

LOSSES.

The present year in regard to losses has been most disastrous exceeding any former year, but we trust that next year and the succeeding years may be more favorable. That will enable us to pay our liabilities and replace our reserve.

The following are each year's losses for the past fourteen years :

1882.....	\$3499 93	1889.....	\$ 213 31
1883.....	1350 00	1890.....	3240 00
1884.....	680 00	1891.....	2719 00
1885.....	1310 14	1892.....	3037 00
1886.....	42 00	1893.....	756 00
1887.....	817 00	1894.....	756 00
1888.....	98 82	1895.....	

Cash Account.

RECEIPTS.		DR.
To balance on hand as per last audit, cash		\$ 121 47
First instalment on premium notes		1151 39
Second and third "		1205 32
Instalments previous years.....		155 59
Interest.....		10 04
Loans returned.....		805 00
Money borrowed		1300 00
Advertising in annual report.....		10 00
		\$4758 81

DISBURSEMENTS.		CR.
By paid losses, 1894		\$ 150 00
" 1895		3237 40
Printing and advertising.....		33 70
Postage and stationery		24 70
Agents' fees and commissions.....		597 79
Adjusting claims.....		29 05
Directors' fees, J. B. Aylesworth		23 80
" B. C. Lloyd		18 20
" A. C. Parks		18 00
" U. C. Sills		18 20
" W. R. Gordanier		13 00
" I. F. Aylsworth.....		35 00
Auditors		8 00
Statutory assessment and license fee.....		19 87
Sec.-Treas., M. C. Bogart.....		283 02
Refund on policies.....		10 65
Paid on loans.....		100 00
Money loaned at interest.....		105 00
Re insurance.....		17 92
Use of Council Chamber, annual meeting.....		1 00
Cash on hand		14 51
		\$4758 81