INSURANCE.

CHARTER OF THE LOUISIANA STATE MUTUAL INSURANCE COMPANY.

STATE OF LOUISIANA, CITY OF NEW ORLEANS.

Be it remembered, that on this twenty-seventh day of the month of July, in the year of our Lord one thousand eight hundred and sixty, and of the Independence of the United States of America the eighty-fifth,

Before me, Edward Barnett, a Notary Public, duly commissioned and sworn, for the Parish of Orleans, State of Louisiana, and in the presence of the witnesses hereinafter named and undersigned,

Personally came and appeared, the parties whose names are hereunto subscribed, who declared that, availing themselves of the provisions of the laws of the State of Louisiana, relative to the organization of corporations in this State, they had executed and agreed, and do by these presents covenant, agree and bind themselves and those whom they represent, to establish an Insurance Company, for the objects and purposes, and under the obligations, stipulations and regulations following, to-wit:

ARTICLE FIRST.—The said Company shall be established and located in the city of New Orleans, and shall be known and designated by the name and title of the LOUISIANA STATE MUTUAL INSURANCE COMPANY. It shall commence its operations on or about the first day of September, 1860, and shall exist for and during the full and term of twenty-five years, from the date hereof, unless sooner determined, as provided in Article 12th.

A seal shall be used by the officers of the Company having for a device the coat of arms of the State of Louisiana, and for an inscription the name of the Company.

The President or Secretary of the Company shall be the proper officer upon whom shall be served all citations, notices or other legal process in matters wherein the Company may be interested.

ARTICLE SECOND.—The objects and purposes of the Company are hereby declared to be:

First—To make Insurance on Dwelling-houses, Stores and other Buildings, Household Furniture, Merchandise and other property against loss or damage by fire.

Second—To make Insurance of Vessels, Steamboats, Freights, Goods, Wares, Merchandise, Specie, Bullion, Commutation Profits, Bank Notes, Bills of Exchange, and other evidences of debt, bottomry and respondentia interests, and generally all and every kind of insurance appertaining to or connected with Marine or Inland Transportation Risks.

The Company may cause itself to be reinsured against any risk upon which it shall have made an insurance.

ARTICLE THIRD.—The names and respective interests of the parties to the act are declared to be as follows, to-wit: [illegible]

All which said parties shall, on the organization of the Company for business, furnish their notes, well approved for the amount of their subscription, and made payable on the first of October, 1861, for which a receipt shall be given by the President of the Company, which receipt is to be received the same as for premiums in advance; and such notes shall be subject to all the contingencies of capital.

All premiums for insurance made by these parties are to be paid in conformity with the rules and regulations of the Company, and the amount of such premiums, when paid, shall be endorsed on the notes of the insured until the same shall have been paid in full.

No subscriber of such notes shall, in any event, be liable for losses of the Company in any larger sum than the amount that may be due on such note or notes.

And in case, at the maturity of the notes given as aforesaid, there shall remain any balance due thereon, after the endorsement of premiums paid, and the wants of the Company shall not require the payment of said balance, the drawers of such notes shall have the right to renew their notes for such balance for another year.

All the aforesaid notes shall contain a stipulation that should the wants of the Company require it, the drawer or drawers will pay in good faith, at maturity, the amount that shall appear to be due on his or their notes, and every plea of want of value or consideration for the same.

ARTICLE FOURTH.—All the corporate powers of the Company shall be exercised by a Board of Trustees, and such officers and clerks as they may appoint.

The Board of Trustees shall consist of thirty-three members of the Company, to be elected (except the first year) on the last Monday in September in each year, at such place in the city of New Orleans as the acting Board shall designate; of which election they will give at least fourteen days' previous notice by advertisements in two of the newspapers published in said city; and the said Board shall appoint three members of the Company to act as Inspectors at such election, and should any of the said Inspectors decline or fail to attend, the President shall have power to appoint others to fill the vacancies.

The Board of Trustees thus elected shall take their seats on the first Monday in October after their election, and shall hold the same one year therefrom, or until others are qualified to act in their stead.

Those persons receiving a plurality of votes shall be considered and declared duly elected. In the event of no election taking place on the day fixed, the President shall cause an election to be held within ten days after the failure to elect, and shall give notice thereof by advertisement, in one or more of the newspapers published in this city.

The Board of Trustees shall, at their first meeting in every year, elect a President and Vice-President, who shall, at the time of electing, be confident members of the Board, and who shall hold their office until their successors shall be elected.

The President shall preside at all meetings of the Board of Trustees and of the Company, and shall exercise the business of the Company generally, under the supervision of the Board. In case of the absence of the President, the Vice-President shall preside at such meetings, and sign the policies of the Company.

The Board of Trustees shall fix the compensation of all officers and clerks elected or employed by them in the service of the Company.

They shall invest the profits arising from the business of the Company in the manner hereinafter provided for. They are hereby invested with full power to frame and adopt such by-laws, rules and regulations, as they may deem necessary and requisite for the government of the Company and the transaction of its affairs, provided the same does not conflict with the true intent and meaning of this act of incorporation or with the laws of this State; and they have full power to do all other acts necessary for carrying into effect the objects and purposes of the Company not herein provided for, and to fill all vacancies that may occur in their number.

ARTICLE FIFTH.—The following-named persons shall constitute the first Board of Trustees, and are hereby vested with all the rights and powers specified in the preceding article. They shall hold their seats until the last Monday in October, eighteen hundred and sixty-one, or until others are elected in their place:

BOARD OF TRUSTEES:

Amadee Landry,	Octave Voorhies,	W. G. Batterton,
W. A. Gordon,	Theodore Lemaire,	Frank Stanley,
Alfred Dubreuil,	C. J. Bell,	W. Cooper,
John Gandy,	E. Rochelle,	F. Hickman,
L. Lagnais,	D. P. Legare,	J. Robertson,
E. H. Harris,	O. Cavaroc,	Chas. J. Leeds,
J. F. Robert,	J. M. Wagner,	A. G. McLearn,
J. D. Grieff,	L. Bonnelemale,	Vales Journeau,
Theodore Fouin,	W. A. Kent,	Magin Poly,
J. B. Martinez,	J. Solly,	Wm. Strong,
J. A. Bossafles,	J. J. Herr,	W. B. Conger.

ARTICLE SIXTH.—Every person who shall hereafter insure and continue to insure with the Company, and every person holding its insurance, or in the name of his firm, a certificate of credit on the books of the Company, to be issued as hereinafter provided for, shall be deemed a member of the Company, and shall have the right to vote, in person or by proxy, at all elections; such certificate of credit on the books of the Company is non-divisible or transferable; losses sustained after the issue thereof, shall entitle the holder to one vote for every one hundred dollars, until the amount of the certificate shall reach the amount of one thousand dollars, after which five hundred dollars more shall be entitled to one additional vote, until the amount of the certificate shall reach the sum of five thousand dollars, when one thousand dollars more shall be entitled to one additional vote: Provided, however, that such certificates shall not have been transferred to the person or firm claiming to vote within six months prior to such election.

ARTICLE SEVENTH.—The Board of Trustees shall have the power to meet, from time to time, one-half of the profits of the Company in loans, secured by mortgage on unencumbered real estate in the Parish of Orleans and City of Jefferson, and in every case the property mortgaged shall be worth at least twice the amount loaned thereon.

They may also invest the cash or surplus profits of the Company in the purchase of any bonds or stocks created by or under the laws of the United States, or of this State or of this city, and may make loans of such cash or surplus profits on pledge of any of the aforesaid securities, bonds or stocks.

The Company may hold real estate to an amount not exceeding one-fourth of its net profits, but the Board of Trustees may purchase, in addition, any property which may have been mortgaged to the Company, at any forced sale of the same, if in their opinion the interest of the Company will thereby be promoted, or should require such purchase to save it from loss.

ARTICLE EIGHTH.—The officers of the Company shall, within ninemonths after the first of October, eighteen hundred and sixty-one, from the time the first policy of insurance shall have been issued, and during the first month of each and every succeeding year, cause an estimate to be made, sworn to by the President and Secretary, of the affairs of the Company for the year ending, including a statement of insurances effected during the period embraced in such estimate, distinguishing between Fire, Marine and River policies; which estimate shall be published upon all persons entitled to receive certificates of profits as hereinafter provided for; and shall thereupon charge each insurer with a proportional share of the losses sustained by the Company, according to the amount of the premiums by him paid, but in no case shall such share exceed the amount of such premiums, and shall credit him with the amount of said premiums, and also with a share in proportion thereto of the profits of the Company, derived from investments; and for the balance which shall then appear to be in favor of the insurer, he shall be entitled to a certificate signed by the President and Secretary, bearing interest at the rate of six per cent. per annum, payable on the Second Monday in November of each and every year, and containing a proviso that the amount therein named shall be liable for any and all subsequent losses sustained by the Company.

And should any person entitled to receive such certificate be indebted to the Company for any premiums credited to him on the books aforesaid, and shall then have paid the same at the time the certificate is eligible, the company shall have the right to retain such certificate as a pledge for the payment of the said indebtedness; and even if the certificate shall have been issued and delivered, it shall always remain liable to the Company for any indebtedness of the party to whom it shall have been delivered, for unpaid premiums, whether such indebtedness arose before or after the issuing of the certificate, and no transfer thereof shall be made, except in the office of the Company, until such indebtedness shall have been entirely extinguished.

And in case any certificate or certificates of profits shall not be called for, by the parties entitled thereto, within three years from the date of their issue, then the same shall be canceled, and the amount thereof, with all the interest accrued thereon, shall be placed to the credit of the "Contingent account" on the books of the Company, after public notice, by advertisement in French and English for thirty days, in two of the newspapers published in this city, which notice shall set forth the amount of the certificate and the name of the party entitled to the same.

In issuing the said certificates of profits, sums less than ten dollars and fractional parts of sums between even ten or dollars, shall be omitted and shall be placed to the credit of the "Contingent account" of the Company, and applied to the payment of the expenses and charges of the succeeding year.

The certificates shall only be transferable on the books of the Company, and with its consent.

ARTICLE NINTH.—Every person who shall become a member of the Company by effecting insurance therein, shall, before the receipt of his policy, pay the rate that shall be determined by the Trustees, and the amount so paid shall never be withdrawn from the Company, except as provided in the next article, but shall be liable for all the losses and expenses incurred by the Company.

ARTICLE TENTH.—Whenever the accumulated net profits shall exceed the sum of five hundred thousand dollars, the excess may thereafter be employed from year to year, to the recognition, in whole or in part, of such year's certificates of profits, issued by virtue of the eighth article; but the certificates of one year shall not be deemed until those of all the preceding years are paid and extinguished.

The Board of Trustees may, however, at any of their annual meetings, by the vote of two-thirds of the whole of their number, so alter and amend this article, as to require an accumulation of profits to an amount of one million of dollars, before the excess shall be applied to the redemption of certificates as aforesaid.

ARTICLE ELEVENTH.—On some day in the first month after the expiration of the first of October, 1861, from the issuing of the first policy, and within the first month of every succeeding year, the officers of the Company shall cause to be made under oath, and shall publish, according to law, a General Balance Statement of the affairs of the Company, which shall contain:

First—The amount of premiums received during the year just ended, specifying separately the amounts received on Fire Policies, on Marine Policies and on River or Inland Navigation Policies.

Second—The amount of the expense of the Company during the past year.

Third—The amount of losses incurred during the year, distinguishing between Fire Risks, Marine Risks and Inland Transportation and Navigation Risks.

Fourth—The balance remaining with the Company, setting forth the amount of cash on hand, and the amount invested in securities, and the nature of such securities.

ARTICLE TWELFTH.—The Stockholders of the Company, at a general meeting to be convened for this purpose, after thirty days notice in two of the newspapers published in this city, shall have the power to make any changes, additions, or modifications in the act of incorporation, or alter or dissolve it, provided that three-fourths of the vote represented at such meeting shall vote in favor of such proposed measures, and any and all such change, addition or dissolution, shall be recorded as required by law.

ARTICLE THIRTEENTH.—At the expiration of the term of this act of incorporation, or at its earlier dissolution, as provided in article twelfth, three Commissioners shall be appointed by the Board of Trustees, under whose superintendence the affairs of the Company shall be liquidated, its debts settled and liabilities paid, and the balance of its funds shall be appropriated to the redemption of the certificates of profits aforesaid, and without distinction of dates; the same Commissioners shall continue to act until the business of the Company shall be entirely closed and settled; and in case of the death or inability of either, the survivor alone shall act.

ARTICLE FOURTEENTH.—In addition to their share of profits in the business of the Company, the original subscribers shall be entitled to receive for the first year a special interest of eight per cent. on the amount of premiums, credited on their subscription notes, which interest shall be deducted from the gross profits of such credits, until the first day of October, eighteen hundred and sixty-one.

This done and passed in my office, in the city of New Orleans, aforesaid, in the presence of Marcel F. Dueros and Antoine Conland, witnesses of lawful age, and domiciliated in said city, who hereunto sign their names together with the said appearers and me, said notary, on the day and date set forth in the caption hereof.

Original Signed—Brand & Landry, Harris, Bercier & Co., Fellowes & Co., Foley, Avery & Co., J. N. Robert & Co., and others; M. T. Dueros, A Conand, Edward Barnett, notary public.

I certify the foregoing to be a true copy of the original extant in my current register.

In faith whereof I grant these presents under my seal of office, at New Orleans this 27th day of July, 1860.

[L. S.] EDWARD BARNETT, Notary Public.

The undersigned, Recorder of Mortgages for the Parish of Orleans, certifies that the foregoing Charter has been this day recorded in Society Book No. 4, Folio 441.

New Orleans, 28th July, 1860.

JOHN HOLMES, Recorder.

[illegible]

INSURANCE.

UNITED STATES OF AMERICA.—THE STATE OF LOUISIANA, Parish of Orleans, City of New Orleans:

Be it remembered, that this day, before me, WALTER HUKE PETERS, Notary Public, in and for the city and parish, duly commissioned and qualified, and in presence of the witnesses who are hereinafter named and undersigned,

Personally came and appeared the parties whose names are appended to this act, and who have signed the same at the foot thereof—

And severally declared that, by virtue of and pursuant to the provisions of the act No. one hundred and thirty-one, passed by the General Assembly of this State, and approved on the fourteenth day of March, one thousand eight hundred and fifty-five, they and those by them represented, have agreed and do by these presents agree, covenant and bind themselves, and such other persons as may hereafter be joined and associated with them, to form and create a corporation under said act, to be styled "The Mechanics' and Agricultural Fair Association of the State of Louisiana," and to that end they have agreed and do by these presents agree to and enter into the following articles of association and agreement:

ARTICLE FIRST.

The corporate name and title of the Association shall be "THE MECHANICS' AND AGRICULTURAL FAIR ASSOCIATION OF LOUISIANA," and its domicil is fixed in the city of New Orleans.

ARTICLE SECOND.

The object and design of the Association is to promote and foster improvements in all the various departments of Agriculture, including Cotton, Sugar, Coffee, Tobacco, Rice, Hemp, etc., Horticulture, Fruits, Vegetables, Ornamental and Staple Gardening; the production and development of the Mechanic Arts; Home Manufactures in all branches; the breeding, improvement and development of the races of useful animals; the general advancement of rural economy; the encouragement of household manufactures, and the dissemination of useful knowledge upon such subjects by offering inducements and premiums therefor.

ARTICLE THIRD.

The President of the Association shall be the proper officer upon whom citation or other process shall be served.

ARTICLE FOURTH.

The capital stock of the Association is hereby fixed at the sum of one hundred and fifty thousand dollars, represented by six thousand shares of twenty five dollars each, which shall be paid as follows, to-wit:

Twenty per cent. in cash on the fifteenth day of May, one thousand eight hundred and sixty; twenty per cent. on the fifteenth day of June following; twenty per cent. on the fourteenth day of July following; twenty per cent. on the fifteenth day of August following; and the remaining twenty per cent. on the fifteenth day of September following; but the operations of the Association may be commenced when thirty thousand dollars of stock is subscribed for, after which period stock may be taken and subscribed for on the books of the Association, and issued by the proper officers, and shall be paid for as follows, to-wit: Twenty per cent. cash at the time of subscribing, and the remaining eighty per cent. in instalments of twenty per cent., maturing every thirty days until completed.

In case any subscriber refuse or neglect to pay his, her or their subscription or instalment, within sixty days after the same falls due, the Board of Directors may declare the same forfeit to the Association, or may keep or dispose of the same at pleasure.

ARTICLE FIFTH.

No stockholder shall ever be held liable for any amount beyond his, her or their subscription.

ARTICLE SIXTH.

The Association shall have a seal, the device being the coat of arms of the State of Louisiana, with the inscription encircling it, of "Mechanics' and Agricultural Fair Association of the State of Louisiana," and may use such medals, with devices, legends and inscriptions, and issue such diplomas as may be determined on.

ARTICLE SEVENTH.

The powers of the Association are vested in the President and Board of Directors, consisting of twenty one stockholders, who shall be elected annually on the first Tuesday of May in each year by the stockholders, at such place in the city of New Orleans as may be selected, after advertisement inserted in at least three of the newspapers published in the city of New Orleans; any stockholder shall be eligible as a Director, provided he own in his own name four shares of stock. Notice of election shall be published ten days at least. All elections for Directors shall be by ballot, and held under the superintendence of a committee of the Board of Directors, and every bona fide owner of stock shall be entitled to as many votes as he, she or they may own of shares of stock; provided that no person shall vote in his, her or their own name, over fifty votes at any one election; and provided further, that after the first election held hereunder, no person shall be entitled to vote on any shares of stock that have not stood in his, her or their names on the books of the Association, for three months prior to any such election.

ARTICLE EIGHTH.

A plurality of votes shall be sufficient to elect Directors, and they shall, at their first meeting after their election, select one of their number for President, who shall be elected by a majority of the Board present at such meeting.

ARTICLE NINTH.

The President shall preside at all meetings of the Board, and all contracts, evidence of debt, certificates, diplomas, etc., shall be signed by him. In case of his absence from any cause, the Directors shall elect one of their number pro tempore, who shall for the time being exercise the full power of President.

ARTICLE TENTH.

A failure from any cause to elect Directors, on a day named for that purpose, shall not dissolve the Association, but the Directors then in office shall hold over until another election shall be held, of which due notice shall be given in the manner pointed out in Article Seventh.

ARTICLE ELEVENTH.

Messrs. Isaac G. Seymour, C. Duffield, C. H. Slocomb, Geo. W. Rear, Jas. O. Nixon, Luther Homes, Charles Pride, Henry K. Swazie, Jas. Fisher, Thos. N. Blake, Geo. W. Rear, L. H. Pike, David H. Boyd, Jas. Pemberton, F. W. Thomas, of the N. Marks, Thos. J. O. Moore, E. E. Kleinlee, P. A. Rost, J. H. Overton, and F. Bennett, shall be the first Board of Directors, and serve until their successors are elected, as provided for herein.

ARTICLE TWELFTH.

The President and Board of Directors shall have the right to fill vacancies that may occur in their own body, arising from any cause, as are provided for in regard to such officers and agents as they may think proper for the management of the Association, delegating such officers and agents such powers as may be determined on by the Board; and the Board may adopt such regulations and by-laws, and change, alter, repeal and amend the same at pleasure; provided such rules, regulations, by-laws, etc., be not inconsistent with law or these presents.

ARTICLE THIRTEENTH.

This Association is formed to continue and endure for the term of twenty-five years from date, unless sooner dissolved by a vote of the Stockholders, or by law

ARTICLE FOURTEENTH.

The Board of Directors is authorized to lease, purchase and hold such real property, lands, tenements, and hereditaments as they may require for the use or exigencies of the Association, and sell, dispose of, alienate, encumber and hypothecate the same, at any period thereof, at pleasure.

ARTICLE FIFTEENTH.

The Directors shall, if they think proper, and if any profits justify it, declare such dividends as they may deem advisable.

ARTICLE SIXTEENTH.

Books for the Registry and transfer of stock shall at all times be kept; all transfer of stock shall be made on such books and signed by the shareholder or his attorney. The Directors may close said books at any time, but for no longer a period than ten days.

ARTICLE SEVENTEENTH.

No certificate of stock shall be issued until the full amount be paid thereon.

ARTICLE EIGHTEENTH.

The Stockholders, at a general meeting convened for that purpose solely, after thirty days notice in one or more newspapers published in this city, may add, alter, repeal, change or abrogate these articles, in the manner pointed out by law; but the consent of three-fourths of all the stock represented at such meeting shall be necessary for the validity of such change, alteration, addition, amendment or modification.

ARTICLE NINETEENTH.

The affairs of the Association shall be liquidated by three Commissioners, appointed by the Stockholders, in general meeting convened, after the delay and in the manner pointed out for the election of Directors; and the liquidators shall be set-tors, residents of this State, not indebted to the Association; all necessary powers shall be conferred on them; their compensation and term of office shall be fixed, they shall give bond sufficiently, if required by the Association. All of which shall be provided for by resolution, approved by a majority of said general meeting.

ARTICLE TWENTIETH.

The names of the shareholders, their residences, and the number of shares held by each respectively, as far as the present do-[illegible] are subscribed to this act and set opposite the names of each respectively.

This act and record at my office, in the city of New Orleans, on this nineteenth day of the month of April, in the year one thousand eight hundred and sixty, in the presence of Pierre C. Cuvellier and Octave L. Keenan, witnesses of legal qualification who have subscribed their names with the appearers and me, the notary.

(ORIGINAL SIGNED)

C. H. SLOCOMB, New Orleans.
BRILOCQ, NOBLOM & CO, New Orleans.
I. N. MARKS, New Orleans.
GEO. M. LONGACRE, New Orleans.
And others.

P. CHS. CUVELIER,
O. L. KEENAN.
WALTER H. PETERS, N. P.

I certify the foregoing to be a true copy of the original extant in my current archives.

Witness my hand and seal at New Orleans, on the 19th day of April, A. D. 1860.

WALTER H. PETERS, N. P.

THE OLDEST CANDY MANUFACTORY IN AMERICA.

ESTABLISHED IN 1896.

Ridley & Co.,

CORNER OF CHAMBERS AND HUDSON STREETS (Opposite the Hudson River Railroad Depot,)

NEW YORK.

CANDY, SUGAR PLUMS, LOZENGES, etc., etc.,

In all their varieties, made exclusively from treble refined Loaf Sugar without adulteration or admixture of deleterious substances of any kind.

Those wishing to purchase a pure article are requested to call and examine our stock, and contrast them with those offered elsewhere.

☞ Boxes of ASSORTED CANDIES, for families, put up to order, at prices ranging from $5 upwards.

☞ Candies, etc., etc., packed in boxes of 25, 50 and 100 lbs., suitable for the Southern trade, and shipped to order.

☞ Orders by mail promptly executed.

☞ Terms cash. 1y17 1y

C. C. NORTH, J. J. SHERMAN, T. MASON, J. M. MURPHY, G. W. BRUST.

NORTH, SHERMAN & CO.,

IMPORTERS AND JOBBERS

—OF—

FOREIGN AND DOMESTIC FANCY GOODS, CUTLERY, JEWELRY, STATIONERY, MUSICAL INSTRUMENTS, COMBS, BRUSHES, PERFUMERY, BUTTONS, THREADS, etc.,

No. 98 Chambers street,

my21 1y4W NEW YORK.

BILLIARD TABLES—BILLIARD TABLES

35.....ST. LOUIS STREET.....35

Under the St. Louis Hotel.

The undersigned begs leave to inform the public that he has opened a BILLIARD SALESROOM at the above place, where he intends to keep constantly on hand BILLIARD TABLES, from the celebrated manufactory of J. W. BRUNSWICK & BRO., Cincinnati, of all descriptions and prices; such as

ROSEWOOD,
BIRD'S EYE MAPLE, MAHOGANY,
BIRCH AND OAK,

With Marble, Slate or Wood Bed. Also, Bagatelle Tables and Balls, Pool Boards, Cushions, Cloths, Cues, Pockets, Cue Leathers, Ten Pin Balls and everything appertaining to Billiards or other games.

N. B.—Specimens of the above Tables can be seen at the St Charles, Marble Hall and St. Louis Billiard Rooms.

☞ Repairing done at short notice and on reasonable terms.

my29 1y A. W. MERRIAM.

HOLLAND GIN—

10 cases Nolet's Imperial,
10 casks Bouker's Gneck.

For sale by S. D. GRATIAA & CO.,

n15 80 Customhouse street.

INSURANCE

FIRST ANNUAL STATEMENT

—OF THE—

NEW ORLEANS MUTUAL INSURANCE COMPANY.

The following statement of the affairs of this Company is published in conformity with the requirements of their Charter, viz:

Total amount of premiums for the year ending 30th September, 1860	$828,821 41
Premium on Fire Risks $299,068 61	
Premium on Marine Risks 174,516 28	
Premium on River Risks 47,656 52	
	521,831 41
Less Premiums on Risks not terminated on 30th September, 1860 ..... 66,857 50	
For Return Premiums 5,501 06	
	72,418 56
Amount of Premiums Earned	$449,412 85
Loss paid during same period, viz:	
On Fire Risks 185,731 49	
On Marine Risks 126,212 52	
On River Risks 12,519 27	
	324,463 68
Fifteen per cent. returned	2,877 09
Reinsurances, Expenses, etc	44,024 29
	351,375 77
Net earned Profits for the year ending 30th September, 1860	$98,037 08
Net earned Premiums as above	449,412 85
Less Premiums on which fifteen per cent. have been returned	18,862 89
Amount participating in Profits	$430,550 05
The Company have the following assets, viz:	
Bills Receivable, secured by Loans on Bond and Mortgage	$221,762 19
Bills Receivable, Loans on Pledge of Bank and Public Stocks	$223,450 00
Bills Receivable, Premium Notes	199,541 40
	145,238 53
	$568,209 99
Due for Premiums and in course of collection	51,352 28
Real Estate	30,000 00
1600 shares Bank Stock	176,000 00
$49,000 Consolidated 5 per cent. City Bonds	44,100 00
$50,000 City six per cent. Bonds issued to Railroad Companies	45,000 00
Cash	122,229 88
	$1,462,422 15

STATE OF LOUISIANA, Parish of Orleans, City of New Orleans.

Be it remembered, that on this 8th day of October, 1860, before me, the subscriber, Justice of the Peace in and for the city aforesaid, personally appeared THOMAS B. ADAMS, President of the "New Orleans Mutual Insurance Company," of New Orleans, who being duly sworn according to law, does depose and say that the above accounts are just and true, and a correct transcript from the books of said company.

THOMAS A. ADAMS, President.

Sworn to and subscribed before me, this 8th day of October, 1860.

D. P. MITCHELL, 2d J. P.

The Board of Trustees have resolved to pay an interest of SIX PER CENT. IN CASH, on the outstanding certificates of Profits to the holders thereof, or to their legal representatives, on and after the SECOND MONDAY in August proximo.

Also, to declare a dividend of THIRTY PER CENT. (30 per cent.) on the Net Earned Premiums of the Company for the year ending the 30th June, 1860, for which certificates will be issued on and after the first day of October next.

And resolved further, that after reserving over One Million of Dollars of Profits, all the outstanding certificates of the issue of the year 1857, be redeemed on and after the SECOND MONDAY IN AUGUST proximo—interest thereon to cease from 30th June ult.

TRUSTEES.

Samuel Bell,	P. Avegnone,	Moses Greenwood,
John Walt,	Samuel Smith,	W. B. Tullis,
M. O. H. Norton,	John D. Bein,	J. J. Noble,
C. T. Baldecke,	R. W. Estlin,	John C. Bacelli,
R. B. Sumner,	P. Simms,	Alex. Duthill,
H. M. Wright,	P. N. Strong,	John F. Caldwell.
G. S. Hawkins,	Thos. Henderson,	A. Heine,
H. Prellam,	J. J. Person,	Adam Giffen,
R. H. Kennedy,	Cornelius Fellowes,	Stannard Evans,
W. G. Robinson,	James Turner,	M. Gillis.
J. W. Carroll,	S. B. Newman,	

[illegible]

INSURANCE.

OFFICE OF THE SUN MUTUAL INSURANCE COMPANY OF NEW ORLEANS.

FOURTH ANNUAL STATEMENT.

NEW ORLEANS, January 11, 1860.

In conformity with the requirements of their Charter, THE SUN MUTUAL INSURANCE COMPANY publish the following statement:

Amount of premiums received for the year ending December 31, 1859	$763,956 92
Amount of unterminated risks 31st December, 1858	110,955 00
Total amount of premiums for the year ending 31st December, 1859, viz	864,180 92
For premiums on Fire Risks $399,616 66	
For premiums on Marine Risks 259,959 33	
For premiums on River Risks 205,605 93	
	864,180 92
Less premiums on risks not terminated 31st December, 1859 ..... 130,992 00	
Return premiums 3,418 84	
	133,980 84
Net premiums for the year ending 31st December, 1859	730,200 08
Losses paid during same period, viz:	
On Fire Risks $300,840 36	
On Marine Risks 99,100 40	
On River Risks 70,546 64	
	440,487 40
Deduct discount, interest and savings, less reinsurance expenses, etc 56,830 91	
	383,656 09
Net profits for the year ending 31st December, 1859	346,543 79
The Company have the following assets, viz:	
Invested in Bank Stocks, City and State Bonds	609,120 00
Loans on Pledge of Bank Stocks and City Bonds	675,500 00
Bills receivable at short time for premiums	175,856 27
Premiums due in course of collection	18,415 59
Scrip of sundry Insurance Companies	13,404 [illegible]
Cash on hand	118,008 67
Total amount of assets	$1,606,798 73

STATE OF LOUISIANA, PARISH OF ORLEANS, City of New Orleans.

Be it remembered, that on the 12th day of January, 1860, before me, the subscriber, a Justice of the Peace in and for the city aforesaid, personally appeared Thos. Sloo, President, and James Edwards, Secretary, of the Sun Mutual Insurance Company of New Orleans, who, being duly sworn according to law, do depose and say, that the above accounts are just and true and a correct transcript from the books of said company.

THOS. SLOO, President.

JAS. EDWARDS, Secretary.

Sworn to and subscribed before me, this 12th day of January, 1860.

D. P. MITCHELL,
Second Justice of the Peace, Parish of Orleans.

The Board of Directors have resolved to pay an interest of SIX PER CENT. IN CASH, on the outstanding Certificates of Profits, to the holders thereof, or to their legal representatives, on and after the 15th day of February next. Also, to declare a dividend of FORTY PER CENT. (40 per cent.) on the net earned premiums of the Company, for the year ending December 31st, 1859, for which certificates will be issued on the 15th March next.

The Directors, after reserving ONE MILLION OF DOLLARS of profits, have further resolved, that all the outstanding Certificates of Profits, of the issue of the year 1856, be redeemed and paid to the holders thereof, or their legal representatives, on and after the 15th day of February next. The Certificates to be produced at the time of payment, for cancelment, and interest on same to cease after the 31st December, 1859.

THOMAS SLOO, President,
JAMES D. DENEGRE, Vice-President.

JAMES EDWARDS, Secretary.

DIRECTORS.

James D. Denegre,	E. J. Hart,	
Chas. Maurian,	John Ricks,	
Hugh Wilson,	J. H. Stauffer,	
J. Y. de Egana,	R. T. Lonsdale,	
Henry Chauvet,	John G. Gaines,	
A. C. Tremoulet,	Thomas Sloo.	

n14 1

CRESCENT MUTUAL INSURANCE COMPANY.

Pursuant with the requirements of their Charter, the CRESCENT MUTUAL INSURANCE COMPANY make the following statement, viz:

Amount of Premiums for the year ending 30th of June, 1860	$1,037,575 56
—DR.—	
Premiums on Fire Risks $600,074 77	
" Marine 243,756 04	
" River 193,446 75	
" Life 300 00	
	$1,037,575 56
Amount of Earned Premiums for the year ending 30th June, 1860	$95,005 77
Losses paid during same period, viz:	
On Fire Risks $240,787 84	
On Marine Risks 149,309 63	
On River Risks 213,419 44	
	$602,466 90
Deduct for interest, discount, contingent fund, etc $134,632 27	
Less General Expenses and Reinsurance ..... 116,307 07— 18,322 20—	584,174 78
Net Profits	341,831 01

The Company have the following Assets, viz:

Bills Receivable, being Loans on Bond and Mortgage	$223,450 00
Bills Receivable, Loans on Pledge of Bank and Public Stocks	199,541 40
Bills Receivable, Premium Notes	145,238 53
	$568,209 99
Due for Premiums and in course of collection	51,352 28
Real Estate	30,000 00
1600 shares Bank Stock	176,000 00
$49,000 Consolidated 5 per cent. City Bonds	44,100 00
$50,000 City six per cent. Bonds issued to Railroad Companies	45,000 00
Cash on hand	122,229 88
	$1,462,422 15

STATE OF LOUISIANA, Parish of Orleans, City of New Orleans.

Be it remembered, that on the 25th day of July, 1860, before me, the undersigned, a Justice of the Peace in and for the city aforesaid, personally appeared THOMAS A. ADAMS, President of the Crescent Mutual Insurance Company, of New Orleans, who, being duly sworn according to law, does depose and say that the foregoing accounts are just and true, and a correct transcript from the books of said Company.

THOMAS A. ADAMS, President.

Sworn to and subscribed before me, the 25th July, 1860.

D. P. MITCHELL, 2d J. P.

The Board of Trustees have resolved to pay an interest of SIX PER CENT. in cash on all the outstanding certificates of Profit to the holders thereof, or to their legal representatives, on and after the SECOND MONDAY in August proximo.

Also, to declare a dividend of THIRTY PER CENT. (30 per cent.) on the Net Earned Premiums of the Company for the year ending the 30th June, 1860, for which certificates will be issued on and after the first day of October next.

And resolved further, that after reserving over One Million of Dollars of Profits, all the outstanding certificates of the issue of the year 1857, be redeemed on and after the SECOND MONDAY IN AUGUST proximo—interest thereon to cease from 30th June ult.

TRUSTEES.

Geo. W. West,	R. P. Hunt,	
James A. White,	M. Musson,	
Douglas West,	Martin Gordon, Jr.,	
D. Jamison,	Numa Augustin,	
Ar. Mittenberger	Cosmire Olivier,	
J. Leisy,	A. Kohn,	
	Omar Gaillard,	

The Company insure against the perils of the seas and rivers and loss and damage by fire at the current rate of premium.

[illegible]

INSURANCE.

LOUISIANA STATE INSURANCE COMPANY

OFFICE NO. 38 CAMP STREET.

Capital $300,000.

DIRECTORS.

J. Lapeire,	E. H. Harris,
Theodore Frois,	J. N. Robert,
A. D. Grieff,	J. A. Bossafles,
Jacob Zolly,	Amadeo Landry,
	R. Gannebam.

This Company will be ready to transact business on the 1st of SEPTEMBER NEXT, and will insure against the perils of the seas, rivers, and loss and damage by fire, and all usual risks at the current rates of premium.

A cash return premium of FIFTEEN PER CENT. will be made to those insuring in this office.

E. GANUCHEAU, President.

A. PICOLEY, Secretary.

New Orleans, August 17, 1859. au18tf

UNION INSURANCE COMPANY OF NEW ORLEANS,

Corner of St. Charles and Canal streets.

Stock Capital	$250,000 00
Surplus	265,976 18
Total assets on the 1st of May, 1860	$515,976 18

This Company continues to insure against the perils of the Seas and Rivers and Loss and Damage by Fire, at the current rates of premium.

Insurers in the Union Insurance Company are allowed the privilege of participating in the profits of the Company, according to the 10th article of the charter; or if they prefer, a discount of fifteen per cent. will be allowed on their premium. All losses promptly and equally adjusted.

A. CHIAPELLA, President.

JOHN M. CRAWFORD, Secretary.

DIRECTORS.

JOHN DOLHONDE, firm of Martin Cobb & Co.
A. G. CHARPENTIER, firm of Louis, Carpentier & Co.
M. J. ZINNS, firm of J. M. Zinns & Co.
CARL ROHN, firm of C. Rohn & Co.
R. W. OGDEN, firm of Cannels & Ogden.
L. F. GENESIUS, firm of Abat, Genesse & Co.
VICTOR M. DENAN.
JOSEPH DEVSOODT.
A. CHIAPELLA.

n16 1my1

CITIZENS INSURANCE COMPANY—

Office No. 1 Carondelet street.

Capital, $371,720 38.

OMER GAILLARD, President.....A. SCHRIEDER, Secretary.

TRUSTEES:

Geo. W. West,	R. P. Hunt,
James A. White,	M. Musson,
Douglas West,	Martin Gordon, Jr.,
D. Jamison,	Numa Augustin,
Ar. Mittenberger	Cosmire Olivier,
J. Leisy,	A. Kohn,
	Omar Gaillard.

The Company insure against the perils of the seas and rivers and loss and damage by fire at the current rate of premium.

[illegible]

J. WRIGHT & CO.

MEDICAL.....MEDICAL.....MEDICAL.

WINER'S CANADIAN VERMIFUGE

SAVES THE CHILDREN.

This is the only sure remedy against Worms in the human frame—things that are so fatal and destructive to children.

**