. H. Gillespie.
1848	Ohio Farmers'	Le Roy	J. C. Johnson	A. H. Hawley.
1875	Phenix Mutual	Cincinnati	E. F. Carson	P. B. Armstrong.
1873	Residence Fire	Cleveland	S. Chamberlain	T. C. Parsons.
1851	Richland Co. Mut	Mansfield	J. H. Cook	M. E. Douglas.
1865	Sun	Cleveland	E. C. Rouse	J. E. Barlow.
1863	Sun Mutual	Cincinnati	C. C. Jacobs	J. Lohman.
1865	Teutonia	Dayton	J. Decker	J. Linxweiler.
1848	Toledo Fire & Marine	Toledo	V. Ketchum	F. B. Dodge.
1859	Union	Cincinnati	T. Cook	J. T. Blair.
1836	Washington	"	W. Goodman	H. Emerson.
1834	Washington Co. Mut.	Marietta	D. Barber	James Nye.
1836	Western	Cincinnati	T. F. Eckert	J. T. Colling.
1846	Western Mut. Fire	Urbana	J. H. Patrick	W. Baldwin.

PENNSYLVANIA.

Date.	Company.	Location.	President.	Secretary.
1851	Adams Co. Mutual	Gettysburg	G. Swope	D. A. Buehler.
1859	Allegheny	Pittsburg	J. Iwin, Jr.	C. G. Donnell.
1868	Allemannia	"	R. C. Schmertz	C. F. Herrosee.
1843	Allen & E. Pennsboro' M.	Mechanicsburg	W. F. Gorgas	J. Riegel.
1859	Allen Mut. Fire	Allentown	C. J. Erdman	J. Leisenring.
1810	American Fire	Philadelphia	T. R. Marls	A. C. L. Crawford.
1836	Am. Underwriters' Ass.	"	E. T. Taylor	W. L. Lance.
1854	Anthracite	"	W. E. Dean	J. F. Wallace.
1872	Armenia	Pittsburg	S. S. D. Thompson	E. A. Curtiss.
1866	Artisans'	"	W. H. Smith	A. J. Barr.
1873	Aurora Fire	Lykens	J. R. Shammo	J. C. Durbin.
1874	Bakerstown Mutual	Bakerstown	I. J. Wright	J. S. Dickson.
1866	Ben. Franklin	Allegheny City	H. Irwin	G. D. Riddle.
1871	Birmingham Fire	Pittsburg	C. Melling	W. Ruske.
1848	Blair Co. Protec. Mut.	Hollidaysburg	T. Banks	F. Jackel.
1865	Boatmen's F. & M	Pittsburg	J. A. Hutchinson	E. S. Gardner.
1874	Briar Creek Far. Mut.	Lime Ridge	L. Aikman	S. Neyhard.
1811	Bucks Co. Contributionship	Morrisville	J. S. Comfort	J. B. Balderston.
1870	Bucks Co Mutual	Pipersville	J. Robbins	J. A. Loux.
1859	Butler Co. Mutual	Butler	S. G. Purvis	C. Heinemann.
1871	Cambrian Mut. Fire	Hyde Park	T. D. Davies	B. P. Evans.
1835	Cash	Pittsburg	R. H. King	J. T. Johnston.
1874	Chester Mutual	Chester	J. Larkin	G. M. Booth.
1849	Citizens'	Pittsburg	W. G. Johnston	W. Morris.
1870	City	"	R. J. Anderson	J. R. Glonlinger.
1875	City Mut. Fire Protection	Allentown	R. McAllister	A. M. Stackhouse.
1856	Codorus & Manheim M.	Hetricks	Henry Sticks	H. L. Cramer.
1830	Columbia	Columbia	S. S. Detwiler	J. F. Frueauff.
1872	Commercial	Bristol	J. M. Slick	E. G. Harrison.
1875	Commonwealth Mut. F.	Columbia	J. C. Breneman	J. A. Hook.
1840	Crawford Co. Mutual	Meadville	J. D. Gill	G. W. Adams.
1875	Cumberland Val. Far. M.	Shippinsburg	G. Allen	J. Cressler.
1871	Danville Mut. Fire	Danville	G. Shoop	W. H. Ammerman.
1839	Delaware Co. Mut	Media	S. Morton	E. A. Price.
1835	Delaware Mut. Safety	Philadelphia	Thos. C. Hand	H. Lylburn.
1866	Enterprise	Pittsburg	H. Liddell	J. J. Albeits.
1839	Erie Co. Mut. Fire	Erie	J. C. Marshall	R. H. Henry.
1875	Fairmount Ins. Asso	Philadelphia	W. D. Allen	T. Reynolds.
1851	Fame	"	C. Richardson	W. I. Blanchard.
1855	Farmers' Am. Mut. Fire	Springtown	A. Larbach	D. W. Hess.
1871	Farmers' Mut. A. & F.	Shoemakersville	P. A. Kline	S. Hoffman.
1874	Farmers' Mutual	Spring Hill	W. Shumway	A. B. Sumner.
1843	Farmers' & Mech. M.	Lahaska	W. Stavely	B. S. Rich.
1860	Farm & Mech. Mut. F.	Millersburg	F. R. Gilbert	S. P. Auchmuty.
1873	Farm & Mech. Mut. F.	Elliottsburg	G. Hoobaugh	W. W. McClure.
1832	Farmers' Fire	Bethlehem	C. B. Daniel	E. F. Black.
1852	Farmers' Mut. Fire	Broadheadsville	P. S. Edinger	F. Storm.
1754	Farmers' Mut. Fire	Codorus	D. Heinse	B. Lease.
1859	Farmers' Mut. Fire	Danville	W. Folmer	P. Johnson.
1857	Farmers' Mut. Fire	Erie	J. W. Ryan	R. H. Henry.
1843	Farmers' Mut. Fire	Hatboro'	J. Barnsley	I. N. Evans.
1843	Farmers' Mut. Fire	Hulmeville	C. R. King	W. Tilton.
1844	Farmers' Mut. Fire	Martinsville	A. S. Dietrich	J. Strohm.
1845	Farmers' Mut. Fire	Nazareth	C. L. Whitesell	J. Leibert.
1855	Farmers' Mut. Fire	Newberrytown	J. Neiman	G. Lehr.
1874	Farmers' Mut. Fire	Syllimanville	J. W. Hoffner	P. G. De Turck.
1872	Farmers' Mut. Fire	Woodcock	D. Burkhalter	J. Gilmore.
1853	Farmers' Fire (Mut.)	York	G. E. Hersh	D. Strickler.
1867	Farmers' Union Mut.	Kreidersville	W. Walton	J. Baer.
1867	Farmers' Union M. F.	Trexletown	D. H. Bastian	B. Yoder.
1844	Fayette Co. Mut. Fire.	Uniontown	E. Brownfield	C. E. Swearingen.
1873	Federal	Allegheny City	A. McFarland	R. D. Thompson.
1820	Fire Association	Philadelphia	W. T. Butler	J. H. Lex.
1868	Fire Association	Harrisburg	L. Wolfinger	S. S. Childs.
1832	Fire, of the Co. of Phila.	Philadelphia	J. N. Stone	B. F. Hoeckley.
1830	Fire, of Northampton Co.	Easton	J. Maxwell	G. W. Stout.
1842	Frankford Mut. Fire	Frankford (Phila.)	J. A. Warne	I. Shallcross.
1850	Franklin Co. Mut	Chambersburg	A. H. Senseny	A. G. Miller.
1829	Franklin Fire	Philadelphia	A. G. Baker	T. M. Reger.
1873	German American	Pittsburg	G. H. Meyer	W. J. Patterson.
1871	German Fire	Philadelphia	C. P. Bower	G. C. Lissan.
1862	German Fire	Pittsburg	C. Barcafeld	F. L. Gross.
1873	Germantown Deposit	Philadelphia	J. Ringgold	H. G. Steiwagen.
1843	Gosehenhoppen Mut. F.	Pennsburg	J. Zeigler	P. Super.
1872	Halifax Mut. Fire	Halifax	W. Lodge	J. W. Landis.
1874	Howard Mut. F. & M.	Catasauqua	J. Hunt	R. C. Hammersley.
1871	Humboldt Fire	Allegheny City	L. Winderhold	C. R. Weitershausen.
1845	Hummelstown Mut. F.	Hummelstown	I. Shope	J. N. Nissley.
1870	Huston Town C. Mut. F.	Fredericksburg	A. G. Fouse	D. Hoover.
1852	Independent Mut. Fire	Byberry (Phila.)	G. W. Rhawn	W. Comley.
1794	Ins. Co. State of Penn.	Philadelphia	H. D. Sherrerd	J. H. Hollinshead
1794	Ins. Co. North America	"	A. G. Coffin	M. Maris.
1871	Iron City Fire	Pittsburg	D. Gregg	D. Campbell.
1855	Jefferson Fire	Philadelphia	W. McDaniel	P. E. Coleman.
1870	Jordan Mut. Fire	Allentown	T. H. Good	L. P. Hecker.
1871	Keystone Fire	Reading	H. Bushong	M. K. Graeff.
1851	Kishacoquillas Mut	Belleville	H. P. Taylor	A. G. Gibbouey.
1853	Lahaska	Lahaska	G. G. Maris	R. P. Paxon.
1841	Lancaster Co. Mutual	Williamstown	A. K. Witmer	N. E. Stasmaker.
1837	Lancaster Fire	Lancaster	T. E. Franklin	B. F. Shenk.
1831	Lancaster Home Mut.	"	W. T. Gerhard	C. H. Lefevre.
1873	Lebanon Mut. Fire	Jonestown	D. M. Rahnk	J. G. Hellman.
1866	Lehigh Valley Fire	Allentown	H. C. Hunsberger	W. J. Weiss.
1871	Liberty Mutual Home	Liberty	C. A. Miller	J. J. Waene.
1843	Line Lexington Mutual	Line Lexington	C. T. Jenkins	J. Price.
1873	Lumberman's	Philadelphia	H. McIlvain	G. G. Crowell.
1836	Lurgan Mutual Fire	Mowersville	J. Mower	A. T. Snoke.
1840	Lycoming Fire (Mut.)	Muncy	W. P. I. Painter	J. M. Bowman.
1854	Lykens Val. Mut. F.	Elizabethville	J. Reigle	J. Miller.
1873	Manayunk	Philadelphia	F. R. Shelton	J. G. Catnach.
1865	Manufact. & Merch'ts'	Pittsburgh	J. I. Bennett	J. M. Kenney.
1854	Mechanics'	Philadelphia	B. Rafferty	J. Rafferty.
1875	Merch'ts & Mechanics'	Pottsville	R. Bruce	C. Benseman.
1872	Minersville Mutual F.	Minersville	R. F. Potter	F. Rochrig.
1854	Monongahela	Pittsburg	W. A. Caldwell	J. H. Clancy.
1844	Monroe Co. Mutual	Stroudsburg	W. Wallace	E. B. Dreher.
1871	Mt. Joy Town Mutual F.	Elizabethtown	H. B. Relst	A. Reem.
1858	Mummasburg Mutual F.	Mummasburg	E. W. Stahl	J. Russell.
1871	Mutual Ass. Co.	Philadelphia	G. Cadwalader	D. Lewis.
1842	Mutual Beneficial	Attleboro'	I. Delancy	P. Mitchell.
1874	Mutual Fire	Allentown	H. B. Pierson	J. Koch, Jr.
1859	Mutual Fire	Annville	J. D. Beaver	H. H. Eberman.
1845	Mutual Fire	Brumfieldville	W. Yocum	G. H. Lorah.
1840	Mutual Fire	Coatesville	L. Pennock, Jr.	C. H. Bradley.
1843	Mutual Fire	Germantown	S. Roberts	W. H. Ernhardt.
1841	Mutual Fire	Norristown	D. C. Getty	M. McGlathery.
1859	Mutual Fire	Philadelphia	C. Clothier	T. E. Chapman.
1843	Mutual Fire	Pottstown	O. Stover	C. Moore
1870	Mutual Fire	Reading	G. D. Sitzel	G. M. Roeder.
1843	Mut. F. of Sink'g Spring.	"	P. Spang	W. Van Reed.
1866	National	Allegheny City	J. Amyler	J. E. Stevenson.
1866	Nescopeck Mut. F.	Nescopeck	M. Rabor	B. Evans.
1870	Newtown Fire	Newtown	A. Blaker	B. J. Smith.
1874	N. Schuylkill Mut. F.	Mahanoy City	J. Hines	W. Eucke.
1844	Northern Mutual	Ephrata	S. Nissly	W. K. Seltzer.
1872	North-Western Mut. F	Valley View	W. Hoch	J. G. Raessler.
1872	Old Elizabeth Mut. F.	Elizabeth	J. B. Sherriff	J. F. Blair.
1875	Patrons' Mutual Fire	Mechanicsburg	A. Witmer	H. A. Longsdorf.
1867	Penn. Mutual Fire	West Chester	W. Windle	G. M. Rupert.
1870	Penn. Township Fire	Penn Township	J. H. Hershey	I. G. Erb.
1854	Pennsylvania	Pittsburg	C. Yeager	T. D. Keller.
1825	Pennsylvania Fire	Philadelphia	J. Devereaux	W. G. Crowell.
1873	Pennsylvania Mut. F.	Columbia	J. B. Bachman	G. Young, Jr.
1862	People's	Pittsburg	J. Herdmen	W. F. Gardner.
1871	Perkiomen Val. Mut. F.	Trappe	Geo. W. Steiner	H. W. Kratz.
1843	Perry Co. Mut. Fire	New Bloomfield	C. Roth	J. A. Baker.
1752	Phila. Contributionship.	Philadelphia	C. Willing	Jas. Somers.
1851	Pittsburgh	Pittsburg	H. Lloyd	H. McKown.
1869	Pottsville Mutual Fire	Pottsville	L. Huber	F. Haesler.
1851	Protection Mutual Fire	Littlestown	W. Kulins	S. S. Bishop.
1874	Protective Mutual	Shenandoah	J. Warley	H. D. Boas.
1860	Pymatuning Mutual F.	Greenville	J. M. Galloway	D. Kamerer.
1867	Reading Fire & Trust	Reading	W. A. Arnold	S. E. Ancona.
1862	Reliance	Philadelphia	T. C. Hill	W. Chubb.
1872	Rochester	Rochester	C. Speyerer	J. Graebing, Jr.
1866	Schuylkill Val. Mut. F.	Norristown	G. Wright	S. D. Delp.
1871	Sewickley Mutual Fire	Mendon	W. Bell	A. D. D. Limbtman.
1835	Spring Garden	Philadelphia	J. H. Dohnert	J. A. Fry.
1864	Spring Garden Mutual	Freystown	E. Ebert	C. H. Fry.
1855	Somerset Co. Mutual	Somerset	S. Barclay	John Hicks.
1860	Southern Mutual Fire	Dallastown	I. Howis	H. S. Baishmyer.
1862	Southern Mutual	Quarryville	S. W. Swisher	H. E. Raub.
1870	Sun Fire	Philadelphia	N. F. Evans	W. H. Haines.
1861	Sugar Valley Mutual F	Sugar Valley	D. K. Heckman	G. A. Achenbach
1873	Susquehanna Mutual F.	Millersburg	B. G. Steever	B. K. Huntzinger.
1874	Tanners' Mutual Fire	Lewistown	W. J. Robinson.	J. A. McKee.
1871	Teutonia	Allegheny City	H. Gerwig	H. F. Eggers.
1871	Teutonia Fire	Philadelphia	C. Santee	D. Ginther.
1871	Union	Pittsburg	J. H. Hopkins	J. W. J. McLain.
1803	Union Mutual	Philadelphia	R. S. Smith	J. S. Craven.
1842	Union Mutual	Kennett Square	W. Pyle	M. J. Cox.
1861	Union Mutual	Greensburg	J. F. Stone	J. J. Johnson.
1866	Union Mut. F. & Storm	Norristown	A. H. Supples	C. Hurst.
1874	United Fire Ass'n	Minersville	C. N. Brumm	H. C. Benkman.
1860	United Firemen's	Philadelphia	T. I. Martin	W. V. Sickel.
1837	U. S. Plate Glass	"	C. H. Chahoon	I. Rindge
1874	Universal Fire	"	J. W. Wallace	A. R. Weymer.
1873	Wall Rose Mutual	Wall Rose	E. Mensel	H. Gross.
1860	Washington Mutual	Lebanon	J. Readel	J. H. Miller.
1870	Washington Mutual F.	New Castle	J. Watson	G. W. McCracken
1873	Washington Co. Mutual	Washington	A. Murdock	L. M. Marsh.
1870	Waynesboro Mutual F.	Waynesboro'	S. Lecron	J. Douglas.
1849	Western	Pittsburg	A. Nimick	W. P. Herbert.
1866	Western Mutual Fire	Thomasville	Jacob Bott	H. Hubley.
1843	White Hall Mut. Fire	White Hallville	R. James	H. Weisel.
1846	Windsor Mutual Ass'n	Hamburg	E. Dreibelbis	B. Gardner.
1843	York Co. Mutual	York	S. Stair	S. H. Forey.

RHODE ISLAND.

Date.	Company.	Location.	President.	Secretary.
1874	American Mutual Fire	Providence	F. S. Cabot	W. H. Kent. (Jr.
1852	Atlantic F. & M	"	J. S. Parish	T. W. Hayward,
1868	Blackstone Mutual F.	"	J. Eddy	E. J. Nightengale.
1874	Bristol Mutual Fire	Bristol	A. O. Bowen	P. S. Kunier, Jr.
1856	Butler Mutual	Providence	L. D. Anthony	W. H. Ham.
1864	City	"	G. T. Clarke	E. S. Babbitt.
1874	Enterprise Mutual F.		S. W. Mowry	R. H. Chapman.
1859	Equitable F. & M.	Providence	F. W. Arnold	J. R. Tillinghast.
1854	Firemen's Mutual	"	W. Viall	E. Barrows.
1854	Franklin Mutual Fire	"	A. D. Owen	J. R. Wheaton.
1875	Hope Mutual Fire		E. P. Mason	L. T. Downes.
1835	Manuf. Mutual Fire	Providence	H. W. Ormsbee	W. B. Barrington.
1871	Mechanics' Mut. Fire	Providence	A. C. Barstow	H. H. Ormsbee.
1851	Merchants'	"	Walter Paine	Charles Foster.
1873	Merchants' Mutual		John Eddy	E. J. Nightengale.
1848	Pawtucket Mutual Fire	Pawtucket	R. Sherman	I. Shove.
1800	Providence Mutual Fire	Providence	Geo. Baker	J. T. Snow.
1779	Providence Washington	"	J. H. De Wolf	W. S. Greene.
1848	Rhode Island Mut. Fire.	"	J. Y. Smith	A. H. White.
1818	Roger Williams	"	J. W. Davenport	W. H. Fredericks.
1855	State Mutual Fire	"	R. B. Chapman	R. B. Chapman.
1865	Tiverton & L. C. Mut. F.	Tiverton	I. B. Richmond	P. B. Richmond.
1853	Union Mutual	Providence	S. Williams	E. Barrows.
1873	What Cheer Mutual	"	R. Hazard	L. T. Downs.

SOUTH CAROLINA.

Date.	Company.	Location.	President.	Secretary.
	Home	Charleston	A. L. Tobias	W. G. DeSaussure

TENNESSEE.

Date.	Company.	Location.	President.	Secretary.
1871	Bluff City	Memphis	J. C. Neely	W. H. Moore.
1869	Equitable	Nashville	W. W. Berry	J. O. Treanor.
1866	Hernando	Memphis	S. H. Dunecomb	F. M. Nelson.
1871	Home	"	L. Hanauer	R. P. Boling.
1870	Memphis City & F. & G.	"	E. M. Apperson	H. J. Lynn.
	Merchants'	"	M. L. Meacham	W. Gray.
1865	Mississippi Valley	"	L. B. Eaton	H. Grossner,
1854	Nashville Commercial	Nashville	J. Kirkman	E. D. Hicks.
1853	Girard F. & M.	Philadelphia	A. S. Gillett	P. C. Royce

TENNESSEE.

Date.	Company.	Location.	President.	Secretary.
1867..	People's	Memphis	W. M. Farrington	C. Mason.
1871..	Phœnix	"	T. H. Allen	S. R. Clarke.
	Planters'	"	D. T. Porter	J. G. Lansdale, Jr.
1865..	State	Nashville	J. Lumsden	D. R. Johnson.
	Tennessee Fire & M.	"	A. J. Porter	S. Eakin.

TEXAS.

	East Texas	Tyler		
1870..	Galveston	Galveston		T. James.
1872..	Home Insur. & Bank'g	"		Aug. Butler.
1867.	Houston	Houston		H. Pendleton.
1866..	Merchants' Fire & M.	Galveston		E. H. Cushing.
1868..	Planters'	Houston		H. Sampson.
1870..	Texas Bank'g & Insur.	Galveston		C. G. Longcope.
1848..	Union Marine & Fire	"	I. Dyer	W. F. Beers.

VERMONT.

1872..	Champlain Mutual	Burlington	E. W. Peck	S. Nichols.
1858..	Connecticut R. Mutual	Bellows Falls	A. Wentworth	F. Whitman.
1849..	Farmers' Mutual Fire	Montpelier	P. P. Pitkin	J. Poland.
	Union Mutual	"	E. B. Campbell	W. F. Braman.
1828..	Vermont Mutual	"	J. T. Thurston	J. T. Sabin.
1840..	Windsor Co. Mutual	Woodstock	Philo Hatch	R. S. Southgate

VIRGINIA.

1872..	City Fire	Richmond	A. Snyder	R. B. Meade.
	Commercial Fire	"	D. H. Pulliam	F. D. Steger.
1871..	Farmville Ins. & Bank'g	Farmville	W. D. Rice	J. H. Motley.
1875..	Granite Fire	Richmond	G. C. Walker	S. P. Willis.

VIRGINIA.

Date.	Company.	Location.	President.	Secretary.
1871..	Lynchburg Ins. Co.	Lynchburg	J. F. Slaughter	J. M. Tate.
1871..	Merchants & Mechanics'	Richmond	A. Y. Stokes	I. B. Moore.
1794..	Mutual Asso. Society	"	H. A. Claiborne	H. B. Danforth.
1870..	Old Dominion	"	B. H. Nash	B. C. Wherry.
1860..	Petersburg Sav. & Ins.	Petersburg	R. R. Hill	D. B. Dugger.
1868..	Richmond Bank'g & Ins.	Richmond	Jno. B. Davis	J. F. C. Potts.
1875..	Richmond Fire Asso'n.	"	H. K. Ellyson	R. T. Brooke.
1813..	Sea Board	Norfolk	W. H. Taylor	W. T. Walker.
1868.	Southern Mutual	Richmond	W. C. Carrington	J. E. Neiswanger.
1832..	Virginia Fire & Marine	"	W. L. Cowardin	Wm. Willis, Jr.
1866..	Virginia Home	"	D. J. Hartsook	B. C. Wherry, Jr.
1865..	Virginia State Fire	"	J. L. Bacon	W. H. Christian.

WEST VIRGINIA.

1866.	Ætna Fire & Marine	Wheeling	W. B. Simpson	R. Savage.
1856..	Citizens' Fire & Marine.	"	L. V. Delaplain	W. W. Shriver.
1831..	Fire & Marine	"	A. Wilson	C. H. Collier.
1862..	Franklin	"	J. N. Vance	T. P. Phillips.
1867..	German Fire	"	J. Osterling	F. Riester.
1869..	Peabody	"	W. Bailey	J. V. L. Rogers.

WISCONSIN.

1868..	Brewers' Fire of Am.	Milwaukee	W. H. Jacobs	F. H. Magdeburg.
1870..	Concordia Fire	"	Ch. Elsfeldt	G. Wollseger.
1854..	Germantown Far. Mut.	Germantown	Paul Best	Henry Fleischer.
1871..	Hecla	Madison	J. A. Johnson	Halle Steensland.
1857..	Herman Farmers' Mut.	Woodland	John Zirbel	John Steiner.
1851..	Madison Mutual	Madison	David Atwood	B. E. Hutchinson.
1852..	Milwaukee Mech. Mut.	Milwaukee	C. Preusser	A. J. Crauer.
1866..	Northwestern National.	"	A. Mitchell	J. P. McGregor.
1870..	Vernon Co. Mut. M. & F.	Chaseburg	L. E. Steenberg	O. Johnson.

FOREIGN COMPANIES.

Date.	Company.	Location.	Representatives in America.
1861..	Allgemeine Versicherung Gesellschaft fur Seefluss und Landsport	Dresden, Saxony	J. Bertschmann, New York.
	Berlin-Cologne	Berlin, Prussia	Tideman, Hirschfield & Co., San Francisco
1833..	British America	Toronto, Canada	Hamilt'n Bruce, N. Y.
	British Foreign & Mar.	Liverpool, Eng.	John G. Dale, New York.
	China and Japan	Shanghai, China	W. H. Foster, Jr., San Francisco.
	China Traders'	Hong Kong "	Williams & Blanchard, San Francisco.
1861..	Commercial Union	London, England	Elijah Alliger, New York.
1720..	Corporation of the London Assurance	London, "	Frame, Haw & Lockwood, N. Y.
	French Incorporation	Paris, France	McCormick Bros. & Findley, Chicago.
1821..	Guardian F. and L.	London, England	H. E. Bowers, New York.
1855..	Hamburg-Bremen	Hamburg, Ger.	S. Von Dorrien, New York.
	Hamburg-Magdeburg	" "	Gutte & Frank, San Francisco.
1803..	Imperial	London, England	R. D. Alliger, New York.
1852..	Lancashire	Manchester, "	H. Robertson, New York.
1836..	Liverpool & London & Globe	Liverpool, "	J. E. Pulsford, New York.
	London & Lancashire Maritime	Liverpool, "	Falkner, Bell & Co., San Francisco.
1809..	North British & Mech.	London, "	Ezra White & Co., N. Y.
	North China	Shanghai, China	Macoudray & Co., San Francisco
	Northern	London, England	R. D. Alliger, New York.
1859..	New Zealand	Auckland, N. Z.	Hugh Craig, San Francisco.
1858..	Queen	Liverpool, Eng.	W. H. Ross, New York.
1867..	Rhenish Westfalien Lloyd's Mar. Ins. Co.	M. Gradsbach, Ger.	Wm. F. Heins, New York.
1845..	Royal	Liverpool, England	McDonald & Bedale, New York.
	"	" "	Foster & Sarle, Boston.
	"	" "	George Wood, Philadelphia.
	"	" "	John S. Law & Son, Cincinnati.
	"	" "	Charles H. Case, Chicago.
	"	" "	Beebie & Castleman, Louisville.
	"	" "	Proud & Campbell, Baltimore.
	"	" "	C. R. Knowles, Albany, N. Y.
1873..	Royal Canadian	Montreal, Canada	St. John & Hughes, New York.
1865..	Scottish Commercial	Glasgow, Scotland	E. W. Crowell, W. T. Read, N. Y.
	Sea Marine	Liverpool, England	
	Svea	Gothenburg	Henry Balzer & Co., S. Francisco
1863..	Swiss Lloyd's Transatlantic Insurance Co.	Winterthur, Switz.	J. Bertschmann, New York.
	Switzerland Marine	Zurich, Switzerland	Henry Balzer & Co., S. Francisco.
	Transatlantic F. & M.	Hamburg, Ger.	G. Marcus & Co., San Francisco.
	Union Marine	Liverpool, Eng.	Falkner, Bell & Co., S. Francisco.
	Western Assurance	Toronto, Canada	C. W. Standart, New York.
	Yantsu	Shanghai, China	Macoudray & Co., S. Francisco.

Date.	Company.	Location.	President.	Secretary.
1859	Otisfield Mutual Fire	Otisfield	W. Lamb	A. F. Nutting.
1836	Penobscot Mutual Fire	Bangor	A. G. Wakefield	C. P. Wiggin.
1845	Piscataqua Mutual Fire	Dover	C. E. Kimball	A. Getchell.
1872	Raymond Mutual Fire	Raymond	D. Nash	F. H. Witham.
1827	Saco Mutual Fire	Saco	D. Fernald	E. P. Burnham.
1856	Sidney Mutual Fire	Sidney	P. T. Stevens	T. D. Merrill.
1836	Som rset Mutual Fire	Skowhegan	E. H. Neil	T. H. Dinsmore.
1828	Thomaston Mutual Fire	Thomaston	J. C. Levensaahe	T. A. Carr.
1862	Union	Bangor	A. Thompson	A. F. Stetson.
1857	Union Far. Mutual	Union	G. Gay	G. W. Morse.
1871	Warren Far. Mutual	Warren	I. Hills	J. P. Starrett.
1862	Waterford Mutual F	Waterford	O. Porter	J. M. Shaw.
1866	Wells Mutual Fire	Wells	T. Hatch	G. Getchell.
1856	W. Bangor & Hernion Mutual	Hernion	J. Kimball	S. B. Knowles.
1859	Wilton Mutual Fire	Wilton	L. Adams	L. F. Abbott.
1859	Windham Mutual Fire	Windham	A. Hawkes	L. Wiswell.
1862	Woolwich Mutual Fire	Woolwich	N. G. Gould	J. M. Bailey.

MARYLAND.

1858	American Fire	Baltimore	J. L. Armstrong	Victor Clunet.
1847	Ass'n Firemen's	"	John Cushing	John C. Boyd
1794	Balt. Equitable Soc.	"	Francis Crook	Hugh B. Jones.
1867	Baltimore Fire	"	W. G. Harrison	F. Woodworth.
1847	Fire Co. Alleghany Co	Cumberland		H. Hebb.
1825	Firemen's	Baltimore	H. P. Duhurst	J. M. Winchester.
1853	Franklin Fire	"	Levi S. White,	
1865	German Fire	"	Charles Weber	Chas. Weber, Jr.
1867	Home Fire	"	C. H. Williams	James Owens.
1856	Howard Fire	"	Andrew Reese,	J. K. Katzenberger.
1858	Maryland Fire	"	J. K. Milnor	John M. Beck.
1862	Md. Mutual Security	"	W. W. Spence	Wm. B. Wilson.
1846	Merchants' Mut. Mar.	"	George B. Coale	Wm. E. Morris.
1849	National Fire	"	J. B. Seidenstricker.	H. C. Landis.
1862	Peabody Fire	"	Thomas J. Carey,	Richard B. Post.
1857	Potomac Fire	"	J. W. Jewett	Isaac Williams.
1870	U S. German F. & R. E.	"	J. Smith, Pres. & Treas.	
	State of Maryland Mut.	"	Benjamin G. Harris.	

MASSACHUSETTS.

1806	Abington Mutual Fire	Abington	B. Cobb	F. P. Howland.
1875	Alliance	Boston	C. H. Cole	E. Price.
1818	American	"	F. Peabody	J. W. Field.
1847	Ameriquam Mutual	Gloucester	N. Duley	J. S. Jewett.
1860	Arkwright Mutual	Boston	W. Higginson	E. H. Sprague.
1873	Ashfield Mutual Fire	Ashfield	H. S. Ranney	A. E. Bronson.
1854	Atlantic Mut. F. & M.	Provincetown	J. Paine	L. Nickerson.
1845	Attleboro' Mutual Fire	Attleborough	J. W. Capron	H. N. Richardson.
1833	Barnstable Co. Mutual.	Yarmouth	D. K. Akin	George Otis.
1825	Berkshire Mutual Fire	Pittsfield	John C. West	A. B. Root.
1852	Beverly	Beverly	F. W. Choate	S. J. Foster.
1850	Boston Manf. Mutual	Boston	E. E. Manton	W. B. Whiting.
1873	Boston Marine	"	R. B. Fuller	H. Washburn.
1872	Boylston Mutual	"	J. W. Balch	N. S. Jenney.
1829	Bristol Co. Mutual	New Bedford	W. H. Taylor	J. S. Tillinghast.
1868	Builders' Mutual Fire	Boston	J. C. Headley	H. E. Abbott.
1831	Cambridge Mutual F	Cambridge	R. Lamson	A. L. Barbour.
1853	China Mutual Marine	Boston	F Bacon	G. L. Deblois.
1846	Citizens' Mutual	"	J. W. Trowbridge	J. W. Peabody.
1846	City Mutual Fire	"	L. S. Beecher	E. Richards.
1845	Cohasset Mutual Fire	Cohasset	M. Lincoln	J. Q. A. Lathrop.
1863	Commercial Mut. Mar.	New Bedford	C. R. Tucker	S. H. Cook.
1875	Commonwealth	Boston	J. Hitchcock	S. Appleton.
1849	Conway Mutual Fire	Conway	E. D. Hamilton	H. W. Billings.
1873	Cotton & Wool Manufacturers' Mutual	Boston	W. C. Plunkett	C. E Miles.
1837	Dedham Mutual	Dedham	I. Cleveland	G. D. Gordon.
1855	Dorchester Mutual Fire,	Boston	E. J. Baker	W. F. Temple.
1872	Dwelling House	"	A. W. Hobart	H. F. Perkins.
1872	Eliot Fire	"	G. A. Curtis	G. C. George.
1845	Equitab'e Marine	Provincetown	A. Paine	E. N. Young.
1829	Essex Mutual Fire	Salem	S. B. Ives	C. S. Nichols.
1870	Fall River Mfg Mutual	Fall River	T. Davol	I. B. Chace.
1871	Faneuil Hall	Boston	K. S. Chaffee	P. E. Eddy.
1872	Firemen's Fire	"	S. G. Rogers	T. W Tucker.
1868	First National Fire	Worcester	E. A. Goodnow	G. E. Kendall.
1847	Fitchburg Mutual	Fitchburg	L. H. Bradford	E. P. Downe.
1873	Franklin	Boston	W. M. Byrnes	E. B. Whitney.
1828	Franklin Mutual	Greenfield	W. Keith	G. D. Williams.
1875	Globe	Boston	G. M. Buttrick	W. R. Gray.
1867	Gloucester Fire	Gloucester	J. O. Friend	J. Cunningham.
1828	Groveland Mutual	Groveland	M. Foster	N. H. Griffith.
1830	Hampshire Mutual F	Northampton	S. T. Spaulding	H. Kirkland.
1826	Hingham Mutual	Hingham	A. Bates	C. A. Lincoln.
1843	Holyoke Mutual Fire	Salem	A. Story	T. H. Johnson.
1867	India Mutual	Boston	J. H. Dane	W. L. Caverly.
1832	Lowell Mutual Fire	Lowell	J. K. Fellows	J. Cook.
1828	Lynn Mutual Fire	Lynn	T. B. Newhall	W. F. Johnson.
1873	Manuf. Fire & Marine	Boston	S Gould	J. J. Goodrich
1872	Massachusetts Mutual	"	C. B. Cumings	J. M. Corbett.
1823	Mercantile Marine	"	G. R. Rogers	B F Field, Jr.
1875	Merchants' Mutual	"	A. Bicknell	J. S. Parsons.
1846	Merchants & Farm. Mut	Worcester	I. Davis	E. B. Stoddard.
1828	Merrimack Mutual F	Andover	S. Gray	J. L. Smart.
1826	Midd'esex Mutual Fire	Concord	G. Heywood	R. Barrett.
1851	Milford Mutual Fire	Milford	A. C. Fay	G. C. Parker.
1873	Millowners' Mutual	Boston	W H. Kent	F. S. Cabot.
1827	Mutual Fire Ass'n	Springfield	W. C. Sturtevant	F. R. Young.
1861	Mutual Protection	Boston	A. Stone	J. R. Wolston.
1872	Neptune Fire & Marine	"	G. F. Osborne	E. B. Hinkley.
1829	Newburyport Mutual	Newburyport	A. Noyes	J. J. Knapp.
1872	New England Mutual	Boston	G. C. Lord	A. Presson.
1825	Norfolk Mutual	Dedham	I. Cleveland	G. D. Gordon.
1872	North American	Boston	A. Bowker	E. E. Patridge.
1872	Prescott	"	F. Greene	F. H. Stevens.
1851	Quincy Mutual	Quincy	I. W. Munroe	C. A. Howland.
1875	Revere Fire	Boston	J. H. Willman	J. W. Belcher.
1856	Salem Marine	Salem	W. Northey	F. P. Richardson.
1838	Salem Mutual Fire	Salem	C. S. Nichols	W. S. Felton.
1835	Salisbury & Amesbury Mutual	Amesbury	D. L. Dearborn	W. C. Binney.
1852	Saugus Mut. Fire	Saugus	Harmon Hall	W. F. Newhall.
1875	Shawmut	Boston	L. A. Lyon	W. S. Dinney.
1872	Shoe & Leather	"	J. C. Abbott	H. B. White.
1829	South Danvers Mut.	Peabody	I. B. Elliot	G. A Osborne.
1849	Springfield F. & M.	Springfield	D. R. Smith	S. J. Hall.
1875	Suffolk Mutual	Boston	G. Gould	E. Walley.
1848	Traders & Mechanics'	Lowell	L. Sprague	E. M. Tucker.
1851	Union Mut. Marine	New Bedford	T. S. Hathaway	W. P. Winsor.
1872	Washington F. & M.	Boston	I. Sweetser	B. Sweetser.
1852	Westfield Mutual	Westfield	J. H. Waterman	W. H. Foote.
1840	Westford Mutual	Westford Center	A. Cameron	A. Hildreth.
1828	West Amesbury Mut.	West Amesbury	W. Merrill	G. W. Carr.
1833	Weymouth & Braintree Mutual	Weymouth	N. L. White	E. Richards.
1873	Whately Mut. Fire	Whately	S. Bardwell	S. Lesure.
1855	Worcester Mfrs. Mut.	Worcester	G. M. Rice	T. R. Barton.
1823	Worcester Mutual	"	A. Chase	C. M. Miles.

MICHIGAN.

1874	Citizens' Mutual	Kalamazoo	R. S. Babcock	M. Kingsley.
1874	Citizens' Mut. Fire	Holly	T. L. Patterson	J. M. Baird.
1874	Citizens' Mut. Fire	Grand Rapids	R. L. Briggs	H. H. Goodwin.
1866	Detroit F. & M	Detroit	C. Van Husan	J. J. Clark.
1863	Farmers' Mutual	Kalamazoo	J. Mitham	M. Kingsley.
1863	Farmers' Mut. Fire	Ada	W. B. Hine	J. W. Withey.
1870	Farmers' Mut. Fire	Allegan	J. B. Dumont	I. Chichester.
1863	Farmers' Mut. Fire	Centerville	D. Shurts	L. A. Clapp.
1860	Farmers' Mut. Fire	Buchanan	S. Thompson	C. F. Howe.
1863	Farmers' Mut. Fire	Coldwater	John Allen	Z C. Peirce.
1863	Farmers' Mut. Fire	Dowagiac	H. B. Wells	P. B. White.
1864	Farmers' Mut. Fire	Hillsdale	A. Kenyon	J. W. Falley.
1872	Farmers' Mut. Fire	Ionia	A. Sessions	O. Talcott.
1872	Farmers' Mut. Fire	Ithaca	J. C. Giddings	W. Yerrington.
1872	Farmers' Mut. Fire	Jackson	R. Townley	B. Trumbull.
1862	Farmers' Mut. Fire	Marengo	L. Hutchinson	B. F. Withee.
1863	Farmers' Mut. Fire	Mason	S. Skadan	A. M. Chapin.
1863	Farmers' Mut. Fire	Nashville	B. W. Warren	Clement Smith.
1863	Farmers' Mut. Fire	Paw Paw	D. Woodward	E. P. Hathaway.
1863	Farmers' Mut. Fire	Plymouth	A. J. Keeney	C. E. Pettengill.
1863	Farmers' Mut. Fire	Romeo	R. H. Jenks	W. W. Lyons.
1863	Farmers' Mut. Fire	St. Johns	J. Upton	A. Beebe.
1862	Farmers' Mut. Fire	Tecumseh	Z. Cook	A. D. Hall.
1875	Farmers' Mut. Fire	Washington	R. McKay	W. W. Vaughan.
1863	Genesee Co. Trust	Flint	J. Van Vleet	R. P. Aiken.
1859	German Farmers'	Dexter	S. F. Hirth	W. F. Buss.
1874	German Fire Mut.	Clinton	A. Stein	W. Rottman
1871	Lapeer Co. Far. Mut	Lapeer City	J. T. Rich	W. H. Johnson.
1869	Lapeer & Tuscola Far.	Lapeer	H. A. Birdsall	
1863	Livingston Co. Mut.	Genoa	E. B. Winans	W. Suhr.
1864	Michigan State	Adrian	W. S. Wilcox	H. Hart.
1870	Monitor	Davisburgh	J. Hadley	J. K. Tindall.
1872	People's Mutual	Ionia	W. Divine	F. S. Freeman.
1861	Shiawassee Mutual	Corunna	R. Haviland	P. H. Smith.
1872	So. Washtenaw Far M	Manchester	A. Spaffard	D. W. Palmer.
1863	St. Joseph Co. Vil. F.	Centerville	J. W. Spitzer	J. E. Johnson.
1867	State	Lansing	W. H. Chapman	G. E. Ranney.
1875	Teutonia Mut. Fire	Roseville	A. Niethoff	Jos. Japes.
1863	Three Rivers Far. Mut	Three Rivers	D. Francisco	J. B. Divine.
1859	Washtenaw Mut. Fire	Ann Arbor	A. Crittenden	N. Sheldon.

MINNESOTA.

1865	Minn. Farm. Mut	Minneapolis	J. Q. Farmer	J. A. Nimicks.
1865	St. Paul F. & M	St. Paul	C. H. Bigelow	C. A. Eaton.

MISSISSIPPI.

1867	Planters'	Jackson	E. Richardson	M. A. Vanhook.

MISSOURI.

1853	American Central	St. Louis	Geo. T. Crane	Jas. Newman.
1864	Boatman's Ins. & Trust,	"	C. S Rogers	W. C. Butler.
1868	Carondelet Home Mut.	"	J. Schmidt	A. L. Bergfield,
1837	Citizens'	"	E. O. Standard	J. P Harrison.
1861	City Mut. Fire	"	C. H. Peck	B. F. Barry.
1855	Commercial	"	J. Bogy	J. B. McDowell.
1855	Franklin	"	C. F. Meyer	L. Duestron.
1867	German Mut. Fire	"	C. A. Stifel	H. Biemes.
1860	Hermann Mut. Fire	Hermann	P. Schneider	H. Schlender.
1845	Home Mut. F. & M	St. Louis	I. L. Garrison	W. L. Garrison.
1857	Hope Mutual Fire	"	I. M Veitch	E. G. Pallen.
1865	Jefferson Fire	"	H. Eisenhardt	C. R. Fritsch.
1860	Laclede Mut F. & M	"	R W. Powell	J C. Bury.
1855	Lafayette	Lexington	W. Morrison	E. Winsor.
1851	Lumbermen & Mech	St. Louis	J. N. Pritchard	D. P. Bull.
1836	Marine (Marine)	"	S M. Edgell	S. G. Kennedy.
1866	Merchants	St. Joseph	D. M. Steele	A. Kirkpatrick.
1849	Mo. State Mut. F. & M.	St. Louis	S. M. Edgell	F B. Homes.
1855	Mound City Mut. F. & M.	"	E N. Leeds	C. H. Alexander.
1864	North St. Louis Mut. F.	"	H. Overstoltz	J. Koch.
1853	Pacific	"	N. Schaeffer	T. M. Taylor.
1849	Phœnix	"	W. M. Samuel	C. L. Thompson.
1860	St. Charles Mut. Fire	St. Charles	V. Becker	W. E. Claus.
1867	St. Joseph F. & M	St. Joseph	A. P. Goff	J. H. Rice.
1837	St. Louis	St. Louis	J. B. S. Lemoine	J. D. Houseman.
1851	St. Louis Mut. F. & M.	"	J. C. Vogel	J. J. Sutter.
1859	So. St. Louis Mut. F. & M.	"	J. J. Paul	A. Schottler.
1855	United States	"	W. H. Scudder	H. L. Bodley.
1857	Washington Mut. F	"	C. W. Gottschalk	E. Breitensteix.

NEW HAMPSHIRE.

1825	Ashuelot Mut. Fire	Keene		E. Farrar.
1825	Cheshire Co. Mut	"	J. H Elliott	F. Buckminster.
1842	Coos Mut. Fire	Lancaster	E. L. Colby	H. O. Kent.
1858	Farmington Mut F	Farmington	D T Parker	J. B. Edgerly.
1839	Granite Mutual Fire	Webster	Winding up.	
1869	New Hampshire Fire	Manchester	E. A. Straw	J. C. French.
1833	Rockingham Far. Mut.	Exeter	G. W. Conner	G. W. Wiggin.

NEW JERSEY.

Date.	Company.	Location.	President.	Secretary.
1816	American Mutual	Newark	S. G. Gould	F. H. Harris.
1841	Berg'n Co. Mutual	Hackensack		
1841	Camden Mutual Ass'n.	Camden.		
1849	Citizens'	Newark	J. M. Smith	A. P. Scharff.
1855	Firemen's	"	S. R. W. Heath	D. G. Dunham.
1871	Germania	Elizabeth	F. Blacke	F. C. Schmit.
1870	Germania	Newark	J. M. Paterson	J. B. Bross.
1871	Hibernia	"	J. B. Richmond	W. O. Conner.
1871	Hoboken Fire	Hoboken	J. M. Stickler	A. B. Frey.
1869	Home	Newark	A. A. Smalley	W. P. Freeman.
1842	Hudson	Jersey City	J. Gopsill	J. F. Jenne.
1870	Humboldt	Newark	E. W. McClave	D. H. Condict.
1847	Jersey City	Jersey City	J. Paulmier	N. Foote.
1873	Manufacturers'	Newark	G. Wilkinson	D. S. Wood.
1824	Mechanics'	"		
1858	Merchants'	"	S. Merchant	H. Powles.
1859	Millville Mut. M. & F.	Millville	N. Stratton	F. L. Mulford.
1831	Mt. Holly	Mt. Holly.		
1865	National F. & M.	Elizabeth	A. Clack, Jr.	M. P. Cory.
1857	Newark City Mutual	Newark	H. J. Poineer	J. Schnellbacker.
1810	Newark Mutual	"	C. M. Woodruff	J. J. Henry.
1834	New Jersey	"	J. E. Garthwaite	W. Vanderpool.
1872	Paterson Fire	Paterson	J. J. Brown	T. Sherman.
1866	People's	Newark	J. M. Randall	J. H. Lindsley.
1851	People's Fire	Trenton	C. Scott	C. V. C. Murphy.
1873	Phœnix	Newark	H. H. Jaques	R. A. Osborne.
1858	Standard	Trenton	W. Dolton	J. B. Wright.
1859	State	Jersey City	J. Halliard	J. J. Reid.
1872	Trade	Camden	W. Moore	E. May.
1871	Washington	Plainfield	E. Marsh	E. R. Pope

NEW YORK.

Date.	Company.	Location.	President.	Secretary.
1858	Adriatic	New York	W. A. Seaver	N. G. Rogers.
1871	Ætna	"	F. A. Conkling	O. S. Bogert.
1853	Agricultural	Watertown	J. C. Cooper	I. Munson.
1811	Albany	Albany	H. Pumpelly	T. Townsend.
1857	American Fire	New York	J. M. Halstead	T. L. Thornell.
1859	American Exchange	"	H. Butler	W. Raynor.
1873	Amity	"	E. Merritt	N. Harper.
1853	Arctic Fire	"	T. Tilyon	F. W. Parker.
1871	Atlantic	Brooklyn	John D. Cocks	W. D. Cornell.
1842	Atlantic Mutual (M.)	New York	J. D. Jones	J. H. Chapman.
1871	Brewers & Maltsters'	"	C. W. Standart	W. B. Ogden.
1849	Broadway	"	H. M. Forrester.	J. Wray.
1824	Brooklyn Fire	Brooklyn	T. C. Bergen	G. K. Brand.
1874	Buffalo	Buffalo	P. P. Pratt	E. B. Smith.
1857	Buffalo German	"	P. Becker	O. J. Eggert.
1865	Capital City	Albany	F. Chamberlain	J. F. Crosby.
1849	Citizens'	New York	J. M. McLean	E. A. Walton.
1833	City Fire	"	S. Townsend	D. J. Blauvelt.
1850	Clinton Fire	"	J. B. Ames	G. T. Patterson, Jr.
1853	Columbia Fire	"	Geo. W Savage	J. B. Arthur.
1859	Commerce	Albany	A. Van Allen	R. V. De Witt.
1859	Commerce Fire	New York	M. V. B. Fowler	D. Quackenbush.
1842	Commercial Mut. (M.)	"	D. D. Smith	H. D. King.
1852	Continental	"	G. T. Hope	Cyrus Peck.
1836	Dutchess Co. Mutual	Poughkeepsie	G. Wilkinson	Le Grand Dodge.
1806	Eagle Fire	New York	Sanford Cobb	A. J. Clinton.
1850	Empire City Fire	"	W. A. Burtis	L. Murray, Jr.
1873	Emporium City Fire	"	George Alger	H. B. Mead.
1874	Erie Co. Mutual	Buffalo	J. P. Einsfeld	M L. Ritt.
1853	Exchange Fire	New York	R. C. Combes	G. W. Montgomery.
1861	Farmers' Joint Stock	Meridian	H. Duboll	G. H. Lawrence.
1872	Farragut Fire	New York	J. M. Furman	S. Darbee
1859	Fireman's Trust	Brooklyn	D. Johnson	E. B. Wood.
1825	Firemen's	New York	J. F. Halsted	T. J. Whitlock.
1858	Firemen's Fund	"	C. E Appleby	W. R. Wadsworth.
	Franklin Fire	"	E. Hotchkiss	K. M. G. Dodge.
1857	Gebhard Fire	"	W. D. Waddington	J. R. Smith.
1872	German American	"	E. Oelbermann	J. A. Silvey.
1859	Germania Fire	"	R. Garrigue	H. Schumann.
1837	Glen Cove Mutual	Glen Cove	J. C. Townsend	J. K. Milnor.
1849	Glens' Falls	Glens' Falls	R. M. Little	J. L. Cunningham.
1863	Globe Fire	New York	L. Kirby	A. A. Reeves.
1855	Great Western (M.)	"	F. Motz	W. T. Lockwood.
1834	Greenwich	"	S. C. Harriott	M. A. Stone.
1875	Guaranty Fire	"	W D. Bridgman	C D Hartshorne.
1865	Guardian Fire	"	W. C. Thompson	W. K. Page.
1852	Hamilton Fire	"	D. D. Whitney	D. D. Leeds.
1852	Hanover Fire	"	B. S. Walcott	I. Remsen Lane.
1864	Hoffman Fire	"	M. F. Hodges	J. D. Macintyre.
1867	Holland Purchase	Batavia	George Bowen	H. M. Warren.
1853	Home	New York	C. J. Martin	J. H. Washburn.
1873	Homestead Fire	Watertown	A. C. Beach	A. S Munson.
1856	Hope Fire	New York	J. W. Meserean	L. P. Bayard.
1825	Howard	"	S. T. Skidmore	R. W. Clark.
1838	Huntington Mutual F.	Huntington	J. R. Rolph, V. P.	J. A. Woodhull.
1859	Importers & Traders'	New York	J. Brokaw	D. A. Smith.
1872	Irving	"	M. L. Crowell	J. M. Wilson.
1824	Jefferson	"	S. E. Belcher	W. B. Flowery.
1858	Kings Co. Fire	Brooklyn	E. T. Backhouse	H. Pope.
1787	Knickerbocker	New York	J. L. Townsend	E. W. Albro.
1856	Lafayette Fire	Brooklyn	H. Girons	G. W. Hunt.
1872	Lamar	New York	I. R. St. John.	W. R. Macdiarmid.
1853	Lenox Fire	"	G. A. Jarvis	A. H Walton.
1833	Long Island	Brooklyn	B. W. Delamater	W. W. Henshaw
1871	Lorillard	New York	C. Norwood	J C. Mills.
1872	Manhattan Fire	"	A. J. Smith	L. P. Carman.
1870	Manufac. & Builders' F.	"	E. V. Loew	J. J. Nestell.
1857	Mechanics' Fire	Brooklyn	J. H. Baker	W. Nichols.
1853	Mechanics & Traders'	New York	J. R. Lott	J. M. Tompkins.
1852	Mercantile Fire	"	W. A. Anderson.	C. W. Parmlee.
1842	Mercantile Mutual	"	E. Walter	C. J. Despard.
1850	Merchants'	"	C. V. B. Ostrander	J. L. Douglas.
1854	Metropolitan	"	R. M. C. Graham	S. J. Young.
1874	Metrop'n Plate Glass	"	H. Harteau	T. S. Thorp.
1857	Montauk Fire	"	W. Ellsworth	G. G. Trask.
1836	Mutual	Albany	J. C. Cottrell	G. N. Cuyler.
1852	Nassau Fire	Brooklyn	T. B. Jones	W. F. Lane.
1838	National Fire	New York	H. T. Drowne	H. H. Hall.
1876	New York & Boston F.	"	S. Hyatt	N. L. Roosevelt.
1833	New York Bowery	"	G. G. Taylor	J. A. Delaney, Jr.
1863	New York Central	Union Springs	W. E. Hughitt	A. C. Clark.
1823	New York Equitable	New York	R. J. Thorne	J. Miller.
1832	New York Fire	"	D. Underhill.	A. Colson.
1842	New York Mutual (M.).	"	J. H. Lyell	E. Laroque.
1874	New York Produce Ex.	"	W. Harriott	S. W. Wendover.
1872	New York & Yonkers	"	R. L. Franklin	J. W. Simonson.
1850	Niagara Fire	"	H. A. Howe	P. Notman.
1872	Northern, of New York.	Watertown	Gildewy Lord	A. H. Wray.
1822	North River	New York	P. R. Warnar	A. Bogert, Jr.
1837	Orange County Mutual	Goshen	B. F. Edsell	J. C. Wallace.
1854	Orient Mutual (Marine).	New York	E. Dutilh	C. Irving.
1873	Oswego Co. Farmers'	Sandy Creek	J. A. Clark	P. M. Newton.
1873	Oswego & Onondaga	Phœnix	P. Bigelow	S. Avery.
1851	Pacific Fire	New York	T. F. Jeremiah	W. A. Butler.
1855	Pacific Mutual (Marine)	"	J. K. Myers	W. Powell.
1853	Park Fire	"	W. Jaffray	W. Valentine.
1851	People's Fire	"	F. V. Price	A. C. Milne.
1853	Peter Cooper	"	N. C. Ely	W. A. Riblet.
1853	Phenix	Brooklyn	S. Crowell	W. R. Crowell.
1855	Relief	New York	J. R. Pinkney	W. E. Crary.
1852	Republic	"	R. S. Hone	D. F. Curry.
1857	Resolute	"	J. Gihon	W. M. Randall.
1836	Richmond Co. Mutual	Richmond	R. Lord	H. B. Metcalf.
1873	Ridgewood	Brooklyn	W. K. Lathrop	W. A. Scott.
1872	Rochester German	Rochester	F. Cook	R. Vay.
1853	Rutgers Fire	New York	E. B. Fellows	J. W. Duglias.
1872	Safeguard Fire	"	T. C. Doremus	J. Yereance.
1852	St. Nicholas	"	W. Winslow	J. Dubois.
1859	Standard Fire	"	W. Cripps	W. M. St. John.
1864	Star Fire	"	N. C. Miller	J. M. Hodges.
1864	Sterling Fire	"	A. L. Soulard	J. K. VanRensselaer.
1850	Stuyvesant	"	S. T. Patterson	J. B. Rhoads [aer.
1836	Suffolk Co. Mutual	New Southold	H. H. Case	J. H. Goldsmith.
1841	Sun Mutual (Marine)	New York	J. P. Paulison	J. P. Nichols.
1858	Tradesmen's Fire	"	D. B. Keeler	T. Y. Brown.
1874	Union Fire	Buffalo	J. Churchyard	A. Martin.
1845	Union Mutual (Marine).	New York	F. S. Lathrop	P. F. Macdonald.
1824	United States Fire	"	A. S. Underhill	W. W. Underhill.
1867	Watertown Fire	Watertown	W. Ives	J. M. Adams.
1837	Westchester Fire	New Rochelle	G. R. Crawford	G. P. Penfield.
1853	Williamsburg City	Brooklyn	E. Driggs	N. W. Meserole.

NORTH CAROLINA.

Date.	Company.	Location.	President.	Secretary.
1869	North Carolina Home	Raleigh	R. H. Battle, Jr.	S. Gales.
	Old North State	Warrenton		

OHIO.

Date.	Company.	Location.	President.	Secretary.
1871	Amason	Cincinnati	G. Gano	J. S. Beattie.
1850	American	"	S. Morse	A. M. Ross.
1853	Ashland Co. Mutual	Ashland	W. Osborn	L. J. Sprengle.
1871	Aurora Fire & Marine.	Cincinnati	H. Dornbusch	F. Goule.
1873	Buckeye Mutual	Shelby	S. S. Brown	S. F. Stambaugh.
1829	Cincinnati	Cincinnati	J. Burnet, Jr	W. H. Calvert.
1826	Cincinnati Equitable	"	S. S. Smith	T. S. Goodman.
1851	Citizens'	"	L. Glenn	J. B. Abernethy
1851	Clermont Co. Mutual	New Richmond	W. Sturges	J. Tritt.
1837	Columbiana Co. Mut.	New Lisbon	J. Brenner	W. Baxter.
1838	Commercial	Cincinnati	J. A. Townley	J. W. Johnston.
1867	Cooper	Dayton	D. E. Mead	O. J. Gunckle.
1875	Defiance	Defiance	J. Ralston	J. F. Deatrick.
1850	Eagle	Cincinnati	H. Kessler.	S. P. Post.
1860	Enterprise Fire & M.	"	J. W. Hartwell	J. W. McCord.
1864	Eureka Fire & Marine	"	John Kyle	E. E. Townley.
1866	Farmers'	"	J. Cochnower	M. Hollingshead
1868	Farmers'	Howard	M. Crichfield	C W. McKees.
1872	Farmers' Home	Jelloway	J. S. Tilton	S. Hildebrand.
1867	Farmers, Mer. & M'frs'.	Hamilton	S. Davidson	W. Pfau.
1872	Fidelity	Cincinnati	— Brookfield	C. E. Demarest.
1875	Fidelity Fire	Delphor	T. Wrocklage	A. Shenk.
1832	Firemen's	Cincinnati	H. E. Spencer	G. McLaughlin.
1856	Firemen's	Dayton	S. Craighead	J. S. Miles.
1873	Forest City Mutual	Cleveland	N. W. Taylor	E. E. Browne.
1864	Franklin	Columbus	J. Greenleaf	H. O'Kane.
1864	Germania Fire & M.	Cincinnati	J. H. Carter	D. B. Meyer.
1860	German Farmers' Mut.	Warrenville	C. H. Bohn	J. Bregenzer.
1858	German Mutual	Cincinnati	F. H. Rowenkamp	H. A. Rattermann
1865	Globe	"	S. F. Covington	J. I. Covington.
1871	Hibernia Fire	Cleveland	P. O'Brien	P. O'Nell.
1863	Home	Columbus	J. B. Hall	H. N. Henderson.
1865	Jefferson Fire	Steubenville	W. Dougherty	J. McCracken.
1838	Knox Co. Mutual	Mt. Vernon	J. Sperry	W. Turner.
1873	Mansfield Mutual Fire.	Mansfield	J Wood	J. H. Emminger
1871	Mercantile	Cleveland	I. W. Gordon	G. A. Tisdale
1838	Merchants & Manuf'rs'.	Cincinnati	B. B. Whiteman	H. C. Gassaway.
1837	Miami Valley	"	Geo W. Jones	R. B. Conkling.
1863	Miami Valley	Dayton	A. Gebhart	W. R. S. Ayres.
1849	Minster Fire (Mutual)	Minster	J. M. Drees	F. Kramer.
1844	Montgomery Co. Mut.	Dayton	D. Keifer	C. D. Iddings.
1874	Mutual Fire	Cincinnati	R. W. Keyes	F. C. Hall.
1851	National	"	J. Bourgoyne	H. C. Urner.
1866	Ohio	Chillicothe	E. P. Kendrick	E P. Safford.
1865	Ohio	Dayton	W. Dickey	W. H. Gillespie.
1848	Ohio Farmers'	Le Roy	J. C. Johnson	A. H. Hawley.
1875	Phenix Mutual	Cincinnati	E. F. Carson	P. B. Armstrong.
1873	Residence Fire	Cleveland	S. Chamberlain	T. C. Parsons.
1851	Richland Co. Mut	Mansfield	J. H. Cook	M. E. Dongles.
1865	Sun	Cleveland	E. C. Rouse	J. E. Barlow.
1863	Sun Mutual	Cincinnati	C. C. Jacobs	J. Lohman.
1865	Teutonia	Dayton	J. Decker	J. Linxweiler.
1848	Toledo Fire & Marine	Toledo	V. Ketchum	F. B. Dodge.
1859	Union	Cincinnati	T. Cook	J. T. Blair.
1836	Washington	"	W. Goodman	H. Emerson.
1834	Washington Co. Mut.	Marietta	D. Barber	James Nye.
1836	Western	Cincinnati	T. F. Eckert	J. T. Colling.
1846	Western Mut. Fire	Urbana	J. H. Patrick	W. Baldwin.

PENNSYLVANIA.

Date.	Company.	Location.	President.	Secretary.
1851	Adams Co. Mutual	Gettysburg	G. Swope	D. A. Buehler.
1859	Allegheny	Pittsburg	J. Iwin, Jr	C. G. Donnell.
1868	Allemannia	"	R. C. Schmertz	C. F. Herrosee.
1843	Allen&E.Pennsboro' M.	Mechanicsburg	W. F. Gorgas	J. Riegel.
1859	Allen Mut. Fire	Allentown	C. J. Erdman	J. Leisenring.
1810	American Fire	Philadelphia	T. R. Maris	A.C.L.Crawford.
1836	Am. Underwriters' Ass.	"	E. T. Taylor	W. L. Lance.
1854	Anthracite	"	W. E. Dean	J. F. Wallace.
1872	Armenia	Pittsburg	S. S. D. Thompson	E. A. Curtiss.
1866	Artisans'	"	W. H. Smith	A. J. Barr.
1873	Aurora Fire	Lykens	J. R. Shammo	J. C. Durbin.
1874	Bakerstown Mutual	Bakerstown	I. J. Wright	J. S. Dickson.
1866	Ben. Franklin	Allegheny City	H. Irwin	G. D. Riddle.
1871	Birmingham Fire	Pittsburg	C. Melling	W. Ruske.
1848	Blair Co. Protec. Mut	Hollidaysburg	T. Banks	F. Jackel.
1865	Boatmen's F. & M	Pittsburg	J. A. Hutchinson	E. S. Gardner.
1874	Briar Creek Far. Mut	Lime Ridge	L. Aikman	S. Neyhard.
1811	Bucks Co. Contributionship	Morrisville	J. S. Comfort	J. B. Balderston.
1870	Bucks Co Mutual	Pipersville	J. Robbins	J. A. Loux.
1859	Butler Co. Mutual	Butler	S. G. Purvis	C. Heinsman.
1871	Cambrian Mut. Fire	Hyde Park	T. D. Davies	B. F. Evans.
1835	Cash	Pittsburg	R. H. King	J. T. Johnston.
1874	Chester Mutual	Chester	J. Larkin	G. M. Booth.
1849	Citizens'	Pittsburg	W. G. Johnston	W. Morris.
1870	City	"	R. J. Anderson	J. R. Gloninger.
1873	City Mut. Fire Protection	Allentown	R. McAllister	A.M.Stackhouse.
1856	Codorus & Manheim M.	Hetricks	Henry Sticks	H. L. Cramer.
1830	Columbia	Columbia	S. S. Detwiler	J. F. Fruenauff.
1872	Commercial	Bristol	J. M. Slack	E. G. Harrison.
1875	Commonwealth Mut. F.	Columbia	J. C. Breneman	J. A. Hook.
1840	Crawford Co. Mutual	Meadville	J. D. Gill	G. W. Adams.
1975	Cumberland Val. Far. M.	Shippinsburg	G. Allen	J. Cressler.
1871	Danville Mut. Fire	Danville	G. Shoop	W.H.Ammerman.
1839	Delaware Co. Mut	Media	S. Morton	E. A. Price.
1835	Delaware Mut. Safety	Philadelphia	Thos. C. Hand	H. Lylburn.
1866	Enterprise	Pittsburg	H. Liddell	J. J. Albeits.
1839	Erie Co. Mut. Fire	Erie	J. C. Marshall	R. H. Henry.
1875	Fairmount Ins. Asso	Philadelphia	W. D. Allen	T. Reynolds.
1854	Fame	"	C. Richardson	W. I. Blanchard.
1853	Farmers' Am. Mut. Fire	Springtown	A. Larbach	D. W. Hess.
1871	Farmers' Mut. A. & F.	Shoemakersville	P. A. Kline	S. Hoffman.
1874	Farmers' Mutual	Spring Hill	W. Shumway	A. B. Sumner.
1843	Farmers' & Mech. M.	Lahaska	W. Stavely	B. S. Rich.
1860	Farm & Mech. Mut. F.	Millersburg	F. R. Gilbert	S. P. Auchmuts.
1872	Farm & Mech. Mut. F.	Elliottsburg	G. Hoobaugh	W. W. McClure.
1832	Farmers' Fire	Bethlehem	C. B. Daniel	E. F. Black.
1852	Farmers' Mut. Fire	Broadheadsville	P. S. Edinger	F. Storm.
1754	Farmers' Mut. Fire	Codorus	D. Heinse	B. Lease.
1859	Farmers' Mut. Fire	Danville	W. Folmer	P. Johnson.
1857	Farmers' Mut. Fire	Erie	J. W. Ryan	R. H. Henry.
1843	Farmers' Mut. Fire	Hatboro'	J. Barnsley	I. N. Evans.
1842	Farmers' Mut. Fire	Hulmeville	C. R. King	W. Tilton.
1844	Farmers' Mut. Fire	Martinsville	A. S. Dietrich	J. Strohm.
1845	Farmers' Mut. Fire	Nazareth	C. L. Whitesell	J. Leibert.
1855	Farmers' Mut. Fire	Newberrytown	J. Neiman	G. Lehr.
1874	Farmers' Mut. Fire	Syllman	J. W. Heffner	P. G. De Turck.
1872	Farmers' Mut. Fire	Woodcock	D. Burkhalter	J. Gilmore.
1853	Farmers' Fire (Mut.)	York	G. E. Hersh	D. Strickler.
1867	Farmers' Union Mut	Kreidersville	W. Walton	J. Baer.
1867	Farmers' Union M. F.	Trexletown	D. H. Bastian	B. Yoder.
1844	Fayette Co. Mut. Fire.	Uniontown	E. Brownfield	C.E.Swearingen.
1870	Federal	Allegheny City	A. McFarland	R. D. Thompson.
1820	Fire Association	Philadelphia	W. T. Butler	J. H. Lex.
1868	Fire Association	Harrisburg	L. Wolfinger	S. S. Childs.
1831	Fire, of the Co. of Phila.	Philadelphia	J. N. Stone	B. F. Hoeckley.
1830	Fire, of Northampton Co.	Easton	J. Maxwell	G. W. Stout.
1842	Frankford Mut. Fire	Frankford (Phila.)	J. A. Warne	I. Shallcross.
1850	Franklin Co. Mut	Chambersburg	A. H. Sensency	A. G. Miller.
1829	Franklin Fire	Philadelphia	A. G. Baker	T. M. Reger.
1873	German American	Pittsburg	G. H. Meyer	W. J. Patterson.
1871	German Fire	Philadelphia	C. P. Bower	G. C. Lissan.
1862	German Fire	Pittsburg	C. Barchfeld	F. L. Gross.
1873	Germantown Deposit	Philadelphia	J. Ringgold	H.G. Stelwagen.
1843	Goschenhoppen Mut. F.	Pennsburg	J. Zeigler	P. Super.
1872	Halifax Mut. Fire	Halifax	W. Lodge	J. W. Landis.
1872	Howard Mut. F. & M.	Catasauqua	J. Hunt	R. C. Hammersley.
1871	Humboldt Fire	Allegheny City	L. Winderhold	C.R. Weltershausen.
1845	Hummelstown Mut. F.	Hummelstown	I. Shope	J. N. Nissley.
1870	Ruston Town C. Mut F.	Fredericksburg	A. G. Fouse	D. Hoover.
1862	Independent Mut. Fire	Byberry (Phila.)	G. W. Rhawn	W. Comley.
1794	Ins. Co. State of Penn	Philadelphia	H. D. Sherrerd	J. H. Hollinshead
1794	Ins. Co. North America	"	A. G. Coffin	M. Maris.
1871	Iron City Fire	Pittsburg	D. Gregg	D. Campbell.
1835	Jefferson Fire	Philadelphia	W. McDaniel	P. E. Coleman.
1870	Jordan Mut. Fire	Allentown	T. H. Good	L. P. Hecker.
1871	Keystone Fire	Reading	H. Bushong	M. K. Graeff.
1851	Kishacoquillas Mut	Belleville	H. P. Taylor	A. G. Gibboney.
1853	Lahaska	Lahaska	G. G. Maris	R. P. Paxon.
1841	Lancaster Co. Mutual	Williamstown	A. K. Witmer	N. E. Stasmaker.
1837	Lancaster Fire	Lancaster	T. E. Franklin	B. F. Shenk.
1831	Lancaster Home Mut	"	W. T. Gerhard	C. H. Lefevre.
1853	Lebanon Mut. Fire	Jonestown	D. M. Rahnk	J. G. Heilman.
1866	Lehigh Valley Fire	Allentown	H. C. Hunsberger	W. J. Weiss.
1871	Liberty Mutual Home	Liberty	C. A. Miller	J. J. Waene.
1843	Line Lexington Mutual	Line Lexington	C. T. Jenkins	J. Price.
1873	Lumberman's	Philadelphia	H. McIlvain	G. G. Crowell.
1836	Lurgan Mutual Fire	Mowersville	J. Mower	A. T. Snoke.
1840	Lycoming Fire (Mut.)	Muncy	W. P. I. Painter	J. M. Bowman.
1854	Lykens Val. Mut. F.	Elizabethville	J. Reigle	J. Miller.
1873	Manayunk	Philadelphia	F. R. Shelton	J. G. Catnach.
1865	Manufact. & Merch'ts'	Pittsburgh	J. I. Bennett	J. M. Kenney.
1854	Mechanics'	Philadelphia	B. Rafferty	J. Rafferty.
1875	Merch'ts & Mechanics'	Pittsburg	R. Bruce	C. Benseman.
1872	Minersville Mutual F.	Minersville	R. F. Potter	F. Rochrig.
1854	Monongahela	Pittsburg	W. A. Caldwell	J. H. Clancy.
1844	Monroe Co. Mutual	Stroudsburg	W. Wallace	E. B. Dreher.
1871	Mt. Joy Town Mutual F.	Elizabethtown	H. B. Reist	A. Reem.
1858	Mummasburg Mutual F.	Mummasburg	E. W. Stahl	J. Russell.
1871	Mutual Ass. Co	Philadelphia	G. Cadwalader	D. Lewis.
1842	Mutual Beneficial	Attleboro'	I. Delancy	P. Mitchell.
1874	Mutual Fire	Allentown	H. B. Pierson	J. Koch, Jr.
1859	Mutual Fire	Annville	J. D. Beaver	H. H. Eberman.
1845	Mutual Fire	Brumfieldville	W. Yocum	G. H. Lorah.
1840	Mutual Fire	Coatesville	L. Pennock, Jr	C. H. Bradley.
1843	Mutual Fire	Germantown	S. Roberts	W. H. Erhhardt.
1841	Mutual Fire	Norristown	D. C. Getty	M. McGlathery.
1859	Mutual Fire	Philadelphia	C. Clothier	T. E. Chapman.
1843	Mutual Fire	Pottstown	O. Stover	C. Moore
1870	Mutual Fire	Reading	G. D. Sitzel	G. M. Roeder.
1843	Mut. F. of Sink'g Spring.	"	P. Spang	W. Van Reed.
1866	National	Allegheny City	J. Amyler	J. E. Stevenson.
1866	Nescopeck Mut. F	Nescopeck	M. Raber	B. Evans.
1870	Newtown Fire	Newtown	A. Blaker	B. J. Smith.
1874	N. Schuylkill Mut. F.	Mahanoy City	J. Hines	W. Encke.
1844	Northern Mutual	Ephrata	S. Nissly	W. K. Seltzer.
1872	North-Western Mut. F	Valley View	W. Hoch	J G. Raessler.
1872	Old Elizabeth Mut. F.	Elizabeth	J. B. Sherriff	J. F. Blair.
1875	Patrons' Mutual Fire	Mechanicsburg	A. Witmer	H. A. Longsdorf.
1867	Penn. Mutual Fire	West Chester	W. Windle	G. M. Rupert.
1870	Penn. Township Fire	Penn Township	J. H. Hershey	I. G Erb.
1854	Pennsylvania	Pittsburg	C. Yeager	T. D. Keller.
1825	Pennsylvania Fire	Philadelphia	J. Devereaux	W. G. Crowell.
1873	Pennsylvania Mut. F.	Columbia	J. B. Bachman	G. Young, Jr.
1862	People's	Pittsburg	J Herdmen	W. F. Gardner.
1871	Perkiomen Val. Mut. F.	Trappe	Geo. W. Steiner	H. W. Kratz.
1843	Perry Co. Mut. Fire	New Bloomfield	C Roth	J. A. Baker.
1752	Phila. Contributionship	Philadelphia	C. Willing	Jas. Somers.
1851	Pittsburgh	Pittsburg	H. Lloyd	H McKown.
1869	Pottsville Mutual Fire	Pottsville	L. Huber	F. Haessler.
1851	Protection Mutual Fire	Littlestown	W. Kulins	S. S. Bishop.
1874	Protective Mutual	Shenandoah	J. Warley	H D. Boas.
1860	Pymatuning Mutual F	Greenville	J. M. Galloway	D. Kumerer.
1867	Reading Fire & Trust	Reading	W. A. Arnold	S. E. Ancona.
1862	Reliance	Philadelphia	T. C. Hill	W. Chubb.
1872	Rochester	Rochester	C. Speyerer	J Graebing, Jr.
1866	Schuylkill Val. Mut. F.	Norristown	G. Wright	S. D. Delp.
1871	Sewickley Mutual Fire	Mendon	W. Bell	A.D.D.Limbtman.
1835	Spring Garden	Philadelphia	J. H. Dohnert	J. A. Fry.
1864	Spring Garden Mutual	Freystown	E. Ebert	C. H. Fry.
1855	Somerset Co. Mutual	Somerset	S. Barclay	John Hicks.
1860	Southern Mutual Fire	Dallastown	I. Howis	H. S Barshmyer.
1862	Southern Mutual	Quarryville	S. W. Swisher	H. E. Raub.
1870	Sun Fire	Philadelphia	N. F. Evans	W. H. Haines.
1861	Sugar Valley Mutual F	Sugar Valley	D. K. Heckman	G A Achenbach
1873	Susquehanna Mutual F	Millersburg	B. G. Steever	B.K.Huntzinger.
1874	Tauners' Mutual Fire	Lewistown	W. J. Robinson	J. A. McKee.
1871	Teutonia	Allegheny City	H. Gerwig	H. F. Eggers.
1871	Teutonia Fire	Philadelphia	C. Santee	D. Ginther.
1871	Union	Pittsburg	J. H. Hopkins	J. W J. McLain.
1803	Union Mutual	Philadelphia	R. S. Smith	J. B. Craven.
1842	Union Mutual	Kennett Square	W. Pyle	M. J. Cox.
1861	Union Mutual	Greensburg	J. F. Stone	J. J. Johnson.
1866	Union Mut. F. & Storm	Norristown	A. H. Supples	C. Hurst.
1874	United Fire Ass'n	Minersville	C. N. Brumm	H. C. Beckman.
1860	United Firemen's	Philadelphia	T I. Martin	W. V. Sickel.
1867	U. S. Plate Glass	"	C. H. Chahoon	I. Rindge
1874	Universal Fire	"	J. W. Wallace	A. R. Weymer.
1873	Wall Rose Mutual	Wall Rose	E. Menzel	H. Gross.
1860	Washington Mutual	Lebanon	J Readel	J. H. Miller.
1870	Washington Mutual F.	New Castle	J. Watson	G.W.McCracken
1873	Washington Co. Mutual	Washington	A. Murdock	L. M Marsh.
1870	Waynesboro Mutual F.	Waynesboro'	S. Lecron	J. Douglas.
1849	Western	Pittsburg	A. Nimick	W. P. Herbert.
1866	Western Mutual Fire	Thomasville	Jacob Bott	H Hubley.
1843	White Hall Mut. Fire	White Hallville	R. James	H. Weisel.
1846	Windsor Mutual Ass'n	Hamburg	E. Dreibelbis	B Gardner.
1843	York Co. Mutual	York	S. Stair	S. H. Forey.

RHODE ISLAND.

1874	American Mutual Fire	Providence	F. S. Cabot	W. H. Kent. (Jr.
1852	Atlantic F. & M	"	J. S. Parish	T. W. Hayward,
1868	Blackstone Mutual F.	"	J. Eddy	E.J Nightengale.
1874	Bristol Mutual Fire	Bristol	A. O. Bowen	P. S. Kunier, Jr.
1856	Butler Mutual	Providence	L. D. Anthony	W. H. Ham.
1864	City	"	G. T. Clarke	E. S. Babbitt.
1874	Enterprise Mutual F		S. W. Mowry	R. H. Chapman.
1859	Equitable F. & M	Providence	F. W. Arnold	J. F. Tillinghast.
1854	Firemen's Mutual	"	W. Viall	E. Barrows.
1854	Franklin Mutual Fire	"	A. D. Owen	J. R. Wheaton.
1875	Hope Mutual Fire		E. P. Mason	L. T. Downes.
1835	Manuf. Mutual Fire	Providence	H. W. Ormsbee	W.B. Barrington.
1871	Mechanics' Mut. Fire	Providence	A. C. Barstow	H. H. Ormsbee.
1851	Merchants'	"	Walter Paine	Charles Foster.
1873	Merchants' Mutual		John Eddy	E.J. Nightengale.
1848	Pawtucket Mutual Fire	Pawtucket	R. Sherman	I. Shove.
1800	Providence Mutual Fire	Providence	Geo. Baker	J. T. Snow.
1779	Providence Washington	"	J. H. De Wolf	W. S. Greene.
1846	Rhode Island Mut. Fire.	"	J. Y. Smith	A. H. White.
1818	Roger Williams	"	J. W. Davenport	W.H.Fredericks.
1835	State Mutual Fire	"	R. B. Chapman	R. B. Chapman.
1865	Tiverton & L. C. Mut. F.	Tiverton	I. B. Richmond	P. B. Richmond.
1853	Union Mutual	Providence	S. Williams	E. Barrows.
1873	What Cheer Mutual	"	R. Hazard	L. T. Downs.

SOUTH CAROLINA.

	Home	Charleston	A. L. Tobias	W.G.DeSaussure

TENNESSEE.

1871	Bluff City	Memphis	J. C. Neely	W. H. Moore.
1869	Equitable	Nashville	W. W. Berry	J. O. Treanor.
1866	Hernando	Memphis	S. H. Dunscomb	F. M. Nelson.
1871	Home	"	L. Hanauer	R. P. Boling.
1870	Memphis City & F. & G.	"	E. M. Apperson	H. J. Lynn.
	Merchants'	"	M. L. Meacham	W. Gay.
1865	Mississippi Valley	"	L. B. Eaton	H. Gronauer,
1854	Nashville Commercial	Nashville	J. Kirkman	E. D. Hicks.

1853 Girard F. & M. Philadelphia A. S. Gillett P. C. Royce

TENNESSEE.

Date.	Company.	Location.	President.	Secretary.
1867	People's	Memphis	W. M. Farrington	C. Mason.
1871	Phœnix	"	T. H. Allen	S. R. Clarke.
	Planters'	"	D. T. Porter	J. G. Lansdale, Jr.
1865	State	Nashville	J. Lumsden	D. R. Johnson.
	Tennessee Fire & M.	"	A. J. Porter	S. Eakin.

TEXAS.

	East Texas	Tyler		
1870	Galveston	Galveston		T. James.
1872	Home Insur. & Bank'g	"		Aug. Butler.
1867	Houston	Houston		H. Pendleton.
1866	Merchants' Fire & M.	Galveston		E. H. Cushing.
1868	Planters'	Houston		H. Sampson.
1870	Texas Bank'g & Insur.	Galveston		C. G. Longcope.
1848	Union Marine & Fire	"	I. Dyer	W. F. Beers.

VERMONT.

1872	Champlain Mutual	Burlington	E. W. Peck	S. Nichols.
1838	Connecticut R. Mutual	Bellows Falls	A. Wentworth	F. Whitman.
1849	Farmers' Mutual Fire	Montpelier	P. P. Pitkin	J. Poland.
	Union Mutual	"	E. B. Campbell	W. F. Braman.
1828	Vermont Mutual	"	J. T. Thurston	J. T. Sabin.
1840	Windsor Co. Mutual	Woodstock	Philo Hatch	R. S. Southgate

VIRGINIA.

1872	City Fire	Richmond	A. Snyder	E. B. Meade.
	Commercial Fire	"	D. H. Pulliam	F. D. Steger.
1871	Farmville Ins. & Bank'g	Farmville	W. D. Rice	J. H. Motley.
1875	Granite Fire	Richmond	G. C. Walker	S. P. Willis.

VIRGINIA.

Date.	Company.	Location.	President.	Secretary.
1871	Lynchburg Ins. Co.	Lynchburg	J. F. Slaughter	J. M. Tate.
1871	Merchants & Mechanics'	Richmond	A. Y. Stokes	L. R. Moore.
1794	Mutual Asso. Society	"	H. A. Claiborne	H. B. Danforth.
1870	Old Dominion	"	B. H. Nash	B. C. Wherry.
1860	Petersburg Sav. & Ins.	Petersburg	R. R. Hill	D. B. Dugger.
1868	Richmond Bank'g & Ins.	Richmond	Jno. B. Davis	J. F. C. Potts.
1875	Richmond Fire Asso'n	"	H. K. Ellyson	R. T. Brooke.
1873	Sea Board	Norfolk	W. H. Taylor	W. T. Walker.
1868	Southern Mutual	Richmond	W. C. Carrington	J. E. Neiswanger.
1832	Virginia Fire & Marine	"	W. L. Cowardin	Wm. Willis, Jr.
1866	Virginia Home	"	D. J. Hartsook	B. C. Wherry, Jr.
1865	Virginia State Fire	"	J. L. Bacon	W. H. Christian.

WEST VIRGINIA.

1866	Ætna Fire & Marine	Wheeling	W. B. Simpson	R. Savage.
1856	Citizens' Fire & Marine	"	L. V. Delaplain	W. W. Shriver.
1831	Fire & Marine	"	A. Wilson	C. H. Collier.
1862	Franklin	"	J. N. Vance	T. P. Phillips.
1867	German Fire	"	J. Osterling	F. Riester.
1869	Peabody	"	W. Bailey	J. V. L. Rogers.

WISCONSIN.

1868	Brewers' Fire of Am.	Milwaukee	W. H. Jacobs	F. H. Magdeburg.
1870	Concordia Fire	"	Ch. Eisfeldt	G. Wollaeger.
1854	Germantown Far. Mut.	Germantown	Paul Bast	Henry Fleischer.
1871	Hecla	Madison	J. A. Johnson	Halle Steensland.
1857	Herman Farmers' Mut.	Woodland	John Zirbel	John Steiner.
1851	Madison Mutual	Madison	David Atwood	B. E. Hutchinson.
1852	Milwaukee Mech. Mut.	Milwaukee	C. Prenaser	A. J. Cramer.
1866	Northwestern National	"	A. Mitchell	J. P. McGregor.
1870	Vernon Co. Mut. M. & F.	Chaseburg	L. E. Steenberg	O. Johnson.

FOREIGN COMPANIES.

Date.	Company.	Location.	Representatives in America.
1861	Allgemeine Versicherung Gesellschaft für Seefluss und Landsport	Dresden, Saxony	J. Bertschmann, New York.
	Berlin-Cologne	Berlin, Prussia	Tideman, Hirschfield & Co., San Francisco
1833	British America	Toronto, Canada	Hamilt'n Bruce, N. Y.
	British Foreign & Mar.	Liverpool, Eng.	John G. Dale, New York.
	China and Japan	Shanghai, China	W. H. Foster, Jr., San Francisco.
	China Traders'	Hong Kong "	Williams & Blanchard, San Francisco.
1861	Commercial Union	London, England	Elijah Alliger, New York.
1720	Corporation of the London Assurance	London, "	Frame, Haw & Lockwood, N. Y.
	French Incorporation	Paris, France	McCormick Bros. & Findley, Chicago.
1821	Guardian F. and L.	London, England	H. E. Bowers, New York.
1855	Hamburg-Bremen	Hamburg, Ger.	S. Von Dorrien, New York.
	Hamburg-Magdeburg	" "	Gutte & Frank, San Francisco.
1803	Imperial	London, England	R. D. Alliger, New York.
1852	Lancashire	Manchester, "	H. Robertson, New York.
1836	Liverpool & London & Globe	Liverpool, "	J. E. Pulsford, New York.
	London & Lancashire Maritime	Liverpool, "	Falkner, Bell & Co., San Francisco.
1809	North British & Mech.	London, "	Ezra White & Co., N. Y.
	North China	Shanghai, China	Macoudray & Co., San Francisco
	Northern	London, England	R. D. Alliger, New York.
1859	New Zealand	Auckland, N. Z.	Hugh Craig, San Francisco.
1858	Queen	Liverpool, Eng.	W. H. Ross, New York.
1867	Rheinish Westfallen Lloyd's Mar. Ins. Co.	M. Gradsbach, Ger.	Wm. F. Heins, New York.
1845	Royal	Liverpool, England	McDonald & Bedale, New York.
	"	" "	Foster & Sarle, Boston.
	"	" "	George Wood, Philadelphia.
	"	" "	John S. Law & Son, Cincinnati.
	"	" "	Charles H. Case, Chicago.
	"	" "	Beeble & Castleman, Louisville.
	"	" "	Proud & Campbell, Baltimore.
	"	" "	C. R. Knowles, Albany, N. Y.
1873	Royal Canadian	Montreal, Canada	St. John & Hughes, New York.
1865	Scottish Commercial	Glasgow, Scotland	E. W. Crowell, W. T. Read, N.Y.
	Sea Marine	Liverpool, England	
	Svea	Gothenburg	Henry Balzer & Co., S. Francisco
1863	Swiss Lloyd's Transatlantic Insurance Co.	Winterthur, Switz	J. Bertschmann, New York.
	Switzerland Marine	Zurich, Switzerland	Henry Balzer & Co., S. Francisco.
	Transatlantic F. & M.	Hamburg, Ger.	G. Marcus & Co., San Francisco.
	Union Marine	Liverpool, Eng.	Falkner, Bell & Co., S. Francisco.
	Western Assurance	Toronto, Canada	C. W. Standart, New York.
	Yantsu	Shanghai, China	Macoudray & Co., S. Francisco.

DIRECTORY OF THE

LIFE INSURANCE COMPANIES DOING BUSINESS IN THE UNITED STATES.

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ALABAMA GOLD LIFE, Mobile, Ala. C. E. Thames, Pres.; T. N. Fowler, Sec.
ALLIANCE MUTUAL, Leavenworth, Kan. H. D. Mackey, Pres.; G. A. Moore, Sec.
AMERICAN, Philadelphia, Pa. Geo. W. Hill, Pres.; J. S. Wilson, Sec.
AMERICAN POPULAR, New York. T. S. Lambert, Pres.; Jas. Cruikshank, Sec.
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MUTUAL LIFE, New York. F. S. Winston, Pres.; Isaac F. Lloyd, Sec.
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PENN MUTUAL, Philadelphia, Pa. S. C. Huey, Pres.; Henry Austie, Sec.
PHŒNIX MUTUAL, Hartford, Conn. A. C. Goodman, Pres.; J. N. Holcombe, Sec.
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PROVIDENT SAVINGS, New York. Sheppard Homans, Pres.; G. L. Goodridge, Sec.
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LIFE INSURANCE COMPANIES

THAT HAVE CHANGED OR STOPPED BUSINESS, OR HAVE FAILED OR AMALGAMATED WITH OTHER COMPANIES.

Date of Charter or Organization.	Name and Location of Company.	Date of Changing or Stopping Business.	How Disposed of.—Remarks
1867	ALABAMA MUTUAL, Selma, Ala.	1868	Organized with a capital of $100,000 and full powers for all kinds of Life Insurance. Its career seems to have been brief and inconspicuous.
1847	AMERICAN MUTUAL, New Haven, Conn.	1873	In 1871 the transfer to American National L. & T. was authorized, but was not consummated until 1873. See Conn. Life Rep., p. xxxii. The parties in interest were the same and the change was merely technical.
1866	AMERICAN NATIONAL LIFE & TRUST, New Haven, Ct.	1875	Chartered 1866, but its business was in the American Mutual until 1873. In 1875 the dormant charter of the National Capitol Life was purchased, the business transferred, and the legal headquarters removed to Washington, D. C.
1851	AMERICAN TEMPERANCE, Hartford, Conn.	1861	Organized for insuring temperance men at special rates. Changed plans and name in 1861, and is now the well-known Phœnix Mutual Life of Hartford.
1868	AMERICAN TONTINE, New York City.	1871	Had 1,371 policies and $269,665 assets at date of retirement. Surplus of $30,000 as to policyholders, but capital badly impaired. Reinsured in Empire Mutual of N. Y., which company the next year reinsured in the Continental of N. Y.
1869	AMICABLE MUTUAL, New York City.	1873	Reinsured in the Guardian Mutual of New York. Assets $177,560 and policies 685 at date of retirement. The Guardian went into seclusion the year following.
1869	ANCHOR LIFE, Jersey City, N. J.	1872	Collapsed from an assumed condition of high prosperity to a state of shameless bankruptcy. See Mass. Life Rep. for 1873, p. viii. No satisfactory showing has been made by the receiver, although five years have elapsed.
1868	ARLINGTON MUTUAL, Richmond, Va.	1869	Merged with the Piedmont. The union is now known as the Piedmont and Arlington Life Insurance Company of Richmond, Va.
1868	ASBURY LIFE, New York City.	1873	Ceased new Business Oct. 11, 1873. Capital all swamped and $20,000 deficit to policyholders besides. 2,175 policies in force. Receiver appointed in 1874. The failure was a bad one for the policyholders.
1866	ATLAS LIFE, St. Louis, Mo.	1872	Had about 3,000 policies. Reserve became impaired. Reinsured in the St. Louis Mutual, which reinsured in the Mound City, which became the St. Louis Life, and subsequently became the Columbia of St. Louis. Receiver, Dec. 1876.
1835	BALTIMORE, Baltimore, Md.	1867	Reinsured in the Equitable of New York. Had 99 policies and ample assets, but no taste for modern competition and so retired from the field in good order.
1870	BEN FRANKLIN, New York City	1870	Stock company. The president, John E. De Witt, Esq., became president of the United States Life of New York and the Ben Franklin was merged in that company. It had issued only about 400 policies.
1867	CALIFORNIA MUTUAL, San Francisco, Cal.	1872	Reinsured with the Republic of Chicago. Assets $542,761 of which nearly $300,000 were in stock notes and agents' balances. The company had policies in force insuring $3,135,278. The capital was impaired $18,000.
1867	CAROLINA LIFE, Memphis, Tenn.	1873	Jeff Davis was its first and only president. At date of retirement the company had $900,888.43 assets and 3,513 policies, of which 2,748 were reinsured by the Southern Life, Memphis. Cause of failure excessive mortality and policy loans.
1861	CHICAGO MUTUAL, Chicago, Ill.	1864	Reinsured in the Union Mutual of Maine. The company had but very few risks at the date of its retirement. Exact number not ascertained.
1867	CINCINNATI MUTUAL, Cincinnati, O.	1871	Reinsured in the Union Central of Cincinnati. Gross assets $306,943 and policies 2,483 at date of retirement. 1,339 new policies had been issued the year preceding. Assets ample as to policyholders. Capital impaired.
186-	COMMONWEALTH, New York City.	1873	National Life of the U. S. A. covered with a blanket policy for about 18 months, changing many risks. Remainder reinsured in the N. J. Mutual, April, 1875. Last official report assets $122,718, and 2,263 policies.
1866	CONTINENTAL LIFE, New York City.	1876	Placed in Receiver's hands on suit of stockholder, and company dissolved by order of court. Last report gave assets $7,868,680.48. Policies 24,763, insuring $51,179,234. The subsequent investigation revealed a bad condition and corrupt management.
1769	CORPORATION OF THE EPIS. CLERGY, New York.		Those two were originally integral parts of the Pennsylvania organization of similar name. In 1797 the funds were divided and the three corporations became distinct. New York passed an act in 1798 recognizing its branch, but that as well as the New Jersey branch passed out of public sight many years ago, although all three are still extant, but none of them appear in any department reports or make any public exhibit of their condition.
1769	CORPORATION OF THE EPIS CLERGY, New Jersey.		
1868	CRAFTSMEN'S, New York City.	1872	Reinsured in the Hope Mutual of New York. Assets $284,209 policies 1,839. The Hope went, in turn, to the New Jersey Mutual before the close of the year, and the latter failed in February 1877.
1849	CRESCENT MUTUAL, L. F. & M., New Orleans, La.		Still operating as a Fire Insurance company. Only wrote about 200 life policies, concluded to discontinue and bought them all up except one, on which a loss occurred, which was duly paid.
1868	DELAWARE MUTUAL, Wilmington, Del.	1878	Policyholders retained their contracts in the Delaware Mutual and the company took out a reinsurance in the National of U. S. A. The Delaware Mutual ceased new business in 1878 but still collects its renewal premiums.
1868	DE SOTO, St. Louis, Mo.	1871	Reinsured in the Republic Life of Chicago. The company had $277,863 assets and 1,267 policies pending, insuring $3,869,424.
1867	DIAMOND STATE MUTUAL, Wilmington, Del.	1868	Issued only a few policies, mainly among the managers. Not promising to be a success, the company was quietly dropped by mutual consent and went out of sight.
1814	DUTCHESS COUNTY, F., M. & L., Poughkeepsie, N. Y.		This company issued life policies, but we have discovered no record of its business in detail or when it quit. The Dutchess County Mutual Fire, of 1836, is a distinct company
1869	EAGLE, Chicago, Ill.	1869	Reinsured within a year from its birth in the Great Western of Chicago, which had at the time only $113,000 available assets, and the next year itself was reinsured by the Republic of Chicago.
1847	EAGLE LIFE & HEALTH, Jersey City, N. J.	1853	Reinsured in the Knickerbocker of New York say 220 of its [about] 545 policies. Assets of the company diminished $23,840 from the statements of 1849 to 1851; the last one appearing in the N. Y. reports
1868	ECLECTIC LIFE, New York City.	1873	Sept. 12, closed at the suit of a stockholder and a receiver appointed. About 2,500 policies pending. Assets about $300,000. "First National Eclectic Life Assurance Society of the United States" was the original high-toned cognomen.
1866	ECONOMICAL MUTUAL, Providence, R. I.	1873	Reinsured in the Republic of Chicago. Had become impaired some $80,000 by Massachusetts standard. Assets about $750,000. Policies pending about 2,700 at date of retirement.
1849	EMPIRE MUTUAL, New York City.	1872	In 1877 the E. M. reinsured the Amer. Tontine the Farmers' and Mechanics and the U. S. contracts of the International of London, and the following year was itself reinsured by the Continental of New York. Assets $850,000, policies 6,980.
1869	EMPIRE STATE, Watertown, N. Y.	1872	Reinsured in the Life Association, St. Louis, being doubtful of success. The company had 3,361 policies and $366,522 assets, which included a surplus of $16,000 over a 4½ per cent. reserve, but the capital was impaired.
1848	EQUITABLE LIFE & TRUST, Philadelphia.	1852	The Life policies of the company were exchanged for policies in the Ætna Life of Hartford through the Philadelphia agent of the latter. No other details ascertained, but the number of insurants was not large
1867	EXCELSIOR, New York City.	1873	Reinsured in the National of the U. S. A. Assets $514,162. Policies 2,632 at close of the previous year. All covered by the National.
1822	FARMERS' LOAN & TRUST, New York City.		This company in 1843 appears as resisting a "suicide claim." (8 N. Y., 299.) Its life business was inconsiderable and all ran off years ago. It is now one of the reputable Trust companies of New York
1869	FARMERS AND MECHANICS', New York City.	1871	Part of the risks were reinsured in the Empire Mutual of New York. "Reckless audacity yoked up with wholesale fraud," are the words used by the N. Y. Commissioner (see Appendix, 1872, page 281) in describing its management.
1869	GEORGIA MUTUAL, Macon, Ga.	1870	Reinsured in the "Cotton States Life" of the same city. It had only the business of a single year.
1870	GOVERNMENT SECURITY, New York City.	1874	Reinsured in the North America of N. Y., and the North America was the same year required to cease issuing new policies! The Government Security was entirely solvent, with assets of $300,000 and 1,160 policies in force.
1869	GREAT WESTERN, Chicago, Ill	1870	After ineffectually trying to get its deposit of $100,000 out of the State auditor's hands this company reinsured in the Republic of Chicago. The amount of its business was not large; it operated only a single year.
1865	GREAT WESTERN MUTUAL, New York City.	1870	Examined by the Superintendent, found to be in an unsound condition and placed in the hands of a receiver. It was the first N. Y. Life failure of any note. Assets at last report before closing, $551,428; policies pending 3,428.
1853	GREENSBORO MUTUAL, N. C.	1865	The company closed up at the end of the war, but the particulars as to amount of business, cause of retirement, etc., have not been received.
1850	GUARDIAN MUTUAL, New York City.	1873	Stopped new business Oct. 30, having 13,634 policies, insuring $28 the Universal of New York. See New York Insurance Reports o

Date of Charter or Organization.	Name and Location of Company.	Date of Changing or Stopping Business.	How Disposed of.—Remarks.
1866	HAHNEMAN, Cleveland, O.	1872	Reinsured in the Republic of Chicago. Had but $3,000 outstanding losses at close of year previous. Had a surplus of over $100,000. Assets $485,560 and 4,226 policies. Was supposed to be flourishing.
1867	HAND-IN-HAND MUTUAL, Philadelphia.	1875	Discontinued business and wound up. The company had only 39 policies in force at the close of 1874 and assets of $12,181.
1849	HARTFORD LIFE & HEALTH, Hartford, Conn.	1855	Started on a paper capital of $100,000 promissory notes, and did business in Connecticut and New York for a half dozen years. It advertised that it had over 6,000 lives insured and had agencies in principal places in the U. S.
1860	HERCULES, New York City.	1873	Was closed in June and put in the hands of a receiver. The risks were subsequently reinsured in the New Jersey Mutual. Only 277 policies in force and assets $128,575 appear in its last official report.
1866	HOME MUTUAL, Cincinnati, O	1871	Reinsured in the Union Central of Cincinnati. Assets $289,000 and policies 2,917 at date of retirement, 2,267 new policies having been issued during the year. The capital had become impaired.
1869	HOPE MUTUAL, New York City.	1872	At the close of the year reinsured in the New Jersey Mutual. Last report (Dec., 1871) showed assets $546,670 and 4,386 policies, insuring $9,467,031.
1846	HOPE MUTUAL, Stamford, Conn.	(about) 1854	Made one report in New York in 1849 and established agencies in that State. Reported assets $20?,528. In the March *Monitor*, 1854, is notice of a suit against the company, but it probably ceased active business some time before.
1852	HOWARD LIFE, New York City.	1856	Company stopped Life business in 1856, having about 1,000 policies pending, which were reinsured in the United States Life of N. Y. This was another and distinct company from the Howard Fire chartered in 1825.
1869	INTERNATIONAL LIFE, Chicago, Ill.	1873	Reinsured in the Universal of New York. Had at the close of the year previous 187 policies, insuring $312,645, and assets $126,476, including a surplus towards policy-holders, but the capital was impaired.
18.8	INTERNATIONAL LIFE INS. & TRUST CO. Jersey City.	1872	Had only 900 policies pending; reinsured them in the United States Life of New York. Dropped life insurance and went on with the Trust business. Trust company still in operation.
1869	IRON CITY MUTUAL, Pittsburg, Pa.	1874	Guaranty fund of only $29,000. Never did much business. Failure appears to have resulted from undue mortality and expenditures otherwise disproportioned to income. It still appears in the Pennsylvania report with assets $13,575.
1850	JEFFERSON LIFE, Cincinnati, Ohio.		This company appears to have reinsured the few pending life issues of the Ohio Life and Trust when that institution failed in 1857. We know nothing further in regard to it.
1855	KENTUCKY MUTUAL, Louisville, Ky.	1856	The company failed through ignorant management, lowering the rates, taking premium notes, etc. It is said to have taken several thousand policies.
1853	KEYSTONE MUTUAL, Harrisburg, Pa		"There was no loss to any insured member. Policies were purchased at their value or transferred to other companies. Stockholders lost the instalments they had paid." So writes one of the whilom officers.
1869	LABORINGMAN'S, Kewanee and Chicago, Ill.	1870	Was enjoined by the auditor; having failed to comply satisfactorily with the law, and ceased business. First and only statement of assets assumed to represent $101,530. No public statement of policies was made.
1869	LINCOLN LIFE, Chicago, Ill.	1872	Put up a capital in 1870 of $100,000 in stock of the Marine Co. of Chicago in order to secure its charter, but the company never issued any policies, and after 1871 ceased to appear in the Illinois reports.
1867	MASONIC ORPHANS' HOME, Nashville, Tenn.	1869	A stock company. Had but fifty-seven policies extant at the date of collapse. These were reinsured in the Nashville Life Ins. Co., which company also ceased business in March, 1876.
1818	MASSACHUSETTS HOSPITAL LIFE.	1840	Continues as a Trust company with ample assets, but after 1840 gradually abandoned Life insurance. Has only a very few policies now pending.
1870	MERCHANTS', New York City.	1875	Receiver appointed May 7, 1875, and on the 20th of the same month the risks were reinsured in the Globe Mutual of New York. Assets $199,659. Policies 1,391, December 31, 1874.
1849	MERCHANTS & PLANTERS' MUT. L., F. & M., N. O., La.	1852	Went into liquidation, but what amount of business it had accumulated during its brief three years we have been unable to ascertain.
1870	MINNESOTA MUTUAL, St. Paul, Minn.	1875	Reinsured in the Northwestern Mutual of Milwaukee. Had $60,000 assets and 1,170 policies at date of retirement. Company retains an organization but ceases business.
1866	MISSISSIPPI VALLEY, Louisville, Ky.	1872	Joint stock company. Had about 2,000 policies. Reinsured in the St. Louis Mutual, which reinsured in the Mound City, which became the St. Louis Life, which became the Columbia of St. Louis. Receiver, December, 1876.
1867	MISSOURI MUTUAL, St. Louis, Mo.	1874	Reinsured in the Mound City, which became the St. Louis Life, which became the Columbia. The Missouri Mutual had $413,148 assets and 3,600 policies at the time of its absorption.
1868	MOUND CITY, St. Louis, Mo.	1875	In 1874 it enlarged its capital to $1,000,000, acquired control of the St. Louis Mutual, and changed its name to St. Louis Life. In 1876 it reduced its capital to $100,000, and changed its name again to Columbia.
1849	MUTUAL BENEFIT L. & F., New Orleans, La.	1853	Went into liquidation on account of the yellow fever epidemic of '53. It had issued $2,186,000 of insurances, of which $1,225,000 were then in force, half or more on the lives of slaves. No reinsurance or amalgamation.
1845	MUTUAL LIFE, Baltimore, Md.	1857	Reinsured the few policies it had in the Union Mutual of Maine. No record appears in the latter office giving any details, but the transaction is not remembered as one of considerable importance.
1865	MUTUAL LIFE, Chicago, Ill.	1876	Merged with the Safety Deposit in 1873 and remained dormant until the final stoppage in 1876. The combined assets reported by the two, Dec. 31, 1874, were $597,800 and policies 1,995.
1872	MUTUAL LIFE, Pittsburg, Pa	1875	Some of the policies were reinsured in various companies, others were purchased. The failure was from a combination of untoward circumstances—small income, large losses and expenses, shrinkage in assets, etc.
1868	MUTUAL PROTECTION, New York City	1873	Merged into the Reserve Mutual of N. Y. Feb. 13, and June 17 reinsured in the Guardian Mutual, which the following year went to the Universal of N. Y. The M. P. had at last report, Dec., 1872, $2,013,444 and 6,259 policies
1869	NASHVILLE, Nashville, Tenn.	1876	The business ran down until there were only about seven hundred policies extant and $150,000 of assets. Reinsurance of the risks pending in 1876 was finally effected in the Globe Mutual Life of New York.
1851	NASHVILLE MUT. PROTECTION. F. & L., Nashville, T.	1855	Liquidated. No details of its transactions have been furnished.
1863	NATIONAL LIFE, Chicago, Ill.	1874	A co-operative but with a charter and $100,000 deposited. It passed an examination by the Missouri department and was admitted as a "Life Insurance Company." Failed disgracefully in 1874. Total assets outside of the deposits $5?,40.
1863	NATIONAL LIFE, New York City.	1873	Went into a receiver's hands but subsequently reinsured in the American National L. & T. of New Haven, but the $100,000 deposited in the N. Y. department still remains there. See National Union Life and Limb.
1867	NATIONAL CAPITOL, Washington, D. C.	1873	Reported Dec. 31, 1871, assets $175,356 and policies 501. Withdrew from N. Y. Dec 31, 1872, and reinsured in the Penn Mutual of Phila. in 1873. In 1876 the charter was purchased and used to receive the Amer. Nat. L. & T. of New Haven.
1865	NATIONAL LIFE & HEALTH. Kalamazoo, Mich.	1866	Made one report to the Secretary of State and then suspended. Its business was inconsiderable.
1851	NAT'L SAFETY AND TRUST, Philadelphia, Pa.	1852	Discontinued Life business, having issued only a small number of policies.
1863	NAT'L UNION LIFE & LIMB New York City.	1866	Originally chartered for life and accident. Army and Navy a specialty. Changed successively to Mutual Life and Travelers, National Life and Travelers, and finally ran as National Life of N. Y. from 1866 to 1873. See Nat'l Life of N. Y.
18—	NEW JERSEY MUTUAL, Newark, N. J.	1877	An official examination revealed a deficit of more than $400,000, and an attempt was made to transfer to National Capitol of Washington. The case is still in the courts. Receiver appointed in February, 1877.
1830	NEW YORK LIFE & TRUST, New York City.	1840	Discontinued Life business after 1840. Continues Trust business and is a wealthy and reputable institution. At the close of 1873 the company had only 85 policies in force.
1866	NEW YORK STATE, Syracuse, N. Y.	1872	Reinsured in the Guardian Mutual of N. Y. in Dec. It had, a year before, at its last report, $283,412 of assets and 2,291 policies, insuring $3,536,063. The October following the Guardian went to the Universal.
1862	NORTH AMERICA, New York City.	1874	Became impaired and went to the Universal of N. Y. In the Jan., 1874, report it showed $3,509,210 of assets and 12,780 policies. This company was the originator and the great apostle of the "Registry System."
1850	NORTH AMERICA MUT. L. & HEALTH, Philadelphia.	1853	Originally the Spring Garden. The policies of this company were exchanged for those of the Ætna Life of Hartford. There were not many of them, but the exact number and the assets of the company have not been ascertained.
1860	NORTH AMERICAN MUTUAL Philadelphia.	1875	Reinsured in the Penn Mutual of Phila. It had 923 policies insuring $1,890,977 at the beginning of the year 1875, with admitted assets of $426,373.
1849	NORTH CAROLINA, Raleigh, N. C.		Failed during the war, took the benefit of the bankrupt act, and was finally discharged from its liabilities in the bankruptcy court.
1840	OHIO LIFE AND TRUST, Cincinnati, O.	1857	The failure of this Co. as a *Bank* started the monetary panic of 1857. It was not prominent as a life assurer. No public record of its risks appears. The few pending life policies were reinsured in the Jefferson of Cincinnati.
1848	PHILADELPHIA, Philadelphia.	1852	Abandoned the life and health business and continued fire insurance. Its Life business was inconsiderable, but we are without details.
1849	PHŒNIX, St. Louis, Mo.	1851	Did only a limited life business and at the end of two years reinsured with the New York Life and abandoned that branch. The company still continues Fire Insurance.
1870	POLICYHOLDERS' L. & TON. Charleston, S. C.	1873	Reinsured in Life Association of St. Louis, by vote of policyholders, only 354 in number. Assets at date of reinsurance $75,342. Oppressive taxation (said to be 4 per cent. on assets) and undue expenses induced the retirement.
1867	PROVIDENT FUND & LIFE, New York City.	1867	Had a paid-up cash capital of $300,000. Wrote 26 policies, received $1,983 premiums, incurred $32,909 expenditures, got discouraged and quit—all in one year!
1869	PROV. MUT. LIFE AS. CO. OF THE S., Charleston, S. C.	1870	Died of a name and transmitted the disease! (See Policyholders Life and Tontine.) The P. M. L. A. Co. was the seed from which came the P. H. L. & T., and the latter went to the Life Association three years later.
1871	PUTNAM LIFE, Putnam, Conn.	1871	Completed its organization, but was discouraged from proceeding to business by the unfavorable outlook of Life Insurance.
1870	REPUBLIC, Chicago, Ill.	1874	The stockholders purchased the National U. S. A., and preferring the superior franchises of the latter, the Republic was retired from active business. It has not failed or amalgamated, but has ceased new business.
1872	RESERVE MUTUAL, New York City.	1872	Was composed of the Mutual Protection and Widows and Orphans, both of N. Y., and went to the Guardian Mutual, which went to the Universal. The "Reserve" never reported to the Insurance Department.
1869	SAFETY DEPOSIT, Chicago, Ill.	1873	Merged with the Mutual Life of Chicago and both companies remained nearly dormant until the final stoppage in 1876. Separate assets of the Safety Deposit Dec. 31,

Date of Charter or Organization.	Name and Location of Company.	Date of Changing or Stopping Business.	How Disposed of.—Remarks.
1862	SECURITY, New York City.	1876	Succumbed Dec., 1876, upon an examination by the Ins. Department, and went into bankruptcy with an alleged deficit of over $2,000,000. Assets at date of last report $4,023,441 41, and pending policies 9,849 insuring $20,616,269.
1837	ST. LOUIS MUTUAL, St. Louis, Mo.	1873	For many years the leading life company of the West. Its management became involved, and having 14,000 policies and $5,308,956 assets it was absorbed by the Mound City, a little third-class company 5 years old. The M. C. increased its capital nominally to $1,000,000 and changed name to St. Louis Life. After two years of struggle the million was reduced to $100,000 and the name again changed to Columbia. The drama was closed Dec., 1876, by a Receiver!
	ST. LOUIS LIFE, St. Louis, Mo.	1875	
1866	SOUTHERN LIFE, Memphis, Tenn.	1876	In 1873 the So. L. reinsured the Carolina Jeff. Davis' company, and undertook a bad contract which finally brought the company to bankruptcy. The S. had over two millions of assets and over 6,000 policies pending.
1836	SOUTHERN LIFE AND TRUST Co., Mobile, Ala.	1869	Reinsured the limited number of risks which it had secured in the New York Life. We have no details of the transaction, but the business was not large.
1817	SOUTHERN MUTUAL, Athens, Ga.	1856	Transferred its Life business to the Southern Mutual of Columbia, S. C. The Athens Co. still continues the fire business. There were only about 300 life policies, and the reinsuring company closed up in a few years.
1854	SOUTHERN MUTUAL, Columbia, S. C.	1868	Principal transaction the reinsurance of the Georgia company with about 300 policies. In 1860 it had 1,321 policies, more than half on slaves. An investment of $110,000 in Southern war bonds resulted in its financial ruin.
1850	SOUTHERN MUTUAL, New Orleans, La.	1853	Reinsured with the United States Life and Trust of Philadelphia the limited number of policies which it had secured. The U. S. L. & T. failed about nine years later.
1849	SPRING GARDEN, Philadelphia.	1853	In 1850 changed to North American Life and Health, and in 1853 the policyholders went into the Ætna of Hartford. The business was small. No details.
1867	STANDARD, New York City.	1871	Reinsured in the Government Security, which in 1874 went to the North America, which the same year went to the Universal. The Standard had $281,563 of assets and 1,462 pending policies when it last reported to the department.
1854	SUSQUEHANNA MUTUAL, Harrisburg, Pa.	1856	Reinsured in the American Life of Philadelphia, and the stockholders lost about 30 per cent. of their investment. The career of the company was brief, and the amount of business small.
1869	TEUTONIA, Chicago, Ill.	1876	Went into the hands of a Receiver. Had assets enough to pay policy-holders in full and stockholders in part. Had 3,210 policies in force insuring $2,962,561.
1870	TEXAS MUTUAL, Galveston.	1875	Reinsured in the Alabama Gold Life of Mobile. Engaged quite actively in the Life business for a while, but finally retired and reinsured as stated. Assets at retirement said to be about $250,000.
1847	TRENTON MUTUAL, L. & F., Trenton, N. J.	1852	Admitted to New York May, 1849, as a life and fire company. Made two annual statements. Had life policies in 1849 insuring $1,514,350 with premiums $36,133. Was unsuccessful in the life business and abandoned it about 1852.
1818	UNION ASSURANCE, New York City.	1810	Started Life business about 1836 and maintained it four or five years. We have no details of the business secured or the disposition which the company made of it.
1867	UNITED SECURITY, Philadelphia.	1871	Started with a capital of $1,000,000 and a board of directors of unusual repute, and illustrated in three brief years that life insurance requires professional talent for its successful prosecution. It reinsured in the Penn Mutual.
1850	UNITED STATES ANNUITY & LIFE, Hartford, Conn.	1851	Did but little business, but we hear of the company as late as 1856, asking the Legislature for authority to assess its stock notes. The final dissolution was about 1856.
1850	UNITED STATES INS., ANN. & TRUST, Philadelphia.	1862	Had a brief career and a limited business, and is said to have failed through speculation and mismanagement.
1867	UNITED STATES, Lafayette, Ind.	1868	Only ran a year and then made a compromise with its policyholders. The amount of business secured was inconsiderable. No details.
1866	UNITED STATES MUTUAL L. & CAS., Jersey City, N.J.	1869	Was originally the U. S. Casualty. In 1868 changed to Life and Casualty. In 1869 changed to Anchor Life, and the Anchor failed disgracefully in 1872.
1866	WESTERN, Cincinnati, O.	1869	Appeared only once in the (1868, bus. for 1867) Ohio report as having assets $265,922 and liabilities $240,920. Number of policies not stated. Reinsured in the Cincinnati Mutual.
1867	WESTERN MUTUAL, St. Louis, Mo.	1869	Reinsured in the Commonwealth of N. Y. and the Commonwealth reinsured four years later, partly in the National of the U. S. A. and partly in the New Jersey Mutual.
1864	WIDOWS & ORPHANS' BENEFIT, New York City.	1872	Reinsured in the Mutual Protection, which the same year turned itself into the Reserve Mutual and reinsured in the Guardian Mutual, which the next year went to the Universal. W. & O. had 4,537 policies and $1,529,068 assets.
1868	WIDOWS AND ORPHANS', St. Louis, Mo.	1868	The company was not a success. It had but 70 policies and these were reinsured in the Life Association by a unanimous vote of the policy-holders. Assets at date of retirement $11,909.
1867	WIDOWS & ORPHANS' FUND, Nashville, Tenn.	1876	Assets about $250,000 and policies about 800. Business died out and the Commissioner suspended the company. It was originally patronized by the Odd Fellows. It had some 2,500 policies two years before.
1869	WILMINGTON LIFE, Wilmington, Del.	1873	Reinsured in the Life Ins. Co. of Va. at Petersburg 350 of its 416 policies. The management were not versed in life insurance and failed to secure business.
1866	WORLD MUTUAL, New York City.	1875	Died of dry rot induced by inefficient management. The policies fell off from 2,901 to 1,191 during 1874, and to 414 in 1875. More than sixty per cent. of the terminations were lapses!

More than 20,000 Addresses.

DIRECTORY OF THE INSURANCE AGENTS OF THE UNITED STATES AND CANADAS.

In 1874 the first well-defined attempt to collate a Directory of the Insurance Agents of this country was made by the Editor of the BLUE BOOK. Eleven thousand addresses were gathered and printed in this publication for that year. The effort was followed by such marks of approval that it was repeated with increased diligence the year following, when more than two thousand additional names were secured. The importance of making the Centennial issue as complete as possible led to the adoption of a different and more comprehensive plan for the present year; official copies of the license records of all the States where such records are kept were purchased, and from these the insurance agents were copied out and set in order. The result has been that a perfectly authentic list has been secured, which in most of the States is entirely exhaustive, and our twenty-six pages of last year are increased to forty-two pages, this!—a gain of more than sixty per cent., giving a record of over twenty thousand agents' names; a register that has never before been approached for volume, completeness, and value.

Explanations.—In the following Directory the letters after the names indicate the specialty of the agent, thus: **F.** stands for Fire Insurance agent; **L.** for Life; **M.** for Marine; **B.** for Broker; **S.** for Solicitor or Sub. agent; **F. & M.** for Fire and Marine; **L. S.** for Life Solicitor, etc., as the case may be.

Alabama.

ALABAMA.

ATHENS, Limestone Co.
Sanders & Hays, F.

BIRMINGHAM, Jefferson Co.
S. W. Gillespie, F.
W. H. McNeill, F. & L.
W. J. Milliner, F.

DECATUR, Morgan Co
L. S. Banks, F.

DEMOPOLIS, Marengo Co
J. R. Robertson & Co., F. & L.

EUFALA, Barbour Co.
Hodges & Treutlen.
J. G. T. Martin & Son, F.
Robert F. Nance, F.
A. A. Walker & Co., F.

GREENSBOROUGH, Hale Co.
W. C. Garrett, F.

GREENVILLE, Butler Co
J. R. Abrams, F.

HUNTSVILLE, Madison Co
Robert W. Coltart, F
Crowder & Newman, F. & L.
Robert E. Coxe, F. & L.
John L. Rison, F. & L.

JACKSONVILLE, Calhoun Co
W. T. Alexander F. & L

MARION, Perry Co.
Johnson & Pierson.
W. R. Nutt F.
D. A. Pierson, F.
Rev. Thos. Tabb, F.

MOBILE, Mobile Co.

R. S. BUNKER, Gen. Agent for New York Life Ins. Co. and New England Mut. Life Ins. Co.

D. Clarke, L.
A. Du Mont, F.
WILLIAM A. GARNETT, F.
E. B. Geolett, F.
John H. Higley, F.
C. A. Holt, F.
Daniel McNeill, F. & L.
Samuel C. Muldon, F., M. & L.
Joseph E. Murrell, F. & L.
Israel Putnam, F.
Roff & Miller, F.
John C. Ruse, F., M. & L
J. M. Sears, L.
Stoutz Bros., L.
T. T. Tunstall, L.
Daniel Wheeler, F.
Williams & Glennon, F.
Wilson & Barnes, L.

MONTEVALE, Shelby Co.
S. S. Holbrook, L.

MONTGOMERY, Montgomery Co.
James R. Adams, F. & L.
S. H. Beasley, F. & L.

Alabama.—Arizona Territory.

G. A. Cary, L.
W. L. Chambers, L.
H. C. Davidson, L.
T. L. Jones, L.
Thomas Joseph, F.
H. Kennieworth, F.
F. M. Kohn, F.
Lehman, Durr & Co., F. & L.
Moses Bros., F. & L.
J. W. Palmeter, L.
Cyrus Phillips, F.
William W. Sublette, F. & L.
Wolff, Hurtz & Co., L.

OPELIKA, Lee Co.
J. S. Bennett F.
Bowen & Bennett, F.
Echols & Crumley F.
McKenzie & Ragland, F.
A. A. Scott, F.
Scott & Clower, F. & L.

SELMA, Dallas Co.
Merritt Burns, F.
N. D. Cross, F.
J. A. Harwood & Bro., F. & L.
A. Kayser, F. & L.
McConnice & Gerstmann, F. & L.
Thomas Peters, Jr., & Co., F., M. L. & A.

THOMAS PETERS, Jr., General Agent for Alabama for Mobile Fire Underwriters, Mutual Benefit Life, Travelers and Accident and Railway Passengers Cos. Special Agt., L. & L. & G.

B. M. Woolsey, F.

TALLADEGA, Talladega Co
T. N. Anglin, F. & L.
Andrew Lawson, F.
F. C. McAlpine, F. & L.

TUSCALOOSA, Tuscaloosa Co.
Joshua H. Foster, F.

TUSCUMBIA, Colbert Co.
Robert Cloud, F.

TUSKEGEE, Macon Co.
Thos B. Dryer, F.

UNION SPRINGS, Bullock Co.
M. R. Simmons, F.

UNIONTOWN, Perry Co.
Bush & Pitts, F. & L.

WHISTLER, Mobile Co.
J. J. Grace, F.

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ARIZONA TERRITORY.

YUMA, Yuma Co.
J. M. Barney, F.

Arkansas.

ARKANSAS.

ARKADELPHIA, Clark Co.
John R. McDaniel, F.

AUGUSTA, Woodruff Co.
W. W. Garland, F.

BATESVILLE, Independence Co.
Aaron W. Lyon, F.

CAMDEN, Ouachita Co.
Rob't E. Sallee, F.

CLARKSVILLE, Johnson Co.
W. R. Harley, F.

DARDENELLE, Yell Co.
Joseph Evins, F.

DES ARC, Prairie Co.
R. Sutschiff, F.

DUVALLS BLUFF, Prairie Co
R. B. Carl Lee, F.

FAYETTEVILLE, Washington Co.
Louis J. Hickman, F.
J. H. Van Hoose F.

FORT SMITH, Sebastian Co
R. M. Johnson, F.
J. H. Sparks, F.
J. H. Sparks & Co., F. L. & M.

FULTON, Hempstead Co.
W. A. Jett, L.

HAMBURG, Bradley Co.
J. J. Curry, F.

HELENA, Phillips Co.
James L. Denton, F.
Wm. H. Stone, F. & L.
Roderick Williams, F.
Austin H. Yerby, F. & L.
A. H. & J. H. Yerby, F.

HOPE, Hempstead Co.
Joel R. Borden, F.

HOT SPRINGS, Garland Co.
Geo. W. Baxter, F.
Sumter & Smith, F.

JACKSONPORT, Jackson Co.
Joseph M. Bell, F.

LITTLE ROCK, Pulaski Co.
Sam B. Adams, F. & M.
John F. Boyle, F.
P. H. Carnes, L.
Will F. Cates, L.
M. A. Cohn, F.
John W. Faust, F. & M.
John H. Gress, F.
J. Kellogg L.
Isaac Lawrence, F.
S. H. Marshall, F. & M.
J. S. Pollock, F.
J. T. Trezevant, F. & M.
Trezevant & Marshall, F. & M.

OZARK, Franklin Co.
W. W. Jonnings, F.

Arkansas.—California.

PINE BLUFF, Jefferson Co.
B. F. Fall, F.

RUSSELVILLE, Pope Co
F. E. Banaw, F.

SEARCY, White Co.
John G. Holland, F.

VAN BUREN, Crawford Co.
Leonard C. Southmayed, F.

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CALIFORNIA.

ALAMEDA, Alameda Co
Levi Jenks, F.
E. B. Keene, F.

ALVARADO, Alameda Co
D. C. Owen, F.

AMADOR CITY, Amador Co
L. T. Lewis, F.

ANAHEIM, Los Angeles Co.
H. S. Austin, F.
Cohen & Willard, F.
A. Sangenbenger, F.
A. W. Steinbart, F

ANTIOCH, Contra Costa Co.
Cruikshank & Stickler, F.
D. T. Hard F.
R. B. Hard, F.
Van W. Phillips, F.

ARCATA, Humboldt Co.
Robert Burns F.

AUBURN, Placer Co.
Robert Gordon, F.
Dwyer, Gubbay & Co., F.
S. M. Stevens, F.

BAKERSFIELD, Kerr Co.
H. C. Parks, F.
Geo. Venable Smith, F.

BATAVIA, Solano Co.
T. S. Bagley, F.

BERKELEY, Alameda Co.
C. A. Peck, F.

BENICIA, Solano Co.
W. Blake, F.
J. W. Jones, F.
G. H. Riddle, F.

BLOOMFIELD.
O. H. Hoag, F.

CALISTOGA, Napa Co.
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J. H. Francis, F.
A. C. Palmer, F.
Palmer & Hoddy, F.

CAMBRIA, San Luis Obispo Co.
F. E. Darke, F.

CAMPTONVILLE, Yuba Co.
J. P. Brown, F.

California.

CASTROVILLE, Monterey Co.
J. Malloy, F.
W. A. Rogers, F.
W. B. Wood, F.

CHEROKEE FLAT, Butte Co.
Louis Glass, F.

CHICO, Butte Co.
A. H. Chew, F.
J. W. Gilkyson, F.
C. V. Hobart, F.
F. C. Lusk, F.

CLOVERDALE, Sonoma Co
D. L. Brush, F.
Wm. J. McCracken, F.
D. B. Morgan, F.

COLFAX, Placer Co.
J. B. Hayford, F.
Jacob Kuenzly, F.

COLUMBIA, Tuolumne Co
J. C. Duchard, F.

COLUSA, Colusa Co.
J. W. Good, F.
J. H. Pope, F.
J. R. Samuels F.
C. A. Stanley F.
P. L. Washburn, F.

CRESCENT CITY, Del Norte Co.
F. Knox, F.
J. G. Wail, F.

DAVISVILLE, Yolo Co.
W. Dresbach, F.
M. Weinberger, F.
W. S. Williams, F.

DECOTO.
W. W. Brier, F.

DENVERTON, Solano Co.
S. K. Nurse, F.

DIXON, Solano Co.
A. J. Buckles, F.
J. W. Cotter, F.
J. Fredrickson, F
Peter Smythe, F.

DOWNIEVILLE, Sierra Co.
S. B. Davidson, F.
William Stoddart, F.

DUNCAN'S MILLS, Sonoma Co.
S. M. Duncan, Jr., F.

DUTCH FLAT, Placer Co.
C. A. Barrett, F.
William S. Cook, F.
T. J. Nichols, F.

EAST OAKLAND.
A. B. Webster, F.

EL DORADO, El Dorado Co.
T. T. Morrelle, F.

ELMIRA, Solano Co.
J. H. Barrett, F.
Davidson & Weil F.

California.

EUREKA, Humboldt Co.
Peter Belcher, F.
A. W. Randall, F.
J. A. Watson, F.
F. A. Weck, F.

FERNDALE, Humboldt Co.
E. J. Dodge, F.

FOLSOM, Sacramento Co.
J. H. Burnham, F.
J. S. Merideth, F.

FORT JONES, Siskiyou Co.
H. J. Diggles, F.

FRESNO, Fresno Co.
William H. Creed, F.
J. W. Ferguson, F.

GALT, Sacramento Co.
Whittaker & Ray, F.

GAUDALUPE.
Jonas Westcott, F.

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GILROY, Santa Clara Co.
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C. J. Diefendorff, F.

GRASS VALLEY, Nevada Co.
F. G. Beatty, F.
A. B. Brady, F.
J. D. Mack, F.
C. Cashwell Smith, F.

GRAYSON, Stanislaus Co.
Geo. H. Copland, F.

GREENVILLE, Plumas Co.
C. W. Poindexter, F.

GRIDLEY, Butte Co.
A. L. Henshaw, F.

HALF MOON BAY, San Mateo Co.
W. T. McDonald, F.

HAYWARD, Alameda Co.
A. R. Hall, F.
Joel Russell, F.

HEALDSBURG, Sonoma Co.
J. R. Fenno, F.
George Mulligan, F.
W. I. Robinson, F.
J. W. Rose, F.

HILL'S FERRY, Stanislaus Co.
C. G. Hubner, F.

California.

HOLLISTER, Monterey Co.
T. L. Baldwin, F.
L. B. Edwards, F.
Malcolm & Stevens, F.
A. J. McConnell, F.
Albert Smith, F.

HUENEME, San Benito Co
A. Gerberding, F.

INDEPENDENCE, Inyo Co.
Harris & Rhine, F.

IONE VALLEY, Amador Co
Stewart & Bennetts, F.
George Woolsey, F.

IOWA HILL, Placer Co.
J. W. Chinn, F.

JACKSON, Amador Co.
A. Caminetti, F.
Thomas Conlon, F.
C. M. Meek, F.

KELSEYVILLE.
H. Charmak, F.
W. G. Young, F.

KERNVILLE, Kern Co.
Alvin Fay, F.

KNIGHT'S LANDING, Yolo Co.
Huston Bros., F.
N. P. Snowball, F.

LAKEPORT, Lake Co.
J. R. Cook, F.
H. A. Oliver, F.
J. W. Mackall, F.
T. D. Tunis, F.

LA PORTE, Plumas Co.
C. H. Wheeler, F.
S. Wheeler, F.

LEXINGTON.
T. McLain, F.

LIVERMORE, Alameda Co
Anspacher Bros., F.
Israel Horton, F.
M. P. H. Love, F.

LODI, San Joaquin Co.
McLeod & Stanley, F.

LOMPOE.
J. P. Henning, F

LORENZO.
C. T. Cottrell, F

LOS ANGELES, Los Angeles Co.
W. J. Broderick, F.
John Cartin, F.
Elliott & Bancroft, F.
Chas. E. Johnson, F.

LOS BANOS, Merced Co.
Korn & Hirschfeld, F.

LOWER LAKE, Lake Co
J. C. Cragler, F.

MARIPOSA, Mariposa Co.
C. Bogan, F.
J. J. Cook, F.

MARTINEZ, Contra Costa Co
W. H. Ford, F.

MARYSVILLE, Yuba Co
C. M. Gorham, F.
H. S. Hoblitzell, F.
George Merritt, F.
Geo. W. & W. F. Peacock, F.

MAYFIELD, Santa Clara Co.
Dr. J. A. Hamilton, F.

MENDOCINO, Mendocino Co
M. J. Galvin, F.
W. Heeser, F.

MERCED, Merced Co.
Sam'l C. Bates, F.
J. B. Bruce, F.
Silas W. Geiss, F.

MERIDIAN, Sutter Co.
W. C. Smith, F.

MIDDLETON, Lake Co.
M. Getz, F.

MODESTO, Stanislaus Co.
J. S. Alexander, F.
Davis & Medley, F.
Maddux & May, F.
George Perley, F.

MOK HILL, Calaveras Co.
C. Hoerebner, F.
William Innes, F.

MONTEREY, Monterey Co.
McClure Bros., F.
W. H. Pyburn, F.

MONTICELLO, Napa Co.
M. Cohn, F.

MOORE'S FLAT, Nevada Co.
Marks & Co., F.

MORO.
Stewart & Arthur, F.

California.

MOUNTAIN VIEW, Santa Clara Co.
Z. E. Burke, F.
S. P. Taylor, F.

MURPHY'S, Calaveras Co.
J. L. Speny, F.

NAPA CITY, Napa Co.
Louis Bruck, F.
G. G. Lyman, F.
T. U. Mount, F.
S. R. Throckmorton, F.

NEVADA CITY, Nevada Co.
Bell & Belden, F.
H. H. Haskins, F.
E. M. Preston, F.
R. W. Tully, F.

NEWVILLE, Colusa Co.
W. L. Munroe, F.

NORTH SAN JUAN, Nevada Co.
Buhring & Chisholm, F.
A. H. Crane, F.

OAKLAND, Alameda Co.
F. O. Fuller & J. N. Crane, F.
J. J. Gardner, F.
H. W. George, F.
W. F. Hitchcock, F.
T. L. Walker, F.
B. F. Wallis, F.

OAKLAND POINT, Alameda Co.
H. D. Underwood, F.

OAKVILLE, Napa Co.
William Locker, F.

OROVILLE, Butte Co.
David Hecht, F.
A. McDermott, F.
Ch. W. Sure, F.

PENRYN, Placer Co.
B. R. Wells, F.

PETALUMA, Sonoma Co.
Chas. S. Barney, F.
P. Cowen, F.
T. A. Gilbert, F
Geo. P. McNear, F.
W. R. Wells, F.

PESCADERO, San Mateo Co.
A. T. Plath, F.
J. C. Williamson, F.

PLACERVILLE, El Dorado Co
S. J. Alden, F.
A. P. Hall, F.
L. D. Marks, F.

PLEASANTON, Alameda Co.
Dr. I. N. Mark, F.
Meyer, Chadbourne & Co., F.

PUNTA ARENAS, Mendocino Co.
L. G. Morse, F.

PRINCETON, Colusa Co.
J. S. Wall & Co., F.

QUINCY, Plumas Co.
C. T. Kaulbach, F.

RED BLUFF, Tehama Co.
D. W. Gedney, F.
Chas. R. Malien, F.
E. De Shields, F.
A. A. Sutton, F.

REDDING, Shasta Co.
C. C. Bush, F.

REDWOOD CITY, San Mateo Co.
W. R. Thomas, F.
R. C. Welch, F.

RIO VISTA, Solano Co.
Allison & Co., F.

RIVERSIDE, San Bernardino Co.
B. D. Burt, F.

ROCKLIN, Placer Co.
Lindsay & Levison, F.

ROHNERVILLE, Humboldt Co.
John Coates, F.

SAINT HELENA, Napa Co.
D. B. Carver, F.
W. A. C. Smith, F.
Theo. Van Tassell, F.

SACRAMENTO, Sacramento Co.
J. J. Agard, F.
John R. Brown, F.
W. P. Coleman, F.
Sweetser & Alsip, F.

SALINAS CITY, Monterey Co.
H. Garrigus, F.
A. Riker, F.
R. S. Robbins, F.
M. C. Thielman, F.
Vanderhuser, Sanborn & Co., F.

California.

SAN ANDREAS, Calaveras Co.
C. M. Whitlock, F.

SAN BERNARDINO, San Bernardino Co.
A. D. Boren, F.
Henry Connors, F.
N. Davenport, F.
C. F. Roe, F.

SAN BUENAVENTURA, Santa Barbara Co.
M. H. Gay, F.
S. B. Rigen, F.
G. B. Seidmore, F.

SAN DIEGO, San Diego Co.
J. M. Haight, F.
Geo. B. Hensley, F.
D. C. Reed, F.
R. L. Wright, F.

SAN FERNANDO, Los Angeles Co.
A. B. Moffitt, F.

SAN FRANCISCO, San Francisco Co.
Balfour, Guthrie & Co., M.
Henry Balzer & Co., F.
Belden & Stone, F.
George C. Boardman, F.
W. Lane Booker, F.
Edward Brown, F.
John Callingham, F.
Cross & Co., F. & M.
H. H. Cox, L.
Hugh Craig, F.
Chas. H. Dennison, F.
Geo. D. Dornin, F.
Wallace Everson, L.
Farnsworth & Clark, F. & M.
A. P. Flint, F.
James R. Garniss, L.
Thos. C. Grant, F.
J. Hamilton, F.
Hart, Blair & Co., F.
Oliver Hawes, F.
Jonathan Hunt & Son, F.
Hutchinson, Mann & Smith, F. & M.
R. B. Irwin & Co., F. & M.
Jeffress & Crawford, L.
H. H. Johnston, L.
William B. Johnston, F.
Chas. A. Laton, F.
A. E. Magill, F.
George Marcus & Co., F.
Macondray & Co., M.
Morris, Speyer & Co., F.
Potter, Jacobs & Easton, F. & M.
W. J. Stoddart, F.
John H. Thompson, F.
Isaac W. Tenner, L.
Thaunhauser & Co., M.
James D. Walker, F. & M.
D. West & Co., F.
Williams, Blanchard & Co., M.

SAN JOSE, Santa Clara Co.
W. A. Parkhurst, F.
Porter & Manley, F.
Reed & Welch, F.
J. W. Whitney, F.

SAN LEANDRO, Alameda Co.
H. C. Grigsby, F.

SAN LUIS OBISPO, San Luis Obispo Co.
R. Y. Anderson, F.
H. B. Blake, F.
J. C. Ortega, F.
C. H. Phillips, F.

SAN MARCUS, San Luis Obispo Co
George Butchart, F.

SAN MATEO, San Mateo Co.
E. B. Church, F.
A. S. Easton, F.
J. R. Goodspeed, F.
J. C. Heritage, F.
L. Jeszynsky, F.

SAN PABLO, Contra Costa Co.
T. J. Wright, F.

SAN RAFAEL, Marin Co
Chas. S. Barney, F. & L.
J. A. Barney, F.
J. B. Rice, F.

SANTA ANA, Los Angeles Co.
Robert Cummings, F.

SANTA BARBARA, Santa Barbara Co.
W. R. Barnard, F.
H. G. Crane, F.
T. B. Curley, F.
J. F. Williams, F.

SANTA CLARA, Santa Clara Co.
J. S. Beardsley, F.
J. L. Knapp, F.

SANTA CRUZ, Santa Cruz Co.
F. Cooper, F.
L. Heath, F.
A. J. Hinds, F.

California.

C. Hoffman, F.
George Otto, F.
Richard Thompson, F.

SANTA MONICA.
A. B. Brown, F.

SANTA ROSA, Sonoma Co.
H. T. Hewitt, F.
L. A. Kelly, F.
F. G. Nagle, F.
B. M. Spencer, F.
Wise & Goldfish, F.

SHASTA, Shasta Co.
S. J Alden, F.
Aaron Bell, F.

SMARTSVILLE, Yuba Co.
W. Cramaie, F.

SNELLING, Merced Co
S. M. Brown, F.

SONOMA, Sonoma Co.
F. Duhring & Co., F.
W. L. Jackson, F.
O. Schetter, F.
John Tionen, F.

SONORA, Tuolumne Co
Charles Burden, F.

SPANISHTOWN.
Geo. F. Wyman, F.

STOCKTON, San Joaquin Co.
S. S. Littlehale, F.
D. A. Meader, F.
A. M. Noble, F.
Alonzo Rhodes, F.

SUISUN CITY, Solano Co.
S. G. Palmer, S.
C. P. Reeves, S.
J. B. Richardson, F.
William Wolf, F.

SUNOLGLEN, Alameda Co
Ager & Sufford, F.

SUTTER CREEK, Amador Co.
J. Dennis, F.
W. T. Wildman, F.

TAYLORVILLE, Plumas Co
W. G. Young, F.

TEHAMA, Tehama Co.
J. M. Force, F.

TRUCKEE, Nevada Co.
F. Burckhalter, F

TUSTIN CITY, Los Angeles Co.
Lysander Utt, F.

TULARE, Tulare Co.
J. H. Ham, F.
C. F. Lane, F.

TURLOCK, Stanislaus Co.
H. F. Buckley & Bro., F.
Giddings & Ward, F.

UKIAH CITY, Mendocino Co.
J. H. Donohoe, F.
A. W. Thompson, F.
Samuel Wheeler, F.

UPPER CLEAR LAKE, Lake Co.
R. G. Reynolds, F.
D. V. Thompson, F.

VACAVELLE, Solano Co.
Blum & Frenkell, F.

VALEJO, Solano Co.
Henry Blackman, F.
C. H. Hubbs, F.
Thos. R. Brien & Co., F.
H. H. Snow, F.

VALLEY FORD.
J. H. Fowler, F.

VISALIA, Tulare Co.
B. L. Conyess, F.
C. Harriot, F.
W. P. Kirkland, F.
J. C. Ward, F.

VOLCANO, Amador Co.
Robert Steuart, F.

WASHINGTON CORNERS, Alameda Co.
H. Crowell, F.

WATSONVILLE, Santa Cruz Co.
C. W. Benjamin, F.
J. N. Bease, F.
Ford & Sanborn, F.
George Pardu, F.

WEAVERVILLE, Trinity Co.
F. W. Young, F.

WEBB'S LANDING, Contra Costa Co.
R. V. Snodgrass, F.

WHEATLAND, Yuba Co.
M. A. Scott, F.
H. Lashe, F.
John Lundis, F.

California.—Canada.

WINTERS, Yuba Co.
Mansfield & Theodore.
Plum & Co.

WOODLAND, Yolo Co
C. T. Bidwell, F.
F. S. Freeman, F.
W. F. Moses, F.
J. L. Simpson.

YREKA, Siskiyou Co.
L. Autenrieth, F.
E. & H. Wadsworth, F. & L.
J. M. Walbridge, F. & L.

YUBA CITY, Sutter Co.
D. E. Hamblen, F.

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CANADA.

PROVINCE OF NEW BRUNSWICK.

ST. JOHN, St. John Co.
F. O. Allison, F. & L.
Lewis J. Allman, F. & L.
A. Ballentine, F.
Berton Brothers, L.
Jas. C. Benn, L.
H. G. Betts, L.
John M. Call, F. & L.
Chas. W. Coleman, L.
Ira Cornwall, L.
D. W. Cowood, L.
E. F. Dunn, L.
Joseph Ewing, F. & L.
A. C. & G. E. Fairweather, F. & L.
Arthur Fletcher, L.
Gale & Adams, L.
J. Macgregor Grant, F. & L.
Roger Hunter, L.
Henry Jack, F. & L.
C. E. L. Jarvis, F. & L.
W. M. JARVIS, F. & L.
Jas. G. Jordan, M.
James J. Kaye, F. & L.
Stephen J. King, F. & L.
Robert Marshall, F., L. & M.
W. Colebrooke Perley, F.
Quill & Goodwin, M.
H. R. Ranney, F., L. & M.
J. A Read, L.
H. H. Reeve, F.
Duncan Robertson, L.
M. & T. B. Robinson, F., L. & A.
W. W. Street, F. & L.
H. L. Sturdee, L.
T. A. Temple & Son, M. & L.
George Thomas, F.
J. J. Traye, F. & L.
Vroom & Arnold, M.
C. W. Wetmore, L.
John A. Wright, L.

PROVINCE OF NEWFOUNDLAND.

BAY ROBERTS.
R. H. Taylor, F. & L.

HARBOR GRACE.
A. Drysdale, F. & L.
Thomas Godden, F. & L.
W. H. Thompson, F. & L.

ST. JOHNS.
Robert Alexander, F.
Bowring Bros., F. & L.
Simon Donovan, F. & L.
Edwin Duder, F.
D. J. Greene, F., L. & M.
James Grieve, F. & L.
A. O. Hayward, F. & L.
E. L. Jarvis, F., M. & L.
Job Brothers, F. & L.
Charles Lindsay, F.
W. & G. Rendell, F. & L.
Ambrose Shea, F. & L.
H. S. Stabb, F., M. & L.
J. & W. Stewart, F.
James S. Winter, F. & L.

PROVINCE OF NOVA SCOTIA.

HALIFAX, Halifax Co.
Fred'k Allison, F. & L.
Almon & Mackintosh, F. & L.
Robert R. Andrews, F. & L.
M. G. Black, L.
W. F. Chase, L.
Clarkson & Greer, F., L. & A.
F. D. Corbett, L.
R. W. Creighton, M.
G. R. Dimmock, M.
—— Elliott, L.
Farquhar & Forrest, L.
Flewellyn & Anderton, L.
William Hare, F.
Hugh Hartshorne, F.
G. C. Harvey, F.
John H. Harvey, F.
Henry & Daley, F.
Thomas Hutchings, L.
Joseph Jones, L.
James H. Liddell, L.
W. L. Lowell & Co., L.
J. S. MacDonald & Co., M.
J. W. Marling, F. & L.
William McKerron, L.
E. D. Meynell, L.
J. Scott Mitchell, F. & M.
J. B. Oxley, M.
Henry Pryor, F. & L.

Canada.

M. H. Richey, L.
B. W. Salter, F. & M.
Alex. W. Scott, F. & L.
G. T. Sinclair, F.
Stephen Tobin, F. & L.
James Tremain, F.
R. G. Tremain, F.
Richard Tremain, F.
Chas. W. Wright, M.
Isaac J. Wylde, L.
J. & C. Wylde, F. & L.
H. Yeomans, M.

PROVINCE OF ONTARIO.

ALMONTE, Lanark Co.
McG. Toshock, L.

ARNPRIOR, Renfrew Co.
James Bell, F., L. & A.
W. J. Macdonald, L.

AURORA, York Co.
R. Conner, F. & L.
S. H. Lundy, F. & L.
J. E. McNally, F., L. & A.

BARRIE, Simcoe Co.
Rev. Thomas Crompton, L.
Alex. Morrow, F.

BEACHBURG, Renfrew Co.
N. Eggleston, F.

BELLEVILLE, Hastings Co.
Joseph Abraham, F.
M. Bawell, F. & L.
R. Chandler, F. & L.
G. Denmark, F. & L.
W. J. Diamond, F. & L.
G. D. Dickson, F. & L.
N. B. Falkiner, L.
J. Gordon, F.
Hamilton & Laroche, L.
L. H. Henderson, L.
Thomas Holden, F.
R. C. Hulme, F. & L.
F. McAnany, F. & L.
R. Newberry, F.
D. Ockerman, L.
J. H. Peck, F. & M.
R. Richardson, F. & L.
M. Roblin, F. & M.
W. A. Shepard, F.
R. Taylor, F.
John Thomas, F., M. & L.
J. Parker Thomas, F., L. & A.

BERLIN, Waterloo Co.
Charles Crookall, F.

BOBCAYGEON, Victoria Co.
Charles Bradfield, F.

BOWMANVILLE, Durham Co.
Thomas Christie, F. & L.
J. A. Codd, F.
R. & H. O'Hara, F., M. & L.

BRADFORD, Simcoe Co.
Thomas Dewson, F.

BRAMPTON, Peel Co.
Alex. Armour, F.

BRANTFORD, Brant Co.
H. C. Allen, L.
Thomas Botham, L.
John Burnham, L. & A.
W. S. Campbell, F.
D. R. Dixon, F. & L.
W. J. Fluker, L.
Thomas Foster, L.
William Foster, F.
E. Freeman, L.
E. L. Goold, L.
Russell Hardy, F.
W. H. C. Kerr, F. & M.
J. W. Lethbridge, F., L. & A.
A. H. Nelles, F. & L.
James Pollock, L.
J. B. Shuttleworth, F. & L.
A. W. Smith, F. & L.
J. H. Stratford, F.
James Wilkes, F., L. & A.

BRIDGEWATER, Hastings Co.
Alex. Humphries, F.

BROCKVILLE, Leeds Co.
L. E. Lawson, L. & A.
Geo. A. McMullen, F.
W. A. Schofield, L.
H. Shepherd, L.

CARLETON PLACE, Lanark Co
Samuel Bell, F.

CHARING CROSS, Kent Co.
Stephen White, F. & L.

CHATHAM, Kent Co.
Philip Andrew, F. & L.
C. R. Atkinson, F. & L.
Geo. Atkinson, F., M., L. & A
Robert Halle, F.
R. O'Hara, F. & M.
Robert Jarvis, F. & L.
Aug. McDonell, F. & L.
William Morrish, F.
Arthur Richardson, F. & M.
J. J. J. Thompson, F., M. & L.
John Tissiman, F.

CHELTENHAM.
R. Kee, L.

Canada.

CLINTON, Huron Co.
Charles Ridout, F.

COBOURG, Northumberland Co.
John Butler, F., L. & A.
S. S. Howell, F.
R. Mulholland, L.

COLBORNE, Northumberland Co.
F. R. Schon, F.
J. G. Webb, L.

COLLINGWOOD, Simcoe Co.
W. R. Wadsworth, F.

CORNWALL, Stormont Co.
R. B. Dunlop, F. & L.
I. W. Liddell, F.
Neil McLean, F., L. & A.

CRONBROOKE.
R. W. Tuck, L.

DAVENPORT, York Co.
Rev. C. Turver, L.

DeMORESTVILLE, Prince Edwards Co.
W. Bouthe, L.
R. J. McDowall, F. & L.

DIAMOND, Carleton Co.
Robert Walker, Jr., F. & L.

DICKINSON'S LANDING, Stormont Co.
G. R. Moss, L.

DRESDEN, Bothwell Co.
J. W. Sharpe, F.

DUNDASS, Wentworth Co.
J. T. C. Holdan, L.
R. & F. Suter, F., M., L. & A.

DURHAM, Grey Co.
A. M. McKenzie, L.

ERIN, Wellington Co.
C. Overland, L.

EXETER, Huron Co.
E. W. Strathy.

FORT ERIE, Welland Co.
Charles Treble, F.

GALT, Waterloo Co.
John Cavers, M.
Adam Cranston, F., M. & L.
C. A. Durand, F. S.
J. W. Edmonds, F., L. & A.
John Fleming, F.
James M. Hood, L.
Richard Jaffray, F. & L.
M. C. Lutz, F.
Alex. MacGregor, F. & L.
William Miller, F. & L.
Geo. S. Philip, L.
Thos. M. Simons, F.
Geo. T. Strickland, L.

GEORGETOWN, Halton Co.
J. D. Matheson, L.

GODERICH, Huron Co.
S. H. Detlor, L. & A.
James Finley, F.
Charles Fletcher, F. & L.
Horace Horton, F., M. & L.
G. B. Johnston, L.
Hugh McMath, F.
John Pasmore, F.
R. RADCLIFF, F., M. & L.
Dixie Watson, F. & L.

GUELPH, Wellington Co.
W. M. Merritt, L.
H. D. Morehouse, F.
Edward Morris, L. & A.

HAMILTON, Wentworth Co.
William Bailen, L.
Thomas Ball, F. & L.
James Bancroft, F. & L.
John Barr, M.
R. Bruner, F.
A. H. Bingham, F. S.
W. Boice, F., M. & L.
W. D. Booker, F.
W. Cooke, L.
George Dempsey, F. S.
F. R. Despard, F.
Capt. Fairgrieve, M.
W. F. Findlay, F. & L.
A. F. Forbes, F., M. & L.
Geo. H. Gillespie, F.
S. R. Gregory, F., M. & L.
Hammond & Suter, F., M. & L.
N. Hammond, L.
F. L. Hooper, F., M. & L.
Seneca Jones, F. & L.
Livingston, Moore & Co., L.
T. C. Livingston, L.
Arch. McKeand, F., M. & L.
McKenzie & Osborne, F., M. & L.
McPherson & Smith, F. & M.
Mason & Green, F. & L.
W. Munro, F. & L.
Walter Page & Co., L.
William Powis, L.
J. D. Pringle, F., M. & L.
A. G. Ramsay, L.
Adam Rutherford, F.

Canada.

Henry H. Sadlier, L.
W. Blackie Steele, F., M. & L.
R. P. Street, F.
Alex. Taylor, F. & L.
James Way, F.
E. Wild, F.
A. A. Wylie, F. & L.
Geo. A. Young, F. & L.

HARRISTON, Wellington Co.
R. B. Somerville, F.
W. Somerville, L.

HAWKESBURY, Prescott Co.
Thomas Hyginson, L.

HOLTEN, Wellington Co.
J. R. Cone, L.

INGERSOLL, Oxford Co.
Chadwick & Gordon, L. & A.
D. Kemp, F.

KILBRIDE, Halton Co.
F. Baker, L.

KINCARDINE, Victoria Co.
W. C. Loscombe, F.
P. McInnes, L.

KINGSTON, Frontenac Co.
Thomas Briggs, F. & L.
M. Flanagan, F.
Folger & Hanley, M.
C. F. Gildersleeve, F.
J. P. Gildersleeve, F. & L.
Charles Heutig, F.
A. S. Kirkpatrick, L.
G. A. Kirkpatrick, F. & L.
J. W. Millar, L.
Thomas Mills, F.
W. P. Phillips, F.
S. S. Phippen, F.
Isaac Simpson, F. & L.
M. W. Strange, F. & L.
James Swift, F. & M.

LA GRASSE.
H. B. Macdonald, L.

LINDSAY, Victoria Co.
L. M. Cather, F.
Cornell & Maguire, F., L. & A.
James Heap, F. & L.
S. Irwin, F., L. & A.
J. B. Knowlson, F. & L.
A. McAlpine, L. & A.
Thomas McLean, F. S.
D. Miller, F.
W. L. Russell, F. & L.
F. Taylor, F. & L.
F. Whalley, F. & L.

LISTOWELL, Perth Co.
J. W. Scott, L.

LONDON, Middlesex Co.
H. A. Baxter, L.
F. B. Beddome, F., M., L. & A.
C. Case, L.
F. S. Clark, L.
J. Dean, F. & L.
G. M. Gunn, F. & L.
Hammond Bros., F. & L.
J. Johnson, F.
J. W. Jones, L.
J. F. Latimer, F.
H. H. Lea & Son, L.
D. C. Macdonald, F.
J. C. Meredith, F.
T. W. & R. Michael, L.
J. Nattress, F. & L.
R. J. O'Laue, L.
C. G. Ritchie, L.
A. G. Smyth, F. & L.
Edward Teese, F.
R. Waddel, L.

LUCKNOW, Bruce Co.
William Johnston, L.

LYNEDOCK, Norfolk Co.
W. A. Ferguson, L.

MARKHAM, York Co.
F. A. Reesor, F.

MERRICKVILLE, Grenville Co.
E. H. Whitmarsh, F.

MILBERTON.
C. Moderwell, L.

MILLBANK, Perth Co.
J. O. Garlick, L.

MILLBROOK.
W. G. Hetherington, F.

MILTON, Halton Co.
D. Dewor, L.

MITCHELL, Perth Co.
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William Clegg, F. & L.
A. R. Walker, F.
Alexander Walker, F. & L.

MORRISBURG, Dundas Co.
R. Clouston, F.
G. K. Morton, L. & A.

MORRISTON, Wellington Co.
William Ross, L.

MOUNT FOREST, Grey Co.
William Balfour, F.
H. H. Stovel, F.
James C. Wilkes, F.

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Wm. V. Delter, F. & M.
Robert Easton, F., M. & L.
Thomas Flynn, F.
H. L. Geddes, F. & L.
W. F. Hall, F.
J. B. McGuin, L.
C. F. Russell, L. & A.
Wm. F. Sanford, L.
W. S. Williams, F. & L.

NASSAGIWEYA, Halton Co.
T. B. Winn, L.

NEWCASTLE, Durham Co.
John Gregory, L.

NORVAL, Halton Co.
William Buchanan, L.

ORANGEVILLE, Wellington Co.
A. M. Kirkland, F.

ORILLIA, Simcoe Co.
Samuel S. Robinson, F.

ORONO, Durham Co.
D. Bingham, L.

OSHAWA, Ontario Co.
Gibbs Bros., F.
Daniel McKay, L. & A.
C. N. Vars, L. & A.

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Jas. Blackburn, F.
W. H. Boyle, F.
W. H. Cluff, F.
Chas. Desjardins, F. & L.
Drummond & Waddell, F. & L.
John Durie, F.
Jacob Erratt, F.
Featherstone & Inglis, L.
Henry Gust, L.
A. C. Hartwell, L.
J. M. T. Hannum, F
N. Helmer, F.
G. B. Hunne, L.
Thos. Lee, F.
C. R. McCuaig, L. & A
Neil McKennon, F.
I. A. Mill, L.
O'Connor & Waller, F.
J. T. & W. Pennock, F. & L.
Chas. G. Ritchie, F.
T. Sterne Stethene, F.
Geo. Thompson, F. & L.
John Tilton, L.
Wm. Wade, F.
M. Wholehan, F.
Geo. H. Woodburn, F.

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A. D. Campbell, L.
I. C. Stephens, F.

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John Checkley, F. & L.

PARIS, Brant Co.
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Lewis Howell, L. & A.
Thos. Ryall, F.

PARK HILL, Middlesex Co.
D. E. Cameron, F. & L.

PEMBROKE, Renfrew Co.
James Behan, L. & A.
John Doran, L.
S. J. Flucker, L.
Andrew Irving, F.
Thos. McLaren, F.
John H. Metcalfe, F. & L.
S. E. Mitchell, L.
John Walker, F.
D. B. Warren, Jr., F., L. & A.
Rich'd White, F. & A.

PERTH, Lanark Co.
R. J. Drummond, F.
J. F. Kennedy, L.

PETERBOROUGH, Peterborough Co.
T. B. Broden, L.
George A. Cox, F. & L.
R. Fairbairn, F.
Henry Maxwell, L. & A.
W. C. Michaels, F.

PICTON, Prince Edward Co.
C. Clapp, F.
John Clute, F.
F. Dodge, F. & L.
R. J. McDowell, F. & L.
J. Rawson, F.
Walter Ross, F.

PORT ELGIN, Bruce Co.
D. O. Bricker, F.
John Cartwood, F., M., L. & A.
John George, F.
M. Hunter, L.
Wm. H. Ruby, F.

PORT HOPE, Durham Co.
J. Baird, L.
G. M. Furby, F.

PORT PERRY, Ontario Co.
J. D. Adams, F.

PRESCOTT, Grenville Co.
Albert Whitney, F.

Canada.

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ROCKWOOD, Wellington Co.
R. C. Curry, L.

ST. CATHARINE'S, Lincoln Co.
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L. C. Camp, F., L. & A.
A. Creighton, F.
W. H. Eckhardt, F. & L.
J. B. Giles, L.
J. C. Graham, M.
John W. Grote, F.
Horatio Haskell, L. & A.
T. L. Helliwell, F. & L.
PETER McCALLUM, F., L. & A.
F. W. McDonald, F. & L.
James McEdwards, F.
Hugh McIndoe, F. & L.
J. H. Pope, F. & L.
Arthur Prangley, F. & L.
Thos. Reynolds, F
J. F. Saxon, L.

ST. MARY'S, Perth Co.
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ST. THOMAS, Elgin Co.
J. P. Martyn.

SARNIA, Lambton Co.
J. P. Buck, L.

SIMCOE, Norfolk Co.
F. F. Blacksder, F.
John Curtis, F. & L.
T. Gilroy, L.
Henry Groff, F.
F. W. Holmestead, F.
G. H. Jackson, L.
John Murphy & Son, F.
T. R. Nellis, F. & L.
William Sharpe, F. & L.

SMITH'S FALLS, Lanark Co.
A. L. Thomas.

SOUTHAMPTON.
D. F. Ritchie, L.

SPRINGFIELD, Oxford Co.
D. McKenzie, L.

TORONTO, York Co.
R. S. Baird, L.
F. A. Ball, F. & M.
Henry S. Barnes, L. & A.
Boustead & Scadding, F.
Lawrence Buchan, F.
D. Burke, L.
W. H. Campbell, L. & A.
Thomas Clarke, L. & A.
John T. Douglass, M.
S. C. Duncan-Clark & Co., F., M. & L.
W. A. Eldredge, L. & A.
C. C. Foster, F., L. & B.
James Frazer, F. & L.
John Garvin, L.
Isaac C. Gilmor, F. & L.
R. N. Gooch, F. M. & L.
B. Haldan, F. & M.
John Haldan, L.
Hamilton & Clark, L.
H. Hancock, F.
A. Harvey, F., M. & L.
David Higgins, L.
G. L. B. Holland, L.
William Hope, L.
Hope & Temple, L.
R. H. Hoskin, L.
F. H. Howard, F. & L.
J. N. Lake, L.
James Lask, L.
A. W. Lauder, L.
F. Lovelace, F. & M.
A. T. McCord, Jr., F. & L.
J. K. McDonald, L.
J. H. McNairn, L.
J. Maughan, Jr., F.
M. W. Mills, L.
Moffat Bros., F.
F. A. Moore & Sons, L.
H. T. Morse & Co., F.
R. A. Mumford, L.
J. C. Musson, F.
R. R. O'Brien, F. & L.
Pellatt & Ossler, L.
C. Perry, F. & M.
B. H. Pring, L.
J. Rains, F.
William Rowland, F.
Hugh Scott, M.
Scott & Walmsley, L.
J. Shaw, L.
A. W. Smith, F. & L.
J. E. Thompson, F.
Samuel Thompson, F.
W. N. Westmacott, F. & L.
Wingfield & Barker, L.
Thos. R. Wood, F.
Winford York, L.

STEWARTTOWN, Lincoln Co.
J. Tracy, L.

STRATFORD, Perth C
C. H. Ransom, F.

STRATHROY, Middlesex Co.
W. J. Dyas, L.
T. A. Leufesty, F.

Canada.

THOROLD, Welland Co.
L. C. Camp, F., L. & A.
— Richardson, F.

TIVERTON, Bruce Co.
J. W. Stafford, L.

TIVIOTDALE.
D. T. M. Henry, L.

TRENTON, Hastings Co.
W. M. Ireland, L.
William Jeffs, F.
Thomas Worthington, F.

UXBRIDGE, Ontario Co.
James Lund, F.
H. McKay, F.

VITTORIA, Norfolk Co.
H. Lamport, L.

WALKERTON, Bruce Co.
A. Sproat, L.
C. W. Stovel, F.

WALTON, Huron Co.
R. Pattison, L.

WATERLOO, Waterloo Co.
D. M. Harman, F.

WHITBY, Ontario Co.
S. Fairbanks, F. & L.
R. A. Lawder, F.
C. Nourse, F. & L.

WINDSOR, Hants Co.
John Armour, F.
A. Bartlet, L.
D. Bethune, L.
Fraser & Johnson, F., M. & L.
G. W. Girdlestone, F., M., L. & A.
J. McCrae, F., M., L. & A.
R. A. Reynolds, F.

WINGHAM, Huron Co.
W. Hayward, F.

WOODBRIDGE, York Co.
S. J. Snell, L.

WOODSTOCK, Oxford Co.
C. L. Beard, L. & A.
James McWhirter, F.

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Brecken & Fitzgerald, F., L. & A.
W. W. Anderson, F. & L.
F. H. Arnaud, F.
Carvell Bros., F. & L.
L. H. Davis, L.
Geo. W. Deblois, F. & L.
James Des Brisay, F.
Fenton T. Newberry, F., M. & L.
W. C. Harris, F.
H. A. Harvie, L.
F. Hyndman, L.
Thomas Kelly, L.
John Longworth, L.
P. S. Macgowan, L.
F. S. Moore, L.
A. W. Owen, F. & L.
Robert Shaw, L.
Henry F. Palmer, F.

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CARILLON, Argenteuil Co.
W. B. Forbes, L. & A.

HULL, Ottawa Co.
L. W. P. Coutlee.

JOLIETTE, Joliette Co.
Chas. B. H. Leprohon, F.

LEVIS, Levis Co.
Leon Roy, F.

LORETTE, Quebec Co.
Joseph Laurin, F.

MONTREAL, Montreal Co.
J. R. Alexander, M.D., L.
Richard Bull, L.
Walter Burke, L.
H. Chapman & Co., M.
James R. M. Chapman, L.
Frederick Cole, F. & L.
Thomas Craig, F. & L.
James Croll, L.
Cushing Bros., L.
James Davison, F.
Alberic De Laet, F.
J. M. C. Delesderniers, L. & A.
George Denholm, F.
A. C. Dickson, L.
Archie A. Dickson, F. & L.
Alfred Domouchel, F.
Alfred Evans, L.
Thomas A. Evans, F., M. & L.
A. M. Forbes, F. & L.
G. W. Ford, L.
T. E. Foster, L. & A.
W. M. Freer & Co., M. & L.
Arthur Gagnon, F.
R. W. Gale, L.
M. H. Gault, L.
Gillespie, Moffatt & Co., F. & M.
E. H. Goff, F.
James Grant, L.
Robert Hampson, F. & M.
T. Hart, M.
Francis C. Ireland, L.

Canada.—Colorado.

H. J. Johnston, F. & L.
George W. Liddell, L.
R. J. Lonsdale, L.
Macdougall & Davidson, F. & L.
Henry J. Mudge, F. & L.
Alexander Murray, M.
James Nelson, F.
William H. Orr, L.
C. O. Perrault, F.
A. Perry, F. & M.
John Popham, M.
R. Pownall, L.
W. M. Ramsay, L.
Edward Rawlings, L. & A.
J. Rhynas, M.
Rontoul Bros., F.
George Robertson, F. & L.
William Robertson, L.
L. H. Routh, F. & L.
Robert Simms & Co., F.
Simpson & Bethune, L.
G. F. C. Smith, F. & L.
Edward Stark, F., M., L. & A.
Romeo H. Stephens, F.
William Tatley, F. & L.
Taylor Bros., F.
T. Thompson, L.
F. Wheeler, L.
Robert Wood, F., M. & L.

QUEBEC, Quebec Co.
F. H. Andrews, L.
Jas. F. Belleau, F. & L.
J. J. Bew, L.
C. P. Champion, F. & L.
Chas. A. Coote, L.
Thomas Craig, L. & A.
W. L. Fisher, F.
Alex. Fraser, F. & M.
H. Glass, L.
T. H. Grant, M.
Jos. Grondin, L.
Weston Hunt, F.
Riley & Ladriere, L.
John Laird, F. & L.
Crawford Lindsay, F. & L.
D. McGie & Son, F. & L.
T. H. Mahoney, F. & L.
A. J. Marham, F. & L.
Michaud & Dionne, F. & L.
Owen Murphy, F., M. & L.
P. C. Murphy, F.
Arch. Nicoll, M.
G. T. Pemberton, L.
A. D. Riverin, F. & L.
Louis Riverin, L.
D. A. Ross, F. & L.
Od. Roy, F. & M.
G. T. Tremblay, L.
J. B. Turner, L. & A.
H. W. Welch, L.

RIMOUSKI, Rimouski Co.
John McMahon, F.

ST. HYACINTHE, St. Hyacinthe Co.
F. Bartels, F.
Jules St. Germain, L. & A

ST. JOHNS.
O. Herbert, L. & A.
Chas. Lindsay, F.

SHERBROOKE, Compton Co.
T. A. Archambault, F. & L.
C. J. S. Bacon, L.
William Farwell, L.
E. P. Felton, F. & L.
Daniel Thomas, F. & L.
A. G. Woodward, F.
James R. Woodward, F. & L.
N. S. Woodward, F.

SOMERSET, Megantic Co.
H. Jutras, F.
O. Ouellet, L.
P. O. Triganne, F., L. & A.

SOREL, Richelieu Co.
J. Cartier, L. & A.

STANSTEAD, Stanstead Co.
W. B. Colby, L. & A.

THREE RIVERS, Three Rivers Co.
Charles Demoulin, F.
E. M. Hart & Son, L.
J. T. Trenneman, L. & R.

VALLEYFIELD, Beauharnais Co.
G. M. Cory, L.

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COLORADO.

BOULDER, Boulder Co.
John A. Eliet, F.
J. H. Graham, F.
A. J. Mackey, F.

CANON CITY, Fremont Co.
William H. McClure, F.
A. J. Sampson, F.

CENTRAL CITY, Gilpin Co.
Foster Nichols, F.
George Randolph, F.
Frank C. Young, F.

COLORADO SPRINGS, El Paso Co.
Cuthbert & Clapp, F. & L.
Lawton & Smith, F.
H. A. McIntyre, F.

Colorado —Connecticut.

Thomas Wanless, F.
Wilkes & Sweet, F.

DENVER, Arapahoe Co.
John Anderson, L.
Joseph E. Bates, F. & L.
Orson Brooks, L.
F. S. Browning, F. S
Crater, Cobb & Co., F., L. & A.
Wilson G. H. Clark, L.
Julius Crone, L.
Crowford & Baker, F.
J. C. Davis, L.
James B. Day & Co., F.
A. C. Fisk, F.
E. J. Giddings, F. & L.
F. L. Halin, L.
Hawes, Kerr & Co., F.
Herr, Barns & Pace, F. & L.
James L. Kerr & Son, F. & L.
Theodore Leland, F.
E. G. Mathews, F.
Morgan, French & Co., F. & L.
Patterson & Sweeney, F. & L.
C. R. Phipps, L.
Robbins & McCullough, L.
Tallant & Worthington, F.
Wanless & Patterson, F., L. & A.
Winne & Cooper, F. & L.

EVANS, Weld Co.
S. A. Stephenson, F.

GEORGETOWN, Clear Creek Co.
Hembel & Downing, F.

GOLDEN, Jefferson Co
E. L. Berthoud, F.
A. Jameson, F.
James M. Manahan, F.
D. C. Parks, F.

GREELEY, Weld Co.
J. F. Benedict, F.
J. F. Sanborn, F.

PUEBLO, Pueblo Co.
E. J. Castle & Co.
A. C. Foote, F. & L.
W. J. Woodworth, F. & L.

TRINIDAD, Las Animas Co
C. R. Barnes, F.

—:o:—

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ANSONIA, New Haven Co.
Egbert Bartlett, F., L. & A.
J. Lindley & Son, F., L. & A.

BIRMINGHAM, New Haven Co.
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F. G. Birdseye, F. & L.
J. E. Johnson, L.

BOZRAHVILLE, New London Co.
G. H. Fuller, F.

BRIDGEPORT, Fairfield Co
L. S. Catlin, F.
W. E. Disbrow, L.
Michael Eberhardt, L.
J. B. Goodsell, F. & L.
Hatch & Watson, F.
Bigby & De Forrest, F
H. G. Lee, L. & A.
W. G. Lineburgh, L.
Egbert Marsh & Bro., F., L. & A.
McDonald & Fairchild, F. & A.
Horace Nichols, L.
J. F. Noble, F.
J. M. Potter, A.
A. R. Schofield A.
J. H. Scribner, F.
J. & G. A. Staple, F.
D. H. Terry, L.

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S. M. Sutcliff, A.

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F. D. Pond, F.

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S. C. Gillett, L. & A.

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A. L. Thayer, L. & A.

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B. E. Cowperthwait, F.
H. L. Crofutt, L.
L. L. Hubbell, L.
Timothy Jones, F., L. & A.
E. J. Patrick, F. & L.
Horace Purdy, F. & A
H. Williams, A.

Connecticut.

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M. A. Shumway, F.

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DERBY, New Haven Co.
D. R. French, L.

DUCHAM, New Haven Co
Oscar Leach, L.

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Goodspeed & Reynolds, F.

EAST HARTFORD, Hartford Co.
E. E. Smith, A.

ENFIELD, Hartford Co.
David Brainard & Son, L. & A.

ESSEX, Middlesex Co.
Giles Potter, F. & L.

FAIR HAVEN, New Haven Co.
N. A. Tander, F.

FALL VILLAGE, Litchfield Co.
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M. A. Dean, L.
J. R. Hurlburt, F. & L.
C. B. Maltbie, F., L. & A.

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J. N. Loomis, A

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C. F. Allcorn, L.
Geo. G. McNall, A.
B. A. Russell, F. & L.

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W. D. Harris, F.

HADLYNNE, Middlesex Co.
H. C. Burnham, F. & L.

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Wm. A. Baker, A.
Baker & Tryon, F.
E. C. Bassett, L
A. H. Bond, L.
E. W. Buck, L. & A.
R. S. Birt, F. & L.
H. C. Caldwell, L.
Geo. S. Catlin, A.
S. Chapman, Jr., F. & Plate Glass.
S. W. Cowles, L.
J. A. Daniels, Jr., A.
Day & Goddard, F. & L
L. A. Dickenson, F.
L. L. Felt, A.
Geo. B. Fisher, F
Ralph Gillett, F.
H. E. Harrington, L
F. A. Hart, L.
O. L. Hatch, L.
G. K. Holloway, L.
W. W. Jacobs, A.
Geo. Kellogg, F.
C. C. Kimball, F. & M
J. W. Lamb, L.
H. B. Moore, L.
R. Norris, L.
R. C. Osborne, F.
Ed J. Pearson, A.
J. S. Quin, A.
H. E. Spencer, A.
R. S. Storrs, L.
F. F. Street, F.
W. H. Townsend, F.
John Tweedy, L.
H. A. Tyler, L.
Wm. Wallace, F. & L.
John Watson, L.
Webster & Preston, F. & M.

HAZARDVILLE, Hartford Co.
Franklin Smith, F. & A.

KENSINGTON, Hartford Co
N. A. Cowles, L.

LAKEVILLE, Litchfield Co
Harrison Bros., F. & L.

LITCHFIELD, Litchfield Co.
C. B. Bishop, F.
Geo. J. Jones, L. & A.
D. C. Kilbourne, A.
E. D. Weeks, L
G. M. Woodruff, L.

MERIDEN, New Haven Co.
J. E. Durand, A.
E. D. Hall, F. L. & A.
H. D. Hall, L.
Benj. Page, Jr., F., L. & A.
W. L. Stoddard, A.

MIDDLETOWN, Middlesex Co.
Elijah Ackley, F & L.
J. G. Baldwin, F.
N. J. Breckenridge, F.
J. C. Brontch, F.
A. F. Fowler, F.
H. D. Hall, F.
W. W. Kelsey, A.
D. H. Peck, L.

Connecticut.

C. Shepard, Jr., F., A. & Plate Glass.
Wesley Sherman, F.
E. W. W. Starr, L.
D. C. Taylor, A.

MIDDLE HADDAM, Middlesex Co.
Josiah Ackley, F.

MILFORD, New Haven Co.
L. N. Beardsley, F.
L. D. Kemp, A.

MOODUS, Middlesex Co
W. A. Cone, F.
D. C. Williams, L.

MYSTIC BRIDGE, New London Co.
J. D. Miner, L.
F. E. Packer, F., L. & A.

MYSTIC RIVER, New London Co.
W. H. Potter & Co., F., L. & A.

NAUGATUCK, New Haven Co.
B. A. Peck, A.
L. S. Platt, F.
Eldredge Smith, L.
Geo. D. Squires, F.
G. A. Waterburg, L.

NEW BRITAIN, Hartford Co.
J. N. Bartlett, L.
Collins & Northend, F. & L.
Virgil Cornish, L. & A.
Wm. Freeaton, F. & L.
Jos. Selden, F.
M. B. Thompson, A.
W. F. Walker, A.

NEW CANAAN, Fairfield Co.
E. S. Raymond, F.
S. G. St. John, F. & L.

NEW HARTFORD, Litchfield Co.
F. W. Burwell, F., L. & A.
J. G. Goodwin, F.
O. F. Hungerford, L. & A.
J. J. Wheeler, F.

NEW HAVEN, New Haven Co.
J. N. Bacon, L.
C. B. Bowles, F.
H. D. Bristol, L.
H. L. & J. S. Cannon, F.
Chapman & Smith, F.
Chas. R. Coan, L.
A. E. Dudley, F.
Frisbie, Chase & Co., F.
D. B. Gerrett, F., L. & A.
Michael Herrity, F.
Geo. S. Lester, F. & L.
Lute & Sperry, A.
Caleb Mix, F.
Gardner Morse, F.
J. W. Nichols, L.
John G. North & Co., F., L. & A.
S. B Oriatt, L.
H. S Parsons, L.
Pond Bros., F., L. & A.
J. H. Post, L.
Edwin Russell, F. & L.
Sperry & Kimberly, F.
J. N. Slates, A.
G. H. Sutton, L.
Webb & Son, F. & L.
Charles Wilson, F.
Maier Zunder, L.

NEW LONDON, New London Co.
J. H. Allen, A.
Geo. P. Edgar, A.
Thos. Edgar, F., L. & A.
C. F. Harrington, L.
J. C. Learned & Son, F.
L. S. Phillips & Son, F. & L.
Starr & Daboll, F. & L.
W. H. Rowe, L.
Warner & Hill, F., L. & A.
H. C. Weaver, F.

NEW MILFORD, Litchfield Co.
S. G. Beecher, F.
C. B. Botsford, A.
C. A. Lodd, F., L. & A.

NEWTOWN, Fairfield Co
H. F. Nichols, F.

NORFOLK, Litchfield Co.
J. W. Cowles, L.

NORTH HAVEN, New Haven Co.
L. L. Bigelow, L.

NORWALK, Fairfield Co.
A. H. Camp, L.
Cowles & Merrill, F., L. & A.
B. J. Sturges, F.
O. E. Wilson, F. & L.

NORWICH, New London Co.
James Allan, L.
S. B. Bishop, L.
Geo. D. Coit, F. & L.
Crandall & Fuller, F.
W. L. Lamphire, L.
B. P. Learned, F. & L.

Connecticut.

R. W. Perkins, L.
T. H. Perkins, F., M., L. & A.
Selden & Royce, F., L. & A.
Warner & Perkins, F.
J. F. Williams, F.

OLDSAYBROOK, Middlesex Co.
J. F. Bushnell, L.

PAWCATUCK, New London Co.
Francis Sheffield, F.

PLAINVILLE, Hartford Co.
H. H. Strong, A.

PORTLAND, Middlesex Co.
W. O. Cody, L.
Coe & Sage, F.

PUTNAM, Windham Co
L. E. Capen, F.
C. H. Chesebro, F.
F. H. Eldridge, L.
H. Johnson, F.
Geo. F. Martin, A.
L. H. Putman, F.
Geo. F. Willis, F.
F. P. Wilson, A.

ROCKVILLE, Tolland Co.
W. W. Andross, L.
L. Bissell & Son, F., L. & A.
E. J. Corey, F.
E. R. Pillsbury, A.
J. N. Stickney & Co., F.

SEYMOUR, New Haven Co.
S. W. Smith, F.

SHERMAN, Fairfield Co.
W. A. Caldwell, F.

SOUTH COVENTRY, Tolland Co.
D. F. Lathrop, F., L. & A.

SOUTHINGTON, Hartford Co.
C. H. Hall, L.
E. P. Hotchkiss, A.
M. N. Woodruff, F.

SOUTH MERIDEN, New Haven Co.
A. L. Stevens, F. & L.

SOUTH NORWALK, Fairfield Co.
A. H. Bylington, L.
J. W. Craw, L.
D. Dayton, L.
N. S. Hanford, F.
J. H. Knapp, L.
J. M. Layton, F.
M. E. Mead, F & L.
Dennias Platt, L. & A.

SOUTHPORT, Fairfield Co.
C. C. Perry, F.

STAFFORD SPRINGS, Tolland Co.
J. F. Chamberlin, F. & L.
J. W. Chandler, F., L. & A.
J. V. Squier, A.

STAMFORD, Fairfield Co.
Harry Bell, F.
D. B. Carey, A.
D. H. Clark, F., L. & A.
F. G. Daskam, F. & L.
M. L. Dunn, F.
J. F. Ferris, L. & A.
William Pond, F.
W. C. Strobridge, L.
Elbert White, F.

STRATFORD, Fairfield Co.
H. A. Sutton, F.

STONINGTON, New London Co
O. B. Grant, F.
B. F. Palmer, L.
H. N. Trumbull, F.

SUFFIELD, Hartford Co
Joseph Fuller, F.
W. H. Fuller, F. & L.
Israel Newton, F.

THOMASTON, Litchfield Co.
Horton Pease, F.
W. H. Reed, L. & A.

THOMPSONVILLE Hartford Co.
J. & F. E. Ely, F.
L. H. Pease, F., L. & A.

TOLLAND, Tolland Co.
L. S. Fuller, F., L. & A.

UNIONVILLE, Hartford Co.
C. L. Mason, F., L. & A.

VERSAILLES, New London Co.
J. L. Lathrop, F.

WALLINGFORD, New Haven Co.
Wm. Hall, F.
Thos. Pickford, F.

WAREHOUSE POINT, Hartford Co.
E. F. Spooner, F.

Connecticut.—Dakota.—Delaware.

WATERBURY, New Haven Co.
C. S. Abbott & Co., F. & A.
H. F. Bassett, L.
S. B. Beach, A.
A. P. P. Camp, L.
E. L. Cook, L.
J. G. Jones, L.
M. Kaiser, L.
Geo. S. Parsons & Co., F.
J. W. Smith, F., L. & A.
N. J. Welton, L.
F. S. Wilton, F.

WATERTOWN, Litchfield Co.
S. W. Merwin, L.

WEST CORNWALL, Litchfield Co.
C. E Baldwin, F.

WEST MERIDEN, New Haven Co.
H. C. Butler & Co., F.
Clarke & Cowles, F.
A. H. Churchill, L.
E. B. Everitt, L.
W. H. Fisk, F.
J. H. Guy, F.
F. E. Hinman, L.
E. H. Loomis, F.
Chas. Martin, L.
G. N. Morse & Co, F.
Otis & Stevens, F. & A.

WESTPORT, Fairfield Co.
Josiah Raymond, F.
E. J. Taylor, F.

WEST WINSTED, Litchfield Co.
Beach & Hunt, F., L. & A.
Geo. M. Carrington, F., L. & A.
H. H. Drake, L.
Marshall Merrill, F.
S. S. Newton, F.

WILLIMANTIC, Windham Co.
A. B. Adams, F.
Geo. W. Hanover, F.
J. F Tracy, F. & A.
M. L. Tryon, F. & L.
Geo. W. White, A.

WILTON, Fairfield Co.
J. F. Knapp, F.

WINDHAM, Windham Co.
L. Bass, L.
Wallace Huntington, L.

WINDSOR LOCKS, Hartford Co.
Wm. Ashley, A.
A. W. Converse, F.

WINDSORVILLE, Hartford Co.
J. F. Hull, L.

WINSTED, Hartford Co.
H. E. Bushnell, A.

WOLCOTTVILLE, Litchfield Co.
C. Alvord, L.
Brooks Bros., F., L. & A.

WOODBRIDGE, New Haven Co.
Mark Tucker, F

WOODBURY, Litchfield Co.
R. B. Martin, F., L. & A.

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DAKOTAH.

BISMARK, Burleigh Co.
Geo. W. Flannery, F.

VERMILLION, Clay Co
E. R. Briggs, F. & L.
Prentice & Newton, F.

YANKTON, Yankton Co
Brookings & Wheeler, F.
Edmunds & Wynn, F. & L.
M. M. Parmer, F. & L.
Geo. W Roberts, F. & L
A. Schaudein, F.
E. T. White, F. & L.

—:o:—

DELAWARE.

WILMINGTON, New Castle Co.
L. P. Buck, F. & L.
G. N Caleb, L.
M. M. Child, F.
T. Y. De Normandie, F. & L.
F. L. Gilpin, F.
W. H. Lee, L.
T. McCorkle, Jr., L.
T. F. Plummer, F. & L.
Woolley & Van Trump, F., M., L. & A.

District of Columbia.—Florida. Georgia.

DISTRICT OF COLUMBIA.

WASHINGTON.
John T. Arms, F
Arms & Ketcham, F.
Barnes & Halsted, F.
J. Russell Barr, F.
R. W. Bates, L.
C. E. Bishop & Co., F. & L.
Chas. Bradley, F.
W. M. Bramhall, F. & L.
J. W. Boteler, F.
A. R. Brown, F.
W. Burris, L.
N. P. Causin, F. & L.
N. B. Clarke, F. & L.
A Cloughley, F. & L.
Geo. B. Coburn, F. & L.
Samuel Cross, F. & L.
J. W. Deeble, F.
Downman & Green, F. & L.
J. T Dyer, F.
J. E. Fitch, F. & L.
W. S. Fletcher, L.
John W. Frazee, F.
T. F. Gatchell, F. & L.
A. C. Gibbs, L.
H. A. Griswold, F.
E. F. Halsted, F.
D. F. Hamlink & Co., F. & L.
Hanson & Blackford, F. & L.
A. Hart, F. & L.
William Herring, L.
Francis Heyer, L.
William Hooper, L.
C. W. Howard, F.
D. S. Jones, F.
W. B. Jones & Co., F.
N. D. Larner, F.
J. C. & E. C. Lewis, F.
J. C. Lewis, L.
J. McKenney, F.
McLellan & Stevens, F.
A. Myers, L.
H. S. Nyman, F.
A. S. Pratt & Son, F. & L.
F T. Rawlings, F.
John Riggles, F.
Samuel Samstag, L.
E. L. Schmidt, F.
C. G. Smith, A.
B. F. Steiger, F.
Stevens & Roberts, F.
C. Storrs, F.
Tallmadge & Co., F. & L.
H. R. Taylor, Jr., L.
C. N. Thom, F.
E. McB. Timoney, L.
R. W. Tyler, F. & L.
C. H. Underwood, F.
T. K. Wallace, F.
Young & Middleton, F.

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FLORIDA.

GAINESVILLE, Alachua Co
H. S. Elliott, L.
J. T. McMillan, L.

JACKSONVILLE, Duval Co.
George R. Foster, F.
Beckett T. Fry, L.
J. H. Norton, F.
George E. Schnabel, F., L. & A.
Samuel G. Searing, F.

TALLAHASSEE, Leon Co
James B. Gamble, F.
B. C. Lewis & Sons, F.
R. A. Shine, L.

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GEORGIA.

ALBANY, Dougherty Co.
T. M. Carter, F.
B. M. Cromwell, L., & A.
John A. Davis, F.
Raines, Clark & Co., F., L. & A.
Warren & Hobbs, F.
H. E. Welsh, F. & L.

AMERICUS, Sumter Co.
R. T. Byrd, F.
W. T. Davenport, F.
W. C. Goodwin, F.
A. B. Sewell, L.
T. B. Wheatley & Co., F. & L.

ATHENS, Clarke Co.
C. S. Bradford, F.
S. J. Hayes, F.
S. S. Thomas, F.
Y. H. Wynn, F.

ATLANTA, Fulton Co.
I. W. Avery, L.
M. C. Blanchard, F.
John Fears, F.
R. J. Godfrey, F.
W. H. Hancock, F.
George W. Harrison, L.
W. W. Haskill, F.
John J. Hickman, L.
D. R. S. Jackson, L.
S. T. Jenkins, L.
J. Gadsden King, F.
James H. Law & Co., F.
W. J. Magill, L.
J. H. Morgan, L.
W. P. Pattillo, F., L. & A.

Georgia.

T. P. Perdue, L.
F. M. Richardson, L.
W. G. Robinson, F. & L.
George J. Thomas, L.
J. W. Thomas, F. & L.
R. A. Varnedoe, L.
Walker & Boyd, F. & L.
W. H. White, L.
John C. Whitner, F.

AUGUSTA, Richmond Co.
J. V. H. Allen & Co., F.
J. M. Burdell, F.
E. P. Clayton & Co., F.
E. S. Clayton's Son, L.
John J. Cohen & Co., F.
J. S. Crocker, L.
William E. Evans, F. & L.

William M. Hutson, Jr., L.
Rev. John Lewinsohn, L.
J. H. Miller, L.
George A. Peabody, L.
J. H. Phinizy, F.
Ransom & Son, L.
Read & Cameron, F.
W. M. Read, F.
George Symms, F. & L.
D. R. Wright, F.

BAINBRIDGE, Decatur Co.
W. H. Beach, F.
Hunnewell & Hunnewell, F.
R. R. Tenel, L.

BARNESVILLE, Pike Co.
H. C. Hanson, L.
J. B. Hanson, F.

BRUNSWICK, Glynn Co.
J. M. Dexter, F.
D. D. Dunn, F.
John B. Habershaw, F.
H. A. Kendrick, F.

CARROLLTON, Carroll Co.
Ely Cramer, F.

CARTERSVILLE, Bartow Co.
W. K. Huse, F. & L.
J. T. Norris, F.
J. T. Owen, L.
W. W. Twitty, F.

COLUMBUS, Muscogee Co.
John Blackmar, F.
J. Rhodes Browne, F.
L. H. Chappell, F.
C. A. Ethridge, F.
G. G. Jordan, F.
Dr. E. J. Kilseay, L.
R. B. Murdock, F.
A. G. Redd, F.
W. P. Turner, F.
D. F. Willcox, F. & L.

CONYERS, Rockdale Co.
W. P. Read, F.

COVINGTON, Newton Co.
E. F. Edwards, F.
I. M. Pace, F.

CUTHBERT, Randolph Co.
J. L. Varner, F. & L.
T. S. Powell, F.
J. McK. Guu, F.

DALTON, Whitfield Co.
L. Brotherton, F.
C. B. Lyle, L.
Lysle & Pruden, F.

DAWSON, Terrell Co.
S. R. Weston, F. & L.

EATONTON, Putnam Co.
D. R. Adams, F.
Frank Leverett, F.

FORSYTH, Monroe Co.
R. M. Amos, F.
H. G. Bean, F.
Bean & Snead, F. & L.
B. Pye & Son, F.

FORT GAINES, Clay Co.
Lewis Paullin, F.

FORT VALLEY, Houston Co.
Anderson & Brown, F.
B. L. Ross, L.

GAINESVILLE, Hall Co.
W. A. Brown, F.
W. F. Hooker, F.

GREENSBORO', Greene Co.
Walter Griffin, F.
C. C. Norton, F.
I. W. Story, F.
W. H. Weaver, F.

GRIFFIN, Spalding Co.
C. H. Johnson, F.
S. W. Mangham, F.
I. H. Nash, L.
H. A. C. Sorrel, F.
H. B. White, F.

Georgia.

HAWKINSVILLE, Pulaski Co.
Wm. A. Furgerson, L.
J. A. Thompson, F.

JONESBORO'.
G. D. Stewart, F.

LA GRANGE, Troup Co.
L. Pitts, F.
J. E. Toole, L.
Jno. G. Whitehead.

LAWRENCEVILLE, Gwinnett Co.
J. D. Spencer, F.

LINDEN.
J. T. Adams, L.

LUMPKIN, Stewart Co.
C. B. Seymour, F.

MACON, Bibb Co.
H. L. Backus, F. & L.
Geo. W. Barr, F.
J. M. Boardman, F.
W. W. Carnes, F. & L.
J. B. Cobb, F.
A. P. Collins & Co., F.
Conner Bros., F.
T. U. Connor, L.
H. M. Grannis, F. & L.
J. K. Harman, L.
Jewett & Rogers, F. & L.
Geo. S. Obear, F.
J. M. Ogden, F.
I. C. Plant, F.
Turpin & Ogden, F. & L.
E. M. Williams, L.
C. B. Willingham & Bro., F.
B. H. Wrigley, F.

MADISON, Morgan Co.
C. H. Andrews, F
D. E. Butler, L.
Wm. F. Collingworth, F.
Wm. E. Fitzgerald, F.

MARIETTA, Cobb Co.
Barrington & King, F.
N. M. Cook, F.
W. J. Groves, F.
Nichols & Hammett, F.
Winter & Whitlock, F

MARSHALLVILLE, Macon Co.
M. R. Sperry, F.

MILLIDGEVILLE, Baldwin Co.
L. Carrington, F.
P. M. Compton, F.

NEWNAN, Coweta Co.
W. S. Beadles, F.
T. A. Grace, L.
Hills & Fisher, F.
Winfield Wolf, F.

PERRY, Houston Co.
E. Martin, F.

QUITMAN, Brooks Co.
S. T. Kingsberry, F.

ROME, Floyd Co.
J. M. Elliott, F
R. J. Gaultney, F.
H. A. Hills, F.
T. J. Perry, F.
J. C. Prentup, F.
Randall & Hills, F.
Hamilton Yancy, F.

SANDERSVILLE, Washington Co.
R. S. Rodgers, L.
Geo. D. Warther & Co., F.

SAVANNAH, Chatham Co.
H. F. Botts, F.
R. R. Bren, L.
Brigham & Olmstead, F.
M. A. Cohen, F.
W. C. Cosens, F
O. G. Falligant, F.
R. H. Footman, F. & L.
B. R. Guerard, F.
W. B. Guerard, F.
C. S. Hardee, F. & L.
Thos. H. Hardee & Co., F.
Jas. D. Johnson, F. & L.
M. F. McCrohan, F. & L.
D. Mann, F.
J. W. Reitze, F.
PURSE & THOMAS, F.
O. S. Spence, F.
Jas. T. Stewart, F.
J. Sullivan & Co., F.
John Sullivan, F.
J. F. Wheaton, F.
W. B. Woodbridge, F.

SOCIAL CIRCLE, Walton Co.
A. S. Florence, F.
H. C. Spence & Co., F.

SPARTA, Hancock Co.
W. H. Burnett, F.
L. G. Morris, F.
J. C. Simmons, F.

TALBOTTON, Talbot Co.
J. M. Mathews, F.
Jno. Waterman, F.

THOMASTON, Upson Co.
T. F. Bethel & Co., F.

Georgia.—Illinois.

THOMASVILLE, Thomas Co.
W. E. Davis, F.
Hansell & Hansell, F.
T. H. Remington, F.
E. M. Smiths, F.

VALDOSTA, Lowndes Co.
R. F. Middleton, F.
R. A. Peeples, F.
C. C. Varnadoe, F.
J. O. Varnadoe, L.

WARRENTON, Warren Co.
N. Gallaher, F.
W. J. Walker.

WASHINGTON, Wilkes Co.
Jno. Dunwood, L.
Dunwood & Terry, F.
G. W. Terry, F.

WAYNESBORO', Burke Co.
J. D. Munnerlyn, F. & L.

WEST POINT, Troup Co.
W. A. Calloway, F.
W. S. Jackson, F.
W. C. & L. Lanier, F.

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ILLINOIS.

ABINGDON, Knox Co.
W. H. Clark, F.
Wm. H. Gillespie, F.
W. A. Gillespie, F.
S. Given, L.
H. C. Murphy, F.

ADRIAN, Hancock Co.
B. F. Brumbeck, F.

ALBANY, Whiteside Co.
Wm. A. Chamberlin, F.
E. H. Nevitt, F.

ALBION, Edwards Co.
R. L. Chalcraft, F.
George Ferriman, F.
H. J. Strawn, F.
Wm. B. Tribe, F.

ALEDO, Mercer Co.
S. S. Carroll, F.
J. A. Cummins, F.
Jas. F. Henderson, F.
L. D. Holmes, F. & M.
E. C. Humphrey, L.

ALEXANDER, Morgan Co.
Thos. J. Deaton, F.

ALEXIS, Warren Co.
C. W. Beck, F.

ALGONQUIN, McHenry Co.
C. E. Chapell, F.

ALLENDALE, Wabash Co.
Jas. W. Price, F.

ALLISON, Lawrence Co.
D. L. Bonner, F.

ALMA, Marion Co.
O. J. Loofbarrow, F.

ALTAMONT, Effingham Co.
Ambrose Besse, F.
Lee Breed, F.
A. S. Frew, F.
G. W. Given, F.
Hale Johnson, F.
Harvey D. Williams, F.

ALTON, Madison Co.
John Atwood, F.
A. S. Barry, F.
A. Breth, F.
J. W. Coppinger, F. & M.
John Dye, F.
R. H. Elliott, L.
John Fishback, F.
Chas. H. Frick, F.
Gilbert J. Frick, F.
G. S. Harrison, F.
Franklin Hewitt, F. & M.
S. W. Lowe, F.
A. R. McKinney, F. & L.
McKinney & Fishback, L.
Henry G. McPike, F.
Chas. A. Murray, F
I. J. Richmond, F. & L.
Roper & Cooper, F., L. & M.
Francis H. Ulrich, F. & L.
J. P. Vissering, F. & M.
Benedick Walter, L.
P. B. Whipple, F., M. & L.
A. L. Zimmerman, L.

ALTONA, Knox Co.
James Love, F. & L.
Geo. W. Sawyer, F.

AMBOY, Lee Co.
Jas. H. Adams, F.
Wm. B. Andrus, F.
Jacob Ashenbremer, F.
P. Fogarty, F.
J. H. Hazen, F. & L.
James Roseburgh, L.
John Roseburgh, F.
Roseburgh & Lait, F.
C. M. Thayer, L.
Alfred Tooker, F.
O. F. Warriner, F.
A. H. Wooster, F., M. & L.

Illinois.

ANDALUSIA, Rock Island Co.
Bowman & Ekstrom, F. & M.
Alex. F. Ekstrom, F. & M.

ANNA, Union Co.
William Brown, F.
M. V. B. Harwood, F.
Thos. H. Phillips, F.

ANNAWAN, Henry Co.
John L. Dow, F.
G. B. Harrington, F.
Milton K. Pomeroy, F.

APPLE RIVER, Jo Daviess Co.
J. P. Black, L.
Michael Cashman, F.
Geo. Frost, F.
E. M. Funk, L.
Edwin J. Maxwell, F.
Malachi Maynard, F.

ARCOLA, Douglas Co.
W. H. Bassett, F.
Beavers & Walker, F.
W. L. Boyd, F.
J. K. Breeden, F.
A. B. Dimond, F.
G. W. Dimond, F.
Helton & Bassett, F. & M.
M. T. Quirk, F.

ARLINGTON HEIGHTS, Cook Co.
W. H. Dunton, F.

ARTHUR, Moultrie Co.
Guy L. Maxwell, F.

ASHKUM, Iroquois Co.
James Cloke, F.
T. J. Cloke, F.
John Reed, F.

ASHLAND, Cass Co.
W. R. Hunter, F.
W. M. Jones, F.

ASHLEY, Washington Co.
A. C. Hall, L.
Joshua S. Shoemaker, F.

ASHMORE, Coles Co.
Geo. A. Brown, F.

ASHTON, Lee Co.
John A. Andrews, F.
Mills & Petrie, F.
Joseph B. Williams, F.

ASTORIA, Fulton Co.
J. B. Coyner, F.
Warren B. Merril, F.

ATKINSON, Henry Co.
James Bills, F.
John M. Brown, F.

ATLANTA, Logan Co.
F. L. Capps, F.
Ira A. Church & Son, F. & L.
J. A. Church & F. A. Church, F.
C. L. Downey, F.
Stephen D. Fisher, F. & L
Frank Hoblit, F.

ATTILA, Williamson Co.
W. F. Bird, F.

ATTO PASS.
Nelson S. Custead, F.

AUBURN, Moultrie Co.
Wm. W. Lowdermilk, F.

AUGUSTA, Hancock Co.
Amos Curtis, F.
W. H. Mead, F.
A. W. Skinner, F.

AURORA, Kane Co.
C. H. Adams, F. & L.
W. S. Beaupre, F. & L.
Truman H. Day, L.
O. M. Harris, L. & F.
A. W. Hoffman, F.
John G. F. Hoffman, F.
D. Iliff, F.
J. W. Kinney, F.
Michael Liss, F.
Loomis & Seamens, F.
Chas. Loucks, F.
John J. McLallau, F.
H. L. McWethy, F. & L.
Jas. McWethy, F.
McWethy & Nobles, F.
F. M. Nobles, F.
Oscar Payne, L.
E. A. Powell, F. & M.
W. R. Rundell, F.
B. E. Sperry, F.
Merrin Tabor, L.
H. B. Town, L.
S. Town & Son, F. & L.
Warren Tyler, L., F. & M.
A. P. Vaughn, L.
C. H. White, F.

AUSTIN, Cook Co.
Harvey J. Rice, F.

AVA, Jackson Co.
Samuel H. Douglas, F.

AVISTON, Clinton Co.
Herman Friederich, F.

Illinois.

AVON, Fulton Co.
David M. Stump, F.

BADERS, Schuyler Co.
A. H. Stambaugh, F.

BALDWIN, Randolph Co.
W. W. Brine, F.

BARRINGTON, Cook Co.
Wm. Howarth, F.
M. B. McIntosh, F.

BARRY, Pike Co.
Horace S. Breeden, F.
Calvin Jackson, F. & L.
Nath'l & Eugene Smith, F.
W. F. White, F

BARTLETT, Cook Co.
C. W. Metcalf, F.

BATAVIA, Kane Co.
O. E. Cooley, F.
L. D. Fowler, F.
F. K. George, F.
Partridge & George, F., M. & L.
E. S. Smith, L.

BATH, Mason Co.
Albert G. Ruggles, F.

BAYLIS, Pike Co.
W. E. McPherson, F.
A. S. Vance, F.

BEARDSTOWN, Cass Co.
John A. Arens, F.
Thos. K. Condit, F.
David C. Dilley, F.
Richard B. Fulks, F.
D. M. Irwin, F. & M.
Geo. B. Leonard, L.
N. B. McPherson, F.
L. F. Sanders, F. & L.

BEECHER, Will Co.
R. Pecht, F.
Samuel Rose, F.

BELLE RIVE, Livingston Co.
Joshua Teague, F.

BELLVILLE, St. Clair Co.
Henry Guentz, F. & M.
W. Homier, F.
Henry Huhn, F.
Theo. J. Krafft & Sons, F.
Thos. J. & Jas. M. Krafft, F.
Aug. F. Miller & Co., F. & L.
Primm, Geil, & Co., F
R. W. Primm, L.
Peiper, Bechtold & Kohler, L., F & M.
L. G. Wenige, L.

BELVIDERE, Boone Co.
J. R. Ballist, F. & L.
Coon & Keeler, L. & F.
Thos. M. Chamberlin, F.
C. E. Dean, F. & M.
H. L. Dow, L.
A. A. Gleason, F.
Wm. F. Hovey, F.
Asher E. Jenner, F.
Fred. H. E. King, L.
David Sabin, L.
D. Smith, F.
H. G. Starr, F.
J. C. Thompson, L.

BEMENT, Piatt Co.
Geo. W. Lynn, F.
Jas. S. Peairs, F.
John W. Starn, F.

BENSON, Woodford Co.
F. D. Larned, F.
J. B. Renne, F.

BENTON, Adams Co.
Joshua Vancil, F.

BERLIN, Sangamon Co.
W. B. Price, F.

BETHALTO, Madison Co.
J. P. Major, F.

BETHANY, Christian Co.
T. P. Logan, F.
G. N. Logan, F.

BIGGSVILLE, Henderson Co.
Wm. N. Artix, F.

BLACKBERRY, Kane Co.
Winford R. S. Hunter, F.
Jas. O. Hurd, F.
A. O. Kendall, F.
Chas. A. Read, F.

BLANDENSVILLE, McDonough Co.
W. R. Clements, F.
Jas. W. Free, F.
T. M. Gilfrey, F.

BLOOMINGDALE, Logan Co.
H. B. Mills, F.

BLOOMINGTON, McLean Co.
John Analey, F., L. & M.
W. A. Atkins, L.
H. R. Benson, F.
H. Carney, L.
Stillmore Churchill, L.

Illinois.

Dennett & Miller, F. & L.
T. Dudley, L.
John D. Fowle & Son, F. & L.
Phillip Frolich, L.
J. A. Guernsey, F.
Harris & Cantrall, F.
A. L. Hathaway, F.
C. Hennecke, F. & L.
H. S. Kerr, F. & M.
Richard H. Holder, F. & L.
Leland J. Huntley, L.
A. C. Macdougal, F. & L.
A. McKee, F.
John Merrit, F.
Clarence Owen, F.
Packard & Lambert, F. & M.
Sam'l P. Shannon, F.
Swann, Pilsbury & Co., F.
J. B. Templeton, F.
Lewis B. Thomas, F. & L.
Thomas & Lavison, F. & L.
Tillotson & Waite, F. & L.

BLUE ISLAND, Cook Co.
J. W. Green, F.
George Leuchtenmeyer, F.
Hart Massey, F.

BLUE MOUND, Macon Co.
R. A. Campbell, F.

BOWENSBURG, Hancock Co.
Nash Bros., F

BRACEVILLE, Grundy Co.
Alvin Frary, F.

BRADFORD, Stark Co.
C. R. Thompson, F.
White & Hopkins, F.

BRAIDWOOD, Will Co.
William Moonly, F.
J. G. Wald, F.
John H. Ward, F.

BREESE, Greene Co.
Fred. Lipp, F.
A. Thomas, F.

BRIDGEPORT, Greene Co.
J. Edwin Black, F.
Carl J. Busse, F.
F. W. C. r, F.
J. H. Lacky, F.

BRIGHTON, Macoupin Co.
Aug. Bloemer, F.
Brown Bros., F.
Geo. A. Kess, F.
Asa Potter, F.

BRIMFIELD, Peoria Co.
Hugh S. Burt, F.
Allen W. Heald, F.

BRYANT, Fulton Co.
J. I. Kirkpatrick, F.

BUCK INN.
G. Frank Long, F.

BUCKLEY, Iroquois Co.
Lee H. Hamlin, F.
John A. Koplin, F.

BUCKSVILLE.
Mathias Kramm, F.

BUDA, Bureau Co.
Thos. J. Fifield, F.
Isaac D. Page, F.
Albert Rhodes, F.
John G. Ricks, F.
John Simpson, L.

BUFFALO, Ogle Co.
Lewis Grubb, F

BUNKER HILL, Macoupin Co.
J. A. Beach, F.
C. C. Campbell, F.
John A. Delano, F.
Henry M. Hutchinson, L. & F.
F. L. Spangenberg, F.

BURKESVILLE, Monroe Co.
Joseph F. Myers, F.

BUSHNELL, McDonough Co.
John L. Anderson, F.
J. B. Cummings, F.
McElvain & McConnell, F.
A. H. McGahan, L.
L. S. Mills, F. & L.
W. A. Spencer, F. & L.
J. C. Vail, F.

BUTLER, Montgomery Co.
Chas. A. Brown, F.

BYRON, Ogle Co.
Jas. K. Sensor, F.
F. A. Wheelock, F. & M.

CAIRO, Alexander Co.
Fred. Bross, L.
George Fisher, L.
John Q. Harman, L.
C. N. Hughes, F. & L.
John H. Jones, L.
W. H. Morris, L.
Wm. F. Pitcher, F.
Safford, Morris & Candee, F & L.
Henry Wells, F.
John C. White, F.
White, Wells & Co. F.
Caspar Yost, L.

Illinois.

CALEDONIA, Pulaski Co.
N. F. Bagley, F.

CALERY, Kankakee Co.
James Ogilvie, F.

CAMARGO, Douglass Co.
Geo. C. Gill, F.

CAMBRIDGE, Henry Co.
T. G. Ayres, F.
Elbridge D. Richardson, F.
R. R. Riggs, F.
R. S. Rishel, F. & L.

CAMPBELL, Coles Co.
J. H. Johnson, F.

CAMP POINT, Adams Co.
C. L. Bartels, F.
Cyrus & Bailey, F.
R. R. B. Sawyer, F.
Sawyer & Bartels, F.
George Simmonds, F.

CANTON, Fulton Co.
Abbott & Henkle, F.
M. A. Bacon, L.
Sands N. Breed, F. & L.
Jacob Elliot, F.
S. A. Gee, L.
Chas. T. Heald, F. & L.
C. D. Hoblett, F.
Sand N. Reed, F.
Martin Russel, F. & L.
C. M. Snyder, L.

CAPRON, Boone Co.
Nathan H. Wooster, F

CARBONDALE, Jackson Co.
Samuel T. Brush, F.
Jas. H. Crandall, F.
Davis A. Hamilton, F. & L.
R. M. Hawkins, F.
Chas. D. Lawrence, F.
Allen D. Norman, F.
M. L. Seaver, F.
R. H. Smith, L.
Samuel Smith, F. & L.

CARLINVILLE, Macoupin Co.
S. J. Castle, L.
M. R. Flint, L.
Peter Heinz, F.
Thos. R. McKee, F.
H. A. Sturgess & C. T. Prouty, F.
Sturgis & Hamilton, L.

CARLYLE, Clinton Co.
Buxton, White & Othick, F.
D. D. Downing, L.
Philip Frank, F.
Henry Lampen, F.
Joseph W. Madden, F.
N. Waller, F.

CARMI, White Co.
Thos. W. Hayes, F. & L.
Prince A. Pearce, F.
John H. Shroup, L.

CARROLTON, Greene Co.
W. L. Barnett, L.
L. R. Lacon, F.
John Long & Co., F.
Pierson & Beaty, F. & L.
E. C. Sackett, F.
Milby Smith, F.

CARTHAGE, Hancock Co.
Hamilton & Alexander, F.
A. J. Lee, L.
C. E. Moody, L.
J. B. Quimby, F.
T. E. B. Rice, F.

CASEY, Clark Co.
Adams & Cook, F.

CASEYVILLE, St. Clair Co.
Jas. W. Thorley, F.

CATLIN, Vermillion Co.
J. F. Crosby, F.
W. M. Ray, F

CAVE IN ROCK, Hardin Co.
J. R. Goodwin, F.

CAYUGA, Livingston Co.
D. P. Essler, F.

CENTRALIA, Marion Co
M. R. Harlan, F.
Carson P. Hay, F. & L.
Joseph T. Hobbs, F.
N. Mahaffy, F.
E. J. Mitchell, F.
J. C. Walraven, F. & L.
L. G. Wilcox, F.
N. Wright, L.

CENTREVILLE, Piatt Co.
John Olinger, F.

CERRO GORDO, Piatt Co.
Van Buren Clifton, F.
A. H. Knox, F.
T. P. La Dow, F.
Henry Zinn, F.

CESNA.
Jesse Milner, Jr., F.

CHAMPAIGN, Champaign Co.
Geo. F. Beardsley, F. & L.
W. M. Covey, F.

Illinois.

G. W. Hammond, F.
E. M. Harmon, F.
Lyman Hill, F.
W. P. Lockwood, L.
J. Matthews, L.
C. S. Moorehouse, L.
G. W. Moore, F.
John S. Rowlen, F.
John Thomas, F. & L.
J. J. Wallace, L.
Whitcomb & Conklin, L. & F.
H. O. Wilkins, F.

CHANA, Ogle Co.
T. J. Brooks, F.

CHANDLERVILLE, Cass Co.
Harrison T. Chandler, F. & L.
A. A. Leeper, F.

CHAPIN, Morgan Co.
J. H. Burnham, F.

CHARLESTON, Coles Co.
C. W. Gage, L.
G. J. Hibbard, F. & L.
Robert S. Hogden, F. & L.
John L. Theaker, F. & L.
William C. Theaker, L.

CHATHAM, Sangamon Co.
M. T. Whitney, F.

CHATSWORTH, Livingston Co.
Michael Johnson, F.
Robert Rumbold, F.
Robert Rumford, F.

CHEBANSE, Iroquois Co.
G. S. Hollenbeck, F.
Thomas S. Sawyer, F.
J. P. H. Trescott, F.

CHEMUNG, McHenry Co.
Samuel L. Puffer, F.

CHENOA, McLean Co.
A. H. Copeland, L.
Nathaniel K. Haynes, F.
William B. Hewitt, F.
James E. Jewett, F.
Cephas John, F.
W. E. Ketcham, F.
J. P. Lenney, F.
Orville D. Sanborn, F.
A. Stephens, F.

CHERRY VALLEY, Winnebago Co.
D. A. Chamberlain, F.
C. A. Dunwell, F.
Moses M. Howe, F.

CHESTER, Randolph Co.
James N. Brown, F. & L.
C. L. Staley, F.

CHICAGO, Cook Co.
C. W. Adams, L.
Arthur R. Atkins, F.
Atkins & Beckwith, F.
Charles H. Baker, L.
E. P. Baker, F., G. A.
F. L. Baldwin, L
William F. Ballard, L.
O. W. Barrett, F., M. & L.
E. W. Beach, F.
Max Beiler, L.

C. O. Bergquest, L.
H. D. P. Bigelow, F.
Charles Bovee, L.
Jacob Bremer, F.
Brockway & Shaffner, L.
Henry H. Brown, F. & L.
James Brown, L.
A. L. Buckford, L.
John Cameron, F., Manager.
Charles H. Case, F
John D. Church, L.
Leroy Church, L.
George C. Clarke, F. & M
C. M. Clark, L.
Lyman C. Clark, L.
Moses L. Clark, F.
William Cone, L.
R. S. Critchell, F.
William H. Cunningham & Co., F., G. A.
J. M. Cutter, F.
Charles J. Cuyler, L.
A. H. Darrow, F.
Davis & Requa, F. & M.
George R. Davis, L.
John C. Day, L.
John E. Dean, L.
John L. Dodge, L.
William M. Dodge, L.
Ducat & Lyon, F.
H. R. Dutton, L.
W. M. Eagan, F.
Elliott & Van Schaick, F.
Farmer, Atkins & Co., F.
Jefferson Farmer, F.
C. P. Felch, L.
Cornelius R. Field, L.
Fisher Bros., F.
R. H. Fleming, L.
W. W. Foltz, L.
T. H. Fonda, L.

Illinois.

A. G. Fowler, L.
F. M. Fox, F.
R. W. Frank & J. W. Hosmer, F.
Frisbie & Rappleye, L.
Charles H. Frost, L.
Jas. H. Gadsden, F., S. A.
Allen Gibson, L.
Thos. & Wm. A. Goodman, F. & L.
Goodwin & Pasco, F.
Jas. C. Griffiths, L.
G. Hardison, F. & L.
Henry Hargis, L.
Thos. P. Harker, L.
Franklin Hathaway, L.
L. D. Hammond, F.
A. S. Hanson, L.
E. S. Hewitt, F.
John W. Hills, L.
Thos. Hodges, L.
Hopkins & McKnight, F.
Hopkins & Smith, F.
J. T. Hosford, L.
R. W. Hosmer & Co., F.
Wm. Iatell, L.
Fred'k S. James, F. & M.
M. Stuart Judah, L.
Ed. H. Kellogg, L.
G. W. Kerr, L.
J. W. Kimball, L.
P. T. Kimball, L.
C. Knobelsdorff & Co., F. & M.
Wm. Larker, L.
Wm. Lawrence, L.
Isaac J. Lewis, F., L. & M.
Adolph Loeb & Co., F.
S. Marks, L.
John Mather, L.
McCormick Bros. & Findlay, F.
A. McGillis, L.
H. W. McKlevin, L.
John W. Meaker, L.
Henry E. Metzger, L.
Mickel & Downing, L.
R. M. Miles, L.
Miller & Drew, F.
Geo. W. Montgomery, F.
A. J. Moore, L.
Moore & James, F.
Jas. W. Moore & John J. Jones, F.
J. & B. Moss, L.
D. S. Munger, F.
F. W. Newland, L.
Wm. H. Nickerson, L.
John H. Nolan, L.
F. B. Northrup, L.
John O. Osborne, L.
R. A. Parker, L.
Oakley B. Pellet, F., G. A.
Henry D. Penfield, L.
R. J. Penhalligon, L.
R. G. Pettingill, L., G. A.
Gustav Pheisen, L.
Alonzo Phelps, L.
Wm. Plugree, L.
Eli Potter, L.
M. L. Pottle, F.
W. E. Poulson, L.
Prindville & Crosby, F.
T. E. Randall, L.
Chas. W. Rhodes, L.
D. W. Richardson, L.
Herman Roebel, F.
Frank H. Rood, L.
Robertson & Smith, L.
Rollo, Naghten & Co., F.
Jas. L. Ross, L.
E. E. Ryan, F.
Benj. H. Seligman & Co., G. A.
Peter Sinclair, L.
A. D. Smith, L.
Geo. Smith, F.
Granger Smith, F.
John C. Smith, L.
Robert J. Smith, F. & M., G. A.
John M. Snyder, F.
S. H. Southwick, F.
T. C. Spangler, L.
Louis Spiegel, L.
Stearns, Dickenson & Co., L.
Straight & Lyman, F.
Edward M. Teall, F. & L.
J. W. Templeton, F.
J. C. Thompson, L.
W. A. Thrall, L.
W. S. Thorn, L.
A. S. Tiffany & Co., F.
H. S. Tiffany, F.
B. F. Tilden, L.
Geo. P. Treadway & Co., F. & L.
H. G. Trentman, L.
James Wallace, L.
R. A. Waller, F.
C. B. Weeks, F.
Wells & Mason, L.
H. Wendt, L.
E. H. Whited, L.
W. F. White, L.
Wilson & Redfield, F.
Witkowsky & Affeld, F.
W. G. Wood, F.

CHILLICOTHE, Peoria Co.
John L. Kenner, F.

CHRISMAN, Edgar Co.
D. W. Fouts, F.
J. R. Sousley, F
Harvey Stubbs, F.

CLAY CITY, Clay Co
T. J. Massey, F.

Illinois.

CLAYTON, Adams Co.
Quincy Burgess, F.
S. R. Field, F.
J. Hobbs, F.
A. M. Nance, F.
William Stoker, F.

CLEMENT, Clinton Co.
J. A. Barr, F.
Henry Linhoff, F.

CLIFTON, Iroquois Co.
M. B. Parmenter, F. & L.

CLINTON, De Witt Co.
J. H. Conklin, F.
Donahue & Kelly, F.
M. Drouchee, F.
C. E. Kibbee, L.
Lewis & Dennett, F. & L.
Solomon F. Lewis, F. & L
D. McArthur, F. & L.
A. Nagely, L.
R. W. Robinson, F. & L.
John Wrightwick, F.

CLINTONVILLE, Kane Co.
Patrick Duggan, F.

COAL VALLEY, Rock Island Co.
J. F. Roxie, F.
W. A. Kramer, F.

COBDEN, Union Co.
W. B. Collins, F.
Henry Frick, F.
T. A. R. Holcomb, L.
W. T. Miles, F.

COLCHESTER, McDonough Co.
Andrew M. Champ, F.
J. B. Parker, F.

COLEHOUR, Cook Co.
COLEHOUR & BREMER, F.

COLLINSVILLE, Madison Co.
A. Finke, F.
A. Friske, F.
J. M. Johnson, F.
Centon Newstadt, F.
W. H. Nickerl, F.
H. M. Sanders, F.
J. F Wadsworth & Son, F.

COLO.
M. E. Schryer, F.

COLUMBIA, Monroe Co.
John A. Pfeiffer, F.
Lafayette Warnock, F.
L. & John W. Warnock, F.

COMPTON, Lee Co.
Joel Compton, F.
James W. Swisher, F.

CORDOVA, Rock Island Co.
Robert Johnson, F.
H. W. Rathburn, F.

CORNELL, Livingston Co.
Jason D. Curtis, F.
P. H. Sprague, F.

CORNTON, De Kalb Co.
H. T. Smith, F.

CORTLAND, De Kalb Co.
W. J. Bates, F.
C. F. Ely, F.
John King, F

COULTERVILLE, Randolph Co.
John R. De Mier, F.
Solomon East, F.
Little & Nesbitt, F.

COVELL, McLean Co.
M. B Mills, F.

CRAB ORCHARD, Williamson Co.
A. H. Wilson, F.

CRESCENT CITY, Iroquois Co.
Melvin B. Gifford, F.

CRESTON, Ogle Co.
G. W. Allen, F.
Henry Busse, L.
J V. Dimon, F. & L.

CRYSTAL LAKE, McHenry Co.
R. L. Pomeroy, F.

CUBA, Fulton Co.
George W. Cline, F.
Perin H. Smolly, F.

DAHLGREN, Hamilton Co.
W. R. Burton, F.
William R. Stull, F.

DALLAS CITY, Hancock Co.
J. C. Hupfer, F.
Benoni Mendenhall, F.
Mark Tandy, F.
Taylor & Gill, F.

DALTON, Moultrie Co.
Adolph W. Lund, F
O. H Salisbury, F.

DANBY, Du Page Co.
Charles H. Fredenburg, F.

Illinois.

DANFORTH, Tazewell Co
William G. Barrows, F.

DANVERS, McLean Co.
John S. Popple, F.

DANVILLE, Vermillion Co.
B. M. Chafee, F.
J. M. Clark, F.
C. E. Doyle, L.
C. D. Durham, F.
Philip M. Fate, F.
J. H. Leonard, F.
William Morgan, F., M. & L.
Norvell & Bundy, F.
J. P. Norwell, F.
Charles J. Palmer, F.
Asa Partlow, F. & L.
James H. Phillips, F. & L.
Francis M. Sherfy, F., M. & L.
R. B. Smith & Co., F.
D. Watrous, F.
Peter Wilber, F. & L.
H. E. Williams, F.
James H. Woodbury, F. & L.
G. Woods, F.

DARMSTADT, St. Clair Co.
F. C. Weckler, F.

DAVIS, Stephenson Co.
John F. Pink, F.

DAYSVILLE, Ogle Co.
Jasper McLeod, F.

DECATUR, Macon Co.
Wm. H. Bradbury, F.
Christie & Barnes, F., M. & L.
John Ehrhart, F.
K. Harwood, L.
W. C. Johns, L.
J. & F. A. Laforgee, F.
Laphalin & Kaufman, F.
W. S. Nichols, L.
Silas Overmire, F.
Samuel Tibbetts, F. & L.
Warren & Durfee, F., M. & L.
Wood, Montgomery & Barnes, F. & L.

DEERFIELD, De Kalb Co.
George Vetter, Jr., F.

DE KALB, De Kalb Co.
A. S. Fuller, L.
Ira H. Smith, F. & L.
Harrison Whitmore, F.

DELAND, Piatt Co.
E. N. Currier, F.

DELAVAN, Tazewell Co.
Miner D. Beecher, F. & L.
Jos. R. Bryant & Co., F.
Rudolph Frey, F. & L.
O. C. Hall, F.
E. O. Jones, F.

DESELMS, Kankakee Co.
F. D. Gray, F.

DE SOTO, Jackson Co.
J. V. Brown, F.
John M. Outten, F.

DES PLAINES, Cook Co.
Groove G. Talcott, F.

DE WITT, De Witt Co.
H. Le Feber, F.

DIXON, Lee Co.
Oscar F. Ayres, F.
J. B. Chartres, F. & M.
H. E. Hand, L.
W. N. Johnson & J. V. Thomas, F. & L.
H. O. Kelsey, F.
Eugene Pinckeney, F.
B. F. Shaw, L.
R. C. Smith, L.
Webster W. Wynn, L.

DONGOLA, Union Co.
Edward M. Bromwall, F.
John F. Little, F.

DONNELLSON, Montgomery Co.
Rev. Joel Knight, F.

DOWNER'S GROVE, Du Page Co.
I. M. Barr, F.
John H. Lyman, F.
F. B. Paul, F.
F. M. Woods, F. & L.

DUNDEE, Kane Co.
Chas. Bethke, F.
A. F. Hollister, F. & L.
F. H. Haverkampf, F.
E. J. Oatman, F
Hiram G. Torrence, F.

DUNLAP, Peoria Co.
Eli Tuttle, L.

DUNLEITH, Jo Daviess Co.
John J. Cline, F.
J. H. Daggett, F.
A. H. Gibbs, F
G. W. Shute, L.

DUNTON, Cook Co.
O. R. Hall, F.

DU QUOIN, Perry Co
J. Bookstover, F.
W. S. Elston, F.

Illinois.

H. N. Happy, F.
D. O. Hatfield, L.
W. J. Holmes, F. & L.
Wm. A. Housel, F.
C. H. Linsee, F.
Benj. J. Pope, Jr., F.
John Schneider, F.
B. D. Van Druver, F. & L.

DURAND, Winnebago Co.
Geo. H. Joslin & Son, F.

DWIGHT, Livingston Co.
Wm. H. Bradbury, F.
Joel H. Coe, F.
B. B. Dow & Co., F.
R. M. Gardner, F.
J. C. Hetzel, F.
H. A Kenyon, L.
N. A. McCord, F.
L. Pearce, L.
C. W Sheldon, F.
Jas. G. & S. W. Strong, F. & M.

EARL.
Jas. E. Gammon, L.

EARLVILLE, La Salle Co.
H. A. Chase, F.
J. A. Dupee, L.
W. G. Norton, F.
L. B. Paine, F.
Wm. & O. J. Wilson, F.

EAST BURLINGTON, Kane Co.
E. C. Berry, F.

EAST PAW PAW, De Kalb Co.
R. C. Eaton, F.

EAST ST. LOUIS, St. Clair Co.
J. W. Benedict, F.
John B. Bowman, F.
Martin Collins, F.
E. J. Eggman, F.
M. Fluch, F.
J. B. Larabee, F.
E. L. McDonaugh, L.
Jas. S. Raften, F.

EDGAR, Edgar Co
G. W. Paine, F.

EDGEWOOD, Effingham Co
A. R. Nichols, F.
H. & C. North, L.
F. A. Scheffin, F.

EDINBURG, Christian Co.
Wm. T. Houston, F.

EFFINGHAM, Effingham Co.
Gilmore & Holmes, F.
Gilmore & Thompson, F.
S. B. Gilmore, F. & L.
H. G. Habing, F. & L.
Jas. P. Holmes, F.
Caspar Notte, F.
H. Thompson, L.
H. B. Wagner, F. & L.
Wm. C. Wright, F.

EDWARDS' STATION, Peoria Co.
Samuel Stone, F.

EDWARDSVILLE, Madison Co.
J. Chapman, L.
Chas. A. Gaines, F.
C. A. Gaiser, F. & L.
Daniel Gruyer, F.
G. D. Heisel, L.
W. F. L. Hudley, F.
W. H. Jones, F.
L. C. Keown, F. & L.
Wm. H. Kiome, F.
B. F. & A. B. Lucas, F.

ELDORADO, McDonough Co.
J. W. Cox, F.

ELGIN, Kane Co.
Thos. D. Bradford, F.
W. T. Corron, F.
John H. Gieske, F.
Hewitt & Harvey, F. & M.
D. W. Hewitt, F. & L.
Jencks & Boynton, L.
D. R. Jencks & Co., F. M. & L.
Amasa Lord, F., M. & L.
Paddelford, Hubbard & Gilbert, F. & L.
Ezra Rue, F.
D. N. Turner, L.
B. J. Wetmore, F.

ELIZABETH, Jo Daviess Co.
Silas Marshall, F.

ELIZABETHTOWN, Hardin Co.
Benj. F. Jones, F.
Thos. A. McAnnie, F.

ELKHART CITY, Logan Co.
Thos. Alsop, F.
R. D McMaster, F.

ELKTON, Crawford Co.
Wm. Klobenschlag, F.

ELKVILLE, Jackson Co.
W. S. Hackney, F.

Illinois.

ELLIOTT, Ford Co.
D Hagaman, F.

ELLIOTTVILLE, Effingham Co.
D. Hagaman, F.
O. S. J. Merry, F.

ELLIS GROVE, Randolph Co.
R. M. Spurgeon, F.

ELMORE, Peoria Co.
John Cole, F.

ELMHURST, Du Page Co.
Dietrich Struckman, L.

ELMWOOD, Peoria Co.
R. P. Clark, F.
Samuel M. Farrar, F.
N. D. Jay F.
E. N. Plummer, L.
A G. Vandervoort, F.

EL PASO, Woodford Co.
W. Bennett, F.
F. W. Carlton, F. & L.
W. G. Randall, F. & M.
G. M. Young, L.

ELSAH, Jersey Co
Christian Lochr, F.

ELWOOD, Vermillion Co.
D. B. Curran, F.
Snood & Kinney, F.

EMDEN, Logan Co.
H. Uden, F.

ENFIELD, White Co.
S. S. Gowdy, F.
Wm. May, F.
B. E. Patton, F.
R. C. Willis, F.

ENGLEWOOD, Cook Co.
Thompson Maple, F. & M.
D. W. Thompson, F.
C. S. Redfield, F.

EQUALITY, Gallatin Co.
J. R. Hargrave, F.
W. H. Houston, F.

ERIE, Whiteside Co.
J. D. Fenton, F.
Wm. M. Smith, F.
Dr. H. K. Wells, F.

EUREKA, Woodford Co.
H. C. Baird, F. & L.
S. B. Crawford, F.
J. T. Jones, F.
B. F. J. Wright, F.

EVANSTOWN, Cook Co.
E. A. Clifford, F.
R. R. Cheney, F.
Ducat & Dorchester, F.
J. R. Fowler, F. & M.
John Goelbel, L.
Wm. M. Gambel, F
S. C. Hosg, F.
J. C. Humphrey, F. & M.
M. B. Iott, F. & M.
Newell & Cheney, F.
E. & C. L. Prindle, F.
A. Richmond, F.
W. P. Turner, L.

FAIRBURY, Livingston Co.
C. B. Alford, L.
Bruce & Patton, F. & L.
Tilton Howard, F.

FAIRFIELD, Wayne Co.
R. D. Adams, F.
G. J. George, F.
John Keen, Jr., F.
E. C. Leonard, F.
Robinson, Boggs & Johns, F.
Wm. Sailor, F.
F. M. Woolard, F.

FAIRMOUNT, Vermillion Co.
Elias Holladay, F.
James Thomas, F.

FARINA, Fayette Co.
Dr. S. C. Arrington, F.

FARMER CITY, De Witt Co.
H. E. Brown, F.
Albert P. Davidson, F. & M.
J. H. Knox, L.
J. D. McMurry, F.

FARMINGTON, Fulton Co.
W. Caldwell, F.
G. H. Littlewood, F.
G. W. Little, F.
L. Parish, F. & L.
J. S. Wilson, F. & M.

FAYETTEVILLE, St. Clair Co.
J. H. Knight, F.

FILLMORE, Montgomery Co.
J. S. Moody, F.

FITHIAN, Vermillion Co.
S. B. Thompson, F.

FLORA, Clay Co.
H. Adams, L.
H. G. Gunn, F.
Lee & Rea, F.

Illinois.

W. N McMahon, L.
M. H. Presley & R. Gray, F.
L. J. Ross, L.

FOREST, Livingston Co.
J B Hinman, F.

FOREST CITY, Mason Co.
J. Jackson, F.

FORESTON, Ogle Co.
J. S. Campbell, F.
L. D. Graff, F.
Geo. Greeting, F.
A. Omelin, F.

FRANKLIN GROVE, Lee Co.
H. A. Black, F.
T. J. Brooks, F.
J. Blocher, F.
Conrad Durkee, F.

FRANKPORT STATION Will Co.
A. B. Barker & Son, F.
L. Claus, F.
C. Kavsch, F.
H C. Stoll, F.

FREEBURG, St. Clair Co.
Ernst Guenther, F.
John Held, F.

FREEDOM, La Salle Co.
A. B. Darrow, F.

FREEPORT, Stephenson Co.
L. Apsendorff, L.
Bright & Barton, F., L. & M.
S. C. Buckman, F.
W. C. Clark, F.
J. Dean, F.
J. Freesman, F.
A. T. Green, F.
F. Gund, F. & L.
Jones & Carey, F.
J. R. Jordan, F.
Adam Marker, F.
W. Massenberg, L.
H. J. Moogk, L.
Porter & Wright, F.
B. V. Sekkema, F. & L.
Taylor & Son, F. & L.
O. & J. L. Taylor, F. & L.
N. F. Taylor, F.
Henry Tensel, L.
W. Trembor, F. & M
Wm. O Wright, F.
George Wolf, F

FULLER'S POINT, Coles Co.
G. W. Dalby, F

FULTON, Whiteside Co.
R. H. Adams, L.
J. C. Root, F.
T. H. Smith, F.
W. C. Snyder, F. & L.
Payson Trask, F., M. & L.

GALENA, Jo Daviess Co.
E. H. Beebe, L.
Wm. Birkbeck, F.
L. W. Childs, F. & M.
Valentine Dietz, F.
J. Eisemann, L.
C. Foster, F., M. & L.
Fawcett & Hatherell, F.
B. F. Fowler, L.
Kohler & Lanning, F.
T. L. McDermott, L.
L. A. Rowley, F., M. & L.
W. H. Snyder, F.

GALESBURG, Knox Co.
W. H. Armstrong, F.
C. L. Bowman, F.
A. P. Babcock, F. & L.
O. O. Comstock & Bro. F. & L.
H. W. Carpenter, F., M. & L.
M. D. Cooke, F.
J. E. Frost, F., M. & L.
A. & E. B Hyde, L.
C. G. Hurd, L.
Peter Hawkinson, L.
A. H. Marsh, F.
Phillips & Sauborn, L.
Luke W. Sanborn, L.
D. Sauborn & Son, F.
Sheldon & Roseboom, F.

GALLATIN, Saline Co.
W. H. Edwards, F.

GALVA, Henry Co.
R. F. Baily, F.
E. C. Brown, F.
O. P. Emery, F.
D. E. Holmes, F. & L.
J. M. Kain, F.
D. C. Kerr, L.
J. W. Olson, F.
N. Pierce, F. & L.
N. W. Woodruff, F.

GARDEN PRAIRIE, Boone Co.
T. W. Gooch, F.
Daniel Scott, F.

GARDNER, Grundy Co.
R. M. Agard, L.
H. C. & B. F. Armitage, F.
Coles Bros., F.
A. S. Martin, F.
J. B. McGinnis, F.
D. J. White, F.

Illinois.

GENESEO, Henry Co.
William Baum, F.
F. P. Brown, L.
S. Cameron, L.
L. C. Campbell, F.
J. D. Grant, F.
T. R. Harker, L.
Hosford & Steele, F., M. & L.
P. H. McArthur, F. & M.
Mowry & Hawkins, F.
A. R. Newton, F.
P. S. Schnabele, F.
William Smith, F.

GENEVA, Kane Co.
H. Belden, F. & L.

GENOA, De Kalb Co.
John Brown, F.
J. E Scott, F.

GEORGETOWN, Vermillion Co.
S. W. Norton, F.
John Phelps, F.
J. Yapp, F.

GERMANTOWN, Clinton Co.
H. Koch, F

GIBSON, Ford Co.
J. B. Goshoon, F.
P. K. Leonard, F.
M. D. Worrell, F.
C. H. Youmans, F.

GILLESPIE, Macoupin Co.
R. F. Denham, F.

GILMAN, Iroquois Co.
J. Armstrong, F.
W. H. Cassidy, F.
H C. De Pue, L.
J. H. Johnson, F.
John Leland, E.
C Meyer, F.
Parker & Allen, F. & L.

GIRARD, Macoupin Co.
M. M. Duncan, F.
H. C Hamilton.
F. L. Thompson, F. & L.
E. Wolfsberg, L.
G. W. Wood, F.

GOLCONDA, Pope Co.
M. G. Bird, F.
W. H. Boicourt, F.
T. W. McCoy, F.
J. H. P. Mittler, F & L.
Gottlieb Nolle, F. & M.
J. W. Raum, F.
T. Steger, L.

GOOD HOPE, McDonough Co.
C. Elliott, F.

GOODING'S GROVE, Will Co.
J. A. Jackson, F.

GRAFTON, Jersey Co.
Wm. H. Allen, Jr., F.

GRAND LOWER, Jackson Co.
J. W. Chapin, F.

GRANT PARK.
Diogenes Pettet, F.

GRANVILLE, Putnam Co.
L. S. Edgerly, F.

GRAYVILLE, White Co.
F. M. Brood, F.
Peckering & Durley, F.
J. Pickering, L.

GREENFIELD, Green Co.
S. B. Carter, F.
S. A. Warner, F.
S. A. Weisner, F.
Rev. M. L. Wood, F.

GREEN GARDEN, Will Co.
B Wood, F.

GREEN RIVER, Henry Co.
E. J. Baum, F.

GREENUP, Cumberland Co.
H. C. Cooke, F.
A. M. Smith, F.

GREENVILLE, Bond Co.
H. H. & M. B. Chittenden, F.
J. J. Clarkson, F.
J. H. Davis, F.
Denny & Phelps, L.
R. K. Dewey, F.
A. B. Haines, F.
H. Howard, F.
W. G. Scror, F.
T. L. Vest, F.

GREENWOOD, McHenry Co.
J. Westerman, F.

GRIDLEY, McLean Co
G. W. Kent, F.

GRIGGSVILLE, Pike Co.
John M. Feister, F.
G. R. Haines, F.
I. A. Hatch, F.
H. Lynde, F.
J. A. Rider, F & L.

Illinois.

HAMILTON, Hancock Co.
E. C. A. Cushman, F. & L.
S. P. Hubbard, F.
E. D. Richey, F.

HAMMOND, Piatt Co.
A. F Packer, L.

HAMPSHIRE, Kane Co.
D. Carlisle, F.
S. C. Rowell, F.

HANOVER, Jo Daviess Co.
S. E. Moore, F.
R. R. Wilcox, F.

HARDIN, Calhoun Co.
M. Fisher, F.

HARRISBURG, Saline Co.
J. M. Gregg, F.
F. M. Picket, F.
Wm. T. Reynolds, F.

HARVARD, McHenry Co.
J C. Callender, F. & L.
J. P. Cheever, F.
Cheever & Sanders, F., M. & L.
J. B. Lyon, F.
P. Newmyer, L.
P. K. Sanders, F.

HARVEL, Montgomery Co.
R. S. Nelson, F.

HAVANA, Mason Co.
J. F. Copple, F. & L.
O. C. Easton, F. & M.
J. S. Kirk, F.
Wm. Lauf, F.
C. D. Lindley, F.

HAVELOCK, Cook Co.
N. Cramsey, F.

HAYWOOD.
G. A. Hall, F.

HEBRON, McHenry Co.
R. H. Austin, F.
H. W. Mead, F.

HENNEPIN, Putnam Co.
A. M. Durley, F.
Peter Feltes, F.
A. T Purviance, F.

HENRY, Marshall Co
E. T. Disosway, F. & M.
J. H. Hall, F.
J. H. Jones, F.
F. Kleinhenz, F.
J. Mattun, F.
F. S. Potter, F.
R. D. Waterfall, F. & L.

HEYWORTH, McLean Co.
G. H. Delano, F.
A. W. Horuish, F.

HICKORY, Lake Co.
H. Webb, F.

HIGHLAND, Madison Co.
T. Gruaz, F.
Alex. Peck, F.
J. H. Williman.

HIGHLAND PARK, Lake Co
E. P. Harris, F.
S. S. Streeter, F.

HIGHWOOD, Lake Co.
A. W. Holden, F.

HILLSBORO', Montgomery Co.
G. H. Blackwelder, F.
J. M. Cress, F.
J. M. Keith, F.
Paisley & Springer, F.
G. M. Raymond, L.
G. W. Scott, L
C. W. Springer, F.
C. M. Woolf, F.

HINCKLEY, De Kalb Co.
J. K. Kuter, F. & L.
A. L. Russell, F.

HINSDALE, Du Page Co.
Thos. Erwin, F.
A. Mackinnie, F.
D. L. Perry, F
A. L. Pearsall, F.
L. S. Walker, F.

HOLLOWAYVILLE, Bureau Co
C. Stadler, F.

HOMER, Champaign Co.
H. A. Bailey, L.
A. B. Covey, F.
M. M. Dungan, F.
Harden & Duncan, F.
C. J. Tinkham, F.

HOOPESTON, Vermilion Co.
E. D. Prague, F.
J. W. Hughes, F. & L.
J. S. McPerrin, F.
G. H. White, F.

Illinois.

HOPEDALE, Tazewell Co.
H. M. Ford, F.

HOSMER.
Harden & Haskett, F.

HUDSON, McLean Co.
D. H. French, F.

HUNTLEY, McHenry Co.
W. Cumming, F.

HUNTSVILLE, Schuyler Co.
S. S. Benson, F.

HUTSONVILLE, Crawford Co.
Cox & Spoon, F.

HYDE PARK, Cook Co
W. A. Bailey, L.

ILLIOPOLIS, Sangamon Co.
G. J. Dorrell, F.
D. W. Peden, F.
C. D. Sears F.

IOLA, Clay Co
F. W Harman, F.
Rudolph Nixon, F.
J. P. Reilly, F.

IPAVA, Fulton Co
Jos. Mavall F.
J. L. McArne F.

IROQUOIS, Iroquois Co.
J. A. Lynn, F.
W. B Simonds, F.

IRVING, Montgomery Co.
J. M. Berry, Jr., F.
C. A. Ramsay, F.

IRVING PARK, Cook Co.
C. J. Buckman, F.
G. F. Vadder, F.

IRVINGTON, Washington Co
W. S. Hisey, F.

ISABELL, Fulton Co.
Amasa Gilbert, F.

IUKA, Marion Co
Geo. E. Daniells, F.

JACKSONVILLE, Morgan Co.
L. L. Adams & Co., L.
J. W. Adgate, F. & M.
J. H. Bancroft, F. & M.
J. B. Booker, F. & L.
J. Braun, L.
B. F. Busley, F.
C. A. Catlin, L.
Cooker & Catlin, L.
C. M. Eames, F.
L. Gotheen, F.
J. W. Hoffman, L.
J. O. King, L.
J. G. Loomis, L.
J. R. McAlian, L.
W. H. McCullough, F.
A. N. McDonald, F. & L.
C. W. McLain, L.
N. Milburn, Jr., F. & M.
Ira S. Reed, F. & L.
M. Stacey, F.
John Trabue, F.
B. R. Upham, F. & M.

JEFFERSON, Cook Co.
C. F. Linscott, F.

JERSEYVILLE, Jersey Co.
S. H. Bowman, F. & L.
L. M. Cutting, F. & L.
G. H. Jackson, L. & M.
J. A. & M. R. Locke, F.
J. W. Vinson, F.
S. T. Williams, L.
J. W. Windsor L.

JOHNSBURY, McHenry Co
M Meison, F.

JOLIET, Will Co.
L. S Baker, F. & L.
Bissell & Grulton, F.
E. T. Chase & Co., F. & L
A. I. Edgeworth, F.
Stephen Greer, L.
F. Hoffman, F. & M.
Hobbs & Knowlton, F., L. & M.
Macomber & Ingalls, F.
H. N. Marsh, L.
E. R. Mattison, F.
John S. Miller & Co., F. & M.
A. A. Osgood, F.
E. B. Shaw, F. & L.
W W. Stevens, F.
F. Treat, F.
E. H. Webb, L.
P. W. Weber, F.
L. K. White, F. & M.
J. C. Williams, L.
W. C. Wood, F. & L.

JONESBORO', Union Co.
D. W. Miller, F.
John G. Suerget, F.

KANE, Greene Co.
A. W Felton, L.

KANKAKEE, Kankakee Co.
W. H. Adams, F. & L.
H. F. C. Beckman, F.
John Dale, F. & L.

Illinois.

R. A. Lane, F.
B. K. Nichols, L.
N. Rivard, F., L. & M.
E. B. Warriner, F., L. & M.
L. H. Warriner, F.
Adam Zinkann, F.

KANSAS, Edgar Co.
D. W. Hineg, F.
M. L. Shaver, F.
R. J. Theaker, F.

KEITHSBURG, Mercer Co.
T. S. Cummings, F.

KENNEY, De Witt Co.
J. M. Ledden, F.

KEOKUK JUNCTION, Adams Co.
L. N. Abbers, F.

KEWANEE, Henry Co.
Milo Doty, F.
William Hamilton, F. & L.
M. H. Hinsdale, F. & L.
E. R. Kerr, L.
Adolph Maul, F.
J. B. Moffat, L.
N. H. Pratt, F.
J. A. Talcott, F., M. & L.

KEYSPORT, Clinton Co.
J. B King, F.

KINMUNDY, Marion Co.
J. P. Aydelott, F.
T. W. Haymond, F.
A Hower, F.
J. B. King, F.
C. Rohrbaugh, F.
M Wilson, F.

KIRKLAND, De Kalb Co.
F. S. Rowden, F.

KIRKWOOD, Warren Co.
J. K. Cummings, F. & L.

KNOXVILLE, Knox Co.
J. D. McIntosh, F.
L. R. Sykes, L.

LACON, Marshall Co
L. C. McMurtrie, F.
C. H. Madely, F., M. & L.

LA GRANGE, Cook Co.
P. G. Gardner, F.
O. S. Lyman, F.

LA HARPE, Hancock Co.
C F. Gill & Co., F. & L.
J & E. L. Warren, F.

LAKE FOREST, Lake Co.
A. J. Kerr, F.
M. Melody, F.
F. N. Pratt, F.

LA MOILLE, Bureau Co.
Angier Bros., F.
R. B. Frary, F.

LAMONT.
J. B. Blood, F.
J. B. Rood, F.

LANARK, Carroll Co.
L. D. Garrett, F.
J. M. Glotfelty, F.

LANSING, Marshall Co.
E. H. Tapper, F.

LA PLACE, Piatt Co.
E. B. Eicholtz, F.

LA SALLE, La Salle Co.
M. Barton, L.
J. P. Brown, Mackay & Co., F.
John W. Day, F., M. & L.
N Duncan, F.
W. T. Mason, F., M. & L.
C. Strever, F.
L. Wagner, F. & L.

LAWRENCEVILLE, Lawrence Co.
C. Teschemacher, F.
Wm. R. Walton, F.

LEBANON, McLean Co.
W. J. Chicas, F.
A. D. Hightower, F.
C. A. Meek, F.
A. Sanspeur, F.
Scheibe & Zerwick, F.
William Schreibe, F.
G. W. Seamen, F.

LEE STATION.
E. E Bacon, F.
J. M. Prentice, F.
W. H. Smith, F.

LENA, Stephenson Co.
William Bowker, F.
William Dawee, F.
E. Stamen, F.
Elias Starr, F.
Henry Wingart, F. & M.

LELAND, La Salle Co.
Blood & Bartlett, F.

LE ROY, McLean Co.
C. A. Barley, F.
J. E. Morgan, F.
William Morris, F.

Illinois.

LEWISTOWN, Fulton Co.
F. M. Banta, F.
J. & W. J. Dyckes, F. & M.
Daniel Hess, F.
Dr. T. Nott, F.
J. W. Proeter, F.
F. M. Williams, F.

LEXINGTON, McLean Co.
A. B. Davidson, F. & L.
Davidson & Weakley, F.
J. S. & A. W. Malum, F.

LIBERTYVILLE, Lake Co.
E. W. Parkhurst, F.
G. H. Schenk, F.

LINCOLN, Logan Co.
S. Barnum, F.
P. Boyden, L.
L. M. Brown, L.
J. H. Butler, L.
M. H. Haverhill, F. & L.
A. M. Hutchinson, F. & M.
J. A. Jenkins & G. W. Allee, F.
C. A. Nicholson, F. & M.
G. W. Parker, F., M. & L.
Pegram & Son, F.
Randolph & Lentz, L.
H. Sherman, L.

LINDER, Jasper Co.
A. S. Hall, F.

LISBON, Kendall Co.
J. F. Moon, F. & L.
A. W. Raymond, F.

LITCHFIELD, Montgomery Co.
W. Charles, F. & L.
R. S. Hood & Bro., F.
J. T. Miles, F.
J. S. Talley, F.
G. W. Tupper, F.

LITTLE ROCK, Kendall Co.
Charles Schryer, F.

LITTLETON, Schuyler Co.
James L. De Witt, F.

LIVINGSTONE, Clark Co.
T. W. Clark, F.
F. M. Williams, F.

LOAMI, Sangamon Co.
Brasfield, Wood & Co., F.

LOCKPORT, Will Co.
A. J. Ewen, F.
G. B. Norton, L.
Isaac Preston, F., M. & L.
C. L. Stone, F.
M. Walter, F. & L.

LODA, Iroquois Co.
Uriah Copp, Jr., F.

LODI, Clark Co.
W. H. H. Kennedy, F.
J. B. Strong, F.
F. Tuttle, F.

LOMBARD, Du Page Co.
J. B. Hull, F.

LOMBARDVILLE, Stark Co.
Henry M. Brewer, F.

LOSTANT, La Salle Co.
William Lauf, F.

LOUISVILLE, Clay Co.
R. Gray, F.
Gray & Hagle, F.

LOVINGTON, Moultrie Co.
Z. T. Banks, L.
W. C. Foster, F.
W. J. McNalley, F.
M. T. Sheppard, F.

LUDLOW, Champaign Co.
W. L. Braden, F.
J. D. Ludlow, F.

LYNDON, Whiteside Co.
Hazard & Decker, F.
H. L. Richardson, F.

McHENRY, McHenry Co.
G. A. Bucklin, F.
C. H. Mosey, F.
C. H. Mowry, F.

McLEAN, McLean Co.
George Church, F.
N. S. Hill, F.

McLEANSBOROUGH, Hamilton Co.
John Coker, F.
C. G. Cloud, F.
J. C. Edwards, F.
J. Wilson Jones, F.

MACKINAW, Tazewell Co.
Samuel K. Davis, F.

MACOMB, McDonough Co.
E. F. Bradford, L.
E. H. Black, F.
S. P. Brewster, F.
C. V. Chandler, F.
J. H. Cummings, F. & L.
A. Daggett, F.
H. Ervin, L.
L. Holland, F.
R. Lawson, F.
R. Lawrence, L.
P. E. Larmon, F.
M. M. Mosher, F.
O. F. Piper, F. & M.
J. L. Troyman, F. & L.
M. F. Winslow, F.

MACON, Macon Co.
A. Daggett, F.
A. G. Harris, F.
B. F. Hight, F.
Hurbert & Webb, F.
N. R. Wood, F.

MAGNOLIA, Putnam Co.
A. B. Gurnea, F.

MAGNON, Knox Co.
J. L. Burkhalter, L.
J. Carkhuff, F.

MAHOMET, Champaign Co.
T. M. Brown, F.

MAJORITY POINT, Cumberland Co.
W. L. Bruster, F.
J. C. Hall, F.

MAKANDA, Jackson Co.
G. C. Hanford, F.
N. L. Shults, F.

MALDEN, Bureau Co.
Warren Rackley, F.

MALTA, De Kalb Co.
R. F. Lintleiman, F.

MANTENO, Kankakee Co.
J. R. Labrie, F.
O. W. Barnard, F.

MARENGO, McHenry Co.
A. P. ABBOTT, F.
J. B. Babcock, F.
W. W. Crandall, F.
Mead & Hull, F.
F. M. Mead, F.
T. W. Stull, F. & M.
W. A. Treat, F.
G. V. Wells, F.

MARINE, Madison Co.
H. H. Elbring, F.
J. M. Ground, F.
L. A. Richardson, L.
Jacob Wentz, F.

MARION, Williamson Co.
H. H. Ebbing, F.
G. W. Goddard, F.
J. B. Holland, F.
W. Warden, F.
John McYoung, F.

MARISSA, St. Clair Co.
J. F. Finley & Bro., F.

MAROA, Macon Co.
Crouch & Son, F.
J. J. Hough, F.
H. E. Kent, F.
C. Lowe, F.
Leavitt & Russell, F. & L.

MARROWBONE.
Andrew Bone, F.

MARSEILLES, Clark Co.
J. N. Chappell, F.
O. A. Dieter & Co., F.
Riley Kilbourn, F.
W. A. Morey, F.
C. S. Wilson, F.
Woodruff & Morey, F.

MARSHALL, Clark Co.
G. A. Chapman, F.
Cole & Sutton, F.
W. C. Fuller, F.
W. F. Griffith, F.
Jas. McCabe, F.
D. E. Pritchard, F.

MARTINSBURG, Pike Co.
W. S. Freeman, F.

MARTINSVILLE, Clark Co.
H. Gasaway, F.
F. H. Hamilton, F.
J. Idler, F.
A. Wagner, F.

MASCOUTAH, St. Clair Co.
J. G. Andres, F.
John Benz, F.
C. Lischer, F. & M.
Julius Scheve, F. & L.
Emil Schmidt, L.

MASON, Effingham Co.
G. W. Johnson, F.
W. F. Johnson, F.
O. Jones, F.
D. W. Matthews, F.

MASON CITY, Mason Co.
G. W. Gerlick, F.
Lamoreux & Mitchell, F. & L.
Phelps & Trout, F. & L.
Walker & Stattler, F., L. & M.
Geo. A. Withers, F.

MATOON, Coles Co.
D. H. Barnett, F.
John Cunningham, F. & M.
W. B. Dunlap, L.
F. D. Dole & C. G. Weymouth, F.
T. B. Ferguson, F.
J. M. Fisher, F.
P. Hennessey, L.
I. B. Jackson, F.
L. P. Lyman, L.
G. W. Lynn, F., M. & L.
E. L. Patton, F.
J. P. Phelan, L.
R. S. Rutherford, F.
Rev. J. W. Wood, F.

MATTESON, Cook Co.
J. Marsh, F.

MAYALL.
J. Mayall, F.

MAYWOOD, Cook Co.
O. H. Brewster, F.
H. Bliss, F.
G. R. Hall, F.
Schneiber Brothers, F.

MELVIN, Ford Co.
Wm. Prasins, F.
T. D. Thompson, F.

MENDON, Adams Co.
V. Francis, F.
F. A. Gilmer, F.
G. W. McGibbons, F.

MENDOTA, La Salle Co.
S. Arnold, F.
John Black, F.
D. A. Cook, F.
Philo Castle, F.
L. B. Crooker, F.
J. M. Erlenborn, F. & M.
George Guy, F.
L. D. Garrett, F.
Dr. W. Hall, L.
George Haefner, F.
Wm. Kopfer, F. & M.
D. G. Lowd, F. & M.
J. W. Ott, F.
J. L. Watkins, L.

MENDOVA.
R. A. Love, F.

MEMPHIS.
C. Busmer, F.

MEREDOSIA, Morgan Co.
D. H. Lollie, F.

MERIDEN, La Salle Co.
J. T. Brearley, F.

METAMORA, Wood Co.
J. M. Graham, F.
Edward Kipp, F.

METROPOLIS, Massac Co.
Wm. R. Brown, F.
M. Mayfield & Co., F. & M.
J. M. Stone, F.
W. H. Tindall, F.

MIER (P. O. Lancaster), Wabash Co.
G. L. Bailey, F.

MILAN, Calhoun Co.
Wm. Medill, F.
Medill & Buffum, L.
W. J. Wallace, F.

MILFORD, Iroquois Co.
H. J. Porter, F.

MILLERSBURG, Mercer Co.
S. H. Riddell, F.

MILLINGTON, Kendall Co.
L. C. Carlton, F.

MILLINGTON, Wabash Co.
Eddy & Paddock, F.

MILLSTADT, St. Clair Co.
John Olinger, F.
G. W. Sieber, F.

MILTON, Brown Co.
J. M. Faris, F.

MINONK, Woodford Co.
J. N. Barnet, F.
J. M. Barrett, F.
W. R. Dunn, F.
H. K. Ferrin, F.

MINOOKA, Grundy Co.
W. B. Worthing, F.

MOAWEQUA.
H. F. Day, F.

MOKENA, Will Co.
N. Jones, F.
P. Reitz, F.

MOLINE, Rock Island Co.
Clendenin & Wells, F. & L.
J. B. Gilmore, F.
J. S. Gilmore, F. & L.
D. W. Gould & Co., F. & L.
Gould & Walker, F.
L. E. & C. T. Hemenway, F. & M.
T. S. Hines, L.
W. G. Morris, L.
J. N. Reynolds, F. & M.
William Turner, F.
D. V. Witter, F.

MONTICELLO, Piatt Co.
J. G. Brown, F.
H. E. Houston, L.
H. C. Howell, F.
J. M. Kerr, F.
Daniel Stickel, F.
C. A. Tatman, F. & L.

MOMENCE, Kankakee Co.
M. O. Clark, L.
A. A. Culver, F.
J. B. Durham & Bro., F.
H. B. Hall, F.
W. D. Lane, F. & M.

MONEE, Will Co.
E. R. Preese, F.
W. F. Hutchinson, F.
A. Vatter, Jr., F.

MONIAC, Peoria Co.
R. L. V. Deal, F.

MONMOUTH, Warren Co.
Huey & Comstock, F.
T. Johnston & Son, F., M. & L.
F. B. Pitney, L.
P. Roberts, F., M. & L.

MORO, Madison Co.
J. P. Smith, F.

MORRIS, Grundy Co.
Davidson & Whitney, F.
Jas. Dolan, F.
M. J. Fitzsimmons, F.
H. C. Gifford, F.
C. J. Gould, F. & L.
Emil Haas, F.
N. McBride & Hanna, F., L. & M.
M. Prindle, F.
G. W. Rossiter, L.
K. Sanford, F.
L. Whitney, L.

MORRISON, Whiteside Co.
J. S. Baird, F. & M.
E. J. Baum, F.
F. Clendenin, F. & L.
A. E. Kennedy, F.
Wm. Lane, F.
M. Mead, L.
M. V. B. Smith, L.
R. J. Thompson, F.

MORRISONVILLE, Christian Co.
S. B. Harrison, F.
D. F. Murry, F.
C. W. Townsend, F.

MOUND CITY, Pulaski Co.
James Anderson, F.
H. G. Carter, F.
George Mertz, F.
John A. Waugh, F.

MOUND STATION, Brown Co.
J. H. Davison, F.

MOUNT CARMEL, Wabash Co.
E. J. Crandall, F.
A. C. Edgar, F.
W. D. McClintock, F.
E. S. Russell, F. & L.
G. C. Turner, F.
A. M. Stein, F.

MOUNT CARROLL, Carroll Co.
A. H. Lichty, F., M. & L.
P. Seymour, F.
W. C. Smith, F.
A. M. Stein, F.

MOUNT ERIE, Wayne Co.
F. Israel, F.

MOUNT MORRIS, Ogle Co.
Chas. Allen, F.
I. H. Allen, F.
E. Lott, F.
T. C. Williams, F.

MOUNT OLIVE, Macoupin Co.
J. Keiser, F.

MOUNT PALATINE, Putnam Co.
A. Mattern, F.

MOUNT PULASKI, Logan Co.
A. G. Jones, F.
John Kent, F.
F. V. Nicholson, F.
W. P. Sawyer, F. & M.
S. L. Wallace, F.

MOUNT STERLING, Brown Co.
W. Brockman, F. & M.
R. S. Fenn, F.
M. V. Gardinier, F.
A. K. Lowry, F.
S. Nye, F.
F. W. Rotzer, L.
J. S. Sanderson, F.

MOUNT VERNON, Jefferson Co.
T. H. Goodwin, F.
G. M. Haynes, F.
Alex. Hutchinson, F.
C. A. Keller, F.
W. C. Pollock, F.
N. E. Way, L.

MULBERRY GROVE.
J. P. Miller, F.

MURRAYVILLE, Morgan Co.
J. B. Beadles, F.

NAPERVILLE, Du Page Co.
H. H. Cody, F.
V. A. Dister & Co., F. & M.
M. S. Ellsworth, F.
George Marsh, L.
E. M. Musselman, F.
Prof. H. H. Rasweiler, F.
W. Scott, F.
W. S. Senior, F.

NAPLES, Scott Co.
F. Linkins, F.

NASHVILLE, Washington Co.
Houston & Weaver, F.
N. F. Jones, F.
F. Korf, F.
M. O'Connor, F.
Emil Schmidt, F.
J. S. Tindall, F.
Tindall & Hartman, F.

NAUVOO, Hancock Co.
G. Eberdt, F. & L.
R. K. Kessler, F.
A. Person, F. & L.

NEOGA, Cumberland Co.
H. Bland, F.
F. Fairchild, F.
F. D. Voris, F.
P. Welsheimer, F.

NEPONSET, Bureau Co.
George Bogart & Co., F.
J. A. Russell, F.

NEVADA, Livingston Co.
Thomas Braiby, F.
B. B. Dow, F.

NEVINS, Edgar Co.
William Holt, F.

NEW ATHENS, St. Clair Co.
H. Dose, F.

NEW BERLIN, Sangamon Co.
Gillespie & Rearick, F.

NEW BOSTON, Mercer Co.
J. W. Barrett, F.
E. J. Dennison, L.
R. S. Scudder, F.

NEW BREMEN, Cook Co.
Justus Weber, F.

NEW BURNSIDE, Johnson Co.
J. C. B. Heaton, F.

NEWMAN, Douglas Co.
A. B. Powell, F.
W. H. Rhodes, F.
N. R. Yeargin, F.

NEW MILFORD, Winnebago Co.
H. V. Farmer, F.
A. C. Hooton, F.

NEW RUTLAND, La Salle Co.
D. Arnold, F.
John Wadleigh, F.

NEW SALEM, Pike Co.
John Andrew, F.

NEWTON, Jasper Co.
B. M. Bridges, F.

NEW WINDSOR, Mercer Co.
S. T. Gibson, F.
L. C. Gould, F.

NIANTIC, Macon Co.
J. P. Faris, F.

NILWOOD, Macoupin Co.
T. P. Hughes, F.

NOBLE, Richland Co.
Joseph Slate, F.

NOKOMIS, Montgomery Co.
D. P. Brophy, F. & L.
B. F. Culp, L.
A. H. Draper, F.
A. M. Pocock, F.
George M. Stevens, F.
D. H. Zepp, F.

NORA, Jo Daviess Co.
R. J. Cooper, F.
G. W. Hoyman, F.
O. F. Spencer, F.

NORD.
O. F. Spencer, F.

NORMAL, McLean Co.
A. F. Dickerman, L.
Hovey & Dickerman, F.
S. J. Reeder, F.
B. Smith, F.

NORRIS CITY, Fulton Co.
H. May, F.

NORTH AURORA, Kane Co.
A. H. Stone, F.

NUNDA, McHenry Co.
N. Beardsley, F.
J. M. Mallory, F.

OAKLAND, Coles Co.
W. H. Coffin, F.
J. W. Crane, L.
J. McGeary, F.
H. D. Williams, F.

OAK PARK, Cook Co.
Hubbard & Luce, F.
H. Odell, F.
A. Vogt, F.

OCONEE, Shelby Co.
O. F. Rogers, F.

ODELL, Livingston Co.
J. H. & W. A. Funk, F.
B. F. Hotchkiss, F.
H. C. Welch, F.

ODIN, Marion Co.
H. H. Draper, F.
J. M. Garrettson, F., M. & L.
F. D. Secor, F.
G. B. Williams, F.
T. J. Whitehead, F.
John S. Wykoff, F.

O'FALLON, St. Clair Co.
F. Poignee, F.

OGDEN, Champaign Co.
J. Ogden, F.

OHIO, Bureau Co.
F. F. Conrad, F.
John Murtaugh, F.
H. Smith, F.
James G. Ruff, F.

OKAWVILLE, Washington Co.
Aug. Schultze, F.
Wm. Schnetsler, F.

OLD RIPLEY, Bond Co.
F. W. Abbelohlden, F.
A. G. Summerfield, F.

OLNEY, Richland Co.
J. J. Coons, F., M. & L.
John H. Gunn, F.
Gunn & Slanker, F. & L.
John J. Jones, F.
H. H. Kingsbury, F.
J. E. Wharf, F. & L.
J. W. Wharf, F. & L.
N. Woollas, F.

ONEIDA, Knox Co.
C. W. Dombeck, F.
Metcalf & Stevenson, F.
Thomas Tait, F.

ONARGA, Iroquois Co.
I. Amerman, F.
Baldwin & Finnas, F.
J. A. Cultra, F.
E. C. Hall, F.
John Lash, L.
P. Risser, F.
M. A. Thayer, F.

OPDYKE, Jefferson Co.
G. D. Jones, F.
A. N. Robinson, F.

OQUAWKA, Henderson Co.
J. H. Jennings, F.
H. F. McAllister, F.

ORANGEVILLE, Stephenson Co.
I. G. Wise, F.

OREGON, Ogle Co.
G. W. Hormell, F.
John Mattmiller, F.
J. A. McCloud, F.
J. J. Sanders, F.
J. Shoop, F.
W. Schultz, F.

ORION, Fulton Co.
W. M. Smith, F.

OSCO.
C. W. Purviance, F.

OSWEGO, Kendall Co.
L. N. Hall, F.
M. C. Richards, F.
Gust. Voss, F. & L.

OTTAWA, La Salle Co.
D. A. Buell, F.
R. W. Buchannan, F. & L.
R. O. Black, F.
D. Chase, F. & M.
Dr. J. D. Haines, F.
J. O. Harris, F., L. & M.
D. M. Hall, L.
R. C. Jordan, L.
J. J. Kellogg, F.
M. Lawless, F.
F. C. Lee, L.
Sherman Leland, F.
N. Mattes, F.
Ravens, MacKinlay & Co., F., M. & L.
G. W. Ravens, F. & L.
A. W. Willard, F.

PALATINE, Cook Co.
G. C. Whipple, F.
D. B. Wood, F.

Illinois.

PALMER, Christian Co.
J. B. Sullivan, F.

PANA, Christian Co.
O. M. Baldwin, F., M. & L.
Ed. Carter, F.
P. J. Galvin, F.
R. M. Henderson, F. & M.
E. A. Humphreys, F.
G. J. Ladd, F. & M.
E. W. Smith, Jr., F.
W. C. Summers, F.
F. W. Stockbridge, F. & L.
A. Vlerebome, L.

PANOLA, Woodford Co.
M. L. Mock, F.

PAPINEAU, Iroquois Co.
T. E. Kraefft, F.
T. C. Wagner, F.

PARIS, Edgar Co.
W. N. Burt, F.
W. S. Hendricks, F.
N. Link, F. & L.
W. B. McCord, F.
Vance & Doyle, F., M. & L.
G. B. Willman, F.

PARKERSBURGH, Richland Co.
T. G. Parker, L.

PARK RIDGE, Cook Co.
D. T. Wood, F.

PATOKA, Marion Co.
J. W. Johnson, F.
W. S. McHenry, F.

PAW PAW, De Kalb Co.
J. Britton, F.
Wm. McMahan, F.
R. Warriner, F.
J. E. Woodbridge, F.

PAXTON, Ford Co.
J. M. Briney, F.
M. H. Cloud, F.
Cloud & Gill, F.
T. P. Dudley, F.
C. H. Frew, F.
R. Frew, F.
Hanley & Sutton, F. & L.
J. M. Harvey, L.
J. S. Wilson, L.

PAYSON, Adams Co.
Wm. Keal, F.

PECATONICA, Winnebago Co.
N. F. Cooledge, F.
H. B. Farwell, F.
C. W. Miller, F.
O. C. Town, F.

PEKIN, Tazewell Co.
H. O. Canfield, L.
O. S. Gaither, F. & L.
James Haines, F. & L.
H. Lantz, F., M. & L.
H. Naylor, F. & L.
E. Rhodes, F., M. & L.
Wm. Rueckles, L.
F. Schaeffer, F., M. & L.
O. J. Stephenson, L.
H. F. Spoonhoff, F.
G. I. Zerneck, L.

PEORIA, Peoria Co.
Bills & Bacon, F., L. & M.
J. H. Barrett, L.
G. W. Cole, L.
J. C. Cramer, F.
W. B. Carson & Co., F. & L.
M. Cramer, F. M. & L.
F. O. Cunningham, B.
E. G. Ferris & Co., F. & M.
G. First, L.
J. K. Goodwin, F. & M.
J. C. Hansel, F. & L.
H. Jacobs, F.
R. W. Kempshall, L.
S. N. Kinney, F. & L.
D. R. Laudier, L.
N. B. Love, L.
G. L. MacMackin, F.
Magee & Cole, F.
ROBINSON & CALLENDER, F., L. & M.
T. H. Seed, L.
A. V. Thomas, L.
C. H. Wimeup, L.

PEOTONE, Will Co
A. Melville, F.
H. A. Smith, F.

PERRION.
Aug. Perrion, F.

PERRY, Pike Co.
D. L. Freeman, L.
W. D. C. Hume, F.
James Higgins, F.
Charles Schnlhnit, F.
Milby Smith, L.

PERU, La Salle Co.
L. Ackerman, F.
H. Brunnes, L.
M. Blanchard, F. & L.
Gallagher & Youngs, F.
H. Helmig, F. & M.
G. D. Ladd, F.
C. W. Munger, F.

Illinois.

H. Ream, F.
Charles Struever, F. & L.
R. V. Sutherland, F. & L.

PETERSBURGH, Menard Co.
James S. Black, F.
J. H. Fisher, F.
F. M. Northern, F.
J. M. Robbins, F. & L.
J. M. Sawyer, L.
Arthur Young, F.
P. H. Ziegler, F.

PHILO, Champaign Co.
A. Gooding, F.
C. H. Van Vleck, F.

PILOT, Vermillion Co.
Isaac Graves, F.

PINCKNEYVILLE, Perry Co.
M. C. Edwards, F.
R. G. Williams, F.

PIPER CITY, Ford Co.
H. P. Beach, F.
W. H. Bell, F.
H. P. M. Brown, F.
J. A. Montelin, F.

PITTSFIELD, Pike Co.
C. D. Chapman, F.
Fishell & Atkinson, F. & L.
A. D. Graves, F.
C. L. Moore, L.
J. G. Pettengill, F.
Scanland & Noyes, F. & L.

PLAINFIELD, Will Co.
J. R. Ashley, F.
I. F. Clippinger, F.

PLANO, Kendall Co.
A. N. Beebe, L.
M. C. Dewey, F.
Jno. H. Smith, F.

PLATTSVILLE.
H. Ricketson, F.

PLEASANT PLAINS, Sangamon Co.
C. B. Sanders, L.

PLUM HILL, Washington Co
Thomas Atchinson, F.

PLYMOUTH, Hancock Co.
T. C. Fielding, F.
A. Walty, F.

POLO, Ogle Co
W. C. Briggs, L.
James Lawson, F.
John Mickler, F.
H. Norton, F. & L.
M. K. Schryer, F. & L.

PONTIAC, Livingston Co.
G. W. Cole, F.
J. F. Culver, F., M. & L.
D. C. Eylar, L.
S. F. Kerns, L.
Maples & Woodford, F & M.
John Woodbury, F.
J. R. Woolverton, F., M. & L.

POPLAR GROVE, Boone Co.
G. W. Parker, F.

PORT BYRON, Rock Island Co.
W. H. Lyford, F. & L.

PRAIRIE CITY, McDonough Co.
E. A. Boynton, F.
A. S. Erwin, L.
Jno. W. Maury, F.
E. D. Smith, F.
M. K. Sweeney, F.

PRAIRIE DU ROCHER, Randolph Co.
J. H. Bowman, F.

PRAIRIE TOWN, Madison Co.
J. J. Farner, F.

PRENTICE, Morgan Co.
H. Larabee, F.

PRINCETON, Bureau Co.
Z. B. Bowers, F.
Alex Boyd, F. & L.
E. Ewing, L.
William Keller, F.
A. H. Knox, F.
M. G. Loverin, F., M. & L.
J. Miller, F. & M.
B. Newell, L.
L. D. Romberger, F.
A. A. Shewland, L.
Wm. H. Wessenberg, F. & L.
P. H. Ziegler, F. & L.

PRINCEVILLE, Peoria Co
H. C. Bronson, F.
Wm. M. Oakford, F.
L. Thompson, F.
M. Wilson, F.

PROPHETSTOWN, Whiteside Co.
L. W. Lewis, F.
A. J. Matson, F.
J. D. Parish, F.

Illinois.

PROSPECT PARK, Du Page Co.
G. M. H. Wagner, F.

PROSPERITY, Franklin Co.
O. D. Ragin, F.

PULASKI, Hancock Co.
E. J. Lewis, F.

QUINCEY, Adams Co.
Wm. M. Avise, L.
S. Berger, F., M. & L.
J. C. Bernard, F.
Jas. M. Bishop, F. & L.
G. W. Brown, F., M. & L.
L. Coon, F., L. & M.
Jno. M. Eull, F. & M.
E. C. Hall, F.
H. Hoffman, L.
A. Jones, F.
L. W. Keller, F., M. & L.
Samuel Lessem, F. & L.
Morton & Nichols, F., M. & L.
M. W. Newton, F. & L.
Newton & Cutler, F.
Newton & Lokey, F.
E. J. Parker, L.
Parker & Bull, F. & L.
W. F. Pitney, F., M. & L.
H. M. Scarrett, L.
Charles Seeger, L.
A. J. Shaw, L.
H. Stoetzel, F.
Ernest Theodor, L.
M. Welterhalm, F.
C. S. Wilson, F. & M.
Woolley & Harris, L.

RALEIGH, Saline Co.
J. H. Barnes, F.

RAMSEY, Fayette Co.
J. D. Collins, L.
T. M. James, F.
Daniel Shocky, F.

RANKIN, Vermillion Co.
Jno. R. Bowers, F

RANTOUL, Champaign Co.
E. A. Bohne, F. & L.
H. K. Bullock, F.
Jas. R. Moore, F. & L.
T. L. Rogers, F.

RARITAN, Henderson Co.
T. L. Nevins, F.
William Thorp, F.

RAYMOND, Montgomery Co.
B. F. Martindale, F. & L.
J. W. Potts, F. & M.

READING, Livingston Co.
Jno. F. Overholt, F.

RED BUD, Randolph Co.
Geo. F. Hecker, F. & L.
B. W. Sharp, F.
John Stoehr, F.
A. L. Wilson, F.

RENAULT, Monroe Co.
F. Burke, F.

RESOTUM.
W. Reinhart, F

RICHFIELD, Adams Co.
D. H. Rice, F.

RICHMOND, McHenry Co.
M. N. Clothier, F.
R. G. McClellan, F.
D. A. Potter, F. & L.
R. Sibley, F.
John Wray, F.

RICHVIEW, Washington Co.
G. M. Bingham, F.
Geo. S. Hoke, F.
R. Melton, F.

RIDGE FARM, Vermillion Co.
J. Hole, F.

RINARD, Wayne Co.
C. W. Vernon, F.

RIPLEY, Brown Co.
C. W. Keith, F.
R. R. Rambell, F.

RIVERDALE, Cook Co.
Aug. Reich, F.

ROAD HOUSE, Greene Co.
Geo. W. Thompson, F.
Wm. H. Veatch, F.

ROANOKE, Woodford Co.
Martin L. Mock, F.

ROBERTS, Marshall Co.
L. B. Mereve & Co., F.

ROBINSON, Crawford Co.
T. N. Browning, F.
M. C. Mills, F.
John A. Wiseman, F.

ROCHELLE, Ogle Co.
G. W. Clarke, F., M. & L.
W. F. Eaton, F.
A. S. Hoadley, F.
May & Monroe, F.
C. L. Mixer, L.
J. C. Overhiser, L.
W. H. Pratt, L.
J. L. Putnam, F.
H. C. Rogers, F.

Illinois.

ROCK FALLS, Whiteside Co.
F. Babcock, F. & M.
F. M. Wheeler, F.

ROCKFORD, Winnebago Co.
H. N. Baker, F.
John Baker, F.
R. A. Bassett, F.
D. J. Brown, F.
R. Chaney, F.
N. Clark, F.
W. Cooke, F.
Dickerman & Emerson, F. & L.
Gerould & Sheldon, F. & L.
D. P. Gray, F. & L.
T. R. Haley, E.
Hall & Smith, F.
J. B. Ireton & Co., F., M. & L.
D. K. Lawrence, F.
J. F. McInnes, F.
H. Martin, F.
S. Martin, F.
P. Mesick, F.
John O'Dowd, F.
Charles Paine, F.
M. W. Parkerson, F.
S. F. Penfield & Co., F. & L.
C. B. Pegg, F.
D. B. Perry, F.
C. N. Robinson, F.
G. L. Robinson, F., L. & M.
J. Sargent, F.
C. W. Sheldon & Son, F.
C. H. Sherratt, F.
J. B. Sine, F.
G. D. Smith, F.
E. S. Starkweather, F
A. J. Storey, F.
L. H. Tabor, F.
J. S. Ticknor, L.
W. R. Weld, F. & M.
C. H. Woodruff, F.
E. W. Woodruff, F.
A. C. Young, F.
A. H. Young, F.

ROCK ISLAND, Rock Island Co.
F. Bahmsen, F. & L.
E. H. Bowman, F.
G. H. Brown, F.
J. M. Buford, F., L. & M.
Hays & Cleveland, F., L. & M.
C. E. Hodgeson, F.
E. W. Hurst, F. & M.
W. N. Jarvis, L.
J. Junge, L.
G. M. Loosly, L.
H. G. Lowry, L.
T. A. Niell, F.
J. M. Reynolds, F., M. & L.
M. L. Weiser, F. & L.

ROCKPORT, Pike Co.
John C. Healey, F.

ROCKTON, Winnebago Co.
C. Beatty, F.
W. D. Matthews, F.
R. D. L. Montague, F.
E. L. Stiles, F.
C. A. Strickland, F.

ROLAND, White Co.
I. T. Spencer, F.

ROSCOE, Winnebago Co.
A. D. Lawrence, F.

ROSEVILLE, Warren Co.
H. E. Aylesworth, F.

ROSSVILLE, Vermillion Co.
J. W. Taggart, F.
J. B. Taylor, F.

RUSHVILLE, Schuyler Co.
E. W. Anderson, F.
H. S. Metz, F.
S. B. Montgomery, L.
J. R. Neill, F.
A. L. Noble, F.
Aug. Warren, L.

SAGETOWN, Henderson Co.
Vroeland & Signor, F.

ST. ANNE, Kankakee Co.
Jas. Dalpay, F.
C. D. Gammon, F.

ST. CHARLES, Kane Co.
C. D. Gammon, F.
B. D. Mallory, F.
H. T. Rockwell, F. & L.

ST. ELMO, Fayette Co.
N. D. Clutter, F.
G. W. Fletcher, F.
J. D. Fletcher, F.
H. Johnson, F.
P. K. Johnson, F.
D. C. Rose, F.
J. A. Rose, F.
S. L. Whitzerl, F.

ST. JACOBS, Madison Co.
G. H. Pickering, F.

ST. JOSEPH, Champaign Co.
S. L. Kerterman, L.

SALEM, Marion Co.
A. R. Allison, F.
A. Beckett, F.
J. M. Bennett, L.
H. C. Feltman, F.
C. D. Gresham, F.

Illinois.

F. P. Mason, F.
F. P. Moser, F.
R. H. Whittaker, F.

SANDOVAL, Marion Co.
D. C. Beaver, F.
H. C. Bohn, F.
John Savin, F.

SANDWICH, De Kalb Co.
H. F. Bloodgood, F.
J. D. Negus, F.
W. W. Sedgwick, F. & L.
N. Smith, F., M. & L.
S. B. Stinson, F. & L.

SAN JOSE, Mason Co.
A. Jacobs & Co., F.

SAVANNAH, Carroll Co.
S. Greenleaf, F.
C. N. Kellogg, F.

SAYBROOK, McLean Co.
Knapp & McMurry, F.

SCALES MOUND, Jo Daviess Co.
Jas. Allen, F.
H. Gleason, F.

SCIOTO, McDonough Co.
J. W. Siders, F.

SCOTTVILLE, Macoupin Co
J. B. Angelo, F.

SECOR, Woodford Co.
B. E. Tribley, F.

SENECA, La Salle Co.
H. Billthorg, F.
R. K. Jackson, F. & M.
C. H. R. Thomas, F. & L.

SHABBONA, De Kalb Co.
J. M. Beau, F.

SHANNON, Carroll Co.
R. M. Cook, F. & M.
R. W. Healey, F.
J. Mastin, L.

SHAWNEETOWN, Gallatin Co.
B. F. Brockett & Co., F.
Howell, Millspaugh & Co., F.
A. K. Lowe, F.
A. K. McCabe, F.
G. W. Pillon, F.
J. W. Redden, F. & L.

SHEFFIELD, Bureau Co.
Hoskins & Booth, F.
F. C. Mahoney, L.
Wm. Wilson, F.

SHELBYVILLE, Shelby Co.
G. W. Abell, F.
M. G. Baker, L.
Wm. Chew, F.
J. J. & W. L. Haydon, F.
C. Hall, L.
J. L. Herrick, L.
D. W. Jacoby, F. & M.
C. Kelley, F. & L.
H. L. Martin, F. & M.
W. B. Marshutz, F.
J. W. Stillwell, F.

SHELDON, Iroquois Co.
A. B. Caldwell, L.
Clark & Shortridge, F.
H. R. Field, L.
W. B. Fleagor, F.
H. O. Snow, F.

SHERIDAN, La Salle Co.
A. V. Whitney, F.

SHIPMAN, Macoupin Co.
H. G. Cross, F.
J. J. Green, F.
R. Metyard, F.
J. M. Wilcox, F.

SHIRLAND, Winnebago Co.
J. M. Babcock, F.
R. C. Babcock, F.
J. S. Weary, F.

SHOAL CREEK, Clinton Co.
Fred. Lipps, F.

SIDNEY, Champaign Co.
G. W. Hartman, F.

SIGEL, Shelby Co.
M. N. Gehn, F.
G. A. Hoffman, F.

SIMONANK.
T. Booz, F.
Charles Merwin, F.

SMITHFIELD, Fulton Co.
J. A. Johnson, F.
Wm. Sanders, F.

SMITHTOWN, St. Clair Co.
E. C. Berghaus, F.

SNACKWINE, Putnam Co.
W. H. Williams, F.

SODORUS, Champaign Co.
J. A. Ball, F.

Illinois.

SOUTH CHICAGO, Cook Co.
John Birkholtz, F. & M.
G. E. Clark, F.
Colehour & Bremer, F.

SOUTH EVANSTON, Cook Co.
H. Newell, F.

SOUTHPORT.
A. W. Harkness, F.

SPARKS HILL, Hardin Co.
P. C. House, F.
John T. Ledbetter, F.

SPARLAND, Marshall Co.
M. M. C. Burnham, F.
Ely Titus, F. & L.

SPARTA, Randolph Co.
C. K. Alexander, F.
Dickey Bros., F.
M. E. Foster, F.
John Hodson, F. & L.
Rev. H. H. Van Syckel, F.
J. Taylor & Son, L.

SPRING BLUFF, Lake Co.
C. Truesdale, F.

SPRINGFIELD, Sangamon Co.
E. P. Beach, F. & L.
A. H. Coleman, F.
J. H. Currier, F. & L.
W. J. Conkling, L.
H. H. Glidden, F. & L.
Hawley & Grant, F., M. & L.
G. B. Hemenway, L.
E. B. Hawley, L.
F. W. Ingmire, F. & L.
P. H. Jackson, F.
J. P. Lindley, L.
G. Lynch, L.
J. D. Negus, F.
Wm. L. Pillsbury, L.
R. W. Ransom, F.
Roger Swire, F.
Wm. Staley, F. & L.
J. H. Steckhart, L.
C. Smorowski, L.
J. D. Stacey, L.
C. W. Templeton, F.
S. F. Thayer, L
S. Washburn, L.
C. S. Walker, F. & L.
J. F. Whitcomb & Co., F.
S. H. Wilbur, F.

STANFORD, McLean Co.
M. Brooks, F.

STAUNTON, Macoupin Co.
T. H. Chapman, F.
John C. Ryan, F.
A. Schoen, F.

STEEL'S MILLS, Randolph Co
W. W. Edwards, F.
J. A. Reynolds, F.

STERLING, Whiteside Co.
R. G. Allen, F.
R. Champion, F.
S. W. Champlin, F.
Hutton & Gaulisp, F.
M. H. Kreider, F. & L.
R. L. Mangan, F.
C. N. Munson, F., M. & L.
P. P. Robinson, F.
C. E. Rogers, L.
C. N. Russell, L.
W. C. Sheldon, F.
J. C. Teats, F. & M.
J. M. H. Wallace, F.
Wallace Bros., F. & M.

STEWARTSON, Shelby Co.
J. W. Tull, F.

STREATOR, La Salle Co
D. Atkins, F. & M.
J. Baker, F.
M. A. Bronson, F.
Baker & Plumb, F.
O. F. Chubbuck, F. & M.
C. Dominy, F.
T. J. Johnson, F., M. & L.
C. H. Johnson, F.
G. L. Richards, L.
H. N. Ryon, L.
G. R. Wells, F., M. & L.

SUBLETTE, Lee Co.
A. L. Wilder, F.

SULLIVAN, Moultrie Co.
D. F. Bell, F.
C. M. Ewing, F.
D. Frank, F.
A. N. Smyser, F. & L.
H. S. Stine, F.
J. L. Tarn, F.

SUMMERFIELD, St. Clair Co.
C. L. Dew, F.
H. Ruth, F. & L.
J. Winkler, F.

SUMNER, Lawrence Co.
Wm. B. Smith, F.

SUNBEAM, Mercer Co.
T. R. Gourley, F.

Illinois.

SWANWICK, Perry Co
H. L. Eaton, F.

SYCAMORE, De Kalb Co.
P. M. Alden, F. & M.
W. H. Arnold, F.
A. S. Babcock, F.
Geo. Brown, F., M. & L.
John Brown, F.
A. C. Cotton, F.
E. F. Dutton, L.
C. Kellum, L.
J. R. Lawrence, L.
J. L. Pratt, F.
G. S. Robinson, F.
F. E. Stevens, F.
J. B. Whalen, F.

TABLE GROVE, Fulton Co.
T. L. Frazier, F.

TALLULA, Menard Co.
J. J. Baker, F.
W. D. Murdock, F.

TAMAROA, Perry Co.
A. Blanchard, F
H. F. Patrick, F.

TAMPICO, Whiteside Co.
B. F. Chase, F.
J. H. Melvin, F.

TALORVILLE, Christian Co.
A. G. Barnes, F.
J. P. Briatten, F.
John Dew, F.
L. A. Dodge, F.
C. W. Fay, F.
W. F. Gorrell, L.
W. C. Griffith, L.
A. T. Kinney, F.
K. W. Mills, F.
Rev. D. W. Morgan, F.
H. Raney, F.
W. D. Ricks, F.
F. E. Sexton, F.
H. P. Shumway, F. & L.
F. C. Washburn, F.

TENNESEE, McDonough Co.
J. V. Walker, F.

TERRE HAUTE, Henderson Co.
E. Beal, F.

TENTOPOLIS.
H. Hattrupp, F.

THOMPSON, Jo Daviess Co.
Saunders & Tate, F.

THORNTON, Cook Co.
S. B. Bryan, F.

TIOGA, Hancock Co.
C. W. Banks, F.

TISKILNA, Bureau Co.
H. Howe, F.
G. C. Kellogg, F.
O. W. Patey, L.
O. Wilkinson, F.

TOLONO, Champaign Co.
R. A. Bower, L.
O. K. Culbertson, F.
W. S. Hildreth, F.
W. F. Hill, F.
F. S. Morgan, F.
T. M. Sadsbury, F.
F. Warner, L.

TONICA, La Salle Co.
W. W. Palmer, F.
J. B. Porter, F.
N. Richey, F.
J. T. Underhill, F.

TOULON, Stark Co.
B. C. Follet, F.
F. M. Hall, L.
J. H. Miller, F.
Miller & Walker, F.
D. J. Walker, F.
O. Whitaker, F.

TOWANDA, McLean Co.
G. W. Howard, F.
S. M. Ware, F.

TREMONT, Tazewell Co.
H. B. Montross, F.
S. Talbot, Jr., F.

TRENTON, Clinton Co.
J. Linn, F.
Schuster & Adams, F.
John Schuster, F.
W. H. Weaver, F.

TRIVOLI, Peoria Co.
R. McIntire, F.

TROY, Madison Co.
F. Anwater, F.
William J. Chapin, L.

TURNER JUNCTION, Du Page Co.
Daniels & Wilson, F.
J. B. Truell, L.
W. J. Wilson, F
A. H. Wyant, F.

TUSCOLA, Douglas Co.
Bundy & Wolverton, F.
A. P. Hatton, F.

Illinois.

A. P. Helton & Co., F. & M.
A. G. Wallace, F.

UNION, McHenry Co.
S. A. Smith, F.

UPPER ALTON, Madison Co.
D. W. Collet, F.

URBANA, Champaign Co.
H. M. Burrill, F.
Curtis & Burpee, F. & L.
G. W. Hubbard, F.
Lowe & Matthews, F.
W. L. Pershing, L.
H. M. Russell, F. & L.

UTICA, La Salle Co.
H. S. Gilbert, F.

VANDALIA, Fayette Co.
E. Capps & Son, F.
C. W. Fay, F.
H. Foecke, F.
John Gochenour, F.
N. J. Harding, F.
C. W. Highbotom, F.
C. B. Leasing, F. & L.
J. N. McCord, F.
A. Makinne, F.
L. G. Remer, L.
J. H. Ringe, F.
R. W. Ross, F.
C. F. Smith, F.

VARNA, Marshall Co.
O. Parrett, F.

VENEDY, Washington Co.
C. Rudolph, F.

VENICE, Madison Co.
H. Robinson, F.

VERMILLION, La Salle Co.
J. W. Boyer, F.

VERMONT, Fulton Co.
G. L. Darrell, F.
T. J. Kinney, F.
P. D. Plattenburg, F.
R. M. Rhodes, F.

VERNON, Lake Co.
W. J. Reed, F.

VERSAILLES, Brown Co.
J. P. Hartman, F
J. Herbert, F.
H. M. Shaffer, F.

VICTORIA, Knox Co.
J. W. Niell, F.

VIENNA, Johnson Co.
J. S. Crumm, F.
F. M. Simpson, F.

VIOLA, Mercer Co.
H. B. Frazier, F.

VIRDEN, Macoupin Co.
G. W. Cox, F.
G. W. Dillon, F.
P. Handwright, F.

VIRGINIA, Cass Co.
C. A. Anderson, F.
Crandall & Turner, F. & L.
Crandall & Walker, F.
C. A. Crandall, L.
John Gore, F.
D. M. Irwin, F.
Murray & Summers, F.
F. M. Roberts, F.
H. H. Turner, F. & L.

VISTA.
H. Hoagland, F.

VOLO, Lake Co.
J. Comton, F.

WALDRON, Kankakee Co.
H. W. Ingalls, F.

WALNUT, Bureau Co.
E. C. Chandler, F.
William Landers, F.

WANCONDA.
A. C. Bangs, F.
J. R. Wells, F.

WAPELLA, De Witt Co
A. D. Metz, F.

WARD'S MILL, Williamson Co.
D. A. Bennett, F.

WARREN, Jo Daviess Co.
James Bayne, F.
Jones & Wright, F.
J. H. Phillips F.
J. D. Platt, F.
F. S. Spofford, L.
J. Wright, F. & L.

WARSAW, Hancock Co.
W. A. Cherry, F.
J. E. Johnston, L.
Conrad Kehm, F.
J. W. Ketchum, F.
H. Koenecke, F. & M.
F. Kruskopf & Bro., F., M. & L.
John K. Simmons, F.
H. J. Stroh, F.
C. S. Strong, F.

Illinois.

WASHBURN, Woodford Co.
F. M. Ireland, F.
S. V. Jones, F.

WASHINGTON, Tazewell Co.
J. R. Crane, F.
Miss M. B. Crane, F.
F. E. Emerson, F. & L.
A. Merchant, F. & L.
W. M. Merchant, F. & L.
W. F. White, L.

WATAGA, Knox Co.
A. S. Cater, L.
S. G. Dean, F.
A. F. White, F.
H. P. Wood, F.
W. S. Wood, F.

WATERLOO, Monroe Co.
J. S. Borchert, F.
F. W. Humbuechen, F.
Keiss & Phillips.
C. Metzger, F.

WATERMAN STATION, De Kalb Co.
D. Horton, F. & L.
J. W. Smith & Co., F.

WATSEKA, Iroquois Co
W. W. Ely, F.
G. C. Barrington, F.
J. W. Holland, F. & L.
Holland & Ayres, F. & L.
L. P. Mead, F.
D. Morgan, F.

WATSON, Effingham Co.
W. D. Hillis, F.
E. C Mitchell, F.

WAUKEGAN, Lake Co.
R. S. Botsford, L.
D. M. Erksine & Son, F.
C. B. George, F.
C. F. Heydecker, F.
H. A. Hinckley, F., M. & L.
H. C. Hutchinson, F.
W. S. & C. G. Ingraham, L.
J. R. Lyon & Son, F. & M.
A. B. Partridge, F. & L.
A. F. Schwann, F.
C. P. Steele, F. & L.
E. W. Upham, F.

WAVERLY, Morgan Co.
H. P. Boynton, F.
H. C. Cooper, F.
T. L. Gilmer, F.
J. W. Meacham, F.
M. M Meacham, F.

WELLINGTON, Iroquois Co.
Daniel Weston, F.

WENONA, Marshall Co.
C E. Alf rd, F. & M.
F. H Bond, L.
Charles Parker, F.
S. J. Taylor, F.

WEST BELLEVILLE, St. Clair Co.
T. T. Huey, F.

WESTFIELD, Clark Co.
J. B. Sluey, F.

WEST HALLOCK, Peoria Co.
M. Crosby, F.

WEST PAW PAW
W. E. Barnes, F.

WHEATON, Du Page Co.
N. M. Bender, F.
H. W. Cobb, F.
L. L. Hiatt, F.
H. Smith, F.
W. G. Smith, F.
J. W. & J. G. Vallett, F.

WHEELING, Cook Co
Jno. G. Schneider, F.

WHITEHALL, Greene Co.
G. B. Danforth, F.
G. B. Douglas, F.
K. J. Pearce, F.
I. Powell, F.

WILLIAMSVILLE, Sangamon Co.
J. Beck, F.
Jno. A. Poorman, F.

WILMINGTON, Will Co.
L. A. Baker, F.
E. W. Millard, L.
J. P. Ranson, F.
E. B. Willard, F.

WINCHESTER, Scott Co.
I. Callans, F.
W. J. Collins, F.
Wm. Condit, F. & L.
John G. Hawk, F.
F. P. Jackson, F.
D. Skilling, L.
M. Smith, F.
S. Sperry, F.
J. A. Warren, F.
H. A. White, F.
J. O. Wilson, F.

Illinois.—Indiana.

WINDSOR, Shelby Co.
D. F. Richardson, F.
Smyser, Wilkenson & Co., F.
L. H. Turner, F.
H. B. Worley, F.

WINNEBAGO, Winnebago Co.
D. C. Lewis, F.
W. R. McDannill, F.

WINNETKA, Cook Co.
M. J. North, F.

WOODHULL, Henry Co.
G. W. Attwood, F.
M. Miller, F.

WOODSIDE, Sangamon Co.
Asa W. Smith, F.

WOODSON, Morgan Co
T. W. Roberts, F.

WOODSTOCK, McHenry Co.
W. B. Austin, F.
A. F. Field, F., M. & L.
C. H. Gilmore, F.
J. A. Parish, F.
J. D. Short, F. & M.
A. W. Smith, F.

WORDEN, Madison Co.
B. F. Cooksey, F.

WYANET, Bureau Co.
O. Cook, F.
R. Montgomery, F.
H. A. Smith, F.
Way & Houghton, F.

WYOMING, Stark Co.
J. R. Decker, F.
A. G. Hammond, F.
E. H. Phillips, F.
F. Thomas, F.
S. B. Wall, F. & L.
Wright & Wall, L.

XENIA, Clay Co.
W. F. Aydelott, F.
H. Beecher, F.
L. C. McNeill, F.
T. A. Pierce, F.

YATES CITY, Knox Co.
J. D. Huey, F.
A. C. C. Kendall, F.

YORKVILLE, Kendall Co.
M. E. Cornell, F
Wellington Mason, F.

INDIANA.

ACTON, Marion Co.
D. W. Pierson, F.

ALBION, Noble Co.
Alvord & Lash, F.
T. D. Evans, F. & L.
James Hamlin, F.
William Johnson, F.
Robert King, F.
B. G. Perkins, A.
John C. Sweet, F.

ALEXANDRIA, Madison Co.
Broxton Baker, F.

AMBOY, Miami Co.
M. W. Painter, L.
J. M. Wright, F.

ANDERSON, Madison Co.
James N. Bain, F. & L.
John M. Bale, F.
W. A. Beach, F.
L. C. Burke, F.
C. B. Cooper, A.
J. H. Dolman, A.
Joseph Fulton, F.
S. C. Martindale, F.

ANGOLA, Steuben Co
H. E. Burnham, F.
John W. Cowan, F.
Gale & Gale, F.
E. B. Glasgow, F
James Jackson, F.
Isaac Kemery, F.
B. Morse, F.
John Peters, F.
O. F. Rakestraw, F.
Woodhull & Croxton, F

ANTIOCH, Huntington Co.
Henry Kantz, F

ARCOLA, Allen Co.
H. C. McDowell, F.

ARCOS, Marshall C
G. W. Gordon, F.
James Pickerel, F.
James M. Wickerizer, F.

ATTICA, Fountain Co.
T. M. Coen, A.
E. H. Cox, F.
W. W. Ennes, F.
L. D. Lyons, F.
M. L. Wilson, F.

ATWOOD, Kosciusko Co.
J. S. Todd, F.

Indiana.

AUBURN, De Kalb Co.
Altenburg & Lockwood, F.
John L. Davis, F.
James Griswold, F., L. & A.
Guy Plum F.
G. C. Shiffer, A.
Shilling & Henry, F.
T. H. Spoot, F.
H. D. Tefft, F.
J. D. Williams, F.

AURORA, Dearborn Co.
W. S. Baker, F.
C. A. Haslett, A.
Lostutter & Stratton, F.
J. W. McMullen, F.
A. H. Merkel, F.
Ernest Noebel, F.

AVILLA, Noble Co.
J. S. Ferguson, A.
W. W. Lathrop, F.

BATESVILLE, Ripley Co.
John St. Clair, F.
Nicholas Zimmer, F.

BEDFORD, Lawrence Co.
Newton Crooke, F.
Coleman Duncan, F.
John Thurman, F.

BENTON, Elkhart Co
N. Pickett, F.

BLOOMFIELD, Greene Co.
B. F. East, F.

BLOOMINGTON, Monroe Co.
Z. T Coffin, F.
C. F. Dodds, F.
M. P. Harbison, F.
C. W. Henderson, F.
J. H. Louden, F.
Mitchell & Berring, F.
W. W. Wicks, F.

BLUFFTON, Wells Co.
Wm. J. Billigens, F.
Mrs. M. A. Horton, F.
J. H. Slater, F.
Jacob J. Todd, F.
Todd & Rimhart, F.

BOONVILLE, Warrick Co.
Miller & Bethell, F. & L.
R. D. O. Moore, F.
E. J. Randolph, F.

BOURBON, Marshall Co.
T. R. Boulton, L.
J. W. Davis, F.
C. J. Slater, F. & L.

BOWLING GREEN, Clay Co.
J. L. Pitner, F.
C. M. Thompson, F.

BRAZIL, Clay Co.
J. M. Ness, F.
L. O. Schultz, F.

BREMEN, Marshall Co.
John Hickaman, F.
C. H. Lehr, F.
J. W. Moody, F.

BRIDGEPORT, Marion Co.
Ellis Lawrence, F.

BRIGHTWOOD, Marion Co.
Luke Wiles, F

BRIMFIELD, Noble Co.
Wm. B. Dunn, F.

BRISTOL, Elkhart Co
C. C. Gilman, F.
John Moffit, F. & L.
S. B. Romaine, F.

BROOKFIELD, Shelby Co.
Charles Means, F.

BROOKSTON, White Co.
A. S. Bordner, F.
T. B. Davis, F.

BROOKVILLE, Franklin Co.
F. A. Banman, F.
Thomas Bartow, L.
A. J. Henson, A.
W. H. Jones, F.
A. H. Kaiser, F.

BROWNSBURGH, Hendricks Co.
J. H. George, F.

BROWNSTOWN, Jackson Co.
W. C. A. Bain, F.

BRUCEVILLE, Knox Co.
J. W. Bartlett, L.

BUNKER HILL, Miami Co.
R. C. Foox, F.
W. A. Irvin, F.

BURNETTSVILLE, White Co.
H. S. Stine, F.

BUTLER, De Kalb Co.
J. A. Campbell, F.

Indiana.

BUTLERSVILLE, Jennings Co.
M. A. Pardun, F.

CAMBRIDGE CITY, Wayne Co.
J. E. Gray, A.
C. Markle, F.
Thomas Newby, A.
W. P. Stahr, F.
John I. Underwood, F.

CAMPBELLSBURGH, Washington Co.
A. J. Todd, F.

CANNELTON, Perry Co.
Alfred Heunen, F. & L.
S. Joseph, Jr., F.

CANTON, Washington Co.
B. A. Morris, F.

CARLISLE, Sullivan Co.
J. L. Berry, F.

CARTHAGE, Rush Co.
Levi Binford, L.

CEDAR LAKE, Lake Co.
R. C. Wood, F.

CENTREVILLE, Wayne Co.
A. Trumbull, F.

CHARLESTOWN, Clarke Co.
W. T. Huckleberry, F.
John M. Long, F.
Charles McCann, F.

CHARLOTTESVILLE, Hancock Co.
George Landis, F.
T. J. Owens, F.

CHESTERTON, Porter Co.
Taylor & Quick, F.

CHICAGO, Lake Co.
W. A. Schonfeld, F.

CHILI, Miami Co.
John C. Bellew, F.
W. J. Smith, F.

CHURUBUSCO, Whitley Co.
G W. Berry, F.

CICERO, Hamilton Co.
L. O. Clifford, F.

CLARKSBURGH, Decatur Co
A. A. Chenoworth, F.

CLARK'S PRAIRIE, Daviess Co.
E. J. Walker, F.

CLAYTON, Hendricks Co.
Dr. C. T Lawre ce, F.

CLINTON, Vermillion Co.
J. G. Campbell, F.
David A. Ranger, F.

COESSE, Whitley Co.
S. H. Clarke, F.
E. J. Schnab, F.

COLFAX, Clinton Co.
Samuel Frazee, F.
Hayden & Clark, F.
Frank Springgs, F.
J. M. Stollard, F.

COLLETT STATION, Jay Co.
W. H. Hudson, F.

COLUMBIA CITY, Whitley Co.
E. W. Brown, F.
J. B. Hawkins, A.
G. W. North, F.
George W. Smith, F.
Jacob Steinfeld, F.
Tulley & Kirder, F.

COLUMBUS, Bartholomew Co.
Banfill & Lay, F.
B. W. Barrows, F.
A. W. Filty, L.
John Harris, L.
B. F. Jones, L.
W. J Lucas, F.
George Pence, F.
John Piel, F.
J. B. Safford, A.
J. A. Smith, L.

CONNERSVILLE, Fayette Co.
P. W. Andre, L.
D. Dickinson, F.
Geo. W. Eddy, F.
W. C. Forrey, F.
H. E. Frazer, A.
W. H. Green, F.
W. G. Irvin, F.
Knight & Pinkerton, F.
Rev. A. A. Knight, L.
Joshua Leach, F.
N. S. Roll, F.
E. J. Thompson, F.

Indiana.

CORRUNNA, Noble Co.
F. G. Fries, F.

CORYDON, Harrison Co.
Wright & Wilson, F.

COVINGTON, Fountain Co.
N. E. Briggs, F.
J. M. Duncan, F.
N. H. Foster, A.
A. Gish, F.
Hardy Savage, F.

CRAWFORDSVILLE, Montgomery Co.
C. J. Bowles, F.
A. H. Braden, A.
H. S. Braden, F.
Benj. Crane, F.
A. F. Hanna, F.
James Heaton, F.
H. C. Larsh, F.
T. N. Meyers, L.
G. A. Newton, A.
R. B. F. Pierce, F.
John J. Price, F.
T. H. Ristine, F.
C. L. Thomas, F.

CROWN POINT, Lake Co.
R. Fancher, F.
Wm. T. Horine, F.
J. Lehman, F.
B. E. Reading, F.

DALEVILLE, Delaware Co
J. T. Brandon, F.

DANA, Vermillion Co.
O. M. Keyes, F.

DANVILLE, Hendricks Co.
Thomas J. Cofer, F.
Jacob K. Moore, F.
G. W. Wayland, F.

DAYTON, Tippecanoe Co.
J. W. Crouse, L.

DECATUR, Adams Co.
D. J. Aber, F.
A. M. W. Ballman, F.
W. S. Congleton, F.
John Maibers, F.
B. W. Sholty, F.

DEEDSVILLE, Miami Co.
Levi Karn, F.

DEERFIELD, Randolph Co.
Orlando Sipe, F.

DELPHI, Carroll Co.
Judson Applegate, F.
Wm. Bradshaw, F. & A.
J. A. Cartwright, F.
Noah Cory, A.
R. W. Crockett, A.
John Gribi, F.
R. L. Higginbotham, L.
F. W. Olds, F.
G. W. Pigman, L.
W. E. Templeton, F.

DENVER, Miami Co.
A. B. Andrews, L.
W. H. Howe, F.

DUBLIN, Wayne Co.
Jasper Holland, F.
John W. Scott, F. & L.

EDINBURGH, Johnson Co.
Johnson & Valentine, F.
Thomas Kerr, F.
W. H. Thompson & Co., F.
Thomas White, L.

ELIZABETHTOWN, Bartholomew Co.
Edward Springer, F.

ELKHART, Elkhart Co.
S. P. Bressler, F.
S. M. Cleason, F.
Fish & Lelle, F. & L.
N. W. Garman, F. & L.
M. F. Shuey, F.
S. P. Wilcox, A.
Julius D. Wood, F.

ELLETTSVILLE, Monroe Co.
W. C. Draper, F.

ELWOOD, Madison Co.
M. D. Harmon, F.

EUGENE, Vermillion Co.
David Meade, F.

EVANSVILLE, Vanderburgh Co.
J. A. Boeller, F.
C. E. Collis, A.
Drew & Bennett, F. & A.
Jacob Richel, L.
E. A. Fairchild, L. & A.
J. H. McNeely, L.
Frank S. Miller, L.
J. W. Nexsen & Co., F
Eli Overlin, L.
R. W. Patrick & Co., F
Herman Pryibil, F.
S. Seelig, F.
T. Veneman & Son, A
Weil & Youngblood, L
C. H. Wessler, F.
F. L. Whicher, F & A.

Indiana.

FAIRFIELD, Franklin Co
Z. Ferguson, F.

FAIRMOUNT, Grant Co
Joseph Wilson, F.

FARMLAND, Randolph Co
J. A. Moorman, F

FLORENCE, Switzerland Co
L. Bledsoe, F.
Harry Kurtz, F.

FORT BRANCH, Gibson Co.
A. F & V Strain, F.

FORTVILLE, Hancock Co.
Andrew Hagen, F.
Dr B. W. Roger, F.

FORT WAYNE, Allen Co.
Archer & Snow, F. & L.
H. H. Bossler, F. & A.
Canir & Trentman, F.
O. D Colton, F.
Isaac D'Isay, F.
W W Driver, L.
Fisher & Sons, F., L. & A.
M. V. B. Gotshall, L.
Graham & Gotshall, A.
A. C Greenbaum, F.
F. J. Hayden, A.
Hayden & Co., F.
S G. Jameson, F.
B. Kramer, F.
I. Lauferty, A.
J. W. Lesner, F.
S. C. Lumbard, F.
J. K. McCracken, A.
N. C. Miller & Bro., F.
F. P. Randall, F.
Edward Siedel, F.
S. B. Sweet, A.
Walter & Son, F.

FOWLER, Benton Co.
T. J. Brown, F.
John M. Dickson, F.
W. L. Reading, F.
Henry I. Travis, F.

FRANCISVILLE, Pulaski Co
G. W. Dornell, F.
M. Nagle, F.

FRANKFORT, Clinton Co.
S. O. Bayless, F.
Isaiah Black, F.
Clayburgh & Campbell, F.
Joseph C. Suit, F.

FRANKLIN, Johnson Co.
H. C. Barnett, F.
W. M. Connor, L.
J. H. McClellan, A
Isaac McLaughlin, F
Miller & Sloan, F.
J. M. Rogers, F.
Taylor, Connor & Tayler, F.

FRANKTON, Madison Co.
Ward L. Roach, F

FREEDOM, Owen Co.
L. D. Trent, F. & L.

FREEMONT, Steuben Co.
M. B. Lemmon, F
Melindy & Johnson, F.

GALENA, Floyd Co.
H. C. Dodd, F.

GALVESTON, Cass Co.
John Turley, F.

GARRETT, De Kalb Co.
Covill & Bacon, F.
R. G. Griggs, F.

GENEVA, Adams Co.
J. Q. Andrews, F.

GILEAD, Miami Co.
F. G. Lukens, L.

GOODLAND, Newton Co.
H. H. Green, F.
H. W. Jenks, F.
Z. F. Little, F.

GOSHEN, Elkhart Co.
E. G. Chamberlain, F.
G. D. Copeland, L.
H. A. Dewey, A.
F. Hawenstine, L.
R. M. Johnson, F.
F. H. Knapp, F.
J. T McBride, F.
J. A. S. Mitchell, F.
John W. Nash, F.
Stoner & Johnson, F.

GOSPORT, Owen Co.
W. A. Montgomery, F.

GRANDVIEW, Spencer Co.
J. M. Doyle, F.
J. A. Wilberu, F.

GREENCASTLE, Putnam Co.
Rd. Allen, F.
E. D. Anderson, L.
W. M. C. Blake & Son, F.
S. Catherwood, A.
T. C. Grooms, L.
A. P. Harrison, A.
James S. Nult, F.

Indiana.

GREENFIELD, Hancock Co.
W. C. Burdett, F.
Q. D. Hughes, L.
E. I. Judkins, F. & L.
H. C. Reemvill.

GREENSBOROUGH, Henry Co.
W. B. Cox, F.

GREENSBURGH, Decatur Co.
S. T. Blizzard, A.
S. A. Bonner, L.
Silas Cooke, L.
Seth Donnell, F. & L.
W. H. Harvey, L.
Geo. M. Holly, F.
H. D. Pope, F.
Divan Sinawley, F.
W. P. Stevens, F.
C. B. Wise, F.

HAGERSTOWN, Wayne Co.
O. Johnston, A.
A. M. Parsons, F.

HANEY'S CORNER, Ripley Co.
W H. Taylor, F.

HARMONY, Kosciusko Co.
T. W. Brown, F.

HARTFORD CITY, Blackford Co.
C. W. Abbott, F.
E. T. Chaffee, F.
M. Frost, A.
W. H. Spence, F.
E. I. Winters, F.

HAZELTON, Gibson Co.
R. T. Henderson, F.

HEBRON, Porter Co.
Samuel Irvin, F.

HOPE, Bartholomew Co.
W. H. Aiken, F.

HUNTINGTON, Huntington Co.
J. T. Alexander, L.
Tipton Allman, F.
J. R. Brown, L.
W. H. Heesin, L.
Louis Hitzfield, F.
G. W. Kenner, F.
W. C. Kocher, F.
Stults, Meech & Co., F.
F. A. Miner, F.
M. W. Moore, F.
J. G. Price, A.
John Stroedel, F.

HURON, Lawrence Co
A. L. Herbot, F.

INDIANAPOLIS, Marion Co.
Adolphus Abromet, F.
A. S. Amos, L.
Jehiel Barnard, F.
M R. Barnard & Co. F.
Beardsley & Moore, F.
C. A. Biedenmeister, F.
George A. Brening, F.
Brouse, Wright & Co., F.
S Brownell, L.
C. C. Burgess, L.
W W. Caldwell, F.
John A. Child, F.
J. A. Cleaser, L.
C. B. Coe, L.
C. E. Coffin, F. & L.
J O. Cooper, L.
Davis & Lee, F.
D. R. Donough, A.
J. T. Downey, L.
Charles H. Gibson, F.
T. A. Goodwin, L.
Greene, Ferguson & Co., F.
Greene & Smith, L.
W. C. Griffith, L.
D. W. Grubbs, L.
Grubbs & Paxton, F. & A.
Halford & Thompson, F.
Campbell Hay, L.
John J. Hayden, F.
I. C. Hays & Son, F.
J. T. Hollowell, L.
I. H. Keersted, L.

A. Lang, L.
O. P. McCarty, A.
Hamilton McCoy, L.
McGilliard & Field, F & A.
H. C. Martin, L.
C. B. Martindale, F. & L.
Alexander Metzger, F.
Jos. A. Moore & Bro., F & A.
E. A. Munson, F.
Ottley & McKenzie, L.
N. C. Potter, L.
Powell & Stedman, A.
John Reynolds, L.
B. A. Richardson, F.
J. W. Robinson, L.
M. F. Robinson, A.
Ruddell, Walcot & Vinton, F.
L. E. Sackateder, L
John T. Sanders, L.

Indiana.

W. H. Seiders, F.
J. C. Smith, L.
Smith & Kaunaman, F.
W. W. Smith, F.
D. R. Snyder & Co., F. & A.
John M. Spann, F.
John S. Spann, F.
L. P. Stafford, F.
Isaac J. Taylor, F.
C. W Thompson, A.
W. M. Wiles, F.
D. L. Wood, L.
J. B. Yeagley, L.

JALAPA, Grant Co.
C. Jackson, F.

JAMESTOWN, Boone Co.
James F. Hurt, F
W. S. Marshall, F.

JEFFERSONVILLE, Clarke Co.
Thomas M. Ball, F
John Dorsey, F.
M. P. Fitz Gibbon, F.
Foeg & Hawley, F
L F. Warder, F

JONESVILLE, Bartholomew Co.
D. J. Judd, L.

KENDALLVILLE, Noble Co
C. G Aichele, F.
Thomas L. Graves, F.
W. B. Gray, F.
W. B. Hall, L.
G. W. Hartsuck, A.
J. M. Humphrey, A.
J. C. Kerr, F.
Henry Moyer, F.
O. D. Willett, F.

KENTLAND, Newton Co.
K. R. Mittison, F.
John Peacock, F.
Sylvester Root, L.
J. T. Saunderson, F.

KEWANNA, Fulton Co.
W. T. Cleland, F.

KNIGHTSTOWN, Henry Co.
W. M Edwards, F.
W. B. Gray, F.
James Mills, A.
Morgan & Wagner, F.
Reuben Peden, F.

KNOX, Starke Co.
Samuel Beatty, F.

KOKOMO, Howard Co.
J. B. Covil, F.
Milton Hanson, F.
J E. Hollowell, F.
S. G. Lane, F.
T. J. Mason, F.
Samuel Richey, F.
Ithermer Russell, F.
W. A. Russell, F.
R. C. Scobee, F.
W. P. Valle, L.
A. B. Walker, L.
Walker, Welsh & Co., L. & A.
A. M. White, L.

LACONIA, Harrison Co.
W. J. Shaw, F.

LADOGA, Montgomery Co.
F. M. Bremer, F.
E. L. Hendricks, F.
W. C. Hendricks, F.

LAFAYETTE, Tippecanoe Co.
A. K. Aholtz, F.
W. M. Baldridge, A.
D. Brawley, F.
J. C. Brockenbrough & Son, F. & L.
A. J. Carnahan, A.
J. M. Dill, L.
Favorite & Dresser, F. & L.
Edward Greencudyke, F. & A.
Henry Hanhauser, F.
John J. Hill, F.
John Levering, F.
W. H. Murdock, L.
J. J. Perrin, L.
Joseph Seguer, A.
Luther Taylor, F.
T. Underwood & Son, F. & A.
C. M. Weaver, F.
J. H. Wilbers, L.

LA GRANGE, La Grange Co.
Amos Davis, F.
F. D. Merritt, F.
J. R. Selby, F.
N. A. Sprong, A.

LA GRO, Wabash Co.
A. J. Robinson, F.

LA PORTE, La Porte Co.
G. L. Arnold, A.
Geo. C. Dorland, F. & L.
J P. Early, F.
Levi G. Erb, L.
A. J. Holman, F.
E. W. Lowe, F. & L.
R. S. Morrison, L.
W. F. Porter, F.
George S. Seymour, F., L. & A.
Irwin Van Wie, F.
J. H. Vining, F.
Jacob Wile

Indiana.

LARWILL, Whitley Co.
George F. Birt, F.
C. T. Hollis, F.

LAUREL, Franklin Co
J. C. Burgoyne, F.
Chas. Hubbard, F.
Ed. Maufley, F.
James O'Hair, F

LAWRENCEBURGH, Dearborn Co.
George Fahlbush, F.
H. O. Heustis, A.
John C Hibbetts, F. & A.
E. S. Ludlow, F.
P. L. Matthews, F. & L.
F. L. Meyer, L.
E. D. Moore, F.
C. J. B. Ratjen, F.
Geo. A. Roberts, F.
S. B. Robbins, L.

LEAVENSWORTH, Crawford Co.
Peckinpaugh & Zener, F.

LEBANON, Boone Co.
S. W. Ferguson, F.
John W. Klse, F.
Klse & Davis, F.
Olney Newell, F.

LEESBURGH, Kosciusko Co.
W. D. Wood, F.

LENA, Clay Co.
William Torr, F.

LIBERTY, Union Co.
C. D. Byram, F.
Lee M. Crist, F.
D. M. Dunbar, F.
H. C. Ham, A.
Jones & Shriner, F
J. P. Kennedy, F.

LIBERTY MILLS, Wabash Co.
L. J. Long, F.

LIGONIER, Noble Co.
Green & Gates, F
J. W. Higginbotham, F.
J. M. Knepper, A.
Edwin Reeve, L.

LIMA, La Grange Co.
S. P. Bradford, F
R. D. Thompson, F

LINTON, Greene Co.
J W. Walford, F.

LIZTON, Hendricks Co
Brown & Ulen, F.

LOGANSPORT, Cass Co.
E. D. Cleason, F.
A. W. Gibson, F. & L.
P. H. Greeble, L.
W. A. Griffing, A.
John R. Griggs, F., L & A.
John C. Ingram, F. & A.
A. B. Leedy, F.
J. A. McCullough, A.
S. McGuire, L.
W. R. Morris, F
H. W. Wolcott, A.

LOOGOOTEE, Martin Co.
Noah Moser, F.

LOWELL, Lake Co
John Luick, F.

MADISON, Jefferson Co.
Vincent Cravens, F.
P. J. Dipper, F.
J. F. Eitel, F. & L.
R. P. Gahr, A.
J. L. McFetridge, F.
J. H Marshall, F.
Thos. A. Pogue & Co., F.
W A. Quigley, A.
Jas. Roberts, A.
Ebenezer Rodgers, F.
H. C. Sanxay, L. & A.
J. D. Schniedlap, L
J. W. Senior, F.
S. M. Stroder, L.
Joseph P. Wells, F
J. H. Woolford, A.

MARION, Grant Co
Bailey & Diltz, F.
R. W. Bailey, F.
S. G. Baldwin, F. & L.
C. F. Coon, L.
Byron H. Jones, F.
E. R. Jones, L.
W. L. Lenfesty, F. & L.
D. R. McKinne & Son, A.
C. D. McVicker, F.
C. N. Martin, A.

MARTINSVILLE, Morgan Co.
Clark S. Crary, F. & L.
H. C. Jones, L.
C. A. McCracken, F.
H. Satterwhite, L.
Jeff. R. Scott, F.
John D. Whitted, F.

MAUCKPORT, Harrison Co
A. J. Newman, F.

MEDORA, Jackson Co.

Indiana.

MEROM, Sullivan Co.
R. C. Griffith, F.

MIAMITOWN, Miami Co.
Levi Climer, F.

MICHIGAN CITY, La Porte Co
H. M. Hopkins, F.
Fred. G. Johnson, F.
A. S. Nichols, A.
M. G. Sherman, L.
Sherman & Perkins, F.
Jonathan Snook, F.
J. A. Thornton, L.
Thornton & Orr, F.
Jacob Wheeler, L.

MICHIGANTOWN, Clinton Co.
Hiram Bell, F.
Thomas J. Randles, F.

MIDDLEBURGH, Elkhart Co.
Henry W. Hixon, F.

MIDDLETOWN, Henry Co.
R. A. Holford, F.
H. M. Watkins, F.

MILAN, Ripley Co.
Joseph Mills, F.

MILFORD, Kosciusko Co.
E. H. Higbie, F.

MILLERSVILLE, Henry Co.
E. A. Luce, F.

MILROY, Rush Co.
I. P. Root, F.

MILTON, Wayne Co.
R. J. Hubbard, F.
Wm. H. Moore, F.

MISHAWAKA, St. Joseph Co
E. F. Leslie, F.
T. B. Loughman, A.
R. G. McCallum, F.
H. G. Niles, F. & L.
J. J. Schnidler, F.
Eugene A. Wilkie, F.

MITCHELL, Lawrence Co.
Kenton B. Bell, F.
J. H. McPheeters, F

MONITOR, Tippecanoe Co.
C. W. Sexton, F.

MONMOUTH, Adams Co.
D. C. Waggoner, F.

MONROEVILLE, Huntington Co.
M. S. Morrison, F.

MONROVIA, Morgan Co.
Evan Hadley, F.

MONTEZUMA, Parke Co.
James Jacobs, F.

MONTICELLO, White Co.
Wm. Innes, L.
E. B. Sellers, F.
Sellers & Snyder, F.
W. E. Uhl, F.
J. V. Vinson, A.
J H. Wallace & Bro., F.

MORGANTOWN, Morgan Co.
Jesse O. Coleman, F.
W. D. Eves, F.

MOORE'S HILL, Dearborn Co.
Geo. W. Wood, F.

MOORESVILLE, Morgan Co.
Thos. R. Cook, F.
P. T. Macy, F.

MORRISTOWN, Shelby Co.
J. C. Hart, F.

MOUNT VERNON, Posey Co.
John Burtis, A.
Virgil C. Finch, F.
Alex Hutchinson, F.
F A. R. Lenkroth, F.
John A. Mann, F & L.
David Morvin, F.
Parke, Owen & Co., F.
E. J. Randolph, F.
W L. Sullivan, F.
T J. Sweeney, F

MUNCIE, Delaware Co.
E. B. Bishop, A
Blount & Templer, F.
H J. Dockhart, F.
Heath & Inlow, F.
W. L Little, F.
J E Mellett, F.
C W. Moore, F.
Sample & Keener, F.
C E Shipley, F. & A.
O. M Tyler, L.
T. S Walterhouse, F.

NAPOLEON, Ripley Co.
C. C. Jacob, F.

NEW ALBANY, Floyd Co.
Thomas Baldwin, A.
wning & McKay, F.

Indiana.

A. S. Buler, L.
Mercell D. Condiff, F., L. & A.
W. J. Dyer, L.
J. M. Gleason & Co. F.
A. S. Green, A.
J. G. Harrison, F.
Louis Hartman, L.
C. Heineberger, F.
John Horn, F.
C. E. Jones, F.
H. Kuirlin, A.
Seth. W. Tuley, F. & L.
L. S. Winstandley, L.

NEWBERRY, Greene Co.
J. M. Owen, F.

NEWBURGH, Warrick Co.
Albert Hazen, F.
C. F. Hopkins, F.
J. J. Knapp, F.

NEW CARLISLE, St. Joseph Co.
F. D. Hamer, F.

NEW CASTLE, Henry Co.
C. Bond, A.
Milton Brown, Jr., L.
Forkner & Bundy F.
James T. Mellett, F
Mowrer & McMeans, F.
T. B. Redding, F.

NEW HARMONY, Posey Co.
Louis Pelham, F.
W. L. Sullivan, F.

NEW HAVEN, Allen Co.
W. S. Rogers, F.

NEWPORT, Vermillion Co.
J. A. Foland, F.
W. L. Little, L.
Robert E. Stephens, F.

NEWTOWN, Fountain Co.
H. S. Wilson, L.

NOBLESVILLE, Hamilton Co
R. H. Hall, F.
Hall & Lucas, F.
Cyrus J. McCole, F.
G. M. Mahon, F.
Joel Stafford, F.
Edward Wilson, F.

NORTH JUDSON, Starke Co.
Henry Lightcop, F.

NORTH LIBERTY, St. Joseph Co.
J. W. Irvin, F.
J. C. Miller, F.

NORTH MANCHESTER, Wabash Co.
James D. Bell, F.
B. F. Brower, F.
J. W. Ford, F.

NORTH SALEM, Hendricks Co.
W. H. Fluer, F.

NORTH VERNON, Jennings Co.
Myron H. Andrews, F.
Frank Beckley, A.
O. F. Johnson, F
A. Kimmel, F.
Thomas Olcott, F.
J. H. Passmore, F.

OAKLAND, Benton Co.
L. B. Oursler, F.

ORLAND, Steuben Co.
G. S. Benschoten, F.
Ezra A. Smith, F.
W. H. Taylor, F.

ORLEANS, Orange Co.
John D. Carter, A.
Thomas G. Mahon, F.

OSGOOD, Ripley Co.
S. M. Smith, F.

OSSIAN, Wells Co.
Beaty & Bro., F.
R. C. Childs, F.

OTWELL, Pike Co.
G. M. Mount, F.

OWENSBURGH, Greene Co.
Charles Graham, F.

OXFORD, Benton Co.
Charles Dailey, F.
John T. Morgan, F.
J. M. Thomas, F.

PALMYRA, Harrison Co.
Ruth Anderson, F.

PAOLI, Orange Co.
Benoni Stinson, F. & L.

PATOKA, Gibson Co.
W. C. Fisher, F.

PATROIT, Switzerland Co.
James Stevenson, F.

PAXTON, Sullivan Co.
B. F. Monifer, F.

Indiana.

PENDLETON, Madison Co.
W. T. Hensley, L.

PENNVILLE, Jay Co.
Isaac Underwood, F.

PERRYVILLE, Vermillion Co.
James A. Foland, F.

PERU, Miami Co.
L. D. Adkinson, L.
J. T. Bentley, L.
R. H. Bowslog.
Calvert & Calvert, F.
Dukes & Mowbray, F., L. & A.
J. M. Jackson, F.
John H. Jock, A.
N. J. Landuer, F.
Roby & Anderson, F.
J. H. Slagle, F.
W. W. Sullivan, F.

PETERSBURGH, Pike Co.
A. H. Alexander, F.
O. Hammond, F.
Reddick Harrell, F.

PIERCETON, Kosciusko Co.
C. Clemens, F.
J. A. Cummins, F.
J. H. Taylor, F.

PITTSBOROUGH, Hendricks Co.
S. C. Weaver, F.

PLYMOUTH, Marshall Co.
B. D. Crawford, A.
Theo. Crissmer, F.
Washington Kelly, F. & L.
Orlando M. Packard, F.
W. P. Pershing, F.
Oscar C. Pilcher, F.
R. C. Ridgeway F.
Charles Whitmore, F.

POLAND, Clay Co.
J. R. Foreman, F.
C. B. Moon, F.

PORTLAND, Jay Co.
Thomas Bosworth, F.
M. C. Culver, L.
J. W. Headington, F.

PRINCETON, Gibson Co.
N. W Barnett, F.
W. H. Houston, F.
John Lagow, L.
W. B. McDonald, F., L. & A.

PRINCE WILLIAM, Clinton Co.
J. C. Weaver, F.

PROVIDENCE Clarke Co.
B. F. Carter, L.

RAGLESVILLE, Daviess Co.
Stringer & Wadsworth, F.

RAY, Steuben Co.
Gardner Work, F.

REMINGTON, Jasper Co.
B. B. Jeffries, F.
Charles Journat, F.
O. B. McIntyre, L.
W. H. Shaw, L.

RENSSELAER, Jasper Co.
F. W. Babcock, F.
R. A. Dwiggins, F.
C. B. Steward, F.

REYNOLDS, White Co.
L. J. Colton, F.

RICHARD'S MILLS, Clinton Co.
John B. Amos, F.

RICHMOND, Wayne Co.
J. O. Barber, L.
W. E. Bell, L. & A.
Samuel Bellis, L.
W. H. Bradbury, F.
A. H. Chapman, A.
O. W. Coggshall, F. & L.
Jos. Dickenson & Co., F. & A.
John Dudley, L.
J. J. Roney, F.
Benj. Stratton, F. & A.
Eli Stubbs & Co., F. & A.
P. B. Sylvis A.
Enos Thomas, L.
W. P. Waring, L.

RISING SUN, Ohio Co.
R. L. Davis, F.
H. S. Espy, L.
S. M. Jelley, F.
W. H. Records, L.
M. A. Rutter, E.

ROANOKE, Huntington Co
Thomas Fletcher, F.
J. S. Grim, F.
John Hackett, F.

ROCHESTER, Fulton Co.
J. M. Beebee, F.
Wm. Garrother, F.
John W. Smith, F.
Milo R. Smith, F.

ROCKFIELD, Carroll Co.
A. S. McCormick, F.

Indiana.

ROCKPORT, Spencer Co.
I. J. Cavin, L.
Jay Hardy, F.
W. Mansfield, F.
Lewis G. Smith, Sr., F.
C. C. Vance, F.

ROCKVILLE, Parke Co.
M. J. Cochran, F.
J. S. Hunnell, F.
Samuel Magill, F.
Clinton E. Murphy, F. & L.
Scott Noel, F.

ROLLING PRAIRIE, La Porte Co.
J. M. Hickman, F.

ROSEWOOD, Harrison Co.
W. S. Wolfe, F.

RUSHVILLE, Rush Co.
R. H. Campbell, F. & A.
N. E. Conde, F.
A. B. Irvin, F.
D. M. Kinney, F.
James S Laken, F.
J. D. Magee, F.
O. S. Moore, F.
B. F. Smith, F.

RUSSIAVILLE, Howard Co.
Benj. King, F.
W. M. Walters, F.

ST. PAUL, Decatur Co.
Benj. Jenkins, F.
C. H. Madison, F.

SALEM, Washington Co.
Collin & McKinney, F.
William Cooper, F.
L. G. Davis, F. & L.
A. Lanning, F.
J. J. Webster, A.

SALUDA, Jefferson Co.
T. T. Swan, F.

SELMA, Delaware Co.
A. J. Wells, F.

SEVASTOPOL, Kosciusko Co.
G. W. Hutchins, F.

SEYMOUR, Jackson Co.
Peter L. Carter, F.
H. L. Crittenden, A.
J. H. Hodapp, L.
S. W. Holmes, L.
P. Langee, F.
F. A. Lousburg, F.
H. P. Miller, F.
J. S. Mills, A.
F. M. Swope, F.

SHANGHAI, Howard Co.
J. D. Williams, F.

SHELBYVILLE, Shelby Co.
F. Flaiz, F.
G. W. Kendrick, A.
G. W. F. Kirk, F. & L.
Levison & Fleming, F.
Henry Pierce, F.
Harry Whitcomb, F. & L.
R. W. Wiles, F.

SHOALS, Martin Co.
W. L. Town, F.

SILVER LAKE, Kosciusko Co.
H. D. Geiger, F.

SMITHVILLE, Monroe Co.
T. E. Warring, F.

SOLITUDE, Posey Co.
P. D. Wilson, F.

SOUTH BEND, St. Joseph Co.
D. M. Cooney, L.
J. N. Corning, F.
J. P. Creed, F.
Daniel Green, F.
Kizer & Woolverton, L.
M. E. Listenberger, F.
John Miller, F.
S. W. Palmer, F.
S. J. Powell, A.
A. R. Sample, F.
T. J. Seixas, L.
Wm. D. Smith, F.
M. W. Stokes, L.
A. N. Thomas, F.
E. Turnock, L.
F. R. Tutt, F.
Alfred B. Wade, F.
O. S. Witherell, F.

SOUTH MILFORD, La Grange Co.
Peter Sabine, F.

SOUTH PORT, Marion Co.
John B. Brewer, F.

SPENCER, Owen Co.
Joel A. Coffey, F.
F. H. Freeland, F.
Phillips & Coffey, F.

SPENCERVILLE, De Kalb Co.
A. M. Lluelsberger, F.

Indiana.

SPICELAND, Henry Co.
J. R. Jones, F.
S. H. Macey, F.

SPRINGFIELD, Whitley Co.
F. S. Remington, F.

STAR CITY, Pulaski Co.
J. W. Brown, F.

STATE LINE CITY, Warren Co.
B. F. Marple, F.

STILESVILLE, Hendricks Co.
W. P. Roberts, F.

STOCKDALE, Wabash Co.
C. Lockridge, F.

STOCKWELL, Tippecanoe Co.
J. W. Pativin, F.

SUGAR CREEK, Hancock Co.
F. F. True, F.

SULLIVAN, Sullivan Co.
P. H. Blue, F.
F. K. Bosler, A.
W. H. Hughes, F.
Lafayette Stewart, F.

SYRACUSE, Kosciusko Co
John Wayer, F.

TAYLORSVILLE, Bartholomew Co.
L. N. G. Smock, F.

TELL CITY, Perry Co.
Jacob Ballinger, F.

TERRE COUPEE, St Joseph Co.
A. Whitaker, F.

TERRE HAUTE, Vigo Co.
W. F. Barton, A.
J. S. Beach, L.
Boudinot, Brown & Co., F.
Hugo Duenweg & Co., F.
E. L. Girdner, A.
Grimes & Royse, F.
Hager & McKeene, A.
L. G. Hager, L.
Fred. Hoberg, F.
C. E. Hosford, A.
Everlin Montgomery, L.
Andrew Nehf, F.
Tressel & Stone, F.
C. M. Warren, F.
Wharton, Riddle & Co., F., L. & A.
M. J. Wheeler, F.

THORNTOWN, Boone Co.
W. P. Haworth, F.
J. M. Patten, F.
N. T. Pickett, F.

TIPTON, Tipton Co.
J. K. Eldridge, F.
E. A. Overman, F.
Noah W. Parker, F.
Vickery & Webb, F.

TRAFALGAR, Johnson Co.
Joseph J. Moore, F.

TROY, Perry Co.
H. M. Huff, F.

UNION CITY, Randolph Co.
J. S. Clum, F.
Fisher & Jackson, F.
W. E. Headington, F.
R. T. Johnson, A.
Henry V. Polly, F.
James B. Rose, F.
J. G. Schronz, F.
Isaac G. Stall, F.
E. M. Tausey, L.

UNION MILLS, La Porte Co.
J. B. Chipman, F.

VALLEY MILLS, Marion Co.
R. W. Furnas, F.

VALPARAISO, Porter Co.
A. D. Bartholomew, F.
S. R. Bryant, F. & L.
Crumpacker & Smith, F.
J. B. Hawkins, F.
M. L. McClelland, L.
D. A. Salyer, F.

VEEDERSBURGH, Fountain Co.
M. Stevenson, F.

VERNON, Jennings Co.
Wm. B. Hugins, F.
J. A. Hutchins, F.

VERSAILLES, Ripley Co.
Jefferson Stevens, F.

VEVAY, Switzerland Co.
Theo. Livings, F. & L.
Owens, Tague & Works, F.

VINCENNES, Knox Co.
Bayard & Chambers, F.
H. C. Cawthorn, L.
Jerome Couvery, F. & A.

Indiana.

J. K. Dickerson, F.
M. P. Ghee, A.
Eugene Hock, F.
C. G. McCord, F.
Wilson M. Tyler, F.
Williams & Long, F.

WABASH, Wabash Co.
A. M. Akinson, F.
J. F. Bryant, F.
E. B. Dall, F.
W. A. Elwood, A.
Hubbard & Haar, F.
Lesmer & Bryant, F.
Mackey & Amos, F.
E. P. Peters, F. & L.

WALCOTTVILLE, La Grange Co.
Harlbert & Perew, F.
Michael Westter, L.

WALDRON, Shelby Co.
J. T. Duty, F.

WALKERTON, St. Joseph Co.
W. A. Dailey, F.
T. C. Hamilton, F.
G. H. Leslie, A.

WALLEN STATION, Allen Co.
Nathan Wyatt, F.

WARSAW, Kosciusko Co.
Isaac L. Ayres, F.
Samuel S. Baker, F.
Hudson Beck, F.
J. A. Bitner, F.
W. F. Cooper, A.
John H. Lewis, F.
J. W. Mackley, F.
A. H. Randall, A.
J. D. Thayer, F.
D. C. Wallers, L.
Sylvester Webster, F.

WASHINGTON, Daviess Co.
J. M. Campbell, F.
Wm. Kennedy, L.
M. L. B. Sefrit, F., L. & A.
F. Slater, L.
J. M. Wallace, A.

WATERLOO CITY, De Kalb Co.
Rev. G. W. Crawford, F.
W. H. Leas, F.
McBride & Morland, F.
E. E. Marble, A.
James S. Otis, F.

WAVELAND, Montgomery Co.
H. E. Rhonds, F.

WAWAKA, Noble Co.
S. P. Vanaken, F.

WAYMANSVILLE, Bartholomew Co.
E. H. Kinney, F.

WAYNE, Montgomery Co.
M. J. Pattison, F.

WAYNETOWN, Montgomery Co.
H. H. Brout, F.

WEST LEBANON, Warren Co.
L. Tullis, F.

WHITELAND, Johnson Co.
M. J. Tracy, F.

WHITESTOWN, Boone Co.
J. T. Rose, F.

WILLIAMSBURGH, Johnson Co.
G. W. Miller, F.

WILLIAMSPORT, Warren Co.
J. M. Bowman, F.
W. P. Rhodes, F.

WINAMAC, Pulaski Co.
Wm. Spangler, F.

WINCHESTER, Randolph Co.
J. R. Beverly, F. & L.
E. W. Bishop, A.
Jas. S. Cotton, F.
Edmund Engle, F. & L.

WINDFALL, Tipton Co.
J. A. Swovelaud, F.

WOLF LAKE, Noble Co.
H. L. Nickerson, F.

WORTHINGTON, Greene Co.
W. C. Andrews, F.
W. R. McIntosh, F.

XENIA, Miami Co.
H. J. Rausman, F.

ZIONSVILLE, Boone Co.
W. N. Anderson, F.
J. W. Bradley, F.
M. S. Davenport, F.

Iowa.

IOWA.

ABINGDON, Jefferson Co.
W. A. Road, F.

ACKLEY, Hardin Co.
A. M. Bryson, F.
F. A. Buse, F.
J. A. Carton, F.
E. S. Ensign, L.
I. Hoffman, F.
J. C. Loop, F.
E. Parriott, F.
A. J. Ripley, F.
J. E. Robbin, F.
E. Tapper, F.

ADAIR STATION, Adair Co.
F. D. Arnold, F.
G. Fagg, F.
W. A. Sisson, F.

ADEL, Dallas Co.
S. T. Buckman & Co., F.
Calvert, May & Smith, F
S. Calvert, F.
W. P. Hughes, F.
A. Knowles, F. & L.
J. W. Russell, F.

AFTON, Union Co.
R. S. Beymer, F.
J. W. Cherry, F.
J. F. Creel, F.
H. C. Grimes, F.
Groves & Cherry, F.
H. C. Gurnes, F.
O. E. Newton, L.
N. W. Rowell, L.
R. Trueman, F.

AGENCY CITY, Wapello Co.
S. M. Johnson, F.
G. L. Littler, F.
N. A. Woodford, F.

AGRICOLA, Mahaska Co.
J. Sarola, F.

AINSWORTH, Washington Co.
J. P. McKenzie, F.
L. E. Merriman, L.

ALBIA, Monroe Co.
J. Aulde, L.
W. M. Ball, F.
H. E. Blanchard, F. & L.
A. J. Casady, F
H. H. Coleman, L.
C. P. Cone, F. & L.
H. M. Duncan, L.
C. L. Haskell, F. & L.
J. R. & W. T. May, F.
G. J. Shoemaker, F.

ALBION, Marshall Co
J. Modlin, H.
G. J. Shoemaker, F.

ALDEN, Hardin Co.
G. A. Hanchett, F.
James Hartinger, F.
C. M. Nagle, F.
S. Whited, F.

ALGONA, Kossuth Co.
O. A. Atwood, F.
A. A. Brunson, F.
A. D. Clarke, F.
G. E. Clarke, F.
J. B. Jones, F.
J. H. Merrifield, F.
L. H. Smith, F.
R. H. Spencer, L.
F. M. Taylor, F.

ALLERTON, Wayne Co.
C. C. Dean, F.
J. B. Evans, F.
B. S. Jones, F.
R. S. Jones, F.
C. H. Nichols, F.
B. F. Woodman, F.
J. Q. Work, F.

AMES, Story Co.
E. B. Cramblit, F. & L.
N. H. Granger, F.
W. D. Lucas, F.
B. McLaren, L.
B. L. Palmater, F.
N. A. Rainbolt, F.
J. L. Stevens, F.

AMITY, Scott Co.
F. Rohs, F.

ANAMOSA, Jones Co.
R. M. Condit, F.
H. T. Curry, F.
J. C. Deibz, F.
D. Ellis, F.
J. Ellis, F.
A. Higby, F.
M. C. Kempsey, F.
H. Kennedy, F.
H. Leonkuhl, F.
R. A. Markham, F.
T. T. Parsons, F. & L.
G. W. Russell, F.
T. W. Shapley, L.
A. Townley, L.

ANDREW, Jackson Co.
T. R. Blanchard, F.

ANITA, Cass Co.
M. Back, F.
G. H. Ferguson, F.

Iowa.

J. McMahon, F.
John H. Scott, F.
S. S. Todd, F.

APLINGTON, Butler Co.
C. Baldwin, F.
H. D. Clark, F.
T. H. Coble, F.
E. R. Swan, F.

ARCADIA, Carroll Co.
L. S. Stoll, F.

ASHLAND, Wapello Co.
R. Nimrocks, F.

ATALISSA, Muscatine Co.
A. Rowe, F.

ATLANTIC, Cass Co.
E. B. Chapman, L.
H. A. Disbrow, F.
J. L. Dudley, L.
D. T. Gaylord, F.
Hammond & Powers, F.
S. Harlan, F.
J. F. Hubbard, L.
Melcher & Trainer, F.
W. H. Parker, L.
B. S. Phelps, F.
J. K. Powers, F.
Jas. Pugh, F.
J. B. Rockafellow, L.
H. T. Sharp, F.
J. Stewart, F.
C. Thurman, F.
V. S. Walden, F.

AVOCA, Pottawattamie Co.
A. R. Babcock, F.
G. E. Crum, F.
R. P. Foss, F. & L.
A. M. Gardner, F.
W. W. Gardner, F.
J. C. Hitzel, F.
J. Ledwick, F.
W. R. Schnitger, F.
Seiffert & Wiese, F.

BALDWIN, Jackson Co.
J. H. Spray, F.

BEAMAN, Grundy Co.
H. S. Beaman, L.
E. C. Loverin, F.

BEDFORD, Taylor Co.
D. D. Barnard, F.
A. S. Brooks, L.
G. A. Burgett, F.
W. F. Conklin, F.
G. Downer, L.
J. W. Dunn, F.
L. Evans, F.
R. M. Fitzgerald, L.
C. M. Green, L.
Stephen Hubble, F.
J. Lindsey, F.
W. F. Randolph, F.
N. Tivilford, F.

BELKNAP, Davis Co.
A. Wilber, F.

BELLE PLAINE, Benton Co.
A. H. Heldenbrand, F.
G. Huston, F.
W. Robinson, F.
H. A. Stone, F.
Stone & Foster, L.

BELLEVUE, Jackson Co.
W. Bell, F.
W. L. Belmond, F.
W. Kegler, F.
A. Marker, F.
N. A. Rainbolt, F.
S. A. Reed, F.
C. Schmoeger, F.
S. G. Smith, F.
G. W. Staplin, F.
W. A. Warren, F.
A. Weinschenk, F.

BELMOND, Wright Co.
Z. C. Bradshaw, F.
U. J. Bruns, F.
W. E. Eskridge, F.
A. I. Froth, F.
J. I. Haight, F.
S. D. Pierce, F.
A. Wright, F.

BELOIT, Lyon Co.
J. H. Brooks, F.
T. Thorson, F.

BENTON'S PORT, Van Buren Co.
R. J. Cresswell, F.
R. Cresswell, F.

BETHLEHEM, Wayne Co.
W. McCarty, F.

BIG ROCK, Scott Co.
F. F. Gates, F.

BIRMINGHAM, Van Buren Co.
H. C. Clinton, F.
McMillan, F.
A. West, F.

BLAIRSTOWN, Benton Co.
A. F. Allen, F.
W. H. Eltred, F.
W. J. Hamilton, F.
L. Hobble, F.

Iowa.

P. Hoebel, F.
J. D. King, F.
P. H. Lynch, F.
H. D. Maeller, F.
P. D. Martin, L.
Charles J. Vall, F.

BLAKESBURGH, Wapello Co.
S. G. Finney, F.

BLOOMFIELD, Davis Co.
S. T. Ballard, F.
G. W. Garner, F.
C. N. Miller, L.
F. C. Overton, F.

BONAPARTE, Van Buren Co.
J. M. Boyer, F.

BOONE, Boone Co.
W. H. Adams, F.
T. J. Brinton, F.
M. E. Case, L.
J. C. Hall, F.
R. J. Hiatt, F.
O. T. Marshall, L.
Southworth & Wright, F.
D. E. Stevens, F. & L.
J. R. Wade, F.
J. T. Ware, F.

BOONESBOROUGH, Boone Co.
Barnhart & Wilber, F.
J. W. Barnhart, F.
A. Birch, F.
A. F. Jamison, F.
J. R. Lincoln, L.
C. A. Sherman, L.

BOONEVILLE, Dallas Co.
T. M. Evans, F.

BOYLAN'S GROVE, Butler Co.
E. German, F.

BRADDYVILLE, Page Co.
A. McClure, F.

BRADFORD, Chickasaw Co.
E. R. Dickinson, F.

BRANDON, Buchanan Co.
John Johnson, F.

BRIGHTON, Washington Co.
J. H. Auld, F.
W. W. Graham, F.
W. D. Houghland, F.
C. W. Terrell, L.

BRISTOL, Worth Co.
T. J. Denison, F.
O. D. Eno, F.

BROOKLYN, Poweshiek Co.
T. M. Abers, L.
J. M. Applegate, L.
J. Conger, F.
S. M. Gibbs, F.
J. Hacock, F.
W. T. Holmes, F.
L. L. Littlefield, F.
J. H. Thrasher, F.

BROOKS, Adams Co.
W. Z. Marsh, L.

BROWNVILLE, Mitchell Co.
H. Armstrong, F.
N. W. Moss, F.

BRUSH CREEK, Fayette Co.
R. H. Andrews, F.
B. F. Little, F.
William Marshall, F.

BURLINGTON, Des Moines Co.

WILLIAM I. ADAMS, Special Insurance Agent, Burlington, Iowa.

F. O. Anderson, F.
T. G. Cartlett, F.
A. B. Cleghorn, L.
P. M. Crapo, L.

J. A. DUBBS, Special Insurance Agent, Burlington, Iowa.

Duncan & Kuhlemeier, F.
G. A. Duncan, F. & L.
L. Foster, L.
Greene & Spencer, F.
Grelner & Light, F.
J. Greiner, L.
T. Guelick, F. & L.
J. J. Helder, F. & L.
T. G. Kelley, F.
A. H. Kuhlemeier, F.
J. Lahee, F.
J. G. Miller, F.
A. E. Millspaugh, F.
C. Nels, F.
C. H. Phelps, F.
D. Sharp, F.
A. Q. Smith, L.
G. Sweeney, F.
J. F. Tallant, F.
S. E. Taylor, F. & L.
W. A. Toney, L.
W. H. Warden, F. & L.

BURR OAK, Winneshiek Co.
J. S. Putnam, F.

Iowa.

BUSSEY, Marion Co.
J. R. Hunt, F.

CALLIOPE, Sioux Co.
M. B. Quint, F.

CALMAR, Winneshiek Co.
A. Andreson, F.
J. Scott, F. & L.

CAMANCHE, Clinton Co.
O. A. Anthony, F.
T. W. J. Lang, F.
H. W. Smith, F. & L.

CAMBRIDGE, Story Co.
W. W. Chandler, F.
E. R. Paine, F.

CANTRIL, Van Buren Co.
J. Hasick, F.
L. T. Holden, F.

CARBON, Adams Co.
F. P. Amdor, F.

CARL, Adams Co.
John A. Rush, F.

CARPENTER, Mitchell Co.
J. L. Dow, F.

CARROLL CITY, Carroll Co.
E. H. Brooks, F.
W. L. Culbertson, F. & L.
H. J. English, F.
J. H. Gore, F.
J. L. Green, F. & L.
H. W. Macomber, F.
G. W. Paine, F.
L. A. Potter, F.
C. T. Silvermail, F.
A. Staat, F.

CASCADE, Dubuque Co.
Ed. Flinn, F.
J. Ginter, F.
A. S. Hutchen, F.

CASEY, Guthrie Co.
C. A. Perry, F.
M. Bliss, F.
J. B. Hatch, F.

CASTALIA, Winneshiek Co.
A. M. Merrill, F.

CEDAR FALLS, Black Hawk Co.
A. L. Adams, L.
J. R. Barry, F.
J. Barry, F.
C. S. Chapman, F.
R. A. Davison, F.
E. German, F.
Hemmenway & Polk, F.
S. A. Josselyn, L.
L. Knapp, F. & L.
A. W. Mason, F.
C. H. Myers, F.
C. Neeley, F.
A. A. Palmer, F.
H. L. Pierce, L.
D. A. Snyder, F.
R. A. Snyder, F.
J. L. Stuart, F.
J. J. Toledton, L.
R. R. Westergaard, L.

CEDAR RAPIDS, Linn Co.
J. H. Baird, F.
C. Benjamin, F.
Bennett & Henderson, F.
C. S. Bennett, F.
D. A. Bradley, F.
C. W. Burton, F. & L.
D. S. Byers, F.
Cook & Anderson, F.
B. F. Elliott, F.
J. Garlow, F.
P. Hallenbeck, F.
W. Harmon, F.
G. Henderson, F.
J. B. H. Henderson, F.
J. M. Hopwood, F.
W. B. Leach, F. & L.
J. H. O'Connell, F.
J. J. Powell, L.
W. C. Rickard, F.
J. Russell, F.
H. D. St. John, F.
J. Sosel, F.
R. J. Thompson, F.
S. T. Weier, L.
West & Rastmen, F. & L.

CENTERVILLE, Appanoose Co.
Dewey & Clark, F.
H. A. Dewey, L.
H. A. Dewey, F. & L.
B. Morrison, F.
Tannehill & Fee, F.
H. H. Wright, F. & L.

CENTRE JUNCTION, Jones Co.
A. H. Carey, F.

CENTRE POINT, Linn Co.
G. W. Coon, F. & L.
W. F. Fitzgerald, F.
B. M. Hilliard, F.
T. J. Speakman, F.

CHARITON, Lucas Co.
J. Braden, F.
J. Brandon, F.
G. E. Coleman, L.
F. Crocker, F.

Iowa.

G. W. Dungan.
A. C. Hickman, F.
W. H. Huyck, F.
W. W. Huyck, F.
S. J. Rheem, L.
R. D. Stearns, L.
W. H. Simpson, L.
D. Q. Storie, F.
Gertrude Waynick, F.
A. C. Wilcox, F.
W. B. Wiley, F.
E. B. Woodward, L.

CHARLES CITY, Floyd Co.
W. D. Balch, F.
H. C. Baldwin, F.
E. Berg, F.
J. S. Bradley, F. & L.
F. Burnham, F.
M. G. Egloff, L.
A. E. Ellis, F.
W. B. Fairfield, F. & L.
E. C. Halsted, F.
W. H. Newbury, F.
R. G. Reiniger, F.
F. A. Roziere, F.
Samson & Mower, F.
J. H. Shane, F.
W. A. Stowell, F. & L.

CHARLOTTE, Clinton Co.
H. Bedford, F.
E. C. Roswell, F.
E. C. Rowell, F.

CHATHAM, Buchanan Co.
B. F. Barclay, F.

CHELSEA, Tama Co.
J. R. Budd, F.
J. H. Mercer, F.
S. Smith, F.

CHEROKEE, Cherokee Co.
J. F. Carpenter, F.
E. Cowles, F.
J. H. Davenport, F.
O. C. Ford, F.
W. J. Galbraith, F.
J. P. Howe, F.
H. C. Kellogg, F.
P. D. McAndrew, F.
H. A. Olmstead, F.
R. M. Smith, F.
G. Tucker, F.
G. F. Tucker, F.
J. Unkoefer, F.
Wakefield & McAndrew, F.
F. E. Whitmore, L.

CHESTER, Howard Co.
A. G. Hubbard, F.

CLARENCE, Cedar Co.
J. P. Ferguson, F.
W. H. Griffin, F.
A. W. Hilliger, F.
F. C. James, F.
McLeod & Ferguson, F.

CLARINDA, Page Co.
T. E. Clarke, F.
P. V. Lepert, F.
N. B. Moore, F.
Wm. W. Moraman, F.
R. C. Murphy, F.
J. R. Worledge, F.

CLARION, Wright Co.
W. D. Gibbs, F.
A. R. Ladd, F.
G. A. McKay, F.
J. M. Mann, F.

CLARKSVILLE, Butler Co.
B. W. Chapin, F.
J. J. Eicher, F.
W. Olin, F.
J. Palmer, F.
Lewis Skinner, F.

CLAYTON, Clayton Co.
H. F. Beekman, F.
W. Kruegen, F.
H. C. Stinson, F.

CLEAR LAKE, Cerro Gordo Co.
G. E. Frost, F.
H. A. Groves, F.
Hall & Roche, F.
C. Westcott, F.

CLERMONT, Fayette Co.
Dibble & Weck, F.

CLINTON, Clinton Co.
G. G. Bander, F.
G. S. Bander, F.
C. E. Bentley, F.
H. F. Bowers, F.
A. P. Crauch, F.
J. B. Crawford, F.
J. H. Cureber, F.
J. D. Fegan, F.
O. George, F.
G. A. Hayward, F.
W. F. Hoyt, F. & L.
S. F. Lewis, F.
D. L. Ryder, F.
M. E. Schrener, L.
J. D. Shuttleworth, L.
J. Stephen, F.
J. H. Tierney, L.
E. A. Wadlecgh, L.
J. T. Walker, F.
O. D. White, F.
F. P. Wilcox, F.

Iowa.

COLESBURGH, Delaware Co.
J. Chapman, F.
R. Wilson, F.

COLFAX, Jasper Co.
P. H. Cragan, F.

COLLEGE SPRINGS, Page Co.
M. C. Johnson, F.
S. A. McNerney, F.
N. B. Merritt, F.

COLO, Story Co.
T. J. Bartlett, F.

COLOMA, Marion Co.
J. D. South, F.

COLUMBUS CITY, Louisa Co.
W. F. Hall, F.

COLUMBUS JUNCTION, Louisa Co.
F. K. Goble, F.
George W. Merrill, F.
W. P. Miller, F.
J. S. Rickey, F.
M. H. Trusdell, L.
G. W. Waters, F.
W. Winegarden, F.

COMPETINE, Wapello Co.
G. W. Davis, F.

COMYA, Taylor Co.
J. W. Alter, F.
O. J. Eoff, F.
J. B. Ritner, F.

CONCORD, Hancock Co.
J. Christie, F.
W. Elder, F.

CONCDON, Wayne Co.
N. Grabill, F.

COON RAPIDS, Carroll Co.
E. Gorst, F.

CORNING, Adams Co.
W. H. Davenport, L.
J. R. Hoffman, F.
W. H. Hoxie, F.
L. W. Lewis, F.
H. Miller, L.
G. A. Morse, F. & L.
J. W. Rarick, F.
J. H. Scott, F.
G. S. Whitney, F.
L. C. Whitney, F.

CORRECTIONVILLE, Woodbury Co.
C. W. Hepburn, F.
W. I. Hepburn, F.
George & A. J. Hoskins, F.

COTTAGE HILL, Dubuque Co.
W. Glenn, F.

COUNCIL BLUFFS, Pottawattamie Co.
H. Ames, L.
J. H. Arthur, L.
J. B. Atkins, L.
Bowman & Rohrer, F.
J. Casada, L.
W. Cook, L.
H. C. Cory, F. & L.
J. W. Crossland, F.
J. D. Edmonson, F. & L.
E. P. Madison, L.
J. H. Madison, F.
W. G. Nason, F.
William Sladentopp, F.
E. B. Slosson, L.

CRAWFORDSVILLE, Washington Co.
N. Lease, F.
J. S. Rickey, F.

CRESCO, Howard Co.
E. W. Holway, F.
G. N. Holway, F.
T. W. P. Lee, L.
J. M. Richards, F.
Stone & Richards, F.
S. A. Stone, F. & L.
L. T. Wild, L.

CRESCENT CITY, Pottawattamie Co.
W. J. Haines, F.

CRESTON, Union Co.
B. Battey, F. & L.
O. E. Bennett, L.
F. Brennan, F.
C. J. Colby, F.
B. Lewis, F.
D. A. Mason, L.
Silverthorn & Guthridge, F.
C. G. Smith, F.
S. D. Swan, L.
A. D. Temple, F.
H. M. Way, F.

CROMWELL, Union Co.
E. S. Crawell, F.
W. C. Hathaway, F.
J. A. Rogers, F.
D. R. Wright, F.

CROTON, Lee Co.
M. D. Bangs, F.

Iowa.

DAKOTAH, Humboldt Co.
J. E. Gragg, F.
W. Thompson, F.

DALLAS CENTRE, Dallas Co.
W. T. Allen, F.
A. Ustick, F.

DALE CITY, Guthrie Co.
J. Kenaworthy, L.

DANVILLE, Des Moines Co.
R. M. Alter, F.
J. Alter, F.
P. R. Bain, F.
J. H. Besore, F.
W. Seymore, F.

DAVENPORT, Scott Co.
H. H. Anderson, F. & L.
Babcock & Snider, F. & L.
E. J. Babcock, L.
E. G. Baum, F.
B. F. Brainard, F.
L. J. Brown, L.
W. H. Browning, L.
L. N. Burr, L.
Crawford & Crawford, F.
A. W. Dean, L.
A. L. Duncan, L.
J. B. Fisher, L.
G. F. Good, L.
D. H. Hartwell, F. & L.
H. H. Hills, L.
C. R. Hodgeson, F.
J. M. Hollis, L.
W. W. King, L.
H. Kunsk, F.
A. Langfeldt, L.
A. Marks, F. & L.
I. T. Martin, L.
T. R. Martin, L.
C. H. Meier, L.
Meier & Clarenback, F. & L.
J. H. Meisner, F.
H. E. Metzger, L.
Mickel & Clarendack, F.
F. A. Neil, F.
C. H. Plambeck, F.
Plambeck & Meisner, F.
W. F. Ross, F. & L.
J. Schutt, L.
Schutt & Wales, F.
W. B. Sherman, L.
H. H. Smith, F.
O. Smith, L.
W. H. Snider, L.
E. Theodor, L.

DECORAH, Winneshiek Co.
E. R. Angell, F.
W. T. Baker, L.
W. T. Baker & Bro., F. & L.
J. Burreson, F.
A. A. Cratsenburg, F.
E. Cutler, F. & L.
E. M. Farnsworth, F.
G. Q. Gardner, L.
W. N. Holway, F.
D. Lawrence, F.
H. Paine, F. & L.
J. Zuckmayer, L.

DELAWARE, Clinton Co.
B. C. Rich, F.

DELAWARE, Delaware Co.
J. S. Knowles, F.

DEEP RIVER, Poweshiek Co.
G. Jones, L.

DELHI, Delaware Co.
C. Harger, F.
H. Harger, F.

DELMAR, Clinton Co.
E. H. McGinty, F.
W. E. Roberts, F.

DENISON, Crawford Co.
E. M. Ainsworth, F.
A. F. Bond, F.
N. A. Bradley, F.
W. A. McHenry, F.
J. P. Miller, F.
J. V. Patterson, F.
E. W. Sargent, F.
Sargent & Wood, F.

DERBY, Lucas Co.
E. Darnielle, F.
A. G. Keys, F.
J. W. Payne, F.
C. N. Riggle, F.

DES MOINES, Polk Co.
E. A. Ayerst, L.
W. P. Barnes, F.
M. T. V. Bowman, L.
R. Brown, L.
D. F. Butin, F. & L.
F. D. Carpenter, F.
J. G. Carpenter, F.
J. W. Cattell, L.
E. P. Chase, L.
Ira Cook, F. & L.
H. D. Cope, L.
H. Coykendall, L.
Cressey & Welling, F. & L.
J. P. Davis, F.
W. Dunlap, F.
A. E. Gay, F.
C. W. Green, L.
G. H. Hesler, F.
Ingersoll, Howell & Co., F. & L.
E. Kelley, L.
James Lee, L.
C. G. Lewis, L.

Iowa.

Lewis & Ayerat, F.
F. W. Marsh, F.
Daniel Matson, F.
A. Morris, L.
Myers & Reed, F.
C. W. Nelson, L.
John Penn, F.
L. Perkins, L.
M. D. Rouse, L.
L. M. Sanford, F.
W. D. Skinner, F.
M. B. Snyder, L.
C. D. Sprague, L.
La Motte Stearns, F.
C. J. Stevens, F.
A. Swift, F.
A. C. Talbott, F.
F. R. Thurber, F.
A. R. Townsend, L.
O. A. Tubbs, L.
S. D. Welling, L.
Curtis Wells, F. & L.
F. S. Wells, F.
Wells & Ott, L.
W. S. Wichard, F.
A. H. Wilcox, L.
H. Wilmes, L.
Jackson Wischart, F.

DE SOTO, Dallas Co.
S. Bailey, F.
C. N. De Motte, F.
S. J. Murphy, F.
A. A. Nolan, F.

DE WITT, Clinton Co.
M. J. Alworth, L.
W. A. Cotton, F.
C. R. Dinehart, L.
J. Finch, F.
W. H. H. Hart, F.
N. A. Merrill, F.
K. W. Wheeler, F.
B. Wolfe, L.

DEXTER, Dallas Co.
C. A. Berger, F.
J. G. Mark, F.
R. Meisker, F.
A. Peasley, F.
G. W. Shepherd, F. & L.

DOUGLASS, Fayette Co.
J. Jamison, F.

DOVER, Lee Co.
J. C. Walters, F.

DOWNEY, Cedar Co.
J. Allen, L.
V. R. Cornwall, F.
J. H. Downs, L.
J. James, L.

DOWVILLE, Crawford Co.
A. Granes, F.

DRESDON, Powershiek Co.
H. W. Funk, F.
H. U. Funk, F.
J. L. Mabil, L.

DUBUQUE, Dubuque Co.
J. Beck, F.
J. R. Beck, F.
Bissell & Bates, F. & L.
J. P. Burt, L.
J. Chapman, L.
Chrisainger & Gibbs, F.
I. M. Chrissinger, L.
W. N. Craine, L.
L. C. Crawford, F.
D. G. Currier, F.
F. E. Deggendorf, F. & L.
Duncan & Waller, F.
E. French, L.
A. H. Gibbs, F.
H. W. Griswold, F.
S. M. Hock, F.
J. Hunter, L.
P. Kiene, F.
Kingman & Stanley, F.
M. Klugman, F.
J. H. Lull, F. & L.
J. McCarthy, F.
C. Schaad, L.
J. W. Smith, F.
Smith & Plaister, F. & L.
C. N. Stanley, F.
G. W. Staplin, F.
J. W. Taylor, Jr., F. & L.
G. L. Torbert, F. & L.
Walker & Rhomberg, F.
E. S. Williams, F.

DUNLAP, Harrison Co.
P. Griffin, F.
G. W. Thompson, F
D. P. Wells, F.

DURANGO, Dubuque Co.
P. Kerman, F.

DURANT, Cedar Co.
R. Hewitt, R.
T. C. Prescott, F.

DYERSVILLE, Dubuque Co.
J. D. Allsop, F.
D. Holbrook, F.
H. Koch, F.
J. Limback, F.
J. H. Long, F.
J. Morley, F.
H. Northy, F.

DYSART, Tama Co.
J. W. Crisman, L.
H. B. Early, F.

Iowa.

EAGLE GROVE, Wright Co.
M. E. Allen, F.

EARLHAM, Madison Co.
F. A. Small, F.

EARLVILLE, Delaware Co.
J. H. Fuller, F.
J. S. Harris, F.

EAST MELROSE, Monroe Co.
S. D. Jacob, F.
W. W. Rickey, F.

EAST NEBRASKA, Fremont Co.
J. M. Horton, L.

EDDYVILLE, Wapello Co.
R. W. Boyd, F.
F. M. Epperson, L.
W. F. McGinitie, F.
A. S. Riggs, F.

EDENVILLE, Marshall Co.
W. W. Bartholomew, F.

ELBA, Carroll Co.
J. M. Crandell, F.

ELDON, Wapello Co.
P. Mulvany, F.
J. P. Rapulje, F.

ELDORA, Hardin Co
M. Ackerman, F.
Bowdle & Newcomer, F. & L.
L. P. Bowes, F.
A. T. Loring, F.
J. Reynolds, L.
R. F. Slayton, F.
S. C. Slayton, F.
T. H. Thompson, F.
W. V. Willcox, F. & L.

ELGIN, Fayette Co.
C. L. Emery, F.
T. C. Schmid, F.

ELKADER, Clayton Co.
S. K. Adams, F.
Granger & Barnard, F.
W. A. Preston, F.
E. Wecks, F. & L.
Woodward & Creston, F.

ELKPORT, Clayton Co.
C. Schecker, F.
S. J. Soyster, F.
J. W. Stahl, F.
Tiede & Peck, F.

ELWOOD, Clinton Co.
N. S. Ryther, F.

ELY, Linn Co.
L. M. Healy, F.

EMERSON, Mills Co.
H. S. Groves, F.
C. N. Hull, F.
Jones & Roadifer, F.
J. P. Rapalje, L.
M. N. Temblin, F.

EMMITTSBURGH, Palo Alto Co.
M. L. Brown, F.
Burnham & Ormsby, F.
T. Cummings, F.
A. L. Ormsby, F.
Rockwell & Prouty, F.
W. H. Shea, F.

EPWORTH, Dubuque Co.
J. W. Crosby, F.
P. Keagg, F.
S. Moore, F.

ESSEX, Page Co.
J. R. Aldrick, F.
A. S. Stillman, F.
Webster & Rogers, F.

ESTHERVILLE, Emmett Co.
F. Davey, F.
E. S. Wells, F.

EXIRA, Audubon Co.
F. P. Bradley, F.
A. K. Brainard, F.
D. J. Commings, F.
C. Davis, F.
L. J. Hilton, F.
J. F. McAnnich, F.
A. O. Taylor, F.
H. S. Wattles, F. & L.

FAIRBANK, Buchanan Co.
C. H. Dewey, F.
M. D. Myers, F.

FAIRFAX, Linn Co.
W. H. DeBerard, F.
J. S. Hedges, F.

FAIRFIELD, Jefferson Co.
G. H. Case, F. & L.
W. N. Chidster, F. & L.
J. E. Dougherty, F.
B. F. Doughty, F.
A. Field, F.
J. Gassner, F.
George H. Gaze, F.
L. Gibson, F.
D. G. Higley, F.
D. H. Higley, F.
H. G. Kneff, L.
R. H. Knight, F.

Iowa.

L. Petty, F.
H. C. Rountree, F. & L.
Mrs. J. C. Shaffer, L.
J. R. Shaffer, F.
R. J. Wilson, F.

FAIR HAVEN, Tama Co.
J. Cohrt, F.

FAIRMOUNT, Jasper Co
J. S. Dotterer, F.

FARLEY, Dubuque Co.
A. E. Brown, L.
L. C. Crawford, F.
A. L. Holcomb, F.
McGee & Armstrong, F.
J. O'Neal, F.

FARMINGTON, Van Buren Co.
H. Benson, F.
W. H. Bowman, F.
J. M. Boyer, F
A. P. McKinley, F

FARRAGUT, Freemont Co.
S. Chandler, F.

FAYETTE, Fayette Co.
F. M. Allsworth, F.
L. B. Callender, F.
B. N. Johnson, F.
C. W. Sperry, F.
A. Winston, L.

FESTINA, Winneshiek Co
C. Myer, F.

FLORENCE, Benton Co
W. F. Atkinson, F.
R. A. Sargeant, L.
C. O. Vette, F.

FLOYD, Floyd Co
W. H. Kennedy, F.
D. C. Sutton, F.

FONDA, Pocahontas Co.
B. K. Bronson, F.
J. Mallison, F.
B. F. Osburn, F.

FONTANELLE, Adair Co
W. M. Rodgers, F.

FOREST CITY, Winnebago Co.
H. K. Landru, F.

FORT ATKINSON, Winneshiek Co.
F. L. Bradley, F.
Wm. Summers, F.
S. S. Tubbs, F.

FORT DODGE, Webster Co
H. Beecher, F.
I. Garmoe, F. & L.
B. B. Goodrich, F.
A. W. Greig, L.
W. H. Johnson, F.
A. Nelson, F.
J. O'Brien, Jr., F.
L. M. Olcott, F.
E. F. Phelps, F. & L.
C. D. Price, F.
S. Rees, F. & L.
D. C. Russell, F.
W. Ryan, F.
G. B. Sherman, L.

FORT MADISON, Lee Co
Albright & Millspaugh, F.
H. A. Albright & Bro., F. & L.
J. W. Albright, F.
M. S. Chamberlin, F.
J. A. McCormick, L.
John A. Nunn & Co., F. & L.
A. L. Rice, F.
A. C. Roberts, L.
R. A. Russell, F. & L.
G. Rusup, F.
F. H. Sample, F.
J. D. Stevenson, F.

FRANKLIN CENTRE, Lee Co.
H. C. Heiser, F.

FREDERICKSBURGH, Chickasaw Co.
W. B. Arkills, L.

FULTON, Jackson Co.
B. E. Sheffield, L.
F. Wheeler, L.

GALESBURGH, Jasper Co
W. E. Spencer, L.

GARDEN GROVE, Decatur Co.
S. A. Klugman, F.
F. J. Knapp, F.
H. G. Stiles, F.
A. M. Tate, F.

GARNAVILLO, Clayton Co.
G. M. Porter, F.

GARNER, Hancock Co.
Z. C. Green, F.

GARNERVILLE, Clayton Co.
G. W. Beach, F.

GARRISON, Benton Co.
J. Baum, L.
E. M. Lewis, F.

GEM, Clayton Co.
Johnson & Johnson.

Iowa.

GENEVA, Franklin Co.
H. C. Clock, F.

GILMAN, Marshall Co.
J. Carney, F. & L.
G. M. Hall, L.
Henriques & Rice, F.
J. E. Henriques, F.
E. C. Rice, F.
Amos Roark, F.
H. C. Roark, F.
C. H. Shaw, F.

GLENROY, Howard Co.
T. F. Van Leuven, F.

GLENWOOD, Mills Co.
G. H. Binford, F.
H. Binford, F.
C. L. Dwyer, F.
G. Gerber, L.
N. Lathrop, F.
D. M. Mitchell, F.
G. W. Rose, F.
H. D. Simon, F.
F. E. Stevens, F.
Alex. Tipton, F.
D. Warner, F.

GLIDDEN, Carroll Co.
H. O. Brown, F.
W. H. Cochran, F.
J. N. Coulter, F.
C. J. Hinman, F.
W. W. Newton, F.
W. E. Potter, F.

GOLDFIELD, Wright Co.
O. C. McIntosh, F.
F. C. Story, F.

GOWRIE, Webster Co.
A. N. Smith, F.

GRAND JUNCTION, Greene Co.
H. M. Benton, F.
F. Jay, F.
William A. Sandol, F.
D. Strile, F.

GRAND MOUND, Clinton Co.
H. D. Miller, F.

GREELEY, Delaware Co.
G. G. Brown, F.
H. C. Drybread, F.
J. M. Potts, F.

GREEN BAY, Clarke Co.
C. L. Spence, F

GREENCASTLE, Jasper Co.
D. Bemis, F. & L.

GREENE, Butler Co.
O. D. Barnum, F.
J. H. Carse, L.
John D. Lamberson, F.
C. V. McClure, F.
E. W. Soesbe, F.

GREENFIELD, Adair Co.
F. M. BROWN, F.
D. W. Church, F.
H. A. Gilbert, F.
M. B. Parker, F.
D. A. Patterson, F.

GREEN ISLAND, Jackson Co.
P. H. Clark, F.

GREENWOOD CENTRE, Kossuth Co.
A. P. Hawks, F.

GRINNELL, Powershiek Co.
C. A. Chapman, L.
G. M. Christian, L.
J. P. Clement, F.
A. Eaton, F.
D. O. Eshbaugh, L.
G. H. Hamlin, L.
C. D. Kelsey, F. & L.
W. H. Lancaster, L.
A. Mehlin, F.
M. Phelps, F.
E. K. Woods, F. & L.
E. R. Woods, F.

GRUNDY CENTRE, Grundy Co
E. C. Beckman, F.
J. H. Heffelfinger, F.
D. Herr, F.

GUTHRIE, Guthrie Co.
J. M. MOORE, F.
E. B. Newton, F.

GUTHRIE CENTRE, Guthrie Co.
R. F. McLuen, F.
W. W. Newton, L.
C. H. Tracy, F.

GUTTENBERG, Clayton Co.
A. Bliedung, F.
E. A. A. Bliedung, L.
A. Eberhard, F.
A. Ehrhardt, F.
H. Schroeder, F.
J. Schroeder, L.

HAMBURGH, Fremont Co.
R. S. Carr, F.
J. W. Dalbey, F.

Iowa.

C. W. Gould, F.
W. A. Putney, F.
C. H. Wynn, F.

HAMPTON, Franklin Co.
G. G. Clemmer, F.
A. Green, F.
A. T. Reeve, L.
T. B. Taylor, F. & L.

HARDIN, Clayton Co.
N. J. Sharp, F.

HARLAN, Shelby Co.
E. Fluscher, F.
A. L. Marietta, F.
C. M. Robins, F.
J. Stiles, F.
A. O. Taylor, F.
J. E. Weaver, F.
M. D. Wyland, F.

HARPER, Keokuk Co.
F. M. Matthews, F.
A. Richardson, F.
Joseph Worthington, F.

HARPER'S FERRY, Allamakee Co.
U. M. Bacon, F.
P. V. Coppernoll, F.

HAZLETON, Buchanan Co
S. B. Comstock, F.
C. Weltman, F.

HEBRON, Adair Co.
F. W. Neville, F.

HEDGE, Iowa Co.
J. A. Seaton, F.

HIGH POINT, Decatur Co
J. A. Beavers, F.

HOLADAY'S, Adair Co.
J. Sill, F.

HOMER, Hamilton Co.
A. C. Rinehart, F.
J. A. Snodgrass.

HOOK'S POINT, Hamilton Co.
B. C. Dickson, F.
B. F. Gregory, F.

HOPKINTON, Delaware Co.
S. T. Jones, F. & L.
S. J. Toutellett, F. & L.

HORTON, Sioux Co.
J. E. Callender, F.

HOSPERS, Sioux Co.
H. J. Beaumann, F.
J. Christainy, F.

HUMBOLDT, Humboldt Co
J. N. Prouty, F.
H. S. Wells, F.

HUMESTON, Wayne Co.
G. A. Crosby, F.

ICONIUM, Appanoose Co.
Z. T. S. McFartridge, F.

IDA, Ida Co.
F. Burns, F.

ILLINOIS GROVE, Marshall Co.
H. C. Oakes, F.

INDEPENDENCE, Buchanan Co.
W. H. Baily, F.
Brewer & Brewer, F.
C. M. Durham, L.
F. W. Gifford, F.
J. Haff, L.
E. K. Hosmer, F.
F. D. Jackson, F.
C. D. Jones, F. & L.
W. H. Joslin, F. & L.
W. P. McGuire, F. & L.
W. S. Mitchell, F.
G. A. Steinmetz, F. & L.

INDIANAPOLIS, Mahaska Co.
J. A. Osborn, F.

INDIANOLA, Warren Co.
C. W. Davis, L.
J. A. Embree, F.
T. W. Graham F.
Hall & Carruthers, F.
J. Hanna, F.
F. W. Hartman, F. & L.
Thomas W. Irion, F.
W. B. McCarty, F.
E. B. Morrison, F.
W. N. Schooley, L.
R. M. Smith, L.

IOKA, Keokuk Co.
G. H. Smith, F.

IONIA, Chickasaw Co.
J. F. Cunningham, F.
A. D. Kinne, F.
W. M. Patterson, F.

IOWA CITY, Johnson Co.
J. J. Alder, L.
C. P. Bacon, F.
G. Blain, L.
H. P. Button, L.
S. D. Cook, L.

Iowa.

L. M. Coover, L.
Cox, Hershire & Griffith, F.
S. J. Dickson, L.
Dodder & Sperry, F.
O. C. Donaldson, L.
Griffith & Bacon, F.
John H. Griffith, L.
J. G. Hill, F.
J. W. Howes, F.
D. Loewenstein, L.
A. D. Mordoff, F. & L.
G. W. Scoot, L.
W. H. Shipman, F.
G. W. Shockey, F. & L.
P. Van Slack, L.
H. H. Stough, F. & L.
A. G. Tucker, L.
R. J. Wells, L.
A. C. Younkin, F.

IOWA FALLS, Hardin Co.
W. F. Beck, L.
H. H. Clark, F.
P. J. Cowen, L.
E. S. Ellsworth, F.
P. C. Holland, F.
Wm. Jones, F.
George S. Rice, F.
S. P. Smith, F.
J. H. Welland, F.

IRWIN, Audubon Co.
A. L. Sanborn, F.

JANESVILLE, Brewer Co.
J. Heines, F.
Wm. Hulbert, F.
J. A. Stevens, F.

JEFFERSON, Greene Co.
G. B. Dean, F. & L.
H. L. Dresser, F.
H. Potter, F.
Potter & Dean, F.
W. H. Rose, F.

JESUP, Buchanan Co
J. E. Cook, F.
W. H. Gates, F.
Kreamer & Musselman, F.
O. A. E. Lawrer, F.
J. Richmond, F.
C. W. Taft, F.

KELLOGG, Jasper Co
S. S. Patterson, F.

KELLY, Story Co.
M. C Stevens, F.

KENT, Union Co.
H. Warriner, F.

KEOKUK, Lee Co.
L. J. Adams, F.
W. H. Carey, F. & L.
C. Child, L.
J. A. M. Collins, F. & L.
S. S. Curtis, F.
B. W. Davis, L.
C. F. Davis, L.
L. C. Dobyns, F.
J. N. Elliott, L.
W. N. Elliott, L.
J. D. Ferree, F. & L.
B. J. Fine, L.
W. Fulton, F. & L.
A. C. Grout, L.
J. L. Harris, L.
A. Holland, F.
McClelland & Collins, L.
J. C. McClelland, F.
E. Mumm, L.
G. R. Parsons, L.
G. W. Pittman, F.
C. W. Price, L.
J. K. Rickey, L.
H. C. Robinson, L.
J. M. Shaffer, L.
T. H. Smith, L.
C. E. Steuven, L.
R. G. Talbott, F.
T. H. Townsend, L.
Samuel W. Tucker, F.
J. J. Wilkins, L.
James Woods, L.
A. J. Zwart, F.

KEOSAUQUA, Van Buren Co.
J. S. Shepherd, F.

KEOTA, Keokuk Co.
J. Farley, F.
F. M. Israel, F.
O. B. Jones, F.
J. W. McGinnes, F.
J. W. McTumis, F.
F. M. Smock, L.

KESHO, Webster Co.
E. A. Haatvidt, F.

KIER, Buchanan Co.
D. W. Hopkins, F.

KIRKVILLE, Wapello Co.
Rev. J. Gilmore, F.

KNOXVILLE, Marion Co.
A. J. Briggs, F.
C. Y. Hamilton, F.
Hart & Kinkead, F.
J. V. Pitts, F.
C. H. Robinson, L.
E. F. Sperry, F. & L.
R. H. Underhill, F.

KOSZTA, Iowa Co.
John Elliott, F.

Iowa.

LADORA, Iowa Co.
John Wilson, F.

LAKE CITY, Calhoun Co.
Jolley & Rollins, F.
T. J. Smith, F.

LANSING, Allamakee Co.
Flowe & Haney, F.
C. A. Gardner.
D. Haney, F.
S. H. Hazleton, F. & L.
H. H. Hemenway, F.
Nelson & Okre, F.
A. J. O'Keefe, F.
E. D. Purdy, F. & L.
C. J. White, F.
W. E. Wiehe, F. & L.

LAPORTE CITY, Black Hawk Co.
Briggs & Lamb, F.
Will H. Buchan, F.
H. Chapple, F. & L.
W. Chapple, F.
C. F. Ingersoll, F.
J. L. Patten, F.

LATHROP, Warren Co.
J. Keller, F.

LAWLER, Chickasaw Co.
Edward Casey, F.
Wm. Lawrence, F.
J. McHugh, F.
C. Sebre, F.

LE CLAIRE, Scott Co.
J. W. Buckman, F.
C. P. Disney, F.
W. Laycock, F.

LE GRAND, Marshall Co.
Barnett & Morrison, F.
E. A. Mete, F.
Charles Reiterman, F.

LE MARS, Plymouth Co.
E. E. Blake, F.
Clark & Curtis, F.
A. V. P. Day, F.
Wm. H. Dent, F.
A. M. Duns, F.
Duns & Small, F.
J. C. Guthrie, F.
Haerling, F.
A. C. Jurgenson, F.
J. F. Sopher, F.
J. C. Thompson, F.

LE MOTT, Jackson Co.
L. D. McCoy, F.

LENOX, Taylor Co.
G. L. Allen, F.
G. L. Brooks, F.
J. W. Maher, F.
H. S. Woods, L.

LEON, Decatur Co.
E. W. Curry, F.
J. A. Dull, L.
A. Haskett, F.
E. W. Haskett, F.
J. C. Roberts & Bro., F.
Roberts & Roberts, F.
F. H. Silvers, F.
T. W. Silvers, F. & L.

LETTS, Louisa Co.
O. B. Thompson, F.

LEWIS, Cass Co.
C. W. Baker, F.
L. V. Cruin & Co., F.
William Morford, F.
J. G. Riskel, F.

LIME SPRINGS, Howard Co
W. F. Daniels, L.
F. F. Van Leauven, F. & L.
G. M. Van Leauven, F.

LINCOLN, Polk Co.
J. R. Russell F.

LINEVILLE, Jasper Co.
George K. White, F.

LISBON, Linn Co.
E. Burd, L.
H. C. Kurtz, F.
G. F. Winx, F.

LISCOMB, Marshall Co.
W. Spear, F.

LOGAN, Harrison Co.
Du Renn Stearns, F.
L. R. Thacker, F.
A. M. Underhill, F.

LOST NATION, Clinton Co
John N. Wood, F.

LOVE FREE, Johnson Co
G. W. Olds, F.

LOWDEN, Cedar Co.
Peterson Bros., F.
E. S. Rice, F.
J. W. Todd, F.

LUANA, Wright Co.
H. M. Bronson, F.

LUNI, Clayton Co.
L. H. Brink, F.

Iowa.

LUZERNE, Benton Co.
J. M. Furnas, F.

LYONS, Clinton Co.
G. W. Ashton, F.
B. H. A. Henningsen, F. & L.
R. McCutchins, F.
Z. W. Montague, L.
R. N. Rand, L.
A. C. Root, F.
J. C. Root, F. & L.
T. H. Smith, L.
D. B. Snyder, F.
J. C. S. Tate, F.

McGREGOR, Clinton Co.
George & W. D. Crooks, F. & L.
J. H. Hulbert, L.
W. E. Odel, F.
C. H. Quigley, F.
R. Quigley, F.
C. H. Walker, F.
C. W. Walker, F. & L.

MACKSBURGH, Madison Co.
W. O. Lee, F.

MAGNOLIA, Harrison Co.
J. G. Downs, F.
John W. Wood, L.

MALCOM, Poweshiek Co.
W. R. Akers, F.
D. H. Arnold, F.
W. A. Carter, L.
G. W. Griffin, F.
F. P. Morrison, F.
B. Osborn & Son, F.
C. C. Pratt, F.
B. W. Wood, L.

MALVERN, Mills Co.
R. Aiton, F.
W. D. Evans, F.
T. E. Raius, F.
J. J. Rist, F.

MANCHESTER, Delaware Co.
F. W. Aipsworth, F.
A. L. Baldwin, F.
A. S. Blair, F.
A. J. Boyington, F.
C. E. Bronson, F.
E. W. Carr, F.
O. W. Hurlburt, L.
John Radcliff, L.
D. G. Sabin, F.
R. W. Tirrell, F. & L.
C. Yoran, F.

MANHATTAN, Keokuk Co.
J. M. Swearinger, F.

MANSON, Calhoun Co.
G. Carstens, F.
O. W. Catlin, F.
C. E. Colton, F.
A. D. Moore, F.
J. S. Parr, F.
J. S. Thurber, F.

MAQUOKETA, Jackson Co.
M. Dalzel, F.
C. M. Dunbar, F.
A. Fellows, F.
D. A. Fletcher, F.
J. H. Gilfillan, F.
S. W. Hazard, L.
G. B. Huestis, F.
G. L. Johnson, F.
S. D. Lyman, F.
S. M. Parish, L.
N. P. Taylor, F.
D. W. Trump, F.
J. T. Wilbur, F.
T. Wilber, F.

MARBLE ROCK, Floyd Co.
C. T. Ackley, F.
S. P. Bissell, F.
A. Moore, F.
R. C. Thorne, F.

MARCUS, Cherokee Co
G. W. Giddings, F.

MARENGO, Iowa Co.
J. H. Branch, F.
J. I. Brim, F.
C. Maholm, F.
O. P. Mayfield, F.
A. H. Simpson, F.
Smith & Maholm, F.
Tufts & Tufts, F.

MARION, Linn Co.
J. W. Bowdish, F.
H. R. Dutton, L.
J. M. Gray, F.
C. M. Hollis, F.
D. R. Kinley, F.
J. Mitchell, F.
Rathburn & White, F.
John Russell, F.
R. D. Stevens, F.
W. G. White, F.
G. W. Wilson, F.

MARSHALLTOWN, Marshall Co.
J. R. Arnold, F.
C. H. Brock, L.
E. F. Duer, F.
R. Estabrook, F.
P. J. Ferguson, F.
C. W. Fracker & Son, F. & L.
M. H. Haviland, F. & L.

Iowa.

George Kroger, L.
J. Larson, F.
J. R. McQuinston, F.
J. C. McVay, F. & L.
C. B. Miller, F.
G. Neil, F.
J. M. Parker, F.
W. F. Rogers, L.
D. T. Smith, F.
J. P. Tufts, F.
J. C. White, F.
J. E. Wildman, F.
G. W. Williams, F.
H. P. Williams, F.

MARYSVILLE, Marion Co.
John R. Broght, F.

MARYSVILLE, Franklin Co.
E. L. Clock, F.

MASON CITY, Cerro Gordo Co.
R. Babcock & Co., L.
W. Cleaveland, F.
J. O. Hazelton, L.
L. S. Hazen, F. & L.
D. D. Howe, F.
Miller & Cliggitt, F.
J. V. W. Montague, F.
R. D. Patton, L.
M. S. Schermerhorn, F.
S. H. Sheldon, F. & L.
C. I. Smith, F.

MASONVILLE, Delaware Co.
T. S. Griffin, F.
J. Radcliffe, F.

MECHANICSVILLE, Cedar Co.
J. W. Helmer, F.
W. Huber, F.
C. M. Merchon, F.
A. G. Miller, F.
B. F. Wallick, F.
C. H. Williams, F.

MEDIAPOLIS, Des Moines Co.
D. Sharp, F.

MILES, Jackson Co.
G. M. Buzzey, F.

MILLERSBURG, Iowa Co
George Ingram, L.
William Peppers, F.
J. A. Seaton, F.

MILLFORD, Montgomery Co.
W. J. Newcomb, F.

MILTON, Van Buren Co.
G. R. Graves, L.

MINBURN, Dallas Co
W. A. Lammey, F.

MINDON, Pottawattamie Co.
W. N. Cochran, F.
F. M. Craw, F.
Hubble & Crow, L.
W. Seiffe, F.

MINERVA, Marshall Co.
A. B. Grewell, F.
J. H. Nealy, F.
James Neely, F.

MISSOURI VALLEY, Harrison Co.
J. D. Barnes, F.
L. Brown, L.
C. H. Cobleigh, L.
M. Holbrook, L.
F. A. Pike F.

MITCHELL, Mitchell Co.
J. P. Lincoln, F.
E. P. Stacy, F.

MITCHELLVILLE, Polk Co.
G. W. Copley, F. & L.
N. W. Cram, F.
C. Miles, F.

MOINCONA, Boone Co
A. A. Deering, L.
G. A. Jackson, F.
Samuel Smith, F.

MONDAMIN, Harrison Co
A. Spooner F.

MONMOUTH, Jackson Co.
U. V. Atkinson, F.
S. W. Gibson, F.

MONONA, Clayton Co
P. B. Mason, F.
E. L. Rice, F. & L.

MONROE, Jasper Co.
R. C. Anderson, L.
B. R. Corwin, F.
J. A. Eirhardt, F. & L.
J. Koder, F.
D. E. Lawrence, F.

MONTEZUMA, Poweshiek Co
A. W. Ballard, F. & L.
A. J. Chapman, F.
W. W. McCready, F.
J. B. Miller, F.

MONTICELLO, Jones Co.
W. S. Belden, L.
G. W. Candon, F.

Iowa.

J. H. Feehan, F.
Keiver & Magee, F.
M. M. Moulton, F.
J. M. Pike, L.
D. E. Pond, F. & L.
J. R. Stillman, F. & L.

MONTROSE, Lee Co.
E. G. Clark, F.
W. H. Morrison, F.

MORNING SUN, Louisa Co.
W. Bell, F.
T. Garvin, F.
M. Y. Jackson, F.
S. T. McIntyre, F.

MOULTON, Appanoose Co.
L. Daws, F.
J. Neal, L.
G. D. Porter, F.

MOUNT ÆTNA, Adams Co.
Dale & Roberts, F.

MOUNT AYR, Ringgold Co.
B. R. Baker, F.
A. O. Crum, F.
W. Dunning, L.
O. M. Markham, F.
J. T. Merrill, F.
J. H. Perkins, F.

MOUNT JOY, Scott Co.
M. P. Rohlff, F.
H. Wellendorf, F.

MOUNTOUR, Tama Co.
D. S. Glidden, F.
S. W. Maltbie, F. & L.

MOUNT PLEASANT, Henry Co.
L. L. Berry, L.
A. Betts, L.
J. M. Bolding, L.
D. A. Bristol, L.
A. T. Brooks, F. & L.
A. M. Brown, L.
G. W. Brown, L.
A. H. Buck, L.
L. R. Burney, L.
W. P. Burnes, L.
C. Canterbury, L.
O. K. Carr, L.
A. L. Caughy, L.
G. L. Cheney, L.
H. A. Cherry, L.
J. Cherry, L.
G. W. Clevenger, L.
H. L. Crookham, L.
W. N. Dawson, L.
W. W. Douglas, L.
G. A. Dunlap, L.
G. H. Dunlap, L.
J. B. Eckerman, L.
W. E. Feuer, L.
E. N. Foster L.
T. M. Foster, L.
W. Fryberger, L.
C. Gammage, F. & L.
T. J. Garnett, L.
J. M. Gins, L.
H. Grant, L.
J. C. Harbin, F.
S. M. Harkins, L.
C. L. Haywood, L.
I. S. Heugh, L.
S. P. Hogg, L.
Wm. Jones, F.
W. Kelley, L.
J. J. Kellogg, L.
J. M. Lawrence, L.
C. B. Lindley, L.
J. G. H. Little, L.
J. M. McKain, L.
W. McMilan, L.
J. W. Mendenhall, L.
W. R. Mullaken, L.
O. S. Osgood, L.
A. A. Peltin, L.
T. V. Pettenger, F.
E. F. Phelps, L.
S. S. Price, L.
E. B. Robinson, L.
A. Roper, L.
T. Scott, L.
F. R. Sherman, L.
A. J. Skelley, L.
S. M. Thomas, L.
J. C. Todd, L.
T. J. Van Hon, F.
J. B. Vernon, F.
G. O. Vincent, F.
C. J. Weatherby, L.
A. Weidner, L.
J. R. Weimer, L.
J. H. White, F. & L.
W. H. Wise, L.
G. L. Woodworth, L.
R. L. Woodworth, L.
F. M. Young L.

MOUNT VERNON, Linn Co.
H. D. Albright, F.
S. H. Bauman, F.
W. G. Moore, F.

MURRAY, Clarke Co.
T. S. Cochrane, F.
W. J. Newman, F.

MUSCATINE, Muscatine Co
W. Beidler, F.
Bridgeman, Dayton & Co., F.
S. N. Cheroweth, L.
J. A. Coull, L.
B. H. Eversmeyer, F.

Iowa.

J. F. Feidle, L.
H. Funck, L.
T. J. Garnett, L.
M. N. Griffin, F.
Hawley, Hoover & Griffin, F.
Hawley & Hoover, L.
H. Hoover, L.
Humphreys & Holmes, F.
F. E. Humphreys, F.
W. H. Jones, L.
T. D. Smith, F. & L.
F. L. Underwood, L.
A. O. Warfield, L.
W. H. Woodward, F.

NASHUA, Chickasaw Co.
C. H. Baker, F.
H. Baker, F.
O. Billings, F.
J. W. De Silva, F.
E. H. Fairbaion, F.
J. D. Knapp, F.
F. M. Knapp, F.
E. A. Perkins, F.
Wm. B. Perrin, F.
H. G. Ray, L.

NEVADA, Story Co.
S. A. Balliett, F.
S. F. Balliett, F.
R. P. Kelley, L.
T. C. McCall, L.
P. H. Rodearmel, F.
R. H. Rodearmel, F.
C. B. Rukgaber, F.
Z. Slingart, F.
T. P. Williams, F.

NEVINVILLE, Adams Co.
A. Evans, F.

NEW ALBION, Allamakee Co.
R. C. Ambler, F.
J. Keffeler, F.
George La Drenx, L.

NEWELL, Buena Vista Co.
J. C. Blair, F.
C. D. Goldsmith, F.
O. Oyren, F. & L.
W. F. Swan, F.

NEW HAMPTON, Chickasaw Co.
J. H. Gerrney, F.
M. N. Gillett, F.
J. H. Powers, F.
J. T. Runnion, F.
D. B. Sneden, F.
B. Tierkey, F.

NEW HARTFORD, Butler Co.
L. A. Lincoln, F.
O. W. McIntosh, F.

NEW JEFFERSON, Greene Co.
H. Potter, F.

NEW LONDON, Henry Co
J. Bangs, F.
W. B. Hotchkiss, F.
W. R. Mullican, F.
H. J. Philpott, F.
Samuel I. Shaner, F.
W. J. Thompson, F.

NEW PROVIDENCE, Hardin Co.
J. H. Bales, F.

NEW SHARON, Mahaska Co.
A. A. Beerbower, F.
H. A. Buck, F.
A. A. Kibby, F.
S. W. Lewis, F.
D. Morgan, L.
A. W. Naylor, F. & L.
I. N. Penland, F.
A. G. Smith, F.

NEWTON, Jasper Co.
S. A. Bishop, L.
F. W. Cozad, L.
B. M. Failor, L.
A. M. Hinsdale, F.
C. Howard, F. & L.
W. Loveridge, F.
S. H. McLean, L.
D. Malbie, L.
S. W. Mitchell, F. & L.
H. H. Niemeyer, F.
R. A. Sankey, F.
T. G. Seaman, L.
J. E. Wildman, F.
J. M. Woodron, F.

NICHOLS, Muscatine Co.
J. Crane, F.

NORA SPRINGS, Floyd Co.
H. B. Shaw, F. & L.
Z. C. Trask, F.
O. P. Waterbury, F.

NORTH BRANCH, Guthrie Co.
M. A. Hubble, F.

NORTH ENGLISH, Iowa Co.
E. S. Wishard, F.

NORTH WASHINGTON, Chickasaw Co.
N. S. Rice, F.

Iowa.

NORTHWOOD, Worth Co.
R. C. Pike, F.
E. K. Savre, F.

OAKLAND MILLS, Henry Co.
J. D. Milleford, F.

OELWEIN, Fayette Co.
Lee & Hager, F.
A. Smith, F.

OGDEN, Boone Co.
H. C. Gibbs, F.
J. D. Gillett, F.
C. B. Sylvester, F. & L.

OHIO, Madison Co.
J. M. Lee, F.

OLIN, Jones Co.
N. M. Parvin, F.

ONAWA CITY, Monona Co.
A. Freymuller, F.
D. D. Holbrook, F.
G. W. McMillan, F.
McMilan & Martin, F.
S. B. Martin, F.
P. L. Sawyer, F.
J. H. Southwick, F.
H. A. Stevens, F.

ONSLOW, Jones Co.
John Siemers, F.
H. V. Van Dusen, F.

ONTARIO, Story Co.
M. T. Dudley, F.
James Ross, F.

ORANGE CITY, Sioux Co.
H. Hospers, F.
H. Slickerveer, F.
A. K. Webb, F.

OSAGE, Mitchell Co.
F. A. Burdick, F.
Cleland & Easton, F.
J. M. Demoray, F.
W. L. Eaton, F.
T. Faugh, L.
C. Foreman, F. & L.
G. H. Knowlton, F.
J. A. Paines, F.
J. A. Raines, F.
E. Sweeney, F.
Sweeney & Libby, F.
G. C. Tupper, F.
A. Whitney, F.

OSCEOLA, Clarke Co.
T. W. Armstrong, L.
R. C. Comstock, F.
S. B. Emery, F.
F. W. Farson, F.
D. T. McNeil, L.
J. P. Noel, F.
W. S. Richards, F.
W. H. Ridgeway, F. & L.
F. M. Sherrer, F.
A. H. Sudgrove, F.
L. M. Wilson, F.

OSKALOOSA, Mahaska Co.
J. W. Fitzwaters, Jr., F.
F. T. Gadd, L.
W. H. & E. T. Gadd, F.
H. W. Gleason, L.
J. Holloway, F.
J. Kelley, F.
W. Kennedy, F.
W. H. Kimball, F.
J. M. Loughridge, F.
L. McMillan, F.
H. P. Ninde, L.
Ninde & Phillips, F.
S. O'Hara, L.
O. C. G. Phillips, F. & L.
O. Q. Phillips, F.
J. C. Sellars, F.
Shinnick & Loughridge, L.
Shinnick & O'Hara, F.
E. J. Stanley, F.
W. B. Street, F.
M. Wilson, L.

OSSIAN, Winneshiek Co.
W. C. Bullard, F.
W. J. Creamer, F.
G. L. Loomis, F.

OTLEY, Marion Co.
H. S. Fische, F.
E. Reynolds, F.

OTTUMEVA, Wapello Co.
A. M. Albright, F.
R. S. Autrobus, F.
W. B. Armstrong, L.
C. R. Bonde, L.
J. O. Briscoe, F. & L.
Brown & Christy, F.
M. J. Burns, F. & L.
E. L. Carlton, F.
W. E. Clark, F.
H. H. Crocker, F.
Day & Blakesly, F.
D. M. Day, F. & L.
E. R. Day, F.
T. M. Dungan, F.
H. T. Fancher, F.
W. C. Grant, F.
C. M. Greene, L.
B. F. Hall, F.
J. Hawley, F. & L.
E. Holt, F.
John Hossick, F.
S. Hubble, L.

Iowa.

Rees Johnson, F.
B. Kroeger, F.
W. G. Linn, L.
J. H. McGee, F.
W. A. McGrew, F.
W. McNett, F.
J. W. Martin, F.
J. H. Maxwell, F.
T. J. Maxwell, F.
J. W. Morrison, F.
S. N. Mosher, L.
S. P. Mosher, F.
O. S. Phelps, L.
A. Pollock, F.
A. R. Potter, F.
J. C. Roberts, F.
C. J. Spore, F.
J. F. Sterrett, F.
A. M. Tate, F.
H. Tole, F.
J. Williams, L.
P. J. Wisdom, F.

OXFORD, Johnson Co.
R. A. Moffett, F
F. W. Sies, F.
A. R. Wallace, F.

OXFORD JUNCTION, Jones Co.
P. H. Ottsen, F.

OXFORD MILLS, Jones Co.
M. B. Hall, F.

PALO, Linn Co.
J. Y. Stelr, F.

PANORA, Guthrie Co.
J. J. Day, F.
Penticost & Hayden, F.
L. J. Penticost, L.
S. Shumway, F.

PARIS, Linn Co.
B. Evans, F.

PARKERSBURG, Butler Co.
R. Baker, L.
J. Beemer, F.
Renken & Renken, F.
E. E. Savage, L.

PAYTON, Greene Co.
G. J. Griffith, F.

PELLA, Marion Co.
R. R. Cassitt, L.
Heinekamp & Aiken, F.
H. H. Kline, F.
McCully & Nallen, Jr., F
J. F. Monohan, L.
H. Nollen, F.
J. H. Stubenranch, F.
E. H. Voorhees, F.
G. P. H. Zahee & Co., F.
G. P. H. Zahn, F.

PERRY, Dallas Co.
H. H. Cardell, F.
C. E. Cox, F.
L. D. Gamble, F.
H. B. Lee, F.
J. P. Meyers, F.
W. Murray, F.
W. A. Newbury, F.
Otley & Chappelear, F.
P. C. Reede, F.
A. G. Webster, F.

PLAINFIELD, Bremer Co.
M. A. Gordon, F.

PLEASANT HILL, Cedar Co.
W. G. Miller, F.

PLEASANTVILLE, Marion Co.
E. Reynolds, F.

PLYMOUTH, Cerro Gordo Co.
J. W. Smith, F.

PIN OAK, Dubuque Co.
J. Cripper, F.
P. F. McGuire, F.

POCAHONTAS CENTRE, Pocahontas Co.
J. A. Gould, F.

POINT PLEASANT, Hardin Co.
G. W. Hough, F.

POMEROY, Calhoun Co.
F. M. Virdin, F.

PORTLANDVILLE, Plymouth Co.
W. W. Soper, F.

POSTVILLE, Allamakee Co.
Burling & Stone, F.
Leithold & Leithold, F.
S. S. Powers, F. & L.
A. Root, F.
H. A. Stone, F.
H. A. Stowe, F.
W. S. Webster, F.

PRAIRIEBURG, Linn Co.
L. S. Dalrymple, F.
B. F. Wood, F.

PRAIRIE CITY, Jasper Co.
H. L. McGinitie, F. & L.
A. C. Roach, F.
E. C. Roach, F. & L.

Iowa.

PRESCOTT, Adams Co.
J. L. Adkins, F.
T. L. Maxwell, F.
M. J. Peck, F.
G. M. Rogers, F.
J. S. Tam, F.

PRESTON, Jackson Co.
A. L. Bartholomew, F.
Bartholomew & Riley, F
J. E. Reid, F.
S. F. Vinton, F.
Charles C. Welden, F.

PRINCETON, Scott Co.
L. S. Chamberlin, F.

PRINCHAR, O'Brien Co.
A. J. Brock, F.
J. R. Humphrey, F.
J. T. Stearns, F.
W. Walker, F.

PULASKI, Davis Co.
J. B. Harper, F.

QUARRY, Marshall Co.
A. M. Coate, F.

QUASQUETON, Buchanan Co.
J. R. Cherry, F.
W. M. McMillen, F.
R. S. Wright, F.

QUINCY, Adams Co.
C. J. Ferguson, F.
S. E. Robeson, F.

RAYMOND, Black Hawk Co.
W. A. Holwell, F.
G. A. Johnston, F.

RED OAK JUNCTION, Montgomery Co.
E. Albert, F.
F. M. Burkit, F.
C. W. Carey, L.
C. T. Eichwursel, F.
A. F. Flint, F.
H. C. French, F.
J. B. Gregg, F.
R. F. Hall, F.
E. A. Harris, L
S. A. Henry, F.
A. Mallory, L.
V. B. Stoddard, F.
E. C. Taylor, F.
F. H. Trent, L.
B. F. Williams, F.
T. W. Williams, F.
L. Zieger, F.

REINBECK, Grundy Co.
C. A. Thompson, F.

RICHMOND, Washington Co
W. F. Ray, F.

RIVERSIDE, Washington Co.
Clark & Tesler, F.
G. H. Clarke, F.
D. A. Fesler, F.

RIVERTON, Fremont Co.
A. Wingate, F.

ROCK FALLS, Cerro Gordo Co.
L. Ingersoll, F.

ROCKFORD, Floyd Co.
J. K. McDonald, F.
R. C. Mathews, F. & L.

ROCK RAPIDS, Lyon Co.
S. C. Hyde, L.
G. W. Mount, F.
J. K. P. Thompson, F.

ROCKWELL, Cerro Gordo Co.
J. B. Piersol, F.

ROLFE, Pocahontas Co.
J. W. Farner, F.

ROSE HILL, Mahaska Co.
J. W. Doak, F.

ROWLEY, Buchanan Co.
N. N. Brown, F.

RUDD, Floyd Co
G. Nagle, F.

SABULA, Jackson Co.
D. S. Barrows, F.
Heberling & Guilford, F.
J. Helsinger, F.
H. Reid, F. & L.
R. L. Westbrook, F.

SAC CITY, Sac Co.
L. Davis, F.
J. Drey, F.
C. Martin, F.
A. L. Smith, F.
Smith & Wheaton, F.
L. Wheaton, F.

ST. ANSGAR, Mitchell Co.
H. Lubiene, F.

ST. CHARLES, Madison Co.
E. C. Wallace, F.

ST. PAUL, Lee Co.
H. A. Vorwaldt, F.

Iowa.

SALEM, Henry Co.
W. Cox, F.
J. S. Ferguson, F.
H. Maddock, F.
George Pitman, F.

SALINA, Jefferson Co.
J. M. Monson, F.
C. Whisler, F.

SAND SPRINGS, Delaware Co.
O. Henry, F.

SARGENTS BLUFFS, Woodbury Co.
G. H. Dula, F.
H. H. Freeze, F.
H. Ingerson, F.

SCHONBERG, Warren Co.
S. J. Van Glider, F.

SCRANTON, Greene Co.
John Parker, F.
Robertson & Cornwell, F.
M. O. Robinson, F.

SEARSBOROUGH, Poweshiek Co.
C. R. Cohoe, F.
C. W. Tirrell, F.

SEYMOUR, Wayne Co.
A. F. Thompson, F.

SHEFFIELD, Franklin Co.
G. C. Culver, F.
G. L. Hunt, F.

SHELBY, Shelby Co.
M. T. Dennis, L.
C. Howard, F.
A. C. Snyder, F.

SHELDAHL, Story Co.
L. Schooler, F.

SHELDON, O'Brien Co.
John Cornell, F.
H. C. Lane, F.
E. F. Parkhurst, F.
D. Q. W. Perkins, F.

SHELL ROCK, Butler Co.
J. S. Anner, F.
L. J. Artherhalt, F.
R. Hughs, F.
N. Johnston, F.
R. D. Prescott, F. & L.
C. S. Simmons, F.
Barney Winchell, F.
D. A. Winchell, F.

SHELLSBURG, Benton Co.
J. E. Elson, L.
J. M. Elson, F.
T. D. White, F.

SHENANDOAH, Page Co.
W. M. Brown, F.
W. P. Ferguson, F.
L. C. Gardner, F.
Morris & Hartman, F.
J. R. Radham, F.
J. H. Skaggs, L.

SIBLEY, Osceola Co.
J. T. Barclay, F.
C. M. Brooks, F.
H. L. Emmert, F.
C. I. Hill, F.

SIDNEY, Fremont Co.
C. H. Bishop, F.
J. N. Cornish, F.
G. E. Draper, F.
Wm. Eaton, F.
N. Inman, F.

SIGOURNEY, Keokuk Co.
J. M. Adams, F.
J. C. Baird, L.
S. E. Barton, F.
C. M. Brown, F.
S. B. Connelly, F.
S. L. Fonda, L.
G. W. Hamilton, L.
E. S. Harding, F.
Harned & Fonda, F. & L.
S. Harned, L.
G. A. Hartman, F.
C. B. Johnson, F.
McCoy & James, F.
E. O. Parks, F.
D. M. Rowland, F.

SIOUX CITY, Woodbury Co
A. Depee, F.
E. R. Kirk, L.
A. Macresdy, F.
R. C. McNell, F. & L.
Murphy & Peters, F. & L.
F. S. Pennybacker, F. & L.
F. A. Potter, F. & L.
F. C. Thompson, F. & L.
Weare & Allison, L.
Wm. Wells, Jr., L.
George E. Westcott, F.

SIOUX RAPIDS, Buena Vista Co.
J. W. Hawkins, F.

SLOAN, Woodbury Co.
H. P. Sweet, E.

SOLON, Johnson Co.
Christian Hess, F.
D. F. McCune, F.

Iowa.

A. Medowell, F.
A. C. Swafford, F.
C. G. Swafford, F.

SOUTH ENGLISH, Keokuk Co.
E. T. Stanley, L.

SPENCER, Clay Co.
A. H. Cheney, F.
A. Hubbard, F.
A. W. Miller, F.
L. M. Pemberton, F.
W. E. Sands, E.
E. E. Snow, F.
A. H. Wilbur, F.
E. Wood, F.

SPILLVILLE, Winneshiek Co.
J. Meyer, F.

SPIRIT LAKE, Dickenson Co.
C. H. Ayers, F.
H. N. Morse, F.

SPRING DALE, Cedar Co.
J. H. Rountree, F.

SPRINGFIELD, Keokuk Co.
L. W. Ewing, F.

SPRINGVILLE, Linn Co.
N. L. F. Peck, F.

STACYVILLE, Mitchell Co
Oran Oncutt, F.
Charles Schu, F.
B. F. Stacy, F. & L.

STANTON Montgomery Co.
D. C. Townsend, F.

STANWOOD, Cedar Co.
John W White, F.

STATE CENTRE, Marshall Co.
M. Bronhard, F.
J. W. Dobbin, F. & L.
E. Shedd, F.
J. C. Stewart, F.
T. J. Van Pelt, F. & L.

STEAM BOAT ROCK, Hardin Co.
J. D. Hardin, F.
H. H. Kelley, F.
E. W. Skerry, F.

STELLAPOLIS, Iowa Co.
James Long, F.
O. A. Taylor, F.

STORM LAKE, Buena Vista Co.
H. Applington, F.
F. E. Chamberlin, F.
J. A. Dean, L.
Dean & Harker, F.
R. DeLoss, F.
W. Lounsberry, F.
C. E. Rawson, F.
J. Sampson, L.
J. E. Worick, F.

STRAWBERRY POINT, Clayton Co.
A. Andreas, L.
F. W. Chesley, F.
G. Cooley, F.
B. P. Rawson, F.

STUART, Adair Co.
J. D. Nichols, F.

STUART, Guthrie Co.
M. A. Braun, F.
B. F. Durham, F.
C. S. Fogg, F.
F. C. Fritz, L.
J. C. Fritz, F.
J. E. Gharrett, F.
T. C. Hayden, F.
G. M. Hickox, F. & L.
C. Jones, F.
J. C. Morrison, F.
D. M. Roberts, F.
O. A. Smith, F.

SUMNER, Bremer Co.
J. Carpenter, F.

TABOR, Fremont Co.
N. G. Greene, F.
C. Munsinger, F.

TALLYRAND, Keokuk Co.
N. A. Prentiss, L.

TAMA CITY, Tama Co.
Chapman & Widows, F.
H. M. Doolittle, F.
Drain & Melchert, F.
H. W. Eastman, L.
E. Harmon, F. & L.
H. Harmon, F.
C. H. Kentner, F.
Mills & Stimson, F.
G. D. Sherman, F.
W. H. Widows, F.

THAYER, Union Co.
R. H. Atkinson, F.

TIPTON, Cedar Co.
F. M. Bloom, F.
H. C. Carr, F.
A. P. Fleming, F.
J. M. Gray, L.

Iowa.

A. T. Parish, L.
C. A. Rockwell, F.
J. S. Tuthill, F.

TOLEDO, Tama Co.
Applegate & Kinne, F.
Wm. H. Harrison, F. & L.
Nelson & Barker, F.

TRACY, Marion Co.
S. A. McEverney, F.

TRAER, Tama Co.
W. H. Bowen, F.
G. G. Mason, F.
J. C. Prehm, F.

TRENTON, Grundy Co.
J. B. Huntington, F.

TROY MILLS, Linn Co.
E. J. Martin, F.

TURKEY RIVER, Clayton Co.
W. D. Sheehan, F.

TYSON'S MILLS, Webster Co.
J. B. Sisson, F.

UNION, Hardin Co.
E. W. Pillsbury, F.
Pillsbury & Adams, F.
W. H. Rodwell, F. & L.

URBANA, Benton Co.
T. I. Easton, F.
L. D. Landon, F.
J. Likens, L.
A. B. Moon, F.
C. Neff, L.

VAIL, Crawford Co.
J. M. Coleman, F.
J. DeWolf, F.

VAN BUREN, Jackson Co.
Otto Schmidt, F.

VICTOR, Iowa Co.
G. H. Blodgett, F.
J. B. Cary, F.
H. F. Garretson, F.
J. C. Gridley, F.
C. E. Mabie, F. & L.
I. H. Richards, L.
L. A. Royce, F.

VIENNA, Marshall Co.
Geo. L. Wilbur, F.

VILLISCA, Montgomery Co.
W. S. Alger, F.
E. Davis, F.
W. C. Means, F.
A. R. Potter, F.
S. H. Redmon, F.
E. S. Sandford, F.
M. S. Thurman, F.
A. M. Walters, F.
J. B. Ware, L.
W. A. Woodward, F.

VINTON, Benton Co.
C. S. Bennett, F. & L.
H. S. Connor, F.
B. M. Culver, F.
James & Voris, F.
Johnson & Mariotte, F. & L.
P. A. Lock, F.
L. N. Moyer, L.
H. H. Peterson, F.
Trayer & Trayer, F.
J. G. Williams, F.

VOLGA CITY, Clayton Co.
T. M. Davidson, F.
J. M. Emery, F.
Hollister & Hill, F.

WALDEN, Keokuk Co.
G. W. Smith, F.

WALKER STATION, Linn Co.
A. M. Lucore, F.
J. R. Towle, F.

WALNUT CREEK STATION, Pottawattamie Co.
E. R. Hinckley, F.
Lebeck & Johannsen, F.
J. Ledwick, F.

WAPELLO, Louisa Co.
C. Baldwin, L.
S. O. Fox, L.
J. Hall, F.
W. P. Hickem, L.
T. G. Taylor, F. & L.
L. F. Wells, F.

WARDENA, Fayette Co.
J. Johnson, F.

WASHINGTON, Washington Co.
C. Beard, F.
R. Dewey, F. & L.
S. J. Dickson, L.
D. W. French, F.
O. H. Graves & Son, F. & L.
A. Harvey, L.
T. T. Keeley, L.
G. W. Plummer, L
J. H. Rex, L.

Iowa.

WATERLOO, Black Hawk Co.
S. Bagg, F.
A. J. Breckenridge, F. & L.
Covert & Neeley, L.
W. A. Crowther, F.
O. Gable, L.
J. H. Goodrich, F. & L.
J. W. Hankinson, L.
George Hills, L.
J. A. Kuhns, F.
J. H. Kuhns, F.
H. Naumann, L.
F. Neeley, F. & L.
G. R. Pierce, F.
J. J. Tufts, F.
J. H. Washburn, F.

WATKINS, Benton Co.
J. Conn, L.
A. Pfaffle, L.
W. H. Wheeler, L.

WAUKON, Allamakee Co.
J. B. B. Baker, F.
G. M. Darling, F.
I. Greer, F.
M. B. Hendrick, F.
L. W. Hensey, F.

WAVERLY, Bremer Co.
W. Allen, F.
A. Boedeker, F. & L.
H. S. Burr, F.
H. T. Helgerson, L.
S. W. Risdom, F.
E. L. & H. D. Smalley, L.
E. L. Smalley, L.
A. J. Tanner, F.
C. Taylor, F.
Von Pockels & Kassemeier, F.

WEBSTER CITY, Hamilton Co.
B. S. Baker, F.
R. W. Barger, F.
W. M. Barger, F.
Baxter & Allen, F.
Boyd & Boyd, F.
H. E. Brown, F.
M. Deady, F.
Doane & Johnson, F.
M. Evarts, F.
S. Hall, F.
P. Johnson, F.
J. L. Kamrar, F.
P. Knowles, F.
A. A. Loomis, F.
G. B. Pray, F. & L.
W. M. Taylor, F.
C. A. Williams, F. & L.

WEST ALBANY, Fayette Co
E. Wedger, F.

WEST BRANCH, Cedar Co.
D. E. McClellan, F. & L.

WESTCHESTER, Washington Co.
G. W. James, F.

WEST DAYTON, Webster Co.
E. S. Geyer, F.
M. Olson, F.

WESTERN COLLEGE, Linn Co.
T. M. Hopwood, F.

WESTERVILLE, Decatur Co.
J. A. Denham, F.

WEST LIBERTY, Muscatine Co.
J. H. Bain, F.
W. E. Bain, F.
Wm. Hise, L.
G. C. Shipman, F.
W. C. Targuhar, F.
J. Westfall, F.

WEST MITCHELL, Mitchell Co.
J. Dutton, F.
H. F. Miller, F.
H. Schutte, F.

WESTPHALIA, Shelby Co.
J. Large, F.

WEST SIDE, Crawford Co.
J. E. Blackman, F.
G. R. Follom, F.
J. F. Sophey, F.

WEST UNION, Fayette Co.
C. R. Bent, F. & L.
T. Freer, F.
M. W. Hodkinson, F.
W. N. Hodkinson, F. & L.
Lakin & Whitney, F.
J. F. Miller, L.

WHEALER'S RANCH, Sac Co.
M. Purcell, F.

WHEATLAND, Clinton Co.
J. Dutton, F.
M. C. Jones, L.
Peterson Bros., F.
C. G. Rogers, L.

Iowa.—Kansas.

WHITE PIGEON, Keokuk Co.
G. W. Sutton, F.
WHITING, Monona Co.
L. W. Easton, F.
WILLIAMS, Hamilton Co.
A. C. Fuller, F.
H. Sweloer, F.
F. D. Wilson, F.
WILLSBURG, Page Co.
J. M. Gibson, F.
WILTON JUNCTION, Muscatine Co.
F. Bell, F.
J. M. Doran, F.
J. D. Ring, L.
J. R. Stevenson, F.
A. N. Van Camp, F. & L.
J. D. Walker, F.
WINTERSET, Madison Co.
J. M. Carson, F.
J. R. Chandler, L.
Thomas Feeley, F.
J. S. Goshorr, F.
C. W. Hall, F.
E. R. Heflin, L.
G. W. Heflin, L.
W. C. Henry, F.
E. Kinkade, L.
J. A. Leech, F.
J. R. McCall, L.
L. W. Mitchell, F.
O. A. Moser, F.
J. A. Smith, L.
J. Stifler, F.
A. B. Wagoner, F.
J. T. Walker, L.
A. W. C. Weeks, F. & L.
J. T. White, F.
T. L. Wight, L.
WINTHROP, Buchanan Co.
H. C Markham, F.
WOODBINE, Harrison Co.
J. B. Donaldson, F.
J S. Gregory, F.
WOODSTOCK, Wright Co
R. Lewis, F.
WYOMING, Jones Co.
Henry Aldrick, F.
P Chamberlain, F.
L. F. Hartson, F. & L.
S. K. Tourtellot, F. & L.
W H. Tourtellot, F.
J. E. Hunter, L.
T. B. Reynolds, L.
ZWINGLE, Jackson Co
J Willging, F.

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KANSAS.

ABILENE, Dickinson Co.
W. T. Davidson, F.
John H. Mahan, F.
Mahan & Stanbaugh, F.
Shane & Henry, F.
AGENDA, Republic Co.
George Clark, F.
ALMA, Wabaunsee Co.
Gibson & Kroenke, F. & L.
F. W Kroenke, F.
ARKANSAS CITY, Cowley Co.
A D. Keith, F.
J. C. McMullen, L.
Meigs & Kinnie, F.
ATCHINSON, Atchinson Co
L. A. Alderson, F.
J. V. Brining, L.
George H. Clayton, L.
Henry Elliston, L.
J. K. Fisher, F.
Robert Forbinger, F.
A. G. Heckeinkamfer, L.
F. M. Keith, F.
Keith & Raynor, F.
Samuel Kline, F. & L.
J. A. Kinn y, L.
A. H. Lamphar, L.
Parker & Layng, F.
C. E. Styles, L.
Wm. Stitzel, F.
Storch & Forbinger, L.
J. H. Talbott, F.
John C. Tomlinson, F.
BAXTER SPRINGS, Cherokee Co.
William March, F.
BELOIT, Mitchell Co.
F. H. Hart, F.
Jeff. Turney, F.
Henry T. Walker & Co., F.
BLUE RAPIDS, Marshall Co
W. H. H. Freeman, F.
T. F. Hall, F. & L.
Taylor Holbrook, F. & L.
J. A. Loomis, F.
Olmsted & Freeland, F.
F. C. Scott, L.

Kansas.

BELLEVILLE, Republic Co.
D. C. Gamble, F.
W. H. Pelkenton, F.
BROOKVILLE, Saline Co.
Joseph Duncan, F.
BURLINGAME, Osage Co.
Billings & Marshall, F.
H. A. Billings, F.
N. D. Fairbanks, F.
E. Mills, F.
H. D. Shepard, L.
Edward Spalding, F.
BURLINGTON, Coffey Co.
Orson Kent, F.
O. Walkling, F.
CARBONDALE, Osage Co.
Peter V. Griggs, F.
CARLTON, Dickinson Co.
G. H. Wicker, F.
CAWKER CITY, Mitchell Co.
Clark A. Smith, F.
CENTRALIA, Nemaha Co.
E. A. Griffin, F.
H. W. Hazen, F.
W. H. Reading, F.
CHANUTE, Neosho Co.
Allen & Allen, F.
Thomas M. Harris, F. & L.
A. S. Lapham, L.
Shirly & Bacon, L.
CHITOPA, Labitte Co.
Lee Clark, F.
CHEROKEE, Crawford Co.
H. M. Bellanj, F.
G. W. H. Lucas, F.
Harlan Emerson, L.
Asa D. Polk, L.
CLAY CENTRE, Clay Co.
Ruthroff & Penkerton, F.
Wilson & Ruthroff, F.
Allen Wilson, L.
CLYDE, Cloud Co.
P. V. Griggs, F.
COFFEYVILLE, Montgomery Co.
C. S. Brown, F. & L.
T. B. Eldridge, F.
H. H. Isham, F.
Charles D. Shipman, F.
COLONY, Anderson Co.
J. J. Fairbanks, F.
COLUMBUS, Cherokee Co.
A. W. Jay, F.
W. L. Scranton, L.
CONCORDIA, Cloud Co.
W. E. Raid, F.
Milton Reasoner, F.
COTTONWOOD FALLS, Chase Co.
Romeg & Gandy, F.
Wm. S. Smith, L.
COUNCIL GROVE, Morris Co.
E. S. Burtram, L.
D. C. M. Evans, F.
A. J. Hughes, F.
Martin & Burkhardt, F
E. M. Lingil, F.
J. W. Simcock, F.
DE SOTO, Johnson Co.
Kimball Dow, F.
DETROIT, Dickinson Co
C. W. Lamb, F.
DODGE CITY, Ford Co.
J. W. Skinner, F.
DONIPHAN, Doniphan Co.
George Brenner, F.
E. W. Stratton, F.
DOUGLAS, Butler Co.
Wm. H. Huffman, F.
C. H. Lamb, F.
EDWARDSVILLE, Wyandotte Co.
Isaac Trembly, F.
ELDORADO, Butler Co
W. A. Sallee, F. & L.
Samuel L. Southwell, F.
ELLENWOOD, Barton Co.
A. Disque, F
F. A. Steckle, F.
ELLSWORTH, Ellsworth Co
S. Atwood, F. & L.
EL PASO, Sedgwick Co.
A. Minnech, F.
EMPORIA, Lyon Co.
A. R. Bancroft, F.
C. B. Blatchford, F. & L.
Buck & Cunningham, F.
Howard Dunlap, F. & L.
G. W. Fredrick, L.
A. N. Hanna, L.
Hanna & Starr, F.

Kansas.

H. L. Sargent, L.
J. B. Starr, L.
ENTERPRISE, Dickinson Co.
J. F. Papen, L.
ERIE, Neosho Co.
W. T. Dutton, F.
EUDORA, Douglas Co.
Charles Pilla, F. & L.
O. G. Richards, F.
EUREKA, Greenwood Co.
Ira P. Nye, F.
G. M. Rizer & Co., F.
EXTER, Clay Co.
V. C. McChesney, F.
FLORENCE, Marion Co.
T. P. Alexander, F.
J. W. Butterfield, L.
C. M. Heath, L.
FREDONIA, Wilson Co
G. E Buton, F.
Isaac Hudson, F.
FORT SCOTT, Bourbon Co.
J. A. Benford, F.
W. A. Cormany, F. & L.
O. A Chuney, L.
Augustus Graff, F.
W. M. Gregory, F.
Van Forsen & Wilcox, F.
D. J. Van Forsen, F. & L.
H. T. Wilson, F.
Henry Wilcox, F.
FRANKFORT, Marshall Co.
W. T. Dwinnell, F.
GARNETT, Anderson Co.
Henry Bogen, F.
G. M. Everlin, F.
John R. Foster, F.
L. H. Gordon, F.
Haufman & Iler, F.
W. H. Lott, F.
GERARD, Crawford Co.
Henry P. Grand, F.
Geo. W. Tipton, F. & L.
GLENWOOD CITY, Crawford Co
John H. Burk, F.
GREAT BEND, Barton Co.
J. M. Browne, F.
J. W. & J. Lightbody, F.
GREELEY, Anderson Co.
D. W. Smith, F.
HANOVER, Washington Co.
August Jaidicker, F.
HARTFORD, Lyon Co.
C. R. Baysinger, F.
HAYS CITY, Ellis Co.
O. Barnham, L.
D. C. Nellis, F.
HIAWATHA, Brown Co
Aten & Spear, F.
N. R. Chapman, F.
H. M. Robinson, F.
F. M. Unkefer, F.
HIGHLAND, Doniphan Co
Frank Keizmetler, F.
HOLTON, Jackson Co
T. P. Moore, F.
H. J. Remsen, F.
Iri I. Tabor, F.
HUMBOLDT, Allen Co.
Geo. W. Hutchinson, F. & L.
J. A. J. Nichols, F. & L.
J. W. Risley, F.
HUTCHINSON, Reno Co.
Wm. T. Atkinson, F.
S. A. Atwood, F.
Rosan & Co., F.
J. H. D. Rosan, F. & L.
INDEPENDENCE, Montgomery Co
Walter I. Dallas, F.
J. M. Knapp, F. & L.
McCullagh & Dallas, L.
IOLA, Allen Co
Geo. A. Bowlers, F.
L. L. Northrop, F.
JEWELL CITY, Jewell Co.
A. L. Marks, F.
J. C. Postlethwait, F.
JUNCTION CITY, Davis Co.
S. W. Pierce, F. & L.
R. O. Rizer, F.
Williams & Hookey, F.
KENNEKUK, Atchinson Co.
Samuel Moore, F.
KIRWIN, Phillips Co
May & Lazur, F.
LA CYGNE, Linn Co.
F. M. Davis, F.
J. W. Marshall, F.

Kansas.

W. E. Moore, F. & L.
Pratt & Moore, F.
LANCASTER, Atchinson Co.
C. B. Tully, F.
LARNED, Pawnee Co.
D. A. Bright, F.
LAWRENCE, Douglas Co.
Paul R. Brooks, F.
Geo. A. Banks, F. & L.
Banks & Chester, F. & L.
J. H. Beatty, L.
M. Benas, F.
G. Bucking, L.
J. T. Barnes, F.
John Charlton, F & L.
Chas. Chadwick, F.
A. R. Hard, L.
Garnett & Propper, F.
T. D. Griffith, F.
G. W. E. Griffith, L.
F. C. Gay, L.
Kennedy & Ross, F. & L.
John R. McCoy, F.
J. N. Noys, L.
John Parks, F. & L.
Parks & Selig, F.
LEAVENWORTH, Leavenworth Co.
H. M. Aller, L.
Wm. Booth, L.
D Byington, L.
John Dotter, F.
Edward Fritsche, L.
G. D. Farr, F.
J. G. Graham, L.
J. S. Hunting, L.
Fred. Harvey, L.
O. J. Hopkins, L.
R. A. Kenter, F.
Cole McCrea, F.
A. A. Mosher, F. & L.
G. W. Nei ls, F. & L.
Nellis & Weed, F.
Reuben R. Partridge, L.
C. H. Robinson, F. & L.
Martin Smith, F.
Geo. S. Woodward, F & L.
LINCOLN CENTRE, Lincoln Co.
D. W. Henderson, F.
LOUISVILLE, Pottawatomie Co.
Wm. Clark, F.
MANHATTAN, Riley Co.
L. R. Elliott, F.
W. P. Higinbotham, F. & L.
Raphel & Shannon, F.
Geo. C. Wilder, L.
MAPLETON, Bourbon Co.
E. B. Higby, F.
MARION CENTRE, Marion Co.
A. E. Case, F.
MARYSVILLE, Marshall Co.
J. D. Brumbaugh, F.
J. S. Magill, F.
Frank Smidt, F.
H. G. Stiles, F.
Smith & Libby, F.
MILFORD, Davis Co.
J. C. Kennett, F.
MINNEAPOLIS, Ottawa Co.
C. C. Olney, F.
H. S. Wooden, F.
NEODESHA, Wilson Co.
Cowgill & Viele, L.
J. W. Southerland, F.
NEOSHO FALLS, Woodson Co.
W. W. Sain, F.
NETAWAKA, Jackson Co.
A. M. Crockett, F.
NEW ALBANY, Wilson Co.
Robert Mooney, F.
NEW CHICAGO, Neosho Co
Luther Cone, F.
NEWTON, Harvey Co.
N. J. Burdick, F.
O. B. Hildreth, F.
NORTH LAWRENCE, Douglas Co
J. L. Newby, L.
OLATHE, Johnson Co
J. M. Hall, F.
J. B. Marshall, F.
OSAGE CITY, Osage Co.
Mrs. A. M. Dodds, F.
OSAGE MISSION, Neosho Co.
W. H. Morris, F.
J. V. Pierce, F. & L.
OSAWATOMIE, Miami Co.
J. C. Chestnut, F.
Henry Newman, L.
OSAWKEE, Jefferson Co.
W. H. Daihl, F.

Kansas.

OSBORN CITY, Osborn Co.
Robert R. Hays, F.
H. H. Napier, F.
OSKALOOSA, Jefferson Co.
E. T. Egger, F.
G. W. Hagebeom, F.
W. F. Gilbily, F.
OSWEGO, Labitte Co.
Nelson Case, F. & L.
B. F. Hobart, F.
OTTAWA, Franklin Co.
Brant & Beachy, F. & L.
Geo. B. Edgar, F.
B. C. McQunston, L.
O. W. Paine, F.
F. A. Wilkinson, F.
C. B. Whitford, F.
OXFORD, Sumner Co.
Charles Wilsie, F.
PAOLA, Miami Co.
H. S. Campbell, F.
W. D Fargo, F.
Fargo & Freeland, F. & L.
J. T. Haughey, F.
PARSONS, Labitte Co.
R. M. Donley, F.
O. L. Hall, L.
Merritt Noyes, F.
Thomas & Wilson, F.
T. B. J. Wheat, L.
PEABODY, Marion Co
D. McKercher, F.
A. B. Sallsbury, F.
PEACE, Rice Co.
E. S. Haddock, F.
PERRY, Jefferson Co.
A F. Gratigny, F.
Dave Rorick, F.
PLEASANTON, Linn Co.
Henry Decker, F.
A. D. Hyatt, F
ROSSVILLE, Shawnee Co.
C. W. Higinbotham, F.
A. C. Shirman, F.
RUSSELL, Russell Co.
A. L. Voorhis, F.
SABETHA, Nemaha Co
Black & Marberg, F.
Sam. Slossen, F.
E. Whitenhall, F.
ST. GEORGE, Pottawatomie Co.
R. Walker, F.
ST. MARYS, Pottawatomie Co.
W. R. Mohler, F.
O. Leroy Sedgwick, F.
SALINA, Saline Co.
E. E. Bowen, F.
John W. Birks, F.
Beebe, Faulkner & Wildman, F.
R. H. Bishop, F.
N. F. Carroll, F.
Jacob De Witt, L.
Faulkner & Wildman, F.
Fassett & Bowen, F.
James H. Towns, L.
Wildman & Bishop, F.
SENECA, Nemaha Co.
Willis Brown, F.
J. H. & T. W. Johnson, I
Johnson Bros., F
A. Wells, F.
L. R. Zhan, F.
SEVERANCE, Doniphan Co
H. W. Holmes, F.
SHAWNEE, Johnson Co.
J D. Allen, F.
SOLOMAN CITY, Saline Co.
O. F. Searl, F.
SUMMERSET, Miami Co.
Post & Hogland, L.
THAYER, Neosho Co
A. I. Sherwood, F.
W. W. Work, F.
TONGANOXIE, Leavenworth Co.
Ezra King & Son, F.
TOPEKA, Shawnee Co.
Charles I. Barber, F.
W. H. Cock, F.
J. M. Clugston, F.
J. A. Cruise, L.
I. K. Gorham, F.
Harvey & Stone, F.
Thomas Johnson, F. & L.
R. G. Martin, F. & L.
Norton & Wyman, F. & L.
Thomas L. Ross, F. & L.
Rix Bros., F.
C. W. Shewry, L.
TROY, Doniphan Co
Henry Boger, F.
C. G. Bridges, L.
Duncan McIntosh, F.

Kansas.—Kentucky.

VALLEY FALLS, Jefferson Co.
S. C. Gephart, F.
R. K. McCartney, F. & L.
S. A. Morrison, F.
WAKEFIELD, Clay Co.
J. M. Thomas, F.
WAMEGO, Pottawatomie Co.
J. L. Brown, F.
Brown & Embly, F.
J. W. Hants, L.
C. B. Jeffries, F.

F. W. KROENKE, Attorney at Law, Broker and Insurance Agent, Wamego and Alma, Kansas.

WASHINGTON, Washington Co.
John C. McCew, F.
George W. Schriver, F.
WATERVILLE, Marshall Co.
A. Fansel, L.
W. P. Mudgett, F.
S. T. Powell, F.
WELLINGTON, Sumner Co.
G. G. Minor, F.
G. R. Pults, F.
John T. Showalter, F.
WELLSVILLE, Franklin Co.
W. S. Brockway, F.
WHITE CLOUD, Doniphan Co.
R. Partridge, L.
C. W. Shreve, F.
W. B. Sloan, F.
WICHITA, Sedgwick Co.
W. L. Jenkins, F.
J. E. Martin, F.
Slute & Levy, F.
Weat & Hill, F.
L. R. West, F.
WINCHESTER, Jefferson Co.
T. W. Gardner, F.
WINFIELD, Cowley Co.
A. H. Green, F.
T. K. Johnson, F.
WYANDOTTE, Wyandotte Co.
H. R. Asp, L.
Armstroug & Myer, F.
K. L. Buschs, L.
A. L. Downs, F & L.
Byron Judd, F.
Luther H. Wood, F. & L.

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KENTUCKY.

ADAIRVILLE, Logan Co.
W. K. Rayburn, F.
ASHLAND, Boyd Co.
A. Bagby, F.
James M. Montmollin, F.
James F. Peters, F.
C. Russell, F.
Samuel S. Savage, F.
D. K. Weis, F. & L.
AUGUSTA, Bracken Co.
John H. Bonde, F.
R. H. Kilpatrick, F.
C. R. McCormick, F.
J. P. Reese, F. & L.
BARDSTOWN, Nelson Co.
Crosby & Wickliffe, F.
Samuel Gray, F & L.
J. W. Meur, F.
Meur & Wickliffe, F.
BEATTYVILLE, Lee Co.
Thomas Pryse, F.
BETHEL, Bath Co.
S. P. Baird, F.
BOWLING GREEN, Warren Co.
W. A. Cooke, F.
T. W. Campbell, F.
George A. Helm, F.
James F. Monfort, F.
Monfort & Helm, L.
W. P. & G. B. Payne, F. & L.

PAYNE, COOKE & CO., General Agents, Bowling Green, Kentucky.

BRANDENBURG, Meade Co.
Wm. Alexander, F.
A. J. Newman, F.
BROOKVILLE, Bracken Co
James W. Clarke, L.
BURKSVILLE, Cumberland Co.
J. G. Craddock, F.
CADIZ, Trigg Co
Thomas H. Grinter, F.
John G. Jefferson, F.

Kentucky.

CARLISLE, Nicholas Co.
Campbell & Robertson, F.
W. W. Fritts, F.
W. W. Howard, L.
John N. Ross, F.

CARROLLTON, Carroll Co.
W. O. Butler, Jr., F.
George W. Anderson, Jr., F.
R. F. Harrison, F.
John Howe & Son, F.

CATLETTSBURG, Boyd Co.
Thomas J. Ewing, F.

CAVERNA, Hart Co.
M. V. Edwards, F. & L.
W. G. Head, L.
R. T. Smith, F. & L.

CLINTON, Hickman Co.
R. S. Nevill, F.
John T. Moore, L.

CLOVERPORT, Breckinridge Co.
John A. Murray, F.

COLUMBIA, Adair Co
John I. Page, F.
James T. Page, F.
C. M. Sallee, L.

COLUMBUS, Hickman Co.
Ringo & Gest, F.
John B. Cook, F.

COVINGTON, Kenton Co.
T. R. O. Brooks, F.
Henry Bostwick, F.
Charles F. Fechter, F.
Fechter & Hardin, F.
Thomas H. Kennedy, F
B. Marschall, F.
A. H. Ransom, L.
Sidney Rice, L.
J. L. Stephens, F.
W. G. Stone, F.

CYNTHIANA, Harrison Co.
Addams & Kimbrough, F.
John T. Hogg, F.
D. W. Juett, F.
Paul King, F.
J. W Lacey, F.
J. W. Peck, L.
E. J. Peckover, L.
Charles T. Wilson, F.
J. S. Withers, F.

DANVILLE, Boyle Co.
Samuel P. Barbee, F.
Batterton, Lenney & Lucas, F.
John R. Check, F.
McGoodwin & Bro., F.
A. H. McGrorty, F.
A. D. Meyer, L.
George C. Newlin, F.
J. W. & W. G. Proctor, F.
S. V. Rowland, F.
H. E. Samuel, F.
Wm. M. Stout, F.
W Larrie Thomas, F. & L.
George W. Welsh, Jr., F.

DAYTON, Campbell Co.
Casper Heeg, F.

DIXON, Webster Co.
F. M. Hutcheson, F.

EDDYVILLE, Lyon Co.
F. H. Skinner, F.

ELIZABETHTOWN, Hardin Co.
S. H. Bush, F.
Stephen Elliot, F.
R. M. Park, F. & L.

ELKTON, Todd Co.
C. M. Russell, Jr., F.
H. P. Willoughby, F.

EMINENCE, Henry Co.
Fible & Crabb, F.
J. W. Haynaker, F.
P. S. Helm, F.
Gideon King, F.
Z. F. Smith, L.

FALMOUTH, Pendleton Co.
N. S. Dickerson, F.

FLEMINGSBURG, Fleming Co.
Thomas S. Andrews, F.
Andrews & Dudley, L.
N. S. Dudley, F.
W. C. Miller, F.
Joshua Osborne, F.
George L. Palmer, F.

FLORENCE, Boone Co.
P. A. Hampton.

FRANKFORT, Franklin Co.
Mark Calmes, F.
Wm. Lee Crutcher, F.
Ed. M. Drane, F.
Sam C. Bull, L.
James G. Hatchitt, F.
Ed. Hensley, F. & L.
F. C. Hughes, F.
D. W. Lindsey, F.
John B. Lindsey, F.
S. K. McClure, L.

Kentucky.

W. T. Samuels & Co., F.
John L. Scott, F.
H. Howe Watson, F.

FRANKLIN, Simpson Co.
A. W. Harwell, F.
W. V. Copeland, F.
George B. Knapp, F.

FULTON, Fulton Co.
E. B. Eddings, F.

GLASGOW, Barren Co.
D. M. Ashby, F. & L.
John W. Jones, F.
Samuel E. Jones, F.
M. T. Pedigo, L.
A. H. Shirley, F.

GEORGETOWN, Scott Co.
Henry Bohannon, F.
M. T. Bradley, F.
Samuel M. Davis, F.
James Y. Kelley, F.
James H. Moore, F. & L.
Robert C. Nuckolls, F.
B. B. Peak, F.
H. S. Rhoton, F.
John T. Sinclair, F.
Noah Spears & Son, F.
S. S. Wells, F.

GRAYSON, Carter Co.
E. B. Wilhoit, F.

GHENT, Carroll Co.
Frederick Stucy, F.
Wm. H. Tandy, F.

GREENUP, Greenup Co.
F. B. Trussell, F.

GREENVILLE, Muhlenburg Co.
W. W. Hancock, F.

GUTHRIE, Todd Co.
Elias Stillwell, L.

HARDENSBURG, Breckinridge Co.
Wm. K. Barnes, F.

HARRODSBURG, Mercer Co.
George H. Alsop, F.
James A. Curry, F. & L
W. F. Curry, F.
W. J. Daviess, F.
R. K. Graves, F.
W. P. Harvey, F.

HARTFORD, Ohio Co.
Barrett & Bro., F.
Joseph T. Benton, F.

HAWESVILLE, Hancock Co.
C. T. Duncan, F.
J. D. Powers, F.
Stephen Powers, F.

HEBBARDSVILLE, Henderson Co.
Dr. N. L. Lightfoot, L.

HENDERSON, Henderson Co.
J. G. Banks, F.
J. A. Coleman, F.
Marshall & Jorgenson, F.
McCullough & Beverly, F.
James Ed. Rankin, F.
B. C. Redford, F.
Robert D. Vance, F.

HICKMAN, Fulton Co.
Samuel Landrum, F. & L.
John A. Wilson, F.

HOPKINSVILLE, Christian Co.
John T. Edmunds, F.
John C. Latham, L.
W. C. McPherson, F.
R. S. McReynolds, L.
R. W. Norwood, F.
W. L. Waller, F.
W. P. Winfree, F.
G. V. Thompson, F.

HUSTONVILLE, Lincoln Co.
A. S. Johnston, F.

LA GRANGE, Oldham Co.
J. W. Dowden, F.
W. A. McDowell, F.
Isaac T. Risley, F.

LANCASTER, Garrard Co.
Wm. H. Kinnaird, F.
J. P. Sandefer, F.
J. & W. P. Walden, F.
Wm. H. Wherritt, F.

LAWRENCEBURG, Anderson Co.
Bond & Johnson, F.
John H. Crain, F.
Isaac Hoffman, F.
A. M. Portwood, F.
Wills & Crain, F. & L.
J. F. Witherspoon, F.

LEBANON, Marion Co.
George D. Bouldrick, F.
D. H. Howard, F. & L.
Robert E. Kirk, F.
W. P. McElroy, F.
H. B. Phillips, F. & L.
W. R. Rubel, F.

Kentucky.

LEXINGTON, Fayette Co.
Barfield & Spencer, F.
James C. Butler & Co., F.
Campbell & Rodes, F.
C. F. Cannon & Co., F.
C. W. Castleman & Son, F.
J. W. Cochran & Son, F.
Dodge & Slade, F. & L.
W. B. Huston, L.
W. King, F. & L.
SPENCER & SPENCER, F
Wm. Talbott, F.

LOUISVILLE, Jefferson Co.
Barbee & Castleman, F.
John C. Bonnycastle, L.
J. Eaton Cooke & Co., F.
Wm. S. Caldwell, F.
Cooke, Hunter & Co., F.
J. L. Danforth & Co., F.
Joseph M. Gleason & Co., F.
Henry W. Gray & Co., F.
J. S. Gray, F. & L.
M. A. Huston, F.
R. C. Howe, L.
Wm. Kriegshaber & Co., F.
Henry Knoefel, F. & L.
Lyman, Campbell & Hewitt, F. & L.
Morris & Brownlinski, F.
Wm. W. Morris, L.
Nicholas & Timberlake, F.
John B. Pirtle, L.
Frank E. Perrin, L.
Joseph M. Rogers, F.
Wm. Ryan & Co., L.
Roe & Lyon, L.
Shallcross & Krieger, F.
Slaughter & Co., F.
Wm. Sinton, F.
K. W. Smith & Co., L.
Smith & Edwards, L.
Tyler & Parker, F.
Theobald & Davidson, F.
Vernon & Bullitt, F.

MADISONVILLE, Hopkins Co.
R. K. Arnold, F.
C. E. Morton, F.
J. W. Pritchitt, L.
Ramsay & Dempsey, F.
Charles A. Waller, F.

MAYFIELD, Graves Co.
Thomas J. Landrum, F. & L.
W. H. Miller, F.
W. M. Smith, F.
W. A. Turner, F.

MAYSVILLE, Mason Co.
Joseph F. Brodrick, F. & L.
John A. Coburn, F.
T. Forman, F. & L.
M. C. Hutchins, F.
W. P. Larew, F.
Thomas H. Mannen, F.
E. D. Nute, F.
W. E. Neal, F.
Wm. L. Pearce, F.
Samuel C. Pearce, F.
John M. Stockton, F.
George W. Sulser, F.
Thomas J. Throop, L.

MIDWAY, Woodford Co.
Wm. M. Shipp, F. & L.
R. H. Scott, F.
Harvey Simpson, F.
C. W. Stone, L.

MILBURN, Ballard Co.
Dr. L. M. Lovelace, L.

MILLERSBURG, Bourbon Co.
Hiram Bassett, F.
John W. Boulden, F.

MONTICELLO, Wayne Co.
John W. Tuttle, F.

MORGANFIELD, Union Co.
S. H. Davis, F.

MOUNT OLIVET, Robertson Co.
O. S. Deming, F.
W. W. Kembrough, F.

MOUNT STERLING, Montgomery Co.
S. T. Chiles, F. & L.
H. R. French, F.
E. E. Garrett, F.
C. J. Glover, F.
Wm. Hoffman & Son, F.
Thomas H. Summers, F.
White & Orear, F.

MURRAY, Calloway Co.
R. L. Ellison, F.

NEW CASTLE, Henry Co.
James N. Caplinger, F.
J. W. Matthews, L.
Wm. O'Brien, F.

NEW LIBERTY, Owen Co.
T. S. & W. B. Bond, F.
J. B. Martin, F.

NEWPORT, Campbell Co.
Henry Buchanan, F.
Henry Buchanan, Jr., L.
John R. Hugle, F.
E. A. Mariana, F.
E. H. Morin, F.

Kentucky.

NICHOLASVILLE, Jessamine Co.
L. D. Baldwin, F.
Thomas B. Crutcher, F.
Wm. J. Denman, F.
Dent Hoover, F.
Wm. A. Sears, F. & L.
A. N. Wells, F.
L. H. Willis, F.

OWENSBORO', Daviess Co.
T. S & W. K. Anderson, F. & L.
W. P. Baker, F.
W. B. Tyler, F.
Tyler & Wandling, F.
T. S. Venable, L.
John Wandling, F.
Phil. T. Watkins, F.

OWINGSVILLE, Bath Co.
Reuben Gudgell, F.
J. Clay Lee, F.
John A. Ramsey, F.

PADUCAH, McCracken Co.
Thomas J. Ashbrook, F. & L.
James M. Brown, L.
L. A. M. Grief, F.
William Grief, F.
Wm. H. Hook, F.
W. H. Jones, F.
Rankin & Flournoy, F.
Roe & Gardner, F.
Sauner & Miller, F.
J. Shrewaberry, F.

PARIS, Bourbon Co.
Alexander & Keller, F. & L.
John T. Ashbrook, F.
H. H. Keller, F.
J. L. McTaggart, F.
E. W. Rankins, L.
Rankins & Jones, F.
H. M. Rucker, F. & L.

PARKSVILLE, Boyle Co.
S. C. Brewer, F.

PERRYVILLE, Boyle Co.
Wallace Green, F.
John I. Jones, F.

POPLAR PLAINS, Fleming Co.
Henry Plummer, F.

PORT ROYAL, Henry Co
Dr. J. Forman, F.

PRINCETON, Caldwell Co.
C. T. Allen, F.
O. Ross Baker, F.
G. C. Dudley, F.
Thos. J. Morrow, F. & L.
Geo. K. Ratliffe, F.

RICHMOND, Madison Co.
M. F. Arbuckle, F.
A. H. Ford, F.
F. M. Green, F.
John E. Greenleaf, F.
John S. Park, F.
Samuel Parks, F.
C. A. Partello, F.
S. A. Sears, F.
Wm. M. Stone, F.
John B. Walker, Jr., F.

RIVERTON, Greenup Co.
K. B. Grahan, F.

RUSSELL, Greenup Co.
W. H. Donohue, F.

RUSSELVILLE, Logan Co.
Barclay & Morton, F.
C. Winn Courts, F.
L. C. Garrigus, F.
Hal. W. Walters, F.

SHARPSBURG, Bath Co.
John R. Sharp, F.
J. S. Rainey, F.

SHELBYVILLE, Shelby Co.
W. H. Anderson, F.
James L. Caldwell, F.
E. Frazier, F.
James W. Shakleford, F.
J. Dudley Smith, L.
M. T. Smith, F.
S. E. Thompson, F.
James S. Vannatta, F.
Shelby Vannatta, F.

SMITHLAND, Livingston Co.
Chas. B. Davis, F.
W. C. Ellis, F. & L.
Jesse P. Hodge, F.
J. V. Scyster, F.

SPRINGFIELD, Washington Co.
John H. Bartlett, F.
W. R. Casey, F.
R. C. Clarkson, F.

SOMERSET, Pulaski Co.
Will C. Curd, F.

STANFORD, Lincoln Co.
Thos. T. Davis, F.
P. W. Logan, L.
Millard & King, F.
John M. Phillips, Jr., F
G. R. Waters, F.
Geo. D. Wearen, F.

Kentucky.—Louisiana.—Maine.

UNIONTOWN, Union Co.
J. C. Hamilton, F. & L.

VANCEBURG, Lewis Co.
C. K. Johnson, F.

VERONA, Boone Co.
J. B. Finnell, L.

VERSAILLES, Woodford Co.
John W. Ballard, F.
Dan. M. Bowman, F.
Will S. Cotton, F.
W. W. George, L.
T. H. Parrish, L.
W. L. Sublette, F.

WALTON, Boone Co.
J. D. Ellis, L.

WARSAW, Gallatin Co.
H. J. Abbett, F.

WINCHESTER, Clark Co.
Isaac Bloom, F.
Daniel T. Buckner, F. & L.
E. W. Combs, F.
W. W. Curry, F.
F. H. Dudley, F.
James W. Harding, F.
James W. Poynter, F. & L.
T. J. Quisenberry, F.
John S. Reese, F.
J. M. Rush, F.
John Taliaferro, F.

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LOUISIANA.

BATON ROUGE, East Baton Rouge Co.
O. Barbee, S.
Wm. Markham, F. & L.
Wm. M. Rhodes, F.

MINDEN Claiborne Co.
Wm. Behen, F. & L.

MONROE, Ouachita Co.
Joseph E. Behen, F., M. & L.
John L. Byrne, F., M. & L.
Shelton & Singer.

NEW IBERIA, Iberia Co.
Wm. Robertson, F.
W. F. Schwing, F.

NEW ORLEANS, Orleans Co.
E. R. Adams, L.
L. W. Baque, F.
P. A. Barker, F. & L.
Glendy Burke, L.
J. S. Copes, L.
G. S. Darling, L.
E. A. Ducros, L.
A. F. Elliott, F. & L.
P. R. Fell, F. & L.
I. R. Fell, L.
Wm. E. Fitzgerald, F. & L.
John B. Hood, L.
John B. Lafitte & Co., M.
Livingston & Stuart, L.
P. McSwain, L. S.
Joseph Wagner & Co., L.
P. D. Mayer, L.
B. Mordecai & Son, L. S.
S. A. Moritz, F. & M.
E. B. Musgrove, F.
R. W. Ogden, L.
James Pioton, F. S.
M. C. Randall, L.
S Tyler Read, L. B.
J. N. Riley, F.
J. D. Scott, L.
B. B. Limms, L.
M. J. Smith & Co., F. & M.
A. L. Stewart, L. S.
G. W. Terrell, L.
L. B. Vienne, M.
Welshans & Wood, F. & M.
Douglass West, F.

OPELOUSAS, St. Landrey Co.
Emanuel Phillips, L.

SHREVEPORT, Caddo Co.
Andrew Currie, F. & M.
Drane, May & Co., L.
J. V. Nolan, F.
R. A. Phelps & Co., F. & M.
L. A. Pires, G. A.
J. J. Scott, L.
B. B. Simms, L.

WATERPROOF, Tensas Co.
Hartwig Moss, L.

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MAINE.

ABBOTT, Piscataquis Co.
John Elliot, F.

ADDISON, Washington Co.
Oliver Nash, F.

ALBANY, Oxford Co.
J. H. Lovejoy, F. & L.

ALFRED, York Co.
Alden B. Kimball, L.
Alonzo Leavitt, L.

Maine.

ALNA, Lincoln Co.
Edward Weeks, F.

ATKINSON, Piscataquis Co.
Seth Lee, F.

AUBURN, Androscoggin Co
John F. Cobb, F. & L.
N. French, F.
Alfred Gammon, L. S.
Joseph Hutchinson, F.
Tristram Hersey, F.
John H. Otis, F. & L.
L. A. Pray, L.
John W. West, L.

AUGUSTA, Kennebec Co.
Benjamin Davis & Co., F.
F. M. Drew, L.
M. W. Parr, F. & L.
Daniel Foster, F.
E. S. Fogg, L.
W. F. Hallett, F.
Macomber, F. & L.
Frank K. Nye, F. & L.
J. H. Clapp.

BANGOR, Penobscot Co.
M. H. Angel, F.
Prentiss M. Blake, F.
Aug. L. Bourne, B. & L.
L. A. Bowler, F.
L. T. Blan, L.
W. E. Brown, L.
A. W. Benson, A.
Charles D. Clark, F. & L.
Coffin & Fairbanks, L.
S. W. Collins, L. & A.
James Cunningham, L.
W. G. Duren, L.
J. W. Green, L.
G. H. Greeley, A.
Charles M. Goodwin, L.
D. M. Howard, F., M., L. & A.
S. P. Johnson, F. & L.
John S. Kimball & Son, F., M., L. & A.
James Kimball, L.
W. H. Moore, B. & L.
Isaac W. Patten, B.
Pearl & Webb, F., L. & A
O. B. Plummer, F.
M. G. Prentiss, L.
F. M. Sabine, F.
George D. Tootlaker, L.
Wiggin & Chaplin, F. & L.
O. F. Young, L.

BATH, Sagadahoc Co.
Adams & Coombs, L.
Levi S. Alexander, L.
Zeno H. Blair, L.
Ezra Cunningham, F.
E. A. Cunningham, F.
J. B. Drake & Co., F. & M.
S. M. Donnell, F.
George Fisher, F.
G. C. Greenleaf, L.
J. H. Humphreys, F. & M.
Hayes & Donnell, L. & F.
J. H. Kimball, F. & M.
G. E. Morse, L.
A. G. Page, F. & L.
C. M Plummer, F., M. & L.
F. & E. Reed, F., M. & B.
S. S. Shaw, M. & L.
N. Stiles, A.
V. C. Tarbox, F., M., L. & A.
Wm. P. Wadsworth, F., L. & A

BELFAST, Waldo Co.
I. M. Boardman, B. & L.
Cox & Field, F. & L.
Philo Hersey, L.
M. H. Keating, F.
J. M. Kilgore, L.
M. S. Staples, F., L. & A.

BELGRADE, Kennebec Co.
George E. Minot, L.

BERWICK, York Co.
E. H. Hayes, F.

BETHEL, Oxford Co.
Cyrus Wormell, F.

BIDDEFORD, York Co.
Daniel Coté & Aug. Paré, L.
Garey & Shaw, F., L. & B.
J. F. Goldthwait, L.
F. J. Goodwin, F., L., B. & A.
J. M. Goodwin, F.
Jesse Gould, F.
E. H. C. Hooper, L.
Antoine Honde, L.
C. W. Ross, L.
John H. Small, F.
Wedgwood & Stone, L.

BINGHAM, Somerset Co.
Chandler & Baker, F.

BLAINE, Aroostook Co.
Henry O. Perry, F. & L.

BLANCHARD, Piscataquis Co.
C. A. Packard, F.

BLUEHILL, Hancock Co.
J. T. Hinkley, F.

BOLSTER'S MILLS, Cumberland Co.
A. B. Lovewell, F.
S. Loton Weston, L.

Maine.

BOWDOIN, Sagadahoc Co.
Moses Williams, F.

BOWDOINHAM, Sagadoboc Co.
Silas Adams, L.
B. L. Higgins, L.
Marshall H. White, F.

BRADFORD, Penobscot Co.
Isaac Libbey, B. & F.

BRADLEY.
Joel C. Pease, F.

BRIDGETON, Cumberland Co.
George G. Wight, F.

BRISTOL, Lincoln Co.
Thomas Thompson, F.

BROOKS, Waldo Co.
Charles E. Lane, L.

BROWNSVILLE, Piscataquis Co.
Wm. F. Jenks, L.

BRUNSWICK, Cumberland Co.
Henry Brown, L.
Charles N. Bates, F.
T. D. Eaton, F. & L.
J. W. Forsaith, F. & L.
C. C. Humphreys, F. & L.
Byron Stevens, L.

BUCKFIELD, Oxford Co.
Austin & Hayford, F. & L.
O. B. Hall, L.

BUCKSPORT, Hancock Co.
E. B. Gardiner, F.
Wm. H. Pillsbury, F. & L.

BUXTON, York Co.
Peter Emery, F.

CALAIS, Washington Co.
W. H. Alden, L. & A.
Ashley St. Clair, L.
D. M. Flint, F., L. & M.
J. B. Kimball, L.
Jos. A. Lee, F. & L.
Levi L. Lowell, F., M., L. & A.
Frank Nelson, F.
D. E. Seymour, L.
Thomas E. Wharff, F. & L.

CAMBRIDGE, Somerset Co.
John Russell, F.

CAMDEN, Knox Co.
Edward Cushing, L.
Fred. Lewis, L.
R. M. Wood, F.

CANAAN, Somerset Co.
Joseph Barrett, F.

CANTON, Oxford Co
M. F. Ricker, F. & L.
A. A. Mitchell, L.

CHARLESTON, Penobscot Co.
D. H. Patten, F.

CHERRYFIELD, Washington Co.
H. Hume, L.
James A. Millliken, F.
A. N. Willy, F., M. & L.

COLUMBIA FALLS, Washington Co.
Fred C Nash, F.
Charles A. Wilson, F.

CORINNA, Penobscot Co.
Samual Copp, F.

CORINTH, Penobscot Co.
S. Eddy, F.

CORNISH, York Co.
S. D. Wadsworth, L.

CARROLL, Penobscot Co.
Hiram Stevens, F.

CLARK'S ISLAND.
A. A. Keene, L.

CHESTERVILLE, Franklin Co.
Abel Prescott, F. & L.

CASCO, Cumberland Co.
Geo. Hazen, L.

CORNVILLE, Somerset Co.
E. A. Cass, F.

DAMARISCOTTA, Lincoln Co.
D. W. Chapman, F.
E. W. Dunbar, L.
Wm. Flye, F.
Jas. A. Hall, F. & L.
N. M. Pike, L.

DEER ISLE, Hancock Co.
H. R. Haskell, F.

DENNYSVILLE, Washington Co.
L. K. Gardiner, F.

Maine.

DETROIT, Somerset Co
Wm. Gray, F.
Joseph Lord, F.

DEXTER, Penobscot Co.
A. B. Adams, L.
S. McCrillis, F.
E. F. Copeland, L.
Simeon Mudgett, L.
H. C. Parsons, F.
T. H. B. Pierce, L. S.

DIXFIELD, Oxford Co.
Samuel Holmes, F.

DIX ISLAND.
Fred. A. Piper, L.

DIXMONT, Penobscot Co.
Job Crocker, F.
Amos Whitney, F.

DOVER, Piscataquis Co.
H. B. Flint, L.
Wm. H. Ingalls, F. & L.
M. W. Hall, L.
C. L. Robinson, F.

DANVILLE JUNCTION, Androscoggin Co.
M. W. Clark, A.

EAST LAMOINE, Hancock Co.
Warren King, F.

EAST MACHIAS, Washington Co.
Charles Cary, F.

EAST OTISVILLE.
Eastman Bean, L.

EASTPORT, Washington Co.
Winslow Bates, F. & A.
R. B. Clark, F. & L.
Partnon Houghton, F.
E. S. Kinney, L.
Samuel D. Leavitt, F., L. & A.
J. M. Livermore, F.
C. C. Norton, L.
S. J. Noyes, F.

EAST VASSALBORO', Kennebec Co.
A. M. Bradley & Son, F.

EDDINGTON, Penobscot Co
A. W. McMahon, F.

EDEN, Hancock Co.
L. J. Thomas, F. & L.

ELLSWORTH, Hancock Co.
C. C. Burritt, F. & L.
A. F. Drinkwater, F.
Geo. W. Fiske, L.
J. A. Hall, F.
N. H. Higgins, L.
J. Q. Sargeant, F.
S. V. Wiggin, L.

ENFIELD, Penobscot Co.
E. H. Treat, F.

ETNA, Penobscot Co.
John C. Friend, F.

EXETER, Penobscot Co.
L. D. Butters, F.

EAST WILTON, Franklin Co.
D. G. Bean, L.

EAST JEFFERSON, Lincoln Co.
Benj. Ladd, L.

ELLIOT, York Co.
John D. Frost, F.

FAIRFIELD, Somerset Co.
A. N. Greenwood, F.
E. W. & F. F. McFadden, F.

FARMINGTON, Franklin Co.
Z. H. Greenwood, F.
D. V. B. Ormsby, F. & A.
James D. Severy, L.
John F. Woods, F., L. & A.

FAYETTE, Kennebec Co.
Joseph F. Stevens, L.

FERRY VILLAGE, Cumberland Co.
A. J. Robinson, F.

FORT FAIRFIELD, Aroostook Co.
Geo. W. Hilton, L.

FOXCROFT, Piscataquis Co.
A. Jackson, F.

FREEPORT, Cumberland Co.
M. Stockbridge, L.
E. C. Townsend, F. & L.
Ebenezer Wells, F.

FRYEBURGH, Oxford Co.
S. W. Fife, F.
Thos. S. McIntyre, F.

GARDINER, Kennebec Co.
Thos. O. Brown, L.
Aug. Bailey, F. & M.
Jos. Lambarce, L.
Josiah Maxcy & Son, A.

Maine.

Josiah Maxcy, F. & L.
H. K. Morrill, F., L. & A.
B. A. Neal, F.
A. S. Sturgis, A.

GARLAND, Penobscot Co.
Lorenzo Oak, F. & L.

GORHAM, Cumberland Co.
H. R. Millett, F. & L.

GOULDSBORO' Hancock Co.
H. M. Soule, F.

GRAY, Cumberland Co.
S. B. Foster, F.

GREENE, Androscoggin Co.
C. A. Additon, L

GREENVILLE, Piscataquis Co.
J. M. Chandler, L.

GUILFORD, Piscataquis Co.
D. K. Straw, Jr., F. & L.

HALLOWELL, Kennebec Co.
Leverett Lord, F.
A. D. Neville, L.
J. E. Nye, F.

HAMPDEN, Penobscot Co.
F. G. Flagg, L.
Samuel Phippa, F.

HAMPDEN CORNER, Penobscot Co
L. H. Hopkins, F.

HANCOCK, Hancock Co.
T. J. Hodgskins, F.

HARTLAND, Somerset Co.
James Fuller, F.

HEBRON, Oxford Co.
A. R. Bumpus, F.

HIRAM, Oxford Co.
S. D. Wadsworth, L.

HOLLIS, York Co.
John Haley, F.

HOULTON, Aroostook Co.
J. H. Bradford, F., L. & A.
Wm. C. Donnell, L. & A.
James F. Holland, L.
Pierce & Donnell, F.

HURRICANE, Knox Co
A. W. Butler, L.
Geo. M. Austin, L.
S. A. Huntington, L.

KENNEBUNK, York Co.
A. K. Haley, F. & L.
Wm. F. Lord, F., L. & B.

KENNEBUNKPORT, York Co.
Sylvester Brown, F.
Enoch Cousens, F.
W. F. Moody, F.

KENT'S HILL, Kennebec Co.
B. W. Merriman, F. & L.
W. F. Morse, L.

KINGFIELD, Franklin Co.
B. E. Pratt, F.

KITTERY, York Co.
D. A. Hill, F.
William R. Parker, F.
M. A. Safford, F.
J. O. Trefethen, L.

LA GRANGE, Penobscot Co.
H. W. Blake, L.

LAMOINE, Hancock Co.
Eben H. King, L.

LARONE, Somerset Co.
A. N. Greenwood, F.

LEBANON, York Co.
S. D. Lord, F.

LEE, Penobscot Co.
C. A. Cushman, F.

LEEDS, Androscoggin Co.
R. Jennings, F.

LEWISTON, Androscoggin Co.
J. A. Craig, A.
W. M. Chamberlin, F.
J. G. Cook, L.
Joseph N. Coutier, L.
C. F. Dunlap, F., L. & A.
Garcelon & Ford, F., L. & A.
John Given, A.
D. H. Holman, F.
William Lydston, S.
Thomas T. Merry, L.
Charles H. Perkins, L.
S. O. Purrington, L.

LIBERTY, Waldo Co.
George W. Bowler, F. & L.

LIMERICK, York Co.
M. R. Brackett, F.

LINCOLN, Penobscot Co.
J. F. Robinson, F. & L.

Maine.

LINCOLNVILLE, Waldo Co.
F. D. Dunton, L.

LISBON FALLS, Androscoggin Co.
N. R. Williams, L.

LITCHFIELD, Kennebec Co.
Josiah True, F.
True Woodbury, F.

LIVERMORE, Androscoggin Co.
John Larrabee, F. & L.

LIVERMORE FALLS, Androscoggin Co.
H. W. Hutchins, L.
Upham Perley, F.

LOWELL, Penobscot Co.
A. J. Webb, L.

LUBEC, Washington Co.
M. M. Foster, F.

MACHIAS, Washington Co.
L. S. Keith, L.
P. H. Longfellow, F.
James W. Lyman, L.
M. H. Wilder, F.

MACHIASPORT, Washington Co.
J. C. Jewett, F.

MADRID, Franklin Co.
I. Chick, L.

MATTAWAMKEAG, Penobscot Co.
Asa Smith, F.
George W. Smith, L.

MECHANIC'S FALLS, Androscoggin Co
J. A. Buckman & Co., F.
E. A. Gammon, L.
George L. Reed, L.

MEDFORD, Piscataquis Co.
S. D. Atwood, F. & L.

MERCER, Somerset Co.
S. B. Walton, F.

MILLBRIDGE, Washington Co.
Warren Leighton, F.

MILO, Piscataquis Co.
William E. Gould, F.
William P. Young, F.

MONMOUTH, Kennebec Co.
J. Cunston, F.
Seth Martin, F.
I. N. Prescott, F.
J. Safford, F., L. & A.
W. S. Woodbury, F.

MONROE, Waldo Co.
D. S. Flanders, F.

MOUNT DESERT, Hancock Co.
John Somes, F.

MOUNT VERNON, Kennebec Co.
James F. Blunt, B.

NEWBURG, Penobscot Co.
Ariel Kelley, F.

NEW CASTLE, Gentry Co.
F. L. Carey, F.
D. W. Chapman, F. & L.

NEWPORT, Penobscot Co.
A. Hobart & Son, F.
M. W. Jenkins, F. S.
S. P. McKay, L. & A.

NEW SHARON, Franklin Co.
Z. A. Dyer, F.

NORRIDGEWOCK, Somerset Co
A. N. Greenwood, F.

NORTH ANSON, Somerset Co.
J. J. Parlen, F. & L.

NORTH BOOTHBAY, Lincoln Co.
B. M. Guild, L.

NORTH BUCKSPORT, Hancock Co.
N. B. Rich, F.

NORTH ISLEBOROUGH Waldo Co.
R. D. Sprague, F.

NORTH LAMOINE, Hancock Co.
E. W. Bragdon, L.

NORTHPORT, Waldo Co.
W. A. Pendleton, L.

NORTH VIENNA, Kennebec Co.
O. Whittier, L.

NORWAY, Oxford Co.
Freeland Howe, F., L. & A.

Maine.

OLDTOWN, Penobscot Co.
E. R. Alford, E.
James W. Waldron, F. & L.

ORLAND, Hancock Co.
O. P. Dorr, F.
F. W. Gross, F.

ORONO, Penobscot Co.
E. P. Butler, F.
Charles M. Gould, L.

ORRINGTON, Penobscot Co.
S. Bolton, L.
A. A. Pierce, L.

OXFORD, Oxford Co.
J. W. Brackett, L.

PALERMO, Waldo Co.
Homer Cole, L.

PARIS, Oxford Co.
John Black, F.
Samuel Carter, L.
William Swett, F.

PARKER'S HEAD, Sagadahoc Co.
M. B. Spinney, L.

PATTEN, Penobscot Co.
A. S. Coburn, F.
Ira D. Fish, F.

PEMBROKE, Washington Co.
George K. Hatch, F., M. & L.
T. J. Sherman, F.

PENOBSCOT, Hancock Co.
Josiah Varnum, F.

PITTSFIELD, Somerset Co.
A. D. Mitchell, A.
H. S. Nickerson, F.
T. B. Seekins, F.
S. A. Bennett, L.

PITTSTON, Kennebec Co.
James M. Carpenter, F. B.

PORTLAND, Cumberland Co.
A. B. Alden, L.
Anderson & Dow, F.
Barnes Bros., F. B.
A. J. Chase, L. & A.
F. J. Clark, L.
J. Davis, A.
A. G. Dewey, L.
Dow & Palmer, F.
Dow, Coffin & Libbey, F. & L.
Charles L. Drummond, L.
Ang. H. Ford, L.
J. K. Ford, L.
J. C. Furnival, A.
W. N. Gould, L.
J. M. Heath, F.
H. N. Home, L.
J. B. Hudson, L. B.
W. W. Jordan, L.
George F. Junkins, L.
Wm. D. Little & Co., F., L. & A.
W. H. Littlefield, L.
S. H. McAlpine, L.
Albert Marwick, M.
G. H. Merriam, L.
W. F. Morrill, L.
J. W. Munger & Co., F., M. & L.
J. Nickerson, F.
J. W. Pressey, L.
W. G. Ray, F.
T. J. Reynolds, L.
Rollins, Loring & Adams, F. & M.
F. A. Sawer, A.
Sparrow & Peck, F. & L.
M. L. Stevens, L.
Upham & Gardner, F.
J. H. Webster, F.
L. H. Whitney, L.
Marcus Wight, L.

PRESQUE ISLE Aroostook Co.
Amasa Howe, F., L. & A.
E. G. Perry, F. S.

RAYMOND, Cumberland Co.
N. D. Haskell, L.

READFIELD, Kennebec Co.
H. C. Packard, F., L. & B.
S. S. Robinson, F.
George A. Russell, L.
R. W. Soule, L.

RICHMOND, Sagadahoc Co.
Charles E. Ames, L.
W. F. Hall, F. & L.
J. W. Libby, F.
Spaulding & Stewart, M. & L

RIPLEY, Somerset Co.
Avida Briggs, F.

ROCKLAND, Knox Co.
J. P. Cilley, L.
E. H. & G. W. Cochran, F., L. & A.
A. J. Erskine, M. S.
Warren Fales, L.
H. A. Gregory F. & B.
S. C. Hall, F. & L.
A. J. Ingraham, L.
J. G. Lovejoy, F.
C. G. Moffit, F. & L.
F. W. Swith, L. & A.
F. M. Shaw, L.
John Wakefield, L.

Maine.

ROCKPORT, Knox Co.
A. D. Champney, L.
N. T. Talbot, F.

SACCARAPPA, Cumberland Co.
Otis Brown, L.

SACO, York Co.
E. P. Burnham, F. & L.
T. T. Brewster, L.
J. H. Means, F.
J. Mason, L.
Willis Mason, F., L. & A.
Mason & Milliken, F.
C. H. Webber, F.
S. L. Waterhouse, F.

ST. ALBANS, Somerset Co.
John L. Field, F.

SANFORD, York Co.
Wm. P. True, F.

SANGERVILLE, Piscataquis Co.
J. H. Folsom, F.
D. W. Hussey, L.

SARGENTSVILLE, Hancock Co.
Henry W. Sargent, L.

SEBEC, Piscataquis Co.
Joseph Morrill, F.

SHERMAN'S MILLS, Aroostook Co.
J. M. Caldwell, F. & L.

SKOWHEGAN, Somerset Co.
James Bell, L.
T. H. Dinsmore, F., L. & A.
Chandler Tuttle, F.
Frank B. Ward, F.
James Wright, F.

SOLON, Somerset Co.
Milford McIntire, F.

SOUTH BERWICK, York Co
Charles C. Hobbs, F.
George Hobbs, F.
J. B. Nealley, F. & L.
J. H. Plummer, L.
S. W. Ricker, F.

SOUTH CHESTER, Franklin Co.
George F. Whitney, L.

SOUTH DEER ISLE, Hancock Co.
Ignatius Small, F.

SOUTH FREEPORT, Cumberland Co.
M. Stockbridge, L.

SOUTH GARDINER, Kennebec Co
Fred. E. Baxter, L.

SOUTH LUBEC.
W. W. Marston, L.

SOUTH PARIS, Oxford Co.
A. Hessey, A.
Wm. J. Wheeler, F., L. & A.

SOUTH WATERFORD, Oxford Co.
F. W. Ayer, L.

SPRINGFIELD, Penobscot Co.
W. L. Scribner, L.

SPRINGVALE, York Co.
E. P. Frost, L.
Asa Low, F.

STARK, Somerset Co.
Asa F. Dudley, F.
Levi Young, F.

STETSON, Penobscot Co.
S. W. Collins, F.

STEUBEN, Washington Co.
L. B. Sawyer, F.

STOCKTON, Waldo Co.
L. M. Partridge, F.

STRONG, Franklin Co.
E. A. McKeen, F.
Wm. S. Towle, F.

SULLIVAN, Hancock Co.
Ambrose Simpson, F.

SWAN'S ISLE, Hancock Co.
C. Wasgatt, F.

THOMASTON, Knox Co.
T. A. Carr, F., M. & A.
J. H. H. Hewitt, M., L. & A.
Wm. H. Hatch, L.
Fredrich Robinson, F.
Henry Robinson, L.

THORNDIKE, Waldo Co.
Charles W. Webb, L.

TOPSFIELD, Essex Co.
L. R. Crabtree, L.

TOPSHAM, Sagadahoc Co.
Charles E. White, F.

Maine.—Maryland.

TREMONT, Hancock Co.
A Richardson, F.

TURNER, Androscoggin Co.
C. D. Ford, F.
Jesse Jeffery, L.

UNION, Knox Co.
Ephriam Lovett, L.

UNITY, Waldo Co.
James H. Cook, F.
Charles Taylor, F.

UPPER GLOUCESTER, Cumberland Co.
D. W. Merrill, F.

VANCEBORO' Washington Co.
G. M. B. Sprague, L.
John P. Stevens, L.

VASSALBORO' Kennebec Co.
G. H. Graves, A.
G. & G. L. Taber, F. & B.

VIENNA, Kennebec Co.
J. S. Graves, F.
James Porter, F.

VINAL HAVEN.
E. P. Walker, L.

WALDOBORO' Lincoln Co.
W. B. Creamer, F. & L.
A. W. Clark, A.
Henry Farrington, F. & L.
A. E. Howard, F., M. & L.

WARREN, Knox Co.
David Q. Cushman, L.

WATERFORD, Oxford Co.
C. A. Allen, L.

WATERVILLE, Kennebec Co.
L. T Boothby & Son, F. & L.
E. G Meader, F.
A. S. Rowell, L.
L. E Thayer & Son, L.
John Ware, Jr., F.

WAYNE, Kennebec Co.
J. P. Carson, F.
J. B. Turner, F.

WELD, Franklin Co.
A. E. Houghton, F.

WEST BROOKEVILLE, Hancock Co.
G. V. Mills, F

WEST FALMOUTH, Cumberland Co.
D. F. Small, L.

WEST FREEMAN, Franklin Co.
E. Crosby, L.

WEST PEMBROKE, Washington Co.
E. C. Wilder, F

WEST PERU, Oxford Co.
Noal: Hall, F. & L.

WEST WATERVILLE, Kennebec Co.
M. M. Bartlett, L.
B. H. Mitchell, F., L. & A.

WINN, Penobscot Co.
James H. Burgess, L.

WINTERPORT, Waldo Co.
Fred. Atwood, F., M., L. & A.
N. K. Hall, F. & L.
R. A. Rich, L.
George S. Sibby, F.

WISCASSET, Lincoln Co.
A. W. Hall, L.
George B. Sawyer, F. & L.
Benjamin F. Smith, F. & L.
James Taylor, F.
Joseph Wood S. F. & L.

YARMOUTH, Cumberland Co.
Charles Humphrey, F.

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MARYLAND.

ANNAPOLIS, Anne Arundel Co.
John Ireland, F.

BALTIMORE, Baltimore Co.
Thomas R. Alexander, L.
James R. Alford & Son, F. & L.
J. H. Baldwin, F.
J. A. Bealmear, L.
Henry Bersch L.
Birkhead & Reeves, F.
Leopold Blumenburg, F.
W. K. Boyd, F.
W. W. Browning, A.
Heinrich Bucholotz, L.
George W Burton, L.
A. R. Carter, L.
A. R. Cathcart, L.
P. P. Clements, L.
Geo. B. Coale & Morris, F.
Joseph Cromwell, F. & M.

Maryland.

William B. Davidson, L.
U. W. Dorsey, A.
Charles G. Duchaulte, L.
G. F. Dulany, L.
E. B. Du Val, F. & L.
Daniel G. Emory, L.
Seckels Fiteman, L.
J. S. Fleming, L.
Thaddeus Forrest, F. & M.
C. R. Gallagher, F.
George F. Gates L.
Gegan Bros. & Allmand, F.
W. F. C. Gerhardt, F.
Edward Goldman, L.
William G. Goodwin, L.
J. C. Hall, F.
B. G. Harris, F.
Alfred E. Hatch, L.
M. S. Hess, F.
M. Warner Howes, L.
Holden & Randall, F.
S. W. T. Hopper, L.
Henry Hadtwalcker, L.
E. Jaeger, L.
John W. Jenkins, L.
A. H. Jones, F. & M.
B. L. Kauffman, A.
Geo P. Kane & Co., F.
W. H. & J. C. Keighler, F.
David Kerr, Jr., L.
L. A. Klusey, F. & M.
Fred. A. Lamerdin, L.
J. W. Langley, L.
Lawford & McKim, L. & A.
R. C. Luckett & Son, F. & L.
Thomas C. McGuire, L.
I. S. Maury, F.
L. Miller, L.
R. J. Miller, F.
F. Metcalfe, F.
R. H. Mitchell, L.
C. P. Montague & Son, L.
William I. Montague, F.
R. M. Newton, L.
Edward G. Parker, F.
W. Stewart Polk, F.
J. G. Proud & Sons, F.
Proud & Campbell, F.
J. B. Ramsey, F.
Lawrence Rauch, A.
L. S. Read, L.
J. Richardson & Sons, F.
Matthias Roberts, L.
J. S. Robertson, L.
James A. Rigby, F.
R. J. Ruth, L.
Joseph Selby, F.
Daniel Schoolhaus, L.
W. H. Scoofield, A.
C. M. Scott, L.
A. G. Shriver, L.
Jacob Sims, L.
Munroe Snell, L.
G. W. Spicer, A.
Charles M. Stewart, F.
H. G. Stewart, L.
W. F. C. Terhardt, F.
William H. Thompson, L.
C. J. Thorpe, L.
Henry Tolle, F.
R. B. Tyler, L.
Henry C. Wagner, L.
W. P. Webb, L.
Chas. Weberger, F.
Herman Wenzing, L.
J. Thomas West, L.
Walter S. Wilkinson, L.
W. S. Wilkinson & Harlan, F.
J. Savage Williams & Co., F.
Henry R. Wilson, L.
Thomas B. Woodward, F.
William G. Wroth, L.
Edward J. Yates, F.
William S. Zimmerman, F. & L.

BARTON, Allegheny Co.
John Wilson, Jr., L. & A.

BEL AIR, Harford Co.
John J. Alexander, F.
E. B. Du Val, F.

BELTSVILLE, Prince George's Co.
Robert V. Hall, L.

BRICK MEETING HOUSE, Cecil Co
C. R. Martindell, F.

BRIGHTON, Montgomery Co.
I. Hartshorne, L.

CAMBRIDGE, Dorchester Co.
R. T. Goldsborough, F.

CUMBERLAND, Allegheny Co.
Thomas W. Anderson, F.
Robert H. Gordon, L.
A P. Lewis & Co., F.
D. P. Miller, F. & L.
J. W. Shaffer, L. & A.
J. F Zacharias, L.

DARLINGTON, Harford Co.
George L. Scott, F.
J. B. Preston, F.

EASTON, Talbot Co.
Robert B. Dixon, F. & L.
William Hensley, L.

ELKTON, Cecil Co.
F. A Ely, F.
H. R. Torbert, F.
John Torbert, F. & L.

Maryland.—Massachusetts.

ELLICOTT CITY, Howard Co.
W. B. Peters, F.

FOREST HILL, Harford Co
A. A. Hull, F.

FREDERICK CITY, Frederick Co.
Gideon Bantz, L.
J. W. Birely, L.
Pemberton Janney, L.
B. F. Stewart, F.

FROSTBURG, Allegheny Co.
Sanner & Metzger, F.

HAGERSTOWN, Washington Co.
Thomas A. Boult, L.
H. C. Gehr, F.
H. A. McComas, F.

HAVRE DE GRACE, Harford Co.
Hollis Courtney, Jr., F.

LEONARDTOWN, St. Mary's Co.
Joseph H. Key, F.

PORT DEPOSIT, Cecil Co.
R. C. Hopkins, F. & L.
Theo. I. Vauneman, F.

PYLESVILLE, Harford Co.
James Harry, F.
David Pyle, F.

RISING SUN, Cecil Co.
William Way, F.

SALISBURY, Wicomico Co.
W. F. Jackson, F. & M.
F. C. Todd, F.

SANDY SPRING, Montgomery Co.
Joseph T. Moore, F.

SHARPSBURG, Washington Co.
George M. Stonebraker, L.

UNIONTOWN, Carroll Co.
Thomas F. Shepherd, F.

WESTMINSTER, Carroll Co.
James M. Shelman, L.

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MASSACHUSETTS

ABINGTON, Plymouth Co.
F. F. Howland & Sons, F. & B.
Henry B. Pierce, L. & A.

ADAMS, Berkshire Co.
Daniel Upton, F. & A.
N. H. Wellington, F.

AMESBURY, Essex Co.
George H. Briggs, F.
Robert Rich, B.

AMHERST, Hampshire Co.
J. S. & C. Adams, F.
George W. Allen, L.
E. G. Field, L.
J. A. Hall, F. & B.
E. B. Sears, A.
E. A. Thomas, F., L. & B.

ANDOVER, Essex Co.
William Abbott, L.
Joseph A. Smart, F. & B.
J. H. Taylor, F.

ARLINGTON, Middlesex Co.
Ira O. Carter, F.
A. R. Procten, F.

ASHLAND, Middlesex Co.
George T. Hightey, F.
W. A. Tilton, F. & A.

ATHOL, Worcester Co.
Lysander Fay, B.
Thomas H. Goodspeed, L. & B.
A. J. Hamilton, B.
Hunt Bros., F., L., A. & B.
Arthur H. Jones, F. & A.

ATTLEBOROUGH, Bristol Co.
Daggett & Richardson, F., L., A. & B.
H. M. Daggett, F. & B.
James J. Horton, F. & B.
H. Rice, F.

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J. W. Woodruff, L.

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George E. Underwood, F., L., A. & B.

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Stillman Cady, B.

Massachusetts.

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P. Washburn, F.

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James F. Davis, F., L. & B.
J. W. Rice, B.

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William R. Gordon, F. & L.
Isaacher Lafavour, F., L. & A.
Samuel Porter, F., L. & A.

BLACKINGTON, Berkshire Co.
O. A. Archer, F.

BLACKSTONE, Worcester Co.
Bates & Booth, L.
A. A. Putnam, B.

BOSTON, Suffolk Co.
Edward H. Abbott, L.
George H. Abbott, B.
W. A. Abbott, B.
H. E. Aldeu, Jr., B.
H. A. Aldrich, B.
Allen & Lord, B.
E. H. Allen, B.
F. M. Andrews, B.
P. K. Andrews, A.
George Angier, A.
J. B. Anthony, L.
Samuel Appleton, F.
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C. H. Atwood, A.
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Charles T. Baker, B.
Henry N. Baker, F. & B.
E. O. BALLARD, B.,
Barnard Bros., L.
Boswell S. Barrows, F. & B.
Alden Bartlett, B.
W. B. Bartlett, B.
Wm. Bassett, B.
Jacob Bean, A. & B.
W. A. Beattie, F.
James C. Benn, L.
H. M. Bickford, L.
Alfred Bicknell, B.
H. W. Bigelow, B.
James E. Bigelow, B.
Bingham & Lappen, B.
D. Walter Blaney, B.
J. S. Blenkinsop, A.
H. T. Blodgett, L.
Edwin P. Boggs, B.
Albert Bowker, F. & B.
S. H. Bradbury, B.
Bradford & Folger, B.
Cyrus Brewer, F. & B.
Benj. Brewster, B.
Graves W. Brewster, B.
James W. Briggs, B.
M. B. Brigham, B.
N. Broughton, B.
Brown & Pope, B.
Henry Brown, L.
J. J. Brown, B.
J. N Brown, F. & B.
Seth E. Brown, B.
S. W. Brown, F. & B.
W. H. C. Bubier, L.
James M. Burgess, L. & B.
Walter Burgess, B.
L. W. Burnham, L.
Charles C. Burt, L.
H. K. Bushnell, B.
A. T. Byrnes B.
Charles Canterbury, L.
Charles T. Canterbury, L.
Geo. Q. Carpenter, F., L. & B.
C. W. Carter, F., L. & B.
James W. Cartwright, B.
J. W. Cartwright & Co., B.
Benj. S. Cater, L.
B. D. Chace, L.
W S. Chamberlain, L. & A.
N. B. Chadsey, L.
H. P. Chandler, B.
J. C. Cheppu, F.
Dwight Chester, L.
David W. Child, B.
D. R. Child, B.
Lewis Christen, B.
J. C. Clapp, L.
John T. Clapp, B.
Walter Clapp, Jr., A.
Judson G. Clark, L.
Leverett Clark, L.
E. W. Cobb, B.
Codman & Frumar, B.
Luther Coe, L.
H. P. Coffin, B.
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Cole & Dow, F. & B.
F. B. Colton, B.
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Coleman Cook, B.
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Elery C. Coolridge, B.
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Cowles, Lovejoy & Co., B.
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Franklin Cummings, B.
Curtis & Pratt, F. & B.
H. G Curtis, B.
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M. E. Cushman, B.
E. Cutler, B.
W. H. Cutting, B.

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J. Albra Davis, B.
Ed. F. Devens, B.
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Dixon & Winship, B.
Doane & Crowell, B.
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Dyer & Bro., B.
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Albert Ellis, L.
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Luther Farewell, B.
George B. Faunce, F. & B.
Sewell A. Faunce, F. & B.
C. A. Faxon, A.
B. S. Fiske, F.
B. S. Fiske & Son, B.
Fitz, Bro. & Co., B
Fletcher & Bonney, L. & B.
Fletcher & Hall, F. & A.
Edmund Fletcher, L & A.
Foss & Hall, L. & A.
Foster & Scull, F. & B.
Lucius C. Foster, B.
N. Foster, Jr., F.
H. G. Foulkes, A.
Joseph F. Fowle, L.
Edward R. Fowler, L.
Jacob Fox, L.
Freeman & Vinton, F. & B.
M. Freeman, B.
Edward P. Frost, L.
W. H. S. Frothingham, B.
Chas. L. Fuller, B.
David L. Gallup, L.
W. B. Gallancia, F.
W. P. Gannett, L.
Albert Gates, Jr., B.
J. W. Gay, Jr., A.
W. A. Gilbert, B.
W. J. Gilbert, L.
Washington Glover, B.
James Goodman & Co., F. & B.
D. R. Goodwin, B.
P. W. Gove, B.
Isaac P. Gragg, B.
Wm. H. Greeley, B
C. Greenwood, L.
Geo. W. Gregorson, B.
C. E. Guild, F. & B.
Geo. H. Guild, B
Wm. H. Guild, L.
John W. Guiteau, L. & B.
Henry Hale, L.
Nathaniel Haley, L. & A.
Aug. V. Hall, B.
Charles C. Hall, B.
W. B. Harding, F. & B.
Susan H. Harriman, L.
W. H. Hart, B.
S. N. Hartwell, A.
James P. Hamlin, B.
H. P. Hanson, B.
L. M. Haskins, B.
H. Y. Hayes, B.
F. M. Hayden, L. & A.
C. L. Hayward, Jr., B.
P. C. Headley, L.
E. Heidenreich, B.
J. H. Herman, B.
Herrman & Whitney, B.
Edward Hillard, L.
George B. Hillard, L.
C. F. Hilt, B.
Frederick Hinckley, B.
G. C. Hoag, L.
A. W. Hobart, B.
Thomas B. Hodges, B.
Holbrook & Fox, B.
Charles W. Holden, L. & B.
E. Holman, B
Jabish Holmes, B.
F. L. Holton, B.
E. H. C. Hooper, L.
S. B. Hopkins, B.
M. J. Horton, A.
William E. Horton, F. & B.
Charles L. Hovery, B.
Hovey & Fenno, F. & B.
F. H Howard, L.
T. W. Hoxie, B.
F. W. Hunt, B.
John E. Huntress, F. & A.
W. V. Hutchins, F. & B.
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E. W. James, B.
James & Bowen, F. & B.
William P. Jenney, B.
A. P. Jones, A.
J. Greene Jones, L.
J. R. Jones, B.
Earl W. Johnson, B.
A. S. Jordan, B.
Jordan & Lovett, F. & B.
W. H. S. Jordan, L.
C. F. Kendall, A.
John Kent, B.
Henry Kellogg, Jr., B.

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A. B. Laforme, B.
Thomas E. Lambert, L. & B.
Rufus Lane, B.
G. A. Langworthy, L.
R. B. Leighton, F. & B.
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C. B. Lord, L. & B.
Loring & Clark, B.
W. N. Loring, A.
H. H. Lovett, B.
Joshua Lovett, B.
James H. Lunt, B.
Lyon & Denney, F.
J. H. McFarland, L.
S. F. McFarland, L.
C. B. McGee, L.
E. H. McKay, B.
William McKissock, B.
M. P. McLarnthin, B.
Magour & Conkey, F. & B.
W. A. Mandell, B.
I. W. Manning, B.
F. Marsh, Jr., L. & B.
Marsh & Libbey, B.
S. P. Marsh, F. & A.
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Mercer & Whittemore, F.
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F. E. Moseley, L.
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J. Murdock, B.
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C. H. O'Callaghan, B.
J. F. Owens, B.
C. J. Paige, F.
John C. Paige, F. & B.
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F. W. Palmer, L.
H. M. Palmer, L.
L. H. Palmer, A.
Robert Parkin, B.
W. J. Partridge, B.
B. W. Pearce, B.
E. A. Pierce & Co., B.
P. W. Penhallow, B.
A. B. Perry & Co., B.
F. S. Phelps, F. & B.
Isa. T. Phelps, L.
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Mark Pitman, L.
Chas. L. Pitts, B.
C. G. C. Plummer, L. & A.
Pollard & Co., F.
S. S. Pollard, B.
I. D. Pond, L.
T. K. Pond, A.
Richard Pope, F. & B.
C. H. Porter, F.
J. W. Porter, F. & B.
W. Porter & Co., B.
Wm. Porter, Jr., & Co., B.
F. S. Pratt, B.
Jas. H. Prime, B.
John Pryer, L. & A.
J. C. Putnam, B.
Edwin Ray, L.
F. Raymond, L.
W. Raynham, A.
Reed & Bro., F., L. & B
T. Frank Reed & Co., F. & B.
J. Ricketson & Son, B.
Geo. M. Roberts, A.
C. B. Rohan, L
J. S. Roraback, L. & B.
F. D. Russell, L.
Russell & Wally, B.
Richard Rowe, B.
E. H. Salter, L.
J. Sampson, B.
W. H. Sampson, B.
A. J. Sands, B.
Sawyer & Blake, F. & B.
L. S. Schutz, B.
E. G. Scott, L.
Sears & Bowers, F. & B.
James Sherman, L.
Chas. F. Size, F. & B.
J. B. Simpson, B.
D. E. Slack, F. & B.
Wm Slattery, B.
N. B. Smalley, B.
A. A. Smith, A.
Amos D. 3rd Smith, L.
B. Smith, A.
Chas. J. Smith, B.
E. J. Smith, L. & B.
F. H. Smith, B.
F. H. Smith, L.
S. M. Smith, B.
Jas. S. Smith, A.
Thos. G. Smythe, F. & B.
H. A. Snow, F. & B.
J. J. Spaulding, B.
B. H. Sprague, B.
C. W. Sprout, F.
Wm. H. Starr, L.
Stearns Bros., F., A. & B.
M. R. Stecoots, L.
Stocking & Austing, L.

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G. W. Stone, B.
P. J. Stone, Jr., B.
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W. L. Sturtevant, B.
Jas. Swords, F. & B.
S. B. Taylor, B.
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H. B. Thayer, B.
W. D. Thayer, B.
Thompson & Read, F. & B.
S. B. Thompson, B.
S. C. Thwing & Co., B.
E. Tilden, L.
N. H. Tilden, B.
G. W. Tisdale, B.
R. W. Toppan, B.
James Townsend, F.
C. A. Tozer, A.
S. M. Trowbridge, F.
F. M. Tucker, B.
L. R. Tucker, B.
T. W. Tucker, L. & B.
A. T. Turner, Jr., & Co., B.
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E. P. Underhill, B.
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S. P. Wardwell, L.
N. Warren, L.
H. S. Washburn, L.
R. H. Wass, F.
L. E. Waterman, L.
Watson & Edmonds, B.
J. H. Wellman, B.
J. E. Weagate & Son, F. & B.
W. A. Wheeler, B.
Wheelock, Fay & McLeod, B.
C. F. Whitaker, F. & A.
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J. C. Whitmore, F.
L. H. Whitney, L.
B. F. Whitmore, B.
Joseph Whittemore, B.
Walter F. Wilkins, B.
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John D. Williams, B.
John R. Williams, B.
Wallace D. Williams, L.
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J. Winnett & Co., B.
Franc's L. Winship, B
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S. S. Woodman, L.
Darius Young, F.

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C. Hobart, F.
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C. D. Fullerton, F. & B.
S. A. Hayward & Co., F. & B.
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W. A. Bangs, B.
Alex. Beal, B.

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Byron Stevens, L.

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A. Bird, B.
Edward Burnham, F. & B.
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Samuel Saunders, B.
C. W. Seaver, B.
J. A. Smith, B.
M. L. Walton, B.
J. H. Webber, F.

CANTON, Norfolk Co.
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Ira Cheever, B.
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S. B. Logan, B.
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R. H. Patton, L.
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Alfred W. White, F.

Massachusetts.

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Ferry & White, F. & B.

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E. B. B. Holcomb, L. & A.
Henry Scott, A.
James M. Smith, B.

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John W. Corcoran, B.
John W. Dame, F. & B.
J. M. & J. N. Stearns, B.
C. G. Stevens & Sons, F., L., A. & B.

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C. S. Chadwick, L.
S. & S. C. Eastman, B.

CONWAY, Franklin Co.
H. W. Billings, F. & B.

COTUIT PORT, Barnstable Co.
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DANA, Worcester Co.
Daniel Stone, F. & B.

DANVERS, Essex Co.
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M. P. Summer, B.

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H. S. Child, L.

DENNIS, Barnstable Co.
S. S. Baker, F.

DUDLEY, Worcester Co.
Judson Bisco, B.

EAST BRAINTREE.
Phillips Curtis, B.

EAST BRIDGEWATER, Plymouth Co.
Asa Mellett, L.
George T. Mitchell, L.

EAST BROOKFIELD, Worcester Co.
Eli Forbes & Co., B.

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W. B. Hastings & Co., F. & B.

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Lafayette Capp, F.
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J. T. Pease, F.

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N. P. Fish, B.

FALL RALL.
B. A. Chace, F. & B.

FALL RIVER, Bristol Co.
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Chace & Shaw, F. & B.
Covil, Hafford & Co., F. & B.
C. C. Dillingham, B.
E. A. Dunham, L.
Wm. S. Greene, F., L. & B.
S. D. Howland, F., L., A. & B.
J. Kelley, L. & B.
George F. Mellen, L.
E. J. L. Neranlt, L.
Seth Pooler, L.
Remington, Reynard & Co., F., L., A. & B.
C. Rousain, L.
Albert D. Skinner, L.
A. K. Slade, Jr., F., L. & A.
J. P. Slade, F. & B.
J. M. Shepard, Jr., & Co., F., L. & A.
Liliuan R. Vestal, L.
C. F. H. White, A.

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Henry Allison, F.
Hollis K. Bennett, L.
Wm. A. Carlton, B.
S. A. Childs, L. & B.

Massachusetts.

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J. H. Daniels, A.
C. B. Dennis & Co., F., L., A. & B.
R. B. Hatch, F. & B.
C. Holman, F. & B.
Charles Mason, B.
J. L. Perkins, L.
M. F. Plempton & Co., F., L. & A.
John B. Quigley, B.
Thomas Upton, L.
Upton & Willis, F. & B.
J. M. Whitney, F. & B.

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Joseph F. Leonard, F. & B.
Isaac Smith, B.

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James S. Adams, F.
F. M. Esty, F. & B.

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H. E. Pond, A.
C. W. Stewart, F.

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H. B. Wetherell, B.

GARDNER, Worcester Co.
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John Edgell, B.
Thomas E. Glazier, F. & B.
J. H. Greenwood, F., A. & B.

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Charles E. Jewett, F. & B.

GLOUCESTER, Essex Co.
H. L. Follansbee, F., L., A. & B.
H. C. L. Haskell, B.
H. Presson, B.
S. A. Stacy & Son, F., L. & A.
J. V. Tarr & Co., F.

GRAFTON, Worcester Co.
Winthrop Faulkner, F. & B.
E. B. Savage, B.

GRANBY, Hampshire Co.
W. A. Taylor, F.

GRANVILLE, Hampden Co.
Thomas C. Gillett, F.

GREAT BARRINGTON, Berkshire Co.
Mrs. M. E. Cowles, F.
H. S. Hurlbert, L.
H. C. Joiner, F.
W. H. Mansfield, A. & B.
Pease & Selkirk, F., L., A. & B.
Thomas Siggins, F. & B.

GREENFIELD, Franklin Co.
Chapin & Williams, F., L., A. & B.
Wm. Elliot, B.
F. G. Fessenden, B.
M. N. Howard, A.
Samuel Lyons, F. & A.
C. M. Moody, L.
John F. Spring, B.
Alfred Wells, B.
Williams & Nims, F.

GROTON, Middlesex Co.
Alden Warren, F.

HANOVER, Plymouth Co.
Jedediah Dwelley, F. & L.

HARDWICK, Worcester Co.
James Lincoln, B.

HARTFORD.
B. C. Freeman, A.
G. Holway, L.
George A. Pendleton, L.
L. A. Watkins, L.

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E. F. Adams, F., L., A. & B.
E. Bellefeuille, L.
Jones Frankle, F., L. & B.
Walter S. Goodell, F. & B.
Daniel Hooke, A.
N. S. Kimball, L. & A.
Wm. K. Page, A.
L. V. Spaulding, F. & B.

HAYDENVILLE, Hampshire Co.
Johnson & Morse, F., L., A. & B.
George Marks, L.

HAZARDVILLE.
F. Smith, B.

HINGHAM, Plymouth Co.
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J. S. Tileston, L.

HINSDALE, Berkshire Co.
Milo Stowell, L.

HOLBROOK, Norfolk Co.
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John Underhay, F.

HOLLISTON, Middlesex Co.
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Elisha S. Fuller, A. & B.

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Joselyn & Stone, F.
Abel Pond, B.
F. E. Sager, F., A. & B.

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Amos Andrews, L.
Browning & Brown, F., A. & B.
R. B. Johnson, F. & B.
C. C. Judd, F. & B.
J. B. Munn, F.
J. C. Parsons, B.
Porter Underwood, F., L., A. & B.
W. W. Ward, A.

HOPKINTON, Middlesex Co.
C. Merserve, F.

HUDSON, Middlesex Co.
H. T. French, F. & B.
F. O. Welch, F.
Wood Bro. & Stratton, F. & A.

HYANNIS, Barnstable Co.
F. Thatcher, L.

HYDE PARK, Norfolk Co.
C. M. Chapin, F. & B.
E. P. Davis, F.
C. F. Gerry, B.
H. Greenwood, B.
W. H. Norris, F.
G. H. Perkins, F. & B.

IPSWICH, Essex Co.
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BERRIEN SPRINGS, Berrien Co.
S. H. Smith, F.

BIG RAPIDS, Mecosta Co.
Carpenter & Marsh, F.
S. S. Griswold, F.
Nottingham, Roberts & Taylor, F.

BIRMINGHAM, Oakland Co.
I. A. Bigelow, F.
L. B. Peabody, F.

BLISSFIELD, Lenawee Co.
J. J. Clark, F.
Howard Fisher, F.
O. F. Sheldon, F.

BLOOMINGDALE, Van Buren Co.
O. E. Goodrich, A.

BREEDSVILLE, Van Buren Co.
A. H. Daniels, F

BRIDGEPORT, Saginaw Co.
W. H. P. Benjamin, F.

BRIGHTON, Livingston Co.
B. F. O. Clark, F.
B. H. Lawson, A.
A. McIntyre, F.

BRONSON, Branch Co.
Wm. H. Compton, F.
Smith Wood, F.

BROOKLYN, Jackson Co.
G. W. Bertram, F.
H. C. Clark, F.

BUCHANAN, Berrien Co.
L. P. Alexander, F.
Edward Balengee, F.
G. W. Noble, L.
A. F. Ross, F. & L.
Daniel A. Wagner, F.

BURR OAK, St. Joseph Co.
P. C. Holcomb, A.
D. F. Parsons, F.

CAMDEN, Hillsdale Co.
J. B. Alwood, F.
O. D. Chester, F.

CARO, Tuscola Co.
E. G. Georish, F.
Sabin Gibbs, F.
A. Harris, A.

CARROLLTON, Saginaw Co.
Fred. Wolbert, F.

CARSON CITY, Montcalm Co.
Hallett & Chrissenger, F.
G. K. Remington, F.
F. O. Sweet, A.

CASENOVIA, Kent Co.
C. E. Coon, F.

CASSOPOLIS, Cass Co
Olven L. Allen, F.
C. W. Clisbee, F.
A. J. & H. D. Smith, F.
George B. Turner, F.

Michigan.

CEDAR CREEK, Barry Co.
William H. Brown, F.

CENTREVILLE, Marquette Co.
L. A. Clapp, F.
H. Egabroad, F.
J. E. Johnson, F.

CHARLOTTE, Eaton Co.
Osmun Clappell, F.
I. D. McCutcheon, F.
Mill & Atkins, F.
C. W. Warren, F.
E. Wilcox, F
Alonzo Williams, F.

CHEBOYGAN, Cheboygan Co.
G. D. V. Roots & Co., F. & L.
J. P. Sutton, A.

CHELSEA, Washtenaw Co.
G. H. Coleman, F. & L.
M. J. Noyes, F.

CHESANING, Saginaw Co.
William P. Dredge, F.
Joseph N. Eldred, F.

CLAM LAKE, Wexford Co.
McIntyre, Rice & Worth, F.
A. K. Mayer, F.

CLARKSTON, Oakland Co.
J. H. Dresser, F.
B. F. Ellwood, F.

CLAYTON, Lenawee Co.
J. L. Perkins, F.

CLINTON, Lenawee Co.
Solomon Brower, F.
Alonzo Clark, F.
D. Keyes, F.

CLIO, Genesee Co.
J. T. H. Miller, A.

COHOOTAH, Livingston Co.
Benjamin A. Morgan, F.

COLD WATER, Branch Co.
Bowen & McGowan, F.
P. H. Crippen, F.
Dennis & Starr, F.
A. A. Dorrance, F.
T. C. Etheridge, F
E. T. Mockridge, F.
J. H. Montague, F.
J. G. Parkhurst, F. & L.

COLMA, Berrien Co.
C. C. Perry, F.

COLON, St. Joseph Co.
C. M. Lampman, F.

CONCORD, Jackson Co.
A. H. Tucker, F.
H. A. Wetmore, F.

CONSTANTINE, St. Joseph Co.
F. W. Knowlen, F.
Thomas C. Langley, F.
W. B. Pierson, F.

COOPERSVILLE, Ottawa Co.
E. & B. Lillie, F.

CORUNNA, Shiawassee Co.
Spencer Burnhans, L.
William Cochran, F.
S. W. Cooper, F.
J. M. Fitch, L.
George W. Goodell, F.
A. T. Nichols, F.
David West, F.

DANVILLE, Ingham Co.
C. L. Randall, F.
E. J. Smith, F.

DAVISBURG, Oakland Co.
Edward Bachman, F.

DAVISON, Genesee Co.
E. W. Resing, F.

DEARBORNVILLE, Wayne Co.
Amos Gage, F.
William M. Holton, F.

DECATUR, Van Buren Co
W. M. Blowers, F.
Jerome Coleman, F.
J. L. Harrison, F.
Rawson & Knight, F.
E. F. Ruggles, F.
G. J. Van Ness, F.

DETROIT, Wayne Co.
William Ambridge, L.
W. E. Anthony, F.
Anthony & Margalt, F.
F. G. Armstrong, L.
John D. Baer, L
Berry & Emerson, F.
N. A. Bierce, F.
W. S. Brown, F.
Brown Bros. & Co., F.
J. C. Burton, F.
William Carson, F.
E. C. D. Clark, F.
J. J. Clark, F.
L. N. Clark, L.
L. W. Clark, L.
Clark & Crawford, L.

Michigan.

George Cox, F.
J. Darragh, F. & M.
F. W. Duvernois & Son, F.
E. W. Elwell, L.
W. H. Fitch, F.
L. H. Fox, F.
Fulda & Kopp, F.
B. S. Gross, F.
Peter Guenther, F.
Julius Hannes, L.
Isaac Hart, F. & L.
C. B. Hebbard, F.
E. M. Hitchcock, F.
Hodges Bros., L.
George W. Hoffman, F. & M.
C. M. Hovey, L.
John G. Irwin, F. & M.
James A Jones, F. & L.
Jones & Taylor, F. & M.
Ronald Kelly, L.
Emil Landsberg, F. & L.
A. G. Lindsley, F.
Morris & Davenport, F. & M.
H. C. Munson, F. & M.
Peltier & Belanger, F.
P. G. Raigh & Co., F. & M.
Karl Schunemann, F.
Stevens & Talman, F.
Julius Stoll, F. & L.
H. T. Stringham, F.
Gilbert Travers, F. & M.
Venor Bros., F. & M.
Ira Worcester, F. & M.
Wright & Sunley, F. & L.

DEXTER, Washtenaw Co.
James Honey, F.
Norman A. Phelps, F.

DIMONDALE, Eaton Co.
George W. Watrous, F.

DORR, Allegan Co.
William J. Sprood, F.

DOUGLAS, Allegan Co.
D. C. Putnam, F.

DOWAGIAC, Cass Co.
C. T. Lee, F.
Daniel Lyle, F.
John F. Tryon, F.
R. R. Watson, F.

DUNDEE, Monroe Co.
James Cheever, A.
S. C. Randall, A.
E. T. Sherwood, F.
Harvey Watling, F.

DRYDEN, Lapeer Co.
A. C. Kendrick, A.

EAGLE RIVER, Keweenaw Co.
John Senter, F.

EASTMANSVILLE, Ottawa Co.
Edwin Thayer, F.
Thomas Wilbon, F.

EAST SAGINAW, Saginaw Co
Allen & Robison, F.
F. Auneke & Co., F.
Charles N. Burton, L.
Fred. J. Burton, F. & M.
John F. Driggs, F.
S. Dudley, L.
Alex. Ferguson, F.
Conrad Fey, F. & L.
H. & E. Goeschel, F.
Charles A. Holmes, F
E. A. Hough, L.
Hough & Sykes, F.
George Lockley, F., M. & L.
W. J. Loveland, F. & M.
E. J. McClintock, F

EATON RAPIDS, Eaton Co
John M. Corbin, F.
Dutton & Williams, F.
L. Harwood, F.
C. L. Latham, F.
Alanson Osborn, F. & L.
W. F Sterling, F.
Morgan Vaughn, F. & L.

ECORSE, Wayne Co.
A. M. Salliotte, A.

EDWARDSBURG, Cass Co.
J. R. Reese, F.
M. K Steinbeck, F.

ELSIE, Clinton Co.
E. V. Chase, F.

ERIE, Monroe Co.
Victor A. Dussean, F.

ESCONAWBA, Delta Co.
E. A. P. Brewster, F.
H. H. Drury, F.

EVART, Osceola Co.
S. S. Abernethy, L.
F & A. E. Blackman, F.
Dexter Blackmoor, F.
S. F. Dexter, F.

FARMINGTON, Oakland Co.
P. D. Warner, F.

FENTONVILLE, Genesee Co.
E. M. Adams, F.
G. W. Boise, F.
J. W. Davis, F.
Robert Deemling, F

Michigan.

Edwin G. Miles, F.
W. R. Piper, F.
C. H. Turner, F.
George W. Wilmok, F.

FLAT ROCK, Wayne Co.
Joseph A. Pierson, F.
A. R. Reading, F.
Charles Stoflet, A.

FLINT, Genesee Co.
Algoe & McAlester, F. & L.
W. W. Barnes, F.
Charles S. Brown, F.
Jacheus Chase, F.
Lewis Collen, L.
J. B. Covert, F.
Henry Edwards, F.
Edwards & Gibson, F. & L.
C. M. Hovey, F.
Hovey & Rockwood, F.
Warner Lake, F.
Plum & Draper, F.
Elmon Salymon, F.
H. Townsend, F.
G. M. Walker, F.
C. A. White, L.
Wilder & Braman, F.
A. A. Woodworth, F.

FLUSHING, Genesee Co.
Alex. Barber, F.

FOWLERVILLE, Livingston Co.
A. D. Cruikshank, F.
W. H. Pullin, F.

FRANKFORT, Benzie Co.
Barber & Ayer, F.

FREMONT, Shiawassee Co.
W. D. Leonardson, F.

FRUITPORT, Muskegon Co.
Harrison Scott, F.

GAINES STATION, Genesee Co.
S. M. Cogshal, F.

GALESBURG, Kalamazoo Co.
William Blass, F.
A. D. P. Van Buren, F.
A. F. Warren, F.

GOODRICH, Genesee Co.
Jesse Elles, F.
J. P. Roberts, A.

GRAND BLANC, Genesee Co.
D. D. Howell, F.

GRAND HAVEN, Ottawa Co.
D. S. Garnsey.
George D. Sanford, F., M. & L.

GRAND LEDGE, Eaton Co.
C. F. Baxter, F. & L.
G. W. Jones, F.

GRAND RAPIDS, Kent Co.
James G. Beecher, L.
J. S. Crosby & Co., F. & M.
H. E. Dewey, F.
R. B. Goodrich & Co., F.
H. W. Hinsdale, F. & L.
Holden & Aspinwall, F.
William P. Innes, F., M. & L.
H. D. Kingsbury, F.
Jeremiah Lamereux, L.
R. G. Mathews, F.
J. D. Maysmith, F.
Harrison Morgan, L.
C. E. Perkins, F.
Pierce & Colby, F & L.
M. H. N. Raymond, F.
Aug. Schmidt, L.
Sinclair Bros., F. & L.
Skinner & Lathrop, F.
Stewart & Foster, F.
Stewart & Vanderhoof, F.
Thurston, Morrison & Wolcott, F.
Tuttle Bros., F.
J. W. Van Leuwent, F.
O. R. Wilmarth, F.

GRANDVILLE, Kent Co.
J. E. & B. F. Phillips, F.

GRASS LAKE, Jackson Co.
James M. Allen, F.
E. H. Fargo, F.
George B. Kellogg, F.

GRATTAN, Kent Co.
S. F Kennedy, F.

GREENVILLE, Montcalm Co
Clark & Tompkins, F.
W. M. Crane, F.
C. I. Curch, L.
N. O. Griswold, F.
Jones & Stevens, F.
O. C. Kemp, F.

HADLEY, Lapeer Co.
A. F. Quick, F.

HANCOCK, Houghton Co.
Michael Finn, F.
Robinson & Wright, F.

HANOVER, Jackson Co.
Dean & Peabody, F.

Michigan.

HART, Oceana Co.
A. H. Nelson, F.

HARTFORD, Van Buren Co.
J. E. Sweet, F.

HARTLAND, Livingston Co.
N. T. Kirk, F.
J. H. Lane, F.

HASTINGS, Barry Co.
Fred. H. Barlow, F.
C. W. Bauer, F.
George W. Brown, F.
George C. Goodyear, F.
L. E. Knappen, F.
W. W. Riker, F.
Lucius Russell, F.
Daniel Stryker, F.
J. A. Sweezy, F.
T. J. Wilder, F.

HERSEY, Osceola Co.
S. F. Dwight, F.

HESSORIA, Newaygo Co.
J. W. Dunning, F.

HIGHLAND, Oakland Co.
M. B. Babcock, A.

HILLSDALE, Hillsdale Co.
Allen & Mansfield, F.
T. E. Dibell, F.
J. S. Galloway, F.
O. A. James & Bro., F.
Reynolds Bros., F. & L.
Eli B. Rodgers, F.

HOLLAND, Ottawa Co.
Manly D. Howard, F.
Howard & McBride, F.
Nathan Kenyon, F.
J. R. Kleyn, F.
K. Schadelee, F.
George Ten Eyck, F.
Heber Walsh, F.
John Waupell, F.

HOLLY, Oakland Co.
John W. Bair, F.
M. M. Burnham, F.

HOMER, Calhoun Co.
A. Collins, F.
H. O. Cook, F.
Geo. H. French, F.
S. A. Ladow, F.
Parkes & Pratt, F.
F. H. Robinson, F.

HOUGHTON, Houghton Co.
Chandler & Grant, F. & M.
Frank E. Douglass, F.
Hubbell & Chadbourne, F. & L.

HOWARD, Muskegon Co.
N. W. Mather, A.

HOWELL, Livingston Co
E. B. Gregory, F.
S. T. Lyon, F.
Wm. C. Rumsey, F.
Albert Tooley, F.

HUBBARDSTON, Ionia Co.
Geo. A. Chatterton, F. & L.
E. B. Percival, F.

HUDSON, Lenawee Co.
E. T. Antisdale, F.
Jas. G. Hagaboom, F.
Caleb Harris, F.
Thompson Bros., F.
Jas. B. Thorn, F.
Geo. W. Whitbeck, F.

IMLAY CITY, Lapeer Co.
C. E. Messer, F.
S. W. Walton, A.

IONIA, Ionia Co.
H. Beal & Son, F. & L.
F. S. Freeman, F.
Charles S. Lowe, F.
Sessions & Strickland, F.
C. O. Thompson, F.
Townsend & Taylor, F. & L.

ISHPEMING, Marquette Co.
E. D. Melson, F.
Sutherland & Swift, F.
D. F. Wadsworth, F.

ITHACA, Gratiot Co.
S. B. Bowman, F.

JACKSON, Jackson Co.
Allen & Sutton, F.
Baldwin & Livermore, F.
William Brown, F.
Buck & Ford, F.
William N. Bush & Co., F.
M. T. Bussey, F.
William Campbell, F.
A. M. Closson, F.
Karst & Bush, F.
C. P. Goodwin, F.
James Gould, F. & L.
Hall & Lowe, F.
E. A. Hough, F.
George W. Kennedy, F. & L.
J. C. Lowell, F.
Elenzer Price, L.
E. R. Smith, L.
B. W. Snow, F. & L.
Richard Waldron, F.
C. E. & W. B. Webb, F.

Michigan.

George Webb, F.
Charles B. Wooda, F.

JONES.
E. H. Jones, F.

JONESVILLE, Hillsdale Co.
W. J. Baxter, F. & L.
S. D. McNeal, F.
William P. Munger, A.
John A. Sibbald, F.
Charles L. Spalding, F.
Charles H. Stevens, F.
L. J. Wales, F.

KALAMAZOO, Kalamazoo Co.
Charles H. Booth, F.
J. H. & F. C. Bostwick, F. & L.
Oscar F. Coleman, F.
H. F. Cornell, F.
Curtis & Cowgill, F. & L.
E. W. De Yoe, F.
C. F. Jannasch, F.
B. F. Morse, F.
Peck & Burke, F.
J. W. Thompson, F. & L.
Abner Webb F.

KEELERSVILLE, Van Buren Co.
O. M. Sikes, A.

LA ANSE.
E. L. Mason, F.

LAINGSBURGH, Shiawassee Co.
G. D. Millspaugh, F.
C. H. Train, F.

LAKEVIEW, Montcalm Co.
E. Anthony, F.
S. A. Dickinson, F.

LAMONT, Ottawa Co.
B. S. Godfrey, F.

LANSING, Ingham Co.
A. A. Bancroft, L.
H. P. Bartlett, F.
Cornell & Garlick, F. & L.
Seymour Foster, F.
George F. Gillam, F. & L.
Jones & Porter, F. & L.
E. R. Merrifield, F.
T. Gale Merrill, F.
Edward H. Peck, F.
G. P. Sanford, F.
A. O. Simonds, F
J. E. Tenny, F.
C. Tracy, F. & L.
Weller & Shine, F.
S. W. Wright, F.

LAPEER, Lapeer Co.
John Abbott, F.
H. A. Birdsall, F.
W. F. Daly, F. & L.
Geer & Daly, F.
Miller & Holland, F.
J. M. Wattles, A.

LAWRENCE, Van Buren Co.
G. A. Cross, A.

LAWTON, Van Buren Co.
T. D. Ward, F.

LESLIE, Ingham Co.
Frank H. Allen, F.
James Blackmore, F.
Frank L. Prindle, F.
Charles C. Walker, F.

LEXINGTON, Sanilac Co.
Divine & Wixon, F.
I. C. Wheeler, F.
Nimes & Beach, F.

LINDEN, Genesee Co.
Charles Brown, F.
James B. Mosher, A.

LISBON, Ottawa Co.
S. J. Koon, F.

LITCHFIELD, Hillsdale Co.
H. Hunsberger, F.
I. Hunsberger, A.
Edwy Knight, L.
J. E. White, F.
L. B. Woodward, F.

LOWELL, Kent Co.
H. M. Clarke, F.
W. J. Medlars, F.
M. M. Perry, F.
G. A. Sunderlin, F.
James H. Weeks, F.

LUDINGTON, Mason Co.
S. D. Haight, L.
McCollum & Hammond, F. & M.
M. D. Seeley, F.
S. F. White, F. & M.
Charles G. Wing, F. & M

LYONS, Ionia Co.
G. A. Hendricks, F
A. K. Roof, F.

MANCHESTER, Washtenaw Co.
E. E. Bigelow, F.
S. W. Clarkson, F.
Hewitt & Norris, F.
W. S. Stowell, F.

Michigan.

MANISTEE, Manistee Co.
Dowville & Geisman, F., M. & L.
Hart, Landolt & Co., F.
N. W. Nelson, F.
Secor Bros. & Co., F. & M.
E. O. Shoves, F.

MAPLE RAPIDS, Clinton Co.
M. S. Moss, F.

MARCELLUS, Cass Co.
B. F. Hughes, F.

MARINE CITY, St. Clair Co
J. J. Sparks, F.

MARQUETTE, Marquette Co.
W. B. Armes, L.
H. A. Burt, L.
H. A. Downes, F.
P. M. Everett & Son, F.
Matthews & Longyear, F.
Peter White, F., M. & L.
Jas. M. Wilkinson, F

MARSHALL, Calhoun Co
D. S. Beach, F.
Boughton & Simmons, F.
K. C. Brownson, F.
Geo. B. Canney, F.
David Cunningham, F
C. T. Gorham, F.
H. C. Haskell, F.
Elias Hewitt, F.
Jas. M. Robinson, F. & L.
J. C. Stetson, F.
G. S. Wright, F.

MARTIN, Allegan Co.
Wylie & Shepherd, F.

MASON, Ingham Co.
J. A. Barnes, F.
J. M. Dresser, F.
Wm. N. Lewis, F.
R. W. Lowe, F.
S. P. Rice, L.
J. H. Vandercook, F.

MATTAWAN, Van Buren Co.
R. O. Beebe, F.

MEMPHIS, Macomb Co.
John A. Lamb, F.
A. J. Pennock, F.
John M. Wharton, F.

MENDON, St. Joseph Co.
D. R. Beckley, F.
C. H. Lewis, F.
J. J. McClellan, F.
Mudge & Son, F.

MENOMONEE, Menominee Co.
L. E. Hildrith, F.
Edward Leake, F. & L.

MIDDLEVILLE, Barry Co.
Carveth & Clark, F.
A. H. Ellis, F.
B. F. Howland, A.
H. J. Purdy, A.

MIDLAND, Midland Co.
Anderson Bros., F. & L.
Geo. F. Hemingway, F. & L.
J. L. Lounsbury, F.
J. H. Whitehouse, A.

MILFORD, Oakland Co.
Henderson Crawford, F.
Walter Crawford, F.
F. H. Funuf, A.
Howland & Shelly, F.
F. Trump, F.

MONROE, Monroe Co.
J. W. Bulkley, F. & M.
W. S. Campbell, F.
Dansard & Co., F. & M.
B. Dusard & Son, F.
August Gierschke, F.
Geo. R. Hurd, F.
J. T. Jacquevitch, F.
O. Kirchgessner, F.
L. G. Little, F.
H. M. Noble, F.
T. R. O'Brien, F.
R. A. Walker, F.

MONTAGUE, Muskegon Co.
Geo. M. Dusam, F.
Smith & Dowling, F.
S. H. Stevens & Co., F.

MONTEREY, Allegan Co.
W. Benson, F.
David Cornell, F.

MONTGOMERY, Hillsdale Co.
A. A. Baxter, F.
E. E. Dobbs, F.

MORENCI, Lenawee Co.
M. L. Davis, F.
Chas. L. Hall, F.
D. B. Morgan, F.
Daniel Mowry, F.
H. S. Wooden, A.

MOUNT CLEMENS, Macomb Co.
Jos. Hubbard, F.
Keeler, Miller & Co., F.
Edgar Weeks, F.

Michigan.

MOUNT MORRIS, Genesee Co.
Wm. Sullivan, F.

MOUNT PLEASANT, Isabella Co.
J. E. Arnold, L.

MUIR, Ionia Co.
J. E. Chatterton, F.
J. E. Just, F.

MUSKEGON, Muskegon Co.
F. H. Douglas, F.
J. H. Douglas, F.
Henry J. Haines, F. & L.
J. Mulder, F.
Pierce & Colby, F.
A. G. Smith, F. & M.
H. G. Smith, F. & M.
Smith, Stevens & Co, F. & M.
Townsend & Colony, F., M. & L.

NAPOLEON, Jackson Co.
L. M. Jones, F.

NASHVILLE, Barry Co.
Clement Smith, F.

NEGAUNEE, Marquette Co.
J. Q. Adams, F.
Adams & Jones, F.
Neil Campbell, F.
Chas. Hanson, A.

NEWAYGO, Newaygo Co.
Daniel C. Lapee, A.
D. E. Soper, F.

NEW BALTIMORE, Macomb Co.
D. M. Heath, F.

NEW BOSTON, Wayne Co.
Peter Lewis, F.

NEW BUFFALO, Berrien Co.
J. R. Weed, A.

NEW HAVEN, Macomb Co.
Adam Bennet, F.

NEW TROY, Berrien Co.
A. W. Troy, F.

NILES, Berrien Co.
Aul & Hinderer, F.
J. S. Bacon, F.
A. A. Bleasley, F.
H. A. Chapin & Son, F. & L.
S. M. Finley, F.
Charles Hinderer, F.
E. P. Hoagland, F & L.
J. P. Howlett, F.
H. F. Kellogg, F.
L. F. Wilkinson, F.

NORRIS, Wayne Co.
Norris & Newkirk, F.

NORTH ADAMS, Hillsdale Co.
A. F. Fuller, F.

NORTH BRANCH, Lapeer Co.
Irving Weston, A.

NORTHVILLE, Wayne Co.
E. K. Simonds, F.
E. S. Woodman, F.

OKEMOS, Ingham Co.
Ebenezer, F.

OLIVET, Eaton Co.
George W. Keyes, F.

ONONDAGO, Ingham Co.
William S. Hart, F.

ORION, Oakland Co.
William E. Littell, L.
A. S. Warner, F.

OSCODA, Iosco Co.
O. E. McCutcheon, A.

OTSEGO, Allegan Co.
J. M. Eaton F.
Wilson C. Edsell, F.
W. P. Kendrick, F.

OVID, Clinton Co.
Charles M. Hadorn, F.
Hagadorn & Scovill, F.
A. H. Haight, A.
E. Nethaway, F.
E. C. White, F.

OWOSSO, Shiawassee Co.
R. D. & P. Crawford, F.
William M. Kilpatrick, F.
G. R. Lyon, F.
J. Osborne, F.
T. F. Sawyer, F.

OXFORD, Oakland Co.
S. T. Fenn, F.

PARMA, Jackson Co.
Henry Hiller, F.

PAW PAW, Van Buren Co.
J. M. Barker, F.
Chandler & Richards, F.
M. A. Gibson, F.
O. J. Grave, F.
Albert Jackson, F.

Michigan.

F. J. McEntee, F.
O. W. Rowland, F. & L.
F. E. Stevens, F.

PENT WATER, Oceana Co.
J. Jeffries & Co., F.
B. D. Richmond, F.

PETERSBURG, Monroe Co.
T. P. Barlow, F.
James H. Gage, F.
H. C. McLachlin, F.

PEWAMO, Ionia Co.
John Betts, F.
A. W. Sherwood, F.

PINCKNEY, Livingston Co.
T. Grimes, F.
James Markey, F.
C. C. Young, F.

PITTSFORD, Hillsdale Co.
James Leonardson, A.

PLAINWELL, Allegan Co.
Daniel Earle, F.
Winegar & Soule, F.
W. W. Woodham, F.
O. G. Woodward, F.

PLYMOUTH, Wayne Co.
William A. Bassett, F.
E. A. Gay, F.
John Huston, 2d, F.
George A. Starkweather, F.
J. W. Voorhies, L.

PONTIAC, Oakland Co.
C. E. Adams, F.
Alberton & Bacon, F.
Martin Beekman, F.
Botsford & Norton, L.
J. R. Bowman, F.
A. H. Culver, L.
A. H. Green, F.
Green & Parke, F.
L. J. Herrick, F. & L.
Daniel Hubbell, F.
A. S. Mathews, F.
L. S. Noble & Co., F.
C. B. Pittman, F.
Samuel G. Toof, F.
James R. Wolverton, F.

PORT AUSTIN, Huron Co.
James Hall, F. & M.

PORT HURON, St. Clair Co.
H. A. Beach, F. & L.
Fraser & Fish, F. & L.
Augus G. Mackey, F.
A. N. Moffatt & Co., M.
H. M. Morran, F.
L. S. Noble & Co., F. & L.
White & Spalding, F.
Wright & Talbot, F.
Marcus Young, F.

PORTLAND, Ionia Co.
I. W. Conkling, F.
E. Keeler, F.

PRAIRIEVILLE, Barry Co.
Wm. Falk, F.

QUINCY, Branch Co.
W. J. Barton, F.
A. L. Brown, A.
M. E. Brown, A.
M. M. Brown, F.

READING, Hillsdale Co.
G. S. Bartholemew, F.
John Fitzsimmons, F.
Alphens St. John, F.
H. E. St. John, F.

REED CITY, Osceola Co.
J. Q. Patterson, A.
Patterson & Palmer, F.

RILEY CENTRE, St. Clair Co.
Thomas Davis, F.

ROCHESTER, Oakland Co.
A. J. Bateman, F.
Joseph Reluner, F.
W. J. Weir, A.

ROMEO, Macomb Co.
F. S. Abbott, F.
Martin Buzzell, F.
E. Calkins, F.
Watson Loud, F.
C. F. Mallory, F.
J. W. Starkweather, A.

ROYAL OAK, Oakland Co.
John G. Hutchins, F.
Reuben Russell, F.

SAGINAW, Saginaw Co.
F. L. Aerrig, L.
Babcock, Kuhen & Co., F.
Benton & Hanchette, F.
H. R. Gaylord, F.
G. K. Groat, F.
O. J. Insche, F.
Isaac Parsons, L.
F. H. Patten, F.
George R. Stark, F. & M.
Wood & Mueller, F.

ST. CHARLES, Saginaw Co.
Alfred Stewart, F.

ST. CLAIR, St. Clair Co.
Wm. Black, F.
F. H. Blood, F.
J. B. Waldron, F.

Michigan.

ST. JOHNS, Clinton Co.
B. H. Beers, F.
J. M. Carter, F.
Carter & Wells, F.
J. M. Collins, F.
J. C. Crowe, F.
W. J. Esler, F.
F. W. Lee, F.
A. Plumstead & Co., F.
A. Stout, F.

ST. JOSEPH, Berrien Co.
Brown & Clark, F.
Walter Donaldson, F.
Wm. E. Hegman, L.
A. H. Morrison, F.
Wm. R. Morrison, F.

ST. LOUIS, Gratiot Co.
J. C. Giddings, F.
James Paddock, F.

SALINE, Washtenaw Co.
M. H. Davenport, F.
Charles H. Wallace, F.

SARANAC, Ionia Co.
F. D. M. Davis, F.

SAUGATUCK, Allegan Co.
S. A. Morrison, F.
C. M. & F. O. Winslow, A.

SCHOOLCRAFT, Kalamazoo Co.
George R. James, A.
P. D. Miller, F.
J. W. Purcell, F.
H. P. Smith, F.
T. W. Smith, F.

SHERWOOD, Branch Co.
M. E. Savin, F.

SOUTH HAVEN, Van Buren Co.
Uzziah Conger, F.
H. K. Dewey, F.
W. J. Leslie, A.
S. A. Tripp, A.

SOUTH LYON, Oakland Co
S. H. W. Calkins, F.

SOUTH SAGINAW, Saginaw Co.
M. B. Deland, A.

SPARTA, Kent Co.
A. B. Cheney, F. & A.

SPRING LAKE, Ottawa Co.
C. M. Kay, F.
J. H. Newcomb, F.
Stadt & Prum, F.
D. R. Waters, F.

SPRINGPORT, Jackson Co.
J. M. Crosby, F.
J. Oyer & Co., F.

STANTON, Montcalm Co.
F. H. French, F.
Ira H. Sheldon, F.

STURGIS, St. Joseph Co.
H. S. Church, F.
Monroe Evans, F.
E. W. Hudson, F.
R. H. Morrison, F.
A. F. Patch, F.
D. E. Thomas, F.
T. F. Thompson, F.

TECUMSEH, Lenawee Co.
W. F. Baxter, F.
William De Mott, F. & L.
S. H. Merritt, F. & L.
Willis Merritt, F.
J. C. North, F.
W. A. Richard, F.
S. C. Stacey, F.
Amos Stocking, F.
J. S. Strong, L.
S. P. Fribow, F.

TEKONSHA, Calhoun Co.
J. I. Naim, F.
A. H. Randall, F.
Randall Bros., F.

THOMAS, Oakland Co.
Jesse Ellis, A.

THREE OAKS, Berrien Co.
E. K. Warren, A.

THREE RIVERS, St. Joseph Co.
D. M. Bateman, F.
J. E. Beardsley, F.
R. L. Blower, F.
James Cowling, F.
William Griffiths, F.
D. D. Tennyson, F. & L.

TRAVERSE CITY, Grand Traverse Co.
S. C. Fuller, F.
C. R. Page, F. & M.
H. E. Stevens, F.

TRENTON, Wayne Co.
John Clee, A.
W. P. Duddleson, F.
J. Hudson, F.
T. G. Luisbecker, F.

UNADILLA, Livingston Co.
Samuel Du Bois, F.

Michigan.—Minnesota.

UNION CITY, Branch Co.
J. L. Antisdale, F.
D. R. Cooley, F.
Cowley & Allen, F.
C. W. Crocker, F.
J. L. Hart, F.
Jos. C. Leonard, F.
M. A. Morrifield, F.
H. S. Norris, F.
R. F. Watkins, F.

UTICA, Macomb Co.
B. S. Lawrence, F.

VANDALIA, Cass Co.
J. B. Lutes, F.
M. O. Thompson, F.

VASSAR, Tuscola Co.
B. W. Huston, F.
E. H. Taylor, F.

VERMONTVILLE, Eaton Co.
H. G. Barber, F.
N. M. Thompson, F.

VERNON, Shiawassee Co.
L. D. Gop, F.
A. W. Nichols, F.

VICKSBURG, Kalamazoo Co.
L. N. Flint, F.

WASHINGTON, Macomb Co.
J. H. Vaughn, F.

WATERFORD, Oakland Co.
Octavius Robinson, F.

WATERVLIET, Berrien Co.
Jacob Cribbs, F.
S. O. Walden, F.

WATROUSVILLE, Tuscola Co.
D. G. Wilder, F.

WAYLAND, Allegan Co.
A. T. Richards, F.
Davis Stockdale, F.

WAYNE, Wayne Co.
W. R. Colett, A.
Albert Fisher, F.
James R. Hosie, F. & L.
Hosie & Stellwagen, F.
J. M. McCaine, F.
James W. McCann, A.
Thomas Morrison, F.
Martin Stringer, A.

WENONA, Bay Co.
Clark & Allen, F. & M.

WESTCHESTER.
Hewett & Norris, F.

WESTPHALIA, Clinton Co.
J. H. Feders, F.
M. Spitabley, F.

WHITEHALL, Muskegon Co.
F. Blackmarr, F.

WHITE PIGEON, St. Joseph Co.
Edson Blackman, F.
Chas. F. Cooper, F.
Geo. K. Loring, F.
J. W. Mardigo, F.

WILLIAMSTOWN, Ingham Co.
Smith & Smith, F.

WOODLAND, Barry Co.
John R. Eastman, F.

WYANDOTTE, Wayne Co.
R. V. Briggs, F.
Richard Jones, F. & M.
Francis Murphy, A.
Sylvester Pray, F.
D. H. Roberts,
H. F. Thon, F.

YPSILANTI, Washtenaw Co.
J. W. Babbit, F.
M. H. Brinkerhoff, F.
Catchcon & Allen, F.
D. B. Greene, F.
Franklin Hinckley, F.
John S. Jeness, F.
W. H. Jewett, F.
C. & F. Joslin, F.
M. L. Shutt, F.
C. M. Woodruff, F.

YUBA, Grand Traverse Co.
John McDonald, F.

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MINNESOTA.

ALBERT LEA, Freeborn Co.
Thomas H. Armstrong, F.
H. D. Brown, F. & L.
E. D. Morse & Co., F.
A. Peterson, F.
J. A. Ransom, L.
B. F. Scotland & Harkness, F.
D. K. Stacey, L.
R. B. Spicer, F.
A. G. Wedge, F.

Minnesota.

ALEXANDRIA, Douglas Co.
Charles D. Baker, F.
Nelson & Reynolds, F.
F. B. Van Hoesen, F.

ANOKA, Anoka Co.
Charles E. Blake, F.
C. P. & C. E. Blake, F. & L.
O. L. Cutter, F.
W. W. Fitch, F.
G. W. Morrill, F.
B. F. Pratt, F.
S. C. Robbins, F.

AURORA, Steel Co.
Wm. Thompson, F.

AUSTIN, Mower Co.
A. L. Abbey, F.
L. D. Baird, F. & L.
Crandall & Finch, F.
H. B. De Good, L.
Greenman & Abbey, F.
Charles McGrath, L.
A. K. Meigs, L.
George W. Robinson, L.
D. R. Smith, L.
B. Vosberg, L.
—— Wakefield, F.
E. O. Wheeler, F. & L.
R. B. Wheeler, F.

BEAVER FALLS, Renville Co.
Baldwin & Miller, F.
H. C. Drew, F.

BELLE PLAINE, Scott Co
F. C. Irwin, F.
Robert N. Irlwin, F.
Wm. H. Weibeler, F.

BLOOMING PRAIRIE, Steel Co.
Peter Haley, F.

BLUE EARTH CITY, Fairbault Co.
George W. Buswell, F. & L.
L. W. Brown, L.
J. A. Keister, F.

BROWNSVILLE, Houston Co
Frederick Gluck, F.

CALEDONIA, Houston Co.
Wells R. Dunbar, F.
H. B. Willis, F.

CAMBRIDGE, Isanti Co.
T. F. Knapper, F.

CANNON FALLS, Goodhue Co.
Charles Smith, F.

CARVER, Carver Co.
Henry W. Busse, F.
George A. Du Tait, L.

CHASKA, Carver Co.
Baxter & Child, F.
C. H. Leluman, F.
J. A. Sargent, F.
L. Warner, L.

CHATFIELD, Fillmore Co.
F. G. Barnard, F.
Rollin O. Case, F. & L.
G. L. Case, L.
J. F. O. Ferrall, L.
John K. Jones, F.
E. W. Rossmann, F.

CLEAR WATER, Wright Co.
Charles F. Cummings, F.

CONCORD, Dodge Co.
W. L. Avery, F.

DASSEL, Meeker Co.
H. P. Breed, L.

DELANO, Wright Co.
Wm. H. Landis, F.
Wm. L. Van Eman, F.

DODGE CENTRE, Dodge Co.
James C. Getteys, F.
A. J. Myers, F.
Dowd Wheeler, F.

DOVER, Dodge Co.
Isaac Wood, L.

DOVER CENTRE, Olmsead Co.
Charles H. Hawley, F.

DULUTH, St. Louis Co.
J. Q. Adams, F.
Thos. Dowse, F. & L.
C. H. Graves & Bostwick, F.
C. H. Graves & Co., L.
L. Mendenhall, F.
A. U. Seip, F. & L.
D. V. Smith, L.
George Spencer, F.
Walter Van Brunt, F.

EITZEN, Houston Co.
Christ. Bunge, F.

ELGIN, Wabasha Co.
Ed. P. Barrett, F.

Minnesota.

ELK RIVER, Sherburne Co.
George B. Upham, F.
C. S. Wheaton, F.

EYOTA, Olmstead Co
E. D. Dyar, F.
D. J. Kealer, F.
O. O. Raudell, L.

FAIRBAULT, Rice Co.
E. Barunne, F.
F. B. Clement, L.
C. W. Daniels, L.
Miller & Scandreth, F.
M. F. Miller & Son, L.
John C. Morrow, F.
C. L. Lowell, F. & L.
Parshall & Berry, F.
A. W. Pratt, L.
J. L. Smallidge, F.
Weinman & Armstrong, F.
J. Weinman, F. & L.

FAIRMOUNT, Martin Co.
H. M. Blaisdell, F. & L.
H. A. Munger, L.

FAIRPOINT, Goodhue Co.
Kelsey & Williams, L.

FARMINGTON, Dakota Co
R. J. Chewning, F.
L. P. Fluke, F.
Knight Record, F.

GARDEN CITY, Blue Earth Co.
M. M. Clark, F.

GLENCOE, McLeod Co.
G. H. Gilbert, F.
H. Goebel, F.
A. W. Knight, F.

GLENWOOD, Pope Co
E. Lythe, F.

GRAND MEADOW, Mower Co.
F. E. Miner, F.

HASTINGS, Dakota Co.
George Barbarnst, F.
W. H. De Kay, F.
L. S. Follet, F. & L.
R. C. Howes, F.
J. Kennedy, L.
F. W. Kranz, F.
W. H. Lyon, F.
J. C. Norton, F.
Wm. De Witt Pringle, F. & L.

HENDERSON, Sibley Co.
Sylvester Kipp, F.
Daniel Pickett, F.
D. H. Sanders, F.
W. C. White, F.
A. Zimmerman, F.

HOKAH, Houston Co.
David Howse, F.
H. Ostrander, F.

HOUSTON, Houston Co.
F. N. Goodrich, F.

HOWARD, Wright Co.
Josephus Alley, F.
R. H. McLelland, F.

HOWARD LAKE, Wright Co.
McLelland & Abbey, F.

HUTCHINSON, McLeod Co.
Sargent & Adams, F.

JANESVILLE, Waseca Co.
James O. Chandler, F.

JORDAN, Scott Co.
Johnson Bragg, F.
J. W. Callender, L.
Strait & Callender, F.

KASSON, Dodge Co.
Alfred Brown, F.
Joseph Chadderdon, F.
Owen P. Dibble, F.
F. O. Hall, F. & L.
L. G. & A. G. Nelson, F. & L.

KENYON, Goodhue Co.
Ed. R. Marshall, F.

LAKE CITY, Wabasha Co.
Doughty & Wells, F.
Erastus P. Gates, F.
F. Gurnsey, F.
C. A. Hubbard, L.
John McBride, F.
J. E. Norton, L.
P. A. Rockwell, L.
Rogers & Wilson, F.
E. Stout, F. & L.
J. C. Stout, L.
George A. Strong, F.
Adelbert Wells, F.

LAKE CRYSTAL, Blue Earth Co.
William C. Marston, F.

LA MOILLE, Winona Co.
S. W. Judge, L.

Minnesota.

LANESBOROUGH, Fillmore Co.
J. C. Johnson, F.
Buel A. Mann, F.
G. W. Sawyer, F.
L. H. Tibbetts, F.

LENORA, Fillmore Co.
A. Cratzenberg, F.

LE ROY, Mower Co.
George L. Henderson, F.
W. L. Henderson, F.
J. M. Wyckoff, L.

LE SUEUR, Le Sueur Co.
A. W. Bangs, F.
F. A. Borer, F. & L.
Cadwell & Everett, F.

LITCHFIELD, Meeker Co.
J. V. Branham, L.
Campbell & Martin, F.
Seward Plumley, F. & L.
C. H. Strobeck, F.
H. L. Wadsworth, F.

LITTLE FALLS, Morrison Co.
J. Taylor, F.

LUXEMBURG, Stearns Co.
P. J. Hammerll, F.

MADELIA, Watonwan Co.
James Flanders, F.
B. Yates, F.

MANKATO, Blue Earth Co.
C. O. Chapman, L.
Chapman & Christensen, F.
H. P. Christensen, L.
Clark & Rose, L.
J. B. Clock, L.
J. W. Hall, L.
Hall & Brewster, F.
S. D. Parsons, F.
R. H. Rose, F. & L.
C. C. Schaller, F.
J. P. Smith, F. & L.
D. H. Tracy, F.
Wagner & Pope, F. & L.

MANTORVILLE, Dodge Co.
George B. Arnold, F.
A. La Duc, F.

MARINE MILLS, Washington Co
F. E. Walker, F.

MARSHALL, Lyon Co.
E. B. Jewett, F.
W. Wakeman, F.

MINNEAPOLIS, Hennepin Co.
E. B. Ames, F. & L.
F. S. Balch, F.
Balch & Christian, F.
Baldwin & McMillan, F. & L.
J. F. Barnard, L.
E. F. L. Blecker, F.
C. W. Case, L.
William Cheney, L.
John Comerais, L.
A. Y. Davidson, F.
E. Richhorn, F.
Gale & Co., F. & L.
A. E. Johnson, L.
George H. Keith, L.
McFarlane, Burd & Co., F.
McNair & Dollin, F.
H. F. Maltis, L.
C. A. J. Marsh, L.
Pierce, Green & Co., F. & L.
J. C. Seeley, L.
Skiles & Newton, L.
R. B. Squires, F.
Samuel F. Stevens, F.
Telfer & Scott, F. & L.
Joshia Thompson, L.
Edwin White & Co., F.

MINNERSKA, Hennepin Co.
F. Calkins, F.
A. Z. Putnam, F.

MINNESOTA FALLS, Yellow Medicine Co.
Charles E. Shannon, F.

MINNESOTA LAKE, Fairbault Co.
L. J. Cole, F.
Kramer & Apley, F.

MONTICELLO, Wright Co.
Samuel Adams, F.
William Shaw, F.

NEWBURGH, Fillmore Co.
J. Furrison, L.

NEW MARKET, Scott Co.
L. H. Waring, F.

NEW ULM, Brown Co.
Carl H. Brames, F.
L. Bogen, L.
Joseph Bobleter, F. & L.
Oscar Hanft, F.
John H. Potter, F. & L.
C. H. Ross, F.
Peter Scherer, F.
T. J. Templer, F.

NICOLLET, Nicollet Co.
Peter G. Peterson, F.

Minnesota.

NORTH BRANCH STATION, Chisago Co.
P. V. Delameter, F.

NORTHFIELD, Rice Co.
George K. Bingham, F.
W. K. Henderson, F.
Johnson Bros., F.
W. H. Mitchell, F.
Wm. H. Norton, F.
J. F. Priem, L.
Wheaton & Armstrong, F.

ORONOCO, Olmstead Co.
Isaac F. Clark, F.

OWATOMA, Steel Co.
J. J. Aiken, F. & L.
L. L. Bennett, F.
H. Berkett, L.
D. C. Carrier, F.
A. A. Crandall, F.
G. L. Gutterson, F.
C. H. Hathaway, L.
E. W. Johnson & Son, F.
E. W. Johnson, F.
E. H. Johnson, F.
Wm. R. Kinyon, F.
Maloney & Winsor, F.
H. G. Merrill, F.
E. T. Middah, F.
Strong & Stowers, F. & L.
J. D. Tuttle, F.
J. L. Train, L.

PINE CITY, Pine Co.
W. J. Blackstock, F.

PLAINVIEW, Wabasha Co.
E. B. Eddy, F. & L.
George R. Hall, F.
E. C. White, F. & L.

PRAHA, Scott Co.
E. A. Ulmland, F.

PRESTON, Fillmore Co.
Charles Webb, F. & L.
Wells & Webb, F.

RED WING, Goodhue Co.
J. M. Baldwin, L.
E. F. Dodge, L.
James T. Hourd, F.
Frank Ives, F.
L. W. Lewther, L.
F. B. Sheldon, L.
S. Sandford, F.
C. C. Webster, F.
Williston & Joss, F. & L.

REDWOOD FALLS, Redwood Co.
W. F. Dickinson, F.

ROCHESTER, Olmstead Co.
Oscar O. Baldwin, F.
Bliss & Chadbourne, F. & L.
S. H. Bliss, F. & L.
M. A. Buckley, F.
J. W. Buckley, F.
M. J. Daniels, F. & M.
Rad Mueller, L.
Joseph C. Morris, L.
R. R. Rhames, F.
F. E. Smith, F.
Smith & Denton, F.
T. Seaman, F.
E. Stanberg, F.
C. Van Campen, L.

REED'S LANDING, Wabasha Co.
L. E. Hanneman, L.

RUSHFORD, Fillmore Co.
Niles Carpenter, F.
Fred. A. Grieser, F.
H. C. Hart, L.
F. P. Holmes, L.
Tillotson & Webster, F.
B. F. Tillotson, F. & L.
G. J. Walker, F.

ST. CHARLES, Winona Co.
C. C. Bachelder, L.
S. Marnock, F.
R. N. Miller, L.
A. J. Olds, F.
N. N. Picks, F.
O. D. Porter, F.
C. H. Usher, F.
John D. Vowles, F.
J. R. West, L.
J. S. Wheeler, F. & L.

ST. CLOUD, Stearns Co.
L. A. Evans, F.
Hammerll & Brick, F.
J. O. McConnel, L.
D. B. Searle, F.
J. E. West, F. & L.

ST. JAMES, Watowan Co.
S. C. Clark, F.
John R. McLean, F.
J. J. Thornton, F.

ST. PAUL, Ramsey Co.
C. H. Bigelow, F. & L.
J. A. Chandler, L.
A. E. Clark, L.
Crawford & Livingstone, L.
Charles Etheridge, F. & L.
Eaton & Eaton, F. & L.
J. C. Green, L.
L. A. Gilbert, L.
B. F. Helsey, L.

Minnesota.

Hughsan & Hemenway, F. & L.
E. J. Hodges, L.
J. R. Klug, F.
Johnson T. King, F.
James H. McDonald, L.
H. L. Moss, F.
G. A. Nash, L.
C. N. Palmer, F.
J. T. Prince, F. & L.
John A. Sabine, F.
Charles Shandren, F.
Shandren & Serple, F.
S. G. Sloane, L.
J. F. A. Stoddart, F. & L.
Charles Thompson, L.
John J. Watson, F.
James H. Weed & Co., F. & L.
Fred. Willines, L.

ST. PETER, Nicollet Co.
Carter & Montgomery, F.
Brown & Ives, F.
J. C. Boushower, L.
J. R. Gardener, L.
Kayser & Hayden, F.
R. W. Lamberton, L.
Judah B. Sackett, F.
Wm. Shimmel, F.

SANK CENTRE, Stearns Co.
Carpenter & Kells, F.
A. J. Smith, F.
J. D. A. Wood, F.

SHAKOPEE, Scott Co.
H. Baumhagen, F.
R. H. Benis, F.
Halle & Lord, F.
Charles H. Lord, F.

SLEEPY EYE, Brown Co.
Mathews & Shawbut, F.
James M. Thompson, F.

SPENCER BROOK, Isanti Co.
L. Brown, F.

SPRING VALLEY, Fillmore Co.
Asa R. Burlinson, L.
C. D. Farnsworth, L.
B. F. Farmer, F. & L.
J. C. Lee, L.
George C. Weed & Co., F.

STILL WATER, Washington Co.
H. H. Allen, F.
G. M. Brush, L.
E. G. Butts, L.
O. H. Comfort, L.
J. N. Castle, F.
D. Corer, F. & L.
L. R. Corman, F.
Adolph Frederick, F.
Thomas Leckey, F.
Rudolph Lehmemecke, F.
Hollis R. Murdock, F. & L.
Charles E. Worgord, F.

TAYLOR'S FALLS, Chisago Co.
Oscar Ross, F. & L.
George W. Seymore, F.

TERGUS FALLS, Otter Tail Co.
J. W. Mason, F.

TROY, Winona Co.
J. J. Myers, L.

WABASHA, Wabasha Co.
W. F. Arnold, L.
James R. Benedict, L.
Paul Casparis, F.
John Chandeler, L.
James G. Lawrence, F. & L.
Southworth & Florer, F.
Theo. L. & Robert Van Dyke, F.

WADENA, Wadena Co.
S. S. Gardner, L.

WASECA, Waseca Co.
Lewis Brownell, F.
Claborn & Buckham, F.
Josiah L. Cleghorn, F. & L.
Charles Echenbeck, F.

WATERTOWN, Carver Co.
C. Merriman, F.

WELLS, Fairbault Co.
George A. Barnes, F.
F. E. Watson, F.

WHALEN, Fillmore Co.
J. Downing, F.

WILLMAR, Kandiyohi Co.
S. Holmes, F.

WINDOM, Cottonwood Co.
C. F. Green, F.
S. & E. C. Huntington, F.

WINNEBAGO CITY, Fairbault Co.
W. Allen, F.
O. C. Dunn, F.
E. A. Hotchkiss, F. & L.
A. H. Merwin, L.
A. J. Reynolds, F.

WINONA, Winona Co.
Alfred C. Dixon, F.
Wm. S. Drew, F. & L.

Minnesota.—Mississippi.

Willard S. Farrington, F.
Farrington & Bonner, F.
O. M. Farrington, F. & L.
Charles Gernes, L.
J. W. Gill, F.
J. Kendall, F.
C. H. Knapp, L.
Z. M. Lake, F. & L.
C. B. Maxwell, L.
James E. Prentiss, F.
C. A. Pierce, F. & L.
F. A. Rising, F.
Lewis Sternborn, F.
Windom & Douglas, L.
Thos. Wright, F. & L.

WORTHINGTON, Noble Co.
James C. Clarke, F. & L.
Elihu Smith, F.
M. B. Soule, F.

YOUNG AMERICA, Carver Co.
W. C. Bredenhagen, F.

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MISSISSIPPI.

ABERDEEN, Monroe Co.
M. Gattman, F.
G. W. Pennington, F.
H. D. Spratt, F.

BALDWIN, Prentiss Co.
P. M. Savery, F.

BATESVILLE, Panola Co.
W. H. Brown, F.

BRANDON, Rankin Co.
Cole & Henry, F.

BROOKHAVEN, Lincoln Co.
J. B. Daughty, F.
J. Warren, F.

CANTON, Madison Co.
C. Handy, F.
Steele & Yeargain, F.

COLUMBUS, Lowndes Co.
John R. Long, F., M. & L.
L. M. Tucker, F.

CORINTH, Alcorn Co.
R. V. Manaton, F.
C. F. Sawyer, F.

CRYSTAL SPRINGS, Copiah Co.
G. A. Newton, F.

DURANT, Holmes Co.
James Hayes, F.

EDWARDS' DEPOT, Hinds Co.
W. B. Williams, F.

FAYETTE, Jefferson Co.
J. P. Tumstal, F.

FOREST, Scott Co.
D. M. Womack, F.

FRIAR'S POINT, Coahoma Co.
Julius Allen, F.

GREENVILLE, Washington Co.
T. W. Ferguson, F.
D. & S. Morris, F.

GRENADA, Grenada Co.
W. C. Snider, F.
Snider & Lake, F.
William H. Winter, F.

HANSBOROUGH.
E. B. Myers, F.

HAZELHURST, Copiah Co.
W. Graves, F.

HOLLY SPRINGS, Marshall Co.
A. Craft, F.
John Calhoun, F.
Goran & Mosby, F.

IUKA, Tishomingo Co.
Wm. McKnight, F.

JACKSON, Hinds Co.
Barrows & Smythe, F.
John T. Buck, L.

McCOMB CITY, Pike Co.
George Williams, F.

MACON, Noxubee Co.
W. F. Redwood, F.
Yates Bros., F.

MERIDIAN, Lauderdale Co.
E. V. Early, F.
J. C. Lloyd, F.

NATCHEZ, Adams Co.
P. A. Baker, F.
Dicks & Lambert, F.
O. Metcalf, F.

NEWTON, Newton Co.
T. F. Pettus, F.

Mississippi.—Missouri.

OKALONA, Chickasaw Co.
A. Babbitt, F.
T. W. Williams, F.

OXFORD, La Fayette Co.
R. W. Mosby, F.
W. A. West, F.

PORT GIBSON, Claiborne Co.
E. T. Drake, F.
W. B. Fulkerson, F.
Myles & McGinnis, F.

RODNEY, Jefferson Co.
J. B. Howard, F.

SARDIS, Panola Co.
E. S. Walton, F.

SCOOBA, Kemper Co.
H. J. Woods, F.

STARKVILLE, Oktibbeha Co.
C. A. Hogan, F.
Terry & Wood, F.
T. J. Wood, F.

SUMMIT, Pike Co.
George T. Gracey, F.
W. B. Hamilton, F.

TERRY, Hinds Co.
H. L. Bracey, F.
J. E. Goodlittle, F.

VAIDEN, Carroll Co.
George Kinsiedel, F.
S. E. McCormico, F.

VICKSBURG, Warren Co.
M. M. Chamberlin, F.
Wm. A. Fairchild, F.
B. G. Humphries & Co., F.

WATER VALLEY, Yalabusha Co.
J. O. Hendricks, F.
W. D. Hart, F.
W. C. Horner, F.

WEST POINT, Colfax Co.
S. B. Brabson, F.
J. M. Collins, F.
John W. Turberville, F.

WINONA, Montgomery Co.
Erwin & Parish, F.
C. M. Erwin, F.
J. E. Farmer, F.
W. T. Townsend, F.

WOODVILLE, Wilkinson Co.
E. J. Elder, F.

YAZOO CITY, Yazoo Co.
P. M. Doherty, F.
R. D. Smith, F.

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MISSOURI.

ALANTHUS GROVE, Gentry Co.
C. D. Blodgett, F.

ALBANY, Gentry Co.
J. D. Lyon, F.
W. C. Porter, F.
G. B. Twist, F. & L.

ALEXANDRIA, Clarke Co.
N. T. Cherry, F.

AMERICUS, Montgomery Co.
B. F. Clark, F.

APPLETON CITY, St. Clair Co.
J. W. Chandler, F.
H. W. Grantley, F.

ARROW ROCK, Saline Co.
J. W. Liggett, F.
H. S. Mills, F.

ATLANTA, Macon Co.
E. C. Norris, F.

ASH GROVE, Greene Co.
W. A. Woodfin, F.

ASPER, Livingston Co.
A. J. Axtell, F.

AUGUSTA, St. Charles Co.
Gustav Koch, L.

AVALON, Livingston Co.
A. W. Walker, F.

BANCROFT, Davies Co.
C. D. Knight, F.

BARNARD, Nodaway Co.
G. Richards, F.

BARRY, Clay Co.
J. W. Parrish, F.
L. P. Pigg, F.

BELLEVIEW, Iron Co.
W. E. Bell, F.

BELTON, Cass Co.
R. H. Balding, F.
T. T. Garnett, F.

Missouri.

BETHANY, Harrison Co.
J. B. Dill, F.
W. C. Heaston, F.
A. T. McBride, F.
A. J. Walamot, F.

BETHEL, Shelby Co.
A. P. McElhiney, F.

BERGER'S STATION, Franklin Co.
M. Alleman, F.

BEVERLY, Platte Co.
H. Nichols, F.

BISMARCK, St. Francois Co.
H. A. Schmelzer, F.

BLUE MOUND, Livingston Co.
W. H. Marker, F.

BOONVILLE, Cooper Co.
E. F. Achle, F.
H. M. Clark, F.
T. S. Dunnica, L.
A. D. Howard, F.
W. R. Hutchison, F.
G. W. McFarland, F.
McMillan Bros., F.
Irving Mack, F.
R. R. Rogers, F.
J. L. Stephens, F. & L.
R. W. Whitlow, F.

BOWLING GREEN, Pike Co.
J. J. Basye, F.
S. P. Griffert, F.
V. Pugh, F.
H. S. Smith, F. & L.
George C. Wise, F. & L.

BRECKENRIDGE, Caldwell Co.
J. F. Anderson, F.
J. G. Huson, F.
J. W. Plumb, F.
Plumb & Richardson, F.
N. L. Trosper, F.

BRIDGEPORT, Warren Co.
C. H. Kessler, F.

BRIDGETON, St. Louis Co.
R. M. Tancil, F.

BROOKFIELD, Linn Co.
E. F. Bennett, A. F. & L.
George J. Creiner, F.
Bettleheim & Kerr, F.
Joseph Brown, F.
W. W. Hicks, F.
A. D. Scott, L.
W. T. Snow, F.

BROWNSVILLE, Saline Co.
John L. Ferguson, F.
R. L. Furguson, F.
C. M. Kelley, F.
Vaughn & Thorn, F.

BRUNSWICK, Chariton Co.
Thomas J. Beasley, F.
Louis Beucke, F.
J. N. Coudrey, F. & L.
J. Kidson, F.
Jacob Reiman, F.
Plunkett & Knappenberger, F.

BUCKLIN, Linn Co.
W. Edwards, F.

BUNCETON, Cooper Co.
H. M. Withers, F.

BUTLER, Bates Co.
R. G. Hartwell, F.
F. V. Holloway, F. & L.
D. W. Snyder, A. & F.

CAINSVILLE, Harrison Co.
L. H. Oxford, F.

CALIFORNIA, Moniteau Co.
W. M. Barnhill, F.
J. M. Hardy, F.
G. A. Miller, F.
Moore & Williams, F.
Owens & Wood, F.
J. M. Williams, F.

CAMBRIDGE, Saline Co.
Lee Hughes, F.
M. T. Powell, L.

CAMDEN POINT, Platte Co.
Fielding Burns, L.

CAMERON, Clinton Co.
Bandle & Son, F.
J. E. Conklin, A.
S. S. Hare, F.
J. W. Lancaster, F.
Z. Provost, F.
E. J. Smith, F.

CAMERON JUNCTION, Clinton Co.
George Duncan, F.

CANTON, Lewis Co.
J. W. Barrett, F.
C. G. Downing, F.
Thomas W. Furlong, F.
J. M. James, F.
T. Lillard, F.
Wm. A. McKim, F.

Missouri.

CAPE GIRARDEAU, Cape Girardeau Co.
John Albert, L.
J. & S. Albert, F.
Filburn & Ivers, F.
N. Winterich, L.

CARROLLTON, Carroll Co.
A. C. Blackwell, L.
W. E. Briscoe, F.
Briscoe & Houston, F.
John W. Cole, L.
A. M. Glick, F.
J. G. Houston, F.
Richard Jackson, F.
R. Lemons, F.
T. L. Montgomery, F.
Chauncey Scott, F.
J. W. Sebree, F.
Sebree & Cunningham, F.

CARTHAGE, Jasper Co.
Dwight S. Chase, L.
M. L. Brown, F.
A. E. Gregory, F.
Charles Rivers, F.
A. W. Rogers, F.
Thomas B. Tuttle, A. & F.

CENTRALIA, Boone Co.
S. W. Early, F.
G. W. Hall, F.

CHARLESTON, Mississippi Co.
J. H. Bethune, F.
James M. Brown, F.
J. W. Parks, F.

CHILHOWEE, Johnson Co.
R. W. Asken, F.
J. W. Woolf, F.

CHILLICOTHE, Livingston Co.
Ben. F. Berry, F.
D. W. C. Edgerton, F.
C. W. Kirk, F.
W. F. Mecum, F.
Fred. W. Trent, F.
Samuel Shook, F. & L.
Shook & Pottle, F.

CLARKSVILLE, Pike Co.
Charles E. Carroll, F. & L.
J. A. Manns, F.

CLARKTON, Dunklin Co.
Baldwin & Stokes, F.

CLIFTON HILLS, Chariton Co.
T. Knox, F.

CLINTON, Henry Co.
James A. Austie, L.
Theo. W. Collins, F.
Collins & Briggs, F.
George S. Ellis, F.
John W. Fike, F.
Snyder & De La Vergne, F.

COATSVILLE, Schuyler Co.
E. Holt, F.

COFFEESBURGH, Daviess Co.
F. Williams, F.

COLOMA, Carroll Co.
Charles W. Nuss, F.

COLUMBIA, Boone Co.
E. L. Dimmitt, F.
J. S. Dorsey, L.
E. W. Herndon, F.
L. K. Hutchison, A.
H. B. Lonsdale, F. & L.
Fred. Parnell, F.
J. E. Robinson, F.
J. R. Shields, L.
Irvin Switzler, F.
C. C. Willis, F.

CONCORDIA, Lafayette Co.
Emil F. Ninas, F.

CRAIG, Holt Co.
W. S. Horrs, F.

CUBA, Crawford Co.
J. R. Blankinship, F.

DALTON, Chariton Co.
Edwin W. Price, L.

DE SOTO, Jefferson Co.
A. M. Baker, F. & L.
A. M. Tyler, F.

DE WITT, Carroll Co.
J. B. Hammer, F.
W. J. Hollis, F.

DEXTER CITY, Stoddard Co.
A. C. Carter, L.

DIXON, Pulaski Co.
J. M. Jones, F.

EDINA, Knox Co.
S. Ennis, F.
Ennis & Cottle, L.
P. B. Linville, F.
Linville & Brown, F.
B. Rhodes, F.

ELDORADO, Clarke Co.
J. F. Murphy, F.

Missouri.

ELMWOOD, Saline Co.
F. W. Hancock, F.
C. M. Pinkerton, F.

FARMINGTON, St. Francois Co.
W. W. O'Neal, F.
O'Neal & Wonderly, F.
F. H. Wonderly, F.
Weber & Wonderly, F.

FAYETTE, Howard Co.
H. L. Brown, F.
F. M. Hendrix, L.
B. McCreary, F.
Payne & Williams, F.
R. H. Smith, F.

FAYETTEVILLE, Johnson Co.
Oates Wesley, F.

FLORIDA, Monroe Co.
W. H. Benson, F.

FOX, Ray Co.
Wm. Russell, F.

FRANKFORD, Pike Co.
J. D. Pitt, F.
J. A. Sinclair, F.

FREDERICKTOWN, Madison Co.
N. J. Berryman, F.
Geo. P. Hazlinger, F.
James H. Miller, F.

FULTON, Callaway Co.
S. L. Dedman, F.
A. A. Maerz, F.
J. A. Moore, F.
D. Nolley, F.
F. S. Poston, F. & L.
W. W. Tuttle, F.

GALLATIN, Daviess Co.
J. H. Brundage, F. & L.
W. D. Hamilton, F.
Joseph H. McGee, F.
D. Yates, F.

GILEAD, Lewis Co.
D. R. Shafer, F.

GLASGOW, Howard Co.
Thomas E. Birch, F.
George B. Harrison, F.
Thomas W. Morehead, F.
Thompson & Dunnica, F.
D. L. Stevenson, F.

GLENWOOD, Schuyler Co
G. D. Gray, F.

GRAHAM, Nodaway Co.
R. J. Rea, F.

GRANBY, Newton Co.
A. G. Reaves, F.

GRANT CITY, Worth Co.
J. T. Cornell, L.
A. W. Kelso, F.
A. G. Lucas, F.

GRANVILLE, Monroe Co.
W. Grant, F.
J. A. Jackson, F.

GREEN CASTLE, Sullivan Co.
J. M. McElhiney, F.

GREENFIELD, Dade Co.
John A. Ready, F.

GREEN RIDGE, Pettis Co.
G. B. Koyl, F.

HAGER'S GROVE, Shelby Co.
R. O. McCrouskey, F.

HAMILTON, Caldwell Co.
Houston & Spratt, F.
S. P. Johnson, F.
F. J. Knight, F.
Low & Dillay, F.
R. P. Lukins, F.
H. W. Markham, F.
M. W. Reed, F.

HANNIBAL, Marion Co.
L. S. Allen, A.
J. F. Barde & Co., A., F. & L.
L. L. Brittingham, F.
Carstarphen & Crane, F. & L.
W. R. Gannaway, F.
F. W. Green, A.
J. F. Hawkens, F.
John T. Holme, F.
Charles McCormic, F. & L.
D. L. Myers, F.
J. P. Richards, F.
Adam Theis, F. & L.

HARRISBURG, Boone Co.
R. M. Wilson, F.

HARRISONVILLE, Cass Co.
W. H. Barrett, F.
F. M. Cummings, F.
Higgins & Allen, F.
A. S. McCulloh, F.

HERMAN, Gasconade Co.
R. E. Kesler, F.

Missouri.

HIGGINSVILLE, Jackson Co.
Charles Hoefer, F.

HOLDEN, Johnson Co.
George D. Carpenter, A., F. & L.
Carpenter & Plumb, F.
F. B. Hawes, F.
W. C. Smith, F.
W. Snyder, F.

HOLSTEIN, Warren Co.
J. A. Ruge, L.

HOLT, Clay Co.
D. W. C. Towne, F.

HOPKINS, Nodaway Co.
C. F. Olmstead, F.

HOUSTONIA, Pettis Co.
C. B. Merris, F.

HUNNEWELL, Shelby Co.
Eli Skinner, F.

HUNTSVILLE, Randolph Co.
George W. Keebaugh, F.
T. B. Minor, F. & L.
R. H. Stevens, F.

INDEPENDENCE, Jackson Co.
O. P. Bryant, F.
G. W. & R. P. Gates, F.
W. Z. Hickman, F.
George Hinters, F.
Peter Hinters, F.
Wm. McCoy, F.
E. J. Nickerson, L.
Horace Sheely, A. & F.

IRONTON, Iron Co.
D. B. Casteel, A. & L.
Franz Dinger, F.
J. W. Gideon, F.
Lindsay & Casteel, F.

JAMESON, Daviess Co.
R. T. Risley, F.

JEFFERSON CITY, Cole Co.
O. G. Burch, A., F. & L.
N. C. Burch & Bro., F.
Chappell & Miller, F.
S. W. Cox, F.
J. P. Fromme, Jr., F.
J. H. Green, F.
C. J. Gundelfinger & Co., F.
George F. Kuenzle, F.
F. A. Nitchy, F.
Francis Roer, F. & L.
B. F. Stewart, F.
A. B. Thornton, F.
P. H. White, F.

JOPLIN CITY, Jasper Co.
George M. Pinkham, L.

KAHOKA, Clark Co.
N. D. Bangs, F.
A. Clayton, F.

KANSAS CITY, Jackson Co.
Frank J. Baird, F. & L.
F. H. Benson & Sons, F.
John H. Brown, F.
Walter Buckner, F. & L.
J. S. Caulkins, F. & L.
P. Dedrick, L.
P. Doppler, L.
W. L. Ellison & Co., A., F. & L.
Ferree & Myers, F.
J. B. Flannery, F. & L.
Jonathan Ford, F. & L.
Grant & Long, F. & L.
Hall & Ferguson, F.
S. H. Kinney, F.
A. T. Litchfield, L.
A. M. Millspaugh, A.
S. W. Salisbury, F.
Shackelford & Miller, A.
Williamson & Geronld, A.
Wilson & Dowry, F.

KEYTESVILLE, Chariton Co.
D. Sheckles, F.
T. W. Vandiver, F.
N. Veutch, Jr., F.

KIDDER, Caldwell Co.
M. H. Lacey, F.
E. D. Sackett, F.

KINGSTON, Caldwell Co.
M. Buchanan, F.
W. McAfee, F.

KINGSVILLE, Johnson Co.
C. W. Moss, F.

KIRKSVILLE, Adair Co.
J. H. Maxwell, F.
T. J. Maxwell, F.
S. P. Mosher, F.
J. C. Thatcher, F.

KNOBNOSTER, Johnson Co.
J. M. Cary, F.
D. D. Everhart, F.
B. R. Tompkins, F.
A. E. Weldman, F.

LA BELLE, Lewis Co.
J. A. Leland, F.

LACLEDE, Linn Co.
G. W. Foreman, F.
Z. F. Standley, F.

Missouri.

LAGRANGE, Lewis Co.
George W. Connell, F.
Leonidas Hagood, F.
Thomas Pryce, F.
Joseph Stahl, F.
R. M. Wallace, F.

LAMAR, Barton Co.
Charles H. Brown & Co., F.
W. J. Miller, F.
R. B. Robinson, F.

LAMONTE, Pettis Co
J. W. Baldwin, F.
W. A. Ewing, F.

LATHROP, Clinton Co.
Fred. Edwards, F.

LEBANON, Laclede Co.
Erwin Ellis, F.
G. H. Greenleaf, F.

LEES SUMMIT, Jackson Co.
Collins & Anderson, F.

LEXINGTON, Lafayette Co.
Moses Chapman, L.
A. W. Hutchins, F. & L.
Thomas Standish, F.
R. Trotter, F.
Thomas B. Wallace, F.
Edward Winsor, L.
E. Winsor & Son, F.
George Withers, F.

LIBERTY, Clay Co.
W. M. Burris, Jr., F.
John T. Chandler, F.
James E. Lincoln, F.
D. M. Morris, F.
James M. Sandusky, F.
H. F. Simrall, F.

LINDLEY, Grundy Co.
F. M. Briukley, F.

LINNEUS, Linn Co.
H. W. Elliot, F.
F. W. Powers, F.

LOST BRANCH, Lincoln Co.
B. F. Rood, F.

LOUISIANA, Pike Co.
W. H. Anderson, F.
O. C. Bryson, F. & L.
G. B. Carstarphen, F.
W. C. Green, A.
C. Horton, F.
Samuel Ken, F.
A. L. Loucks, F.
J. J. Marshall, F.
Wiseman Bros., F. & L.

MACON, Macon Co.
C. R. Barclay, F.
T. S. Beder, F.
M. L. Brown, F.
James R. Forbes, F.
J. H. Focht, F.
J. M. Holman, F.
J. L. Lyons, F.
F. H. Murphy, F.
S. R. Ormsby, F.
D. H. Payson, F. & L.
B. Powell, F.
Ira Prosser, F.
John H. Sherratt, F.
L. S. Smothers, F.
S. B. Waggoner, F.
Waggoner & Hoire, F.
L. P. Wooldridge, F.
T. B. Wooldridge, F.
Wooldridge & Feagans, F.

MALTA BEND, Saline Co.
W. Curp, F.

MARBLE HILL, Bollinger Co.
Sutherlin & Wilson, F.

MARLIN, Pettis Co.
E. K. Porter, F.

MARSHALL, Saline Co.
James R. Berryman, F.
Cordell & Montague, F.
Reid & Boutright, F.
Jacob Vandyke, F.

MARSHFIELD, Webster Co.
Wm. H Dalton, F.
L. B Farrar, F.
James H. Thompson, F.

MARTINSBURGH, Audrain Co.
G. A. Burwell, F.

MARYVILLE, Nodaway Co.
C. W. Allen, F.
E. L. Carleton, F.
W. H. Herbert, F.
Thomas J. Phipps, F.
H. E. Robinson, F. & L.
W. Swayze, F.

MAYSVILLE, De Kalb Co.
J. C. Miller, F.
T. B. Miller, F.

MAYVIEW, Lafayette Co.
A. B. Mathews, F.

MEADVILLE, Linn Co.
L. G. Plank, F.

Missouri.

MEMPHIS, Scotland Co.
A. B. Bailey, F.
John W. Barnes, F.
G. D. Dawson, F.
J. L. Downing, F.
W. D. Hudson, F.
A. V. Leslie, F.
John T. Mackey, F.
T. W. Messner, F.

MEXICO, Audrain Co.
C. W. Baker, A., F. & L.
W. H. Barton, L.
S. W. Bickley, F.
H. R. Clark, F.
J. W. Daniel, F.
W. L. Fowles, L.
D. Henderson, A.
S. F. Hisey, F.
J. J. Hough, F.
D. R. Shea, L.
Shea & Barton, A., F. & L.
J. H. Shoots, F.
J. R. Williams, F.

MIAMI, Saline Co.
Eakin & Hammer, F.
L. W. Haynie, L.
J. J. Little, F.

MIDDLETOWN, Montgomery Co.
L. Alwards, F.

MILAN, Sullivan Co.
D. Biteler, F.

MINE LA MOTTE, Madison Co.
Ben. Coleman, A. & L.

MINERAL POINT, Washington Co.
J. P. Richardson, F.

MISSOURI CITY, Clay Co.
A. P. Gaus, F.

MOBERLY, Randolph Co.
B. G. Bruce, F.
C. F. Campbell, L.
L. L. Kennepp, F.
Charles Knight, A.
Charles Myer, A.
C. B. Kodes, A., F. & L.
Rodes & Myers, F.
T. P. Rubey, L.
J. G. Singleton, F.

MONROE CITY, Monroe Co.
Ben. C. Bishop, F.
J. C. Piersol, F.

MONTGOMERY, Montgomery Co.
P. M. Conklin, F.
H. C. Lewis, F.
James L. Payne, F.
W. A. Willey, F.

MOUND CITY, Holt Co.
M. Strickler, F.
D. W. Thuma, F.

MYERS, Howard Co.
W. H. Adams, F.

NEOSHO, Newton Co.
J. M. Lacy, F.
P. P. Smith, F.
B. S. Wilson, F. & L.

NETTLETON, Caldwell Co.
J. McMillan, F.

NEVADA, Vernon Co.
C. W. Givens, F.
C. O. Graves, F.

NEWARK, Knox Co.
W. D. Tucker, F.

NEW CAMBRIA, Macon Co.
E. A. Fletcher, F.

NEW FLORENCE, Montgomery Co.
R. H. Mansfield, F.

NEW FRANKFORT, Saline Co.
John Keppler, F.

NEW LONDON, Ralls Co.
V. Pugh, F.

NORBONNE, Carroll Co.
R. W. Forrest, F.
R. S. Laxler, F.

OSBORN, De Kalb Co.
B. J. Casteel, F.
S. Miles, F.
George W. White, F.

OTTERVILLE, Cooper Co.
W. J. Boucher, F.
T. J. Small, F.

PACIFIC, Franklin Co.
J. A. & N. A. Crouch, F.
D. L. DeLand, F.
J. J. Kegarice, F.
J. A. Mantor, A.
J. G. Platner, F.

PALMYRA, Marion Co.
John Baum, F.

Missouri.

Baum & Traber, F.
J. H. Douglass, F.
Thomas E. Hatcher, F.
A. D. Sprague, F.
H. H. Winchell, F.

PARIS, Monroe Co.
W. W. McCann, F.
McNutt & Moss, F.
T. T. Rodes, F.
T. H. Rubey, F. & L.

PERRYVILLE, Perry Co.
P. Bury, F.
James T. Greenwell, F
H. G. Kiesh r, F.
C. A. Weber, L.

PHELPS CITY, Atchison Co.
Osborn & Marshall, F.

PHILADELPHIA, Marion Co.
E. Lake, F.
M. Yates, F.

PIERCE CITY, Lawrence Co.
L. L. L. Allen, F.

PLATTE CITY, Platte Co.
Woodson & Wells, F.

PLATTSBURGH, Clinton Co.
W. P. Hooper, F.
W. A. Marsh, F.
O. Martin, F.
Porter & Funhouser, F.
E. W. Turner, F.
J. Steel, F.

PLEASANT HILL, Cass Co.
James Allen, L.
T. J. Berry, F.
Henry Cordell, F.
J. D. Fleming, F.
Fleming & Hendrix, F.
F. W. Little & Co., F.
P. & M. Mahan, F.
N. W. Taylor, A.

POLO, Caldwell Co.
W. M. Hunt, F.

PRINCETON, Mercer Co.
W. M. Gerhart, F.
E. D. Giles, F.
J. M. Johnson, F.
Wm. Speer, F.

QUEEN CITY, Schuyler Co.
L. Sanderson, F.
B. F. Winkie, F.

QUITMAN, Nodaway Co.
J. W. Horr, F.
J. W. Shore, F.

RAYMORE, Cass Co
N. E. Henelson, F.
J. A. Laughlin, F.

ROCHEPORT, Boone Co.
C. G. Hubbell, F.
W. S. Woods, F.

ROCKPORT, Atchison Co.
J. D. Dopf, F.
T. C. Gilford, F.
P. R. Wagor, F.
W. H. Wood, F.

RICHMOND, Ray Co.
E. F. Estab, F.
C. T. Garner, F.
C. T Garner & Son, F.
McGee & Harris, F.
John T. Quirk, F.

ROLLA, Phelps Co.
A. Corse, F.
J. S. French, F.
C. H. Frost, A. & F.
C. Roehm, L.

RUSHVILLE, Buchanan Co.
D. M. Brown, F.

ST. CHARLES, St. Charles Co.
Joseph H. Alexander, F.
Gustav Bruere, L.
Charles Dandt, F.
C. A. French, A.
Jas. C. Holmes, F.
J. A. Kellar, F.
Robert F. Luckett, F.
T. W. McGuire, F.
George H. Senden, L.

ST. GENEVIEVE, St. Genevieve Co.
J. A. Ernst, L.

ST. JOSEPH, Buchanan Co.
M. P. Abbott, L.
Albin & Beach, F. & L.
A. S. Brooks, L.
H. Brunsing, L.
H. C. Cockrill, A., F. & L.
Enos Craig, A.
Dunn & Garland, A.
C. H. Foote, F.
E. Foote, Jr., F.
Carl Fuelling, L.
T. George, F.

Missouri.

A. P. Goff, F.
F. R. Hanna, F.
J. L. Hanna, A., F. & L.
A. Kirkpatrick, F.
George H. Koch, F.
J. B. Laughlin, A. & L.
J. H. Lewis, F. & L.
Monroe & Waddell, F.
J. W. Newcomb, F.
Nicely & Lewis, F.
E. Ray, F.
Richardson & Corby, L.
J. F. Riggs, F.
H. A. Russell, A.
Julius Schmidt, L.
J. A. Tinkham, F.
John E. Wade, F.
D. P. Wallingford, F.
Charles West, F.
Jeff Williams, F. & L.
C. L. Wilson, F.
P. V. Wise, F.

ST. LOUIS, St. Louis Co.
E. P. Alexander, A.
R. H. Allison, L.
Wm. P. Ames, L.
B. C. Barnum, F.
W. Bascome, F. & M.
Bentley & McFarland, F. & M.
W. H. Benton, L.
P. H. Biernan, L.
D. J. Blanke & Co., F.
Frank Block, L.
H. M. Blossom & Co., A., F. & M.
H. T. Bodley & Co., F. & M.
D. R. Boogher, L.
Wm. Bowen, F. & M.
Bowen & Andrews, F. & M.
Wm. A. Brawner, L.
M. Buckner, L.
George D. Capen, F. & M.
C. C. Carroll, Jr., F. & M.
E. H. Coffin, A.
F. M. Colburn, A.
Martin Collins, F. & M.
W. P. Connor, A.
J. A. Cotton, A.
James E. Cowan, F. & M.
Crammer & Bollin, F.
George T. Cram, F.
A. Y. Cross, L.
Delafield & Snow, A., F. & M.
R. O. Drummond, L.
A. Durban, L.
John Eschmann, L.
Wm. Flannelly, A.
A. Flansburry, A.
John D. Finney & Co., F.
Louis Fischer, L.
Josiah Fogg, F.
Edwin Fowler, L.
J. H. Fuchs, A. & L.
C. C. Gardiner, L. & S. B.
J. W. Godfrey, L.
Gray & Hutzler, A. & F.
C. N. Hammond, A.
R. M Hammond, A.
J. Q. Hart, L.
E. D. Hastings, A. & L.
P. J. Hendgen, A. & L.
H. Hiemenz, F.
Wm. L. Hill, L.
F. E. Hoffman, F.
Hough, Bartlett & Miller, A., F. & M.
Howe, Carroll & Powell, A., F. & M.
G. H. Huntington, A.
Lewis Hutzler, L.
Monte Hutzler, F.
E. D. Jones, F.
J. W. Jordon, A. & L.
W. R. Kerr & Co., F. & M
Ben Kimball, F. & M.
L. L. & Moses King, A., F. & M.
S. H. Knight, A.
W. Langeheineken, F.
W. S. Larrabee, F.
Leger & Smith, F.
J. B. S. Lemoine, F. & M.
Lockwood & Nisbet, F.
W. H. Markham, F. & M.
H. C. Mead, A. & L.
Werner Meyer, L.
Miltenberger & Robyn, A. & F.
S. M. Miller, A.
E. R. Moffat, A.
Mulford & McKenzie, A.
Munson & Lamb, F. & M.
A. R. & C. M. Newcomb, A. & L.
Soc Newman, F. & M.
Wm. A. Noyes, A., F. & M.
J. C. Nial, L.
W. H. Nichols, L.
H. N. Nisbet, L.
Ostrander & King, A
John L. Phillips, L.
J. D. Phillips, L.
H. W. Power, A. & L.
J. B. Pratt, A.
W. W. Price, F.
G. W. Quinn, F. & M.
F Raecke, F. & M.
J. Ravold, L.
M. Ravold, L.
E. F. Rehm, L.
J. Rick, L.
Archie Robinson, F. & M.
T. B. Rogers, L.
C. E. Ross, F. & M.
T. G. Russell, L.
W. T. Selby, L.
B. Sherman, L.
J. B. Slaughter, Jr., F.
Slaughter & Hirschbury, F.
J. H. Stickel, L.

Missouri.

A. B. Storms, F.
E. K. Symonds, L.
W. F. Taber, L.
T. M. Taylor, F.
R. C. Tevis, F. & M.
C. Thaw, L.
H. G. Thornton, L.
A. C. Truvis, F. & L.
J. R. Triplett, F. & M.
J. D Vanderford, L.
Isaac Weitch, F.
J. B. Whitehead & Co., A., F., M. & L.
C. Wieland, L.
W Willhouse, L.
C. B. Wilson, L.
J. M. Winkle, L.
Woods & Kennett, F. & M.
George L. Wright, A. & L.
Wurtzebach & Bauer, L.
Wm. Young, L.

ST. PETERS, St. Charles Co.
George Radell, F.

SALEM, Dent Co.
S. H. Sherlock, A. & L.

SALINE CITY, Saline Co.
J. P. Davis, F.

SALISBURY, Chariton Co.
H. C. Minter, F.
W. S. Stockwell, F.

SANTA FE, Monroe Co.
E. A. Goodrich, F.

SAVANNAH, Andrew Co.
George T. Bryan, F.
W. F. Ford, F.
L. C. Stiles, F. & L.
John H. Tyner, F.

SEDALIA, Pettis Co.
J. F. Chambers, F.
S. C. Fuller, F.
J. H. Gest, A. & F.
B. H. Ingram, F. & L.
H. N. Knapp, F.
J. H. Looney, F.
Major & Looney, F.
W. J. Maltby, F.
M. M. Pritchard, A.
W. H. Ross, F.
A. B. Thomas, F. & L.
Zener Bros., A., F. & L.

SHELBINA, Shelby Co.
C. G Brown, F.
George Carey, F.
Smith & Chandler, F.
D. Taylor, F.
N. S. Topping, F.
Towson Bros., F.

SHELBYVILLE, Shelby Co
C. A. Benjamin, F.
H. B. Dines, F.

SIBLEY, Jackson Co.
H. H. Hughes, F.

SPICKARDSVILLE, Grundy Co.
E. H. Steckman, F.

SPRINGFIELD, Green Co.
Fred Backrow, L.
Crane & Teed, A. & F.
H. Fletcher, F.
J. T. Hubbard, F.
C. F. Leavitt, F. & L.
J. W. McColloh, L.
J. N. Miller, F.
Miller & Lockett, F. & L.
L. A. Newton, F. & L.
B. F. Partridge, F. & L.
Worth & Lord, F. & L.

STEELVILLE, Crawford Co.
Anderson & Bedison, L.

STEWARTSVILLE, De Kalb Co.
F. Ellis, F.
O. G. McDonald, F.

STOUTSVILLE, Monroe Co
H. W. Peak, F.

STURGEON, Boone Co.
D. S. Mahan, F.

SYRACUSE, Morgan Co.
B. D. Bailey, F.
M. H. Woodfin, F. & L.

TIPTON, Moniteau Co.
J. M. Askin, F.
A. P. Espenschied, F.
J. K. Hazell F.
R. C. Walker, F.

TRENTON, Grundy Co.
W. W. Berry, F.
T. B. Harber & Son, F. & L.
N. Harty, F.
J. B. Huntingdon, F.
Kennedy & Harty, F.
F. W. Larven, F.
J. M. Leedy, F.
D. J. Livermore, F.

TROY, Lincoln Co.
J B. Allen, F.
Creech & Colbert, F.
W. Coose, F.
J. M. McLellan, F.
Norton & Ackerman, F.

Missouri.—Montana.—Nebraska.

UNIONVILLE, Putnam Co.
A. H. Sudgrove, F.

URICH, Henry Co.
J. F. Belomy, F.

UTICA, Livingston Co.
W. W. Watts, F. & L.

VANDALIA, Audrain Co.
J. M. Boyden, F.
S. P. Burrhus, F.

VINELAND, Jefferson Co.
V. A. Harlan, F.

WARRENSBURG, Johnson Co.
W. H. Anderson, F.
W. H. Bunn, F.
W. E. Crissey, F. & L.
B. R Lemmon, F. & A.
E. T. Pennington, A.
W. C. Rowland, F. & L.
W. F. Sharp, F.
E. H. Shotwell, F.
S. Sims, F.

WARRENTON, Warren Co.
L. S. Bailey, F.
D. Bockhorst, F.
J. F. Richner, F.
R. T. Stoneberge, F.

WASHINGTON, Franklin Co.
J. M. Beecher, F. & L.
E. M. Brasher, F.
Foss & Hagebusch, F.
W. H. Hagebusch, L.
L. Waltenburg, L.
L. Wehrmann, L.

WAVERLY, Lafayette Co.
D. M. Cushman, F.
A. T. Winsor, F.

WELLSVILLE, Montgomery Co.
J. L. Barker, F.
J. B. Clarkson, F.

WESTON, Platte Co.
Evans & Yocom, F.
J. J. Hitt, F. & L.
A. Kirkpatrick, F.
John T. Reynolds, F.
C. H. Willard, F.

WINSTONVILLE, Daviess Co
J. W. Black, F.

WINTHROP, Buchanan Co.
G. A. Hawley, F.

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MONTANA.

HELENA, Lewis and Clark Co.
Addoms & Carmichel, F.
D. H. Cuthbert, F.

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NEBRASKA.

ALEXANDRIA, Thayer Co.
Samuel J. Alexander, F.

ARAGO, Richardson Co.
G. F. Walther, F.

ASHLAND, Saunders Co.
H. A. Alden, F.
Fuller & Folsom, F.
C. A. Hayck, F.
T. B. Wilson, F.

BEATRICE, Gage Co.
R. L. Austin & Co., F.
John Eller, Jr., L.
I. Kline & Co. F.
D. M. Johnson, F.
Smith Bros., F.
Somers & Ellis, F.

BELL CREEK, Washington Co
W. J. Crane, F.

BELLEVUE, Sarpy Co.
H. T. Clark, F.

BENNETT, Lancaster Co.
J. R. Van Baskirk, F. S.

BLAIR, Washington Co.
Brainard & Perkins, F.
G. P. De Temple, F.
S. W. Osborn, F.
W. C. Walton, F.

BROWNVILLE, Nemaha Co
John L. Carson, F.
J. S. Church, L.
George S. Dunn, F.
W. H. Hoover, F.
A. W. Nickell, F.

CARLETON, Thayer Co
J. B. Skinner, F.

CENTRAL CITY, Merrick Co.
Wm. McEndree, F.
John Patterson, S.

Nebraska.

COLUMBUS, Platte Co.
J. G. Compton, F.
Leander Gerrard, F.
J. N. Lawson, F.
Speice & North, F.

CRETE, Saline Co.
J. A. Dougherty, F.
H. S. Fuller, F.
Wm. Herrfeldt, F.
J. A. Hann, S.
G. K. Mooney, F.
J. C. D. McDonald, F.
M. B. C. True, F.
F. T. Wing, L.

DAKOTA CITY, Dakota Co.
Wm. Adair, F.
J. P. Eckhart, F.

DAVID CITY, Butler Co.
C. C. Cook, S.

DECATUR, Burt Co.
Watson Parrish, F.

DE WITT, Saline Co.
O. W. Calbreath, F.
John B. Kesterson, F. S.

EDGAR, Clay Co.
S. T. Caldwell & Co., F.

EXETER, Fillmore Co.
J. W. Dolan, F.

FAIRBURY, Jefferson Co.
Wm. P. Freeman, F.
George Cross, F.
B. L. Purdy, F. S.

FAIRFIELD, Clay Co.
J. W. Small, L.

FAIRMONT, Fillmore Co.
W. R. Gaylord, F.
H. G. Bliss, F. S.

FALLS CITY, Richardson Co.
E. R. Fulton, F.
S. A. Fulton, F. & L.
J. D. Gilman, F.

FIRTH, Lancaster Co.
George W. Beams, F.

FREMONT, Dodge Co.
E. A. Blunck, F.
G. W. R. Dorsey, F. & L.
W. C. Ghost, F. & L.
L. D. Richards, F.
Richards & Ghost, F.

FRIENDVILLE, Saline Co.
Douglass & Jack, F.

GIBBON, Buffalo Co.
J. E. Kelsey, F.

GRAND ISLAND, Hall Co.
O. A. Abbott, F. & L.
W. C. Buderus, F.
E. V Clark, F.
Smith & Hays, S.
S. D. Rannalls, F.
John Wallichs F.

HARVARD, Clay Co.
T. A. Barbour, F.
E. P Burnett, L.

HASTINGS, Adams Co.
A. Berg, F.
J. H. Darnell, F.
J. James, F S.
F S. Wells, F.
G. F. Work, F.

HEBRON, Thayer Co.
E B. Appelget F.
W. J. Thompson, L.

HOOPER, Dodge Co.
G W. Pugh, F.

HUMBOLDT, Richardson Co.
H. T. Hull F.
R. S. Maloney Jr., F.

JUNIATA, Adams Co.
Bowen & Laird F.

KEARNEY, Buffalo Co.
H. C. Andrews, F.
Barod & Cunningham, F.
N. H. Hemmiss, F.
Hemmiss & Calkins, F.
S. S. St. John, F. & L.
S. W. Switzer, F.

LA PORTE, Wayne Co.
Solon Bevins, F.

LINCOLN, Lancaster Co.
G. S. Alexander, F.
C. T. Boggs, F.
Boggs & Shepherd, F.
B. F. Fisher, F., L. & A.
J. S. Gregory, F.
J. F. Lansing, F.
McMurtry & Gregory, F.
R. P. Miller, A.
A. L. Munson, F.
A. C. Ricketts, F.
A. C. Zeimer, A.

NEBRASKA CITY, Otoe Co.
David Brown, F. & L.
William Fulton, F. & L.
M. M. Hamlin, F. & A.
N. S. Harding, F.

Nebraska.

J. J. Hockstetler, F.
D. S. Jackson, F.
J. F. Kinney, G. A.
Julian Metcalf, F.
Stout & Morehouse, F.

NORFOLK, Madison Co.
J. & C. P. Mathewson, F.

NORTH PLATTE, Lincoln Co.
T. J. Foley, S.

OMAHA, Douglas Co.
C. J. Barber, F.
W. R. Bowen, L.
Charles W. Burlingame, G. A.
C. K. Coutant, F.
W. N. Crain, L.
H. P. Denel, A.
T. A. Entricken, A.
French & McKoon, F. & A.
W. J. Hahn, L.
A. D. Jones, F.
F. E. Moores, A.
Murphy & Lovett, F.
A. S. Ostrom, F.
S. B. Reed, L.
T. W. T. Richards, L.
M. R. Risdon, F.
C. R Squires, L.
S. A. Taylor & Co., F.
G. C. Towle, F.
A. Weiss, F.
H. W. Yates, P., L. & A.

PALMYRA, Otoe Co.
R. M. Taggert, F.

PAPILLION, Sarpy Co.
G. W. D. Reynolds, F.
A. M. Robbins, F.
O. W. Royce, F.

PAWNEE CITY, Pawnee Co.
D. D. Davis, F.
J. L. Marshall, F. S.

PERU, Nemaha Co.
P. M. Martin, F.
D. S. Randol, F.

PLATTSMOUTH, Cass Co.
H. E. Palmer, F.
B. F. Spurlock, L.
H. J. Streight, F.
D. H. Wheeler & Co., F.

PLUM CREEK, Dawson Co.
R. F. James, F.

RULO, Richardson Co.
George D. Kirk, F.

ST. CHARLES, Cuming Co.
Charles Scheuth, F

ST. HELENA, Cedar Co.
E. E. Otis, F.

SALEM, Richardson Co.
G. W. Pampel, F.

SCHUYLER, Colfax Co.
H. Holcomb, F.
B. W. Powell, F.
J. F. Sabota, F.
D. A. Van Antwerp, F. S.
G. H. Wells, S.

SEWARD, Seward Co.
C. W. Barkley, F. & L.
J. N. Edwards, F.
Norval Bros., F.

STANTON, Stanton Co.
S. L. Holman, F.

STERLING, Johnson Co
W. H. Payne, F.

SUTTON, Clay Co.
E. P. Burnett, F.
Martin Clark, F.

SYRACUSE, Otoe Co
S. C. Case, F
Morris Dennis, F.
W. B. Stone, F.

TABLE ROCK, Pawnee Co
J. I. Byrne, F.

TECUMSEH, Johnson Co.
F. M. Dininey F.
Russell & Holmes, F.
J. J. Taylor, F.
C. Woodley, F.

TEKAMAH, Burt Co.
R. B. Daley, S.
M. R. Hopewell, F.
F. M. Johnson, F.

WAUHOO, Saunders Co.
Henry Anderson, F.
F. M. Stratton, F.
Williams & Lyle, F.

WEST POINT, Cuming Co.
R. F. Stevenson, F.
E. K. Valentine, F.

WILBER, Saline Co.
John Dwyer, F

WISNER, Cuming Co.
C. C. McNish, F.
R. J. Silliman F.

Nebraska.—Nevada.—New Hampshire.

YANKTON, D.T. (for Cedar Co., Nebraska.)
G. W. Roberts, F.

YORK, York Co.
F. A. Bidwell, F.

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NEVADA.

AURORA, Esmeralda Co.
A. L. Greely, F.
W. H. Hall, F.

AUSTIN, Lander Co.
A. Nichols, F.
Smith & Starratt, F.

CARSON CITY, Ormsby Co.
James Frazer, F.
Kelley & Hoffer, F., L. & B
Rice & Peters, F.

ELKO, Elko Co.
H. M. Grant, F
T. N. Stone, F.

EUREKA, Lander Co
Paxton & Co., F.

GENOA, Douglas Co.
Fred. Furth, F.

HAMILTON, White Pine Co.
J. T. Matthewson, F.

RENO, Washoe Co.
D. A. Bender & Co., F.
John C. Clowes, F. & L.
Jones & Kincaid, F.

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J. A. Brumsey, F.
W. B. Crane, L.
A. L. Edwards, L.
EDWARDS & MARTIN, F.
Joe Gruss, F. S

W. B. Hickcock, F. & L.
W. H. Hill, F. S.
G. W. Hopkins, F.
J. P. Martin, L.
W. H. Mills, F. & L.
John H. Mills, F.
S. A. Sargent, F. & L. S.

WADSWORTH, Washoe Co.
M. Raphael, F.

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E. M. Smith, F.

ALSTEAD, Cheshire Co.
A. R. Emerson, F

ALTON, Wayne Co.
A. O. Phillipps.
John W. Currin, F. & L.
Jeremiah Jones, F

AMHERST, Hillsborough Co.
Perley Dodge, F.
Charles Richardson, F.

ASHLAND, Grafton Co.
J. L. Wilson, F. S.
B. B. Worthen, F. & L. S.

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C. H. Horsford, L

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BRISTOL, Grafton Co.
Mason & Dearborn, F. & L.

CANDIA, Rockingham Co.
John H. Nutting, F. & L.

CHARLESTOWN, Sullivan Co.
George Olcott, F.
Benj. Whipple, L.

CLAREMONT, Sullivan Co
James Bullard, F. & L.
Wm. Clark, L.
Ira Colby, S.
A. H. Danforth, L.
C. O. Eastman, F., L. & A.
J. L. Farwell, L.
Thomas J. Harris, F. & L.
J. W. Pierce, L.
J. W. Robinson F. & L.
O. F. B. Waite, L.

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Jason H. Dudley, F.
O. P. Stacy, L.

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Judson G. Clark, L.
Frank H. Crepey, L.
S. & S. C. Eastman, F. & L.
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J. H. Gallinger, L.
C. L. Gilmore, A.
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Lyman Jackman & Co., F. & L.
J. E. Lang, F.
J. B. Marston, F.
Charles W. Moore, L.
Morrill & Danforth, F. & L.
Perkins & Ballard, F. & L.
A. C. Pierce, L.
A. J. Prescott, L.
Rufus P. Staniels, F. & L.
W. A. Stone, L.
J. S Thompson, L.

CONTOOCOOK, Merrimack Co
John F. Jones, F.

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W. F. Thompson, L.

CROYDON FLAT, Sullivan Co.
Daniel R. Hall, F

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J. R. Batchelder, L.
A. L. Jenness, L.

DERRY, Rockingham Co.
James Priest, L.
Rufus Tilton, L.

DERRY DEPOT, Rockingham Co
David Currier, F

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Everett O. Foss, F. & L.
Frank Freeman, F. & L.
E. A. Hall, L.
J. S. Hayes, L.
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Charles A. Tufts, F. & L.
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George W. Conant, F

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George A. Titcomb, L.
P. White, Jr., L
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Calvin B. Perry, F.

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J. B. Kirk, A.
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J. G. Whitcomb, L.

GREAT FALLS, Strafford Co
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E. A. Crawford, F. & L.
W. D. Knapp F. & L.
A. A. Perkins, L.
James G. Young, F., L & A.

GREENVILLE, Hillsborough Co.
James Taft, F

HANOVER, Grafton Co
Cornelius A. Field, F., M. & L.

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N. M. Swasey, F. & L.

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Leroy S. Stalbird, L.

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L. C. Doolittle, F.
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D. B. Silsby, L.
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Geo. F. Starkweather, F. & L.
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George R. Leavitt, L.
W. L. Melcher & Co., F. & M.
T. D. Somer, F.
Josiah R. White, L.

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S. C. Clark, F.
H. B. Quimby, F.

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Henry O. Kent, F., L. & L.

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O. D. Hildreth, F. & L.
Solon A. Peck, L.
John B. Pike, F. & L.
Otis S. Wright, F. & L.

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E. W. Farr, F.
J. L. Foster, L.

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Jonathan Smith, L.
Stearns & Eastman, A.
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R. W. Rollins, F.
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McKean & Andrews, F. & L.
Charles L. Meloon, L.
A. L. Pickett, L. & A.
George A. Ramsdell, L.
Caleb Richardson, F. & L.
M. D. Taylor, F.
J. H. Thurber, F. & L.
David F. Whittle, L.
Winch & Crowley, F. & L.
C. B. Wright, L.

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J. F. Smith, F.

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N. R. Derby, M. & F.
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Samuel E. Burr, F. & L.
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BRICKSBURG, Ocean Co.
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Fred. M. Marston, F.
J. W. Shinn, F.
G. H. Teller, L.

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BURLINGTON, Burlington Co.
H. S. Haines, F.

CAMDEN, Camden Co.
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Datus Drury, F.
Barton Lowe, L.
Thomas Merryweather, F.
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R. R. Miller, F. & L.
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James H. Stevens, F. & L.

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Ferdinand Meier, F.
Adam Reutinger, F.

CRANFORD, Union Co.
G. O. Totten, F.

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DOVER, Morris Co.
J. W. Condict, L.
D. A. Derry, F.
Gage & Jennings, F.
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W. S. Stevens, F.

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A. D. Burnet & Son, F.
Crane & Glasbey, F.
Egan & Ryan, F. & L.
E. R. Meeker, F.
B. Ogden & Son, F.
E. H. Ropes, F.
Wm. F. Van Deventer, F.
Daniel Wolfskiel, F.

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R. A. Gorham, F.
C. D. Kellogg, F.
J. H. Vandewater, L.
H. M. Willis, F.

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George G. Brower, F.

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O. P. Chamberlain, F.
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Henry M. Nevins, F.
William Segoine, F.

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Charles S. Joiner, F.

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M. H. Perrys, F.

HACKENSACK, Bergen Co
A. D. Campbell, F.
A. De Baun, F.
R. P. Terhune, F.
J. C. Van Horn, F., L. & A.
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Robert S. Price, F.

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G. Hauser, F. & L.
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T. W. Moeller, F.
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Charles Weber, F.
James H. Wilson, F.

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Samuel E. Rogers, F.

JERSEY CITY, Hudson Co.
Thomas Aldridge, F.
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Gardner & Gray, F.
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B. Janssen, B.
J. Cory Johnson, L.
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King & Bond, F.
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T. F. Lemassene, B.
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H. Stockel, B.
Theodore F. Thompson, B.
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W. N. Trusdell, L.
Vanderhoof & Ross, B.
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A. C. Westervelt, L.

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A. W. Mayo, F.
A. G. Ogilby, F.
Suydam & Dunham, F.
A. M. Way, F.

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H. S. Covill, F.

NEWTON, Sussex Co
Levi Adams, F.
O. S. Bonman, F.
Hiram C. Clark, F.
John J. Edwards, F.
Mattison & Curry, F.
F. W. Pearson, F.

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T. O. Ayres, F.
A. Baldwin, F.
Thomas G. French, F.
Hamilton & Wallis, F.
F. Long & Co., F.
W. E. Smith, F.
S. T. & C. A. Smith, F.

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H. C. Neer B.

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John Duffus, F.
Thomas Newell, F.
Richard Outwater, F.
John B. Pudney, F.

PATERSON, Passaic Co.
Isaac F. Boice, F.
R. W. Borden, F.
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A. A. Fonda, F.
Fonda & Hurley, F.
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S. A. McGregor, F.
J. A. Morrisse, F.
Bernard O'Neill, F.
Jacob M. Oatman, F.
P. Sandford, F.
Tunis Van Ideratine, F.

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C. L. Parker, F.

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RAHWAY, Union Co.
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E. T. Harris, F.
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J. Marsh, F.
Nicholas Mooney, F. & L.
Thorne & Weaver, F. & L.
W. E. Wells, F. & L.

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Corlies & Allaire, F.
C. D. WARNER, F. & L.
T. T. Wightman, F. & L.

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Joseph Janes, F.

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Chas. Ingersoll, F.
E. C. Hussey, F.

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John P. Moore, F.
Geo. R. Morrison, F.
Benj. B. Wood, F.

SOMERVILLE, Somerset Co.
CARMER & BRO., F. & L.
L. M. Codington, F. & L.
William S. Potter, F.

SOUTH AMBOY, Middlesex Co.
S. Cummings, B.
E. O. Howell, F.

SQUAN VILLAGE, Monmouth Co.
John W. Borden, F. & L.

STANHOPE, Sussex Co.
S. Mansfield, F.

SUMMIT, Union Co.
Archibald Gracie, F.

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Clark & Scudder, F.
P. M. Crozer, F.
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E. F. Woodruff, F.
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A. C. Yard, F.
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J. G. Morgan, F.
J. H. Symes, F.

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C. B. Bagster, F.

WARETOWN, Ocean Co.
James Edwards, F.

WASHINGTON, Warren Co.
Jos. Losey, F.
John F. Woodruff, F.

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Chas. P. Abbott, F.
E. Stokes, F.
S. Stokes, F.

WOODSTOWN, Salem Co.
Allen Fitcraft, F.

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R. H. Huntington, F. & L.
Ansel Penny, F.
J. W. Penney, F.
W. H. H. Taylor, L.

ADDISON, Steuben Co.
Geo. H. Hollis, F. & L.

AKRON, Erie Co.
Wm. N. Hoag, F.

ALBANY, Albany Co.
Cornelius H. Autwerp, F.
Thos. Austin, F.
Mrs. Sarah E. Ayers, L.
Wm. H. Baldwin, L.
Ensign D. Belden, L.
Hiram S. Blanchard, L.
M. V. B. Bull, L.
Geo. A. Burr, F.
Chas. G. Cook, F.
E. Wendell Crosby, F.
James F. Crosby, F.
George Cuyler, F.
Richard V. DeWitt, F.
George Feltham, L.
R. E. Ferry, L.
Stephen L. Foster, F.
Chas P. Grant, F.
Edward F. Hacket, L.
James Hendrick, F.
Amos T. Holmes, F.
Wm. Lacey, F.
Joseph W. Larcher, L.

New York.

Jacob Leonard, F.
John E. McElroy, F.
W. S. Manning, L.
Wm. T Mayer, F.
William Morgan, F.
Alfred H. Nye, L.
Geo. W. Pangburn, F.
Theo. Papen, F.
Geo. N. Reynolds, L.
N. Howard Reynolds, L.
Rufus Rose, F.
Edwin Safford, F.
Aaxander Sayles, L.
William Scott, F.
Chauncey S. Titus, F
Theo. Townsend, F.
Geo. S. True, L.
Lucien Tuffs, F.
G. H. Van Allen, F.
Richard Van Rensselaer, F.
G. Dudley Van Vliet, F.
E. P. Waterbury, L.
Stephen White Whitney, F
Thomas Williams, L.

ALBION, Orleans Co
Edward Cahorn, L.
Edwin Cahoon, F.
Lewis J. Cranall, F.
John H. Denis, F.
Moulton G. Farnam, F.
George Farnsworth, F.
Henry A. King, F.
Paul Pratt, F.
Chas. D. Ross F. & L
Edwin L. Wage, F.

AMENIA, Dutchess Co
Robert R. Thompson, F.

AMSTERDAM, Montgomery Co.
Lyman Bennett, F.
Seymour Birch, F.
David Cady, F.
Peter Creighton, F.
Byron J. Deggendorf, F.
Charles De Wolf, F.
James G. Deifendorf, F. & L.
G. o. H. Munson, F.
John D. Service, F.
James M. Schuler, F.
Thomas S. Stanley, L.

ANGELICA, Allegany Co.
John F. Weir, F.

ARGYLE, Washington Co.
Geo. D. Stewart, F.

ASTORIA, Queens Co
John Green, F.

ATHENS, Greene Co.
John Sanderson, F.

ATTICA, Wyoming Co.
Chas. B. Benedict, F.
James G. Dorrance, F.
Charles E. Loomis, F.
R. R. West, F.

AUBURN, Cayuga Co.
Dennis R. Alward, F. & L.
J. M. Austin, F.
John S. Clary, F. & L.
David B. Cooper, L.
P. F. Deering F.
W. H. Eddy, F. & L.
W. L. Heaslit, F.
James H. Hoskins, F.
A. W. Lawton, F. & L.
H. C. Mann, F.
L. C. Mann, F.
William H. Meaker, F.
J. E. Mosher, L.
Joseph Osborn, F.
Jay E. Storke, F.
W. B. Thorpe, L.
Edward H. Wellner, F.

AURORA, Cayuga Co.
Ebenezer W. Ames, F.

AUSABLE FALLS, Essex Co.
Sheriden E. McGowan, L.

AVON, Livingston Co.
John L. Burleigh, F.
George W. Swan, F.
J. D. Wager, L.

BABYLON, Suffolk Co.
Warren D. Lewis, F.

BAINBRIDGE, Chenango Co
W. H. Cannon, F.
Simeon W. Warren, F.

BALDWINSVILLE, Onondaga Co.
George Hall, F. & L.
William W. Sweetland, F.
E. Kirby West, F. & L.

BALSTON SPA, Saratoga Co.
George H. Barlow, L.
George R. Beach, F. & L.
George C. Beecher, F.
Merritt J. Esmound, L.
William Ingham, F.
M. F. Nixon, F.

BATAVIA, Genesee Co.
Homer Bostwick, F.
Orlo R. Clark, F.
M. O. Dennis, F.
Henry J. Ensign, F.

New York.

Charles E. Fish, F.
Frank M. Jameson, F.
Sidney Sherman, F.
James S. Stewart, F.
Henry F. Tarbox, F.
Eugene Wakeman, F.

BATH, Steuben Co.
Sebastian G. Lewis, F.
George A. Mann, F.
Zenas L. Parker, F.
Charles W. Stoaxe, L.
David M. Van Camp, F.
Manly T. Wagner, F.
B. C. Ward, F.
J. H. Young, L.

BELFAST, Allegany Co.
Thomas Miller, F.

BERGEN, Genesee Co.
Aaron Arnold, F.

BINGHAMPTON, Broome Co
John J. Babcock, F.
H. B. Ross, F. & L.
James B. Bowen, L.
John B. Bowen, F.
W. B. Cady, L.
Joseph B. Caffee, F.
W. Gus Chittenden, F.
W. H. Chittenden, L.
Hiram G. Clark, F.
Richard A. Ely, F.
Vincent Finch, L.
A. G. Fowler, L.
Thomas P Goodrich, L.
Lowell Harding, L.
Henry C. Hermans, L.
James T Mann, L.
Henry S. Monroe, F.
J. P. Morgan, F.
George Mowbry, L.
William R. Osborn, F.
Clinton F. Paige, F.
De Witt C. Vasburgh, F.

BLACK BROOK, Clinton Co.
Wilbur F. Cowlbeck, L.

BLAUVELTVILLE, Rockland Co
James H. Blauvelt, L.

BOONVILLE, Oneida Co.
B C. Tharratt, F.

BRASHER FALLS, St. Lawrence Co.
Henry F Taylor, F.

BREWSTER, Putnam Co.
Levi H. Roberts, F.

BROCKETT'S BRIDGE, Fulton Co.
Adderson Lamberson, F.

BROCKPORT, Monroe Co.
Thaddeus K. Burch, F. & L.
F J Conant, F.
W. S. Merritt, L.
George L. Stedman, F.
Chas. M. Winslow, F.

BROOKLYN, Kings Co.
Frederick Baker, F.
Abraham Barker, Jr., F.
H. B. Beecher, F.
Lucius Bell, L.
Seeley Benedict F.
Isaac F. Bissell, F.
John Burrill, F.
Joseph H. Burrill, F.
James D. Carroll, F.
Amzi Davenport, F.
Richard L. Delisser, F.
Samuel Delisser, F.
Geo. H. Gosman, F.
John N. Homans, F.
Henry A. Jones, L.
J. C. Kurtz, F.
James H. Langford, F.
R. P. Lethbridge, F.
Benj. Lewis, F.
Chas. B. Loomis, F.
John McCann, F.
Wm. Morgan, F.
Wm. F. Paye, F.
David S. Quimby, F.
Jacob A. Simonson, F.
A. B. Thorne, F.
Samuel Wright, L.

BUFFALO, Erie Co.
Chas. A. Armstrong, F
Alden Barker, L.
Levi M. Bean, L.
Henry A. Burrows, L.
Fred. L. A. Cady, F.
Hiram Chamberr, F.
Samuel G. Chard, F.
Seneca A. Clark, F.
F. A. Cook, F.
Townsend Davis, F.
S. P. Dorr F. & L.
Louis C. Duempelman, F.
Edson F. Emery, L.
S. M. Every, L.
A. A. Eustaphieve, F.
Henry M. Field, F.
Edmund P. Fish, F.
L. B. Fortier, F.
George P. Germain, F.
Walter J. Gibson, F.
M. W. Granger, L.
C. C. Greenwood, L.
Michael Hack, L.
Robert Hager, L.

New York.

Natl. Hall, L.
Edward S. Hawley, F.
Charles L. Hedge, F.
Stevenson Hume, F. & L.
Edwin S. King, L.
Wm. D. Lewis, F.
Wm. H. McGillivray, F.
George F. McKnight, F.
Alexander Martin, F.
Orrin C. Maynard, L.
Lucius W. Moody, L.
J. S. Moore, F.
Lewis S. Morgan, F.
Edward Penton, L.
Edward Pinner, F.
Wm. D. Robinson, F.
James W. Sanford, F.
James M. Showerman, L
Henry Sill, F.
Christopher Smith, F.
Edward B. Smith, F.
Henry T. Smith, F.
Philip Stellwagen, F.
George A. Stringer, F.
Steward E. Swan, L.
H. C. Walker, F.
Henry S. Walker, F.
W. J. Walker, L.
George J. White, L.
Michael Wiedrich, F.
Leonard Wilson, L.
R. W. Wolffsohn, L.
Claudius H. Wordsworth, F. & L.
Charles J. Worthington, F.

CAMBRIDGE, Washington Co.
Charles H. Carpenter, F.
Harvey Carpenter, F.
John W Eddy, F.
Jerome M. Hodge, F.
Arthur Mooney, F.
Jasper Vial, L.
C. F. Whitaker, F.
E. D. Whitaker, F.

CAMDEN, Oneida Co.
James H. Gamble, L.
Ralph L. Howell, F.
William H. Steele, F.
Spencer J Upson, F.

CAMILLUS, Onondaga Co.
Edwin R. Harmon, F.

CANAAN FOUR CORNERS, Columbia Co.
Rev. Henry Smith, L.

CANAJOHAIRE, Montgomery Co.
A. G. Richmond, F. & L.
Brown Stafford, F. & L.
Richard Stafford, F.
Charles W. Wheeler, L.

CANANDAIGUA, Ontario Co.
Elihu C. Church, F. & L.
Henry M. Field, F.
E. Ransom Page, F.
John W. Raines, Jr., F. & L.
Robert R. Sanger, L.
Henry F. Stark, F.
M. S. Wood, L.

CANASTOTA, Madison Co.
M. E. Barlow, F.
John H. Bell, F.
Henry C. Brown, L.
Fred. C. Fiske, F. & L.
Loring Fowler, F.

CANDOR, Tioga Co.
Nathan S. Dean, F.
Orlo F. Gilky, F.
George A. Matthews, F.

CANISTEO, Steuben Co.
Henry C. Beckwith, F.
Alonzo Bennett, F.

CANTON, St. Lawrence Co.
Harvey G. Chandler, F.
John B. Chandler, F.
Horace D. Elsworth, F.
Luther S. Goodno, F.
Duncan M. Robertson, F.
Robert H. Roulston, L.

CAPE VINCENT, Jefferson Co.
C. C. Brown, F.

CARMEL, Putnam Co.
Herman Best, F.

CARONA, Queens Co.
George Harris, Jr., F.

CARTHAGE, Jefferson Co.
Wesley Barr, F. & L.
William Carpenter, F.
John T. Connell, F.

CASTLETON, Rensselaer Co
Joel D. Smith, F.

CATSKILL, Greene Co.
David C. Hurlburt, L.
Samuel L. Penfield, F
C. B. Pinckney, F.
Edgar Russell, F.

CAZENOVIA, Madison Co.
Everett S. Card, L.
George W. Carpenter, F.
Clark W. Hatch, F. & L.
J. S. Malloy, F.
Henry B. Smith, F.

New York.

CENTREPORT, Suffolk Co.
Joseph Irwin, F.

CHAMPLAIN, Clinton Co.
James Averill, Jr., F. & L.

CHARLOTTE, Monroe Co.
John B. McMurrich, F.

CHATHAM FOUR CORNERS, Columbia Co.
Mills Atwood, F.

CHATHAM VILLAGE, Columbia Co.
J. Wesley Jones, F.
George H. Shinfelt, F.

CHITTENANGO, Madison Co.
Joseph J. L Baker, F.
B. C. Walrath, F.

CHURCHVILLE, Monroe Co.
Edward D. Pierson, F.

CLAYTON, Jefferson Co.
Amos Ellis, F.
Richard M. Esselstyne, F.

CLIFTON PARK, Saratoga Co.
John Peck, F.

CLIFTON SPRINGS, Ontario Co.
Edwin D. Copp, F.

CLINTON, Oneida Co.
Joseph S. Avery, F.
E. S. Williams, F.

CLYDE, Wayne Co.
George O. Baker, F.
J. Willis Hinman, F.
James L. Howard, L.
De Lancy Stow, F.

COBLESKILL, Schoharie Co.
Clauncy P. Bourne, F.
Stanton Courter, L.
Luther T. Fox, L.
D. Dewitt France, F.
Henry A. Jarvis, F.
Henry Keller, L.
John L. Osterhouse, F.
John M. Townsend, F.

COEYMANS, Albany Co.
John J. Colvin, F.

COHOES, Albany Co.
Allen A. Carpenter, F.
George F. Carter, F.
Thomas C. Carter, F.
William Conliss, F
William T. Dodge, F
Charles E. Lansing, F.
Myron C. Lansing, F.
Horace B. Silliman, F.

COLD SPRING, Putnam Co.
Charles H. Ferris, F.
Philemon Nichols, F.
Samuel J. Owen, F

COLTON, St. Lawrence Co.
Aikens Foster, F.
Richard P. Lindsay, F.

COOPERSTOWN, Otsego Co.
D. L. Birge, F. & L.
U. Birge, F. & L.
John B. Hooker, F. & L.
Henry A. Jarvis, L.
Frederick A. Lee, F.
Frederick G. Lee, F.
I. E. Sylvester, F.

CORNING, Steuben Co.
Chester S. Cole, F. & L.
Henry C. Higham, F.
Richard L. Hill, F.
Eugene Jaynes, F.
Charles H. Thompson, F. & L.
William Walker, F. & L.

CORNWELL, Orange Co.
Amos M. Hallett, F.

CORTLAND, Cortland Co.
Charles Foster, F.
H. J. Messenger, F.
James A. Nixon, F. & L.
Isaac M. Seaman, F.
Theo. Stevenson, F. & L.

COVENTRY, Chenango Co
George D. Gould, F.

COXSACKIE, Greene Co.
Hiram Brown, F.
Levi Freligh, F

CROWN POINT, Essex Co.
George Page, F.

CUBA, Allegany Co.
Edwin S. Bruce, F.

DANSVILLE, Livingston Co.
Charles R. Kern, F. & L.
John T. McCurdy, F.
Charles Shepard, F.
Charles Suffin, F.

DELHI, Delaware Co.
Robert P. Cormack, F.
John P. Hughes, F. & L.

New York.

Abram Pitcher, L.
William H. Roberts, L.

DEPOSIT, Broome Co.
Stoddard S. Doolittle, F.
William B. Lewis, F. & L.

DOVER PLAINS, Dutchess Co.
Isaac A. Morse, L.

DUNDEE, Yates Co.
William S. Booth, F.

DUNKIRK, Chautauqua Co.
Frederick Driggs, F.
Charles H. Harris, F.
Otis J. Stillman, F.
James H. Van Buren, F.

EAST NEW YORK, Kings Co.
George W. Palmer, F.

EAST PALMYRA, Wayne Co.
Nathan B. Randall, L.

EAST RUSH, Allegany Co.
Harrison L. Wilson, L.

EATON, Madison Co.
George A. Brown, L.

ELLENVILLE, Ulster Co.
Charles H. Lent, F.
Alfred Neafie, F.
Uriah E. Terwilliger, F.

ELMIRA, Chemung Co.
Edward H. Ayres, F.
Socrates Ayres, F.
Samuel A. Bowers, L.
William F. Corry, F.
Frederick D. Cowles, F.
W. H. Frost, F.
S. E. Gaylord, F.
Alonzo F. Gibson, F.
William L. Gibson, F.
D. P. Ingraham, L.
William B. Kress, F.
John M. Leslie, L.
J. L. McDowell, F.
Hector L. Miller, F.
E. S. Palmer, L.
Thos. Perry, F. & L.
Orrin Robinson, F.
Edwin A. Scott, F. & L.
James M. Sly, F. & L.
George W. Steitz, L.
S. K. Stone, L.
W. E. Straight.
Charles Swan, L.

FAIRPORT, Monroe Co.
Anson L. Beardsley, F.
William F. Fondey, F.
Henry E. Wolcott, F.

FAYETTEVILLE, Onondaga Co.
A. G. Carr, F.
Parker S. Carr, F.

FISHKILL LANDING, Dutchess Co.
Jacob L. Scofield, F.
Sidney Scofield, F.

FISHKILL ON THE HUDSON, Dutchess Co.
Barton W. Rensen, F.
Sidney Scofield, L.

FLUSHING, Queens Co.
James L. Denton, F.
Joseph L. Steele, F.

FONDA, Montgomery Co
Abner H. Burtch, F.
Lewis Yerdon, L.

FORESTVILLE, Chautauqua Co.
Sylvester W. Reynolds, F. & L.

FORT ANN, Washington Co.
George W Hull, L.

FORT EDWARD, Washington Co.
Cicero Barber, F. & L.
Junius E. Barber, F.
John F. Keefe, F.
Charles L. Ketchum, F. & L.
Walter H. Lane, F.
George W. Little, F.
James L. Reynolds, F.
Albert G. Taylor, L.

FORT PLAIN, Montgomery Co.
Robert Adams, F.
Alfred Cary, F. & L.
De Witt C. Shultz, F. & L.

FRANKLIN, Delaware Co.
Sherrill L. Slade, F.

FRANKLINVILLE, Cattaraugus Co.
Chas. A. Case, L.
Jason D. Case, L.
George C. Clark, F.
Henry S. Merrill, L.

New York.

FREDONIA, Chautauqua Co.
Almon Z. Madison, F.
Frederick G. Moir, F.
Darius S. Stedman, L.
Gaius M. Tremain, F.

FRIENDSHIP, Allegany Co.
E. D. Gilbert, F. & L.
W. H. Scott, F.

FULTON, Oswego Co.
J. Gilbert Benedict, L.
Samuel E. Dada, F. & L.
Charles H. David, F.
Henry E. Nichols, F. & L.
Robert E. Phillips, F.
Joel P. Streeter, F. & L.
John J. Wolcott, L.
Amos Yeomans, F.

FULTONVILLE, Montgomery Co
Charles D. Beach, F.
Walter Cross, F.
Giles H. Mount, L.

GARDEN CITY, Queens Co.
James A. Lowrey, F.

GENESEO, Livingston Co.
Gardner D. Mercer, F.
Wm. H. Olmstead, F.
Elisha B. Rebhan, F. & L.

GENEVA, Ontario Co.
S. N. Anthony, F.
E. Jenkins Burrell, F.
Hiram Close, F.
Charles D. Heartwell, L.
E. H. Hurd, F.
A. B. Morrison, L.
Theo. L. Owen, F.
Fred. W. Prince, F. & L.
Samuel Southworth, F. & L.
John Wride, F.

GEORGETOWN, Madison Co.
Albert A. Stoddard, L.

GIBSON, Schoharie Co.
J. H Griffin, L.

GLEN COVE, Queens Co.
Carmi B. Gruman, F.

GLEN'S FALLS, Warren Co.
Walter A. Faxom, L.
Daniel B. Ketchum, F.
Meredith B. Little, F.
Russell A. Little, F.
Thomas Potter, F. & L.
S. W. Russell, F.

GLOVERSVILLE, Fulton Co.
Charles C. Bowen, F.
Charles E. Bowen, F.
Charles T. Brockway, F. & L.
Allen C. Churchill, F.
C. J. Mills, F.
Cyrus Stewart, F.

GOSHEN, Orange Co.
James S. Gregory, F.
Silas R. Horton, F.
John C. Wallace, F.

GOUVERNEUR, St. Lawrence Co.
A. K. Norton, F.
George Ormston, F.
Albert L. Woodworth, F.

GOWANDA, Cattaraugus Co.
M. A. Allen, L.
Amasa Frank Chaffee, F.
Lafayette Van Ostrand, F.

GRANVILLE, Washington Co.
Chester Lee, F.
George R. Thompson, L.
O. F. Thompson, L.

GREENBUSH, Rensselaer Co.
C. H. Gillman, F.
J. F. Gillman, F. & L.
Geo. H. Russell, F.
Luke Slade, F.

GREENE, Chenango Co.
Joseph D. Van Valkenburg, F. & L.

GREEN ISLAND, Albany Co.
George Conkey, L.

GREENPORT, Suffolk Co.
George H. Cleaves, F.
Thomas S. Parkes, F.

GREENWICH, Washington Co.
Daniel W. Mendell, F.
Stephen Newberry, F.
Amos M. Teft, F.

GROTON, Tompkins Co.
Arad S. Beach, F.
Hiland K. Clark, F.
John G. Stevens, F.

GROVERNOR'S CORNERS, Schoharie Co.
Gideon Young, F.

HAMBURGH, Erie Co.
Harvey S. Spencer, F. & L.

New York.

HAMILTON, Madison Co.
Benjamin S. Bonney, F.
David H. Foster, F. & L.
Seth R. Jipson L.
Erastus Pearl, F.
Daniel W. Skinner, L.

HAMMONDSPORT, Steuben Co.
Benjamin F. Drew, F.
Thurbert F. Rose, F.

HANCOCK, Delaware Co.
W. H. Allison, F.
A. B Cornnell, L.

HANNIBAL, Oswego Co.
Daniel W. Bendle, L.
William R. Cox, F.

HARLEM, New York Co.
Chas. W. Peasley, F.

HARPERSVILLE, Broome Co.
Sylvester D. Parsons, F

HART'S FALLS, Rensselaer Co.
Sidney S. Congdon, F.

HAVANA, Schuyler Co.
Hull Fanton, F.
W. H. Quigley, F.

HAVERSTRAW, Rockland Co.
John J Cole, F.

HEMPSTEAD, Queens Co.
Seaman N. Suedeker, F.

HERKIMER, Herkimer Co.
Frederick A. Gray, F.
John D. Henderson, F.
Levi A. Lawton, F.
Wm. G. Stimson, F.

HIGHLAND FALLS, Orange Co.
Cornelius Nelson, F.

HILLSDALE, Columbia Co.
T. S. Hayes, F.

HOLLY, Orleans Co.
Geo. N. Bowman, F.
Orange A. Eddy, F. & L.
Ezra N. Hill, F.
David A. Salisbury, F.

HOMER, Cortland Co.
William Andrews, F.
J. Clayton Atwater, F.
George J. J. Barber, F.

HONEOYE FALLS, Monroe Co.
William H. Blood, L.
Alexander M. Holden, F.

HORNELLSVILLE, Steuben Co.
John M. Brown, F. & L.
H. G. Coy, F.
F. M. Kronkrite, F.
J. B. Mandeville, F.
R. T. Young, F.

HORSEHEADS, Chemung Co.
John F. McNish, F.
Edward L. Updyke, F.

HOOSICK FALLS, Rensselaer Co.
Carroll W. Easton, F.
Ezra R. Estabrook, F. & L.
Albert H. Hawks, F.
Arthur H. Jones, F.

HOWARD, Steuben Co.
A. H. Baldwin, L.

HUDSON, Columbia Co.
Henry Collins, L.
Geo. B. Fairfield, F.
Elisha Faxon, F.
Chas. W. Gebhard, F.
George P. McArthur, F
Seth R. McArthur, F.
Hiram Macy, F.
Edward P. Magoun, F.
George F. Phillip, F.
Jordan Phillip, F.
Henry W. Race, L.
A. S. Rowley, L.
W. B. Skinner, F.
Charles C. Terry, F.
Henry B. VanDeusen, F.

HUNTINGTON, Suffolk Co.
John McKay, F.
Geo. H. Shepard, F.
George W. Tileston, F.

ILION, Herkimer Co.
Charles Harter, F.
L. L. Merry, L.
John T. Wright, L.

ITHACA, Tompkins Co.
William Ayres, L.
James L. Baker, L.
Able Burrett, F.
H. J. Grant, F.
Allen Gray, F.
Fred. W. Phillips, F.
Buggles E. Post, F. & L.

New York.

Thomas P. St. John, F.
George W. Schuyler, F.
Edward Steddard, F.
Hoert S. Van Voorhees, F.
John L. Whilton, L.

JAMAICA, Queens Co.
George W. Damon, F.
Alexander Higbie, F.

JAMESTOWN, Chautauqua Co.
Edward A. Dickinson, F. & L.
Willis H. Freeman, F.
Seth E. Millspaw, F. & L.

JAY, Essex Co.
Theodore L. Hermane, L.

JEFFERSON, Schoharie Co.
R. R. Brown, F.

JEFFERSONVILLE, Sullivan Co.
William Brand, F.

JOHNSON'S CREEK, Niagara Co.
Alfred Denel, F.

JOHNSTOWN, Fulton Co.
W. C. Case, F.
Walter N. Clarke, F.
A. Livingston, F.
Jas. H. Pike, F.
Hiram Smith, 2d, F.
William F. Vrooman, L.

JORDON, Onondaga Co.
James Rodgers, F.
Wm. C. Rodgers, F.
Lucien E. Rowe, F.
Chas. M. Warner, F.

KEESVILLE, Essex Co.
Oliver D. Peabody, F.

KENDALL, Orleans Co.
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Alonzo H. Green, F.
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Sylvanus C. Waters, F. & L.

SHUSHAN, Washington Co.
John Keefer, F.

SING SING, Westchester Co.
Wm. Brandreth, F. & L.
Edwin Foshay, F.
J. P. Howland, F.
Abram Hyatt, F.
Abram Hyatt, Jr., F.
Nathaniel Hyatt, F.
N. Miller, F.
Cornelius B. Palmer, F.
U. Underhill, F.

SKANEATELES, Onondaga Co.
Mortimer Conover, F.
W. G. Kilery, F.
Charles S. Hall, F.
E. Norman Leslie, F.

SODUS, Wayne Co.
Thomas C. Claven, F.

SODUS POINT, Wayne Co.
Charles W. Macy, F.

SOUTHAMPTON, Suffolk Co.
E. H. Foster, F. & L.

SOUTH BRADFORD, Steuben Co.
A. W. Cushing, F.

New York.

SOUTH BUTLER, Wayne Co.
George P. Graves, L.

SOUTH EAST, Washington Co.
Wm. B. Hoxie, L.

SOUTH WEST OSWEGO, Oswego Co.
Electrus C. Pasko, F.

SPENCERPORT, Monroe Co.
Warren L. Firman, F.
George R. Welch, F.

SPRINGVILLE, Erie Co.
Byron Cochran, F.

STILLWATER, Saratoga Co.
L. Van Demark, F.

SUSPENSION BRIDGE, Niagara Co.
Benjamin Flagler, F.
John M. Wittner, L.

SYRACUSE, Onondago Co.
John L. Babcock, F.
Stanley Bagg, F.
M. H. Barber, L.
Noah B. Broughton, F. & L.
John N. Carpenter, L.
S. M. Cole, L.
Wm. H. Davis, L.
F. C. Dillaye, L.
William Dopfell, F.
Edward M. Dudley, F.
John P. Filer, F.
Chas. A. Fowler, F.
S. D. Gilbert, L.
M. Waldo Hanchett, F. & L.
M. H. Jacobs, L.
O. G. Jones, L.
Edward Kent, L.
David P. McCarthy, F.
Johnson Miller, L.
L. M. Miller, L.
Wm S. Monchead, F.
Horace E. Nichols, F.
D. L. Pickard, F. & L.
O. C. Pitkin, L.
John Reed, F.
Wm. T. Searles, F.
Benj. F. Stevens, F.
W. H. Stryker, F. & L.
John P. Tallman, L.
Thos. S. Truair, F & L.
Horace H. Walpole, F.
Ephraim W. Wheeler, L.
Amos S. Yale, F.
Lewis Yale, F.
John Yorkey, F.
John Yorkey, Jr., F.

TARRYTOWN, Westchester Co.
Casper J. Brower, F.
C. T. Carpenter, F.
Chalon F. Davey, L.
George L Wiley, F.
W. S. Wiley, F.
Daniel D. Willsea, F.

THERESA, Jefferson Co.
Russell C. Collis, F.

TICONDEROGA, Essex Co.
James M. Delano, F.

TONAWANDA, Erie Co.
A. W. C. Gregory, F.
Paschal S. Humphrey, F.
David Kohler, Jr., F.

TROY, Rensselaer Co.
Alonzo A. Alden, F.
James N. Austin, F.
Jared L. Bacon, F.
Frederick F. Buell, F.
William C. Buell, F.
John F. Calder, F. & L.
John T. Carroll, F.
John W. Cipperly, F. & L.
John C. Cole, F.
Henry W. Danforth, F.
Charles W. Daniels, F.
George E. De Freest, F.
Philip A. Denel, F.
William H. Denel, F.
William W. Ferris, L.
Gilbert Geer, Jr., F.
T. E. Haselhurst, F.
C. E. Heach, L.
Joseph J. Hillman, L.
William H. Hudson, L.
William J. Kelly, F.
William S. Kennedy, F.
Joseph H. Knight, L.
James S. Knowlson, F.
Samuel S. McClure, L.
John A. McDonald, F.
Joseph G. McNutt, L.
John F. Makley, L.
Dwight E. Marvin, F.
H. B. Millard, F.
Philip H. Neher, F. & L
G. F Nichols, F.
G. Parish Ogden, F.
Alfred G. Peck, L.
Edward Peck, L.
James E. Schoonmaker, F.
Calvin B. Sims, L.
E. K. Stow, F.
Nicholas Stow, L.
Silas K. Stow. F. & L.

New York.

Richardson H. Thurman, L.
George O. Topper, L.
K. R. Vail, F.
Charles H. Van Arnem, F.
William H, Van Every, F.

TRUMANSBURGH, Tompkins Co.
Ansel P. Coddington, F. & L.
Egbert Moore, F.
J. De Mott Smith, F.

TULLY, Onondaga Co.
Louis E. Tallman, F.

TURIN, Lewis Co.
Robert Begg, L.
D. H. Kilhan, F.

UNADILLA, Otsego Co.
A. G. Owens, F.

UNION, Broome Co.
Edwin C. Moody, F.

UNION SPRINGS, Cayuga Co.
Albert W. Allen, L.

UTICA, Oneida Co.
Egbert Bagg, Jr., F. & L
A. B. Buell, F.
C. A. Butler, F. & L.
Charles H. Carr, F.
Joseph Carr, F.
Henry H. Childs, L.
Benjamin A. Clark, F.
Erastus Clark, F. & L.
Joseph Fauss, F.
James G. French, F.
Charles K. Grannis, F.
Walter G. Harter, L.
J. C. Hoyt, F. & L.
Frazer W. Hurlburt, F.
J. Edward Jones, L.
William D. Jones, F.
F. W. Klages, F.
Robert N. Loucks, L.
Alexander Seward, F.
Erastus Smith, L.
Victor B. Stewart, F.
Louis T. Symonds, F.
M. G. Thompson, F.
M. H. Thompson, F. & L.
James B. Turnbull, F.
John M. Turnbull, F.
Charles W. Warren, L.
Rees G. Williams, L.

VALATIE, Columbia Co.
Abraham V. A. Becker, L
Charles W. Davis, F.
Abram Magee, F.
James Miller, F.

VICTOR, Ontario Co.
George M. Walling, F. & L.

WADDINGTON, St. Lawrence Co.
Alexander Dunn, L.

WALCOTT, Wayne
Uriah Harmer, L.
J. W. Hong, F.
Homer J. Upson, F.
Anson S. Wood, F.

WALDEN, Orange Co
W. G. Rutherford, F.
George W. Stoddard, F.

WAPPINGER'S FALLS, Dutchess Co.
Joseph Faulkner, F.
Joseph B. Reese, F.
W. H. Reese, F.

WARNERVILLE, Schoharie Co.
Peter S. Mann, F.

WARSAW, Wyoming Co.
Stephen B. Bartlett, F.
Charles H. Dann, L.
Seth M. Gates, F.
Abram B. Lawrence, F. & L.
James C. McClure, F.
J. B. Miller, F.
B. H. Randolph, F.
T. N. Whitlock, F.

WARWICK, Orange Co.
John Burt, F.
Samuel J. Stewart, F.
Josiah C. Wilson, F.

WATERFORD, Saratoga Co.
Wm. A. Dennis, F.
John D. Lewis, L.
Nathan Lewis, L.
Francis D. Moe, F.
Peter Quackenbush, F.

WATERLOO, Seneca Co
John L. Clark, F.
J. B. Crocker, F.
Sterling G. Hadley, F.
George W. Halbert, F.
George H. Hurlbert, F.
Chas. D. Morgan, F.

WATERTOWN, Jefferson Co.
Joseph Atwell, L.
John L Baker, F.
Robert N. Barbur, L.
Myron Beebe, F. & L.
David M. Bennett, F.
Thomas C. Chittenden, F.

New York—North Carolina.

E. J. Clark, F.
Jay W. Clark, F.
Edmund H. Delano, F.
Frederick Emmerson, F. & L.
Charles B. Fowler, F.
Henry C. Lyford, L.
Byron G. Mantle, F. & L.
L. Dickinson Morgan, F.
Frederick D. Sherman, F.
George Smith, F.
John M. Warne, L.
A. H. Wray, F.

WATERVILLE, Oneida Co
George H. Church, F.
William B. Goodwin, F.

WATKINS, Schuyler Co.
Chas. H. Firman, L.
William H. Gibbs, F.
A. C. Kingsbury, F. & L.
Josiah D. Payne, F.
William M. Pellett, F.
Harmon L. Smith, F.
Wm. E. Smith, F.
W. H. Starkey, F.
Washington I. Van Allen, F.

WAVERLY, Tioga Co.
Peter Gallagher, F.
Orson E. Hart, F. & L.
James S. Murray, F.
John R. Murray, F.
J. Ferris Shoemaker, F.
Frederick Snook, F.

WEEDSPORT, Cayuga Co
H. D. Brown, F.
Ira D. Brown, F.
Chester M. Elliott, F.
Geo. R. Nash, F. & L.
Jeremiah B. Rogers, F. & L.

WELLSVILLE, Allegany Co
Carlton L. Farnam, F.
Bingham Hanks, F. & L.
S. F. Hanks, F.
George W. Russell, F.

WESTFIELD, Chautauqua Co.
Henry C. Kingsbury, F.
Ross Knight, F.
Thos. M. Knight, F.
A. Smith, L.
Henry T. Tolmie, F.

WESTFORD, Otsego Co.
John K. Tyler, F. & L.

WEST LEBANON, Columbia Co.
Warren Fowler, F.

WESTPORT, Essex Co.
Aaron Clark, F.

WEST TROY, Albany Co.
William H. Holland, F.
John H. Hulsapple, F.
Alexander McAllister, F.
Thomas F. Riley, F.
B. McE. Schafer, F.
Elias Van Olinda, F.

WHITEHALL, Washington Co.
Edwin J. Baldwin, F. & L.
Rollin E. Bascom, F. & L.
M. V. B. Bull, F.
Stephen C. Bull, F.
James Doren, F.
John C. Earl, F.
Jessie L. Eddy, F.
Wm. B. Eddy, F.
Nathan Hall, F.

WHITE PLAINS, Westchester Co.
Elias Bryant, F.
Frederick W. Kipp, F.

WHITNEY'S POINT, Broome Co.
Israel Stevens, F.

WILSON, Niagara Co
E. S. Parmelee, F.

YONKERS, Westchester Co.
Henry W. Bashford, F.
George M. Cobb, F.
John D. Comstock, F.
Thos. O. Farrington, F.
James S. Fitch, F.
Jonathan Vail, F.

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NORTH CAROLINA

ASHEVILLE, Buncombe Co.
E. J. Aston, F.

CHARLOTTE, Mecklenburg Co.
Frank P. Bonney, S
Burroughs & Springs, F. & L.
J. F. Britt, F.
R. E. Cochrane, F. & L.
Thomas F. Drayton, F. & L.
C. F. Harrison, F.
T. H. Haughton, F. & L.
E. Nye Hutchinson & Son, F. & L.
Fred Nash, F.
W. A. Williams, F. & L.

North Carolina.

COMPANY'S SHOPS, Alamance Co.
A. J. Finch, F. & L.

CONCORD, Cabarrus Co.
K. D. Fetzer, F.

DURHAM, Orange Co.
James Southgate, F.

EDENTON, Chowan Co.
J. R. Hathaway, F.

ELIZABETH CITY, Pasquotank Co.
G. M. Scott, F.

ENFIELD, Halifax Co.
J. J. Robertson, F. & L.

FAISON'S DEPOT, Sampson Co.
W. L. Faison, F.

FAYETTEVILLE, Cumberland Co.
John C. Haigh, F. & L.
C. A. McMillan, F. & L.
George P. MacNeill, F. & L.
J. A. Pemberton, F. & L.
W. D. Smith, F.
W. C. Troy, F.

GOLDSBOROUGH, Wayne Co.
D. Cogdell, F. & L.
John Day, F. & L.
R. P. Howell, L.
T. B. Hyman, F.
J. C. Selocumb, F. & L.
J. B. Spicer, F.

GREENSBOROUGH, Guilford Co.
W. R. Edwards, L.
Geo. H. Gregory, F.
M. Gretter, F.
W. C. Porter, F. & L.
R. Smith, L.
N. H. D. Wilson, F. & L.
C. G. Yates, F.

HENDERSON, Granville Co.
J. R. Young, F.

HERTFORD, Perquimans Co.
Daugherty & McMullen, F.

LA GRANGE, Lenoir Co.
D. M. Stanton, F.

LINCOLNTON, Lincoln Co.
Robert J. Ship, F.

MILTON, Caswell Co.
D. M. Hines, F.

MONROE, Union Co.
W. H. Fitzgerald, F. & L.

MURFREESBOROUGH, Hertford Co.
John N. Lawrence, F.

NEWBERNE, Craven Co.
George Allen & Co., F. & L.
P. Barrows & Co., F. & L.
W. G. Brinson, F.
T. J. Latham, L.
Roberts & Henderson, F., M. & L.

NEWTON, Catawba Co.
S. W. Goodson, F. & L.

PITTSBORO', Chatham Co.
H. A. London, Jr., F. & L.

RALEIGH, Wake Co.
W. J. Anderson, L.
W. H. Crow, F. & L.
Dawson & Turk, F. & L.
J. Devereux, F. & L.
W. H. Finch, L.
W. B. Gulick, L.
R. G. Hay & Co., F. & L.
T. T. Hay, F. & L.
T. H. Hill, L. S.
Dr. T. W. Hutson, L.
Lawrence & Winstan, F. & L.
O. H. Perry, L.
P. F. Pescud & Son, G. A.
Dr. C. D. Rice, L.
Andrew Syme, L.
Phil Thelin, F. & L.
S. D. Watt, L.
J. J. Whitehead, L.
John G. Williams & Co., F.

REIDSVILLE, Rockingham Co.
James D. Brooks, F. & L.

SALISBURY, Rowan Co.
J. Allen Brown, F. & L.
A. Murphy, F.
A. J. Ornell, F. & L.

SHOE HEEL, Robeson Co.
Calvin Black, F. & L.
Dr. D. McBryde, F. & L.

SMITHVILLE, Brunswick Co.
W. C. Guthrie, F.

STATESVILLE, Iredell Co.
Carlton Bros., F.
Nat. Raymer, F.

North Carolina.—Ohio.

TARBORO', Edgecombe Co.
M. Weddell, F.
O. Williams, F. & L.

TRINITY COLLEGE, Randolph Co.
A. D. Brooks, F.
O. W. Carr, F. & L.

WADESBORO', Anson Co.
W. L. Rose, F.

WARRENTON, Warren Co.
L. Henderson, F. & L.
J. B. McCraw, F. & L.

WELDON, Halifax Co.
James Simmons, F.

WILMINGTON, New Hanover Co.
John W. Atkinson, M.
Atkinson & Manning, F., M. & L.
John A. Byrne, F., M. & L.
Samuel N. Cannon, F.
Thomas C. De Rossett, F. & L.
John W. Gordon, F. & L.
W. J. Gordon, F. & L.
A. J. Hill, L. S.
Northrop & Cumming, F.
Wm. L. Smith & Co., F. & L.
Taylor & Giles, F. & L.

WILSON, Wilson Co.
F. H. Jarman, F. & L.
Thomas S. Kenan, F.
John L. Weaver, F.

WINDSOR, Bertie Co.
J. J. Jacobs, F. & L.

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OHIO.

ABERDEEN, Brown Co.
John W. Guthrie, F.

ADA, Hardin Co.
Robert Arbuthnot, F.
S. J. Brand, L.
J. E. Lowry, F.
I. F. Richard, L.
John H. Snuck, F.
G. S. Thomas, L.

AKRON, Summit Co.
Allen & Bock, F., L. & A.
Auble & Foster, F.
Conrad & Finck, F.
S. Durand, L. & A.
I. C. Gibbons, L.
Heath & Motz, F.
H. P. Hitchcock, F.
Hitchcock & McNeal, F.
John D. Keegan, F.
H. G. Mathews, F.
J. Mathews & Son, L.
John Mcmuner, F. & L.
J. Schoonover, F. & L.
G. H. Simmons, L. & A.
Florence Weber, F.
Josiah Williams, F.

ALLENSVILLE, Vinton Co.
S. D. Lyle, F.

ALLIANCE, Stark Co.
F. Berckheimer, F. & A.
A. W. Green, F.
J. H. Johnson, F.
S. & J. H. Johnson, F.
C. A. Ludlow, L.
Osborn & Turner, F.
J. M. Pettit, F.
S. Shrimp, L. & A.

AMELIA, Clermont Co.
M. A. Leeds, F.

ANGOLIA, Clermont Co.
John W. Cowan, F.

ANTWERP, Paulding Co.
THOMAS J. JONES, F.

ARCHBOLD, Fulton Co.
Lewis & Theobald, F. & A.

ASHLAND, Ashland Co.
J. H. Barron, L.
S. W. Beer, F. & A.
B. T. Cooper, L.
S. D. Gault, F.
Jacob Hildebrand, F. & L.
C. D. Mason, F.
J. L. & C. D. Mason, F.
B. Myers, L.
H. J. Pille, L.
C. Scarlett, L.
L. J. Sprengle, F.
J. D. Stubbs, F.

ASHTABULA, Ashtabula Co.
H. Fassett, F.
Isaac O. Fisher, F.
O. H. Fitch, F. & L.
Thomas Griswold, F.
E. E. Russell, F.
A. A. Strong, L.
George Williard, F.

ASHTABULA HARBOR, Ashtabula Co.
Milo L. Rice, L.

Ohio.

ATHENS, Athens Co.
H. T. Brown, L. & A.
F. Cornell, F.
Grosvenor & Dana, F.
H. C. Mattius, L.
W. Scott, A.

ATTICA, Seneca Co.
Le Bold & Miller, F.
John E. Wells, A.

BAKERSVILLE, Coshocton Co.
William A. Mizer, F.

BARNESVILLE, Belmont Co.
H. M. Hickok, L.
G. H. Kemp, A.
Eli Moore, L.
Schofield & Kemp, F.
J. T. Schofield, L.
E. V. Shipley, L. & A.
William Smith, F.

BASIL, Fairfield Co.
I. Albright, L.

BATAVIA, Clermont Co.
R. J. Bancroft, L.
William Pease, F.

BELLAIRE, Belmont Co.
C. C. Cratty & Co., F. & A.
Powell & Roder, F.
G. M. Wise, F.

BELLEFONTAINE, Logan Co.
S. J. Adams, F.
S. H. Apple, L. & A.
J. Canby, L.
R. C. Humphreys, F.
P. Jones, F.
William R. Martin, F.
Geo. W. Rifa, F.
J. Shurr, F.
Steamols & Freemaine, F.

BELLEVILLE, Richland Co.
Alexander & Zent, A.
Wm. H. Elston, L.

BELLEVUE, Huron Co.
R. H. Brown, F.
L. L. Chandler, L.
G. Daugeleisen, L.
E. O. Merry, F. & A.
J. R. Miller, L.
H. Wies, F. & L.
G. Woodward, F.

BELMONT, Belmont Co.
Ira Vail, L. & A.

BELPRE, Washington Co.
C. M. Shewsburg, L.
J. M. Stone, F.

BENTONVILLE, Adams Co.
J. W. Higgins, L.

BEREA, Cuyahoga Co.
A. S. Allen, F.
E. F. Howe, F.
T. C. Martison, L.
G. W. Sanburn, L. & A.
William S. Sterns, F.

BERLIN CROSS ROADS Jackson Co.
J. V. Sheward, F. & L.
G. L. Wilson, F.

BLACK RIVER, Lorain Co.
G. B. Bayley, F.

BLANCHESTER, Clinton Co.
D. H. Moon, F. & A.

BLUFFTON, Allen Co.
S. L. E. Mumma, L.

BOARDMAN, Mahoning Co.
Asa Baldwin, F.

BOLIVAR, Tuscarawas Co.
John Willard, F.

BOWERSTON, Harrison Co.
J. O. Henderson, L.

BOWLING GREENE, Wood Co.
S. W. Clay, F.
D. Donaldson, F.
S. H. Fairchild, F.
Gedney & Gibbs, F.
S. P. Harrison, F.

BROWNHELM, Lorain Co.
James Tonze, F.

BRIDGEPORT, Belmont Co.
Warren Hollister, F. & A.
James L. Paull, L.
J. A. Rhodes, L. & A.
F. C. Robinson, F.

BRYAN, Williams Co.
Brewster & Dole, F.
C. F. & H. Gressier, F.
J. Ingham, L. & A.
C. C. Sink, F.
Smith & Stought, F.
J. D. Starn, F. & L.
S. A. Treat, F.
J. A. Wilkinson, L.

Ohio.

BUCYRUS, Crawford Co.
J. M. Black, A.
C. H. Bowers, F.
Allen Campbell, F.
A. M. Curran, F.
Dr. H. Faerber, F.
George C. Gormley, F. & A.
J. C. Jackson, F.
George Heller, L.
M. V. Longworth, L.
A. M. McCracken, A.
McNeal & Jackson, F.
J. Roundstone, F.

BURY HILL, Trumbull Co.
A. D. Fell, F.

BUTLER, Butler Co.
S. F. Ottinger, L.

CADIZ, Harrison Co.
J. C. Givin, F.
A. N. Hammond, F.
J. Howard, F.
R. N. McCarty, L. & A.
J. F. Poulson, L. & A.
A. N. Sheriff, L. & A.

CADWALLADER, Tuscarawas Co.
A. Timerman, L.

CALDWELL, Noble Co
S. M. Gaston, L.
H. C. Klingenan, L.

CALEDONIA, Marion Co.
W. C. Neal, F.
B. A. Shield, F.
E. F. Underwood, F.

CAMBRIDGE, Guernsey Co.
G. W. Churchill, L.
J. N. Fordyce, L. & A.
Simeon Haynes, F. & A.
W. S. Head, L.
C. L. Madison, F. & A.
R. R. Moore, L.
W. A. Robinson, L.

CAMDEN, Preble Co.
John A. Huffman, F.
J. M. Scheafer, F. & A.

CANAL DOVER, Tuscarawas Co.
W. D. Bliss, L. & A.
Geo. W. Crites, F.
W. H. Park, L. & A.
M. Shisler, F.

CANAL FULTON, Stark Co.
F. E. Case, F.
James Sterling, F.

CANFIELD, Mahoning Co.
J. W. Canfield, F.

CANTON, Stark Co.
A. A. Bates, F.
Cassidy & Wyant, F. & L.
John F. Clark, F.
Huntington & Bro., F.
Gen. W. Huntington, F.
G. W. Lawrence, L.
J. A. Lowman, L.
John I. Lynch, F. & L.
A. T. McCutchen, F.
G. McGuire, A.
Jos. S. Saxton, F. & L.
W. H. Wyant, A.

CARDINGTON, Morrow Co.
O. C. Brown, F.
A. K. Earl, F.
A. H. Grant, F.
J. A. Hosteller, F.
J. Kries, L.
W. H. Marvin, A.
E. B. Smith, F.
D. V. Wherry, L. & A.

CAREY, Wyandotte Co.
A. E. Gibbs, F.
J. Newhard, L.
Smith & Buttler, F.
H. B. Tracey, F.

CARLISLE STATION, Warren Co.
D. T. Wheeler, L.

CARROLLTON, Carroll Co.
W. F. Butler, F.
H. H. Whitcraft, F.

CEDARVILLE, Greene Co
Andrew Winter, F.

CELINA, Mercer Co.
Milligan & McAfee, F. & L.

CHAGRIN FALLS, Cuyahoga Co.
A. A. Amidon, L.
A. B. Gardner, L.
S. W. Knapp, L.

CHARDON, Geauga Co.
E. V. Canfield, F.
O. G. Douglass, L.
Parsons & Canfield, F.
R. Patchin, F. & A.
H. N. Spencer, L.
H. P. Ward, F.

CHICAGO JUNCTION, Huron Co.
C. Darflinger, A.
Young & Severance, L.

Ohio.

CHILLICOTHE, Ross Co
P. Berkley, L.
W. L. Briggs, L.
M. J. Killetts, F.
Robert H. Lansing, F.
E. K. Mick, L. & A.
John A. Nipgen, L.
S. W. Pearson, F.
H. M. Pinto, F.
E. P. Safford, F. & L.
Safford & Wenis, A.
G. P. Schaeffer & Son, F.
D. A. Schutte, F. & L.
Theo. Spetnagle, L.

CINCINNATI, Hamilton Co.
John B. Abernathy, F.
S. T. Baker, L. & A.
George Bassett, L.
D. Belm, L. & A.
S. Bellis, L.
Fred. C. Bennett, F.
A. M. Bodley, L.
W. C. Bonfory, L.
Charles Bonsall & Co., F.
James W. Brewster, L.
H. N. Brown, L.
R. A. W. Bruche, L.
F. H. Bruns, L.
George H. Burgtorf, L.
J. Burnet, Jr., L.
S. M. Chester, L.
M. R. Clander, L.
F. H. Cloud, F.
Geo. Coker, F.
C. H. Collins, L.
S. F. Covington & Son, F. & L.
George F. d'Uttusaey, L.
William Doughty, L.
F. E. Drake, L.
Durell & Hathaway, F.
A. B. Eaton, L.
W. H. S. Ewell, L.
Evans & Cassily, F.
Fackler & Ford, L. & A.
J. A. Ferrell, L.
Francis Ferry & Son, F.
J. E. Follansbee, L.
J. S. Glazier.
Adam Gray & Co., F.
H. Griswold, L.
Benjamin Groff, L.
Walter K. Halstead, L.
George H. Hamblen, L.
Val. Hartman, L.
H. Hedrik, L. & A.
H. Hirschfield, L.
James A. Hollingsworth, L.
A. C. Hunt, L.
Jacob Jacobson, L.
S. W. Johnson, L.
G. W. Jones, F.
A. H. Kendall, L.
John Kennett, F.
Thomas Kite, L.
Robert Knight, F.
James Kyle, L. & A.
William Lange, L.
George A. Law, F.
John H. Law, A.
William F. Law, F.
Long & Thompson, F.
W. K. Ludlow, L. & A.
F. Ludwig, L.
McGinnson, Steele & Young, L. & A.
L. J. Mack, L.
Martin Mack, L.
W. P. McLaughlin, L.
C. E. Marshall, F., L. & A.
F. L. Meyer, L.
William H. Morgan, L.
H. S. Mould, L.
M. V. Moss, L. & A.
Thos. Murdock & Co., L. & A.
W. H. Murphy, L.
George W. Neff, F.
C. R. Norwell, L.
Owen Owens, F. & L.
C. W. Paris, L. & A.
John S. Perkins, F., L. & A.
J. W. Pillsbury, L. & A.
W. H. Pinney, L.
Pollock, Coker & Whittlesey F.
L. F. Potter, L.
Frederick Rauh, F.
F. Remington, L.
F. X. Reno, L.
Sidney Rice, L. & A.
J. M. Rickey, L.
E. P. Roberts, L.
M. Rochester, L.
B. C. Schulte, L.
C. Schroeder, L.
A. C. Scott, L.
W. W. Seymour, L.
Robert Simpson & Co., L. & A.
S. W. Sneggett, F.
Snider & Lindsay, F.
A. Snyder, L. & A.
Harry Snyder, L. & A.
Paul Steinberger, F.
P. Steinlinger, F.
Max Stern, L.
R. G. Stevenson, L. & A.
S. W. Swiggett, L. & A.
J. H. Taaffe, L.
George Taylor & Co., F.
Augustus Ulrich, L.
J. Van Deusen, L. & A.
L. W. Van Dyke, L. & A.
J. F. Warwick, L. & A.
White & Lawrence, F.
John Winter, L. & A.
J. Wright, A.
William H. Wyman, F.
William Young, F.

Ohio.

CIRCLEVILLE, Pickaway Co.
O. Ballard, Jr., F. & L.
H. R. Clark, F.
F. Dean, L.
J. G. Doddridge, L.
Le Baron & Benford, F., L. & A.
H. C. Morris, F.
H. Syman, L. & A.
J. F. Tolan, L.
Geo. M. Van Hyde, F.
Samuel Ward, F., L. & A.
A. Williams, F. & L.

CLARKSVILLE, Clinton Co.
C. W. Austin, L.

CLEVELAND, Cuyahoga Co.
John G. Arthur, L. & A.
W. G. Atkins, L.
C. C. Baldwin, F.
M. A. Barrett, L.
E. F. Barstow, L.
W. M. Bayne, L.
S. S. Beardslee, L.
G. F. Bowman, L. & A.
BRAYTON & HAYS, F. & L.
H. F. Brayton, F. & L.
BROOKS & MANNING, F.
E. E. Brown, F.
H. K. Bruce, L.
G. H. Burwell, F.
E. A. Butts, F.
A. E. Cannon, L.
Carlton & Lee, F. & L.
Cyrus Child, L.
P. S. Clark, L.
S. S. Coe, F. & A.
John Colahan, L. & A.
John E. Colby, L.
R. A. Cutler & Co., L. & A.
John M. Dean, F.
James English, F.
Everett & Douglas, F.
G. W. Fahrion, L.
F. L. Farley, L.
F. W. Farrand, L.
A. L. Foster, L.
M. L. Fonts, L. & A.
Chas. A. Gardner, F.
James Gay L.
T. H. Geer, F. & L.
W. H. Gray, L.
Hamilton & Clermont, F.
Hanna & Chapin, F.
B. C. Harris, L. & A.
J. L. Hayes, L.
Hessenmuller & Shelder, F.
G. G. Hickox, L.
W. B. Hillman, L.
Hopkins & Parsons, F.
H. W. Hubbard, L.
Hudson & Runnells, F.
Jennings & Higgins, L. & A.
Caleb Jewet, F.
S. Kenger, L.
Kees & Beck, F.
O. C. Kendricks, F. & L.
Lewis & Bingham, F.
Lewis & Smyth, L.
Chas. A. Ludlow, L.
J. F. McAnnich, F.
H. C. Marshall, L. & A.
J. B. Merian, L.
Merriman & Barrett, F.
M. Millard, L.
D. D. Miner, L.
H. S. Mould, L.
S. Munson, L.
Michael Murphy, F.
Felix Nichols, L.
Dr. F. Nichols, L.
Nice n & Genda, F.
Olmstead Bros. L.
H. Osborn, L.
T. C. Parsons, F.
Geo. K. Pendergast, L.
A. L. Pennrick, L.
J. J. Pinney, L.
M. W. Pond, Jr., F.
J. I. Rankin, A.
N. H. Reynolds, L.
John T. Robinson, L. & A.
Edwin C. Rouse, F.
Abner Royce, L. & A.
F. W. Rulitz, L.
Schroeder & Seelbach, F.
B. Seymour & Bro., F.
John J. Shepherd, F.
J. M. Shourds, L.
Jacob Shroeder, F.
C. B. Smith, L.
O. Spencer, L.
L. A. Spicer, L.
Stanard & Johnson, F.
L. D. Stark, F.
H. Stilson, L.
Stone & Davis, L.
Thompson & Wentz, L.
Gottlieb Toahtermann, L.
A. J. Truesdell, F.
S. W. Turner, F.
William H. Van Tine, F. & L.
Witler & Buchanan, F.
E. H. Witler, A.

CLINTON, Stark Co.
E. M. Amadeu, F.

CLYDE, Sandusky Co.
M. Benner, F.
J. W. Forster, F. & A.
Parkhurst & Perry, F.
White & Wilder, F.

COALBURY, Trumbull Co.
J. J. Jones, F.
A. M. Rand, F.

Ohio.

COLLEGE CORNER, Butler Co.
W. R. Crume, F.

COLUMBIA, Hamilton Co.
William T. Matthews, F.

COLUMBIANA, Columbiana Co.
C. C. Baker, F.
A. C. Bell, Jr., L. & A.

COLUMBUS, Franklin Co.
Jas. R. Armstrong, L.
Harvey Bancroft, F.
M. W. Bliss, L.
J. B. Booth, L.
A. Boyd, L.
H. Burkley, L.
Butler & Bancroft, F.
L. C. Butler, F.
A. G. Byers, L.
E. A. Cole, L.
G. Corbett, L.
J. W. Delong, L.
Geo. W. & J. M. Donaldson, F.
Jos. Dowdell, L. & A.
Dressel & Seitzer, L.
C. Drew, L.
Failing & Gibson, L. & A.
C. H. Frisbie, L.
Thos. D. Fuller, L.
Gardner & Neil, F.
Gill & Brick, F.
John Greenfield, F.
John Greenleaf, F.
R. R. Hamer, F.
A. D. Heffner, F.
B. D. Hill, L.
Jamison & McLane, L.
W. Jamison & Son, A.
J. B. Joyce, L.
Alexis Keeler, L.
John M. Lauterbach, F. & L.
John W. Lyman, L.
Geo. B. Lyons, L.
W. J. McComb, L.
J. McVay, L.
F. J. McWade, L. & A.
M. Mager, L.
S. K. Mann, A.
F. E. Marsh, L.
Ed. F. Marshall, L.
Jas. H. Miller, L.
C. H. Moore, L.
B. E. Orr, L.
D. E. Putnam, F.
T. R. Pyle, L.
O. W. Shattuck, L.
E. Sprague, L.
C. H. Wetmore, L.
A. S. White, L.
I. S. Willett, F., L. & A.
Zelotes Wood, F.
J. L. Wray, L.

COMMERCIAL POINT, Pickaway Co.
Wm. P. Mason, L.

CONNEAUT, Ashtabula Co.
A. M. Cox, F.
Loren Gould, F.
Chas. Hall, F.
E. L. Reynolds, L.
S. J. Smith, F.

CONTRERAS, Butler Co.
Ezra Bourne, F.

COPE, Belmont Co.
Orlando Cope, L.

CORTLAND, Trumbull Co.
Wayne A. Craft, F. & A.
Jas. M. Sevager, F.

COSHOCTON, Coshocton Co.
L. L. Bodelle, L.
J. S. Elliott, F.
Henry C. Herbig, F.
John Leunou, L.
J. R. Robertson, L.
F. C. Robinson, F.
W. H. Robinson, F. & L.
S. W. Snyder, F.
William Williams, L.

COVINGTON, Miami Co.
Dietz & Martin, F.

CRESTLINE, Crawford Co.
C. R. Cole, F.
Oliver Dame, F.
P. W. Poole, F.
G. W. Price, F.
F. D. Proudy, L.
D. L. Zink, L. & A.

CRIDERSVILLE, Auglaize Co.
L. D. Baldwin, F.
James W. Sham, L.

CUMMINGSVILLE, Hamilton Co.
William McGarry, F.

CUSTAR, Wood Co.
O. H. Jones, F.
G. P. Thompson, F.

CUYAHOGA FALLS, Summit Co.
Chas. Clark, L. & A.
Geo. S. Dowe, F.
W. M. Griswold, L. & A.

Ohio.

J. F. Heath, L.
Theo. F. Heath, F.

DANBYVILLE, Pickaway Co.
W. H. Kirkendall F.

DAYTON, Montgomery Co.
A. A. Allen, L.
E. T. Arnold, F.
D. K. Boyck, L.
Rev. C. Briggs, L.
John L. Cook, L.
G. Durst, L.
E. R. Ely, F.
Dr. A. Geiger, L.
Harry Gillespie, F.
R. L. Grundy, L.
F. Hersong, L.
Wm. Lander, L.
B. W. Lewis, L.
T. M. Lewis, F.
Samuel McKee, L.
J. B. McLardie, F. & L.
B. Marot, F.
T. M. Reigel, F.
D. W. Schaeffer, F.
Val. Schaeffer, F. & L.
Schieble & Co.
A. G. Walden, L.
C. Warman, L.

DEER LICK, Williams Co.
W. A. Stambaugh, F.

DEFIANCE, Defiance Co.
Benjamin L. Able, L.
Geo. A. Booth, F. & A.
Chas. E. Bronson, L.
Wm. C. Burke, L. & A.
Robert Cary, A.
C. T. Deatrick, F.
J. T. Deatrick, F., L. & A.
J. G. Groeg, F.
Wm. Higgins, F.
J. M. Preisendorfer, F.
Wm. H. Ralston, F.
Chas. M. Sutphen, F.
John Whitaker, L. & A.

DE GRAFF, Logan Co.
J. W. James, F.

DELAWARE, Delaware Co.
M. L. Adams, L.
Jas. M. Crawford, L.
Geo. C. Eaton, F. & L.
Ladd & Crawford, F.
W. H. T. Lee, F.
C. O. Little, F.
C. H. McElroy, F.
S. D. Pollock, F.
H. A. Welsh, F.

DELPHOS, Van Wert Co.
D. J. Davis, F.
E. Knester, F.
F. J. Lye, Jr., L.
H. Oberwegner, F.
Shenk & Zimerle, F.
Williams & Risley, F.

DELTA, Fulton Co.
Wm. H. Gavitt, F.
Upham & Ring, F.

DENNISON, Tuscarawas Co.
Geo. H. Bowers, L. & A.
H. B. Keeffer, F.

DESHLER, Henry Co.
Hiram Dole, F.
E. E. Georgia, A.

DINSMORE, Shelby Co.
H. H. Varner, F.

DOYLSTOWN, Wayne Co.
Geo. Jackson, F.

DRESDEN, Muskingum Co.
H. A. Axline, F.

DUNKIRK, Hardin Co.
H. N. Hullinger, F.

EAST LIBERTY, Logan Co.
B. F. Sell, L.

EAST LIVERPOOL, Columbiana Co.
M. S. Hill, F.
F. D. Kitchell, F.
T. C. Moore, F.
W. G. Murdock, F.

EAST TOLEDO, Lucas Co.
A. McMahon, F.
H. D. Olds, L.
A. P. Sexton, F.

EATON, Preble Co.
Beaty & Peters, F.
J. R. Beaty, A.
C. F. Brooks, L.
O. W. Coggshall, L.
Winfield Freeman, F.
M. L. Holt, F.
S. H. Hubbell, F.
W. C. Huston, F.

EDGERTON, Williams Co.
Elia A. Earnham, F.
E. S. Frazer, F.
B. F. Helwig, L.

ELDORADO, Preble Co.
J. H. Blackford, L.

ELLISTON, Ottawa Co.
H. Messersmith, F.

Ohio.

ELMORE, Ottawa Co.
Thomas E. Baynes, F.
R. T. Chatin, F.
John Draghorn, F.
E. B. Haskins, L. & A.
J. B. Luckey, L.

ELYRIA, Lorain Co.
F. G. Bond, A.
J. H. Boynton, F.
L. L. Downing, F.
John H. Faxon, F.
A. Kelling, F.
Nichols & Peck, F.
D. J. Peck, L.
R. W. Pomeroy, L. & A.
W. H. Tucker, F.
S. B. Walcott, L.

FAIRFIELD, Greene Co.
W. F. Cooper, L.

FAYETTE, Fulton Co.
Jared Parker, F.

FELICITY, Clermont Co.
N. M. Abbott, F.
L. F. Carver, F.
M. T. Fee, F.
E. M. Sargent, F.

FINDLAY, Hancock Co.
D. B. Beardsley, F.
A. R. Beldon, L. & A.
James A. Bope, F.
L. W. Flack, F.
John M. Hamlin, F.
R. H. Holliday, L.
Frank Karst, F.
D. M. Loun, F.
E. Muse, L.
C. E. Niles, L.
J. S. Powell, F.
John C. Striker, F.
E. J. & T. Totten, F. & L.

FLAT, Pike Co.
J. Hayman, F.

FLINTS'S MILLS, Washington Co.
E. G. Smith, F.

FOREST, Hardin Co.
W. L. Rummell, F.

FOSTORIA, Seneca Co.
Rawson Croker, F.
Alonzo Emerine, F.
W. J. Ferguson, L. & A.
J. L. Mickey, F.
E. J. Pailgham, L. & A.
John E. Wilkison, F. & L.

FRANK, Seneca Co.
John Rospert, F.

FRANKLIN, Warren Co.
B. W. Barrows, F.
John T. Bell, F.
H. F. Douglass, A.

FRAZEYSBURGH, Muskingum Co.
J. C. Franks, F.

FREDRICKTOWN, Knox Co.
M. P. Howes, L. & A.

FREEDOM, Portage Co.
S. M. McHenry, L.

FREMONT, Sandusky Co.
W. L. Putnam, F.
Mrs. A. L. Canfield, L.
J. Y. Cookson, F.
Jas. R. Eldakin, F.
T. M. Hobert, F.
I. M. Keeler, F. & L.
P. Knerr, F.
E. Londenslager, F.
J. G. Nuhfer, L.
O. A. Roberts, F.
Z. Ross, F. & L.
Ward & Butman, F., L. & A.
F. Willmer, L.

GALION, Crawford Co.
Cummins & Meuser, F.
W. J. Gashorn, F. & A.
O. L. Hayes, F.
J. P. Mount, L. & A.
A. Schneider, F.
W. W. Sheibley, F.
R. A. Williams, A.

GALLIPOLIS, Gallia Co.
L. Z. Cadot, F. & L.
Cadot & Moore, A.
W. C. Hayward, F.
J. C. & E. J. Hutsinpiller, F.
P. A. Sands, F.
E. Strauss, F.

GAMBIER, Knox Co.
F. W. Putnam, F.

GARRETTSVILLE, Trumbull Co.
Alvin Joiner, F.
Jos. Norton, F.
J. S. Tilden, F.
S. E. Wadsworth, L.

GENEVA, Ashtabula Co.
W. H. Coalwell, F.
A. B. Martin, F.

Ohio.

J. C. Nettleton, F.
R. O. Rote, L. & A.
George F. Sadd, F.
E. F. Wheeler, F.

GEORGETOWN, Brown Co.
H. R. Craig, F.
David V. Pierson, F.
G. N. Woodward, F.

GERMANTOWN, Montgomery Co.
N. Rothrock, L.

GIBSONBURGH, Sandusky Co.
S. B. Stilson, F.

GILEAD STATION, Morrow Co.
F. E. Mozier, L.

GIRARD, Trumbull Co.
George Lutze, F.
William C. Rayen, F.

GRAFTON, Lorain Co.
A. D. Smith, F.

GRAND RAPIDS, Wood Co.
A. J. Gardner, F.

GRANVILLE, Licking Co.
E. M. Downer, F.

GREENFIELD, Highland Co.
C. F. Baldwin, F.
Fay Baldwin, L.
G. Ditte, L.
Lewis Leab, F.
C. R. Gerken, A.
John M. Waddell, F.
A. J. Wright, L.

GREEN SPRINGS, Seneca Co.
Daniel Stinchcomb, F.

GREENTOWN, Stark Co.
T. Leab, F.

GREENVILLE, Darke Co.
M. C. Beuham, L.
C. L. Dalrymple, F. & L.
Devor & Bodele, F.
Henry Ford, F.
F. McWhinney, L. & A.
R. D. Oldfield, L.
Oliver C. Perry, F.
D. M. Stevenson, F.
John C. Turpen, F.
B. F. Wenger, F.
Jas. W. Woods, L.

GREENWICH, Huron Co.
J. F. Saiger, F.
John B. Smith, F., L. & A.

HAMDEN, Vinton Co.
J. A. Higgins, A.

HAMILTON, Butler Co.
Peter C. Becker, F.
W. E. Brown, L.
Jas. E. Campbell & Co., F.
J. M. Delsinger, F.
John Denger, L.
H. A. Dilg, F.
W. E. Draver, F.
G. T. Earhart, L. & A.
Chas. S. Haines, F.
John E. Heiser, L.
T. V. Howell, L.
H. C. Landis, A.
J. B. Lawder, L.
Molyneaux & Slouneger, F.
J. E. Morey, F.
Morey & Morey, F.
Parrish & Co., L.
R. M. Peck, F.
Schneider & Kemlein, F.
A. J. Scott, L.
Shepherd & McGriff, F.
Geo. B. Watson, L. & A.

HARMAR, Washington Co.
W. W. Lucas, L. & A.

HARRISBURGH, Franklin Co.
W. I. Basinaw, F.

HARRISON, Hamilton Co.
Geo. Bowlby, F.

HARTFORD, Trumbull Co.
A. C. Burnett, L.

HART'S GROVE, Ashtabula Co.
Geo. A. Winslow, F.

HARVEYSBURGH, Warren Co.
A. T. Sibin, F.

HAVANA, Huron Co.
Nelson Murray, F.

HEBBARDSVILLE, Athens Co.
P. G. Evans, F. & L.

HICKSVILLE, Defiance Co.
C. C. Lehman, F.
R. D. Wirt, F.

HIGGINSPORT, Brown Co.
Thos. M. Sparks, F.

Ohio.

HILLIARDS, Franklin Co.
H. Culp, L.

HILLSBORO', Highland Co.
E. M. De Breein, L.
Jas. M. Dumerely, F. & L.
H. C. Glascock, F.
I. M. Hillsland, L.
H. L. Meek, L.
Wm. A. Morrow, F.
Jas. Reece, F. & L.
J. Trimble, L.

HINCKLEY, Medina Co.
M. Matteson, F.

HOLGATE, Henry Co.
N. S. Cole, F.

HOMEWORTH, Columbiana Co.
D. W. Wells, F.

HUBBARD, Trumbull Co.
Thos. A. Winfield, F.

HUDSON, Summit Co.
H. B. Hoaford, F.
S. E. Judd, A.

HURON, Erie Co.
J. B. Beverstock, F.
Beverstock & Brock, F.
T. M. Sprawe, L.
A. H. Winchell, F.

INDEPENDENCE, Richland Co.
G. W. McBee, A.

IRONTON, Lawrence Co.
Ed. Bixby, F.
J. F. Davey, F.
Dempsey, Hastings & Peters, L.
William H. Donohue, F. & L.
C. Feucher, F.
Hastings & Applegate, F.
Hastings & Hastings, F.
B. R. Lane, F.
Mather & Wilson, F.
Morris & Sharp, F.
D. A. Moulton, F. & A.
J. F. Peters, F.
J. P. Shaw, F.
Morris Steece, F.
F. C. Tomlinson, F. & L.

JACKSON, Jackson Co.
H. L. Chapman, F. & L.
W. C. Evans, L. & A.
H. C. Miller, F. & L.
J. A. White, L.

JAMESTOWN, Greene Co.
J. H. Baker, F.
E. Glass, L.
Wm. Richards, F.

JEFFERSON, Ashtabula Co.
E. B. Leonard, F.
E. F. Mason, F.
E. J. Pinney, F. & L.
Pinney & Gill, A.
F. L. Smith, F.

JELLOWAY, Knox Co.
J. S. Tilton, L.

JEWETT, Harrison Co.
S. B. Gray, F.

JUNCTION CITY, Perry Co.
J. F. Burke, A.

KELLOGSVILLE, Ashtabula Co.
E. P. Baker, F.

KENT, Portage Co.
F. Z. Allen, F.
A. A. Armstrong, F.
Myron A. Morris, F.
N. B. Raynard, F.
George L. Stauffer, F.

KENTON, Hardin Co.
B. F. Bronson, F.
R. L. Chase, F. & L.
F. M. Childs, F. & L.
F. C. Dougherty, L.
Lester T. Hunt, F. & A.
J. F. McArthur, L.
E. C. McVitty, L. & A.
J. Q. A. Runkle, F.
Thomas E. Strong, F.
G. S. Williams, L.
I. E. Wilson, L.

KILGORE, Carroll Co.
Samuel Stinger, L.

KINGSVILLE, Ashtabula Co.
O. J. Dinges, L. & A.
C. D. Rockwell, F.
M. W. Wright, F.

LACEYVILLE, Harrison Co.
Robert H. McFadden, L.

LAKE P. O., Stark Co.
F. G. Treash, F.

LANCASTER, Fairfield Co.
S. W. Anderson, F.
D. Clover, F.
R. M. Dresbach, L.
J. K. Davis, L.
H. C. Drinkle, L.
S. Fenstermaker, L.

Ohio.

E. Pritter, F.
E. Gray, L.
R. B. Julian, L.
Jas. H. Kyner, L.
C. W. Mathews, L. & A.
Reinmund & Mult, F. & L.
H. J. Reinmund, L.
H. T. Rockey, L.
W. A. Schultz, F.
S. C. Sheffer, L.
Jos. L. Sites, F.
Chas. F. Towson, F. & A.
C. H. Towson, F.
C. H. Williams, L. & A.
Chas. M. L. Wiseman, F.

LEAVITTSBURGH, Trumbull Co.
R. G. Bailey, L. & A.

LEBANON, Warren Co.
G. W. Carey, F.
Marion D. Egbert, F.
W. H. Florer, F.
Louis & Smith, F.
H. Simonton, F.
E. B. Wright, L.
Lot Wright, L.

LEE, Athens Co.
D. A. R. McKinstrey, F.
McKinstrey & Murphy, F.

LEESBURGH, Highland Co.
Elias Johnson, F.

LEETONIA, Columbiana Co.
J. L. Trusdell, A.

LEXINGTON, Richland Co.
J. M. Blair, F.
J. M. & B. Sowen, A.

LIBERTY CENTRE, Henry Co.
A. J. Pennock, F.
E. P. Smith, F.

LIMA, Allen Co.
A. B. Crall, L.
George Feltz, L.
E. D. Gamble, F.
Isaac Z. Hooper, F.
Hutchinson & Becker, F.
John O'Connor, L. & A.
T. Shroyer, F. & A.
Samuel H. Treat, L.

LINDSEY, Sandusky Co.
Joel Burkett, F.
Early Rice, F.
Jacob Widmur, F.

LINWOOD, Hamilton Co.
J. C. Maddy, L.

LITHOPOLIS, Fairfield Co.
C. L. Seeley, F.

LOCKLAND, Hamilton Co.
John Smiley, F.
Moses Wade, F.

LOCUST CORNER, Clermont Co.
A. P. Peter, L.

LOGAN, Hocking Co.
L. S. Bort, F.
George W. Brehm, F.
H. H. Brooks, F.
J. M. Floyd, F.

LONDON, Madison Co.
W. R. Anderson, L.
Charles E. Bryan, F.
J. J. Clark, F.
O. P. Crabb, L.
Duncan & Watson, F.
Leroy S. Dungan, F.
Harrington & Maddox, F.
W. C. Reury, L.
E. F. Hildebrand, F.
J. E. Kennelly, L. & A.

LONDON MILLS, Coshocton Co.
T. J. McCartney, L.

LONDONVILLE, Ashland Co.
John F. Redd, F. & L.

LONG RUN, Licking Co.
A. D. Larison, F.

LOUISVILLE, Stark Co.
Emanuel Shopp, F. & L.

LOVELAND, Clermont Co.
A. A. Lever, F.

LYNCHBURGH, Highland Co.
W. R. Gaddis, F.
Iama Troth, F.

LYONS, Fulton Co.
B. R. Richardson, F.

McARTHUR, Vinton Co.
John C. Cooney, F.
H. C. Jones, F.

McCONNELLSVILLE, Morgan Co.
William Foulke, F.
A. W. McCarty, F.
J. D. Maris, F.
J. Watkins, L.

Ohio.

McCUTCHINGSVILLE, Wyandotte Co.
Edward Kitchin, F.

MANCHESTER, Adams Co.
H. C. Doddridge, F.
David Dunbar, F.

MANSFIELD, Richland Co.
George W. Cole, L.
Alex. Comin, L. & A.
Daily & Robinson, F. & L.
John B. Daily, F.
C. S. Doolittle, F.
D. M. Dysert, L.
J. H. Emminger, F.
Jones & Gerbreck, F.
F. Kattenhaller, F.
Thomas J. Robinson, F.
Cyrus Simmoway, F.
K. W. Smith, L.
J. Smith, L.
Smith & Parsons, F.
George W. Snyder, L. & A.
Alex. Sweney, L.
Vance & Bonar, F.
J. P. Vance, F.

MARIETTA, Washington Co.
E. R. Alderman, L.
Henry Bohl, F., L. & A.
E. M. Booth, L.
J. D. Cotton, L.
F. J. Cutter, F.
E. F. Kenedy, L.
A. W. McCormick, F.
L. Morton, L. & A.
J. Mueller, L.
Charles Newton, F., L. & A.
Stephen Newton, F., L. & A.
Philip Schrawmer, F. & L.
J. W. Sturgis, F.
W. B. Thomas, F., L. & A.
John W. Trautman, F.
Fred. A. Wheeler, L.
S. C. Wilhelm, L.

MARION, Marion Co.
A. M. Parney, L.
J. C. Crow, L.
J. E. Davids, F.
James De Wolfe, L. & A.
T. B. Fisher, F.
J. W. Hughs, F.
W. H. Mohr, L.
E. M. Ritz, F.
B. F. Stahl, L.
H. A. True, F.
George William, L. & A.

MARTIN'S FERRY, Belmont Co.
Wm. Barnett, A.
L. J. C. Dremen, F.
W. M. Lupton, L. & A.
A. McGrew, L.
Charles B. Shreve, F.
R. W. Smith, L.
Van Pelt & Lupton, F.

MARTINSVILLE, Clinton Co.
John G. Onsley, L.

MARYSVILLE, Union Co.
T. Brown, F.
N. Potter, F.
O. M. Scott, F.
A. F. Wilkins, F.

MASSILLON, Stark Co.
H. C. Brown, F.
Isaac H. Brown, F.
Joel Core, F. & L.
James B. Estep, L.
R. A. French, L. & A.
J. V. Newsletter, L.
A. Ryder & Son, L.
G. L. Ryder, F.
D. L. St. John, A.
F. Sladden, L. & A.

MAUMEE CITY, Lucas Co.
Wheeler French, F.
G. W. Norton, F.
H. Norton, F.

MEANS, Harrison Co.
Robert Mastin, F.

MECHANICSBURG, Champaign Co.
T. S. Cheney, F.
Joseph L. Edgar, A.
W. L. Knight, F.

MEDINA, Medina Co.
H. G. Blake, F. & L.
Bostwick & Barnard, F.
R. H. Bostwick, L.
H. W. Collins, F.
G. D. Ellis, L. & A.
H. Goodwin, A.
R. M. McDowell, F.
A. Mattison, F.

MESOPOTAMIA, Trumbull Co.
C. P. Lyman, F. & L.

MIAMISBURGH, Montgomery Co.
M. L. Dady, A.

MIDDLEBURG, Summit Co.
H. Le Roy, F.

Ohio.

MIDDLEPORT, Meigs Co.
S. C. Adams, F.
R. J. Bullard, Jr., L. & A.
John B. Downing, F.
W. J. Hudson, A.
J. J. White, F.
H. R. Womeldorff, L. & A.

MIDDLETOWN, Butler Co.
William Collier, L. & A.
W. B. Cooley, L.
C. F. Gunkle, F.
W. S. Marshall, L.
D. Mumma, L. & A.
N. G. Ogglesby, F.
W. H. Todhunter, F.
John M. Young, L.

MIFFIN, Ashland Co.
David McCready, F.
George H. Mowry, F.
L. Treasel, F.

MILAN, Erie Co.
Darwin Fay, F. & L.

MILFORD, Vermont Co.
Amos H. Tridor, L.

MILFORD CENTRE, Union Co.
W. R. Stage, F.

MILLBURG, Wood Co.
A. Bailey, F.
J. B. Bliven, F.
T. E. Wight, F.

MILLERSBURGH, Holmes Co.
E. J. Duer, F.
M. B. Peterman, F. & L.
W. F. Sharpe, F. & L.

MILTON STATION, Wayne Co.
Charles Dietor, L.
Charles M. Murdock, L.

MINERAL RIDGE, Trumbull Co.
Rd. Blenk, F.

MINERVA, Stark Co.
John Breidenstein, F.
Eli Mesamore, L.
W. Unger, L.

MINSTER, Auglaize Co.
Clement Stueve, F.

MONROVILLE, Huron Co.
Joseph L. Edgar, F.
Wm. R. Jackson, F.
D. Packard, A.
E. J. Squire, F.
Roman Zippel, F.

MORGAN, Ashtabula Co.
Miles N. Gardner, F.
E. A. Wright, F.

MORRISTOWN, Belmont Co.
John Lippencott, L.

MORROW, Warren Co.
W. Adams, L.
Oscar T. Harford, F.
W. P. Harford, L.

MOSCOW, Clermont Co.
Leman & McNath, F.
J. I. McKenzie, F.

MOUNT GENEVA, Ashtabula Co.
George F. Sadd, F.

MOUNT GILEAD, Morrow Co.
M. Lewis, L.
J. G. Miles, F. & L.
J. H. Pollock, F.
A. H. Wrenn, F. & A.

MOUNT OREB, Bowen Co.
J. W. Bryant, F.
A. R. Walker, F.

MOUNT VERNON, Knox Co.
W. F. Baldwin, F.
W. H. Barnes, L.
D. H. Burke, A.
S. J. Butler, L.
H. L. Curtis, L.
L. B. Curtis, F.
O. G. Daniels, L.
Rev. Samuel Lynch, L.
W. J. McFeely, L.
Rev. Jos. Muencher, L.
Joseph Stockle, L.
D. W. Wood, L.

NAPOLEON, Henry Co.
Anton Blim, F.
John J. Cothran, F. & L.
O. H. Hoover, F.
Parker & DeLisle, A.
Charles E. Reynolds, F.
A. B. Scribner, A.
Sheffield & Norton, F.
J. K. Withers, A.

NASHVILLE, Holmes Co.
L. Everly, L.

Ohio.

NELSONVILLE, Athens Co.
C. A. Cable, F.
Wesley C Hickman, F.
S. N. Poston, F.

NEVADA, Wyandotte Co.
Good, Bread & Son, F.
S. S. Leith, F.

NEWARK, Licking Co.
D. A. Allen, F. & L.
L. D. Bartholomew, L. & A.
W. M. CUNNINGHAM, F. & L.
D. C. M. Evans, F., L. & A.
C. Follett, L.
J. W. Malone, A.
J. H. Smith, F.
C. A. Stevens, F. & L.
Vench & Donovan, F. & L.
A. G. Wyette, F.

NEW BALTIMORE, Wood Co.
Harry Lane, F.

NEW BREMEN, Auglaize Co.
Ed. Purpens, F. & L.
F. I. Steinberg, F.

NEWBURGH, Cuyahoga Co.
W. E. Edwards, F.

NEW CARLISLE, Clark Co.
Benj. Neff, L.

NEWCOMERSTOWN, Tuscarawas Co.
C. C. Dickinson, L. & A.
T. D. Neighbor, F. & L.

NEW CONCORD, Muskingum Co.
Thomas Kerr, F.

NEW LEXINGTON, Perry Co.
P. Bantian, L. & A.
D. D. Brush, F.
H. N. Free, F.
T. Thompson, L.

NEW LISBON, Columbiana Co.
James Clark, F.
John M. Dickinson, F.

NEW LONDON, Huron Co.
C. H. Church, F.
Levi Kilburn, F.
H. Liggott, L. & A.
B. F. Stearbird, F.

NEW MARTINSBURGH, Fayette Co.
Amos Todhunter, L.

NEW METAMORAS, Washington Co.
James Johnson, F.

NEW MIDDLETOWN, Mahoning Co.
J. Schillenger, L.

NEW PHILADELPHIA, Tuscarawas Co.
Peter E. Fleck, F., L. & A.
J. E. Graham, L.
O. H. Hoover, L.
Daniel Korn, F.
John D. Laughead, F.
George H. Melbermott, F.
Wm. L. Robb, F. & L.
G. W. Taylor, L.

NEW RICHMOND, Clermont Co.
C. H. Dawson, L.
W. B. Baly, L.
Joseph W. Goudy, F.
T. C. Goudy, F.
Hamilton & Lennin, F.
Joseph Treff, F.

NEWTON FALLS, Trumbull Co.
L. T. Soule, A.

NEWTOWN, Hamilton Co.
Wm. M. Ferris, F.

NEW VIENNA, Clinton Co.
George E. Barrow, F.
Routh & Livezey, F.

NEW WASHINGTON, Crawford Co.
Geo. H. Shurger, L.

NILES, Trumbull Co.
M. G. Butler, L.
A. G. Miner, F.
A. W. Wilson, L. & A.

NORTH AMHERST, Lorain Co.
P. Fredericks, F.
A. L. Spitzer, L.
Spitzer Bros., F.
C. W. Towsend, F.
John Welling, F.

NORTH FAIRFIELD, Huron Co.
C. B. Brooks, F. & L.
E. Stephens, F.

Ohio.

NORTH LEWISBURGH, Champaign Co.
E. S. Callender, F.
M. C. Goney, F.

NORWALK, Huron Co.
Geo. Q. Andrews, F.
D. A. Baker, L.
Jas. W. Baker, F.
Geo. E. Bates, F.
August Fergel, F.
B. S. Hubbard, L. & A.
Horace Kellogg, F.
C. N. Kennan, L.
W. C. Lyons, F.
S. F. Newman, F. & L.
W. F. Parker, L.
E. A. Pray, F.
A. E. Roberts, L.
Swartz & Allen, F.

NOTTINGHAM, Cuyahoga Co.
A. B. Dillie, F.
G. C. Mapes, F.

OAK HARBOR, Ottawa Co.
D. T. Mangel, F.

OAK HILL, Morgan Co.
Elias Morgan, A.

OBERLIN, Lorain Co.
Jos. B. Clarke, L.
Will. B. Durand, F.
F. W. Hendry, F.
J. H. Lang, L.
J. M. Lang, F.
C. H. Penfield, F.

ORANGE STATION, Delaware Co.
R. B. Williams, L.

ORRVILLE, Wayne Co.
P. Lattimer, F.
H. G. Russell, L. & A.
J. C. St. John, F. & L.
J. B. Taylor, F.

ORWELL, Ashtabula Co.
O. S. Carpenter, F.
S. Fillmore, F.
E. L. Gibbs, F.

OTTAWA, Putnam Co.
W. C. G. Krauss, F. & L.
N. E. Mathews, F.
J. T. Morehead, F.
C. H. Pope, L.
Ralph Pugh, F.
A. R. Rice, L.

OXFORD, Butler Co.
P. H. Cone, L.
B. H. & F. J. Cone, F.
Wm. L. Farr, F.
E. L. Hill, L.
T. R. Kumler, F.
S. R. Mollyneaux, L.
George B. Rohrer, A.
H. H. Whitworth, F.

PAINESVILLE, Lake Co.
E. P. Branch, F.
Branch & Saunders, F.
G. W. Cranston, L.
Joel Doolittle, F.
H. C. Durand, F.
L. B. Gibbs, F.
John House, L.
House & Gibbs.
S. T. Ladd, F.
R. Paige, F.
J. D. Wheeler, L.

PATASKALA, Licking Co.
W. C. Greene, L.

PAULDING, Paulding Co.
G. W. Cox, F.
Durfey & Spring, F.

PEMBERVILLE, Wood Co.
Dr. R. J. Simons, F.

PERRYSBURGH, Wood Co.
Rev. R. H. Chubb, L.
T. E. Hallenbeck, F.
F. R. Miller, F.
A. G. Williams, F.

PINE GROVE, Gallia Co.
W. R. Atkinson, F.

PIONEER, Williams Co.
M. D. Fuller, F.
M. Kelly, F.
C. W. Sweet, F.

PIQUA, Miami Co.
M. Brand, L.
W. W. V. Buchanan, F.
C. F. Cozier, L.
M. Dye, F.
James H. Hatch, L.
J. A. Hematager, F.
M. H. Jones, F.
G. E. Lee, F.
L. E. Manning, F.
Wm. L. Parker, F.
John S. Patterson, F.
Thomas J. Proctor, L.
G. W. Rhodehamel, L.
Rhodehamel & Croy, F.
Joseph Schosser, F.
Wm. Stewart, L.
E. Welber, L.
J. P. Williams, F.

Ohio.

PISGAH, Butler Co.
G. W. Hone, F.
J. M. Stone, A.

PLYMOUTH, Richland Co.
S. Bloom, F., L. & A.
W. W. Drennan, F.
V. J. Hills L.
W. B. Cuy Kendall, F.
J. L. G. Lockwood, A.
O. W. Williams, A.

POINT ISABEL, Clermont Co.
W. W. Manning, F.

POLAND, Mahoning Co.
J. L. Dobbins, L.

POLK P. O., Ottawa Co.
F. M. Byers, F.

POMEROY, Meigs Co.
J. L. Blackelton, L.
Orrin Branch, F.
Hoyt & Merrick, L.
Urish Hoyt, F.
W. H. Owens, L.
Jas. Ralston, F. & L.
H. Seebers, F.

PORT CLINTON, Ottawa Co.
Heller & Taylor, F.
W. E. Kelley, F.
C. Salaman, L.
J. W. Sylvester, F.

PORT RECOVERY, Mercer Co.
J. S. Chum, F.

PORTSMOUTH, Scioto Co.
Robert Bell, L.
A. O. Bing, F.
L. H. C. Blomeyer, L.
J. R. Boal, A.
E. F. Draper, F. & A.
Flanders & Cummins, F.
M. Kricker, F.
R. Lloyd, L.
Jas. Lodwick, F. & L.
Weston Lodwick, F.
McCohn & Smith, F., L. & A.
McFarland, Bonsall & Co., F.
E. W. Maxwell, F. & L.
Benjamin R. Miles, L.
Tracy & Burke, L.
Tracy & Lloyd, F. & A.
J. L. Truthart, L.
J. L. Watkins, L.
Chas. Winter, L.
Lester E. Wood, L.
Geo. W. Wyer, L.

POWHATTAN POINT, Belmont Co.
A. Powell, F.

PROCTERSVILLE, Lawrence Co.
Jacob Procter, F.

QUAKER CITY, Guernsey Co.
E. J. Gouts, L.
Olmsted & McEwen, F.

RACINE, Meigs Co.
Riley Harpold, L.
John Wolf, F.

RANDALL, Cuyahoga Co.
D. Case, F.

RAVENNA, Portage Co.
W. H. Bebee, F.
H. D. Bedell, F.
F. W. Coffin, F. & L.
W. L. Coolman, F.
Andrew Jackson, F.
H. M. Jones, A.
Thos. Phillips, L.
Geo. F. Robinson, F.
Isaac Siddall, F.
O. P. Spona, F.
R. Taylor, F.

REEDSBURGH, Wayne Co.
J. H. Wilner, F.

REPUBLIC, Seneca Co.
T. M. Pancost, A.

RICHMOND, Jefferson Co.
B. L. Cruc, L.

RICHMOND DALE, Ross Co.
S. Harbert, F.

RICHWOOD, Union Co.
P. L. Barnes, F.
John P. Simmons, F.
W. T. Wood, F.

RIPLEY, Brown Co.
W. H. Armstrong, L. & A.
Ed. R. Bell, L.
Daniel Cockrill, F.
Henderson Crute, F.
Chas. Linn, F.
John McCague, F.
W. C. McClintick, F.
H. M. Shuey, L.
J. A. Stonebreaker, F. & L.
H. J. Stontenburg, F.
J. C. Winters, F.

Ohio.

RITTERS, Fulton Co.
James B. Haines, F.

ROGERSVILLE, Tuscarawas Co.
H. J. Peters, L.

ROSCOE, Coshocton Co.
James F. Compton, L. & A.

RUSHYLVANIA, Logan Co.
John McCullock, F. & L.

RUSSELLVILLE, Brown Co.
A. M. Williamson, L.

SABINA, Clinton Co.
Z. R. Saunders, L.

ST. CLAIRSVILLE, Belmont Co.
A. Alexander, F.
I. Lewis, L.
I. M. Riley, F.

ST. MARTIN'S, Brown Co.
M. Hoban, F.

ST. MARY'S, Auglaize Co.
T. W. Brotherton, F.
E. F. Gross, F.
Charles Hepp, L.
John Keller, L. & A.
John Manor, F.
M. J. Mooney, L.
E. B. Walkeep, F.

ST. PARIS, Champaign Co.
Clapp & McDaniel, F.
E. V. Rhoads, F.

SALEM, Columbiana Co.
A. E. Bonsall, L. & A.
Charles Boone, F. & L.
Dunlap & Berckemer, A.
M. V. Dunlap.
Jacob Heaton, F.
W. D. Hinkle, L.
C. C. Mulford, F.
Robinson & Boyd, F.
Robinson & Vernon, F.
D. W. Schofield, L. & A.

SALESVILLE, Guernsey Co.
J. O. Van Kirk, L.

SANDUSKY, Erie Co.
George J. Anderson, F. & L.
Austin & Gager, L.
E. C. Boyd, F.
Thomas J. Drake, F. & L.
John A. Falk, F.
John I. Finch, F. & L.
E. B. Gregg, F.
Gager & Zollinger, F., L. & A.
James McCoy, F. & A.
M. T. McKelvey, F.
McKelvey & Gerald, F. & L.
A. L. March, L. & A.
Miles & Austin, F.
A. W. Prout, Jr., L.
C. Reade, L.
F. Rehberg, L.
Louis Treub, F. & L.

SARAHSVILLE, Noble Co.
D. R. Craft, F.
Joseph Statler, L.

SAVILLE, Medina Co.
John Hawker, L.
T. H. Hawley, F.
C. M. Spitzer, F. & L.

SENECAVILLE, Guernsey Co.
S. M. Gaston, L.

SEVEN MILE, Butler Co.
John Walter, L.

SHAUCKS, Morrow Co.
D. Bachelder, L.

SHELBY, Richmond Co.
S. S. Bloom, F.
E. S. Close, L. & A.
F. A. Du Bois, A.
Higgins & Hildebrant, F.
H. W. Hildebrant, F.
S. F. Stambaugh, F.
J. D. Trimble, L.
D. H. Young, F. & A.

SHERMAN, Summit Co.
J. C. Koplin, F.

SHILOH, Richland Co.
J. Maring, L. & A.

SIDNEY, Shelby Co.
G. C. Anderson, F.
J. E. Barnard, L. & A.
George H. Brunnelle, L.
J. S. Carr, L.
J. W. Conklin, F.
F. E. Fitzmiller, L. & A.
J. Graham, L. & A.
J. N. Lewis, F.
Jos. V. Lewis, F.
S. McCullough, L.

SOMERTON, Belmont Co.
W. H. Helpbringer, L.

SOMERVILLE, Butler Co.
C. Murgantholer, L.

Ohio.

SOUTH BLOOMFIELD, Pickaway Co.
John Grigg, F.
A. J. Jones, L.

SOUTH CHARLESTON, Clarke Co.
L. H. Houston, F.
J. R. Moore, L.
A. F. Taft, F.
C. H. Wentz, L.

SOUTH NEWBURGH, Geauga Co.
D. M. Allen, L.

SOUTH TOLEDO, Lucas Co.
P. C. Holt, F.

SPRINGFIELD, Clarke Co.
Leon Adler, L.
A. M. Barr, L.
G. H. Blakley, L.
E. M. Buckingham, L.
Christie & Smith, F.
A. P. Cochran, F.
Thomas Deane, L. & A.
A. Dotze, F.
J. Dounel, F.
James J. Hanna, F.
D. R. Hosterman, A.
S. F. McGrew, F.
Bruce Moffatt, F. & L.
G. R. Perkins, L.
J. D. Phleger, L. & A.
J. S. Rizor, L.
D. S. Rungan, L.
H. S. Showers, F. & L.
James E. Stewart, L. & A.
I. W. Wallace, A.

STEUBENVILLE, Jefferson Co.
Wm. H. Bradley, F. & L.
W. H. Brady, F.
J. Creasey, F.
David Hall, F., L. & A.
A. G. McCassey, L. & A.
J. A. McCracken, F.
David Myers, F.
J. S. Patterson, L. & A.

STOUTS, Adams Co.
L. B. Ousler, F.

STRYKER, Williams Co.
J. B. Kimmel, F.
John E. Week, F.

SULLIVAN, Ashland Co.
E. C. Brown, L.

SWAN, Vinton Co.
W. G. Waller, F

SWANTON, Fulton Co.
J. H. Grandy, F.

SYLVANIA, Lucas Co.
Miles Lathrop, F.

TADMER, Monigomery Co.
John V. Sullivan, L.

TALLMADGE, Summit Co.
A. F. Snider, L.
L. C. Walden, F.

THORNPORT, Perry Co.
Dodd & Edmund, A.

TIFFIN, Seneca Co.
A. C. Barbour, F. & L.
Buchman & Keppell, F.

A. H. BYERS, Adjuster. Special work done promptly.

J. H. Cole, L.
D. P. Dildine, L.
Flack & Sprague, F.
Gwynn & Shelbbey, F.
J. A. Hall, L.
G. J. Keen, F.
H. C. Keppel, F.
A. Landen, L.
Moore & Flack, F.
L. P. Piero, F.
J. H. Ridgely, F.
Tomb & Cole, F.
T. B. Tomb, L.
Louis W. Turner, L.
J. N. Willard, L.
J. B. Wilson, L.
Geo. F. Winterstein, L. & A.

TIPPECANOE, Harrison Co.
J. W. Reams, F.

TIPPECANOE CITY, Miami Co.
John Burwell, A.
J. M. & J. A. Kerr, F.
T. D. Royse, F.

TOLEDO, Lucas Co.
Wm. H. Alexander, F.
Val. Braun, L.
Braun & Co'ton, F. & A.
Brown & Dodge, F.
T. P. Brown, F.
John Carew, F.
Castner, Colton & Son, F.
Castner & Haigh, F. & L.
Carlos Colton, F.
D. A. Curtis, L.
M. Davis, F.
P. De Vries, L.

Ohio.

J. T. Dewey, L.
Chas. H. Eddy, F. & L.
O. A. Forbes, L.
Louis Freidman, L.
A. R. Gates, F.
B. F. Griffin, L.
E. R. Griswold, L.
Julius Hames, L.
U. N. Hauser, F.
Hoag & Neal, A.
C. M. Lang, L.
C. C. Layman, L.
G. W. Layng, L. & A.
John C. Nauts L.
J. M. S. Neal, F.
W. Norwood, L.
J. R. Parsons, L.
Pease & Collins, F.
D. A. Pease, L.
N. Quigley, L.
C. L. Rhodes, L.
R. E. Richards, L.
Ira A. Richardson, F.
M. Silvester, L.
Geo. Tanner, F.
H. W. Thompson.
Ed. Ulrick, L.
H. Van Gundy, L.
S. H. Waring, L. & A.
W. H. Whitaker, F.
T. H. Wright, F.
J. C. Wuerfel, L.

TONTOGANY, Wood Co.
L. Black, F.

TROY, Miami Co.
S. D. Frank, L.
C. F. Grosvenor, F.
J. L. & W. B. McKinney, F.
Elliott Miller, F.
S. B. Nichols, A.
Noah Sount, A.
W. S. Thomas, F. & A.
Noah Yourt, F.

TRUMBULL, Ashtabula Co.
D. M. Fairbanks, F.

UHRICKSVILLE, Tuscarawas Co.
Milone & Parish, F.

UNION CITY, Darke Co.
P. Bayless, F.

UPPER SANDUSKY, Wyandotte Co.
John Agertee, F.
J. A. Bennett, A.
L. A. Brenner & Co., F. & L.
E. A. Gordon, F. & A.
Phillip Gradle, F.
David H. Hare, F.
R. Hendrickson, L.
Samuel W. Holmes, F.
S. Leipseiger, F.
John B. McConnell, F.

URBANA, Champaign Co.
Thomas H. B. Beal, L. & A.
J. H. Brown, L. & A.
Carter & Baldwin, F.
John S. Carter, L.
John M. Fitzpatrick, L.
Charles L. Geiger, F. & A.
R. C. Horr, F.
W. A. Humes F.
W. O. Knight, L.
Charles W. Marshall, F. & L.
John W. Minton, L.
J. M. Russell, F. & L.
J. R. Shumate, F.

VAN WERT, Van Wert Co.
J. Q. Augustin, L.
John B. Brodnix, F.
Andrew S. Burt, F. & L
Clark & Sutphen, F.
Elias Gipe, F.
J. R. Goodwin, A.
G. A. Sahlquist, F. & L.
O. D. Swartout, L.
E. P. Woods, F.
A. S. Wormley, A.

VERMILLION, Erie Co
John Summers, F.
O. H. Tildon, F.

VERSAILLES, Darke Co.
J. D. Spellman, F.

WADSWORTH, Medina Co.
James W. Dalken, F.
John Lytle, F.

WAKEMAN, Huron Co.
H. J. Shannon, L. & A.
Geo. B. Van Fleet, F.

WALNUT HILLS, Hamilton Co.
Goodman & Porter, F.

WAPAKONETA, Auglaize Co.
S. Bitter, L.
Chas. P. Davis, F. & L.
Wm. Heinrich, F.
A. M. Kuhn, A.
H. C. Settlage, F.
James Wilson, Jr., F.

WARREN, Trumbull Co.
W. W. Abell, A.
WHITTLESEY ADAMS, F.
J. R. Brown, L. & A.
A. A. House, L.

Ohio.

George P. Hunter, F.
L. Hunter F.
Washington Hyde, F.
S. M. Laird, L.
T. J. McLane, F. & A.
M. B Tyler, F.
John L. Weeks, F.
B. R. Winnaugh, F.

WASHINGTON, Fayette Co.
Geo. W. Chaffin, F.
Foster, Chaffin & Co., F.
John S. Foster & Son, F.
Foster, Straley & Dial, L.
E. A. Ramsey, L.
Morris Sharp, L.
Chas. M. Stinson, F.

WATERFORD, Washington Co.
J. R. Sheldon, F.

WAUSEON, Fulton Co.
A. J. Benedict, L. & A.
Thos. F. Ham, F.
Hano & Riddle, F.
J. Q. Riddle, F.
T. J. Stephens & Co., F.

WAVERLY, Pike Co.
D. H. Bishop, F.
J. W. Washburn, F.

WAYNESVILLE, Warren Co.
Jos. G. Keys, F., L. & A.
E. Pittis, L.

WELLINGTON, Lorain Co.
Jos. H. Dickson, F
J. W. Houghton, F. & L.

WELLSTON, Jackson Co.
J. C. Titus, F.

WELLSVILLE, Columbiana Co.
O. Arnold, F.
John L. Hamilton, L.
J. Q. Hamilton, L
C. Lake, F.
Manahan & Andrews, F
J. M. Moore, L.
W. G. Murdock, F.
Jacob Stewart, F.

WEST ALEXANDER, Preble Co.
H. M. Herman, L.

WESTBORO', Clinton Co.
W. R. Van Winkle, F.

WEST ELKTON, Preble Co.
N. Hornaday, F.

WESTERVILLE, Franklin Co.
John H. Bate, F.
Wm. Hanby, F. & L.
M. R. Wheatcraft, L.

WEST JEFFERSON, Madison Co.
J. McNeal, F. & L.

WEST LIBERTY, Logan Co.
J. H. Deck, F.
J. M Hunter, F.

WESTON, Wood Co.
F. M. Young, L.

WESTON STAR, Summit Co.
F. W. Beecker, F.

WEST SALEM, Wayne Co.
U. Clouse, L.
Ed. Fritzinger, F.
H. E. Lind, F.
H. E. Lind, L.
F. G. McCauley, F.

WEST UNION, Adams Co.
John W. Mason, F.

WEST UNITY, Williams Co.
E. C. Orton, F.

WHEELING, Guernsey Co.
Alford Weedon, L.

WHITEHOUSE, Lucas Co.
F. M. Heath, F.
J. C. Wales, F.

WILKINS' RUN, Licking Co
D. H. Ralston, L.

WILKSVILLE, Vinton Co.
F. M. Cheadle, F.

WILLIAMSBURG, Clermont Co.
J. B. Smith, F.

WILLIAMSFIELD, Ashtabula Co.
E. J. Smith, F.

WILLOUGHBY, Lake Co.
Clark & Post, F.
C. R. Chatman, F.
S. W. Smart, F.

WILMINGTON, Clinton Co.
W. T. Berry, A.
Henry Jenks, L.

Ohio.—Oregon.

D. Landers, L.
J. H. Milligan, F.
John C. Moon, F.
Thomas Perfect, F.
R. S. & C. C. Sayers, F.
W. R. Wean, L.
E. J. West, A.
R. M. Wickersham, F.

WINDHAM, Portage Co.
F. D. Snow, F.

WINDSOR, Ashtabula Co.
A. B. & O. J. Martin, F.

WINTERSVILLE, Jefferson Co.
C. S. Day, F.

WOODSFIELD, Monroe Co.
Nelson Baker, F.
Simon Dorr, F.
L. Hoefler, L.
A. P. Miller, L.
Daniel Newhart, F.
Jesse Williams, L.

WOODVILLE, Sandusky Co.
H. H. Guyer, F.
W. B. Payne, F.

WOOSTER, Wayne Co.
Wm. Bentz, L.
Bonewitz & Bowman, F.
Bowman & Van Nostran, F.
W. H. Burch, F.
L. Flattery, L.
Dan. Funck, L. & A.
W. H. Hinton, F.
J. M. Klepper, L. & A.
I. H. Myers, L.
Parsons & Van Nest, F.
T. S. Shepherd, F.

WORTHINGTON, Franklin Co.
B. Crook, L.

XENIA, Greene Co.
John Ankeny, L.
L. L. Bell, F.
S. D. Cosmer, F. & A.
F. G. Cross, L.
Luther Hanes, F.
James Hoyle, F.
Hype & Leaman, F.
Keever & Dean, F.
Charles R. Merrick, F.
D. D. Moore, L.
Isaac H. Myers, F.
E. S. Nichols, F.
W. T. Nichols, L.
Paul Wels, F.

YELLOW SPRINGS, Green Co.
John W. Hamilton, F.

YOUNGSTOWN, Mahoning Co.
W. Breden, L. & A.
M. L. Campbell, A.
J. B. Clark, F.
B. S. Dunlap, F.
O. B. Eddy, F. & L.
Owen Evans & Son, F.
George W. Haney, F. L. & A.
E. H. Hoemer, A.
W. P. Jones, A.
L. Leibman, F. & L.
McGinnis & Sprague, F.
Ed. McGinnis, F.
Metz & Thorn, F. & L.
Noah Metz, L.
C. Pierce, L. & A.
A. H. Rice, F., L. & A.
J. B Sheldon, F.
C. H. Sprague, F.
J. W. Thompson, F.
A. J. Williams, L.
M. Wood, L. & A.

ZANESVILLE, Muskingum Co.
Charles Brendel, L.
J. K. Caldwell & Son, F
L. B. Cook, L. & A.
Joseph Crosby, F.
C. G. Dillon, L.
Daniel B. Garry, F.
Wm. Gray, F.
W. R. Hazlet, L.
J. J. Ingalls, L.
D. T. Johnson, F. & L.
H. Lentz, L.
Thos. M. Lynn, F. & A.
H. C. Ross, F. & L.
T. F. Spangler, F.
H. R. Stanbery, F.
S. D. Stockton, L.
George W. Thompson, F.
J. G. Wells, A.
Homer White, F. & A.

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OREGON.

ALBANY, Linn Co.
N. Baum, F.
John Conner, F.
L. Flinn, F.
James M. Marks, L.
L. H. Montanye, F.
O. P. S. Plummer, F.
J. C. Powell, F. & L.
Herman Sox, F.
C. E. Wolverton, F.

Oregon.—Pennsylvania.

ASHLAND, Jackson Co.
Morris Baum, F.

BAKER CITY, Baker Co.
J. J. Coffey, F.

CANYONVILLE, Douglass Co.
G. W. Colvig, F.

CORVALLIS, Benton Co.
F. A. Chenoweth, F.
James A. Yantis, F.

DALLAS, Polk Co.
T. B. Newman, F.

EAST PORTLAND, Multnomah Co.
Kirk Sheldon, F.

EUGENE CITY, Lane Co.
G. J. Ruys, L.
G. B. Dorris, F. & L.
C. W. Fitch, F.
D. M. Risdon, F.
B. Vanhouten, F.
J. J. Walton, Jr., F.

FOREST GROVE, Washington Co.
J. J. Parker, F.

HALSEY, Linn Co.
J. M. Morgan, F.

HARRISBURG, Linn Co.
W. H. Baber, F.
W. H. Countiss, F.
Hiram Smith, F.

HILLSBOROUGH, Washington Co.
D. M. C. Gault, F.

JACKSONVILLE, Jackson Co.
Wm. Hoffman, F.
Max Muller, F. & L.
Jerry Nunan, F.
Reames Bros., F.
Sach Bros., F.

JUNCTION CITY, Lane Co.
W. C. Lee & Co., F.

LAFAYETTE, Yam Hill Co.
H. Hurley, F.
Ellery Rogers, F.

McMINVILLE, Yam Hill Co.
W. H. Boyd, F.
R. H. Todd, F.

MARION, Marion Co.
R. H. Rutherford, F.

OAKLAND, Douglas Co.
B. Herman, F.
Richard Smith, F.

OREGON CITY, Clackamas Co.
W. P. Burns, F.
E. L. Eastham, F.
W. C. Johnson, F.
W. H. Pape, F.

PORTLAND, Multnomah Co.
Hamilton Boyd, F.
W. S. Caldwell, F.
Van B. De Lashmutt, L.
J. P. Dickinson, L.
G. F. Grant, F.
A. S. Gross, F.
Edward Hall, F.
Henry Hewett & Co., F.
A. P. Hotaling & Co., F. & M.
M. A. King, F. & L.
M. P. Morse, L.
George Woodward, F.

ROSEBURG, Douglas Co.
Virgil Conn, F.
J. G. Fuller, F.
E. G. Hursh, F.

SALEM, Marion Co.
L. S. Bates, F.
V. R. Hyde, F.
Jones & Patterson, F. & L.
REED & CRAWFORD, F. & L.
C. A. Reed, F.
A. F. Wheeler, F.
John G. Wright, F.

SHEDDS, Linn Co.
A. Wheeler, F.

THE DALLES, Wasco Co.
R. F. Gibbons, F.
R. Grant & Co., F.
John Moran, F.

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PENNSYLVANIA.

ADAMSBURGH, Westmoreland Co.
W. H. Smith, F.

ALBA, Bradford Co
J. H. Fellows, F.

ALBION, Erie Co.
Wm. Chesseman, F.

ALBURTIS, Lehigh Co.
D. S. Ludwig, L.
Jonas Trump, L.

Pennsylvania.

ALLECHENY, Allegheny Co.
G. H. Adams, L.
D. B Allwett, A.
R. Hintze, F.
R. E. Hewen, L.
W. W. Pitcairn, A.
A. K. Simpson, F.
Wm. H. Sterritt, F. & L.
J. E. Stevenson, F.
Wm. K. Walther, F.

ALLENTOWN, Lehigh Co.
A. Bauman, L.
C. W. Cooper, L.
Chas. Eckert, F., L. & A.
M. L. Eckert, F., L. & A.
T. H Good, F.
L. H. Gross, F.
L. P. Hecker, F.
Frank Hoon, A.
H. C. Hunsberger, F.
H. T. Kleckner, F.
B. M. Krause, A.
T. B. Leisenring, F., M. & A.
M. D. Lichtenwallner, L.
W. L. More, L.
W. I. Romig, F.
F. J. Schlough, L.
A. M. Stackhouse, F.
F. P. Troxell, L.
Daniel Z. Walker, F. & M.
J. E. Zimmerman, L.

ALTOONA, Blair Co.
D. O. Alexander, F. & M.
M. Alexander, F. & M.
W. H. Alexander, F. & M.
J. W. Findley, F., L. & A.
H. H. Hill, L.
J. Kearney, L.
A. F. Kerr, F., L. & A.
A. P. McDonald, F. & A.
Chas. J. Mann, F. & L.
H. L. Nichols, A.
F. K. Ployer, L.
Benjamin F. Rose, F.

ASHLAND, Schuylkill Co
T. F. Barrow, L.
H. S. Bower, F., L. & A.
John C. Garner, F.
W. A. Kintzle, F., L. & A.
Jacob Lessig, F., L. & A.
J. R. Simpson, A.

ASHLEY, Luzerne Co.
J. B. Newhart, A.

ASHTON, Carbon Co.
John E. Lauer, L.

ATHENS, Bradford Co.
C. W. Clapp, F.
Edward Herrick, Jr., F.
George H. Meade, A.
J. B. Reeve, F.

BALDWIN, Butler Co.
F. B. Clark, L.

BEACH HAVEN, Luzerne Co.
L. H. Conover, F. & A.

BEAVER, Beaver Co.
Thomas W. Devose, F.
J. H. McCreery, F.
Thomas McCreery, F.

BEAVER FALLS, Beaver Co.
Van B. Baker, L.
F. A. Barker, F.
H. T. Barker, F.
N. H. Pangburn, F. & A.
J. B. Parkinson, F.
L. G. Townsend, A.

BEDFORD, Bedford Co
B. F. Harderoad, F.
C. C. Irwin, A.
H. O. Kline, F. & L.
F. M. Mechling, F., L. & A.
E. D. Shoemaker, L. & A.

BELLEFONTE, Centre Co.
John J. Irwin, F.
Samuel M. Irwin, F.
J. L. Kurtz, F. & A.
R. M. Magee, L.
John H. Morrison, F.
G. D. Potter, F.
G. L. Potter, F. & A.
C. S. Potter, F.
W. W. Potter, A.
J. A. Rankin, L.
J. H. Rankin F.
John I. Rankin, A.
J. Rankin, F.
W. S. Rankin, F. & A.

BERMUDIAN, Adams Co.
G. C. Asper, A.

BETHANY, Wayne Co.
A. B. Gammell, F.

BETHLEHEM, Northampton Co.
J. T. Barbek, F. & A.
M. L. Eckert, F.
R. A. Grider, F.
H. P. Hammann, A.
George McIntyre, L.
John Manning, L.
Robert J. Ott, F. & A.
C. C. Tombler, A.

Pennsylvania.

BINGHAMTON.
P. K. Burhans, L.
F. A. Hine, L.

BIRD IN HAND, Lancaster Co.
John W. Wright, L.

BLAIRSVILLE, Indiana Co.
W. R. Boyers, F.
J. W. Gray, A.
Samuel Lyon, F.
A. B. McCabe, A.
D. Tayler, F.

BLOOMSBURGH, Columbia Co.
J. J. Brower, F.
F. Brown, F.
John A. Funston, L.
B. J. Guernsey, A.
J. C. Horton, F.
C. F. Knapp, F.
M. W. Neiss, A.
W. B. Poast, A.
W. J. Powell, F.
J. B. Roberson, L.
W. H. Smith, F.

BRIDESBURGH.
Chas. A. Bosee, F.

BRISTOL, Bucks Co.
F. P. Adams, F.
A. F. Young, F.

BROOKVILLE, Jefferson Co.
C. O. Hammond, F. & A.
J. H. Maise, A.

BROWNSVILLE, Fayette Co.
E. L. Moorhouse, A.
Geo. W. Sherbrin, L.

BURGETTSTOWN, Washington Co.
R. M. Scott, F.

BUTLER, Butler Co.
J. J. Goulder, L.
R. G. Graham, F.
T. S. Green, A.
Jas. T. McJunkin, F. & L.
R. R. Stayton, F. & A.

CAMBRIDGE, Lancaster Co.
W. W. Hyatt, F.

CAMBRIDGEBOROUGH Crawford Co.
A. W. Drake, L.

CANTON, Bradford Co.
R. M. Manley, F.
J. H. Shaw, F.
Chas. Stockwell, F.

CARBONDALE, Luzerne Co.
Thos. R. Lathrop, F. & L.
J. W. Marcy, F. & A.
John Stewart, F. & L.
D. Taylor, L.

CARLISLE, Cumberland Co.
F. Cornman, F.
S. K. Hunrich, F. & L.
W. H. Shepler, A.
J. C. Stock, F., L. & A.

CARMICHAEL, Greene Co.
J. A. Pennington, L.

CATASAUQUA, Lehigh Co.
Benjamin R. Davis, F.
J. P. Griffith, L.
R. C. Hammersley, F.
John Hudders, A.
A. F. Koons, F. & L.
Geo. McIntyre, A.

CATAWISSA, Columbia Co.
Geo. C. Scott, F.
Walter Scott, L.

CHAMBERSBURGH, Franklin Co.
H. C. Bomberger, L.
E. W. Curriden, L.
H. S. Gilbert, L.
W. B. Gilmore, A.
Thos. Grimeson, F.
W. L. Heyser, F. & L.
J. D. Ludwig, L.
J. M. McDowell, L.
B. F. Nead, L.
T. M. Nelson, F.
John R. Orr, F.
J. Pomeroy, L.
W. G. Reed, F. & A.
W. H. Sellers, L.
A. M. Trimmer, F.

CHESTER, Delaware Co.
Geo. Baker, F.
John Cochran, A.
J. Engle Cochran, F.
Samuel J. Cochran, F.
Caleb Emlen, F.
W. C. Gray, F. & L.
C. C. Larkin, L.
Chas. A. Story, Jr., L.
Wm. A. Todd, L.
Wm. T. Urie, L.

CIRCLEVILLE.
A. D. Scorer, F.

CLARION, Clarion Co.
A. W. Feeley, F. & A.
J. C. Patrick, F. & A.

Pennsylvania.

CLAYSVILLE, Washington Co.
T. C. Noble, L.

CLEARFIELD, Clearfield Co.
Cyrus Cordon, F.
J. H. Fulford, F.
Thos. McMurray, A.
T. H. Murray, F. & L.
Geo. W. Reynolds, A.
H. W. Smith, L.
E. A. Southard, L. & A.
F. W. Thompson, F.
J. W. Thompson, F.
T. W. Thompson, F. & A.
A. B. Weaver, L.

CLEVELAND.
Geo. P. Burnell, A.

COATESVILLE, Chester Co.
Isaac D. Landis, L.
Moses Rambo, F.
R. E. Smith, Jr., L.

COLEBROOKDALE, Berks Co.
N. Andre, L.

COLUMBIA, Lancaster Co.
E. R. B yce, A.
George Crane, F. & L.
R. Crane, F.
H. A. Fondersmith, F.
A. J. Kauffman, F., L. & A.
F. Reamer, L.
M. S. Sherman, F.
Chas. F. Young, F.
F. X. Zeigler, F. & L.
S. X. Zeigler, F.

CONNEAUTVILLE, Crawford Co.
A. J. Harper, A.
E. L. Litchfield, F.

CONNELLSVILLE, Fayette Co.
David Barnes, A.
Edward Bartlett, L.
Robert Connell, A.
J. F. Forrey, F. & A.
G. V. Goodchild, F. & L.
H. C. Huston, F.
Howard Welch, F.

COPLAY, Lehigh Co.
C. H. Knerr, A.

CORNING.
Wm. Walker, F.

CORRY, Erie Co.
F. S. Barney, F.
I. B. Brown, F.
J. B. Davis, F. & A.
John M. Davis, L.
J. M. Hoffman, F.
W. W. Laraway, F.
G. E. Mallett, F.
R. H. Murdock, A.
R. H. Palmer, L. & A.
Will Porter, F. & M.
D. S. Rowe, L. & A.
E. Sliney, F. L. & A.
H. F. Webber, A.
D. B. Wilson, F.

COUDERSPORT, Potter Co.
A. L. Mann, L.

CRESSON, Cambria Co.
Albert Ford, A.

CURWINSVILLE, Clearfield Co.
R. R. Swope, L. & A.

DANVILLE, Montour Co.
M. B. Allaback, L.
W. C. Ammerman, F.
W. H. Ammerman, F.
Jacob Aten, L.
James S. Coulter, F.
T. E. Ellis, A.
A. M. Gearhart, A.
J. X. Geier, F.
E. G. Hoffman, F. & A.
P. Johnson, F.
James McCormick, F.
A. C. Russell, F.
A. J. Sober, F.
W. C. Young F.

DELMONT, Westmoreland Co.
Josiah Harvey, F.

DEPOSIT.
M. P. Buell, F.
S. S. Doolittle, F.
W. B. Lewis, F.

DILLSBURGH, York Co.
Daniel W. Beitzel, L.

DOWNINGTOWN, Chester Co.
William Edge, L. & A.

DOYLESTOWN, Bucks Co.
L. P. Worthington, L.

DRIFTWOOD, Cameron Co
J. W. Billman, A.

DUSHORE, Sullivan Co.
James Thomson, F., L. & A.

Pennsylvania.

EAST BERLIN, Adams Co.
Thomas Hall, L.

EAST BRADY.
N. F. Sloan, F. & A.

EAST BRADY'S BEND.
John J. O. Leary, A.

EASTON, Northampton Co.
A. S. Deichman, F.
Samuel Dutt, L.
John Evans, L.
J. F. Gwinner, L.
S. Y. Heller, A.
Abram Kind, L.
F. W. Noble, L.
John Opdycke, F. & A.
Daniel L. Schlough, F. & A.
John Schlough, F. & A.
Thos. H. Stevens, L.
John V. Stout, F., L. & A.
T. M. Terry, L.

EAST SMITHFIELD, Bradford Co.
E. E. Hyatt, F.

EAST SPRINGFIELD, Erie Co.
H. A. Hills, F.

EAST STROUDSBURGH Monroe Co.
W. Pierson, F.
W. J. Thompson, F.

EBENSBURGH, Cambria Co.
T. W. Dick, F.
Abel Lloyd, A.
John E. Roberts, A.

ELMIRA.
W. H. Frost, F.
J. M. Sly, F.

EMPORIUM, Cameron Co.
I. S. Cummings, F. & A.
J. O. Cummings, F.
Thos. Gallagher, A.
John M. Judd, F.
Charles C. Sears, A.
Leonard Taggart, F. & A.
L. D. Voltz, A.

ERIE, Erie Co.
Wm. L. Arbuckle, F. & L.
Wm. M. Arbuckle, F.
E. R. Blood, L.
H. J. Cannift, L.
J. P. Covert, F.
T. W. Crowell, F., L. & A.
J. F. Downing, F. & L.
John F. Forster, A.
W. A. Fox, L.
Robert Gilson, L.
A. H. Gray, F.
Thos. M. Hemphill, F.
R. H. Henry, F.
F. A. Mizener, F., L. & A.
J. Rosenzweig, Jr., F.
J. Rosenzweig, F., L. & A.
Frank Schlandecker, E.
E. T. Scott, L.
Walter Scott, F. & A.
E. A. Simonds, F.
Henry Stahl, F. & A.
J. L. Stemberg, L.
C. G. Steubgen, F.
J. R. Thompson, F.
Thos. M. Walker, F.
J. F. Walther, L.
J. S. Warner, F.
M. Rush Warner, F.

EVERETT, Bedford Co.
J. W. Hughes, L.
H. Oscar Kline, F.
F. M. Meehling, F.

FAIRVIEW, Erie Co.
W. C. Eaton, F.

FOXBURGH, Clarion Co.
C. C. Bone, A.
John C. Patterson, A.

FRANKFORD, Philadelphia Co.
M. L. Marr, L.

FRANKLIN, Venango Co.
A. Y. Findeay, F. & A.
James A. Fleming, F.
G. B. Fry, F., L. & A.
E. B. Gray, F.
O. W. Hanson, A.
R. W. Redfield, F. & L.
N. B. Riddle, F. & A.
E. A. Wilson, A.

FRANKLINSVILLE, Huntingdon Co.
Charles A. Case, L.
J. D. Case, L.

FREEPORT, Armstrong Co.
J. R. Anderson, F.
F. K. Patterson, A.

FRIENDSHIP.
E. D. Gilbert, F.
— Scott, F.

FRIENDSVILLE, Susquehanna Co.
Thomas Matthews, L.

Pennsylvania.

GERMANTOWN, Philadelphia Co.
Geo. H. Baker, A.
J. F. Sickle, L.

GETTYSBURGH, Adams Co.
J. Bighum, A.
H. H. Picking, L.
H. Slick, A.
W. H. Tipton, L.

GIRARD, Erie Co.
Hiram Daggett, F., L. & A.
W. A. Seely, A.

GLEN ROCK, York Co.
N. Z. Seitz, L.

GOLDSBOROUGH.
S. S. Hager, A.

GREAT BEND, Susquehanna Co.
N. W. Bird, L.
Freeborn Churchill, F.

GREENCASTLE, Franklin Co.
L. H. Fletcher, L.
W. F. Patton, F.
B. F. Winger, F.

GREENSBURGH, Westmoreland Co.
D. S. Atkinson, L.
W. H. Cort, L.
J. A. Ege, F., L. & A.
Samuel K. Gay, F., L. & A.
John T. Kirkwood, A.

GREENVILLE, Mercer Co.
Wm. Archer, L.
L. H. Brown, F. & L.
Andrew Burnet, F.
W. B. Henry, F., L. & A.
H. C. Hoomer, F., L. & A.
J. H. Likins, A.
Ralph Maxwell, A.
D. A. Thaftman, F.
John H. Waugh, F.
A. L. Wick, F.

HANCOCK.
W. J. Welsh, F.

HANOVER, York Co.
George F. Guyer, L.
E. A. Trimmer, F. & A.

HARRISBURGH, Dauphin Co.
G. W. Beaty, F.
Alex. Blessing, F. L. & A.
H. B. Buehler, F.
W. Buehler, F.
B. L. Chadbourne, L.
S. S. Child, F. L. & A.
E. O. Dare, F. & L.
John F. Eaton, L.
Samuel Flickinger, F.
John G. Henderson, A.
Levi Kaufman, F., L. & A.
Theodore Knudsen, F.
F. W. Leisman, F. & L.
H. Luersen, L.
T. J. Mumford, L.
H. M. Perrin, L.
J. F. Rohrer, L.
J. H. Rowe, F., L. & A.
A. R. Shellenberger, L.
W. J. Smith, L.
H. A. Sturgeon, L.
Arthur J. Webb, L.
J. C. Young, F.

HARRISVILLE, Butler Co.
W. P. Baham, L.

HAWLEY, Wayne Co.
E. Killam, F.

HAZLETON, Luzerne Co.
Herman Barring, F.
John Haworth, L.
Charles F. Hill, F., L. & A
J. S. McNair, F.
C. A. Smith, A.
S. D. Taylor, F. & L.

HERNDON, Northumberland Co.
George W. Coble, F.

HOLLIDAYSBURGH, Blair Co.
J. C. Akers, F., L. & A.
I. F. Beamer, F., L. & A.
John W. Bracken, L.
George A. Dobyne, F.
George A. Douglass, A.
S. Fleischer, F.
Fred. Jackel, F. & L.
F. H. Lamberton, &.

HONESDALE, Wayne Co.
E. H. Bansman, F.
G. F. Bentley, F.
H. W. Kalisch, F. L. & A
H. G. Keefer, L.
W. Seeman, L.
Samuel G. Stevens, L.
L. B. Tryon, F.
L. D. Tryon, F. & A.
M. D. Tryon, F. & A.
H. A. Woodhouse, L.

Pennsylvania.

HORNELLSVILLE.
John H. Brown, E.
F. A. Cronkrite, F.

HUMMELSTOWN, Dauphin Co
Franklin Smith, F. & L.

HUNTINGDON, Huntingdon Co.
George B. Armitage, F., L. & A.
D. Caldwell, F.
Samuel W. Collorn, F.
W. H. De Arnitt, F., L. & A.
Alex. Elliott, L.
W. A. Fleming, L.
Wm. E. Lightner, L.
K. A. Lorell, L.
D. McCahan, A.
J. H. Musser, F. & L.
J. R. Simpson, F. & L.
R. R. Wieatling, L.

HYDE PARK, Luzerne Co
B. G. Morgan, L.
C. H. Wells, A.

INDIANA, Indiana Co
T. M. Coleman, A.
John M. Ray, L.
H. S. Thompson, F. & A.
A. W. Wilson, L.

IRVINGTON.
W. H. Clark, A.
Thomas Green, A.

IRWIN, Westmoreland Co.
F. A. Happer, F.
J. L. Newmyer, A.

JAMESTOWN, Mercer Co.
W. A. Freeman, F.
S. E. Milspaw, F.

JERSEY SHORE, Lycoming Co.
M. E. Howell, F.
M. T. Howell, F. & L.

JOHNSTOWN, Cambria Co.
G. Bantley, L.
John Cox, L.
H. H. Kulm, L.
W. C. Lewis, F. & A.
T. H. Nichols, A.
I. G. Roberts, F.
Irvin Rutledge, F., L. & A.

JONESTOWN, Lebanon Co.
J. Andrews, A.

KELLOOGSVILLE.
E. P. Baker, F.

KENSINGTON.
S. C. Russel, A.

KINGSTON, Luzerne Co.
Benjamin Jones, F.
Wm. C. Reynolds, F.
J. A. Stetler, A.

KITTANNING, Armstrong Co.
J. F. Brown, F.
S. G. W. Brown, F.
G. N. Doverspike, F.
A. A. Hibbs, L.
J. A. Lowrey, F.
T. H. Lowrey, F.
W. R. Millirons, F. & A.
A. T. Poutius, F. & A.

KNOXVILLE, Tioga Co.
A. Albs, F. & A.
F. E. Albs, F.

LACEYVILLE, Wyoming Co.
J. B. Edwards, F. & L.
Benjamin E. Wakeman, A.

LAMBERTVILLE.
Cornelius Lake, F.

LANCASTER, Lancaster Co.
John A. Bansman, F. & A.
James Black, F. & L.
H. L. Breneman, F. & A.
H. R. Breneman, L.
Samuel Burns, F. & L.
John M. Cowell, L.
David Evans, L.
H. S. Gara F.
W. T. Hambright, A
A. B. Kauffman, F., L. & A.
J. B. Long, F.
J. B. Markley, L.
John H. Metzler, F.
J. Pike, F., L. & A.
B. F. Shenk, F.
Chas. J. Walser, L.
E. Weichans, F.

LANESBOROUGH, Susquehanna Co.
J. W. Austin, F.

LATROBE, Westmoreland Co.
Wm. L. Bair, F.
Wm. T. Jackson, A.
W. A. Kelley, F. & L.
Thos. E. Kirke, F. & L.
H. L. Lebling, A.
Thos. McCabe, Jr., F. & A.

Pennsylvania.

LAWRENCEVILLE, Tioga Co.
F. Rolfe, A.
M. O. Rolfe, A.

LEBANON, Lebanon Co.
H. W. Almein, L.
S. H. Bentz, F., L. & A.
J. H. Miller, F., L. & A.
A. F. Seltzer, F.

LEHIGHTON, Carbon Co.
Thos. Kemerer, A.

LE RAYSVILLE, Bradford Co.
J. P. Bosworth, F. & L.
G. W. Brink, F.
S. W. Buck, F.

LEWISBURGH, Union Co.
C. G. Davis, A.
Benjamin Jones, F. & A.
John Owens, L.
Solomon Ritter, F., L. & A.

LEWISTOWN, Mifflin Co.
Wm. H. Bratton, A.
Henry Frysinger, A.
A. T. Hamilton, F. & A.
John Hamilton, F. & A.
J. M. Nolte, L.
J. R. Rhodes, F.
Wm. S. Smeigh, A.
H. S. Smullin, F., L. & A.
Wm. H. Strohm, F.
S. G. Witron, A.

LINEVILLE, Venango Co.
J. K. Raleigh, A.
Dayton Sigler, F.

LITIZ, Lancaster Co.
A. B. Reidenbach, F.

LOCK HAVEN, Clinton Co
H. O. Chapman, F., L. & A.
J. Chatham, L.
J. T. Clarke, A.
W. H. Coe, L.
Wm. Fearon, F. & A.
C. R. Gearhart, F. & L.
John T. Gifford, A.
D. F. Good, F.
T. W. Herr, L.
O. S. Houtz, F., L. & A.
T. C. Kintzing, F.
S. Q. Mingle, A.
J. N. Williver, L. & A.
John Wynne, L.

LYKENS, Dauphin Co.
John R. Miller, L.

McCONNELLSBURGH, Fulton Co.
John A. Robinson, F.

McEWENSVILLE, Northumberland Co.
J. B. Leinbach, L.

McKEESPORT, Allegheny Co.
D. Bailey, F.
A. B. Campbell, F., L. & A.
Wm. O'Brien, F.

MACUNCIE, Lehigh Co.
I. N. Keyser, L.

McVEYTOWN, Mifflin Co.
J. R. Wirt, F.

MAHANOY CITY, Schuylkill Co
W. H. Carter, F., L. & A.
Andrew Comry, F. & A.
Wm. Eucke, F. & L.
O. C. Lewis, A.
John I. Mathias, L.

MANCHESTER, York Co.
H. S. Bear, L.

MANHEIM, Lancaster Co.
C. J. Mengle, L.

MANSFIELD, Luzerne Co.
J. W. Adams, A.

MANOR STATION, Westmoreland Co.
Andrew Ramsey, L.

MARIETTA, Lancaster Co.
J. G. Sultzbach, A.
Robert Turner, F.

MAUCH CHUNK, Carbon Co.
J. W. Dodge, A.
A. L. Russell, A.
J. H. Siewels, F.
A. H. Tobias, F. & L.
R. W. Tobias, F.

MEADVILLE, Crawford Co.
M. T. Bates, L.
L. C. Beach, F.
F. H. Bemis, F. & L.
J. H. Culbertson, F., L. & A.
W. A. Logan, F.
John Reitze, F. & L.
A. T. Sackett, A.
Dayton Sigler, F.
S. L. Trace, F.
W. M. Woodruff, L.

Pennsylvania.

MECHANICSBURGH, Cumberland Co.

A. L. BAILEY, General Agent and Adjuster. Twenty-five years' experience, twelve years as Special Agent and Adjuster.

E. C. Gardner, F. & A.
L. Kaufman, F.
J. O. Saxton, A.
D. A. Sindelsaker, F.
R. H. Thomas, F.
Geo. Webbert, F.
Geo. A. Zachariss, A.

MEDIA, Delaware Co.
A. W. Mathews, F.

MERCER, Mercer Co.
John W. Bell, L. & A.
W. A. McCormick, L.
Charles H. White, L. & A.

MERCERSBURGH, Franklin Co.
M. Hays, F.

MEYERSDALE, Somerset Co.
E. M. Lichty, F., L. & A.

MIDDLEBURGH, Snyder Co.
George W. Granella, F.
A. M. Pfahler, L.

MIDDLESEX, Cumberland Co.
I. D. Risher, F.

MIDDLETOWN, Dauphin Co.
A. J. Foster, F., L. & A.
G. R. Hendrickson, F.
C. S. Murray, A.
G. W. Rodfong, F.
S. L. Yetter, F. & L.

MIFFLIN, Schuylkill Co.
A. T. Hamilton, F.
John Hamilton, F.
E. B. McCrum, F.
J. North, L. & A.

MIFFLINBURGH, Union Co.
B. F. Caton, F. & L.
E. B. McCrum, F.
Geo. F. Weisz, L.

MIFFLINTOWN, Juniata Co.
Geo. W. Cribbs, L.
E. B. McCrum, F.
J. R. M. Todd, F.

MILFORD, Pike Co.
J. H. Wells, F.

MILLERSBURGH, Dauphin Co.
I. W. Hoffman, A.
Jacob H. Rowe, F.

MILLERSVILLE, Lancaster Co.
S. G. Behmer, L.
John M. Peoples, L.

MILL HALL, Clinton Co.
C. B. Gearhart, F.

MILTON, Northumberland Co.
W. H. Bogle, F., L. & A.
C. F. Follmer, L.
F. A. Murdock, A.
C. B. Nagle, F.
Thos. Swenk, F.

MONONGAHELA CITY, Washington Co.
J. H. Shepler, F. & A.
M. R. Taggart, F., L. & A.
A. M. Walker, F.
W. L. S. Wilson, A.

MONTROSE, Susquehanna Co.
F. B. Chandler, F. & L.
Amos Nichols, F.
Charles H. Smith, F.
B. Stroud, F., L. & A.
H. C. Tyler, F., L. & A.

MOOSIC, Luzerne Co.
J. S. Swisher, F.

MOSCOW, Luzerne Co.
John L. La Touch, A.

MOUNT CARMEL, Northumberland Co.
S. A. Bergstresser, F. & L.

MOUNT JOY, Lancaster Co.
John H. Zeller, F.

MOUNT PLEASANT, Westmoreland Co.
J. C. Crownover, F.
A. E. Fretts, F.
C. M. O'Connor, A.
J. S. Overholt, F.
F. Shallenberger, F.

Pennsylvania.

MUNCY, Lycoming Co.
Wm. B. Kelley, L. & A.
R. W. Rothrock, A.
Wm. H. Walton, F.

MURDOCKSVILLE, Washington Co.
M. S. Tuston, L.

NELSON, Tioga Co.
J. D. Campbell, F. & A.
J. H. Campbell, F. & A.

NEW BRADFORD, Lawrence Co.
W. H. Walker, L.

NEW BLOOMFIELD, Perry Co.
James Orr, F. & L.

NEW BRIGHTON, Beaver Co.
B. R. Bradford, F.
W. C. Bradford, A.
A. H. Clark, L.
G. L. Eberhart, F., L. & A.
H. Hoopes, F.
R. E. Hoopes, F.
H. H. Mills, L.

NEW CASTLE, Lawrence Co.
John Alford, F.
G. M. Clark, L.
W. D. Clark, L.
Jacob Hans, F.
W. C. Harbison, L.
J. P. Leslie, F., L. & A.
Thomas McBride, F. & L.
T. McCleary, F. & A.
John McKinley, L.
L. M. Marsh, F.
George W. Miller, F., L. & A.
C. C. Saukey, A.
George W. Veach, F. & L.

NEW MILFORD, Susquehanna Co.
D. W. Hager, A.
A. W. Stiles, F.
M. T. Vey, F.

NEWPORT, Perry Co.
J. J. Barclay, A.
W. Hagenbach, F.
Benj. Hines, F. & L.
B. F. Miller, F. & A.
W. H. Minick, F.
John K. Rhodes, F., L. & A.
W. S. Rickenbaugh, F.
H. S. Smullin, F.

NEWTON HAMILTON, Mifflin Co.
John W. Norton, F. L. & A.
J. K. Rhodes, F.

NEWVILLE, Cumberland Co.
A. Byers, A.
J. S. Hays, F. & A.
W. H. Woodburn, F. & L.

NEW WILMINGTON, Lawrence Co.
Wm. R. Thompson, L.
H. Wilson, L.

NICHOLSON, Wyoming Co.
W. H. Driggs, F., L. & A.
H. A. Smith, F., L. & A.
H. D. Tiffany, F.

NORRISTOWN, Montgomery Co.
Samuel D. Delp, F.
A. P. Hallman, F. & L.
James R. Hamer, F.
Charles Hurst.
E. D. Johnson, L.

NORTH EAST, Erie Co.
Ira F. Beacher, F.
D. R. Cushman, F.
R. A. Davidson, A.
C. A. Hitchcock, F.

NORTH HOPE, Butler Co.
T. B. Hilliard, L.

NORTHUMBERLAND, Northumberland Co.
A. Hawley, A.

OAK FOREST, Franklin Co.
Peter Engle, L.
James Hoge, L.
A. Loubner, L.

OIL CITY, Venango Co.
Wilson Barr, F., L. & A.
J. M. Grosh, A.
R. M. James, F., L. & A.
W. P. Lucas, F., L. & A.
C. M. Rich, A.
George Ross, F.
H. H. Stevenson, L.

OLEAN.
W. H. Mandeville, F.

OSCEOLA MILLS, Tioga Co.
Jacob Ritzman, A.

OXFORD, Chester Co.
James A. Andrews, L.
S. H. Galbraith, L.

Pennsylvania.

George B. Jones, F.
Ebenezer Rogers, L.
D. W. Taylor, F.

PAINESVILLE.
L. M. Miller, L.

PARKER CITY.
J. W. Reaner, L.
W. H. Spain, A.

PARKER'S LANDING, Armstrong Co.
W. W. S. Gephart, A.

PARNASSUS, Westmoreland Co.
S. Y. Crusan, L.
R. C. Sproul, L.

PENFIELD, Clearfield Co.
Lucien Bird, F.

PENN YAN.
J. L. Lewis, F.
C. Weatherwax, F.

PERRYSVILLE, Allegheny Co.
J. P. Rowland, L.

PHILADELPHIA, Philadelphia Co.
Wm. H. Alkins, L.
F. O. Allen, F. & M.
Samuel Allen, L.
W. W. Allen, F. & A.
James B. Alcord, F.
P. Appleman, L.
Phillip P. Armstrong, F.
W. Arrott, F.
A. Y. Barber, F.
P. H. Barnes, L.
E. P. Bates, L.
E. R. Beidler, L.
Geo. A. Bigelow, L.
W. R. Bissel, L.
W. L. Boswell, F.
B. Bown, L.
Wm. Bracken, L.
H. W. Brown, F.
Wm. H. Brown, L.
C. H. Brush, L.
John W. Buckman, F.
Wm. E. Bullus, F.
Chas. C. Burns, A.
J. M. Butler, L.
E. J. Carabar, L.
J. B. Carpenter, A.
James B. Carr, L.
W. H. Carr, L.
H. F. Chamberlin, L.
H. A. Chambers, L.
John W. Cheney, F.
E. B. Clark, F.
Joseph A. Clay, L.
E. B. Colton, L.
J. B. Cooper, L.
E. A. Corbin, A.
S. F. Corson, F. & A.
J. G. Cummins, L.
Wm. W. Curtin, L.
P. A. Davies, L.
C. P. Dawson, L.
St. Clair Dearing, L.
A. B. Denton, L.
C. A. Denwiddie, A.
F. A. Donaldson, L.
A. S. Dotter, L.
J. M. Downing, L.
Charles Y. Duncan, L.
Wm. Dunham, L.
E. J. Durbin, F.
Charles A. Duy, F. & L.
C. E. Elmes, F. & L.
H. K. Esler, L.
Charles R. Etting, F.
Reuben Etting, F.
M. D. Evans, F.
N. F. Evans, L.
Robert E. Evans, L.
M. Ewing, L.
Samuel Fabian, L.
J. L. Ferriere, F.
Charles J. Fireng, A.
Richard Fisher, L.
E. Fransson, F.
H. B. French, L.
S. Frendenberg, L.
Francis Funk, A.
Wm. L. Garrett, L.
H. E. Gessler, L.
Lyman Gillette, L.
H. G. Goodrich, A.
Wm. C. Goodrich, F.
W. H. Graves, L.
Hugh Hamilton, L.
Benj. W. Harper, F.
S. D. Hawley, F.
Aug. Heidler, F. & A.
Charles M. Herring, F.
Charles P. Herring, F. & L.
R. C. Hill, L.
L. F. Hilliard, L.
Stephen Holbrooke, L.
Wm. Holdman, L.
F. P. Hollinshead, F.
H. S. Humphrey, F. & A.
A. B. Huntingdon, A.
J. E. Hyneman, L.
E. M. Jenkins, A.
J. L. Jennings, L.
H. L. Jewell, L.
W. C. Jordon, L.
Marcus Katz, L.
Edward Kellogg, L.
J. I. Knight, L.
J. Y. Knight, L.

Pennsylvania.

Charles McLean Knox, L. & A.
M. Koriucker, L.
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R. J. Angell, F.
Fred. W. Arnold, F. & L.
R. B. Averill, F. & L.
L. L. Barnard, L.
Charles H. Beach, F.
Geo. F. Bunce, L.
Geo. H. Bunce, F.
Geo. M. Carpenter, L.
Rhodes B. Chapman, F.
Robert B. Chapman, F.
A. S. Coffin, L.
M. N. Davison, F. & L.
J. H. De Wolf, F.
John R. Dorrance, F.
Geo. R. Dronne, F. & L.

Rhode Island.—South Carolina.

C. S. Durfee, F.
John Eddy, F.
Thomas Ely, L.
Farnum & Harris, F. & L.
A. W. Godding, L.
B. B. Hammond, L.
Chas. A. Hopkins, L.
William Kellen, L.
Daniel A. Keyes, L.
Asa Lyman, F.
H. B. Metcalf, F.
S. H. Nickerson, F. & L.
Henry H. Ormsbee, F.
Geo. F. Paine, F.
J. S. Parish, F.
Elisha Park, L.
Wm. Y. Potter, L.
Immanuel Senele, F.
Geo. L. Shepley, F. & L.
Samuel Shove & Son, F.
J. L. Smith, Steam-Boiler.
J. F. Snow, F.
Snow & Barker, F.
M. E. Torrey, L.
W. C. Townsend, L.
Turner & Armstrong, F.
Geo. H. Ware, L.
W. L. Watson, F.
A. H. White, F.
D. R. Whittemore, F.
Sidney Williams, F.

RIVER POINT, Kent Co.
Thos. M. Holden, F.

WESTERLY, Washington Co.
Collins & Greene, F. & L.
Geo. C. Foster, L.
J. M. Pendleton, F.
J. M. Pendleton & Co., F.
David Smith, F.

WOONSOCKET, Providence Co.
Jefferson Aldrich, L.
Amos Sherman, F. & L.
R. P. Smith, F.

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SOUTH CAROLINA.

ABBEVILLE C. H., Abbeville Co.
W. T. Branch, F. & L.
Conner & Du Pre, F.
W. H. Parker, F.
L. W. Pervin, F.

AIKEN, Aiken Co.
Nelson A. Cowles, F. & L.
Alfred W. Holmes, L.
Hutson & Bro., F. & L.
Alfred W. Morris, F.
Siberia Ott, F. & L.
E. J. C. Wood, F.

ANDERSON C. H., Anderson Co.
Jas. A. Brock, F.
J. W. Daniels, L.
P. K. McCalley, F.
J. F. Maxwell, F.
Alex. B. Towers, F. & L.
T. M. White, F.

BEAUFORT, Beaufort Co.
W. C. Bellows, F.
Wm. Ellicott, L.
Geo. Gage, F. & M.

BENNETTSVILLE, Marlborough Co.
C. S. McCall, F.

CAMDEN, Kershaw Co.
W. D. McDowall, F.

CHARLESTON, Charleston Co.
W. C. Bee & Co., F. S.
Colburn & Howell, F.
C. J. Colcock, Jr., L.
Thos. Frost, L.
Cowlan Gravely, F. & M.
W. S. Hastie & Son, F. & L.
A. H. Hayden, F. & L.
W. B. Herriot & Co., F. & M.
J. L. Honour, F.
Huger & Ravenel, F., L. & M.
C. Kerrison, Jr., F. & L.
Hutson Lee, F. & L.
C. T. Lowndes & Co., F.
Lowndes & Grimball, F. & M.
E. Sebring & Co., F.
Louis Sherfesee, L.
A. L. Tobias, F. & M.
S. Y. Tupper, F. & M.

CHERAW, Chesterfield Co.
H. P. Durvall, L.
W. Godfrey, F. & L.
McIver & Ellerbe, F.
Samuel H. Reid, F. & L.
E. J. Waddell, F.

CHESTER C. H., Chester Co.
W. H. Hardin, F.

COLUMBIA, Richland Co.
Chas. H. Barnwell, L. S.
Haygood & Trenlen, F. & L.
GEO. HUGGINS, F. & L.
G. R. C. Johnson, F. S.
R. A. Keenan, F.
Clarence K. Kunwles, F.
S. L. Leaphart, F. & L.

South Carolina.—Tennessee.

H. E. Nichols & Co., F. & L.
J. W. Parker, F. & L.
Seibels & Ezell, F.

CROSS HILL, Laurens Co.
M. T. Simpson, L.

DARLINGTON C. H., Darlington Co.
Huggins & Woods, F.
Dr. B. C. Norment, L.

FORT MOTTE, Orangeburgh Co.
Dr. T. J. Goodwin, L. S.

GEORGETOWN, Georgetown Co.
S. S. Fraser, F.

GREENVILLE, Greenville Co.
Ferguson & Bro., F.
Manlden & Yates, F. & L.
J. C. Smith, F. & L.

LAURENS C. H., Laurens Co.
Dr. Wm. Anderson, F. & L.
Dr. J. A. Barksdale, F.
C. M. Miller, F. & L.

MARION C. H., Marion Co.
J. M. Johnson, F.
J. D. McLucas, F. & L. S.
Joe H. Montgomery, F.

NEWBERRY C. H., Newberry Co.
L. W. Jones, F.
W. J. Lake, F.
W. F. Nance, F.

ORANGEBURGH C. H., Orangeburgh Co.
Bull & Scovill, F.
George H. Cornelson, F.
J. A. Hamilton, F.
Kirk Robinson, F.

SPARTANBURG, C. H., Spartanburg Co.
J. M. Elford, F.

SUMTER C. H., Sumter Co.
M. E. Cohen, F. & L.
C. H. Moise, F. & L.
Anthony White, F. & L.

UNION, Union Co.
John T. Hill & Co., F.

WALHALLA, Oconee Co.
W. C. Ervin, F.

WINNSBOROUGH, Fairfield Co.
J. W. Law, F.
O. E. Thompson, F.

YORKVILLE, York Co.
T. S. Jeffreys, F.

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TENNESSEE.

ATHENS, Windham Co.
Low Blazard, F.
Thomas A. Cleage, F.
T. J. Dement, F.
W. M. Nixon, F.

BOLIVAR, Hardeman Co.
Charles G. Job, F. & M.

BRISTOL, Sullivan Co.
W. P. Brewer, F.

BROWNSVILLE, Hardeman Co.
J. B. Coulter, F.
Hotchkiss Bro. & Wilder, F. & M.
R. H. Stratton, L.
W. L. Taylor & Co., F.
Robert S. Thomas, F.
Stephen L. Turner, F. & M.
James A. Wilder, F. & L.
P. B. Winston, F.

CHARLESTON, Bradley Co.
T. J. Knox, F.

CHATTANOOGA, Hamilton Co.
H. B. Case, F.
W. J. Colburn, F. & M.
Cravens & Sevier, F. & M.
A. L. De Long, F.
L. & J. M. De Long, F.
P. H. Green, F.
J. P. McMillan, L.
Manchester Maxwell, F. & M.
M. Ochs, F. & M.

CLARKSVILLE, Montgomery Co.
Beaumont & Kimbrough, F.
A. Howell, L.
Samuel Johnson, F.
W. P. Keese, F.
Kennedy & Faxon, F., M. & L.
M. C. Pittman, F.
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Tennessee.

CLEVELAND, Bradley Co.
Creed F. Bates, F.
W. H. Cook, L.
L. L. Osment, F.
J. H. Parker, F.
J. H. Reynolds, F.

COLUMBIA, Maury Co.
Andrews, Barkley & Co., F.
Joshua G. Baily, F.
Baily & Walker, F.
Childress & Pillow, F.
W. J. Dale & Sons, F.

COVINGTON, Tipton Co.
George D. Holmes, F. & L.

DANDRIDGE, Jefferson Co.
George A. Rainwater, F.

DRESDEN, Weakley Co.
Robert N. Irvine, F.

DYERSBURGH, Dyer Co.
Isaac F. Childs, F.

FAYETTEVILLE, Lincoln Co.
James W. Goodwin, F.
W. S. Ross, F.

FRANKLIN, Williamson Co.
Henderson & Butler, F.
J. L. Parks, F.
C. F. Wall, F.

GALLATIN, Sumner Co.
D. B. Anderson, F.
Thomas Boyers, F.
Matt. J. Lucas, F.
H. C. Rutledge, F.
Thomas F. Witherspoon, F.

GREENEVILLE, Greene Co.
Henry R. Brown, F.
Geo. B. McGaughey, F.

HARTSVILLE, Trousdale Co.
J. W. Hart, F.

HENDERSON, Madison Co.
J. D. Osier, L.

HUMBOLDT, Gibson Co.
Thomas J. Williams, F.
D. B. Wright, F. & L.

JACKSON, Madison Co.
Don Cameron, F.
L. B. Haughin, L.
Guy Leeper, F.
Robert S. Lindsay, F
W. S. Moore, F.
O. F. Rice, F.
John F. Stark, F.
W. D. Wilkerson, F. & M.

JONESBOROUGH, Washington Co.
Charles E. Dosser, F.

KINGSTON, Roane Co.
Z. R. Hull, F.
J. M. Sturgis, L.

KNOXVILLE, Knox Co.
F. W. Armstrong, F.
F. F. Atwell, F.
John M. Brooks, F.
E. Dean Dow, F.
Andrew R. Humes, F.
H. L. McClung, F.
Andrew Miles, L.
Julius Ochs, F. & M.
Charles Seymour & Co., F.
John G. Smith, F. & M.
F. A. R. Scott, L.
John S. Van Gilder & Co., F.

LA GRANGE, Fayette Co.
W. T. MacNamee.

LAWRENCEBURGH, Lawrence Co.
H. C. Bate.

LEBANON, Wilson Co.
E. E. Beard, F.
McClain & McKenzie, F.
Selden R. Williams, F.

LOUDON, Loudon Co.
E. P. McQueen, F.

McMINNVILLE, Warren Co
D. L. Brown, F.
Wm. H. Fleming, F.
James B. Ritchie, F.
W. Wright F.

MARYVILLE, Blount Co
J. M. Greer, F.

MEMPHIS, Shelby Co.
Beattie & Littlejohn, F. & M.
T. S. Carpenter & Co., L.
Green & Lucas, F.
W. J. B. Lonsdale, L.
J. G. Lonsdale, F.
Marx & Beisdorf, F.
Carrington Mason, F.
W. H. Moore, F. & L.
Phelon & Murphy, F.
Sturm, Hirsch & Co., F. & M.
James A. Swain & Co., F.
H. T. Tomlinson, F. & L.
Warner & Shepherd, F. & L.
C. B. Wellford, F.

Tennessee.—Texas.

MILAN, Gibson Co
D. C. Senter, F
Eli N. Store, F.

MORRISTOWN, Hamblen Co.
Brown, Crowell & Co., F.
L. P. Speck, F.

MURFREESBOROUGH, Rutherford Co
John Bell, Jr., F.
Bromgoole & Beard, F.
Martin & Baskette, F. & L.

NASHVILLE, Davidson Co.
R. S. Bolles, F. & M.
F. P. Cahill, F. & M.
H. L. Claiborne, F. & M.
M. C. Colton, L.
M. R. Grigsby, L.
A. V. S. Lindsley & Son, F. & M.
John Lunsden, F. & M.
W. C. Nelson, F. & M.
N. B. Phipps, L.
Ross, Gale & Thomas, F., L. & M.
W. B. Rust, L.
W. D. Talbot, L.
H. T. Yeatman, F. & M.

PARIS, Henry Co.
O. F. James, F.
J. C. McNeill, F.
W. E. Rogers, F.
John C. Sweeney, F.
G. H. Trevathan, F.

PULASKI, Giles Co
James R. Crowe, F.
E. Edmundson, F.
Will S. Ezell, F.

RILPEY, Lauderdale Co.
C. A. Conner, F.

SEWANEE, Franklin Co.
W. H. Tomlinson, F.

SHELBYVILLE, Bedford Co
W. S. Bearden, F.
John R. Dean, F.
Samuel F. Knott, F.
C. J. & G. W. Moody, F.
E. Shepard, F.

SOMERVILLE, Fayette Co.
P. B. Plummer, F.
Thomas K. Reddick, F.

SPRINGFIELD, Robertson Co.
L. T. Cobbs, F.
C. J. Davis, F.
E. A. Hicks, F.
G. B. Jones, F.
Thomas Bros., F.
John H. Webber, F.

SWEETWATER, Monroe Co.
N. J. Mayes, F.
J. E. Williams, F.

TRENTON, Gibson Co.
Rupert Levy, F
J. C. McDearmon, F.
James M. Senter, F.

UNION CITY, Obion Co
L. D. Cardwell, F.
Samuel Landrum, F.
Moore & Bro., F.
Newton K. Moore, F.
Andrew J. Wyatt, F.

WINCHESTER, Franklin Co.
W. E. Francis, Jr., F.
W. J. Slatter, F.

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TEXAS.

AUSTIN, Travis Co.
E. A. Blandford, L.
R. H. Cousins, F & M.
De Cordova, Withers & Co., F. & M.
E. T. Eggleston, F. & M.
E. A. Florian & Co., F. & M.
Littlejohn & Anderson, F. & M.
— Morton, L.
James E. Rector, F. & M.
E. W. Shands, F. & M.

BONHAM, Fannin Co.
J. P. Holmes, F. & M.

BRENHAM, Washington Co.
Geo. P. Burke, F. & M.
Albert Eversberg, L.
Wickersham & Lane, F & M.
Wickersham & Zurchers, F. & M.

BRYAN, Brazos Co.
J. G. Anderson, F & M.
Parker & Flippin, F & M.

CALVERT, Robertson Co
E. A. Garrett, F., M. & L.
John Orr, F & M.

CORPUS CHRISTI, Nueces Co.
J. W. Ward, F. & M.

Texas.—Utah.—Vermont.

CORSICANA, Navarro Co.
Gavelty, Huey & Co., F. & M.
M. M. Morrison, F. & M.

CROCKETT, Houston Co.
H. W. Bruner, L.

DALLAS, Dallas Co.
E. J. Brown, F. & M.
J. J. Carnes, L.
Gaston & Thomas, F. & M
J. C. Harley, L.
J. D. Kerfoot, F. & M.
Leigh & Carnes, F. & M.
Tucker & Ferguson, F. & M.
Chas. B. Welburn, F. & M.

DENISON, Grayson Co.
Chas. A. Cunningham, F. & M.
Geo. J. Dexter, F. & M.

GAINESVILLE, Cooke Co.
L. B. Edwards, F. & M.

GALVESTON, Galveston Co
Anderson & Mason, F. & M.
Joel S. Byington, L.
J. T. Dargon, F. & M.
J. A. Davis, L.
R. J. Hughes, F & M.
William Kelley, F. & M.
Menard & Stowe, F. & M.
John B. Root, L.
J. Carroll Smith, F. & M.
James Sorley, F. & M.
Philip Stockton, F. & M.

HEMPSTEAD, Waller Co.
M. A. Harvey, L.

HOUSTON, Harris Co.
Geo. Butler, F. & M.
O. L. Cochran, F. & M.
Thos. H. Conklin, F. & M.
S. O. Cotton & Bro., F. & M.
Loeffler & Schmidt, F. & M.
A. L. Steele, F. & L

INDIANOLA, Calhoun Co.
John E. Barlow, F. & M.

McKINNEY, Collin Co.
Cameron & Page, F & M.

MARLIN, Falls Co
J. A. Martin, F. & M

MARSHALL, Harrison Co.
Lane & McGill, F. & M.

PARIS, Lamar Co.
J. E. Barry, F. & M.

SAN ANTONIO, Bexar Co
J. L. & C. E. Bartlett, F. & M.
Thos. F. Brady, F. & M.
E. A. Florian, F. & M.
Marshall & Herndon, F. & M.
A. Moye, F. & M.

SHERMAN, Grayson Co.
James P. Geren, F. & M.
Jouvenot & Gearhart, F. & M.
W. E. Oxford, L.

TYLER, Smith Co.
John A. Brown, F. & M.
W. G. Cain, F. & M.
T. James, F. & M.
Geo Yarbrough, F. & M.

VICTORIA, Victoria Co.
A. H. Peticolas, F. & M.

WACO, McLennan Co.
John E. Elgin, F. & M
J. G. Harrison & Co., F. & M.
Harrison & White, F. & M.
E. L. Herriot, L
Walton & Elgin, F. & M
Sam. P. Wright, F. & M

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UTAH.

CORINNE, Box Elder Co.
J. W. Guthrie & Co., F.

OGDEN, Weber Co
Dan. Alexander, F
J. E. Dooley & Co., F.

PROVO CITY, Utah Co.
B. Bachman, F.

SALT LAKE CITY, Salt Lake Co.
HUGH ANDERSON, F & L.
Burnes & Smedley, F
H. J. Grant, F.
JENNENS & GRANT, F & L.
F. D. Kimball, F.
Kimball & Lawrence, F.

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VERMONT.

BARNET, Caledonia Co.
H. L. Parker, A.

BARRE, Washington Co
S. L. Ordway, L.

BARTON, Orleans Co.
H. R. Ford, A.

Vermont.

BARTON LANDING, Orleans Co.
L. W. Hildreth, A.

BELLOWS FALLS, Windham Co.
Babbitt & Hayes, F.
Eddy & Bolles, F.
N. H. Parr, L.
H. C. Johnson, L.
Frank Whitman, F.

BENNINGTON, Bennington Co.
E. D. Bennett, A.
A. P. Childs, F.
John V. Hall, F.

BETHEL, Windsor Co.
M. O. Gilman, A.
C. C. Stearns, A.

BRADFORD, Orange Co.
Stearns & Jones, F.
J. J. Rennie, A.

BRANDON, Rutland Co.
C. H. Forbes, F.
H. M. Mott, F.
Ormsbee & Briggs, F.

BRATTLEBOROUGH, Windham Co.
Albert Baldwin, F.
E. P. Brooks, A.
Cudworth & Childs, F.
Benj. F. Jenne, F.
Moody & Howe, F.
Nash & Sawyer, F
A. D. Putnam, L.

BURLINGTON, Chittenden Co.
Charles J. Alger, L.
S. J. Appleton, A.
Cassius A. Castle, L.
H. N. Drury, A.
Griswold & Frisselll, F.
George W. Hindes, F.
E. A. Holton, F.
E. G. Mason, L.
S. S. Peck, F.
Whitcomb & Fuller, F.

CASTLETON, Rutland Co.
Bramley & Clark, F

CHESTER, Windsor Co.
H. Henry, F.

DANVILLE, Caledonia Co
R. M. Alger, L.

DERBY LINE, Orleans Co.
J. M. Chapman, F.
F. E. Healey, L.
Wm. H. Hinman, A.

ESSEX JUNCTION, Chittenden Co.
C. G. Williams, A.

FACTORY POINT, Bennington Co.
George F. Boynton, F

FAIR HAVEN, Rutland Co.
Norman W. Batchelder, L.

ISLAND POND, Essex Co.
D. S. Storrs, F

ISLE LA MOTTE, Grand Isle Co.
H. C. Hill, L.

JAMAICA, Windham Co
John A Butler, A.

LUDLOW, Windsor Co.
N. W. Pierce, L.
F. C. Robbins, F.
R. W. Smith, A.
Walker & Goddard, F.

LYNDON, Caledonia Co.
George W. Cahoon, F

LYNDONVILLE, Caledonia Co.
Geo. H. Smalley, L.
H. B. Tenney, A.

MANCHESTER, Bennington Co
W. V. B. Edgerly, L.
H. K. Fowler, F.

MIDDLEBURY, Addison Co.
Jason Davenport, F.
Loyal D. Eldridge, F.
D. S. Fletcher, F.
A. J. Marshall, A.
E. C. Smith, F.

MONTPELIER, Washington Co.
Andrew C. Brown, F.
Henry K. Field, L.
C. J. Gleason, L.
F. H. Hinkley, L.
S. L. Howe, A.
Sabin & Thurston, F
J. W. Simmonds, L

MORRISVILLE, Lamoille Co.
C. C. Dodge, F.

NEW HAVEN, Addison Co.
J. M. Hoyt, L.

Vermont.

NEWPORT, Orleans Co.
R. V. Hall, L.
F. M. Sherman, A.

NORTH CRAFTSBURY, Orleans Co.
R. L. Hastings, L.

NORTHFIELD, Washington Co.
O. W. Alford, A.
L. A. Howes, A.

NORWICH, Windsor Co
E. M. Lewis, A.

POULTNEY, Rutland Co.
A. E. Cushman, A. & F.

PROCTERSVILLE, Windsor Co
Hiland E. Chandler, A.

RANDOLPH, Orange Co
J. W. Atwood, A.

RICHFORD, Franklin Co
L. Rounds, A.

RICHMOND, Chittenden Co.
W. D. Hall, F.

RUTLAND, Rutland Co.
John Bradley, L.
Burnham & Temple, F
Orlando Cunningham, L.
Cornelius H. Forbes, F.
M. J. Francisco, F.
C. H. Granger, F.
E. G. Mason, L.
Harry W. Nye, F.
Charles Olmstead, A.
H. W. Porter, F.
Jerome B. Weller, L.

ST. ALBANS, Franklin Co.
G. C. Appleton, A.
J. R. Armington, F.
Henry M. Buxton, L.
Edward Dullahan, F.
H. H. Farnsworth, F.
Geo. E. Foss, L.
R. G. W. Foster, L.
Merrill O. Hill, F.
C. H. Huntington, F.
E. A. Huntington, F.
Antoine Mousette, L.

ST. JOHNSBURY, Caledonia Co.
L. D. Blodget, L.
Bowman & Hopkins, F.
W. H. Galbraith & Co., F.
A. C. Harvey, A.
H. Irence Levesque, L.
Wm. R. Puffer, L.
E. E. Sargeant, L.
W. A. & G. S. Shaw, F.
Thomas Spooner, L.

SOUTH NEWBURY, Orange Co.
A. J. Knight, A.

SPRINGFIELD, Windsor Co.
A. E. Bosworth, F.
Loren B. Hurd, L.
Lucia A. Pope, L.
Chas. E. Richardson, F.

VERGENNES, Addison Co.
F. W. Coe, L.
Julius S. Hickok, F.
Chas. H. Simonds, A.
Slade & Harris, F.
W. G. Sprague, F.

WATERBURY, Washington Co.
A. J. Brown, A.
Benjamin F. Pickett, L.
E. C. Smith, L.
Gilbert A. Smith, L.

WELLS RIVER, Orange Co.
D. R. Allison, A.
A. S. Farwell, F.

WEST BURKE, Caledonia Co.
A. D. Burns, L.

WEST FAIRLEE, Orange Co.
Stephen Thomas, A.

WEST RANDOLPH, Orange Co.
Mathew Bryant, F.

WHITE RIVER JUNCTION, Windsor Co.
H. E. Tinker, A.

WINDSOR, Windsor Co.
C. C. Butler, A.
Farnsworth & Batchelder, F.
C. H. Gay, L.
M. L. Horton, L.
E. D. Sabine, F.

WINOOSKI FALLS, Chittenden Co.
M. Gibbons, A.

WOODSTOCK, Windsor Co.
Henry B. Bradley, F.
C. P. & C. M. Marsh, F.
Hosea Swan, L.

Virginia.

VIRGINIA.

ALEXANDRIA, Alexandria Co.
W. D. Corse, B.
W. F. Creighton, S.
Isaac Eichberg, L.
P. B. Hoge, F. & M.
S. H. Janney & Son, F. & M.
George Johnston, F. & L.
K. Kemper, F. & L.
S. H. Lunt, L.
John H. Parrott, L.
Wise & Co., F., M. & L.

BURKSVILLE.
Richard Oliver, F.

CHARLOTTESVILLE, Albemarle Co.
Jas. S. Barksdale, L.
John M. Godwin, L.
Jas. D. Goodman, F.
L. T. Hanckel, F.
J. Tyler Jackson, F. & L.
Ed. S. Pegram, L.

CULPEPER, Culpeper Co.
Thos. B. Harris, F. & L.
—— Lutham, F. & L.

DANVILLE, Pittsylvania Co.
E. J. Bell, F
E. A. Catlin, F
Dr. J. T. Forbes, F
Johnston & Cheek, F.
Talley Bros., F.
A. G. Taylor, F.

FARMVILLE, Prince Edward Co.
J. A. Scott, F.
J. W. Warmack, F.

FORT MONROE, Elizabeth City Co.
H. Phœbus, F.

FREDERICKSBURGH, Spottsylvania Co.
A. B. Botts & Co., F.

GORDONSVILLE, Orange Co
Jas. M. Murphy, F.

HARRISONBURGH, Rockingham Co.
Geo. F. Mayhew, F.
C. C. Switzer, F.
D. M. Switzer, F.

LEESBURGH, Loudoun Co.
H. Bronaugh, L
Henderson & Wise, F & L.
Shroff & Co., F

LONDON BRIDGE, Princess Anna Co.
Edgar B. Macon, F.

LYNCHBURGH, Campbell Co.
T. H. Ivey, F.
M. S. Laughorne, F.

NORFOLK, Norfolk Co.
Jas. L. Corley, F. & M.
G. W. Dey & Bro., F & L.
E. J. Griffith, F., M. & L.
David Humphreys, F & L.
S. P. Moore, L.
R. B. Pegram, L.
Chas. E. Pickett, F.
C. A. Richardson, F. & L.
A. M. Vaughan, F., M. & L.
W. Talbot Walke, F., M. & L.
O. Windsor & Son, F.
Wingfield & Vaughan, F., M. & L.
M. P. Young, F. & L.

PETERSBURGH, Dinwiddie Co.
Dr. J. W. Claiborne, F.
C. H. Cuthbert & Sons, F. & L.
W. L. Morton, F.
W. N. Page, F.
Paul & Pegram, F.
F. H. Robertson & Son, F. & L.
P. S. Seabury, L.
Smith & Moyler, F. & L.
Stevens Bros., F., M. & L.
J. B. Stevens, L.
Young & Walker, F. & L.

RAPID ANN STATION, Culpeper Co.
L. W. Peyton, F.

RICHMOND, Henrico Co
T. M. Alfriend & Son, F., M. & L.
Berkley & Brown, F.
Thos. A. Brander, F.
C. C. Buckner, L.
John. B. Cary, L.
F. W. Chamberlayne, L.
J. H. Claiborne, L.
John H. Claiborne & Co., F. & L.
Davenport & Co., F.
P. H. Gibson, F.
Henry Hetz, L.
Chas. Howard, F. & L.
J. M. McCorkle, L.
Dabney H. Maury, L.
Millhiser & Strauss, F. & L.

Virginia.—Washington Territory.—West Virginia.

Montague & Co., F. & L.
J. B. Moore, L.
P. T. Moore, L.
John M. Otey, F.
Peyton & Kilerson, L.
J. Adair Pleasants, L
L. W. Rose, L.
Howard Swineford, F.
D. N. Walker & Co., F.
Wm. M. Withers, L.

SALEM, Roanoke Co.
Thos. Lewis, F.

SHILOH, Westmoreland Co.
Wm. E. Baker, F.

STAUNTON, Augusta Co.
E. W. Bayley, F. & L.
T. A. Bledsoe, F.
C. L. Cook, F.
Geo. C. Jackson, F. & L.
Ker & Morton, F. & L.
Sheffey & Bumgardner, F.
F. B. Sublett, F.

SUFFOLK, Nansemond Co.
S. H. Boykin, L.

UPPERVILLE, Fauquier Co.
I. R. Towson, F. & L.

WAYNESBOROUGH, Augusta Co.
Joseph Wallace, F.

WINCHESTER, Frederick Co.
Bent & Cofforth, F. & L.
Walter Bowen, F. & L.
O. M. Brown, F.
A. L. Carter, F.
W. A. McCormick, L.

—:o:—

WASHINGTON TERRITORY.

OLYMPIA, Thurston Co.
J. C. Horn, F.
J. G. Parker, F.

PORT TOWNSEND, Jefferson Co.
Thomas Phillips, F.

SEATTLE, King Co.
McNaught & Leary, F.
D. T. Wheeler, F.

VANCOUVER, Clarke Co.
H. H. Gridley, F.

WALLA WALLA, Walla Walla Co.
O. P. Lacy, F.

—:o:—

WEST VIRCINIA.

BERKELEY SPRINGS, Morgan Co.
T. H. B. Dawson.

BEVERLY, Randolph Co.
W. S. Butcher.

BUSKHANNON, Upshur Co.
G. A. Newton.

CHARLESTON, Kanawha Co.
D. C. Lovett.
Albert Peyser.
A. A. Preston.
C. F. Preston.
C. H. Small.

CHARLESTOWN, Jefferson Co.
Ed. M. Alsquith, Sr.
H. H. Cook.
V. M. Piror.
David Howell.
Samuel Howell.

CLARKSBURGH, Harrison Co.
W. L. Hursey.
A. S. Hustead.
J. C. Vance.

DUFFIELD'S DEPOT, Jefferson Co.
R. A. Alexander.

FAIRMONT, Marion Co.
R. T. Bowman.
A. J. Conway.
E. W. S. Moon.
J. E. Sands.
Clarence Smith.

GRAFTON, Taylor Co.
John S. S. Herr.
F. M. Knight.
A. C. Love.

HINTON, Summers Co.
F. W. Mahood.

HUNTINGTON, Cabell Co.
Martin Burke.
T. J. Burke.
T. W. Taylor.

West Virginia.—Wisconsin.

KEYSER, Mineral Co.
D. T. Greenwade.

KINGWOOD, Preston Co.
Jas. W. Parks.

LEWISBURGH, Greenbrier Co.
J. M. McWhorter.

MARTINSBURGH, Berkeley Co.
L. W. Baker.
Jacob H. Bristor.
Mathai Daniel.
W. H. Mathews.
L. A. Steiner.
J. T. Young.

MORGANTOWN, Monongalia Co.
C. W. Finnell.
A. W. Lorentz.
A. Wells.

MOUNDSVILLE, Marshall Co.
J. E. Hogan.

NEW CUMBERLAND, Hancock Co.
M. R. Campbell.

PARKERSBURGH, Wood Co.
K. S. Boreman.
E. P. Chancellor.
A. F. Lang.
John H. McClellan.
D. H. Moss.
Fred Nelly.
A. H. Smith.
C. M. Smith.
T. G. Smith.

PIEDMONT, Mineral Co.
Emil Nefflin.
J. R. Wolverton.

POINT PLEASANT, Mason Co.
A. R. Barbee.

PORTLAND, Preston Co.
J. R. Jones.

ROMNEY, Hampshire Co.
H. B. Gilkerson.
J. C. Heiskell.

WELLSBURGH Brooke Co.
J. M. Cooper.
Thos. Everett.
David Miller.

WHEELING, Ohio Co.
W. H. Adams.
J. C. Alderson.
John Bailie.
A. H. Beach.
John Bishop.
Richard Blum.
R. C. Bonham.
J. M. Dodridge.
S. Hamilton.
W. V. Hoge.
R. S. Irwin.
Joseph Paull.
W. F. Peterson.
W. J. Robb.
J. V. L. Rogers.
B. E. Tift.
J. M. Todd.
E. W. Tucker.

—:o:—

WISCONSIN.

ACKERVILLE, Washington Co.
Charles Mayer, F.

AHNEPEE, Kewaunee Co.
Charles Hanneman, F.
Peter Schiesser, L.
W. H. Seymour, L.

ALBANY, Green Co.
Bartlett & Roberts, L.
H. J. Bemis, F.
John Hummel, L.

ALDERLEY, Dodge Co.
J. C. Marshall, F.

ALMA, Buffalo Co.
John W. De Graff, L.
W. H. Gates, F.
Moeser & Moeckel, F. & L.

AMHERST, Portage Co.
A. H. Guernsey, F.
W. H. Mendenhall, A.
J. J. Nelson, F.

APPLETON, Outagamie Co.
Conkey & Briggs, F., M., L. & A.
G. C. Jones, A., L., M. & F.
G. T. Meekes, L.
Augustus L. Smith, F., M. & L.
Smith & Goodland, F.
Edmund Weimer, F.
S. P. Wing, F.

ARCADIA, Trempealeau Co.
M. H. Campbell, L.
Seth Mills, F.

Wisconsin.

Charles H. Morrison, F.
J. Shultis, F.
George Smart, A.

ARENA, Iowa Co.
John W. Edwards, L.

ARKANSAW, Pepin Co.
M. Knight, F.
E. N. Stillman, A.

ASHLAND, Ashland Co.
Charles H. Pratt, F. & M.

ASHTON, Dane Co.
B. Esser, F.

AUGUSTA, Eau Claire Co.
J. B. Bradford, F.
B. F. Chase, F.
George P. Vaux, L.

AURORAHVILLE, Waushara Co.
G. D. Andrews, F.
Ed. Warner, F.

AVOCA, Iowa Co.
A. S. Frost, F.

BADGER, Portage Co.
J. Gray, F.

BALDWIN, St. Croix Co.
J. W. Pierce, F.
Wm. C. Thoma, F.

BANGOR, La Crosse Co.
D. D. Jones, L.

BARABOO, Sauk Co.
G. R. Baker, F., L. & A.
John Barker, L. & F.
M. Bentley, F.
Philo Cheek, L.
George Mertens, F.
A. L. Slye, F.
Stewart & Thomas, F.
H. C. Strong, A.
E. Wallbridge, F.
E. Wilhelm, F.

BARRON, Barron Co.
N. M. Rockman, F.

BARTON, Washington Co.
Wm. L. Starkey, L.

BATAVIA, Sheboygan Co.
J. W. Liebenstein, F.

BAYVIEW, Milwaukee Co.
Robert Menzies, F.
W. W. Perrine, F.
David Price, F.
W. L. Reading, F

BEAR CREEK, Waupaca Co.
Charles Schroeder, F.

BEAVER DAM, Dodge Co.
R. V. Bogart, F.
S. W. Coburn, F.
Samuel M. Gilman, F. & L.
W. B. Hazelton, F.
Gust. Hobgen, F. & L.
Redfield & Clark, F. & L.
Redfield & Hawley, F.
Charles Schutte, F.
G. Stoltz, F. & L.
J. F. Tuttle, Jr., L.

BELLEVILLE, Green Co.
J. B. Green, F.

BELMONT, La Fayette Co.
R. H. Brown, F.
Wm. A. Garden, F.

BELOIT, Rock Co.
Joseph Brittan, F. & L.
B. A. Chapman, F., L. & A.
Rufus Clark, L.
H. G. Heffron, F.
H. F. Hobart, F.
P. Johnson, F. & L.
Johnson & Goodall, F. & A.
Ed. P. King, F.
Jerre Miller, F.
C. Robertson, A.
C. P. Whitford, F.

BERLIN, Green Lake Co.
Jas. S. Dodson, L.
A. D. Foote, F.
J. D. Husted, L.
C. A. Mather, F. & L.
H. P. Merriam, F.
C. A. Peck, F.
O. F. Silver, F.
H. C. Snow, F.
J. H. & D. J. Turner, F. & A.
J. A. Wilcox, F.
S. D. Woodworth, F.

BLACK BROOK, Polk Co.
Iver Michaelson, F.

BLACK EARTH, Dane Co.
S. Charlesworth, F.
D. D. Logan, F.
J. Peterson, F.

BLACK RIVER FALLS, Jackson Co.
S. W. Bowman, F.
James Darrow, F. & L.
Darrow & Allen, L. & A.
E. F. Jackson, A.
E. R. Leclair, L.
Martin Madson, F.

Wisconsin.

Frank A. Parsons, F.
John Parsons, F. & L.

BLOOMINGTON, Grant Co.
Geo. H. Chambers, F.
Wm. B. Clark, F.

BOLTONVILLE, Washington Co.
A. O. Hall, F.

BOSCOBEL, Grant Co.
Thomas J. Brooks, F. & L.
C. H. Contolt, F. & L.
Z. S. Hurd, F.
J. McLaughlin, F.
A. F. Olson, F.

BRANDON, Fond du Lac Co.
Edward Ensign, L.
C. W. Fergusen, F.
R. W. Pride, F.
M. C. Short, F.

BRIGGSVILLE, Marquette Co.
F. J. Kimball, F.
J. W. Murphy, F. & L.

BRIGHTON, Kenosha Co.
H. Wiesmann, F.

BRITISH HOLLOW, Grant Co.
B. Hesseling, F.

BROADHEAD, Green Co.
W. H. Barnes, A.
Bela W. Beebe, L.
C. N. Carpenter, L.
C. Matter, F., L. & A.
S. W. Mitchell, F.
Burr Sprague, F.
E. R. Sprague, F. & L.
J. W. Stewart, F.
S. P. Taft, F.

BROOKFIELD CENTRE, Waukesha Co.
George W. Brown, F.

BROOKLYN, Green Co.
E. M. Graves, F.

BUFFALO, Buffalo Co.
Aug. Gebhardt, L.

BURLINGTON, Racine Co.
C. A. Brownson, F.
F. S. Crane, L.
W. P. Goff, F.
Chauncy Hall, F.
Lorenz Hess, F.
J. Muth, Jr., A.
F. Reuschlein, F. & L.
E. R. Smith, F.

BURR OAK, La Crosse Co.
L. F. Crandall, F.

CALVARY, Fond du Lac Co.
A. Schmidlkofer, F.

CAMBRIA, Columbia Co.
D. D. Jones, L.
Jones & Myers, F. & L.
Peter Williams, L.

CAMBRIDGE, Dane Co.
S. H. Butler, F.
Wm. Kingsley, F.

CASSVILLE, Grant Co.
John H. C. Sneclode, F.

CATARACT, Monroe Co.
B. J. Manley, F

CEDARBURGH, Ozaukee Co.
Wm. Boxhorn, F.
L. Eghart, F.
Horneffer & Co., F.
Ed. H. Janssen, F.
Wm. Vogenitz, F. & L.

CEDAR GROVE, Sheboygan Co.
Cornelius Prinsen, F.

CHASEBURGH, Vernon Co.
Eric Nelson, F.
L. D. Steenburg, F.

CHESTER, Dodge Co.
G. E. Holmes, A.

CHILTON, Calumet Co.
Wm. Mahoney, F.
John Oliver, F.
Wm. Paulson, F. & L.
Sherwin & Co., F.

CHIPPEWA FALLS, Chippewa Co.
Barnett Bros., F.
L. D. Brewster & Co., F., L. & A.
J. Coddington & Son, F.
Thomas Farnsworth, A.
Ambrose Hoffman, F.
J. C. Kibbee, F., L. & A.
F. G. & C. A. Stanley, & B. E. Reid, F. & L.
J. G. Wadsworth, F. & A.

CLINTON, Rock Co.
Ralph W. Chever, F.
J. F. Cleghorn, F.
Phineas Crosby, L.
Joseph Gates, F.
Albert Tuttle, F.
M. G. Weaver, F. & L

Wisconsin.

CLINTON JUNCTION, Rock Co.
George H. Peacock, A.

CLINTONVILLE, Waupaca Co.
Chas. A. Bishop, F.

COLBY, Taylor Co.
Grow & Walbridge, L.

COLUMBUS, Columbia Co.
R. W. Chadbourne, F.
A. G. Cook, F.
C. L. Dering, F.
L. E. Everson, F.
Frank Huggins, L.
H. D. James, L.
F. G. Randall, L.
Ernst Von Briessen, F.

COON PRAIRIE, Vernon Co.
Simon Siverson, F.

CROSS PLAINS, Dane Co.
H. J. Dallmer, F.

DACADA, Sheboygan Co.
N. E. Becker, F.
J. H. Schmidler, F.

DARIEN, Walworth Co.
C. D. Long, F. & A.
David Williams, F.

DARLINGTON, La Fayette Co.
Geo. S. Anthony, F.
John Blackburn, F.
H. H. Hawley, L.
James Judge, F.
Orton & Osborn, F. & L.
R. Perkins, F.

DARTFORD, Green Lake Co.
J. H. Brooks, L.
E. K. Bushee, F.

DE FOREST, Dane Co.
John Ollis, F.

DELAVAN, Walworth Co.
A. B. Calkins, F.
George Cotton, F.
D. B. Devendorf, F., L. & A.
N. M. Harrington, F.
J. P. Larnard, L.
Latimer & Kendricks, F.
Aug. T. Parish, L.
O. G. Stowell, F.
Sturtevant & Tallman, F.
A. Van Dyke, F.

DELL PRAIRIE, Adams Co.
J. D. Sperbeck, F.

DEPERE, Brown Co.
J. J. Fish, A.
E. C. & Geo. F. Merrill, F.
E. F. Parker, F., M., A. & L.
F. Sedgwick, L.
John Smith, F., L. & A.
Thomas Struthers, F.
E. Wegenberg, F.

DE SOTO, Vernon Co.
B. J. Castle, F.
D. A. Steele, F.

DHEINSVILLE, Washington Co.
Geo. Bock, F.
Wm. F. Jahn, F.

DICKEYSVILLE, Grant Co.
Jacob Gluter, F.

DODGE STATION, Trempealeau Co
M. English, F.

DODGEVILLE, Iowa Co.
J. J. Hoskins, F.
E. F. Parry, F.
S. W. Reese, F. & L.
A. L. Robbins, F.
Orville Strong, F.

DORCHESTER, Clark Co.
Daniel E. Freeman, L. & A.

DURAND, Pepin Co.
Dewitt C. Popping, F.

EAGLE, Waukesha Co
F. G. Parks, F. & L.

EAST OASIS, Waushara Co.
Thomas Hyde, F. & L.

EAST TROY, Walworth Co.
H. H. Austin, F. & L.
Seymour Brooks, L.
E. M. Depuy, F.
Chas. W. Smith, F.

EAU CLAIRE, Eau Claire Co.
E. M. Bartlett, F.
Darius Breace, L.
C. A. Dahl, F.
Wm. K. Galloway, F.
Geo. E. Huntington, L.
G. W. James, L.
L. E. Latimer & Co., F. & A.
J. T. Moore & Co., L.
Wm. A. Teall & Bros., F., L. & A.
E. Q. Thomas, A.
R. H. Wilcox & Thomas, F. & L

Wisconsin.

EDEN, Fond du Lac Co.
George Averill, F.

EDGERTON, Rock Co
E. A. Burdick, F.
J. P. Frame, F.
A. D. McLean, F. & L.
John P. Town, F. & L.

ELDORADO, Fond du Lac Co.
Henry Bueton, F.

ELKHEART LAKE, Sheboygan Co.
H. McGovern, F.

ELKHORN, Walworth Co.
J. G. Chambers, F.
B. B. Humphrey, F.
J. H. Lauderdale, L.
C. A. Noyes, Jr., L.
John A. Perry, F.
Geo. N. Wiswell, F.

ELLSWORTH, Pierce Co
H. P. Ames, F.
L. C. Evenson, F.
F. W. Spear, F.
James H. Wilkinson, F.

ELM GROVE, Waukesha Co.
P. J. Mitchell, F.
F. Ramstoeck, F.

ELMORE, Fond du Lac Co.
Adam Müller, F.

ELO, Winnebago Co.
R. S. Hayward, L.

ELROY, Juneau Co.
A. W. Perry, F.
B. B. Thompson, F.

EMBARRASS, Waupaca Co
A. W. Wilmarth, F.

ERFURT, Jefferson Co.
Adolph Scheuber, F.

EUREKA, Winnebago Co.
N. A. Chappell, F.
H. M. Martin, L.

EVANSVILLE, Rock Co.
J. K. Eldridge, F.
D. L. Mills, F.
J. C. Sharp, F.
C. M. Smith, L.
C. Snashall, F.
Jacob West, F.

FAIRPLAY, Grant Co.
Mathew Collinson, F.

FARMERSVILLE, Dodge Co.
Julius Schmidt, F.

FENNIMORE, Grant Co.
E. H. Rogers, F.

FILLMORE, Washington Co.
E. P. & W. Braatz, F.

FOND DU LAC, Fond du Lac Co.
Robert A. Baker, L.
James Bass & Co., F. & L.
S. A. Chase, F. & L.
W. E. Cole, A.
Henry H. Conklin, L.
H. B. Fargo & Co., F.
H. H. Ford, F.
Kirkland Gillett, L.
Chas. A. Haudt, F., L. & A.
J. A. Hazard, F.
W. A. Knapp, L.
D. C. Lamb, F. & L.
J. C. Lowell, F.
Chas. Lucke, L.
William McDermott, F. & A.
E. L. Maloney, F.
C. P. Phelps, F.
Peter Rupp, L.
Tousley & Hazard, L.
Wainwright & Carpenter, F.
L. M., S. D. & J. D. Wyatt, F., L. & A.

FOREST JUNCTION, Calumet Co.
John Reichel, F.

FORT ATKINSON, Jefferson Co.
Geo. W. Burchard, F.
D. G. Craig, F.
G. A. Pratt, A.
Wm. H. Rogers, F.
R. H. Strothers, F. & L.
A. Winston, F. & L.

FORT HOWARD, Brown Co.
H. A. Ranons, A.
M. Sellers, L.

FOSTER, Fond du Lac Co.
George Averill, F.

FOUNTAIN CITY, Buffalo Co.
John Busch, F.
Geo. H. Krumdick, F. & L.
J. J. Lenn, F.
Tobias Vowell, L.

Wisconsin.

FOX LAKE, Dodge Co.
R. M. Cady, F.
Thos. R. Daniel, F.
L. E. Ford, F.
Thos. Lindsey, L.
A. H. Morrison, F.
D. D. Thomas, F.
Jas. L. Townsend, L.

FRANKLIN, Milwaukee Co.
Francis Doniat, F.

FRANKSVILLE, Racine Co.
H. L. Eager, F.

FREDONIA, Ozaukee Co.
Charles Wermuth, F. & L.
A. W. Young, F. & L.

FREISTADT, Ozaukee Co.
Frank Steffen, F.

FRIENDSHIP, Adams Co.
A. O. Holm, F.

GALESVILLE, Trempealeau Co.
W. A. Johnston, F.
C. E. Perkins, F. & L.

GENEVA, Walworth Co.
W. W. Bylington, F.
A. J. Downer, F.
E. D. Richardson, F. & L.
D. E. Sherman, F.
James Simmons, F.

GENOA JUNCTION, Walworth Co.
W. H. Allen, F.

GERMANIA, Marquette Co.
L. S. Guptil, F.

GLENBEULAH, Sheboygan Co.
Edwin Slade, F.

GLEN HAVEN, Grant Co.
Luther Basford, F.
Henry Schrader, F.

GRAND RAPIDS, Wood Co.
C. D. Baker, F.
W. H. Cochran, L.
Henry Hayden, F. & L.
L. P. Powers, F.
H. G. Smith, A.
Tiffany & Lord, F.
J. D. Witter, F.
Joseph Wood, F.
W. E. Yetter, F.

GRANTSBURGH, Burnett Co.
W. J. Johnson, F.

GRATIOT, La Fayette Co.
Francis Scott, F.
N. E. Tully, F.

GREEN BAY, Brown Co.
E. K. Ansorge, F.
James S. Baker, L.
L. F. Beard, L.
M. V. B. Benson, F., M., L. & A.
Gorden H. Culver, A.
Ellis & Thomas, F. & M.
Walter C. Jones, L.
G. A. T. Keyber, F.
John A. Killian, F.
Kimball & Libbey, F., M. & L.
Constant Martin, F.
W. H. Norris, Jr., L.
Wm. P. Vary, A.
C. E. Vroman, L.
H. N. Williams, F.
Williams & Warren, F., M., L. & A.

GREENBUSH, Sheboygan Co.
A. B. Corbett, F.
J. Stoddard, F.

GREENFIELD, Milwaukee Co.
Wesley Johnson, F.

HALE'S CORNERS, Milwaukee Co.
Jas. Smith, F.

HANCOCK, Waukesha Co.
E. G. Needham, F.

HARTFORD, Washington Co.
E. S. Kneeland, F. & L.
Herman Pantzke, F.
Chas. Smith & Son, F.
Jos. M. Thorn, L.
F. P. Wilmot, F.

HARTLAND, Waukesha Co.
Ferd. Elberfeld, F.

HAYTON, Calumet Co.
Jos. Helfrich, F.

HAZEL GREEN, Grant Co.
Chandler & York, F.

HEBRON, Jefferson Co.
Mark Curtiss, F.

HECO, Trempealeau Co.
E. B. Johnson, F.

Wisconsin.

HILBERT, Calumet Co.
J. K. Dayton, F.

HILLSBOROUGH, Vernon Co.
Daniel Byam, F.

HORICON, Dodge Co.
Chas. Allen, F.
Wm. Detloff, F.
F. W. Lund, L.
C. W. Rehfeld, F.
A. W. Straw, L.

HUDSON, St. Croix Co.
Harvey S. Clapp, L.
N. H. & N. E. Clapp, L.
Alfred Day, L.
W. H. Jones, F.
C. H. Lewis, F., L. & A.
Platt & Munson, F.
Ruth P. Whaley, L.
John W. White, F., L. & A.

HUMBURG, Clark Co.
Alex. Donald, F.

HUSTIFORD, Dodge Co.
J. G. Daily, F.
Geo. Newton, F.
J. A. Schmidt, F.

IRON RIDGE, Dodge Co.
W. G. Sterling, F.

IRONTON, Sauk Co.
Chas. Keith, F.

JAMESTOWN, Grant Co.
E. B. Thurtell, F.

JANESVILLE, Rock Co.
Edgar D. Avery, L.
H. H. Blanchard, L. & A.
Jas. R. Botsford, F.
Ed. F. Carpenter, L.
S. S. Gard, L.
H. H. Guernsey, F.
H. M. Hart, F. & L.
C. W. Kibbee, F., L. & A.
O. F. Meyer, L.
A. M. Mowe, F.
Mowe, Dimock & Hayner, F.
M. M. Phelps, F.
C. A. Potter, A.
J. Roberts, F.
F. Whitacker, F.
J. P. Williams, F.

JEFFERSON, Jefferson Co.
Birds & Kirkland, F.
D. A. Hake, F.
W. H. Hake, F.
Porter & Forsyth, F., L. & A.
Porter & Trucks, F.
E. Schwellenbach, F.
Geo. J. Smith, F. & A.
D. C. Weymuth, F.
George Whittle, F.
F. Wieg, F.

JENNY, Lincoln Co.
Herman Rutch, F.

JOHNSON'S CREEK, Jefferson Co.
G. C. Mansfield, F.

JUDA, Green Co.
David Whitmer, L.

JUNEAU, Dodge Co.
S. Eastman & Co., F.
Charles End, F.
Eli Hawks, L.
Rumbush & Mertz.

KENOSHA, Kenosha Co.
S. N. Barber, F. & L.
Wm. S. Fluskey, F. & L.
Greetham & Fluskey, A.
A. Gulick, F.
E. H. Hollister, F.
H. F. Jordan, F.
W. J. Lewis, F., M. & L.
Merrill & Baldwin, F., M., L. & A.
W. Mygatt, F.
Christian Schend, F. & L.
Andrew Schuffen, F.

KEWASKUM, Washington Co.
A. J. Altenhofen, F.
John Kocher, F.
G. A. Kuechemeister, F.

KEWAUNEE, Kewaunee Co.
J. Erichsen, F.
Hermann Pautz, F.
G. G. Sedgwick, F.
S. H. Sedgwick, F.
Rufus L. Wing, L.

KILBOURN CITY, Columbia Co.
Jonathan Bowman, F.
J. Jackson Brown, F. & L.
Thos. B. Coon, L.
Leroy Gates, F.
Mich. Griffin, F.
J. H. Gujer, F.
Jos. F. Stillman, L.
Stroud & Coon, F.

KILDARE, Juneau Co.
Joel Ranny, F.

Wisconsin.

KINGSTON, Green Lake Co.
A. Fromberg, L.
Henry Port, F.
A. O. Thayer, F.

LA CROSSE, La Crosse Co.
Walter Bown, F.
H. Cramer, F. & L.
W. W. Fay, F.
Adam Jacobus, F.
G. Langstadt, L.
T. J. McCarthy, A.
Stephen Martindale, F., L. & A.
L. A. Meister, F.
Giles R. Moutague, L.
Carl Norbeck, F.
Dr. Chas. Ottiker, L.
H. J. Peck, F. & L.
John C. Remick, F., L. & A.
Theodore F. Rodolf, F., A. & L.
S. A. Sabin, L.
A. Steinleiu, F.
John Ulrich, L.

LAKE MILLS, Jefferson Co.
G. W. Bishop, F. & L.
Stephen Favill, F. & L.
E. E. Lamb, F.
O. L. Ray, F.
C. H. Steinport, F.

LAMARTINE, Fond du Lac Co.
G. H. Ferris, F.

LANCASTER, Grant Co.
Hermann Buchner, F.
Theo. A. Burr, L.
T. M. Durrand, L.
John P. Lewis, F. & L.
Rich. Meyer, F.
Philip H. Parsons, F.

LAVALLE, Sauk Co.
Wm. G. Hawley, F.

LITTLE PRAIRIE, Walworth Co.
Wm. Gruning, F.
J. W. Weld, F.

LODI, Columbia Co.
E. W. Gardner, F. & L.
L. P. Hindes, F.
R. S. Travis, F.

LOGANSVILLE, Sauk Co.
D. B. Hulburt, F.
J. M. & T. D. Stewart, F.

LONE ROCK, Richland Co.
J. De Long, F.

LOWELL, Dodge Co.
J. C. Polifka, F.
A. Schoenwetter, F.
Asa K. Stickney, L.
G. W. W. Tanner, F.

LYONS, Walworth Co.
Host Bros., F.
R. B. Winsor, F.

MADISON, Dane Co.
John S. Dean, F. & L.
E. F. Farr, F.
W. F. Fitch, A.
L. S. Hauks, L.
F. O. Hegg, F.
Theodore Herfurth, F.
J. M. Hildebrand, F.
E. Loberg, F.
E. S. McBride, F.
Main and Spooner, F., L. & A.
Charles G. Mayers, F. & A.
Frederick Mohr, F.
J. G. Ott, F.
George C. Russell, L.
H. Suell, F.
Ernst Sommers, F.
L. D. Stone, A.
Estes Wilson, L.

MAIDEN ROCK, Pierce Co.
A. P. Merrill, L.

MANITOWOC, Manitowoc Co.
C. S. Canright, F.
E. T. Eldridge, L.
G. Gjermundson, F.
J. P. Helurichs, F.
Louis Kemper, F. & L.
Chas. Luling, F., M. & L.
Gerhard Meyer, F.
Guy Miles, L.
E. N. Rand, L.
D. Sackett, F.
C. J. Shove, F. & M.
Theodore C. Shove, F., M., L. & A.
J. F. Zinn, F.

MARCELLON, Columbia Co.
B. J. Manley, F.
Zadoc Merrill, F.
Lester Woodard, F.

MARINETTE, Oconto Co.
Wm. S. Baker, F., L. & A.
D. T. Crego, F.
P. H. Grotheim, F.
Amos Holgate, F. & A.
J. J. Sherman, F.
M. M. Sherman, L.
A. D. Stevens, F., L. & A.
A. F. Wright, L.

Wisconsin.

MARKESAN, Green Lake Co.
G. W. Dart, L.

MARQUETTE, Marquette Co.
L. J. Brayton & Spencer, F.

MARSHALL, Dane Co.
L. S. Adsit, F.

MAUSTON, Juneau Co.
Luther Beckwith.
P. R. Briggs.
J. M. Cox.
T. B. Naughtin.
Sandford Phillips.
John Turner.
Frederic S. Veeder.
S. C. Weatherby.
Winsor & Veeder.

MAYVILLE, Dodge Co.
J. H. Ellers, F.
C. Krosing, Jr., F.
R. A. Sauerhering, L.
A. F. Schoen, F.
C. Spilicke, F.

MAZO MANIE, Dane Co.
Rich. Block, F.
B. P. Cowdery, F.
H. Z. Moulton, F.

MEDFORD, Taylor Co.
Frank L. Cross, A.
Miles & Mesle, F.

MENASHA, Winnebago Co.
George H. Clarke, F., L. & A.
Lute A. Clinton, L.
Chas. Colbourne, L.
Wm. Kloeppel, L.
A. N. Lincoln, L.
W. H. Lull, L.
C. E. Phelps, A.
L. M. Taylor & Co., F. & A.

MENOMONEE, Dane Co.
Aug. Baland, A.
Chas. Cross, F.
John F. Edwards, F.
Geo. M. Fouler, L.
Geo. Galloway, F.
Thomas L. Heller, F. A. & L.
H. E. Knapp, F.
W. C. McLean, F. & L.
A. J. Messenger, F.

MENOMONEE FALLS, Waukesha Co.
Henry Hoos, F.
F. W. Hubenthal, F.

MEQUON, Ozaukee Co.
Chas. H. Ferge, F.
W. F. Jahn, F.
J. W. Milbrath, F.
Wm. Zimmerman, L.

MERRILLON, Jackson Co.
Chas. N. Davis, F.
J. A. Maynard, A.
G. L. Williams, F.

MERRIMAC, Sauk Co.
John D. Jones, F.

MERTON, Waukesha Co.
J. A. Rice, F.

MILFORD, Jefferson Co.
F. Willard, F.

MILTON, Rock Co.
W. P. Clark, F.

MILTON JUNCTION, Rock Co.
M. J. Holmes, A.

MILWAUKEE, Milwaukee Co.
Belden & Co., F., M., A. & L.
Harmon Benson, F.
Harry Bradford, A.
John F. D. Bristol, L.
R. N. Bristol, L.
August Bruesewitz, F.
J. S. Buck, F.
T. W. Buell, L.
Felix Calgeer, F.
C. J. Carey & Co., F.
Jerome Carey, F.
Chas. L. Cisson, F. & L.
Alex. Cohen, F.
Chas. E. Crain, F.
J. H. Crampton, F. & M.
Wm. H. Cromble, F.
F. T. Day, L.
J. C. Dick, F.
John H. Dickson, L.
J. H. Dodge, F., M. & A.
Wm. F. Durand, F. & A.
Robert Eliot, F.
A. G. Eudmann, L.
J. M. Ewing, L.
Adam Finger, F.
R. P. Fitzgerald & Co., F.
C. F. Fricke, L.
Paul Galemp, L.
John S. George, A.
Alex. S. Gray, F.
Wm. Gudert, F.
John Haas, L.
Jos. Hamilton, L.
Lewis M. Hammond, L.
Hartman & Toepler, F.
A. W. Hatch, F.
John L. Hathaway, F. & M.
A. H. Hawes, L.
Helfenstein & Durand, F., M. & A.

Wisconsin.

Hibbard & Son, F. & M.
Hibbard & Vance, F. & M.
W. L. Hinsdale, A.
S. T. Hooker, M.
Chas. F. Huntington, L.
A. M. Ingersoll, A.
Jacobi & Warner, F. & M.
Geo. J. Jones & Co., F.
Wm. L. Jones, F.
Ed. J. Kelly, F.
H. G. C. Kemper, F.
Andrew Key, F.
Oscar Koch, Jr., L.
E. O. Ladd, F. & L.
L. L. Loomis, F.
John P. McGregor, F.
Henry Marshall, L.
Herman Meier, F.
Myers Bros., F. & A.
A. Nachtsheim, F.
Henry Nichols, F. & M.
Nichols & Klingenberg, L.
S. M. Ogden, F., M. & L.
Louis Ouer, L.
Ed. Paul, F.
Henry C. Payne, F. & M.
A. G. Peabody, Jr., L.
Chas. W. Potter, F.
Albert Recknagel, F.
P. Rehm, F
Samuel B. Rhodes, L.
Peter W. Rolfs, L.
Geo. H. Rountree, L.
J. L. Semmann, F.
Alonzo G. Sexton, L.
M. W. Sherman, A.
F. W. Snellflow, F.
J. B. Stemper, L.
F. A. Tischafer, F.
Edwin Upson, L.
L. C. Wagner, F.
G. Wallaeger, F.
W. D. Wansfield, L.
Morris Weil, F.
M. L. Youngs, L.

MINERAL POINT, Iowa Co.
Philip Allen, Jr., F.
Thos. S. Ansley, F. & L.
T. J. Campbell, L.
H. S. Clauer, F.
N. Hartert, F.
Wm. T. Henry, F. & A.
C. Lanyon, F.
J. V. Mayhew, F. & L.
T. T. Parmele, L.
R. D. Pulford, F. & L.
J. P. Tramel, F.
Wilson & Jones, F. & L.

MINNESOTA JUNCTION, Dodge Co.
C. C. Deits, F.
W. S. Radcliffe, A.

MISHICOT, Manitowoc Co.
Louis Koehnke, F.

MODENA, Buffalo Co.
C. G. Odell, F.

MONDOVI, Buffalo Co.
J. O. Miles, F.

MONROE, Green Co.
Geo. W. Banks, F.
Cleveland & Benis, F.
Z. H. Howe, L.
P. W. Puffer, A.
Leopold Seltzer, F.
W. W. Wright, F., L. & A.

MONTELLO, Marquette Co.
J. D. Howard, F.
C. H. Pierce, F.

MORRISON, Brown Co.
J. C Brill, F.

MOUNDVILLE, Marquette Co.
E. B. Brown, F.

MOUNT VERNON, Dane Co.
Julius Weltsein, F.

MUSCODA, Grant Co.
P. A. Daggett, F., L. & A.
Conrad Schmidt, F.
A. R. Tyler, L.

NECEDAH, Juneau Co.
E. D. Rogers, F.
H. F. Young, F.
John S. Young, L.

NEENAH, Winnebago Co.
A. H. Boardman, A.
H. E. Gustavus, F.
T. Guthermson, F.
James Hicks, F.
H. C. & O. F. Jones, F. & A.
W. F. McArthur, F.
Robert Shiells, F. & L.
S. M. Sykes, F.

NEILLSVILLE, Clark Co.
W. C. Allen, L.
B. F. French, L.
F. S. Kirkland, F.

NEOSHO, Dodge Co.
C. J. Hazelton, F.

NEWBURGH, Washington Co.
B. Dangers, F.
Peter Sherin, F.

Wisconsin.

NEW CASSEL, Fond du Lac Co.
J. Degenhardt, F.
J. V. Harter, F.

NEW DENMARK, Brown Co.
N. H. Godtfredson, F.

NEW GLARUS, Green Co.
A. Kundert, F.
Thos. Luchsinger, F.

NEW HOLSTEIN, Calumet Co.
Henry Kroehnke, F.
Joachim Thode, F.

NEW HOPE, Portage Co.
Christian Foss, F.

NEW LISBON, Juneau Co.
N. M. Hess, F.
Kenyon & Newman, F. & L.
L. A. Meister, F.
Theodore Secor, F.

NEW LONDON, Waupaca Co.
S. N. Dixon, F.
F. P. Hale, F.
A. H. Pape, F.
L. C. Patterson, F. & L.
L. Perrin, F.
J. B. Thurnell, A.

NEW RICHMOND, St. Croix Co.
C. H. Decker, F.
Robert Dinsmore, F.
C. H. Freeman, F.

NORTH PRAIRIE, Waukesha Co.
W. H Bogardus, F.

OAK CREEK, Milwaukee Co.
James S. Grover, F.

OAKFIELD, Fond du Lac Co.
Edgar Wilcox, L.

OCONOMOWOC, Waukesha Co.
John Bender, F. & L.
Edwin Hurlbut, F.
Warham Parks, F.
D. R. Thompson, F.
Charles H. Van Alstine, F.
J. H. Westover, F.

OCONTO, Oconto Co.
J. C. Banta, F.
Geo. Beyer, F. & A.
James A. Glynn, F.
H. W. Mott, L.
Henry N. Royce, L.
Eli Urquhart, L.

OMRO, Winnebago Co.
S. C. Halenback, F.
Hayward & William C. Foster, F. & L.
C. N. Jones, L.
S. W. Race, F.
S. C. Swift, F.

OSCEOLA, Polk Co.
G. D. McDill, F.
C. H. Staples, L.

OSHKOSH, Winnebago Co.
O. K. Carrier, L.
L. Creutzberg, F.
Daniels & McCurdy, F., L. & A.
Benjamin L. Edgerton, L.
Gary & Harmon, F. & L.
A. R. Gebaur, F.
Peter Johnson, F.
L. H. King, F.
C. T. Laflin, L.
H. L. Lawson, F.
J. H. Martin, A.
C. R. Nevitt, F. & L.
A. Norton, L.
Palmer & McLeran, F.
L. S. Tuttle, F., L. & A.
George W. Waluwright, F.

OXFORD, Marquette Co.
Frank Abbott, L.

OXFORDSVILLE, Rock Co.
Simon Strauss, F.

PACKWAUKEE, Marquette Co.
L. J. Cook, F.

PALMIRA, Jefferson Co.
J. A. Allen, F.
Thomas Coleman, F.
G. L. Whitney, F.
Z. Wilson, F.

PAOLI, Dane Co.
William Fisher, F.

PARDEEVILLE, Columbia Co.
O. D. Van Dusen, L.

PATCH GROVE, Grant Co.
J. C. Scott, F.

Wisconsin.

PESHTIGO, Oconto Co.
F. J. Bartels, L.

PEWAUKEE, Waukesha Co.
S. T. Bolles, F. & L.

PINE RIVER, Waushara Co.
A. S. Williams, F.

PLAINFIELD, Waushara Co.
N. K. Redlon, F.

PLATTEVILLE, Grant Co.
Sam. P. Clark, F.
M. C Fuller, F.
O. F. Griswold, F.
G. M. Guernsey, F. & L.
J. Hodges & Co., F.
Thos. J. Hooper, L.
John McArthur, F.
John H. Rountree, L.
E. Vanderbie, F. & L.
B. F. Wyne, F. & L.

PLEASANT RIDGE, Clark Co.
O. F. Walter, F.

PLOVER, Portage Co.
A. H. Baker, F. & A.
C. M. Baker, F.
H. W. Nott, A.
M. Strope, F.

PLYMOUTH, Sheboygan Co.
G. Bartelf, F.
J. I. Dockstader, F. & L.
J W. & E. A. Dow, F.
M. D. C. Fuller, F.
E. A Little, F. & A.
Otto Puhlman, L.
Adam Wolf, F.

PORTAGE CITY, Columbia Co.
A. B. Alden, L.
M. T. Alverson, F.
K Ewing, F.
H. S. Haskell, F.
Valentine Helman, F. & L.
Thos. L. Kennan, L.
William Meyer, F.
Charles Mohr, F.
Geo. Port, F. & L.
O. T. Reed, A.
N. E. Shartneck, F. & L.
O A. Southmayd, F. & A.
O. P. Williams, F., A. & L.
Thomas Tule, L.

PORT WASHINGTON, Ozaukee Co.
August Meyer, L.
W. A. Tholen, F. & M.
N. S. Turner, L.
Ulrich & W. H. Landolt, F. & L.
J. W. Vail & Meline, F. & M.

POTTER'S MILLS, Calumet Co.
Henry Gruett, F.

POYNETTE, Columbia Co.
F. A. Brown, F.
William C. Whiting, F.

PRAIRIE DU CHIEN, Crawford Co.
Hewitt & Lacey, F., L. & A.
O. L. King, F.
A. D. Phillips, A.
L. F. S. Viele, F., L. & A.

PRAIRIE DU SAC, Sauk Co.
Thomas Baker, F. & L.

PRESCOTT, Pierce Co.
W. H. H. Clements, F., L. & A.
G. H. Miller, F. & L.
Stone & Gray, F.

PRINCETON, Green Lake Co.
J. O. Borst, F. & A.
E. Horronne, F.
Josiah Luce, F. & L.
Martin Mauthey, F.
R. P. Rawson, F.

Wisconsin.

PROSPECT HILL, Waukesha Co.
W. A. Foster, F.

PULCIFER, Shawano Co.
A. O. Risum, F.

QUINCY, Adams Co.
Eliaser C. Sanford, A.

RACINE, Racine Co.
W. W. Crandall, F.
Durand & Miller, F., M., L. & A.
Lars Eugerud, F.
Alanson Filer, L.
J. B. Hall, F.
M. Keidel, L.
M. J. Kelly, M.
J. W. Knight, F.
A. Kremer & Bro., F.
Julius Lueck, F.
D. D. McEachron, F.
L. H. Miller & Son, F. & M.
M. D. Miller, L. & A.
Paddock & Janes, F., M., L. & A.
James H. Pettit, F.
Stephen H. Sage, L. & A.
Frank Schneider, F.
Leonard Schlegel, F.
O. A. Stafford, F. & M.
Geo. E. Starkweather, F. & M.
Simeon Whitely, F., M., L. & A.
Simeon C. Youst, L. & A.

RANDOLPH, Dodge Co.
Geo. F. Brown, F.
John E. Root, F.

RANDOM LAKE, Sheboygan Co.
N. E. Becker, F.
Peter Deplesse, F.
Nic. Hammes, F.

RATHBUN, Sheboygan Co.
Thomas Heraty, F.

REEDSBURGH, Sauk Co.
A. P. Ellinwood, F. & L.
E. R. Flint, F.
Wm. G. Hawley, F.
J. W. Lusk, F.
H. D. Neely, F.
Wm. Pahl, F.
A. W. Perry, F.
R. A. Wheeler, F.
Wm. A. Wyse, F.

REEDSVILLE, Manitowoc Co.
Gustav Mueller, F.

REESEVILLE, Dodge Co.
A. D. Coapman, F.
Otto King, F.

RICE LAKE, Barron Co.
A. Dewey, F.

RICHFIELD, Washington Co.
M. Fahey, F.
Ludwig Jœckel, F.
Geo. Klippel, F.
Adam Schottler, F.

RICHLAND CENTRE, Richland Co.
W. C. S. Barron, F. & L.
Barron & Downs, F. & L.
D. O. Chandler, L.
J. H. Miner, F.

RIDGEVILLE, Monroe Co.
Wm. Wagner, F.

RIO, Columbia Co.
M. J. Leffingwell, F. & L.
O. A. Rustad, F.

RIPON, Fond du Lac Co.
O. J. Clarke, F.
C. B. Dickinson, F.
Geo. L. Field, L.
J. J. Foote, F.
John W. Hall, F., L. & A.
W. R. Lyle, F. & A.
Chas. N. McLean, L.
D. Parkhurst, A.
Runals & Lane, F.
S. A. Steele, F.

Wisconsin.

J. F. Stickle, L.
Town & Homer, F.
E. Williams, F. & L.
Ed. Wilson, F.

RIVER, Dane Co.
Mathias Thiesen, F.

RIVER FALLS, Pierce Co.
G. P. Brackett, F.
F. C. McKay, F., L. & A.
J. M. Smith, F.
T. E. Tubbs, F., L. & A.

ROCHESTER, Racine Co.
A. Jackson, L.

ROME, Jefferson Co.
W. H. Lyman, F.

ROSECRANS, Manitowoc Co.
Charles Becker, F.

ROSENDALE, Fond du Lac Co.
Storrs Hall, F.
Clinton Matteson, L.

RURAL, Waupaca Co.
W. J. Chamberlain, L.

ST. ANNA, Calumet Co.
Francis Doniat, F.

ST. CLOUD, Fond du Lac Co.
C. F. G. Wernicke, F.

ST. JOHN, Calumet Co.
John Masbaum, F.

ST. MARY'S, Monroe Co.
H. H. Cremer, F.

SAUK CITY, Sauk Co.
C. Kuoni, F.
Charles Naffz, F. & L.
A. M. Seymour, F.
John S. Walser, L.

SAUKVILLE, Ozaukee Co.
August Kœnig, F.
L. Seiberlich, F.

SCHLEISINGERVILLE, Washington Co.
Chas. Ehlert, L.
Christian Wolf, F.

SCOTT, Sheboygan Co.
J. Braselton, F.
J. W. Liebenstein, F.
David Stopler, F.

SEYMOUR, Outagamie Co.
Wm. Herring, A.

SHAPON, Walworth Co.
D. J. Best, F.
C. R. Treat, F.
John H. Yates, F.

SHAWANO, Shawano Co.
D. H. Pulcifer, F.

SHEBOYGAN, Sheboygan Co.
Nathan Cole, F., L., M. & A.
D Gibbs, A.
A. Hammann, F.
Geo. Heller, F. & M.
A. Higby & Son, F., M., L. & A.
N. M. McLaren, Jr., L.
James M. Mallory, L.
J. H. Mead, F. & M.
Phillipp Meyer, F.
John Mogenson, F.
F. Nagel, F.
H. F. Piderit, F. & L.
Godfrey Stamm, L.
Geo. T. Sumner, L.
J. O. Thayer, F. & L.
W. C. Tillson, M.

SHEBOYGAN FALLS, Sheboygan Co.
W. R. Northrup, F.
B. E. Sanford, F. & L.
John E. Thomas, F., L. & A.

SHERWOOD, Calumet Co.
J. Masbaum, F.

Wisconsin.

SHULLSBURGH, La Fayette Co.
T. J. Law, F.
A. A. Townsend, F.
J. K. Williams, F.

SOUTH GERMANTOWN, Washington Co.
H. Leonhardt, F.

SPARTA, Monroe Co.
J. H. Ady, F. & A.
S. W. Dunn, L.
John Forsyth, F.
Hemphill & Byron, F., L. & A.
Wm. Lohmiller, A.
J. J. Owsley, F.
S. H. Stearns, L.
Henry Tuphorn, F.
H. D. Wakefield, F.
A. W. Wilson, A.

SPRING GREEN, Sauk Co. Co
D. D. Davies, F.
James A. Flun, L.
W. A. Wyse, F.

STEVENS POINT, Portage Co.
John Cadman, L.
G. W. Hungerford, F.
J. R. Kingsbury, F.
H. D. McCulloch, F. & L.
Otho Schucht, F. & L.
A. F. Wyatt, A.

STOCKBRIDGE, Calumet Co.
D. M. Bourne, F.

STOUGHTON, Dane Co.
F. A. Buckman, F.
Flint & Tualer, F.
M. V. Gousolus, F.
T. C. Lund, F.
J. W. P. Lusk, F. & L.

STURGEON BAY, Door Co.
Chas. L. Nelson, F.

SUN PRAIRIE, Dane Co.
Henry Albrecht, F.
J. M. Flint, F.
Geo. B. Leonard, F.
O. C. Long, F.

SUPERIOR, Douglas Co.
H. Hayes, F.
Wm. R. Perry, F. & M.

SYENE, Dane Co.
S. Nye, F.

THERESA, Dodge Co.
Peter Langenfeld, F.

TOMAH, Monroe Co.
D. A. Kenyon, F., L. & A.
E. N Palmer, F. & L.
Runkel & Freeman, F.

TOWERVILLE, Crawford Co.
Ole Halvorson, F.

TOWN OF LAKE, Milwaukee Co.
Wm. Lawler, F.

TREMPEALEAU, Trempealeau Co.
Wm. T. Booher, L.
E. N. Trowbridge, F. & A.

TWO RIVERS, Manitowoc Co.
Conine & Fishbein, F. & M.
Gotlieb Damler, L.

UNION GROVE, Racine Co.
G. Morey, F.

UPHAM, Shawano Co.
Friedrich Brodhagen, F.

VIROQUA, Monroe Co.
J. Dawson, F., A. & L.
H. Trowbridge, F.

WARREN, St. Croix Co.
C. E. Sleeper, F.

Wisconsin.

WATERFORD, Racine Co.
A. Aiken, F.
C. A. Krakofsky, F.
Charles Moe, L.
Ira A. Rice, F.

WATERLOO, Jefferson Co.
A. P. Newton, F. & L.
Howell Squire, F.

WATERTOWN, Jefferson Co.
E. C. Avery, F.
Amos Baum, F.
Calvin Cheney, F.
Wm. Fuerstenau, F.
C. H. Gardner, F.
Hahn & Wright, F. & L.
Chas. H. Jacobi, F., L. & A.
C. H. Miller, A.
John Miller, F.
Henry Moldenhauer, F.
H. Mulberger, F. & L.
Wm. L. Norris, F. & L.
Harlon Pease, F.
Wm. H. Rohr, L.
S. G. Roper, F.
C. B. Skinner, L.
Jonas H. Sleeper, A.
H. J. Strauss, L.
Aug. Volkmann, F.
H. A. Wedemeyer, F. & L.

WAUKAU, Winnebago Co.
S. W. Brush, F.
S. J. Hurlbut, F.

WAUKESHA, Waukesha Co.
A. Davis, F.
E. M Frame, F.
H. N. Glenny, F.
Wm. S. Hawkins, F.
M. O. Hine, F.
H. S. Hughes, A.
R. M. Jameson, F.
D. W. Kent, F. & A.
Isaac Lain, F.
R. Morey, L.
C. C. Olin, F.
O. Z. Olin, L.
S. Sackett, F.
W. H. Saunpson, F. & L.
Conrad Sehrt, F.
Thomas Spence, F.

WAUNAKEE, Dane Co.
Chas. R. Chipman, F.

WAUPACA, Waupaca Co.
Collier & Cormican, F.
S. Coolidge, F.
C. Koontz, F.
Ole Lavson, F.
H. C. Mead, F. & L.
Winfield Scott, F. & L.
M. F. Skinner, L.
N. L. White, F.

WAUPUN, Fond du Lac Co.
J. H. Brinkerhoff, L.
W. T. Brooks, F.
J. H. Brower, F.
Edwin Hillyer, F. & L.
F. J. Jordens, F.
R. L. Oliver, F.
P. M. Pryor, L.
J. W. Seely, F.
O. F. Stoppenbach, F.
W. H. Taylor, F. & L.
F. W. Zimmermann, F.

WAUSAU, Marathon Co.
J. A. Farnham, L.
J. N. Miller, F.
Jacob Paff, F.
R. C. Spooner, F. & A.
H. L. Wheeler, F.

WAUTOMA, Waushara Co.
J. N. P. Bird, F. & L.
B. B. Lerum, F.
A. D. McIntyre, F.

WAUWATOSA, Milwaukee Co.
A. B. Fuller, F.
A. B. Mower, F.

WAUZEKA, Crawford Co.
Ralph Smith, F.

Wisconsin.—Wyoming.

WAYNE, Washington Co.
Niclas Marx, F.

WEST BEND, Washington Co.
Frankenberg & Karsten, F. & L.
Geo. H. Kieffer, F.
B. S. Potter, F. & L.
Jonathan Potter, Jr., L.
John Reise, F.
Oscar Seliger, F.
Albert Seuler, F. & L.
Fr. Wolfram, F.

WEST DEPERE, Brown Co.
F. E. Sedgwick, F.

WEST EAU CLAIRE, Eau Claire Co.
L. E. Latimier, F.

WESTFIELD, Marquette Co.
W. Philips, F.

WESTFORD, Richland Co.
John E. Root, L.

WEST SALEM, La Crosse Co.
N. D. Loomis, F.
A. J. Phillips, F. & L.

WEYAUWEGA, Waupaca Co.
A. V. Baloh, F. & A.

WHITEHALL, Trempealeau Co.
Chr. E. Scott, F.

WHITEWATER, Walworth Co.
S. M. Billings, L.
T. A. Braun, A.
Tosten Halvorson, F.
Jos. Haubert, F.
Heady & Montague, F., L. & A.
Mrs. E. Kellogg, F. & L.
R. C. Shepard, F.
John W. Weld, F.
J. M. Wheeler, F.
M. De Wolf, F.

WINCHESTER, Winnebago Co.
J. D. Jones, F.
August Metzig, F.

WINNECONNE, Winnebago Co.
Geo. E. Darling, F.
J. W. Edwards, F. & L.
J. D. Rush, F.
Sackett & Co., F. & A.

WONEWOC, Juneau Co.
T. K. Dunn, F.
J. E. Hathaway, F. & L.

WOODLAND, Dodge Co.
Friedrich Labuvi.
Carl Prenzlow, F.

WRIGHTSTOWN, Brown Co.
Chas. F. Weed, F.

WYOCENA, Columbia Co
Jesse Farrington, F.
E. B. Upham, F.

—:o:—

WYOMING.

CHEYENNE CITY, Laramie Co.
Gervais & Shields, F.
E. P. Snow, F.

EVANSTON, Uintah Co.
O. North, F.

LARAMIE, Albany Co.
N. L. Andrews, F.

INDEX OF THE CASES.

DIGEST OF INSURANCE DECISIONS

RENDERED AND REPORTED DURING THE TWELVE MONTHS PRIOR TO THE PUBLICATION OF THIS VOLUME.

FIRE, MARINE, LIFE, ACCIDENT, ETC.

We present herewith digests of the insurance cases which have been adjudicated in the upper courts since the issue of the BLUE BOOK for 1875. A few English cases, and a few decisions from the lower courts, have been introduced. Full reports of most of the important cases have been printed in the *Insurance Law Journal*, Vols. 4 and 5, from certified official transcripts. This is the only continuous collation of digests of recent decisions that has been published up to this date, and is a feature peculiar to the BLUE BOOK. Many of the cases have not yet been printed elsewhere than in the *Insurance Law Journal*, and some of them will not appear in the State Reports for one or more years.

ACCIDENT INSURANCE.

(*Accident.*) **Liability of Railroads.**—Accident insurance is not a contract of indemnity, and does not limit the liability of a railroad corporation for damages.—*Court of Exchequer, Eng.*, 4 *Ins. Law Jour.*, 158.

ACTION.

(*Fire.*) **Removal to U. S. Courts.**—A verdict having been rendered against a corporation of another State, in the New Hampshire Supreme Court, a writ of review was sued out and a petition filed for removal of the action to the U. S. Circuit Court. *Held*, that under the 3d clause of sec. 639 of the Revised Statutes of the United States, such a petition cannot be filed after one trial has been had, although the action is one where review will lie.—*Whittier vs. Hartford Fire Ins. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 622.

(*Fire.*) **Who may Maintain.**—The party to sue for a breach of a simple contract must be the party from whom the consideration moves. The policy insured W. against loss, payable to C. C. was mortgagee, and obtained the policy, on which he paid the premiums, with the consent of W. *Held*, that the promise, although in terms, to W., is not an assignment but a promise to pay C., and must be regarded as directly to C. *Held*, that C., and not W., is the original contracting party and the proper person to sue, according to the law of New Hampshire. *Held*, that as the insurance exceeded the incumbrance, C. could bring an action in his own name, as the agent of W., for the surplus.—*Chamberlain vs. N. H. Fire Ins. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 649.

ACTUAL TOTAL LOSS

(*Marine.*) **Without Abandonment.**—Where a damaged steamboat remains *in specie*, and can be repaired at any cost, however great, no actual total loss can be claimed without abandonment.—*Globe Ins. Co. vs. Sherlock, Ohio S. C.*, 4 *Ins. Law Jour.*, 515.

ADJUSTMENT.

(*Fire.*) **Construction of Agreement.**—After the loss the insurers and insured made a written agreement fixing the loss and damage on the specific items, "subject to terms and conditions of several policies." *Held*, that this adjustment meant subject to all the terms and conditions, except such as are superseded by the fact that the loss or damage has been fixed. *Held*, that the adjustment ordinarily, but not necessarily, implies liability. Here, in view of the qualifying words, it means simply that the company will pay the loss as fixed under the terms and conditions of the policy, if, under them, the insured is entitled to payment.—*Whipple vs. North British & Mer. Fire Ins. Co., R. I. S. C.*, 5 *Ins. Law Jour.*, 71.

AGENT.

(*Accident.*) **Suit Against, when Unauthorized—Evidence of Authority.**—A subordinate agent of another State company can only be appointed under the Pennsylvania act of April 11, 1868, through the certificate of the Auditor General when his name has been certified to the Auditor General by the general agent. The penalties are not limited to the agent, but extend to the company suffering him to act. An action founded on a transaction prohibited by statute cannot be maintained, although a penalty for violation be imposed, and it be not expressly declared that the contract is void. This rule will hold good in an action by a foreign company against an agent and his sureties to recover premiums collected where the agent was not legally authorized, and his sureties do not appear to have been aware of his want of authority. Where the agent was appointed prior to the passage of the act, and continued to act for two years after it without having received the certificate of the Auditor General; *Held*, that a certificate of the Auditor General, after the termination of the agency, that the agent had formerly been duly qualified, but referring to no paper on file, and stating no time when qualified, was not conclusive of pre-existing agency. *Held*, that a subsequent certificate of the insurance commissioner to a copy of a paper in his office, headed, "List of agents who held the appointment of the Travelers' Insurance Company to transact its business in 1870," signed, dated, and sworn to by the general agent in 1871, was not conclusive evidence, and parol evidence is admissible to prove that the agent was not certified to the Auditor General by the general agent while acting, but that the list was fraudulently introduced into the department.—*Thorne vs. Travelers' Ins. Co., Pa. S. C.*, 5 *Ins. Law Jour.*, 169.

(*Fire.*) **Of Company and Insured—Authority of.**—There was evidence of an agreement by which the insured surrendered his policy in the A. company to agent for cancellation, with authority to obtain insurance in a good company, the return premium to be credited in payment. The agent made application to the H. company, which was accepted, the policy containing the usual clause against other insurance. No specified rate was mentioned, and the premium was not paid either to the agent or the company. The agent knew the company's rates, and was accustomed to be charged for the premium, for which he gave credit to the insured. The agent was accustomed to take the surrender of policies in the A. company and cancel them. He neglected to cancel or return this policy to the company, and no return premium was paid. After the fire the A. policy was taken from the agent by the insured. *Held*, in an action against the H. company, that authority to apply to a good company was authority to apply to the H. company. The application of the agent was that of the insured, and its acceptance completed the contract; the premium, by being credited, was constructively paid to the company. If there was an agreement between the agent and the insured, the surrender of the policy was a virtual cancellation which made the contract with the H. company valid. Whether the subsequent repossession of the policy by the insured was an assertion that it had not been surrendered, or simply a precautionary act, was a question for the jury. *Held*, that the case was for the jury, under proper instructions, and a nonsuit by the court was error.—*Train vs. Holland Purchase Ins. Co., N. Y. C. A.*, 5 *Ins. Law Jour.*, 177.

(*Fire.*) **Obligation of Bondsman.**—An agent and his surety bound themselves, their heirs, executors, and administrators, jointly and severally; the condition being that the agent should promptly pay his balances "during the time he should officiate as agent." *Held*, that the heirs and legal representatives of the surety were bound for deficiencies in the agent's accounts, occurring during his agency and after the death of the bondsman.—*Royal Ins. Co. vs. Davies, Iowa S. C.*, 4 *Ins. Law Jour.*, 865.

(*Fire.*) **Unauthorized Act of.**—After a loss a company should not be permitted to shield itself behind an unauthorized act of the agent, unless the insured knew the extent of his authority. Where such knowledge does not appear, a refusal to admit evidence showing that the agent was prohibited from insuring beyond a certain amount in one warehouse is not error.—*Hartford Fire Ins. Co. vs. Farrish, Ill. S. C.*, 5 *Ins. Law Jour.*, 46.

(*Fire.*) **Of Foreign Company.**—The agent of a foreign company must, from the very necessity of the case, be clothed with greater power than an ordinary agent appointed by a company that can act itself within Pennsylvania. See Act of April 11, 1868, P. L., 83.—*Queens Ins. Co. vs. Harris, Pa. S. C.*

(*Fire.*) **Power to make Preliminary Contracts—Private Instructions of Company.**—Where an agent was regularly authorized to contract for insurance, and was furnished with blank policies for filling up and delivering to the parties with whom he contracted, he was authorized to make binding preliminary contracts to insure, to be consummated by filling up and delivering the policy, and an agreement to insure for three years was not a parol contract for insurance for that period, but a preliminary agreement to insure within the scope of his authority. The validity of the contract was not affected by credit being given until the delivery of the policy. A recovery of amount insured was proper in action for breach of contract. Private general instructions to the agent by the company unknown to the insured, do not affect the rights of the parties.—*Angel vs. Hartford Fire Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 427.

(*Fire.*) **Knowledge of.**—The agent of the company undertook to procure the insurance and do everything that was right, and had full knowledge of all the circumstances. *Held*, that the company was estopped to deny the endorsement of prior insurance upon the policy, conformably to its conditions. *Held*, that the neglect of the agent to endorse the required consent for subsequent insurance, under the same circumstances, was evidence from which the jury might find that the company had waived the condition requiring it. *Held*, that the company was bound by the representations of the agent, although the property was misdescribed in the application.—*Hadley vs. N. H. Ins. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 611.

(*Fire.*) **Power of—Waiver.**—A person authorized to accept risks, settle the terms of insurance, and issue and renew policies, must be regarded as the general agent of the company. The possession of blank policies and renewal receipts, signed by the president and secretary, is evidence of such agency. The power of such agent of a stock company is plenary as to the amount and nature of the risk, rate of premium, and generally as to the terms and conditions of the contract. He may make such modifications in the policy conditions before delivery, and sometimes even afterwards, as in his discretion seems proper. Where such an agent filled the application, and at the time of doing so existing policies of a company for which he was also agent were handed to him at his request, he must be supposed to have read them and known their contents, and such knowledge will be a waiver of a condition in the subsequent policy requiring the endorsement of other insurance.—*Pitney vs. Glen's Falls Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 765.

(*Fire.*) **Of the Insured.**—The application was incorrectly filled by the agent from correct representations by the insured. But the policy made the agent the agent of the insured, and not of the company under any circumstances. The truthfulness of the application was a warranty. *Held*, that the terms of the contract must be enforced, and the breach of warranty was not avoided by the knowledge or acts of agent.—*Rohrback vs. Germania Fire Ins. Co., N. Y C. A.*, 4 *Ins. Law Jour.*, 733.

(*Fire.*) **Power of.**—The power of a general agent to receive notice of other insurance, to endorse consent, and issue policies, includes the power to waive strict compliance with the terms of the contract. The power of such agent is plenary as to the terms and conditions of the contract, and he may make such memoranda and endorsements modifying the general provisions, and even inconsistent with them, as in his discretion may seem proper.—*Pechner vs. Phœnix Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 782.

(*Fire.*) **Investigation of Arson.**—Agents have an implied right to investigate concerning the incendiary origin of a loss, and the exercise of such a right is binding on the company. But agents acting simply in their general employment as adjusters have no right to commence criminal proceedings unless authorized by the companies, and the companies will not be bound by such act unless authorized or subsequently endorsed by them.—*Norman vs. Ins. Co., U. S. C. C. S. D. Ill.*, 4 *Ins. Law Jour.*, 827.

(*Fire.*) **Examination by.**—The application, which was the basis of the policy, covenanted that the statements contained in it were a full and true exposition of the facts so far as "known to the applicant" and "material to the risk." The application required the distances of all buildings within less than one hundred feet to be stated. One building within the prescribed distance was not stated. There was no evidence of fraudulent or intentional omission. The agent, who wrote the application, examined the premises before taking the risk, and evidently knew the fact. *Held*, that the failure to mention did not vitiate the policy.—

Wright vs. Hartford Fire Ins. Co., Wis. S. C., 4 Ins. Law Jour., 251.

(*Fire.*) **Of the Company or Insured.**—The policy contained a clause that the person procuring the insurance other than the insured should be deemed the agent of the insured and not of the company in all transactions relative to the business. The Brooklyn and New York agencies of the company were distinct and independent. A surveyor and solicitor employed by the Brooklyn agent procured the policy from the New York agency. The insured had not an intelligent knowledge of English, and upon the delivery of the policy desired to draw his check for the premium payable to the president, and inquired his name of the solicitor. The latter gave his own name, and afterwards failed to turn over the money to the company. In a suit against the insured for its recovery, *Held*, that if the solicitor was an agent of the company, payment to him was payment to the company. The question of his agency was a question of fact that should have been submitted to the jury.—*Andes Ins. Co. vs. Loehr, N. Y. C. P., 4 Ins. Law Jour.*, 465.

(*Fire.*) **Waiver—Estoppel.**—Delivery by an agent of a policy and renewal certificate as valid instruments is a waiver of the formal terms, and makes them binding, even when not countersigned as required. Where an agent, in giving a policy, has by his own conduct misled parties into making applications or accepting conditions under a misrepresentation as to their literal accuracy, the company is estopped by his action.—*Westchester Fire Ins. Co. vs. Earle & Reynolds, Mich. S. C., 5 Ins. Law Jour.*, 61.

(*Life.*) **Waiver.**—A waiver or estoppel to be effectual must be made by an officer or agent authorized to make it. The act of a mere local agent employed by the company's agent to solicit applications, in filling up the answers and inducing the insured to sign without reading the application, does not bind the company unless there is evidence that he had specific authority so to act. Such authority cannot be presumed from the mere fact that he was authorized to solicit, and provided with blank forms for the purpose, where such forms and the policy itself prohibit the exercise of such authority.—*Lee vs. Guardian Life Ins. Co., U. S. C. C., 5 Ins. Law Jour.*, 26.

(*Life.*) **Responsibility of Company.**—The application was filled by the agent from verbal answers given by the insured. The agent afterwards read it over to the insured, who then signed it. *Held*, that if the insured answered truly, he had a right to assume that the answers, as written by the agent, were sufficient for the purpose; the acts of the agent must be considered the acts of the company, and estop the latter from claiming a breach of warranty.—*American Life Ins. Co. vs. Mahone, U. S. S. C., 4 Ins. Law Jour.*, 291.

(*Life.*) **Payment of Premium to.**—The policy provided that unless the premium was paid when due at the office of the company, or to the agent upon the production of a receipt signed by the officers of the company, the insurance should cease. There was evidence that the agent was authorized to collect premiums, and after deducting his commissions to send a certified check for the balance to the company at regular periods; that the agent was indebted to the insured's firm to an amount exceeding the premium; that the firm was accustomed to pay their private debts from the general funds, and this premium had been so paid before; that the agent promised the insured to take care of the premium, and told him the day after it became due that he had done so; that the receipt had been received by the agent duly signed, and he so informed the insured, but retained it as a voucher against the insured; that the agent sent the company, after the death of the insured, a few days later, a check for his balance, including this premium in the amount; but the company refused to receive it, and sent back a check for the amount of the premium, and demanded the receipt. *Held*, that there was sufficient evidence to warrant the jury in finding that funds which the insured had a right to control and apply to the payment of the premium, had come into the agent's hands before the premium came due; that the insured directed the agent to apply so much of said funds as was necessary to payment of the premium; that the agent did so apply it, and that the jury would be warranted in finding a verdict for the plaintiff.—*Chickering vs. Globe Mutual Life Ins. Co., Mass. S. J. C., 4 Ins. Law Jour.*, 417.

(*Life.*) **Interest after Discontinuance of Agency.**—C., with the acquiescence of the company, purchased the interest of two local agents, collected the premiums and reserved his commissions. He was afterwards appointed State agent. The company subsequently abolished its State agency, and proposed that C. should appoint local agents, and dispose of his interest on his own terms. The warrant appointing him general agent provided, that "No commission can be claimed by any person whose agency has been discontinued;" also, "The right to discontinue any agent or agency at any and all times is reserved." A memorandum, also intended to be part of the contract, provides that, "Business obtained previous to date hereof, shall stand on same basis as heretofore." The testimony tended to show that the basis of the previous contracts was substantially the same as that of the contract concerning the State agency, except as regarded the rate of commissions. *Held*, that C. had no continuing interest in the business after the discontinuance of the agency. The memorandum referred simply to the rate of commissions during the continuance of the agency. The proposition of the company to treat with him on the basis of a continuing interest, was of the nature of an amicable settlement, not the concession of a right. No continuing right in the business can be raised by implication or usage.—*Mutual Benefit Life Ins. Co. vs. Charles, U. S. C. C., 4 Ins. Law Jour.*, 265.

APPLICATION.

(*Fire.*) **Statement as to Inventory.**—The question was asked in the application: "How often is account of stock taken? When was it last, and what amount did it reach?" Answer: "Every three months; 1st of January, 1872—$4,000." *Held*, that this was not a condition precedent, such as would work a forfeiture if account of stock was not taken at the end of every three months, but rather a stipulation whose neglect is to be compensated for by damages.—*Wynne vs. Liverpool and London and Globe Ins. Co., N. C. S. C., 4 Ins. Law Jour.*, 348.

(*Life.*) **Truth or Falsity of Answers.**—The policy was issued "in consideration of the representations made to them in the application," also upon the "express conditions and agreement—if any of the statements or declarations made in the application for this policy, upon the faith of which this policy is issued, shall be found in any respect untrue," the policy should be void. The application agreed that it should be the basis of the contract, and any willful, untrue, or fraudulent answers, or any suppression of facts regarding health, should void the policy. *Held*, that the answers in the application were representations, not warranties, and if they were truthfully and honestly made, the policy was not avoided by the fact that some of them were in point of fact erroneous or untrue.—*Washington Life Ins. Co. vs. Schaible, Pa. S. C., 4 Ins. Law Jour.*, 629.

(*Life.*) **Untruthful Answer in.**—An agreement attached to the application for a life policy, and signed by plaintiff, made the answers the basis and part of the contract, and provided the policy

should be void and all payments forfeited if they were not full and correct. A clause in the policy likewise contained a similar proviso. The insured answered the question, "Have the parents, uncles, aunts, brothers or sisters been afflicted with insanity, consumption, or any pulmonary, scrofulous or other constitutional disorder?" with an unqualified negative. Several brothers and sisters of the insured had died of consumption. *Held*, that the company was not liable. The court will not alter the contract, because the question was far reaching, and the answer an incautious and dangerous assertion. A claim that the party had signed the statements without looking at them, or that their contents were misrepresented, will not contradict them. Where the insured signed with a full knowledge of the contents and legal bearing of the question, a mere statement of the facts to the agent will not relieve her of the consequences.—*Baker vs. Home Life Ins. Co., N. Y. S. C., 4 Ins. Law Jour.*, 315.

(*Life.*) **Warranty—Evidence.**—The policy provided that it is in consideration of the representations in the application, which is made a part of the policy; also that if the representations, upon the faith of which it is issued, are in any respect untrue, the policy shall be void. *Held*, that the application was a warranty, and an integral part of the contract. If the answers are substantially false in any matter material to the risk the contract is void. *Held*, that the signature of the applicant is *prima facie* evidence that the answers in the application are his own, and the burden of proof is on those who deny it.—*Lee vs. Guardian Life Ins. Co., U. S. S. C., 5 Ins. Law Jour.*

(*Life.*) **Warranty.**—The application was a warranty. To the question, "Is the party subject to dyspepsia?" the answer was "None." There was evidence that from six months to a year and a half previous to the application insured, while affected with an abscess, was suffering with dyspepsia. *Held*, that the jury were justified in finding that this established no breach of the warranty. To the question, "Has the party employed or consulted any physician?" the answer was "None." *Held*, that the question was not sufficiently definite as to time to warrant the finding of a breach of warranty.—*World Mutual Life Ins. Co. vs. Schultz, Ill. S. C., 5 Ins. Law Jour.*, 34.

(*Life.*) **Warranty.**—Answers in the application are frequently given hastily, and without reflection, or time to ascertain the facts, and without a knowledge on the part of the insured of the importance of their correctness. Where such answers, if untrue, are liable to forfeit the policy, the insured should be distinctly informed of that fact at the time of filling the application.—*Teutonia Life Ins. Co. vs. Beck, Ill. S. C., 5 Ins. Law Jour.*, 50.

ARSON.

(*Fire.*) **Under the Laws of Ohio.**—On the trial of E., charged, under the Ohio act of March 20, 1860, with causing a building owned by him to be burned, with the intent to defraud the insurer of such building, H., called as a witness on behalf of the State, having testified that he burned the building in question, and that he was hired to do so by E., the court was requested, on behalf of the accused, to instruct the jury that H. was guilty of no crime if he burned the building at the instance of E., and was therefore interested in procuring the conviction of E. *Held*, that this instruction was properly refused. The criminal liability of H. for his participation in the transaction, whatever it was, was in no way affected by the result of the prosecution against E.—*Evans vs. State of Ohio, Ohio S. C., 4 Ins. Law Jour.*, 204.

(*Fire.*) **Proof in Civil Suit.**—It is usually sufficient in a civil suit involving arson to state what rules of evidence do apply. It is not necessary to charge the jury that the same strength and clearness of proof are not needed in a civil suit as in a criminal suit.—*Bailey and Pond vs. London and Lancashire Ins. Co., U. S. C. C., La., 4 Ins. Law Jour.*, 503.

ASSESSMENTS.

(*Fire.*) **By Mutual Companies.**—An assessment made by the receiver of the Slater Mutual Fire Insurance Company, *Held*, not invalid because he had assessed, for dividends due, parties insured in the "Manufacturers' Class" of said Company, inasmuch as, such dividends being due, parties so insured might properly be considered in making up the amount necessary to be assessed to pay all the debts of the company. One liable to assessment in a mutual insurance company cannot avoid his assessment by proving that it had been made as well upon parties not liable as upon parties liable thereto, for the reason that even if this be so, he has no ground for complaint, the burden upon him being actually diminished thereby. Parties insured in a mutual company gave premium notes in thefollowing form:

"Deposit Note. Policy No. —. For value received I promise to day the Slater Mutual Fire Insurance Company, or their order, ... dollars, at such time and by such installments as the directors of said company shall, from time to time, assess and order, pursuant to the charter and by-laws of said company."

Held, that the statute of limitations did not begin to run against such notes until an assessment had been made thereon to pay losses incurred. Although a notice has been given by public advertisement by the receiver of a mutual insurance company, to all persons, to present their claims against the same within a specified time, an assessment made against said company by the receiver of another company, after the time named in such notice has expired and an assessment has been made based upon the claims presented in accordance therewith, must, if otherwise justly due, be paid in the same proportion in which other claims are paid, provided there still remain in the hands of such first named receiver, at its presentation, sufficient funds therefor. To justify an assessment by a mutual insurance company upon an alleged lost or missing note, proof must be furnished of its having at some time existed unpaid and uncanceled, and the records of the company stating the giving of such a note do not furnish sufficient evidence thereof, as the books of a corporate company are not evidence, as against a member of the corporation, of his contracting with the company.—*In the matter of the Slater Mutual Fire Ins. Co., R. I. S. C.*

(*Fire.*) **Liability in Mutual Company.**—Property insured by A., in a mutual company, was transferred by him, together with his right, title and interest in the policy, to B. B. made an absolute transfer of the property, but not of the policy, to C., who at the same time conveyed the premises to the wife of B. *Held*, that B. was liable to the company for an assessment.—*Cummings vs. Sawyer, Mass. S. J. C., 4 Ins. Law Jour.*, 396.

ASSIGNMENT.

(*Fire.*) **Change of Ownership.**—A., owning personal property, gave to B. a mortgage of the same to secure a debt, after which he procured insurance, and had the policy issued to and in the name of A., but payable in case of loss to B., as his interest might appear. Afterward B. bought one undivided half of this property, giving up the mortgage debt in part payment, and entered into partnership with A. in business, and in the use of said property. *Held*, that there was no need for any transfer or assignment of the policy of insurance; and that in case of loss, the creditors of the firm would hold the funds in the hands of the insurance company

upon the trustee process in preference to the creditors of either of the individual partners.—*Burbank & Son vs. McCluer & Co., and Trustees., N. H. S. C.*

(*Fire.*) **Chattel Mortgage.**—The giving of a chattel mortgage on insured goods was not a violation of the conditions of the policy against any assignment of the policy, or any interest therein, without consent of the company.—*James A. Prows vs. Ohio Valley Ins. Co., Sup. C. Cin.*, 4 *Ins. Law Jour.*, 639.

(*Fire.*) **Valid Consent—Agent's Authority.**—The policy provided that a conveyance of the property or assignment of the policy, not assented to by the company, shall render the policy void. W., the insured, executes to B. a bill of sale of the property. The inventory was completed and possession given two days later, at which time W. wrote an assignment on the back of the policy to B. W. then sent the policy to the agent, who issued the policy, but from whom the agency had since been withdrawn, who at the request of W. indorsed his consent to the transfer, but at the same time informed the messenger that his act had no legal validity. The secretary of the company was then shown the policy, and informed that W. was the owner of the property, and asked if the assignment and consent were all right; he said yes. The secretary was not informed of the circumstances under which the agent's consent was given, nor was the latter informed of the transfer of the property. *Held*, that as the transfer of the policy was part of the contract of sale, the sale might be regarded as incomplete until this had been fully effected. But if the transfer of property be regarded as prior to the company's consent to a transfer of the policy, there is authority for holding that the policy was revived by subsequent consent. *Held*, that there was nothing in the terms of the policy to require the consent to be previous to transfer of title to give it validity. *Held*, that the agent having surrendered his agency, and balanced his accounts, had no authority to give the assent, and notice of this fact given to the messenger at this time was notice to the principal. *Held*, that the consent of the secretary may be regarded as a ratification of the agent's consent, or a new consent, in either case binding the company.—*Buchannan vs. Exchange Fire Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 457.

(*Fire.*) **Covers Furniture of Assignee.**—The policy insured A., "his heirs, and assigns." A. sold his house to B., and assigned his policy, covering house and furniture and clothing therein, to B., with consent of company indorsed. A. moved his furniture and clothing away, and B. moved his furniture and clothing into the house. *Held*, that insurance is a contract of indemnity, and appertains to the person or party to the contract, and not to the thing which is subjected to the risk. It is not a contract running with the land in the case of real estate, nor with the personality in case of a chattel interest. *Held*, that the assent of the insurer to the assignment constituted a new and valid contract with the assignee to indemnify him in the same manner as the original insured, for which the unexpired premium, already paid, and exemption from liability to the vendor, were sufficient consideration. *Held*, that the policy covered B.'s furniture and clothing.—*Cummings vs. Cheshire Co. M. F. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 832.

(*Life.*) **By Married Women—Under Act of 1840.**—No valid title to a chose-in-action is acquired by the *bona fide* purchaser from a vendee who has procured it from the vendor by coercion, compulsion, and undue influence. The assignment of a life policy by a married woman under coercion of her husband is invalid. In the case of a life policy expressed to be issued in conformity with the New York act of 1840, *Held*, that that act, exempting the policy issued in accordance with its provisions from the claims of personal representatives and creditors of the husband, is still in force. By it the wife may insure the life of her husband for any sum, and the contract may be continued in favor of the children of the insured wife after her death, and the wife may not traffic with her policy as though it were realized personal property or an ordinary security for money. Subsequent legislation, enlarging the powers of married women under the act of 1840, does not supersede it nor give them other power in dealing with a policy issued under it than they had by it.—*Barry vs. Equitable Life Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 920.

BARRATRY.

(*Marine.*) **Wrong must be Willful.**—Mere negligence or an innocent breach of duty will not constitute barratry. The act must be willfully or fraudulently wrong. A fraudulent intention to injure the owner is not necessary; it is sufficient that there is a deliberate and palpable breach of duty toward the owner. The policy insured against the "barratry of the master and mariners." The bill of lading required the cotton to be stowed below deck. The master, without the knowledge of the owner, and against the remonstrance of the ship-owner's agent, stored a portion on deck, whence it was jettisoned into the sea during a storm. *Held*, that the act of the captain was in itself wrongful, and a violation of his duty toward the owners; if wrongfully intended, it was barratrous. *Held*, that the question of intent was for the jury, to whom the whole question of barratry should have been submitted as a question of mixed law and fact. *Held*, that the wrongful act of the captain was the direct cause of loss.—*Atkinson vs. Great Western Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 751.

BOND OF INDEMNITY.

(*Fire.*) **Liability for Invalid Claims—What Constitutes a Valid Obligation.**—Defendant executed a bond of indemnity to an insurance company against all claims of C. against moneys paid by the company to the sheriff, and all costs, damages, and expenses arising therefrom. *Held*, that the word "claims" included all such as were asserted by legal proceedings, whether afterward adjudged invalid or not. *Held*, that the company had a right to be indemnified for the expense of defending such illegal claims. The bond being under seal, there was a presumptive consideration which throws the onus of disproof on the obligor. The performance of a legal obligation of undoubted validity is not a sufficient consideration. But if the obligation be doubtful, a waiver of the right to contest it constitutes such consideration.—*Home Ins. Co. vs. Watson et al., N. Y. C. A.*, 4 *Ins. Law Jour.*, 606.

BURDEN OF PROOF.

(*Fire.*) **Payment of Loss.**—The burden of proof that a loss has been paid is on the company, and a judgment by default will not be disturbed because there was no proof that it had not been paid.—*Clay F. & M. Ins. Co. vs. Wusterhausen, Ill. S. C.*, 5 *Ins. Law Jour.*, 180.

(*Fire.*) **Distance of Buildings.**—Where the insured was required in the application to state the distance, etc., of buildings within a distance of one hundred feet, if the distance of a building not mentioned was less, the burden was on the insurer to prove the fact. In the absence of such proof the presumption is that the distance is greater.—*Wright vs. Hartford Fire Ins. Co., U. S. C. C.*, 4 *Ins. Law Jour.*, 265.

BY-LAWS.

(*Fire.*) **Knowledge of.**—One previously insured in the same mutual company is chargeable with notice of its by-laws and business conditions.—*Fuller vs. Madison Mutual Ins. Co., Wis. S. C.*, 4 *Ins. Law Jour.*, 841.

CANCELLATION.

(*Fire.*) **When Complete.**—The insured, on learning that the M. Ins. Co. had suspended, surrendered his policy to the agent, received the unexpired premium, and took out a policy in another company. Nothing more was heard of the first policy. In an action on the second policy, *Held*, that the first must be considered canceled from the time of its surrender.—*Hadley vs. N. H. Fire Ins. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 611.

CARRIER.

(*Marine.*) **Responsibility of.**—In the case of a vessel wrecked against a bridge on the Mississippi, *Held*, that the burden of proof is on the carrier, and nothing short of a clear proof, leaving no room for controversy, should be permitted to discharge him from the duties which the law has annexed to his employment.—*Steamboat Mollie Mohler vs. Home Ins. Co., U. S. S. C.*, 4 *Ins. Law Jour.*, 794.

CHARTER.

(*Fire.*) **Revocation of.**—The subscriptions to the stock of an insurance company were not paid in *money*, as directed by acts of Assembly, but in railroad and turnpike bonds, mortgages, etc. *Held*, that the charter of the company must be revoked. A charter for a *mutual* insurance company was first obtained, and afterward an amendment was procured, incorporating the company as a *stock* company. *Held*, that the amendment made it one company, and the *stock* charter being revoked, the *mutual* charter goes with it.—*Commonwealth vs. Manufacturers' Ins. Co., C. P., Dauphin Co., Pa.*, 4 *Ins. Law Jour.*, 470.

(*Life.*) **Repeal of.**—In the case of a charter subject to amendment or repeal, *Held*, that one department of the Government is bound to presume that another has acted rightly, and the right of the judiciary to declare a statute void will not be exercised without the clearest proof. Where the charter is subject to repeal without restrictions, the legislature may exercise its power summarily, and such action will not be subject to judicial review unless so wantonly exercised as to violate the principles of natural justice. The finding of a court, under direction of a general statute, adverse to a petition for the appointment of a trustee, on the ground of insolvency, does not debar the legislature from taking action on the same grounds. The legislature cannot so direct the disposal of the assets as to impair the obligations of the contracts. The legislature has the right to appoint a trustee to administer the affairs of a corporation whose charter is repealed. The legislature has the right to state the reasons which led to the repeal, and the statement of such reasons, like the repeal, is a legislative, not a judicial, act. The legislature enacted that the charter should be repealed, provided an event did not occur in the future, and the occurrence of this event was to be judged by an officer and designated committee. *Held*, that this is not a delegation of the power to repeal. It is a law *in presenti* to take effect *in futuro*. The legislature has the power, without a repeal of the charter, to place the assets in the hands of an officer of the State as custodian, pending an investigation. An act empowering the custodian simply to hold the assets and pay them back, or else dispose of them subject to the general statute for the dissolution of such insolvent corporations, is not unconstitutional or deserving of judicial censure.—*Lathrop, etc. vs. Commissioner Stedman, U. S. C. C., Conn.*, 4 *Ins. Law Jour.*, 829.

COLLISION.

(*Fire.*) **Fire Caused by—Barratry.**—An insurance of a steamboat "against loss by fire only" must be held to embrace losses by fire generally without regard to the causes which produced the fire. The policy excepted from losses from certain specified causes, but collision was not named among them. *Held*, that a fire caused by collision was a loss by fire within the meaning of the policy. *Held*, that a failure of the pilot to comply with the rules of navigation, if the violation is not willful or fraudulent, or grossly negligent, is not barratry in the event of damage resulting.—*Germania Ins. Co. vs. Sherlock, Ohio S. C.*, 4 *Ins. Law Jour.*, 531.

CONCEALMENT.

(*Marine.*) **Of Material Facts after the Slip has been signed.**—*Held*, that if there was a "slip" made out, and afterward a policy was executed, nothing which happened between the time of the "slip" and of the policy was material to be communicated. Nor if, when the underwriter was asked to give out the policy, he had some words in the form of a warranty inserted in it for his own advantage, was this a variation in the original agreement which gave him a right to ask for some further disclosures.—*Lisheman vs. Northern Maritime Co., Court of Ex. Ch. Eng.*, 4 *Ins. Law Jour.*, 395.

CONSTRUCTION.

(*Fire.*) **Of Machinery.**—*Held*, that the word machinery, in a policy on the machinery of a paper mill, covers all the tools and implements used therewith in the manufacture of paper.—*Buchanan vs. Exchange Fire Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 457.

(*Fire.*) **Remain Unoccupied.**—The policy provided, in very small type, that if the premises became vacant, and so remained without notice and consent of the company, it should be void. The premises had been vacant for thirty-three days, without notice and consent, but the insured was all the time endeavoring to obtain a tenant. *Held*, that they did not remain unoccupied within the meaning of the policy.—*Kelley vs. Home Ins. Co., U. S. C. C.*, 5 *Ins. Law Jour.*, 134.

(*Fire.*) **Of Policy Conditions.**—Insurers have a right to insist upon the due observance of every policy condition assented to by the insured, and are entitled to the benefit of every restriction upon their liability provided for in the contract, but no strained interpretation must be given to the policy conditions to the prejudice of the insured, and in no case must the language, by implication, be extended to embrace cases not clearly or reasonably within the very words of the condition as ordinarily used and understood.—*Rann vs. Home Ins. Co. of Columbus, N. Y. C. A.*, 5 *Ins. Law Jour.*, 15.

(*Fire.*) **Alteration of Building.**—Where the policy contained no stipulation regarding alterations, the detachment of the central portion of a building and its addition to one of the two ends, thereby making two structures, does not avoid the policy, provided the risk is not increased.—*Dorn vs. Germania Ins. Co., U. S. C. C.*, 5 *Ins. Law Jour.*, 183.

(*Fire.*) **Forfeiture.**—Provisions involving forfeitures must be construed strictly. There is great hardship in allowing parties to keep money they have not fairly earned, and great wrong in favoring blind conditions, or those which parties do not fully understand, when they are not in actual fault.—*Westchester Fire Ins. Co. vs. Earle & Reynolds, Mich. S. C.*, 5 *Ins. Law Jour.*, 61.

(*Fire.*) **"Noscitur a Sociis."**—*Held*, that the application of this maxim is not conclusive, but has its force and significance where every other word used in the proviso designates the means by which a fire may happen for which the company will not be liable, and expresses clearly what is unlawful and employed to disregard or subvert the laws of the government.—*Boon vs. Ætna Fire Ins. Co., U. S. C. C. Conn.*, 4 *Ins. Law Jour.*, 27.

(*Fire.*) **Concerned in the Loss.**—The policy required the certificate of the nearest magistrate not "concerned in the loss."

The insured was suspected of incendiarism, and if guilty would have been liable to the nearest magistrate for damages, resulting from the fire having been communicated to adjoining property owned by him. *Held*, that as the granting of such a certificate would have been almost conclusive against his right of recovery in an action against the insured, the magistrate was "concerned in the loss," within the meaning of the policy. The object of the phrase was to obtain an impartial and indifferent arbiter between the parties.—*Wright vs. Hartford Fire Ins. Co., U. S. C. C.*, 4 *Ins. Law Jour.*, 265.

(*Life.*) **Of Policy against Insurer—Of Policy and Application.**—The rule that a policy shall be construed most strongly against the insurer can be resorted to only when, after the use of proper helps to arrive at the intent of the parties, the language is of doubtful import. When by the express language of the policy the application is made a part of the policy, and both are by their terms made to constitute the contract, the two papers must be construed as if they were embraced in one.—*Foot vs. Ætna Life Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 260.

CONTRACT.

(*Fire.*) **Where Made.**—The contract of insurance is personal and not real. It is not operative on the estate, but merely an agreement to pay money in a certain contingency. Neither the fact that the contingency is on Michigan property nor that the insured is a corporation of that State, makes Michigan the place of performance, so as to determine the policy of a company of another State to be a Michigan contract.—*Clay Fire and Marine Ins. Co. vs. Huron Salt and Lumber Mfg. Co., Mich. S. C.*, 4 *Ins. Law Jour.*, 855.

(*Fire.*) **Parol after Loss.**—In an action upon a parol contract, after a loss, between the company and the insured to pay a specified sum in liquidation of the claim, the agreement operates as a waiver of any limitation of time or breach of warranty in the policy, unless the contract was procured by fraud.—*Smith vs. Glen's Falls Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 708.

(*Fire.*) **Subscription to Stock.**—In an action upon a bond for the payment of the price of stock subscribed, the liability of the defendant is to be governed by the terms of his contract. Where the stock is to be paid for as follows: five per cent. on receipt of stock certificate; five per cent. in three months from date of contract; five per cent. in six months from such date; five per cent. in nine months from such date; and the balance "being subject to the call of the directors, as they may be instructed by the majority of the stockholders represented at any regular meeting," no action will lie to recover, where the first twenty per cent. has been paid, unless upon a call of the directors; or, where the corporation has become bankrupt, and its affairs are being wound up in a court of equity, the court must find and fix the per cent. necessary to be assessed upon the stock for the purpose of paying the debts of the corporation, and must make, or cause an assessment to be made upon the shares of the stockholders. Where this is not done, no action will lie to recover the eighty per cent. of the stock unpaid.—*Chandler, receiver, vs. Keith, Iowa S. C.*

(*Fire.*) **Written not necessary—Construction of.**—It is not necessary that a written policy should be issued to render the company liable.—*Taylor vs. Merchants' Fire Ins. Co.*, 9 *Howard*, 390.

A contract to insure, entered into for a good consideration, which is received, will be enforced, whether in writing or parol. The insurance was on goods in bond, in warehouse, Division A. According to custom, no formal policy was issued. The usual entries were made in an "open policy book," held by insured, and in the agent's book. The entry in the latter was "Warehouse B." *Held*, that it was a question of fact for the jury, under conflicting evidence offered, whether B. stood for a warehouse division or goods in bond.—*Hartford Fire Ins. Co. vs. Farrish, Ill. S. C.*, 5 *Ins. Law Jour.*, 46.

(*Fire.*) **Verbal, when Charter requires written Contract.**—Where no question of estoppel is raised, a mere verbal contract of insurance is not binding where the charter requires the contract to be in writing, sealed and attested by the officers of the corporation.—*Haslett vs. Alleghany Ins. Co., Pa. S. C.*, 4 *Ins. Law Jour.*, 372.

(*Fire.*) **What Constitutes.**—An application when accepted does not itself constitute the binding contract between the parties exclusive of the policy. The application and acceptance constitutes an inchoate and executory contract, executed and completed by the policy.—*Fuller et al. vs. Madison Mutual Ins. Co., Wis. S. C.*, 4 *Ins. Law Jour.*, 841.

(*Life.*) **By what Law Governed.**—In a suit before a New York court, on a contract of a New York company, made in New York, brought by the assignee, who received his assignment in another State from New York through the mails, *Held*, that the case is to be decided by the law of New York.—*Barry vs. Equitable Life Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 920.

(*Life.*) **Variation—Acceptance.**—The agent's *ad interim* receipt, dated June 7th, acknowledged payment of the first quarterly premium, the insurance to take effect from the date of the receipt, conditioned on the company's acceptance of the application. The applicant gave his personal note for sixty days for the premium. The company returned a policy for insurance to commence April 5th, with quarterly payments corresponding, for a somewhat less premium, and requiring prompt payment under penalty of forfeiture. The applicant had meanwhile removed to another place. Notice of the arrival of policy was sent by agent, but there was no evidence that it had ever been received by applicant. No further transactions took place. The applicant was fatally wounded on the 21st of August, and remained mentally and physically incapacitated for business until his death, on September 20th. The note remained unpaid, and the note and policy were canceled. *Held*, that the company had not agreed to the terms of the receipt, and was not bound by them, while the insured had not assented to the terms of the policy, and therefore the minds of the parties did not meet, and there was no contract. *Held*, that a failure of the agent to communicate promptly the arrival of the policy cannot be taken as an equivalent of the assent of the applicant to its terms. The responsibility of looking after its arrival rested on the applicant.—*Mutual Life Ins. Co. vs. Young, U. S. S. C.*, 5 *Ins. Law Jour.*, 17.

(*Life.*) **Verbal with Agent.**—The insured agreed with the agent of a life company for six months' insurance on payment of fifty dollars. *Held*, that the mere payment of forty-five dollars, where no policy was ever issued, and there was no evidence of any written application having been made, was not sufficient to establish a contract and entitle the insured to recover.—*Barnes vs. Piedmont and Arlington Life Ins. Co., N. C. S. C.*, 5 *Ins. Law Jour.*, 141.

(*Life.*) **Relief from Hardship.**—If the contract relations of two persons are such that one or the other must suffer a hardship, each party being equally free from blame, the law will leave it precisely where the policy places it.—*Worthington vs. Charter Oak Life Ins. Co., Conn. S. C. E.*, 4 *Ins. Law Jour.*, 269.

(*Life.*) **Time of—Representation of Health.**—The application provided that the insurance should not be binding until the premium was received by the company or its authorized agent, and

binding the insured to pay the premium as soon as the policy was issued. *Held*, that the contract was consummated when the premium was delivered to the express to forward to the agent according to his instruction. *Held*, that the representation as to health in this application was a continuing one up to the consummation of the contract. It was the duty of the insured to communicate any material change of health in the interval. In the absence of such communication a material change of health will avoid the policy, but the premium may be recovered on the ground that as the risk never accrued there was an absence of consideration.—*Whitley, adm., etc., vs. Piedmont and Arlington Life Ins. Co., N. C. S. C.*, 4 *Ins. Law Jour.*, 362.

(*Life.*) **How Governed.**—A policy of insurance issued by a company of New Jersey to a citizen of another State, and containing no provision for the payment of premiums in another State, is a contract to be performed in New Jersey, and must be governed by its laws.—*Spratley vs. Mutual Benefit Life Ins. Co., Ky. C. A.*, 4 *Ins. Law Jour.*, 373.

CONTRIBUTION.

(*Fire.*) **General and Special Policies.**—Contents were insured by a special policy in upper stories, and by general policies in lower and upper stories. Loss in the lower stories exceeded the general policies, and in the upper stories exceeded the special policy. *Held*, that the general policies must be paid in full on the loss below, and not so contribute with the special as to relieve each from a portion of a total loss.—*Royal Ins. Co. vs. Roedel, Pa. S. C.*, 4 *Ins. Law Jour.*, 84.

CORPORATION.

(*Fire.*) **Citizenship of.**—The members of a corporation created within the sovereignty of Great Britain, and under the laws of that country, must be presumed to be citizens of that kingdom, and as such entitled to have their causes removed to the Federal Circuit Court.—*Terry vs. Imp. Fire Ins. Co., U. S. C. C.*, 4 *Ins. Law Jour.*, 824.

(*Fire.*) **Legality of Organization—Election of Directors.**—The giving of a note to a corporation is an admission of its existence and an estoppel from denying that it is legally organized. In an action brought by a corporation, the defendant, by pleading the general issue, admits its capability of sustaining an action. A plea that there is no such corporation must be either in bar or statement. The by-law of a company, requiring directors to be chosen at the annual meeting, does not imply that elections held at other times shall be wholly void. The law is merely directory. Irregular elections are only voidable. The acts of such officers are binding while they retain office, and the legality of their election cannot be brought collaterally in question.—*Nashua Fire Ins. Co. vs. Moore, N. H. S. C.*, 4 *Ins. Law Jour.*, 494.

(*Fire.*) **Action of Creditors.**—The creditor of an insolvent corporation, for which a receiver has been appointed under article 2, title 4, of the New York Revised Statutes, must have his right to share in the distribution of its effects determined in the action or proceedings in which the appointment is made. A motion to compel the payment of a judgment by the receiver, obtained in a suit begun after his appointment in another district, will be denied. The remedy must be sought by application to the court in the district in which the receiver was appointed, and in the action in which the appointment was made.—*Rinn vs. Astor Fire Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 603.

DAYS OF GRACE.

(*Life.*) **Death During.**—The terms of a non-forfeiting life policy, premium payable semi-annually, provided that the insured should have thirty-five days of grace within which to pay his premium. The insured died with the premium twenty-four days overdue, which was then paid by his brother. The company defended on the ground that the thirty-five days' grace was personal to the insured, and could not be available to any other person. *Held*, that the terms of the policy was a practical insurance for six months and thirty-five days, and that the premium being in this case paid within that time, the plaintiff was entitled to recover on the policy.—*Worden vs. Guardian Mutual Life Ins. Co., N. Y. S. C.*, 4 *Ins. Law Jour.*, 719.

DESCRIPTION.

(*Fire.*) **Not a Warranty.**—The policy insured plaintiff "on his two buildings." *Held*, that the phrase was merely descriptive, not a warranty of ownership.—*Rohrback vs. Germania Fire Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 732.

(*Fire.*) **Oral Testimony.**—The application described the property as "hay and grain," written after the printed phrase, "Barn No. 1." The policy contained the same printed phrase, along with the written words, "Hay and grain in barns," "barns" being apparently, though not certainly, in the plural. Both documents also contained the printed phrases, "Barn No. 2," "Corn barn," etc. The application described the barn after the printed word "North," as "barn from house 10 rods." There was no barn north from a house, but there was a house north from the barn burned. The agent certified that he had personally examined the property, and that there was other insurance in a prior policy. This prior policy, and its accompanying application, located the property as in "barns," of which there were two. A survey accompanying the first application was referred to in the second for size of "barns," and the only barn whose measurement was there given was the barn not burned. *Held*, that either the policy was upon the property in the place where it was burned, or the description furnished a case of latent ambiguity, which it was permissible to explain by the introduction of oral testimony.—*Bowman vs. Agricultural Ins. Co., N. Y. C. A.*, 5 *Ins. Law Jour.*, 9.

DEVIATION.

(*Marine.*) **Reformation of Contract.**—When a company insures the charter of a vessel after being informed that no copy of the charter has been received, and it is not known how many ports she will be required to use, and through mistake the policy is so written as to limit the vessel to the use of one port, when her charter actually requires two, a court of equity will order the contract reformed to describe the voyage correctly.—*National Traders' Bank vs. Ocean Ins. Co., Me. S. J. C.*, 4 *Ins. Law Jour.*, 214.

(*Marine.*) **Return of Premium.**—Where equity declines to reform a contract to allow the use of two ports instead of one, adjudging that there was a deviation, it will not decree a return of the premium. The law annuls the contract as to the future, and forfeits the premium. Here equity must follow the law.—*Hearne vs. N. E. Mutual Marine Ins. Co., U. S. S. C.*, 4 *Ins. Law Jour.*, 582.

DIRECTOR.

(*Fire.*) **Purchase of Claims by.**—A director may not buy a claim that had been compromised and recover in full against the company. If a director has no right to purchase, no other person has a right to enter into partnership with him for the purchase of a claim against a company. The utmost he can claim is that, as trustee for the company, he is entitled to what he has paid.—*Hanna et al. vs. Andes Ins. Co., Sup. Court, Hamilton Co., Ohio*, 4 *Ins. Law Jour.*, 396.

DISHONESTY.

(*Guarantee.*) **Within Meaning of Policy.**—The Bank of Toronto was insured by the European Society against loss by the want of integrity, honesty, or fidelity, or by the negligence, defaults, or irregularities of its Montreal agent. The agent had certain discretion to allow overdrafts. The agent allowed a firm of brokers, large customers of the bank, to overdraw some $47,000. Credit was subsequently given them on the bank books for $46,614, including a check for $8,000 subsequently dishonored, and whose character was probably known by the clerk. The agent, knowing the firm were in difficulties, subsequently allowed a fresh overdraft of $41,557. The firm were engaged in large gambling speculations in gold, and were employed by the agent to speculate for himself. The bank lost heavily by their failure. *Held*, that if the agent's discretion was so unsound that it could not be imputed to anything but dishonesty, it came within the meaning of the policy. The act of the agent in allowing the overdraft was an act of want of fidelity within the meaning of the policy.—*European Ass. Soc. vs. Bank of Toronto, Judicial Committee of the Privy Council, Appeal from Court of Q. B., Eng.*, 4 *Ins. Law Jour.*, 480.

EQUITY.

(*Marine.*) **Jurisdiction.**—Equity will reform a written contract where the terms are contrary to the common intention of the parties, and the parties will be placed as they would have stood if the mistake had not occurred. The mistake must be mutual, not on one side. Where the minds of the parties have not met there is no contract, and hence none to be reformed. This jurisdiction is applied, when necessary and proper, to the reformation of insurance contracts.—*Hearne vs. N. E. Mutual Marine Ins. Co., U. S. S. C.*, 4 *Ins. Law Jour.*, 582.

ERROR.

(*Fire.*) **Evidence.**—Great weight must be given to the opinion of the court that hears the testimony, observes the manner in which it is given in, and determines upon it as a whole while the impression is still fresh. When it does not clearly appear that the court erred in deciding the evidence insufficient to prove a contract, an appellate court will not disturb the judgment.—*Patterson vs. Ben Franklin Ins. Co., Pa. S. C.*, 5 *Ins. Law Jour*, 123.

EVIDENCE.

(*Accident.*) **Burden of Proof.**—Where an itemized account appended to claim of plaintiff was in each item denied by affidavit of defense, the burden of proof was on plaintiff, and admission of account as evidence, without some prior proof to sustain it, was error.—*Thorne vs. Travelers' Ins. Co., Pa. S. C.*, 5 *Ins. Law Jour.*, 169.

(*Fire.*) **Bankruptcy Proceedings.**—Certified copies of the proceedings in a bankruptcy case are competent evidence of the facts stated therein, though not purporting to be a copy of the whole record of the case. The proceedings in such case do not merely constitute one integral record, but may be authenticated as separate records.—*Michener vs. Payson, assignee, U. S. S. C.*, 5 *Ins. Law Jour.*, 116.

Letters of Administration.—In an action brought not as administrator, but in an individual character, to recover an individual debt, where the right of action depends upon the death of a third party, to wit, an insurance upon his life, letters of administration upon the estate of such person, issued by the proper probate court, do not afford legal evidence of his death.—*Mutual Benefit Life Ins. Co. vs. Tisdale, U. S. S. C.*, 5 *Ins. Law Jour.*, 127.

(*Life.*) **Of Wife in Wisconsin.**—The policy was payable to E. as trustee for his wife and another party. In a suit brought for recovery by E., as trustee, *Held*, that the wife was the meritorious cause of action, and, under the statute of Wisconsin, was a competent witness in the case.—*Evers vs. Life Ass. of America, Mo. S. C.*, 4 *Ins. Law Jour.*, 593.

(*Life.*) **Affidavit Accompanying Proofs of Loss.**—An affidavit accompanying proofs of loss, which was not required by the policy, and which it did not appear that the plaintiff, who was the wife of the insured, had ever seen, was put in evidence at request of the company and against the objection of the plaintiff. *Held*, that the plaintiff was not absolutely concluded by the statements of another party in that affidavit as to the cause of her husband's death.—*Day vs. Mutual Benefit Life Ins. Co., D. C. S. C.*, 4 *Ins. Law Jour.*, 586.

(*Life.*) **Admissibility of Proofs of Health.**—The agent of the claimant testified that the officers of the company admitted that the proofs presented were sufficient as to the question of death; but they showed death by suicide. *Held*, that the whole admissions of the company should be taken together. If it was sufficient to establish the death of the insured, it was also sufficient to show the manner of such death. *Held*, that the preliminary proofs of death presented by the plaintiff are admissible as *prima facie* evidence of the facts stated therein against the insured and on behalf of the company.—*Mutual Benefit Life Ins. Co. vs. Newton, U. S. S. C.*, 4 *Ins. Law Jour.*, 685.

(*Life.*) **Statements of Insured.**—On principle it must be held that the statements of one insured for the benefit of another, as to his state of health, made prior to and not remote from his examination, and in connection with facts or acts exhibiting his state of health, may be admitted as evidence where the issue was as to his health at the time. Any prior fact or act of the insured not too remote, and any statement which is part of the *res gestæ* of such fact tending to characterize or explain it, is proof against the beneficiary of knowledge concealed by the insured. But subsequent statements of the insured not connected with a contemporary act or fact are but hearsay. The rejection of such prior statement of the insured, tending to show knowledge of his physical state, is error, calling for a reversal of judgment.—*Swift vs. Mass. Mutual Life Ins. Co., N. Y. C. A.*, 5 *Ins. Law Jour.*, 53.

(*Life.*) **Foreign.**—A deposition taken in a foreign country in which the witness speaks of papers not produced, is competent testimony if the papers are such as would not probably be preserved or are not in the possession or power of the witness offering the deposition. The testimony of the custodian of foreign church records is competent testimony as to the manner of keeping the same. A transcript of the dates of birth made from the records, and sworn to by such officer as a correct abstract, is competent evidence. Facts concerning may be established by general repute in the family, proved by a surviving member of it, in all cases where they occur incidentally and in relation to pedigree, including dates of birth.—*American Life Ins. and Trust Co. vs. Rosenagle and Wife, Pa. S. C.*, 4 *Ins. Law Jour.*, 869.

(*Life*) **Estimation of—Agent's Instructions—Admission of Policy.**—A jury is not at liberty to disregard the uncontradicted testimony of a witness of fair fame. But they are not obliged to blindly follow such testimony, but to judge of its credibility, and act on it only so far as it seems reasonable and true. Where the uncontradicted testimony as to instructions from the company to its agent, to withhold policies forwarded when the life had meanwhile become unsound, was not so definite and positive that the jury, in the exercise of a sound discretion, might not deem it insufficient to prove that the agent, in withholding a policy, acted

under alleged instructions from the company, the court will not interfere with the finding. Such instructions would naturally be of sufficient importance to appear in the printed instructions of the company, and a jury have a right to consider the non-production of such printed instructions in judging of the credibility of the parol evidence offered in its place. Where the answer denied the delivery of the policies only, but there was no denial of the execution or the signatures, *Held*, that the policy was on its face competent evidence, and the refusal to exclude it for want of proof of the signatures of the officers under the general objection, as "incompetent and immaterial," is not error.—*Schwartz vs. Germania Life Ins. Co., Minn. S. C.*, 4 *Ins. Law Jour.*, 924.

EXECUTION.

(*Fire.*) **Against Insurance Money Due.**—An insurance company will be charged as trustee in execution process when the debt which it owes the principal defendant is solely for the amount due on a policy of insurance upon household furniture, although the furniture, at the time of its destruction by fire, was exempt from attachment.—*Wooster vs. Page and Trustee, N. H. S. C.*

FIT.

(*Life.*) **What Constitutes.**—One of the questions in the application was whether the insured had ever had apoplexy or fits. *Held*, that a fit claimed to be caused by eating frozen pork is a fit within the meaning of the application, and its concealment renders the contract null.—*Fletcher et al. vs. Ætna Life Ins. Co., S. C. Montreal*, 4 *Ins. Law Jour.*, 236.

FORFEITURE.

(*Fire.*) **Subsequent Incumbrance.**—A proviso requiring notification of subsequent incumbrance, under penalty of forfeiture, is not captious, but important in the interest of the company and of public policy. A known breach of such condition amounts to a voluntary abandonment of the insurance. A breach through ignorance is an involuntary and negligent ignorance which avoids the policy.—*Fuller vs. Madison Mutual Ins. Co., Wis. S. C.*, 4 *Ins. Law Jour.*, 841.

FRAUD.

(*Life.*) **Company should Resist—Applicant a Party.**—It is as much the duty of a company to defend against a fraudulent claim as to pay an honest one. Where the applicant allowed himself to sign, without reading the application, at the instigation of a mere local solicitor, and a fraud was thereby perpetrated on the company by the latter, which the applicant might have known of by reading the application or the policy, *Held*, that the applicant was party to the fraud, and the contract was avoided.—*Lee vs. Guardian Life Ins. Co., U. S. C. C.*, 5 *Ins. Law Jour.*, 26.

GARNISHEE.

(*Fire.*) **Proper Party.**—Where, under the statute of Michigan, a foreign company was summoned to appear as garnishee, and the summons was served on the general agent in the State authorized to receive process, it is not competent for the garnishor to allege that he was not the proper officer to appear and answer. If he was the proper officer to be summoned, he was the proper officer to answer. Where such answer, duly made, failed to disclose any liability of the company to the principal defendant, he cannot recover.—*Lorman vs. Phœnix Ins. Co., Mich. S. C.*, 5 *Ins. Law Jour.*, 65.

HEALTH.

(*Life.*) **Condition at Time of Renewal.**—The premium was not paid when due. Subsequently the policy was reinstated upon application of the insured, who furnished his own certificate, together with that of the company's examining physician, that he was in good health. The renewal receipt was delivered two weeks later. *Held*, that the insured was not obliged to furnish any further statements as to the variation of his health between the time of applying for renewal and the delivery of the renewal receipt.—*Day vs. Mutual Benefit Life Ins. Co., D. C. S. C.*, 4 *Ins. Law Jour.*, 586.

INSOLVENCY.

(*Fire.*) **Proof—Waiver—Limitation.**—The loss claimant against a bankrupt company in Illinois, in accordance with an order of the court, presented his claim and made proof before the master appointed to take proof of claims. *Held*, that exceptions to the master's allowance of the claim should have been taken before the master and disallowed by him in order to be heard by the Circuit Court. *Held*, that where the bill appointing the receiver was filed under the general chancery powers of the courts, and not under the statute, all creditors of the company had the right to present their claims, with the proof, before the master for allowance, whether or not named as parties in the bill, or whether judgment, specialty, or simple contract creditors. The policy required notice forthwith, and as soon after as practicable a particular account of the loss, signed and sworn to. Ten days after the loss the insured delivered to the agent a builder's estimate sworn to, and was then informed by the agent that the company was bankrupt, and upon inquiry he could find no office of the company thereafter in Chicago, nor did they have any; another agent confirmed the statement of the first. *Held*, that notwithstanding there was no formal proof filed, plaintiff was entitled to prove his claim before the master, under the decree in equity. The policy required commencement of the suit within one year. But the insured was acting under the mistake that the company was worthless. Before the expiration of the year, the court, on the application of other creditors, had taken hold of the funds of the company as a trust fund for the relief of all the creditors. *Held*, that the appearance and proof of claim by insured before the master answered in equity the requirement of the policy.—*Pennell vs. Chandler, Ill. S. C.*, 5 *Ins. Law Jour.*, 107.

(*Fire.*) **Rights of Creditors.**—Equities existing between a corporation and subscribers to its stock on the ground of misrepresentation cannot be alleged as against those who have become creditors on the faith of such subscriptions. Where the directors of an insolvent company had the power to assess the unpaid stock to pay its debts, the creditors might have compelled the exercise of this power, and the assignee in bankruptcy, acting under direction and authority of the court, would have a right to exercise the same power.—*Michener vs. Payson, assignee, U. S. S. C.*, 5 *Ins. Law Jour.*, 116.

INSURABLE INTEREST.

(*Fire.*) **Of General Creditor.**—A general creditor of the estate of one deceased, whose personal property left is insufficient for the payment of his debts, has an insurable interest in the sole real estate of the deceased debtor, when it is plain that if it is damaged by fire a pecuniary loss must ensue to the creditor thereby.—*Rohrbach vs. Germania Fire Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 733.

(*Fire.*) **Leased Property.**—P. leased three plantations to O. for three years, with all their appurtenances. O. sublet a portion to J. O. afterward gave several liens on the property and crops as security to different parties, P. among the rest. J. agreed with O. to share a portion of the crop, and by further advances claimed an additional interest in the same. The crop of cotton was in a gin-house held by J. under his sub-lease. J. made valuable additions to the gin-house, etc. Supposing O. to be the owner of the place,

P. afterward took possession of the plantations for forfeiture of conditions, without objection from O. or anybody else. J. was not molested or in any way interfered with by P., but continued his active interest until the property was destroyed by fire. *Held*, that J. was not necessarily evicted by O's peaceable surrender of the title to P. His interest was not affected by the subsequent liens of O , and he had an insurable interest in the gin-house and its contents.—*Georgia Home Ins. Co. vs. Jones, S. C. Miss.*

(*Fire.*) **Equity of Redemption—Right to Sue.**—The policy insured the interest of P., payable to C., a judgment creditor, who held an inchoate title to the premises by virtue of a sheriff's sale. When the policy was issued the right of redemption belonged to P. It had ceased at the time of the fire as to owner of the fee, but P. had still a right until after the fire to redeem, through other judgment creditors whom he might create. C. had contracted with P. that, if he obtained a perfect title by lapse of time allowed for redemption, to have certain mortgage and judgment debts of P. satisfied. *Held*, that all this constituted an insurable interest in P. *Held*, that it was not necessary to make P. a party in the suit. C. had a right to recover the whole, and held the surplus as trustee for P.—*Cone vs. Niagara Fire Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 729.

(*Life.*) **Admissibility of Evidence.**—The policy was on the life of C., payable to E. as a trustee for his wife and the wife of D., made to secure to the wives notes given by C. for the dower interest of the wives in lands with which C. purchased an interest in the firm of E. & D. *Held*, that evidence on the part of the company to prove a want of insurable interest by showing the worthless character of the lands, the defective character of the titles, lack of good faith in the conveyances, and unproductive character of the business was not admissible, when all the facts were known to the company before the issue of the policies. The policies were made payable to C. in case of his survival to a certain period; otherwise to E. as trustee. *Held*, that the sole interest in the policies was in C. during his life; the interest of the wives did not legally take effect until after the death of C. There could therefore have been no joint interest, and the admissions of C. were not receivable against the wives, the plaintiffs in the suit.—*Evers vs. Life Ass. of America, Mo. S. C.*, 4 *Ins. Law Jour.*, 593.

INTERMEDIATE INSURANCE.

(*Fire.*) **Authority of Agent under Charter.**—The company's charter provided that every contract, bargain, agreement, and policy, for the purpose of insuring against fire, should be in writing or in print, under the seal of the corporation, signed and attested by its officers. *Held*, that this provision refers simply to the final formal contracts by which the company is bound, and does not invalidate such initial and preliminary contracts to insure as may be made by the company or its authorized agents, though not in writing. *Held*, that credit given by agent according to usage did not affect the validity of the contract, which could be enforced in a court of equity. An agent might, after a fire, fill up a policy in accordance with a previous parol agreement, and such policy would bind the company. *Held*, that such policy was the property of the insured, and could be recovered on, though retained by the agent.—*Franklin Fire Ins. Co. vs. Colt, U. S. S. C.*, 4 *Ins. Law Jour.*, 367.

JURISDICTION.

(*Fire.*) **Removed to Federal Courts.**—It is doubtful whether a State has a right to impose penalties and restrictions whose effect is to oust the legitimate jurisdiction of the Federal courts. Where the law and the penalty for its violation are part of one system, if the former is void, because unconstitutional, the latter falls with it. The Wisconsin acts of 1870 and 1872, respecting the transfer of suits from the State to Federal courts, must be construed together, the last prescribing penalties for violation of the first. The United States Supreme Court having decided that the act of 1870, prohibiting the removal of causes to Federal courts, was unconstitutional, the penalties prescribed by the act of 1872 are void and cannot be enforced.—*Hartford Fire Ins. Co. vs. Doyle, U. S. C. C. Wis.*, 5 *Ins. Law Jour.*, 37.

LIMITATION.

(*Life.*) **Commencement of—Recovery in Another State.**—A policy was issued by a company of New Jersey to a citizen of Virginia in 1860. Before the next premium fell due the powers of the agent in Virginia were revoked on account of the war, and no more premiums were paid. The insured died in 1863. Notice and proofs of death were delivered to an agent in Kentucky in 1872. *Held*, that the parties were bound to give notice within a reasonable time. In case of apparently unreasonable delay, unless satisfactorily explained, the statute of limitations will be held to begin to run within a reasonable time after death. In this case the statute of limitations began to run within a reasonable time (six months, as shown by the evidence, when the parties might have been ready to sue) after the close of the war. Acts of Virginia suspending the statute of limitations, but excluding foreign debtors from its provisions, did not apply to this company, which, after the commencement of the war, was a foreign debtor. The policy, not being under seal, was barred in five years by the laws of Virginia, and in six years by the laws of New Jersey, and, therefore, could not be recovered upon in Kentucky.—*Spratley vs. Mutual Benefit Life Ins. Co., Ky. C. A.*, 4 *Ins. Law Jour.*, 373.

LIMITATION CLAUSE.

(*Fire.*) **Waiver.**—Where, by the misrepresentation of the company's officers, insured was induced to compromise, and assign his claim to an officer of a reinsuring company acting in the interest of that company, and so was deterred from bringing suit, such action is a waiver of the limitation clause.—*Derrick vs. Lamar Ins. Co., Ill. S. C.*, 5 *Ins. Law Jour.*, 42.

LOAN.

(*Fire.*) **By a Company on its Own Stock.**—The charter of the company prohibited it from loaning on its own stock. The president had discretionary power from the finance committee to make loans. The president made a loan to a director, and a member of the finance committee, on the company's stock as collateral. *Held*, that the transaction was void, and not made by the company, but by the president without authority. The action on the part of the director was fraudulent. The company has an equitable lien upon the stock for the benefit of the stockholders. The company was justified in selling the stock to satisfy its claims, and the proceeds of such sale could not be claimed by his administrator as part of the director's (since deceased) estate.—*Weid, executor, vs. Great Western Ins. Co., N. Y. C. C. P.*, 4 *Ins. Law Jour.*, 397.

MILITARY AND USURPED POWER.

(*Fire.*) **Does not Include Lawful Acts of Government.**—At the time of the fire the city was occupied by the Federal troops as a military post, but was surrounded and attacked by a superior force of the Confederate army. In order to prevent the military stores of the Federal army from falling into the hands of the enemy, who were gaining possession of the place, the Federal commander ordered the City Hall to be set on fire; and the flames were communicated to the store of the plaintiffs. The policy contained the agreement that "the company shall not be liable to make good any loss or damage by fire which may happen to take place by means of any invasion, insurrection, riot, or civil com-

motion, or any military or usurped power." *Held*, that the fire was not the act of the rebels, nor was there any ground of inference that the property would have been burned by them if they had been allowed to capture it. The burning of the City Hall was a lawful discretionary act on the part of the United States, and not the physical result of any agency of the rebels, but was an act which they would have prevented if they could. The military necessity was the motive for burning the City Hall, which was done in the exercise of military discretion. The word "military" in the proviso had no reference to the lawful acts of the military power of the government while attempting to suppress an invasion or rebellion.—*Boon vs. Ætna Ins. Co., U. S. C. C. Conn.*, 4 *Ins. Law Jour.*, 27.

MISREPRESENTATION.

(*Life.*) **As to Health.**—The insured answered in the application that neither his parents, brothers, or sisters had been affected with pulmonary or scrofulous disease. In another answer he states that his mother died of scrofula, also that one of his brothers died of an unknown disease, and that one of his sisters died of a disease of the blood. There was no evidence that the father, or two of the brothers, or one sister had been afflicted with scrofula. *Held*, that there was no misstatement as to the mother. *Held*, that where, from the testimony, there is room for a reasonable doubt whether insured knew that his brother and sister died of scrofula, the court will not pronounce the answers a misstatement as a matter of law. Insured stated he had no scrofula as he was aware of. *Held*, that it was a question for the jury whether he was aware of it. The insured did not communicate the fact that he was lame and had an affection of the groin. Where there were no general or specific questions calling for these facts, *Held*, that the mere omission to state matter not called for by specific or general inquiry is not concealment, and will not affect the validity of the policy. Where the question whether his general good health was impaired by the affection in the groin was fairly submitted to the jury, who found that the ailment was not a severe illness, and also for the plaintiff, the court will not overrule the finding.—*Swift vs. Mass. Mutual Life Ins. Co., N. Y. C. A.*, 5 *Ins. Law Jour.*, 53.

(*Life.*) **By General Agent Voids the Policy.**—It appeared from the evidence that the insured were induced by the general agent to take out policies on the ten-year life plan, on the representation that after the fourth year the notes would be successively canceled by dividends, and that after two annual payments they would be entitled to paid-up participating policies for as many tenths, on equally favorable terms. On finding, after the fourth annual payment, that the first note had not been canceled by the dividend, paid-up policies were demanded of the agent in accordance with the understanding. Instead of participating policies, simple paid-up policies for reduced sums, together with the notes, were returned to them, which were repudiated after discovering their true character. *Held*, that if participating policies had been returned, as demanded, it would have been a waiver of all questions of fraud in the procurement of the first policies by the agent. But the insured had a right to decline a subsequent offer of participating policies from the company. *Held*, that necessary ignorance of the agent as to the future dividends of the company did not relieve his representations of their fraudulent character. *Held*, that the act of receiving the paid-up policies, accompanied with an immediate repudiation of them, was not a waiver of the rights of insured to rely upon the fraud in the original transaction. *Held*, that if the alleged misrepresentation had arisen through the agent's reference to another class of policies, the contracts were invalidated by a mutual error. *Held*, that as the original contracts were procured by fraudulent representations, they were void *ab initio*, and the complainants have a right to have them so declared, and to have a decree for the money paid by them respectively.—*Martin et al. vs. Ætna Life Ins. Co., S. C. Tenn.*, 4 *Ins. Law Jour.*, 899.

(*Life.*) **Materiality of.**—The policy provided that it was issued and accepted on the following among other conditions: "That the statements and declarations made in the application for this policy, and on the faith of which it is issued, are in all respects true, and without the suppression of any fact relating to the health or circumstances of the insured affecting the interests of said company;" also, "that in case of the violation of the foregoing conditions, or any of them, * * * this policy shall become null and void." The insured, in answer to this question whether he was married or single, replied single, when he was in fact then married, also to the question whether any application had been made to any other company, replied no, whereas he had applied for and obtained $10,000 insurance but a few months previous. *Held*, that it is the distinct agreement between the parties that the company shall not be deceived either to its injury or to its benefit. It matters not whether the false statement be claimed to be immaterial or even beneficial to the company. The company, in the exercise of this right, fixed its estimate of the importance of these inquiries by making its liability depend on the truth or falsity of the answers. The applicant agrees to its importance by accepting the test. To leave the question of materiality to the judgment of the jury would be a violation of the legal rights of the company. The company has a right to contract that its judgment, and not that of the jury, shall govern, and it is the duty of the courts to give effect to the contract. The rule so frequently laid down that the question of materiality is for the jury to determine, does not apply to cases where the truth of the statements in the application is expressly covenanted and forms the basis of the contract.—*Jeffries vs. Economical Mutual Life Ins. Co., U. S. S. C.*, 4 *Ins. Law Jour.*, 386.

MORTGAGE.

(*Fire.*) **Interest in Reform of.**—The owner of a block of buildings, insured against loss by fire, agreed to mortgage them to G. N. as security for a loan of money. A mortgage was thereupon executed, but by mutual mistake of the parties the premises insured, and agreed and intended to be mortgaged, were incorrectly described therein. As further security for the loan, the mortgagor assigned to the mortgagee the policy of insurance, and procured a memorandum to be written on it as follows: "Payable in case of loss to G. N. to the extent of his claim." The insured premises were destroyed by fire, the mortgage debt remaining unpaid, and the mortgagee brings this action against the mortgagor and the insurance company for a reformation of the mortgage. *Held*, that the action will not lie against the company, for the reason, first, that it has no interest in the subject matter of the action; and, second, that there is no question between the plaintiff and the company.—*Newman vs. Home Ins Co., S. C. Minnesota.*, 4 *Ins. Law Jour.*, 237.

MORTGAGEE.

(*Fire.*) **Recovery after Foreclosure.**—The policy was issued in the name of the owner, payable to the mortgagee to the extent of his interest. After the fire the foreclosure of the mortgage was completed. *Held*, that the mortgagee had a right to recover the amount remaining due on the mortgage, and can maintain an action in his own name.—*Hadley vs. N. H. Ins. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 611.

MORTGAGEE CLAUSE.

(*Fire.*) **Right of Action—Payment Under.**—Under a policy, "loss payable to mortgagee," the insured may sue in his own name, with or without the consent of the mortgagee, so long as he has an insurable interest. The legal effect of the clause is that of direction as to mode of payment, which the insured is bound to regard, and which, when made, is performance by the insurer, not that of assignment. In an action by the insured the insured may plead performance when he has paid the mortgagee, and may protect himself against the mortgagee by payment into court.—*Martin vs. Franklin Ins. Co., N. J. S. C.*, 5 *Ins. Law Jour.*, 144.

MUNICIPAL CORPORATIONS.

(*Fire.*) **Destruction of Buildings by.**—*Held*, that municipal corporations, whose officers are by statute and by ordinance authorized to order the destruction of any building or fence, "when they shall deem it necessary to arrest the progress of and extinguish" a fire, are not liable to the person whose property is thus destroyed in the absence of a statute creating such liability. The destruction of buildings, etc., under such circumstances, is not a taking of private property for public use within the meaning of Section 18 of Article 1 of the Constitution, but is a regulation of the right which individuals possess to destroy private property, in case of necessity, to prevent the spreading of fire or other great calamity. The legislature cannot authorize the taking of private property for public use, except upon first making or securing just compensation therefor, and any statute professing to do so would be void, and confer no authority to that end.—*Field vs. City of Des Moines, S. C. Iowa*, 4 *Ins. Law Jour.*, 237

NAVIGATION.

(*Marine.*) **Responsibility in.**—In the case of a vessel wrecked against a bridge in the Mississippi. *Held*, that railroad bridges, though to a certain extent impediments to commerce, are themselves highways of commerce, and officers of steamers plying on Western rivers must be held to the full measure of responsibility in navigating streams crossed by bridges.—*Steamboat Mollie Mohler vs. Home Ins. Co., U. S. S. C.*, 4 *Ins. Law Jour.*, 794.

NOTICE.

(*Fire.*) **What is Immediate.**—The policy required immediate notice of the vacation of the premises. The tenant moved out without the knowledge of insured mortgagee. The notice was given as soon as the occasion was found to exist, which was several months later. *Held*, that immediate notice means reasonable notice, and the notice was reasonable under the circumstances.—*Chamberlain vs. N. H. Ins. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 611.

(*Fire.*) **Due Diligence.**—It is sufficient compliance with the condition of a policy requiring notice of a loss to be given "forthwith," or "immediately," that the party has used due diligence under all circumstances. The clause in a policy as to preliminary proofs, notice, etc., should always be construed with great liberality; and only requires such reasonable information as shall enable a company to form some estimate of its rights and duties before settlement.—*Continental Ins. Co. vs. Lippold, Neb. S. C.*, 4 *Ins. Law Jour.*, 430.

(*Marine.*) **Due Diligence—Use of Telegraph.**—"Due diligence" in countermanding an order for marine insurance, or disclosing any subsequent discovery of facts enhancing the risk, does not in all cases require the use of the most expeditious means of communication possible. The requirement is satisfied by the use of the earliest and most expeditious usual route of mercantile communication to be judged of under the circumstances of the case. The question whether the particular mode is the usual one is a question of fact for the jury. The Atlantic telegraph was not a usual mode of mercantile communication previous to November, 1866. Where an order for insurance to be effected in New York was mailed from Liverpool on Oct. 27, 1866, and information of the loss of the vessel was received by the applicant three days afterward, due diligence did not require that the intelligence should be transmitted by telegraph it was sufficient to expeditiously forward the information by mail.—*Snow et al. vs. Mercantile Mut. Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 435.

OTHER INSURANCE.

(*Fire.*) **What Constitutes.**—Defendant issued a policy insuring $2,000 on plaintiff's stock of goods, and $200 on his household goods and furniture, in one building. The whole was subsequently transferred to another town, in accordance with a permission indorsed on the policy. The policy provided, "If any other insurance has been or shall hereafter be made upon the said property, and not consented to by this company in writing hereon, this policy shall be null and void." Subsequent to the transfer, plaintiff obtained insurance in another company as follows: $500 on the building, $200 on household furniture, and $75 on his general library therein. This policy provided, "That any other insurance on the property hereby insured, or any part thereof, not notified to the company, should avoid the policy." Neither company had notice of other insurance. The application to the second company stated that there was "no other insurance on the household furniture." *Held*, that the second policy, so far as respects the furniture, was void, and did not constitute additional insurance within the meaning of the condition in the prior policy.—*Allison vs. Phenix Ins. Co. of Brooklyn., U. S. C. C.*, 4 *Ins. Law Jour.*, 198.

(*Fire.*) **Separate Interest—Renewal.**—P. owned an undivided interest in wool, which he insured without any reference to joint ownership. He afterward insured in another company, with the policy clause attached, "Loss, if any, one half payable to G. N. Pitney, as his interest may appear,"—G. N. Pitney being the joint tenant. *Held*, that the policies attached to the same subject matter of insurance, and the second policy was other insurance with reference to the first. A renewal is not other insurance, and where the act of the agent amounted to a waiver of the required indorsement when the policy was issued, the indorsement is not required by the renewal.—*Pitney vs. Glens Falls Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 708.

(*Fire.*) **Whether valid or not.**—The first policy provided that "If the insured shall have existing, during the continuance of this policy, any other contract for insurance (whether valid or not), unless consented to, etc., then this insurance shall be void." A second policy was afterward taken out, without notice, in another company, containing the usual clause against double insurance. In an action to recover on the second policy, *Held*, that the insurance in the first company was subsisting within the fair meaning of the condition in the second policy at the time that policy was obtained, and the second policy could not be held liable for property covered by the first. In the opinion of the court the first policy was not rendered void, because a nugatory policy constitutes no contract, and any such condition concerning an invalid contract is void for repugnancy.—*Gee vs. Cheshire Co. Mut. Fire Ins. Co., S. C. N. H., Ins. Law Jour.*, 489.

(*Fire.*) **Waiver by Agent.**—An agent having power to indorse written consents may, by express words or implication, give oral consent to other insurance on a policy which requires the consent to be a written indorsement, whether such consent be prior or sub-

sequent to the attachment of the risk.—*Peckner vs. Phœnix Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 782.

(*Fire.*) **Estoppel.**—Where other insurance has been obtained without the required consent, and the first insurer on being informed raises no objection other than asking why it was not obtained from him, and treats it as a matter of course, he is estopped from repudiating his liability after a loss.—*Westchester Fire Ins. Co. vs. Earle & Reynolds, Mich. S. C.*, 5 *Ins. Law Jour.*, 61.

PAROL AGREEMENT.

(*Fire.*) **May Change Written Contract.**—Except where prevented by the operation of the statute of frauds, or some other equivalent prohibition, a policy of insurance may be made or changed by parol. The fact that a policy is written does not prevent its change by subsequent parol agreement. Any written contract not within the statute of frauds may be changed by parol. And this has been applied to the enlargement and continuance of policies.—*Westchester Fire Ins. Co. vs. Earle & Reynolds, Mich. S. C.*, 5 *Ins. Law Jour.*, 61.

PAROL CONTRACT.

(*Fire.*) **Power of Agent.**—To bind a company by interim parol contract, the company must not only have made the contract, but the contract must be clearly established. The power of the agent to bind the company must plainly appear. Where the risk had not yet been accepted by the company, and no premium had been paid, it was not error to hold that evidence tending to show a mere loose arrangement to insure with the agent, in a general way, was insufficient to raise a general contract of insurance.—*Patterson vs. Ben Franklin Ins. Co., Pa. S. C.*, 5 *Ins. Law Jour.*, 123.

(*Fire.*) **Definite Time and Rate.**—A verbal arrangement with an agent for insurance, in which the time the insurance was to run and the premium rate were left subject to future adjustment, does not constitute a valid parol contract. To constitute a valid contract of insurance the minds of the parties must meet as to the premises insured, the risk, the amount insured, the time the risk should continue, and the premiums. The principle of a promissory note or check, silent as to time, cannot be applied to a contract of insurance. Proof of usage of a company, in its dealings with other parties, is immaterial when no complete contract has been made.—*Strohn et al. vs. Hartford Fire Ins. Co., Wis. S. C.*, 4 *Ins. Law Jour.*, 680.

POLICY.

(*Fire.*) **Construction of.**—The application was filled in blank by the agent from the representations of the insured. The policy was upon wool, covering the interest of P. only. Subsequently the agent, on the representation of P. that he had forgotten to mention that his son had an undivided interest in the wool, inserted the clause in the policy, "in case of loss, if any, one half payable to G. N. Pitney as his interest may appear." *Held*, that parol evidence is admissible to show the nature of G. N. Pitney's interest, and the intent of the parties to have that interest insured. Testimony showed the son's interest as tenant in common. The agent had sufficient authority for making the alteration. *Held*, that the clause may be regarded as a new contract with the real party in interest, and P. was entitled to recover for the whole amount as assignee of G. N. Pitney. Questions as to the meaning of particular words used in a special sense in a written instrument are questions of construction for the jury. If it be assumed that the contract to insure the interest of G. Pitney was made not with himself but with P., in his behalf, P. still has a right to recover, as trustee.—*Pitney vs. Glens Falls Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 708.

(*Fire.*) **Delivery.**—Where the agent held the policy under agreement with the assured to deliver it to the mortgagee when called for, this was sufficient delivery of the policy, though it had not been actually called for.—*Home Ins. Co. vs. Curtis, Mich. S. C.*, 5 *Ins. Law Jour.*, 120.

(*Fire.*) **Ignorance of.**—Inability to read a policy, through ignorance of the English language, is no excuse for ignorance of its terms, and the insured cannot be heard to complain that his ignorance misled him.—*Fuller vs. Madison Mut. Ins. Co., Wis. S. C.*, 4 *Ins. Law Jour.*, 841.

(*Fire.*) **Vacation of Premises.**—The policy provided that it should be void if the premises were vacated without notice and permission indorsed. The policy was taken out by C., the mortgagee, with consent of W., the owner, insuring W. and payable to C. The premiums were paid by C. The building was afterward vacated by W., who gave no notice, because ignorant of the condition. C. did not notify because he was ignorant of the removal. The building was not destroyed by any risk due to the non-occupation. *Held*, that the failure to notify was a "mistake" within the provision of the General Statutes of New Hampshire, ch. 157, sec. 2. But as the company might have refused the insurance, or charged a higher premium had they known the circumstances, the amount of liability must be diminished as indicated by the statute. —*Chamberlain vs. N. H. Ins. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 611.

(*Fire.*) **Property Covered by.**—The plaintiffs, the P. & W. R.R. Company, procured insurance in the defendant insurance company, the policy of insurance containing the following proviso: "Provided, all the property hereby insured is on premises owned or occupied by the Providence and Worcester Railroad Company, in Massachusetts and Rhode Island. * * * * It matters not whether the property is in motion on the road, at rest, or in buildings." *Held*, that by reason of this proviso the defendant insurance company was not liable for a loss occurring upon premises not used or occupied by the plaintiffs at the time of the issuing of the policy, although owned and occupied by them at the time of the loss.—*Providence & Worcester Railroad Co. vs. Yonkers Fire Ins. Co., R. I. S. C.*

(*Fire.*) **In Action on Contract—In Equity.**— A policy is not necessary to enable the insured to maintain an action on the contract, and when none is issued the contract may be proved by any competent evidence. A court of equity may compel the delivery of the policy, and having taken jurisdiction for this purpose will, to avoid circuity of action, go on and afford the complete remedy. —*Gerrish vs. German Ins. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 689.

(*Life.*) **Beneficial Interest.**—If one who has had his life insured writes to his father and sisters that the insurance was made for their benefit, but makes no assignment or delivery of the policy to them, it amounts only to an executory agreement to create a trust in future, and cannot be enforced in equity.—*In re Webb, S. C. Cal.*

PLEADING AND PRACTICE.

(*Fire.*) **Policy in the Declaration.**—It is not a valid objection to the admission of the policy as evidence by the insured, that the declaration counted on a policy of a corporation existing under the laws of another State, and the execution of the policy had not been proved. Nor was it incumbent on the insured as preliminary to introducing the policy to show that the company was not acting illegally in insuring property within a State where it was not authorized. It was to be presumed as against the company, in the absence of proof to the contrary, that the contract was effected

legally and in good faith. Nor was it fatal to the admission of the policy that a special count in the declaration stated under a videlicet that the contract was made in the city of B., whereas the true place was in another State, so long as nobody was misled. Where the policy insured P. as sole and unconditioned owner, "loss, if any, payable to S., as his interest may appear," and further provided that it should be void if P. was not such sole and unconditioned owner, *Held*, that where the whole declaration was constructed on the theory that the plaintiff P. possessed the entire interest, the introduction of the expression, "for the use and benefit of" S. in the declaration, had no effect to vary the issue from what it would have been if the phrase had been omitted. *Held*, that the occurrence of the expression in the policy did not necessitate proof of any interest by S. in the insured property.—*Clay Fire and Mar. Ins. Co. vs. Huron Salt and Lumber Mfg. Co., Mich. S. C.*, 4 *Ins. Law Jour.*, 855.

(Fire.) **Insurable Interest.**—Where, in an action upon a policy of insurance, it appears from the petition that the insurance company, for a special premium, executed and delivered a policy insuring A. against loss by fire, on specific property occupied by the insured, an insurable interest in the insured, under the code, is sufficiently shown.—*People's Fire Ins. Co. vs. Heart, Ohio S. C.*

(Fire.) **Verdict under Instructions—Arson—Refusal to Instruct.**—Where in conflicting testimony the court charged that the policy is void unless the property is worth the sum stated in the application; also, that the insured could not recover, unless the owner of the ground; also, that if the statement concerning the thickness of a wall was untrue, no recovery could be had, a finding by the jury for the insured was conclusive on all these disputed issues, and cannot be disturbed by an appellate court. Where the question of incendiarism by the insured was litigated during the trial, and submitted to the jury on an issue of fact, an appellate court will not disturb the verdict. Where the value of property was trifling, and there was no proof that it could have been injured by the fire, a refusal of the court to instruct concerning a policy clause requiring the property to be put into the best possible shape after a fire, was no error.—*Wright vs. Hartford Fire Ins. Co., U. S. C. C.*, 4 *Ins. Law Jour.*, 265.

(Fire.) **Change of Title—Double Plea.**—Appellant pleaded "that a change took place in the title of the property insured by voluntary transfer." *Held*, on demurrer, that the law does not affix such a definite meaning to these words that there can be no question as to the steps by which the transfer was effected, or the character of the title vested. They are merely the expression of a conclusion involving questions of both law and fact, and therefore incapable of furnishing an issue to the jury. The plea was defective. Nor does it aid the case that the plea was in response to an allegation of the insured similar in its terms, for the allegation was a surplusage, and non-essential; the clause was for the benefit of the appellant, on whom it was incumbent to interpose a breach of it, if desired as a defense. Where two replications were filed to one plea without consent of court, but afterward consent was given to reply double, but the two pleas were not withdrawn and refiled, and upon failure of appellant to rejoin as ordered, judgment was given by default; *Held*, that this was not error.—*Clay F. & M. Ins. Co. vs. Wusterhausen, Ill. S. C.*, 5 *Ins. Law Jour.*, 180.

(Fire.) **Appeal from Nonsuit.**—Where the court at circuit nonsuits the plaintiff on the whole case, who excepts thereto, he is not required to ask specifically to go to the jury on the whole case, or any part of it, to enable him to present his exception to a court of review.—*Train vs. Holland Purchase Ins. Co., N. Y. C. A.*, 5 *Ins. Law Jour.*, 177.

(Fire.) **Evidence—Error.**—Where the purchase of new machinery was the occasion of obtaining additional insurance, evidence of the purchase was admissible as *res gestæ* in an action on the policy. A court is not obliged to so charge a jury as to confine them to the consideration of the testimony of one witness rather than another.—*Westchester Fire Ins. Co. vs. Earle & Reynolds, Mich. S. C.*, 5 *Ins. Law Jour.*, 61.

(Fire.) **Evidence—Removal.**—The rule in the court below requires that where a company relies in whole or in part on a breach of warranty not contained in the policy, but set forth in any other paper or instrument in the hands of the insurer, the notice under the general issue shall set forth the same, and indicate the breach relied on. *Held*, where the application was made a condition of insurance and a warranty, breach of warranty was not admissible as a defense where the company simply pleaded the general issue, even though evidence introduced by plaintiff, as part of his case, showed such breach. Where a petition and bond for removal to the United States Court was filed, but no further steps taken, and the parties afterward went to trial on the merits, without questioning the jurisdiction, the right of removal was waived.—*Home Ins. Co. vs. Curtis, Mich. S. C.*, 5 *Ins. Law Jour.*, 120.

(Fire.) **Evidence.**—The application, which was made a part of the policy, stated that the insured property had not been in litigation while in plaintiff's hands. *Held*, that questions by the company as to when the insured was attached for contempt of court in running the insured distillery, also how many times the distillery had been seized by government, did not tend to prove such litigation, and their rejection was not error.—*Andes Ins. Co. vs. Shipman, Ill. S. C.*, 5 *Ins. Law Jour.*, 137.

(Fire.) **Bankruptcy.**—A creditor coming in before a master appointed under a decree by the court, to take proof of claim against a bankrupt company, and having a claim disallowed on exceptions to the master's report in the court below, may appeal from the order disallowing the exceptions though he was not actually a party to the record. Plaintiff's claim was disallowed because it had been assigned to an officer of a company reinsuring the bankrupt. It appearing that the assignment was induced by misrepresentation of officers of both companies, and that assignee was acting merely in the interest of his company; *Held*, that plaintiff should have made the assignee a party by petition, but, not having done so, assignee should have been brought into court, if deemed a necessary party, instead of dismissing the complaint. —*Derrick vs. Lamar Ins. Co., Ill. S. C.*, 5 *Ins. Law Jour.*, 42.

(Fire.) **Evidence.**—Objections against evidence as improperly admitted under the averments of the declaration will not be considered in the appellate court when not raised in the court below. A refusal to admit evidence showing that agent had exceeded his authority when it did not appear that the liability of the company would be affected thereby, was not error. Where the instruction requested could not have affected the result of the verdict, its refusal was not error.—*Hartford Fire Ins. Co. vs. Farrish, Ill. S. C.*, 5 *Ins. Law Jour.*, 46.

(Fire.) **Request to Find.**—Where there has been no request to find as to a fact of a breach of warranty, and no exception to a refusal so to find, a court of review will not look into the evidence to reverse a judgment.—*Smith vs. Glens Falls Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 708.

(Fire.) **Balance of Testimony—Admissibility of Evidence.**—The burden of proof is on the affirmative, and that party must fail in an even balance of evidence. But the balance depends on the general strength of the evidence and the credibility, not the number of the witnesses. A contract of insurance affirmed by one witness and denied by another, was properly submitted to the jury for their determination of the fact. Where the testimony of

one witness denying that he had made a contract or a memorandum was contradicted by another, it was admissible to impeach the evidence of the first by evidence of the second, that the first had told him he had made a memorandum.—*Angel vs. Hartford Fire Ins. Co., N. Y. Com. A., 4 Ins. Law Jour.*, 427.

(*Fire.*) **Variance—Error.**—Under section 91 of the criminal code of Ohio, a variance, on the trial of arson cases, between the allegations of the indictment descriptive of the insurer of such building and the proof given in support thereof, unless such variance is found to be material to the merits of the case, or to have the effect to prejudice the accused, does not entitle him to an acquittal. The mere fact that leading questions are improperly allowed on the examination of a witness, although allowed as of right, is not error for which the judgment will be reversed.—*Evans vs. State of Ohio, S. C. Ohio, 4 Ins. Law Jour.*, 204.

(*Fire.*) **Return of Premium in case of Fraud.**—In assumpsit the defendant pleaded an agreement to accept, and an acceptance by plaintiff of a sum in full satisfaction of loss. Plaintiff contended that the agreement was obtained by fraud. *Held*, that the action was not maintainable without a tender back of the sum paid by the defendants.—*Potter vs. Monmouth Mut. F. Ins. Co., Me. S. J. C., 4 Ins. Law Jour.*, 453.

(*Fire.*) **Finding of Jury.**—Where there is conflicting evidence it is the province of the jury to decide upon its weight and credibility, and the court will not set aside the verdict because it disagrees in opinion with the jury. The jury are the exclusive judges of the weight of evidence. When the jury have assessed the amount of loss at a certain figure, it is not competent for the court to inquire how the estimation has been made, so long as a substantially just result has been reached.—*Bayly and Pond vs. London and Lancashire Ins. Co., U. S. C. C. La., 4 Ins. Law Jour.*, 503.

(*Fire.*) **Removal to U. S. Court.**—A petition for removal to the United States Court, simply alleging that the defendant is a citizen of Connecticut, and the plaintiff a citizen of New York, is fatally defective. There must be an allegation of citizenship at the time of commencing the action. The verification of the original complaint contained the caption, "Chemung County, SS., Isidor Pechner of said county." *Held*, that this was not a sufficient allegation of citizenship to oust the jurisdiction of the State court.—*Pechner vs. Phœnix Ins. Co., N. Y. C. A., 4 Ins. Law Jour.*, 782.

(*Fire.*) **Removal of Suit.**—Upon filing petition and bond, within time, under act of Congress, for the removal of a suit from a State to the United States Circuit Court, the State court and State judges have no discretion but to order the removal, and direct that no further proceedings be had in said suit in the State court.—*O'Malia vs. Home Ins. Co. of Columbus, C. P. Luzerne Co., Pa.*

(*Fire.*) **Accounts as Evidence.**—In all cases where accounts are multitudinous, the rule as to the personal knowledge of the witness is relaxed. He must be permitted to put the items into an account, and to refresh his recollection by means of other accounts and papers as to the items.—*Alleghany Ins. Co. vs. Hanlon, Pa. S. C., 4 Ins. Law Jour.*, 393.

(*Fire.* **Effect of Amendments—Finding of Jury.**—The court permitted plaintiff to amend his complaint by setting forth the application, and making it a part thereof. Immediately on amending the plaintiff submitted his case to the jury. Before the complaint was amended, the plaintiff testified to his compliance with the policy conditions. *Held*, that the legal effect of the amendment was the same as if the application had been set out in the complaint, when it was originally filed; and the fact that the evidence of compliance with the policy conditions was offered before, and not after the amendment, did not affect its validity. The property was not fully insured. The jury found the value of the store to be $700, as stated in the application; also, that the loss was $3,062; of which $462 was the value of the store, and $2,600 the value of the stock. *Held*, that the finding should be read, $462 is the damage on account of the destruction of the store, and $2,600 is the damage on account of the destruction of stock.—*Wayne vs. Liverpool and London and Globe Ins. Co., U. S. S. C., 4 Ins. Law Jour.*, 348.

(*Life.*) **New Trial.**—A new trial should be refused by an appellate court with extreme caution, and only when the court can see that no possible state of proof, applicable to the issues in the case, will enable the defeated party to succeed. It is not sufficient that his success is highly improbable; it must be certain.—*Foot vs. Ætna Life Ins. Co., N. Y. Com. A., 4 Ins. Law Jour.*, 260.

(*Life.*) **Issue not Raised in.**—An answer in an action upon a policy of insurance set up failure of consideration, and the fact that payment of the premium had not been made which, under the terms of the policy, would defeat it. The court instructed the jury that they could inquire if waiver of payment by defendant was made, and if found, the non-payment would constitute no defense. *Held*, that the instruction was incorrect because the issue of waiver was not raised by the pleadings; following Lambert vs. Palmer, 29 Iowa, 104.—*Bernhard, adm., vs. Washington Life Ins. Co., S. C. Iowa.*

(*Life.*) **Parties—Denials not on Oath.**—Where the money paid by insured for policies through the misrepresentation of the agent was decreed to be returned on account of the fraud, *Held*, that as it never became the property of the company in consequence of the fraud, the beneficiaries acquired no interest, and are not proper or necessary parties to the suit. *Held*, that where the answers of the company and agent were not on oath, their denials of the allegations of fraudulent misrepresentations, and as to the acceptance of paid-up policies, only make up an issue.—*Martin et al. vs. Ætna Life Ins. Co., Tenn. S. C., 4 Ins. Law Jour.*, 899.

(*Life.*) **Erroneous Instructions.**—The application was a warranty. The court below instructed that the answers to be untrue must have been untrue to the knowledge of insured. *Held*, that the judgment will not be disturbed on account of such erroneous instructions, when there was so little evidence of a breach of warranty as to render them harmless.—*World Mut. Life Ins. Co. vs. Schultz, Ill. S. C., 5 Ins. Law Jour.*, 34.

(*Life.*) **Evidence.**—The responsibility of judging of the weight of evidence belongs to the court below, where the witnesses are seen and their testimony heard. An appellate court will not pronounce a finding to be against the evidence unless it is clearly and almost without doubt unsupported. To admit evidence of an offer of compromise by the company was error, but where it does not appear that the finding of the jury was affected by such evidence, the judgment will not be disturbed.—*Teutonia Life Ins. Co. vs. Beck, Ill. S. C., 5 Ins. Law Jour.*, 50.

(*Life.*) **Parties to Suit for Recovery of Profits.**—Suit was brought by the administrator to recover the face of a life policy and such profits as had accrued. The company had not declared a dividend on the policy. *Held*, that inasmuch as the plaintiff claims only his share in the profits of the defendant, and it has not appeared that any other policyholders are entitled to profits, or that they are necessary in the determination of the plaintiff's share, it would be a heavy burden to the policyholder if, before a recovery could be had, all of the policyholders should be required to be made plaintiffs or defendants in the action.

(*Life.*) **Admissible Testimony.**—Oral testimony is admissible to prove that the answers written down by the agent in the appli-

cation were not those given him by the insured, although the application, in which the answers are made a warranty, was read over to the insured when filled and signed by him. *Held*, that where there was no issue raised as to the previous health of the insured, testimony to prove his previous condition of health was properly excluded. *Held*, that the certificate of medical examiner and statement of agent appended to the proposal and declaration, when the latter were filed in behalf of the company, were admissible as evidence for the insured in an appellate court, under a stipulation that all papers filed and copied in the transcript, which were competent evidence, should be admitted. *Held*, that the opinion of an agent based upon past occurrences is never to be received as an admission of his principals, especially when he was not a party to the occurrences, and the admission of such evidence will justify an appellate court in reversing judgment.—*American Life Ins. Co. vs. Mahone, U. S. S. C.*, 4 *Ins. Law Jour.*, 291.

(*Life.*) **Error in Complaint, Answer, Admission of Evidence, and Instruction to Jury.**—In a suit for recovery, it was sufficient to set forth in the complaint the amount of premium paid down, and annually thereafter; it was not necessary to set forth the accruing obligations. The beneficiary agreed that the truthfulness of the insured's answers should form the basis of the contract. *Held*, that as this agreement was not the foundation of the action, it was not necessary to be set forth in the complaint and made an exhibit. Where two paragraphs of the answer were substantially the same, and allowed the same evidence to be introduced, it was no error to strike out one. Knowledge of the truth or falsity of the insured's answers by the beneficiary was immaterial. They were warranties of the insured to the company. It was not error to strike out of the answer an interrogatory intended to elicit only such knowledge. The jury, along with their general verdict, replied to an interrogatory whether or not the doctors examined the urine and found fibrinous casts—"the weight of evidence justified the jury in answering no." They answered the question, whether or not the insured had disease of the kidneys for which he received medical treatment, "He may have received medical treatment for that disease, but we believe, if he did, he received treatment for a disease he did not have." *Held*, that it was no error to refuse to require fuller answers. Where there was conflicting evidence and the verdict was not so groundless as to startle the sense of justice, refusal to grant a new trial was not error. Any variance between any pleading and copy of a written instrument filed, as to matter of description or legal effect, may be amended at any time, as, of course, before judgment, without causing a continuance. The report of a physician adopted by both parties as examiner of the company was proper rebutting evidence against the company. A conversation between the company's agents on the subject in controversy and within the scope of their agency was proper evidence for the beneficiary. General instructions of the company to its agents not binding on the claimant are not evidence. A refusal to submit to the jury interrogatories whose decision would not control the general verdict was not error. To the question whether the insured had had dropsy or disease of the kidneys within ten years, he answered "No." The court instructed that the answer was a warranty, and if untrue the finding must be for the company. *Held*, that a refusal to instruct that if the insured had had or been sick with these diseases during the time specified, the finding must be for the company, was not error. The insured answered the question whether he had had any sickness during the last ten years, "Erysipelas in 1863, severe cold last spring." *Held*, that he did not warrant he had not been sick with two diseases not specified in the previous question.—*Mutual Benefit Life Ins. Co. vs. Cannon, Ind. S. C.*, 4 *Ins. Law Jour.*, 574.

(*Life.*) **Variance in Declaration and Evidence—Application in Declaration—Hearsay Evidence.**—The only consideration stated in the declaration on the policy was the payment of the sum of fifty-seven dollars and forty cents. The policy offered in evidence expresses that it was made "in consideration of the representations and declarations made to it in the application therefor," as well as the due payment of premium. *Held*, that the declarations in the application were an executed part of the contract; the risk was undertaken on the unexecuted part, to wit, the payment of the premium; therefore, the variance was not material. The application is no part of plaintiff's cause of action against the company, and need not be set forth in the declaration. It is for the defendant to falsify the representations in the application, not for the plaintiff to prove their performance. It is sufficient to declare generally on a policy of life insurance. A witness may be permitted to certify what the insured told him, when the door has been opened for its introduction by cross-examination on the other side, and it is sufficiently responsive to the new matter.—*Jacobs vs. National Life Ins. Co. of U. S., D. C. S. C.*, 4 *Ins. Law Jour.*, 339.

(*Life.*) **Mistrial.**—The complaint set forth no further interest than that the insured was a debtor of the plaintiff. The defendant insurer based its defense on new issues set up in the answer, which were denied in the answer in issue. The only one of these issues on which evidence was givenwas to insured's habits respecting intoxicating liquors, and also as to the amount of plaintiff's insurable interest. The court charged that it would determine the case, except upon three issues submitted to the jury: first, was insured indebted to plaintiff, and if so, to what amount; second, had the habits of insured, prior to taking out the policy, been moderate as to the use of intoxicating liquors; third, did defendant at the time of issue have notice of such habits of insured; also, if the jury answered the second in the affirmative, they need not answer the third. *Held*, that when defendant admits plaintiff's case, but sets up new issues in the answer and gives evidence on only one of them, there is nothing for a jury to try as to the remaining issues, and consequently no legal error in failing to give a verdict upon them, either in the form of a general or special verdict. *Held*, that the burden of proof regarding the new matter rested with defendant, and could not be shifted on the plea that the means of knowledge were peculiarly within the plaintiff's reach, which is not inferable from the circumstances of the case; consequently, a charge that plaintiff was entitled to recover unless defendant had satisfied them, by a preponderance of evidence, that the policy conditions had been broken by plaintiff. *Held*, that there was no evidence, as the case stood, that the defendant had any knowledge of the insured's habits, and the court rightly refused to charge that it made no difference with defendant's defense whether it had such knowledge or not.—*Jones vs. Brooklyn Life Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 329.

(*Marine.*) **Erroneous Instructions.**—Where the court erroneously instructed that an actual loss can be claimed without abandonment if the cost of repairs was excessive, and the jury may have assessed damages on this false principle, although they found that the vessel remained *in specie* and was repaired by the insured, the judgment will be reversed.—*Globe Ins. Co. vs. Sherlock, O. S. C.*, 4 *Ins. Law Jour.*, 572.

(*Marine.*) **Averment of Interest.**—The statute entitled "Betting and Gaming," N. Y., 1 Rev. St., 661, renders unlawful and void all wagers and stakes and contracts based on any unknown

or contingent event, but provides that it shall not be extended to include insurance made in good faith for the security or indemnity of the insured, and not otherwise prohibited by law. *Held*, that there is authority for saying that an averment of interest is necessary in declaring on a marine policy in order to bring it within the exception, and renders it questionable whether decisions previous to the act taking effect, that no such averment was necessary in declaring on a marine policy, can be considered as binding authority. The complaint alleges the business of the insured, and states the conditions of said policy as to the interest of the insured, and substantially the terms of the insurance, the subject insured, and the "proper indorsement." *Held*, that the allegation of such proper indorsement having been duly made, in connection with the terms of the policy, is a sufficient averment of some interest, and if regarded as too indefinite, application should have been made to make it more definite. The subsequent allegations of damage and its discovery, of information to defendant, of defendant's instructions to ascertain its amount, and subsequent demand for and reception of a premium, and of the proceeds of the sale and estimated damages, amount to an averment of the plaintiff's entire interest and of the defendant's recognition of such interest. The complaint states that the loss was caused by collision before the policy attached, but that the boat and cargo were in good condition at that time; also, that no substantial injury appeared to have been done at the time of the collision, and none was discovered until the discharge of the cargo commenced. *Held*, that there was no violation of the implied warranty of seaworthiness, or any affirmation that the injury was in active operation when the policy attached. The policy is not set forth in the complaint, and the only reference to a condition that a statement of the damages must be rendered within thirty days is an allegation setting forth the facts that prevented a compliance. *Held*, that it would not be proper on demurrer to decide that such a condition involving entire forfeiture had not been complied with. Such a penalty should only be declared on affirmative evidence of non-compliance.—*Young vs. Phœnix Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 219.

PREMIUM.

(*Fire.*) **Recovery of**.—Shortly after payment of premium to the agent the company was bankrupt. The agent had not paid the money over to the company. *Held*, that the money not having reached the company, and the consideration having failed, the company could not maintain an action for its recovery. *Held*, that a failure to surrender the worthless policies by the insured, in the absence of any intention to hold the company liable, would not affect his right. *Held*, that if the money be paid over by agent to the company before any demand is made by the insured, the agent will not be personally liable, but the mere passing of such money in account with his principal, without any new credit given, or further sums advanced in consequence, will not operate as payment to the principal. *Held*, that the agent, being notified by the insured that he claimed the money, was bound to return it to him.—*Smith vs. Binder, Ill. S. C.*, 5 *Ins. Law Jour.*, 809.

(*Fire.*) **Prepayment by Agent.**—Where the agent, acting for himself, advances the premium and afterward takes the insured's note and negotiates it as his own, this is sufficient compliance with a policy condition requiring prepayment, and the company may not cancel without notifying the insured and returning the premium.—*Home Ins. Co. vs. Curtis, Mich. S. C.*, 5 *Ins. Law Jour.*, 120.

(*Life.*) **Non-payment to "Bund."**—The policy was issued under contract between the company and a "Bund," by which the latter was to be responsible for the premiums. The premiums were payable at the end of each quarter. Under the by-laws of the "Bund," a failure of the insured to pay his weekly dues authorized the cancellation of the policy at the end of any quarter. The policy was issued July 9, and payment of premium acknowledged, though actual payment was not made until the end of the quarter, Oct 9. The second premium, due Jan. 9, was not paid because insured ceased to pay his dues on Jan. 1. The insured died Feb. 26. *Held*, that the company would be estopped from proving, for the sake of avoiding the policy, that a premium whose payment is acknowledged in the policy was not actually paid. But it may offer such proof for the sake of showing that no funds equitably belonging to insured were in the hands of the "Bund" with which to pay the second premium. *Held*, that the failure of the "Bund" to order the cancellation when the dues remained unpaid, or of the company to declare a forfeiture on non-payment of premium, left the policy alive, and the company could not avoid its obligation after the maturity of the claim.—*Teutonia Life Ins. Co. vs. Anderson, Ill. S. C*, 5 *Ins. Law Jour.*, 23.

(*Life.*) **Prompt Payment.**—It is for the jury to determine whether the habit of an agency in giving thirty days grace amounted to a general practice of the company in regard to that agency field. If the company, by its general course of dealing, and its particular course with the insured, led him to believe he could have thirty days of grace, payment within that time, if the insured was living, was valid. If, however, there was no such waiver of prompt payment, the receipt of a premium when the insured was dangerously ill, and this fact was unknown to the agents to whom it was offered, did not renew the policy.—*Garber vs. Globe Mutual Life Ins. Co., U. S. S. C.*, 4 *Ins. Law Jour.*, 307.

(*Life.*) **Forwarded by Express.**—The agent wrote, "You can forward the premium by bank check, or you can send by express." There were three expressmen on the route. The money was sent by one of these expressmen, who embezzled it, and was sued for the amount by the sender. Notice of sending the money was not given to the agent until two weeks later. *Held*, that delivery to the expressman was sufficient payment to the company. —*Currier vs. Continental Life Ins. Co., S. C. N. H.*, 4 *Ins. Law Jour.*, 444.

(*Life.*) **Payment of, when made—Payment without Assent of Insured.**—The agent wrote to the insured informing him that the policy had been received from the company and directing him to forward the premium by express. The premium was forwarded as directed on the receipt of the letter, but addressed to the agent at the wrong city. It reached him, however, within a reasonable time, and was forwarded to and retained by the company without objection. *Held*, that the premium was paid when delivered to the express. Any variance from the proper address, which under other circumstances might be material, was waived by its due reception and acceptance by the agent and company. *Held*, that it was immaterial whether the premium was paid with the knowledge or the assent of the insured, who was ill at the time, or by his relatives without his express assent. Such assent must be presumed under the circumstances.—*Whitley, adm., etc., vs. Piedmont and Arlington Life Ins. Co., N. C. S. C.*, 4 *Ins. Law Jour.*, 362.

(*Life.*) **Not a Debt—Relations to Contract.**—A premium due is essentially different from a debt. One is optional, the other obligatory; one creates an obligation, the other discharges it. Its payment is in substance the making of a contract. Payment of premium purchases actual insurance until the next is due, and

the right to insure by further payments. The right to future insurance is an existing right, liable to be defeated by future non-payment, which is so far a condition subsequent. Future insurance is not an existing fact, and cannot exist except upon the payment of the premium. As to that it is a condition precedent. Time is of the essence of the contract. The law will no more postpone than it will excuse altogether the payment. Where the law intervenes to prevent performance, as in unconditional contracts, there is no contract and no liability to either party.—*Worthington vs. Charter Oak Life Ins. Co., Conn. S. C. E.*, 4 *Ins. Law Jour.*, 269.

(*Life.*) **Delayed Payment.**—If by the express terms of a policy of insurance the premiums are made payable on or before a day specified, non-compliance therewith forfeits the policy, unless the time for making such payment has been extended by competent authority.—*Dean vs. Ætna Life Ins. Co., N. Y. S. C.*, 4 *Ins. Law Jour.*, 230.

PREMIUM NOTE.

(*Fire.*) **Assessment.**—The charter provided that assessments on premium notes should be limited to losses incurred during the continuance of the policy; that they should be made equitably; that they should be liens on the property that may be compulsorily collected; and that the insurance should be void while they remained unpaid. *Held*, that the expiration, or surrender and cancellation of the policy relieves the assured from all assessments on his premium notes, except such as were previously made. It rests on the underwriters to show that the assessment was one to which the insured was bound to contribute. The underwriter must show that the loss took place during the term of the policy, and all the members liable were ratably assessed. It is not necessary that the assessment be levied with absolute accuracy, but there must be a fair and substantial compliance with the requirements of the charter. An assessment involving previous losses, and in which subsequent assessments were levied on members who had paid to make up the deficiency of those who had not, without first endeavoring to secure compulsory payment, was not an equitable assessment in which failure to pay would forfeit the insurance. It was the duty of the company to have enforced the payment from solvent delinquents.—*Planters' Ins. Co. vs. Comfort, Miss. S. C.*, 4 *Ins. Law Jour.*, 847.

(*Fire.*) **Assessments on.**—Declaration is defective that fails to show that when the assessment was made on the premium notes the defendant was a member of the corporation, and, as such, liable to assessment. If the policy had expired the defendant could not be held without alleging that the loss accrued before its expiration. If the policy was alive, the losses must have accrued while it was in force.—*Columbia Fire Ins. Co. vs. Kinyon, S. C. N. J.*, 4 *Ins. Law Jour.*, 225.

(*Fire.*) **Assessment.**—Persons insuring in a mutual insurance company are associated in the nature of limited or special partners. An insurance company was incorporated by act of Assembly in 1840; the insured to deposit a note in a sum fixed by the directors, of which ten per cent. was to be immediately paid, and part or whole of the remainder when the directors should deem it requisite for the payment of losses and expenses; and at the expiration of the insurance, so much of the note as remained unpaid to be given up. A supplement, in 1842, authorized a lien, waiving inquisition on the property of the insured for the amount due on the note, the company filing a memorandum containing the name of insured, description of property, "amount of the note unpaid," etc. *Held*, that the act was valid. Defendant insured in 1870, the policy stipulating that he accepted it subject to the terms, etc, of "the act of incorporation and by-laws," etc. *Held*, that this waived his right to require the company to collect an assessment on the note otherwise than by the act of 1842. The constitution of the United States or of Pennsylvania did not preclude his waiving a trial by jury, and agreeing to the manner in which judgment might be entered against him.—*Krugh vs. Lycoming Fire Ins. Co., Pa. S. C.*

(*Fire.*) **Assessment of.**—The charter of a mutual company provided that every person insured should deposit a note for an amount equal to the premium, to be assessed and collected as deemed expedient by the directors, and all such premiums and deposits should be considered the absolute funds of the company, and applied, first, to payment of expenses; second, to money borrowed; and thirdly, of losses and notes given in payment of losses; and in case the absolute funds were absorbed by losses, each member should be liable during the term of his policy, not exceeding two dollars for each dollar of premium and deposit. *Held*, that the absolute funds can be collected at any time, and applied to any debts and liabilities, whether before or since the insured became a member.—*Nashua Fire Ins. Co. vs. Moore, N. H. S. C.*, 4 *Ins. Law Jour.*, 494.

(*Life.*) **Effect of Bankruptcy.**—The failure of a mutual company is not such a failure of consideration as to defeat an action upon a premium note given by an insured member. After insolvency the company loses the power of insisting upon forfeitures of stock by its members, for non-payment or otherwise. Treatment of a member who has failed to pay as if he were still a member, before insolvency, is a waiver of the right to declare his stock forfeited for the non-payment. A resolution by such a company to wind up its affairs is equivalent to an assessment of 100 per cent. on the premium notes in order to enable it to meet its liabilities, etc. The holders of policies in insolvent mutual companies, when sued upon their premium notes, cannot claim the values of their policies as an offset in equity against their liabilities.—*North Carolina Mutual Life Ins. Co. vs. Powell, N. C. S. C.*, 4 *Ins. Law Jour.*, 354.

(*Life.*) **Payment of Premium.**—The policy provided that in case of default in the payment of any premium, or interest on any premium note, the liability of the company should be limited to as many tenths of the sum insured as there had been "complete annual premiums" paid at the time of the default. The notes provided that they were given for part of the premium; that the dividends were to be applied to their payment; also, that the interest should be paid annually, or the policy forfeited. The company was mutual, and its charter provided that any member in default may be prohibited from sharing in the profits. The premiums remained unpaid after two years. The dividends were apportioned annually from the profits of the third year preceding, and the directors, in accordance with their custom, treated this policy as lapsed, and allowed no dividend at any time. *Held*, that it was not intended that a failure to pay the note in any year should work a forfeiture to any extent. The payment of the cash part, with interest on the notes, and the execution of the notes required during the two years, were complete payments of premium, which entitle the claimant to two-tenths of the sum insured, less the amount of notes and accrued interest.—*Ohde vs. N. W. Mut. Life Ins. Co., Iowa S. C.*, 4 *Ins. Law Jour.*, 702.

(*Life.*) **A Valid Payment—A Lien on Policy.**—A ten-year non-forfeiture life policy, with participation in profits, provided for the payment of premium part in cash, and part in a note for the amount of the premium "loaned by the company to the assured," upon interest; also, "after two annual payments, should the party wish to discontinue, the company will issue a policy for as many tenths of the amount originally assured as there have been annu-

al premiums paid in cash;" also, "whatever balance due, less dividends, there may be at the time of the death of the assured, will be deducted from the tenths assured." The dividends were to be applied toward payment of the notes. Four annual payments, including notes, were made. *Held*, that plaintiffs were entitled to a paid-up policy for $4,000, without previous payment of the notes. *Held*, that the notes, with accrued interest, less dividends, are a lien upon the policy, to be deducted when it shall become a claim. —*Dutcher vs. Brooklyn Life Ins. Co., U. S. C. C. Mo., E. D.*, 4 *Ins. Law Jour.*, 812.

(*Marine.*) **Failure of Collecting Agent to Pay.**—A premium note given by the insured was sent by the company, for collection on its maturity, to the bank where he had a deposit and collections maturing more than sufficient to meet the amount of the note. The cashier promised to pay the note and charge the same to the account of the insured, but failed to do so. The note was returned as unpaid, but was afterward returned and paid. The loss occurred in the interval. *Held*, that the bank was the agent of the company in collecting the note; the agreement of the cashier with the insured amounted to a payment, and estopped the company from claiming a forfeiture for non-payment.—*Gerlach vs. Amazon Ins. Co., U. S. D. C. Cleveland, Ohio*, 4 *Ins. Law Jour.*, 239.

PROFITS.

(*Fire.*) **Insurance of.**—Where the insured made large profits from illegal rectifying and distilling, but made no claim for profits, it cannot be said that they insure for profits. The question is, what was the actual loss, not of profits, but of property.—*Bayly and Pond vs. London and Lancashire Ins. Co., U. S. C. C. La.*, 4 *Ins. Law Jour.*, 503.

PROOF OF DEATH.

(*Life.*) **Notice is Not.**—Proof of death, if seasonable, might serve for both proof and notice, but a mere notice cannot supply the place of a formal proof. The form of proof, where not prescribed by the policy, must be such reasonable evidence as the party can command at the time, that the event has happened upon which the liability of the insurer depends. What is proof must be determined by the rules of evidence so far as they can be applied to extra-judicial proceedings. A condition requiring proof is not waived by neglect to notify the claimant that a mere notice of death is not such proof.—*O'Reilly vs. Guardian Mut. Life Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 843.

PROOF OF LOSS.

(*Fire.*) **As Evidence—Waiver of.**—Proofs of loss are competent evidence of a compliance by insured with his covenant and a condition precedent to his right of recovery. But they are not evidence of the quantity and quality of the property lost. A repudiation of the company's liability by the secretary in response to a letter from the insured, notifying of the loss, is a waiver of the requirement of preliminary proof.—*Planters' Ins. Co., vs. Comfort, Miss. S. C.*, 4 *Ins. Law Jour.*, 847.

(*Fire.*) **Objections to.**—A refusal by agent to accept proofs of loss on the ground of no liability, estops the company from making any formal objection to them. Had the proofs been insufficient, it was the duty of the agent to make objection at once, so that the insured could supply the defect.—*Lycoming Ins. Co. vs. Dunmore, Ill. S. C.*

(*Marine.*) **Insurer's Liability.**—Where the policy required due proofs of loss, and suit to be commenced within a limited time, these conditions must be substantially complied with. The proofs of loss must show the nature and extent of the insurer's liability upon which the latter may rely. Where the policy provided that there should be no liability for a loss of less than five per cent., and the proofs as furnished by insured, prior to the trial, claimed damages of less than five per cent., *Held*, that additional damages cannot be shown for the first time upon the trial for the purpose of bringing the loss up to the required amount.—*De Grove vs. Metrop. Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 909.

PROXIMATE CAUSE OF A FIRE.

(*Fire.*) Sparks from an engine set fire to a warehouse near its track, and destroyed it. Sparks from the burning warehouse set fire to the stable of the appellee, and destroyed it. The stable was 101 rods from the warehouse, with no intervening buildings. When it was burned there was a high wind blowing toward the stable. *Held*, that the burning of the appellee's stable was not the natural and proximate consequence of the burning of the warehouse.—*Toledo W., & W. R.R. vs. Muthersbaugh, Ill. S. C.*, 4 *Ins. Law Jour.*, 398.

PROXIMATE CAUSE OF LOSS.

(*Marine.*) **Ice Clause.**—A claim in a marine policy provided that if the vessel was detained by ice or the closing of navigation from terminating the voyage, the policy on the cargo should cease, and the unexpired premium should be returned. Another clause provided that the vessel might touch or stay at any ports or places, when obliged by stress of weather or other unavoidable accident, without prejudice to the insurance. The vessel, a canal boat, while being towed down the Delaware, was with several others separated by a heavy gale from the tugs and forced ashore, losing a portion of her deck cargo. Ice did not interfere with navigation at the time, but during the night ice formed around the boats so that the tugs could not reach them. After the thaw, some two weeks later, the wind and ice forced the boat against another vessel, sinking it, and destroying more than half the cargo. The owners abandoned, and claimed a total loss. *Held*, that the ice clause is not ambiguous, and needs no interpretation from experts: its signification is purely a question of law. It is not a condition precedent, but a condition subsequent. Her insurers are liable until the happening of the prescribed event. *Held*, that the stress of weather, and not the ice, was the proximate cause of the destruction, and of all the consequences, including the ultimate loss which followed. Stranding is not *ipso facto* a total loss, but is evidence *prima facie* of a total loss, and whether it is so to be regarded or not depends on the circumstances. The burden of proof is on the underwriters to show that the loss is the direct result of the expected peril.—*Brown vs. St. Nicholas Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 377.

RECEIPT.

(*Marine.*) **Not a Complete Contract—Status of Insurance under.**—Agent gave the insured a receipt acknowledging $100 premium on their application for $8,000 insurance on 41 bales of cotton, from Macon to Alexandria by railroad, and by steamer from Alexandria to New York. No specified risk was mentioned in the receipt. It was customary for the agent to give such receipts as sufficiently binding, but afterward to give policies in exchange for them when desired. No policy in this case was asked for or given. The insurance was treated by the agent and company as a marine risk. *Held*, that the receipt cannot be regarded as a complete contract of insurance. It would be in excess of the agent's authority to bind the company by a contract in which the nature of the risk was not specified. Every policy must specify the peril insured against. *Held*, that the receipt must be treated as a

mere application, and evidence of a title to insurance. The insured must be presumed to have known the character of the company's business, to have expected an appropriate policy, and to have expected insurance on the usual terms imposed by the company. The insurance must be governed by the conditions imposed by such a policy as the insured was entitled to upon his application.—*De Grove vs. Metrop. Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 909.

REFORM OF POLICY.

(*Marine.*) **Use of Two Ports instead of One.**—Application was made for insurance on a charter "from Liverpool to Cuba, and load for Europe via Falmouth," etc. The company replied, "as requested we have entered $5,000 on charter to port in Cuba, and thence to port of advice and discharge in Europe." The vessel proceeded to a port of discharge in Cuba, and thence to another port in Cuba, where she loaded and was lost on her return voyage. *Held*, that the correspondence constituted a preliminary agreement. Therefore equity cannot reform the contract to allow the use of two ports instead of one, on the ground of ambiguity. It was claimed that the use of two ports was justified by an established usage. *Held*, that the implied and expressed meaning in this case is that but one port should be visited, and proof of usage is inadmissible. The case is one of deviation.—*Hearne vs. N. E. Mut. Mar. Ins. Co., U. S. S. C.*, 4 *Ins. Law Jour.*, 582.

(*Marine.*) **Use of Two Ports instead of One.**—Application was made by letter for insurance "on the charter-party of the bark Maria Henry—voyage from Liverpool to Cuba, and to Europe via Falmouth, for orders where to discharge." After some correspondence regarding the rate, the company wrote, "We will write upon the charter of the bark Maria Henry as proposed by you, Europe to Cuba and back to Europe—at 3½ per cent., net; it is worth something, you know, to cover the risk at the port of loading in Cuba." Insurer replied, "I accept your proposition; please insure—at and from Liverpool to Cuba and to Europe via a market port for orders where to discharge." The policy was "on charter of bark Maria Henry at and from Liverpool to port of discharge in Cuba, and at and thence to port of advice and discharge in Europe." The vessel proceeded from Liverpool to a port of discharge, and thence to another port of loading in Cuba, and was lost on her return. *Held*, that the correspondence implies that the port of loading might be one other than the port of discharge, and what is implied is as effectual as what is expressed. The clear terms of this preliminary agreement warrant a court of equity in reforming the contract as expressed in the policy to allow the use of two ports in Cuba.—*Equitable Safety Ins. Co. vs. Hearne, U. S. S. C.*, 4 *Ins. Law Jour.*, 590.

REINSURANCE.

(*Fire.*) **Measure of Liability.**—In the case of an ordinary policy of insurance and a loss, the sum insured is the extent of the insurer's liability, but not the measure of the claim of the assured. The contract being one of indemnity, he is entitled only to that, and the actual loss sustained by the assured is the measure of indemnity to which he is entitled when it is less than the sum insured. Where an insurance company, after having taken a risk and reinsured in another company, to indemnify itself against loss on its policy, discharges its liability by the payment of a less sum than that reinsured, the sum so paid by it will be taken as the amount of damage sustained, and the measure of indemnity to be recovered of the second company. And where the policy of insurance contained this clause: "Loss, if any, payable *pro rata*, at the same time and in the same manner as the reinsured company," in the case of a loss the reinsurer will only be bound to pay at the same rate the reinsured shall pay; so that, if the reinsured pays only ten cents on the dollar of its insurance, the reinsurer will pay at the same rate on the amount of its policy.—*Ill. Mut. F. Ins. Co. vs. Andes Ins. Co., Ill. C. A.*, 4 *Ins. Law Jour.*, 820.

REPAIRS.

(*Fire.*) **Carpenter's Risk.**—The policy permitted repairs during five days in each year without notice or permit. The insured had been repairing under a special permit. Work was stopped before the expiration of the permit, but after the expiration was recommenced. In less than five days after the recommencement the premises burned from other causes. *Held*, that there was no violation of the policy conditions; the additional work was authorized by the five days clause.—*Rann vs. Home Ins. Co. of Columbus, N. Y. C. A.*, 5 *Ins. Law Jour.*, 15.

RESIDENCE.

(*Fire.*) **Prohibited District.**—Residence within a prohibited district renders the policy void, unless the condition is waived by the company, or its authorized agent. Receipt of premium, with a knowledge of such violation, by the authorized officers of the company transacting the business with respect to this policy, is a waiver. But receipt of premium when ignorant of the violation does not renew the policy.—*Garber vs. Globe Mutual Life Ins. Co., U. S. C. C.*, 4 *Ins. Law Jour.*, 307.

RISK.

(*Fire.*) **Notice of Alteration.**—The policy provided that in case of any change in the risk not made known to the company and indorsed on the policy it should be void. Also that no agreement, unless so indorsed, should be deemed a waiver of the conditions. The court found that steam power communicated from an engine placed in a separate building did not increase the risk. *Held*, that it was not necessary to indorse the notice of the change on the policy.—*Parker vs. Arctic Fire Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 609.

(*Fire.*) **Increase of.**—Plaintiff claiming for loss on a house as mortgagee, had, previous to the fire, purchased a mortgage on the furniture, and, without the general owner's consent, proceeded to exhibit it to parties desirous of purchasing, without the knowledge of the company. The court below instructed that if this were done by an innocent mistake, plaintiff would be protected by Gen. Stats. of N. H., ch. 157, sec. 2; but that the increase of premium due to the increased risk should be deducted from the amount of insurance. *Held*, that, whether the statute were rightly applied or not, the rule was erroneous. The true rule would be to reduce the amount of insurance to the sum which the premium would purchase at the advanced rate.—*Hadley vs. N. H. Ins. Co., N. H. S. C.*, 4 *Ins. Law Jour.*, 611.

SECRETARY.

(*Fire.*) **Authority of.**—A former agent of the company, who issued the policy at the request of the insured, indorsed a consent to its transfer, at the same time informing the insured that he had no legal authority. The secretary of the company, being shown the indorsement, said it was all right. *Held*, that the secretary was one of the principal officers, and could bind the company by insurance and consent in writing or by parol. He could authorize another to write a consent.—*Buchanan vs. Exchange Fire Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 458.

STOCK.

(*Fire.*) **Fraudulent Subscription.**—Where an alleged stockholder in an insurance company deposits with the company in

payment of his subscription valuable securities, for the purpose of having the same reported by the company as part of their assets, and of exhibiting the same to the Insurance Commissioner as such, and they are so reported and exhibited, he is estopped from denying the validity of his subscription to the stock, and from recovering back the securities because of the invalidity thereof. Nor can he allege any informalities in the organization of the company, or that his subscription was conditional merely. —*Commonwealth vs. Manufacturers' Ins. Co., C. P. Dauphin Co., Pa.*, 4 *Ins. Law Jour.*, 800.

STORAGE, OR USE.

(*Fire.*) **What Constitutes.**—The keeping of a small quantity of saltpetre for the purpose of preserving meat and other stock in a store, is not a storing within the meaning of the clause prohibiting the storing and selling of certain extra-hazardous articles. To avoid the policy there must be such a quantity stored and sold as would amount to a substantial violation; to charge that if the prohibited article was stored and sold in any considerable quantity the policy was avoided, was not error.—*Bayly and Pond vs. London and Lancashire Ins. Co., U. S. C. C. La.*, 4 *Ins. Law Jour.*, 503.

(*Fire.*) **Coal Oils in Paper Mills.**—A clause in a policy on the stock of a paper-mill prohibited the storage or use of petroleum, rock and earth oils, benzine, benzole, and naptha, without consent; it also provided that refined coal, carbon, and kerosene oil, when stored in less amounts than ten barrels, shall be classed as extra hazardous. Another clause provided that camphene, spirit gas, or burning fluid, phosgene, or any other inflammable liquid, when used in stores, warehouses, shops, or manufactories for light, subjects the goods therein to additional charge, and permission for such use must be indorsed on the policy. *Held*, that kerosene is a rock oil, but not an inflammable liquid, and it was not intended to prohibit its use for lighting purposes, nor the storage of forty gallons, which was not an excessive amount for that purpose.—*Buchanan vs. Exchange Fire Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 458.

SUBROGATION.

(*Fire.*) **Judgment Creditor.**—The policy insured the interest of P., payable to C., a judgment creditor, having an inchoate title by virtue of a sheriff's sale. The time allowed for redemption by other judgment creditors lapsed after the fire, and C. obtained full title by virtue of sheriff's deed. *Held*, that the company could not be subrogated to the rights of C. against P. or the property, whether C. was more or less than indemnified.—*Cone vs. Niagara Fire Ins. Co., N Y. C. A.*, 4 *Ins. Law Jour.*, 729.

(*Marine.*) **As Against the Insured.**—Where in a collision both vessels were owned by the insured, the rule that an underwriter is subrogated to the rights of the insured as against a stranger, does not apply if the collision was caused by mere negligence on the part of the officers and crew of the injuring vessel. If the injury was caused, however, by willful wrong or fraudulent act on their part, then such act was available as a defense to an action on the policy with or without an abandonment.—*Globe Ins. Co. vs. Sherlock, O. S. C.*, 4 *Ins. Law Jour.*, 572.

SUICIDE.

(*Life.*) **"Act and Intention"—"Sane or Insane."**—The policy provided that "in case of death by his own act and intention, whether sane or insane, the company shall not be liable for the sum insured." *Held*, that the word "intention" did not essentially vary the legal meaning of the clause. The intention of the company was to protect itself from liability in case of suicide while the insured was insane as well as sane. The company had a right to so restrict its liabilities, and no degree of insanity will avoid the condition.—*Chapman vs. Republic Life Ins. Co., U. S. C. C.*, 4 *Ins. Law Jour.*, 511.

(*Life.*) **Presumption of Insanity.**—The policy provided that it should be void if the insured "should die by his own hand or act." Whether moral and legal responsibility is essential to avoid the clause in case of insanity, or whether a mere knowledge of the nature and physical consequences is sufficient, is a question of irreconcilable judicial conflict. The court below charged that the clause would be avoided if the insured killed himself in a fit of insanity which overpowered his consciousness, reason, and will, and thus acted from a mere blind and uncontrollable impulse, or impelled by an insane impulse he could not resist; also, that they should find for the company unless the insured at the time of such self-destruction was impelled by an insane impulse which the reason left him did not enable him to resist. It must be presumed that he was not so impelled in the absence of evidence to the contrary. The burden of proof is on the claimant, and the exigency of proof is not complied with by proof that he was merely insane at times. He must be proved insane at the precise time of the act, and in the absence of such proof it must be presumed that he was then sane, and an inference of insanity cannot be drawn from the act of self-destruction. *Held*, that these instructions state the law more explicitly and more favorably for the insurer than any American authority within the notice of the court. Death resulting under these conditions is no more "death by his own hand or act" than if from accident or mistake. A finding of the jury that the insured killed himself in a fit of insanity, under these instructions, must be conclusive against the insurer, if supported by evidence.—*Knickerbocker Life Ins. Co. vs. Peters, Md. C. A.*, 4 *Ins. Law Jour.*, 569.

(*Life.*) **Presumption of Insanity.**—In an action to recover $1,000 on a policy, *Held*, that the fact of suicide was not a presumption of insanity, and, even if insanity be proved, yet if it could be established that the person committing suicide knew the physical consequences of the act at the time, the company would be excused and his representatives would have no right to recover. —*Hartmann vs. Connecticut Mutual Life Ins. Co., S. C. Hamilton Co., O.*

(*Life.*) **Presumption of Insanity.**—The legal presumption is that every one is sane till proved to be otherwise by sufficient evidence, and in a case where the plaintiff claims the amount of a policy, on the ground that the insured was insane when he committed suicide, the onus of proof of insanity is with the plaintiff. If the insured was impelled to the act by an insane impulse which the reason that was in him did not enable him to resist, or if his reasoning powers were so far overthrown by his mental condition that he could not exercise his reasoning faculties on the act he was about to do, he did not die by his own hand within the meaning of the policy. Suicide is not *prima facie* evidence of insanity. It is often committed by persons in the full exercise of their reason. It is the act of malicious self-murder. A suicide who has his life insured commits a fraud on the company, and there can be no recovery, whether this condition is expressed in the policy or not. Monomania is insanity only on a particular subject and with a single delusion of mind. If the monomania did not affect his mind as to business matters the company is not liable, unless it appears that the taking of his own life was the effect of the monomania.—*Bank of Oil City vs. Guardian Mutual Life Ins. Co., C. P. Venango Co., Pa.*, 4 *Ins. Law Jour.*, 472.

(*Life.*) **Construction of Policy Clause.**—A clause in the policy provided that it should be null and void in case the insured shall die by his own hand or act, "voluntarily or otherwise." *Held*, that the self-destruction must have been willful or intentional to avoid the policy. *Held*, that the term "otherwise" cannot, by any fair interpretation, be limited to cover death by insanity; the word is too vague and intangible to admit of practical application, and the court will not undertake to enforce a provision so dangerous and uncertain.—*Jacobs vs. National Life Ins. Co. of U. S., D. C. S. C.*, 4 *Ins. Law Jour.*, 339.

(*Life.*) **Forfeiture of Policy.**—The policy provided that if the insured died by his own hand it should be void. *Held*, that if he committed suicide knowing and intending the physical effect and result of the act by which he died, the policy is forfeited and void. —*Stratton vs. North Amer. Mut. Life Ins. Co., C. P. Crawford Co., Pa.*, 4 *Ins. Law Jour.*, 877.

SURVEY.

(*Fire.*) **Reference to.**—Plaintiff applied for insurance to the People's Ins. Co., and for that purpose a survey was presented and filed in the office of that company. The People's procured a policy for a portion of the insurance in the Phenix, which contained a condition that when a policy is issued upon a survey and description, they shall be deemed a part of the policy, and a warranty on the part of the insured; and a further clause that it was made and accepted in reference to the terms and conditions annexed, which were to be resorted to to explain the rights and obligations of the parties. *Held*, that the reference to the survey was not merely for the purpose of securing a definite description, but the insurance was based upon the survey.—*Steward vs. Phenix Fire Ins. Co., N. Y. S. C.*, 4 *Ins. Law Jour.*, 874.

TAXATION.

(*Fire.*) **In New Orleans.**—The Louisiana act, No. 42, March 3, 1871, sec. 615; and act No. 14, March 5, 1872, sec. 14; exempting liability after payment of $1,000 license tax, are controlled by special act No. 73, of April 26, 1872, sec. 16, providing that no general provision shall apply to the city of New Orleans. *Held*, that a $300 license tax exacted by that city was legal.—*City of New Orleans vs. Globe Mut. Ins. Co., La. S. C.*

(*Life.*) **Mutuals in Michigan.**—The Michigan act of 1869 prescribed a tax on "all premiums received in cash or otherwise." The act of 1871 required the tax to be "upon the premiums received," and also on such sums as within the year "shall have been agreed to be paid for any insurance effected or agreed to be effected or procured." The full premiums called for by the contracts of a mutual life company in that State were $287,019.25. The actual collections of that year were reduced to $163,275.58, the amount being determined by crediting on the premiums due the amount of over-payments in 1872. *Held*, that the excessive payment of 1872 was resolved into a part payment of the premiums of 1873, and as such liable to taxation, and that under either statute the whole sum collectable, $287,019.25, was liable to taxation, and not merely the amount actually collected.—*People ex rel. Conn Mut. Life Ins. Co. vs. Collier, State Treasurer, Mich. S. C.*, 4 *Ins. Law Jour.*, 693.

TITLE.

(*Fire.*) **Agreement to Sell.**—A verbal agreement to sell, payment to be made by crediting on an existing debt, without any visible outward act in furtherance of the transaction, is not a change of title which avoids the policy.—*Pitney vs. Glens Falls Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 708.

(*Fire.*) **Assignment in Bankruptcy.**—The policy insured C., loss if any payable to P., the mortgagee, and provided that it should be void "if any change take place in title or possession, whether by legal process, or judicial decree, or voluntary transfer or conveyance." The insured was adjudged an involuntary bankrupt under the U. S. act of March 2, 1867, passed prior to the date of the policy, and his property was assigned by the register to the assignee in bankruptcy. *Held*, that it was the intention of the parties to include involuntary as well as voluntary transfers. *Held*, that there was a change of title within the meaning of the policy clause, and P. could not recover.—*Perry vs. Lorillard Fire Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 673.

(*Fire.*) **Under Chattel Mortgage and Receiver's Deed.**—P. was owner of a saw-mill. T. had possession. A contract was executed by which P. agreed to sell on certain terms to T., and the latter agreed that the machinery should be part of the freehold, but did not agree to buy. T. bought the machinery and gave a chattel mortgage on it to B. B. bought out the entire interest of T. at a receiver's sale. There was conflicting evidence about the actual delivery of the contract. It was also claimed that the contract was void for want of consideration. B. effected insurance on the machinery as his own, contained in the mill held by him under contract of sale from P. *Held*, that sufficient consideration was expressed in the contract, and the question of its delivery was proper for the jury. Even if invalid it did not necessarily affect B's title. *Held*, that B. was so far the owner of the chattels insured as to have an insurable interest, properly expressed in the policy. *Held*, that evidence to prove B. bought the property for T. was properly excluded. The representation of B. that he held the property under contract from P. was true. —*Bicknell vs. Lancaster City and County Fire Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 441.

(*Fire.*) **Sole Ownership.**—The possession of a bare legal title by the insured, while the equitable estate and interest, and the right to be immediately invested with the legal title, belonged to another, is not sole and unconditioned ownership, and where the policy provided that it shall be void if the insured be not such owner, the insurance is void. The rejection of an offer to prove such equitable title on the part of the company is erroneous.—*Clay Fire and Mar. Ins. Co. vs. Huron Salt and Lumber Mfg. Co.*

TRANSFER OF TITLE.

(*Fire.*) **Without Consent.**—The policy provided that its assignment, or a transfer of the property without the consent of the company indorsed thereon, should immediately terminate the company's liability and void the policy; also, that nothing less than a specific agreement indorsed on the policy should be construed as a waiver of the conditions. *Held*, that the policy was void instantly, and *ipso facto*, on transfer of the policy. A by-law of the company provided than in the event of alienation, "the policy shall therefore be void, and be surrendered to the officers of said company to be canceled, and a ratable proportion of the unearned premiums to be returned." *Held*, that this does not mean the insurance is to continue until the premiums have been returned, but only limits the obligation of the company to pay back the premium until the surrender of the policy. The consent of an unauthorized agent to an assignment of the policy does not affect the issue where there is no proof that such agent was notified of the transfer of title.—*Buchanan vs. Westchester Co. Mutual Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 335.

TRANSFER OF PROPERTY.

(*Fire*) **Other Insurance without Consent.**—Plaintiff sold a theatre to F., reserving a small rent of $100 per annum and a lien

for $26,250 of balance of the purchase money. The deed of transfer contained a clause providing that F. should keep the property insured for four years, in the sum of $10,000, and assign the property to plaintiff. F. procured the insurances of the defendants. Subsequently F. sold the property to M. and two others for $75,000, retaining a lien for $50,000 of unpaid purchase money, and providing that the said purchasers should procure insurance in $10,000, loss if any payable to F., which was done without notice to defendants, in violation of the provision against other insurance. M. soon after bought out the other two purchasers, and at the time of the fire owned the whole of the property, subject to the lien in favor of F. *Held*, that the policy clause, "If the said insured or assignees shall hereafter make any other insurance upon said property"—means not assignees nor transferees of the property, but of the policy; the policies obtained by M. on his interest in the property were not other insurance made by F. or assigns within the meaning of the policy. *Held*, that the transfer of F. to M. was a fatal violation of the policy condition, making it void in case of a transfer or change of interest of the insurers by sale or otherwise without consent.—*Bates vs. Ins. Co., S. C., Cincinnati*, 4 *Ins. Law Jour.*, 716.

UNAUTHORIZED COMPANIES.

(*Fire.*) **Validity of Contracts of.**—A law of New Jersey prohibits any foreign company from transacting business connected with insuring property situated in the State without compliance with the laws, and further provides for the authorization of agencies, and prescribes penalties for agent acting without authority. In an action to recover premium note assessments, *Held*, that comity requires the enforcement of contracts made in other States on property in New Jersey, but the court will not impute such an intention unless the language of the statute admits of no other reasonable construction. Nothing in the statute invalidates the rule, that the law of the place where a contract is made or to be performed is to govern as to the validity and construction of the contract. The acts of New Jersey are for the protection of the public against irresistible companies, and impair the validity of contracts made in violation of them, at least so far as concerns the right of the corporation to sue, but public policy may require that the insured be permitted to enforce the agreement.—*Columbia Fire Ins. Co. vs. Kinyon, S. C., N. J.*, 4 *Ins. Law Jour.*, 225.

UNAUTHORIZED INSURANCE.

(*Fire.*) **Liability in case of.**—The agency of the North-Western and Atlas companies issued a policy of the first named to M., "loss if any payable to I., as his interests shall appear." M. was owner and I. mortgagee of the premises. M. afterward transferred the equity of redemption to I., making him sole owner. No notice was given to the company, but the fact became known to the agent. Afterward the company ordered the agent to cancel the policy and return the unearned premium. The policy was canceled and another policy issued to I. by the agent of the Atlas, to whose account the return premium was credited. The whole transaction was done without the knowledge of I. The policy remained in the hands of the agent until after the fire, when I. first learned of the matter and received the Atlas policy. The agent afterward drew on I. for the balance, which, owing to absence of I., was returned unpaid, whereupon the company ordered the agent to demand the policy's return and refuse further payment. The agent made no demand for the policy, but accepted the premium subsequently remitted by I. *Held*, that the Atlas was liable for the loss, but no liability attached to the policy of the North-Western.—*Inbusch vs. N. W. Ins. Co., and Atlas Ins. Co., Arbitration Case*, 4 *Ins. Law Jour.*, 545.

(*Fire.*) **What Constitutes in Michigan.**—The Michigan statute against unauthorized insurance does not prohibit an unauthorized company from contracting in another State for insurance on Michigan property. *Quere*, whether an unauthorized company may defend against an action brought in a Michigan court on a Michigan contract, by pleading its own misconduct.—*Clay Fire & Mar. Ins. Co. vs. Huron Salt & Lumber Mfg. Co., Mich. S. C.*, 4 *Ins. Law Jour.*, 855.

UNOCCUPIED PREMISES.

(*Fire.*) **Knowledge of Agent.**—The agent understood, when the policy was applied for, that the house was vacant and likely to remain so for some time. *Held*, that this was knowledge of the company, and was in fact an oral contract which justified a judgment below, that the written consent required should be indorsed on the policy.—*Cone vs. Niagara Fire Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 729.

USAGE.

(*Marine.*) **Proof of.**—The captain of a steamboat navigating the Ohio and its tributaries, under direction of a part owner, executed a premium note for insurance at Pittsburgh. *Held*, that such a usage is not required for the advancement of trade, is derogatory to the rights of the owners, and can only be established by evidence that is clear, uncontradictory, and distinct, to bind the other owners.—*Adams vs. Pittsburgh Ins. Co., Pa. S. C.*, 4 *Ins. Law Jour.*, 637.

(*Marine.*) **Usage of Trade—Double Tripping.**—The practice of "double tripping" on a Western river is not so unreasonable that a court should take it from the jury as a matter of legal instruction. If such method of towing was usual, instruction that such usage of trade fell within the terms and protection of the policy was not error.—*Pittsburgh Ins. Co. vs. Dravo & McDonald, Pa. S. C.*, 5 *Ins. Law Jour.*, 126.

VACANT AND UNOCCUPIED.

(*Fire.*) **Construction of Phrase.**—The tenant had removed some two months before, and was no longer occupying or paying rent for the house. He only held the key to deliver to the owner on his return. The owner had been notified of his removal and had requested him to leave it to some one else, but had afterward countermanded the order. There was a table, crib, and straw tick in the house, for which no ownership was claimed. *Held*, that the fair and reasonable construction of the policy clause "vacant and unoccupied," is that it should be without an occupant—without any person living in it; the language is not used in a technical, but in a popular sense. *Held*, that the house was vacant and unoccupied within the meaning of the policy. *Held*, that mere legal possession is not occupancy.—*American Ins. Co. vs. Padfield et al., Ill. S. C.*, 4 *Ins. Law Jour.*, 893.

VACANT BUILDING.

(*Fire.*) **Information to Agent.**—The policy provided that if the building became unoccupied it should be of no effect so long as the property remained in that condition. *Held*, that information to the agent, at the time of effecting the insurance by the insured, that she should leave the premises temporarily, did not waive the written contract afterward accepted.—*Ætna Ins. vs. Burns, Ky. C. A.*, 4 *Ins. Law Jour.*, 69.

VESTED RIGHT.

(*Life.*) **Destruction of.**—If the law is driven to the alternative of destroying a vested right or making a new contract, it will

adopt the former.—*Worthington vs. Charter Oak Life Ins. Co., Conn. S. C. E.*, 4 *Ins. Law Jour.*, 269.

VOYAGE BROKEN UP.

(*Marine.*) **Liability on Chartered Freight.**—The vessel was to go from Liverpool to Newport, and there load a cargo of iron rails for San Francisco, and the policy insured the freight for that voyage. The ship ran on shore between Liverpool and Newport. The time necessary for getting her off and repairing her, so as to be a cargo-carrying ship, was so long as to put an end in a commercial sense to the speculation as between shipowners and charterers, and the latter accordingly abandoned the contract and hired another vessel, by which they forwarded the rails to San Francisco. *Held*, that the charterer was discharged from his contract by what had occurred, and that therefore the plaintiff was entitled to recover for a total loss of freight.—*Jackson vs. Union Marine Ins. Co., Court of Exchequer Chambers, England*, 4 *Ins. Law Jour.*, 393.

WAIVER.

(*Fire.*) **Of Premiums.**—The policy provided that the premium was payable on delivery, but when a four months' credit is given the policy shall be in force during that time; but unless the premium is paid within the four months the company shall not be liable for a subsequent loss; also, that if no loss had occurred, payment after the four months would render the insurance valid. The policy was delivered by the agent with no demand for immediate payment. Agent had no authority to waive its conditions. The property burned after the expiration of the four months, the premium being still unpaid. In a similar contract between the parties a short time before, the premium was paid to the agent more than four months after the delivery, and no objection was raised by the company as to the validity of the policy. *Held*, that the delivery without demanding payment did not, by itself, definitely fix the credit at four months, or any other period. *Held*, that there was ground for a jury to find that the policy condition requiring payment within four months was waived.—*Bowman vs. Agricultural Ins. Co., N. Y. C. A.*, 5 *Ins. Law Jour.*, 9.

(*Fire.*) **After Inception of Contract.**—The contract of insurance being made voidable and not void by a failure to comply with the conditions precedent, at whatever stage of the contract such failure may occur, the doctrines of waiver and estoppel will be applicable unless there is something special in the circumstances to prevent their application.—*Pechner vs. Phœnix Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 782.

(*Fire.*) **Of Premium.**—There was evidence that the City Insurance Company, instead of relying on the terms of the policy, sent it to the Allemania Insurance Company for delivery, and that the officer of the latter company to whom the policy was committed in charge so conducted the business and held out the broker, as to induce the insured or her agent to believe that he was authorized to hand over the policy on payment to him. *Held*, that the effect of the evidence was to estop the City Insurance Company from asserting the rule as to payment of the premium against the insured, and to become evidence of a waiver.—*City Ins. Co. vs. Zoller, Pa. S. C.*, 4 *Ins. Law Jour.*, 480.

(*Life.*) **Proofs of Loss.**—When a company has notice of the death of a policyholder, and the president tells the assignee, upon inquiry for blanks, that blanks and proofs of loss are not necessary, as the claim will not be paid, this constitutes a waiver of the condition for the production of the proofs.—*Bank of Oil City vs. Guardian Mutual Life Ins. Co., C. P. Venango Co., Pa.*, 4 *Ins. Law Jour.*, 472.

(*Life.*) **Of Condition as to Residence.**—The policy provided that it should be void if the insured resided within certain districts from the first of July to the first of November without a permit. A brother of the insured incidentally informed the agent that he had removed within the limits prior to the prohibited season, and in reply to the agent's statement that he should have a permit, and intimation that he would charge nothing for obtaining it, said that he would get him one if it did not cost too much. A printed note on the face of the policy stated that no agent had a right to waive its conditions. *Held*, that this conversation could not be construed into a waiver of the condition. Subsequent to the conversation, but prior to the first of July, the agent wrote to insured, acknowledging the receipt of the renewal premium, and encouraging him to maintain his insurance. *Held*, that this was not a knowledge of the agent and waiver of the condition which bound the company.—*Lorie vs. Conn. Mutual Life Ins. Co., U. S. C. C.*, 4 *Ins. Law Jour.*, 632.

(*Life.*) **Authority of Corporations; forfeiture of Premium—Power of Agent.**—Plaintiff wished time to consider whether he should pay his next premium in the usual way. Agent informed him that though he had no power to waive payment of premium when due, he might rely on the usages of the company to accept an overdue premium within a reasonable time, if the insured were in good health. The secretary being informed of the agent's statement, wrote, after payment was due, that he could pay in the usual way, but said nothing about extension of time. Plaintiff paid the overdue premium within a reasonable time. *Held*, that corporations have the same power to waive their rights, and are bound by estoppels *in pais* like natural persons. The agent and secretary, whether authorized to contract or not, are agents so far that notice to them is notice to the company. The notice of plaintiff to these parties was notice to the company, and the acts of these parties was competent evidence of a waiver by the company, which the latter is estopped from denying.—*Currier vs. Continental Life Ins. Co., S. C. N. H.*

(*Life.*) **Of Prompt Payment.**—It is competent for a life insurance company to waive forfeitures so as to give renewed effect to the contract, where the premium has not been paid when due, and a stipulation in a policy, that it shall cease and determine if the premium be not paid when due, is waived by the act of the company in receiving and retaining an overdue premium.—*Jacobs vs. National Life Ins. Co. of U. S., D. C. S. C.*, 4 *Ins. Law Jour.*, 339.

WAR.

(*Life.*) **Contract dissolved by.**—The payment of premium when due is a condition precedent to the further liability of the insurer. The required payment is in no sense conditional on the non-intervention of accident, misfortune, or the law; it is absolute, and this would seem of itself to be a sufficient answer to a claim on a policy where payment of premium was prevented by the rebellion. In an obligatory contract payment will be excused if unlawful. But that doctrine has no application to an optional contract, and will not save the policy where war has made the payment of premium illegal. The law will not imply a qualification of the policy conditions in the case of war, such that the insured should have the advantages of payments not made. A State law requiring the company to maintain an agent in the State, for purposes of taxation and service of process, is not an implied agreement between the company and the insured to maintain an agent in the State to receive premiums. Time is of the essence of the contract; the law having intervened, there is no contract and no liability to either party. The law does not

strictly deprive the insured of a vested right, it simply enforces the contract. Where these payments might have been made by the insured or his agent residing in the North, the consequences are attributable to his own act, and not to the law. There can be no forfeiture, in the proper sense of the term, where there is no vested right. Each payment of premium during war is an act requiring intercourse between enemies, and therefore war dissolves the contract, which depends on the payment of premiums after its commencement. A premium due is not obligatory, therefore not a debt whose payment is suspended during war. The contract is executed, and therefore not dissolved by war until the next premium becomes due; it then becomes executory, and war works a dissolution.—*Worthington vs. Charter Oak Life Ins. Co., Conn. S. C. E.*, 4 *Ins. Law Jour.*, 269.

WARRANTY.

(*Fire.*) **Watchman—Watch-clock.**—The policy provided: "Permission is given for said distillery to be closed, a watchman to be on the premises." *Held*, that a watchman within the inclosure occupied by the distillery buildings was a substantial compliance. The application, which was made part of the policy, provided that the watchman should keep a record. Where it was shown that the clause was introduced by the agent, and the insured signed without knowing the contents, on the agent's representation that it was all right; also, that the agent knew that there was no watch-clock on the premises, without which no record could be kept; *Held*, that the company cannot be permitted to shield itself from loss on a pretext so trivial.—*Andes Ins. Co. vs. Shipman, Ill. S. C.*, 5 *Ins. Law Jour.*, 137.

(*Fire.*) **Breach of.**—Where plaintiff made no representation as to his interest further than to show the agent the instrument by virtue of which he claimed an interest. *Held*, that the policy phrase, "on his two buildings," even if more than a mere description, was not a phrase for which the insured was in any way responsible. Plaintiff, in his notice of loss, stated his ownership as that of "legal heir of his deceased wife;" he was in reality a general creditor of her estate, by virtue of an instrument executed by her before her decease. *Held*, that this was no intentional deception, or anything calculated to mislead.—*Rohrbach vs. Ætna Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 749.

(*Fire.*) **Statement of Interest.**—The nature of the insured's interest was not expressed as required in the policy. The policy was "on his two buildings." The policy made the application a warranty. The application stated that plaintiff had disclosed all the facts. To the question as to the nature and amount of his interest, he replied "his deceased wife held the deed," which was true, but his actual interest was as general creditor of the estate, in virtue of an instrument executed to him by his wife before her death. *Held*, that this was a breach of the warranty which avoided the policy.—*Rohrbach vs. Germania Fire Ins. Co., N. Y C. A.*, 4 *Ins. Law Jour.*, 733.

(*Life.*) **Construction of Policy.**—Where the policy and application held forth the assurance that nothing but gross carelessness or fraud would avoid the policy, and that payment would be contested only in case of fraud, and by their language gave the insured every reason to believe that no unintentional misstatement would vitiate the contract, *Held*, that the answers will be construed as representations, although declared warranties in the application and policy. Where the questions are numerous and puzzling, incorrect answers must be conclusively proved to be fraudulent to sustain a nonsuit. To the question whether he ever had any illness, local disease, or injury to any organ, the insured answered No. To the question, "Family physician, and each one who has ever given the party medical attendance," the answer was "Have none." The insured had been afflicted six years before with a temporary injury to the eye, and had received medical attendance. *Held*, that these were not conclusive evidence of fraud or breach of warranty that would sustain a nonsuit. They constituted a question of fraud for the jury.—*Fitch vs. American Popular Life Ins. Co., N. Y. C. A.*, 4 *Ins. Law Jour.*, 665.

(*Life.*) **False or Fraudulent Answers.**—Where the application provides that its statements shall be the basis of the contract, and that "any untrue or fraudulent answers, any suppression of facts in regard to the party's health," etc., shall avoid the policy, and the policy makes the application a part of itself, and provides that if it be found "in any respect false or fraudulent, the policy shall be void;" *Held*, that all the representations of the insured are warranties, and must be substantially true or the policy will be void. It matters not whether the representations are material or not; nor whether the insured made untrue statements believing them to be true; nor that the agent who procured the insurance knew the true state of the facts. The mere fact that the statements are warranties, and untrue, avoids the policy; an express provision to that effect in the policy on application was unnecessary. The words "false or fraudulent" in the policy do not both mean the same thing. "False" is sometimes used as fraudulent, sometimes as untrue; here it must be construed in the latter sense.—*Foot vs. Ætna Life Ins. Co., N. Y. Com. A.*, 4 *Ins. Law Jour.*, 260.

WIFE'S POLICY.

(*Life.*) **Law of Descent.**—E., wife of N., obtained a policy of insurance on the life of her husband, payable to herself or her legal representatives; and in the event of her death before that of her husband, then to be paid to her children or their guardian. E. died first, leaving, surviving her, her husband, father and mother, and brothers and sisters. N. died afterward, leaving surviving him, his father, and also brothers and sisters. They left no children. The administrator of the estate of E. collected the amount of the policy from the insurance company, and the administrator of the estate of N. claims three-fourths of the same as having descended to his (N's) legal representatives under the statute of descents. This statute applies to personal as well as real property. The section applicable in this case provides, "If a husband or wife die intestate, leaving no child, but leaving a father and mother, or either of them, then his or her property, real or personal, shall descend three-fourths to the widow or widower," etc. A policy of insurance is a chose in action, governed by the same principles applicable in other agreements involving pecuniary obligations, and may be assigned by the holder, either absolutely or by way of security, like any other close in action. The policy in this case recognizes in terms this fact, as it provides for proof of interest "if assigned or held as security," and is made payable "to the assured, her executors, administrators, or assigns." This being true, E. had such an interest and ownership of the policy, and such a right to the proceeds as would on her death descend to her heirs; and this is so notwithstanding the fact that the person insured was still living.—*Hutson, adm'r, vs. Merrifield, adm'r, Ind. S. C.*

(*Life.*) **Free from her own Creditors.**—The defendant, a public trader, holding her goods apart from those of her husband, effected a policy of insurance upon his life. *Held*, that the statute 29 Vict., ch. 17, applied to creditors of the wife as well as husband, and her assignee in bankruptcy could not claim the policy in their behalf.—*Brossard vs. Massonin, S. C. Montreal*, 4 *Ins. Law Jour.*, 395.

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Agencies in nearly every Town, City, and Village of the United States.

RESTITUIMUS

H. KELLOGG, President.

A. W. JILLSON, Vice-President. D. W. C. SKILTON, Secretary. G. H. BURDICK, Assistant Secretary.

H. M. MAGILL, General Agent Western Department, Headquarters, Cincinnati, O.

A. E. MAGILL, General Age o, Cal.

UNITED STATES

LIFE INSURANCE COMPANY

261, 262 & 263 Br'dway, N.Y.

INCORPORATED 1850.

UNITED STATES LIFE INSURANCE COM'Y
261, 262 & 263 Broadway N. Y.
INCORPORATED 1850.
Cash Assets - $4,837,176.52
THE PRINCIPAL FEATURES OF THIS CO. ARE
Absolute Security, Economical Management and Liberality to the Insured.
All forms of Life and Endowment Policies Issued.

Cash Assets, Surplus,

$4,837,176.52. THE PRINCIPAL FEATURES OF THIS COMPANY ARE **$820,000.**

Absolute Security, Economical Management and Liberality to the Insured.

ALL FORMS OF LIFE AND ENDOWMENT POLICIES ISSUED.

All Endowment Policies, and approved claims due in 1877, will be discounted at 7 per cent. upon presentation.

JAMES BUELL, President.

C. P. FRALEIGH, Secretary. **T. H. BROSNAN, Sup't of Agencies.**

A. WHEELWRIGHT, Ass't Secretary. **GEORGE H. BURFORD, Actuary.**

HENRY W. BALDWIN, Sup't of the Middle Department, Drexel Building, cor. Wall and Broad Sts., New York.

UNIVERSAL

LIFE INSURANCE COMPANY,

17 & 19 Warren Street, N. Y.

Premiums Much Less than in other Companies.

COMPARISONS.

To secure ***$1,000****, payable at death, with participation in profits.*

UNIVERSAL.			MUTUAL COMPANIES.		
AGE.	Ordinary Life.	10 Payment Life.	Ordinary Life.	10 Payment Life.	AGE.
25	$16.15	$34.70	$19.89	$42.56	25
30	18.40	38.40	22.70	46.97	30
35	21.50	43.00	26.38	52.40	35
40	25.60	48.75	31.30	59.09	40
45	31.20	55.85	37.97	67.37	45
50	39.05	64.85	47.18	77.77	50
55	50.10	75.95	59.91	90.79	55
60	66.40	90.65	77.63	107.35	60

The following table shows the relative cost of Life Insurance in several of the Eastern, Western, and Southern Companies, and exhibits, in a startling manner, the great advantages offered under the plan pursued by the *Universal.*

MARK THE CONTRAST!

COMPANIES.	At age of 20 $150 will buy	At age of 30 $200 will buy	At age of 40 $250 will buy
In the Knickerbocker	$8,665.50	$8,639.30	$7,859.16
" Globe Mutual	8,949.87	8,688.09	7,878.97
" Northwestern Mutual	8,670.51	8,688.09	7,918.91
" Life Association of America	8,455.46	8,810.57	7,987.22
" Mutual Life, N. Y.	8,541.46	8,810.57	7,987.22
" **UNIVERSAL**	**9,287.90**	**10,869.57**	**9,765.63**
" New York Life	8,541.46	8,810.57	7,987.22
" Cotton States	8,541.46	8,810.57	7,987.22
" Piedmont and Arlington	8,455.47	8,810.57	7,987.22
" Connecticut Mutual	8,503.46	8,833.92	8,007.68
" Ætna Life	8,426.06	8,708.94	8,108.10
" Penn Mutual	8,595.98	8,733.62	7,819.83

Or an average of 25 per cent. in favor of the UNIVERSAL.

WILLIAM WALKER, President.

HENRY J. FURBER, Vice-President. JE, Actuary.

JOHN H. BEWLEY, Secretary. EDWARI

AGENCY DEPARTMENT: SAMUEL I. KNIGI