tered in 1832 for 30 years. The dividends therefore payable were 7 per cent.

The *Phœnix* Company had insured on property in the burnt district to *double* the amount of its capital. Its charter was to expire in 1844.

The *Howard* Company had 950,000 dollars insured in the burnt district. Capital only 300,000 dollars; losses about 700,000 dollars.

The *Merchants* charter will expire in 1849; loss supposed to be about 900,000 dollars; capital 500,000 dollars only.

The *Trader's* Company was chartered in 1825 for twenty-one years, its capital 250,000 dollars, while the amount insured in the burnt district was 924,000 dollars; loss estimated at 700,000 dollars.

The *Fireman's* Company. Charter to expire in 1846. Capital 300,000 dollars; losses on property in the burnt district 476,921 dollars.

The *Fulton* had a surplus of 86,041 dollars; capital, 270,000 dollars; recent losses 336,919 dollars.

The *Etna's* charter will expire in 1845; capital, 200,000 dollars; insurance in the burnt district, 520,000 dollars.

The *Equitable* was chartered in 1823, for twenty-one years. The amount insured on property, in the burnt district, was 404,500 dollars; estimated at 300,000. Its capital was only 300,000 dollars.

We have, in this summary, a tolerably fair specimen of the character and solvency of the general class of American chartered fire insurance compa-