LOUISIANA OUTRAGES.

EVENTS IN THREE PARISHES.

DEMOCRATIC METHODS IN RED RIVER, ST. MARY'S, AND POINT COUPEE.

[FROM A SPECIAL CORRESPONDENT OF THE TRIBUNE.]

NEW-ORLEANS, Jan. 14.—The following concise narrative of recent events in three widely separated parishes forcibly shows the reckless and lawless spirit of the Louisiana Democracy, its greed for power and its carelessness of political and personal rights which stand in the way of the accomplishment of its purposes. The facts are summarized from testimony given before the Teller Committee, and from statements made to me by reputable citizens, white and colored, who have not gone upon the witness stand. Red River Parish has the reputation of being, after the two Felicianas, the worst parish in the State for political intolerance and acts of brutality. It was the scene of the infamous Coushatta massacre, at which six white Republicans were murdered in cold blood while prisoners in charge of a guard of White Leaguers detailed to escort them out of the parish. It was in Red River Parish that State Senator Twitchell lost both his arms by rifle shots while trying to escape across the river from a murderous mob. Every representative he has sent to the parish to manage his property has been killed. The last was shot through a window a few weeks ago while sitting at table with his family. In spite of the many outrages committed in the parish, the Republicans last Fall determined to make a canvass, relying largely on the promises of Governor Nicholls's Administration that all classes, races and parties should be protected, and that the old era of political intolerance closed when the Democrats and Conservatives got full control of State affairs. They did not desire, however, to draw the color line, showing in this respect the wisdom that was very generally exhibited last year by the colored Republicans throughout the State. First, they approached a number of the wealthiest white planters in the parish and asked them to become candidates for the parish offices and the Legislature. These gentlemen assented, but were afterward forced to withdraw from the ticket by the threats of the Democrats. They believed their lives were in danger, and were not willing to face the peril of assassination. The colored men next went to a bony of poor whites who lived on the thin pine lands in the northern part of the parish, and told them that if they would put up a good ticket in opposition to the Democrats, and protect them from Democratic bulldozing, they would support the ticket. The poor whites accepted the offer, and, to the number of three or four hundred, selected candidates and prepared for the campaign. The registration went off peacefully, and was so general that it was evident a full vote would be polled. The day before election the Democratic officials who had charge of the election machinery, telegraphed Governor Nicholls that the Republicans had stolen the registration lists. This was a lie. The Republicans were largely ahead in the registration, and had no motive for destroying the papers. The Governor replied, that the election must be held, and affidavits taken of the voters as to their right to vote. Something called an election was held, but only 128 men voted out of over 2,000 qualified voters in the parish, and the 128 were all Democrats. The Republicans understood it would be of no use for them to attempt to vote.

St. Mary's Parish lies along Bayou Teche, in what is called the "Sugar Bowl of Louisiana." It is a region of exceptional beauty and fertility, and the white planters inhabiting it have always been noted for culture in the graces of a high civilization. They live in fine houses, have pictures, pianos and handsome furniture, and send their children to good schools to be educated. The county seat is Franklin, one of the prettiest villages in the whole South. In St. Mary's the colored population is more than double the white, and as a consequence the Republican party is in a heavy majority. Last Fall the Republicans quarrelled about their local nominations and put up two tickets, and the Democrats hoped to ship in their nominees between the contending factions. They were disappointed, however; part of the Republican ticket and part of the other being elected. The Election Law requires all the ballot-boxes to be delivered, together with the returns and tally-sheets, to the Sheriff, and a duplicate of the returns to the Clerk of the District Court. Both of these officers were Republicans. On the day after the election there were rumors that the Sheriff's returns would be destroyed by a Democratic mob. The Parish Attorney, a Democrat named William Wilson, appointed by the Police Jury, a body that had been made Democratic by Governor Nicholls under the special act authorizing him to appoint additional members, called upon the clerk, Mr. Newman, and asked for the duplicate returns, saying he had a telegram from the Governor directing him to take charge of them. Suspecting foul play, Newman refused to give up the documents, and took the precaution to secrete them. Wilson warned him not to speak of the visit, but he did not heed the warning and talked about it in Franklin the next day. The next night the Recorder's office, where the Sheriff's returns were deposited, was broken into and all the ballot-boxes and papers connected with the election were stolen. Mr. Newman, who is a colored man, apprehended personal violence, and for more than a week slept away from home. Venturing to remain at home one night, he was awakened from sleep by a rifle-shot, and found a party of armed and masked men in his room. The ball passed between the heads of Newman and his wife, went through the headboard of the bedstead and lodged in the wall. The invaders pulled Mrs. Newman out of bed, but Newman got under the bed with a double-barrelled shot-gun, and fired at one of the men who had hold of his wife. Then he crawled out, ran into the back yard and escaped. As he ran he stumbled over the prostrate body of a man and gave him the other load from the shot-gun. The masked men retreated, carrying off their fallen comrade, who died soon afterward, but not from the effects of the wounds from the shot-gun. He had a rifle-shot in his head, which he must have received from one of his friends during the melee. His name was Tom Wilson, and he was a brother of the Parish Attorney. The other man shot by Newman was not seriously hurt. Nobody questions that this affair was purely political. The original motive for destroying the returns was a belief that if it could not be shown who was elected, the offices would be filled by the Governor, who would, of course, appoint Democrats. Newman was attacked with the purpose of killing him in revenge for his success in baffling the conspiracy.

Point Coupee, the third parish referred to at the beginning of this letter, lies on the west bank of the Mississippi, and is separated by that river from that famous haunt of bulldozers, West Feliciana. The Republican majority in a fair vote is nearly 2,000. Last Fall the Republican candidate for Representative polled through with only sixty-five majority. A great deal of old-fashioned bulldozing went on during the campaign, such as taking negroes out of their cabins at night and whipping them, tying others up by their thumbs to make them promise to vote the Democratic ticket, and raiding about the country by bodies of armed men for the purpose of terrorizing the blacks. Five men were hanged by a mob on the charge that they had fired upon a young white man at night. The poor fellows were given a mock trial in the woods. A jury was empanelled, lawyers appointed for the prosecution and defence, and after their captors had amused themselves in this way the negroes were taken to the levee and strung up to trees. Their relatives were refused permission to hold a funeral service at the church to which they belonged, and the victims were thrown into two holes dug near by where they were named—two in one and three in the other. The colored people think there was a political motive in the execution of lynch law as well as in the whippings which took place later in the canvass, but this is a matter which is not likely to be further investigated.

E. V. S.

REDUCED TAXATION IN BALTIMORE.

BALTIMORE, Jan. 20.—The annual message of Mayor Latrobe was sent to the City Council today. The financial condition of the city is reported as follows: The total funded and guaranteed debt on December 31, amounted to $33,368,298 60, and the productive and interest-bearing assets to $22,959,098 11. The net floating debt of the city, at the same date, was $622,649 18. Of the funded and guaranteed debt, interest on $16,122,566 23 is provided for by the Baltimore and Ohio Railroad Company, the city passenger railroad companies, the Water Board, and Western Maryland and Union Railway Companies. The productive investments of the city consist of railroad and turnpike stocks, city markets, docks, wharves, sinking funds invested, and real estate. The estimated expenses of the city, including the floating debt, for the year 1879, are $5,581,066 15, and the estimated taxes in arrears to be collected during the year 1879, and other sources of revenue, are $2,621,433, leaving the net amount to be raised by taxation $2,959,633 15—less, by the sum of $1,519,052 90, than the estimates of last year.

THE COUNTY CLERK'S CASE.

MORE ARGUMENTS OVER A MANDAMUS.

THE SECOND PROCEEDING BY MR. BUSH AGAINST MR. GUMBLETON—MR. BEACH'S HINTS OF POLITICAL MOTIVES IN THE ACTION.

The second proceeding to compel County Clerk Gumbleton to exhibit his books came yesterday before Judge Barrett in Supreme Court, Chambers, for argument. The title of the case is the People on the relation of Adriance J. Bush against Henry A. Gumbleton. Mr. Bush was one of the committee of the Bar Association who instituted the former proceeding, and Artemus H. Holmes, his counsel, is one of the same committee. The new proceeding is avowedly in aid of the other, and is based upon a demand on the County Clerk after the ruling by Judge Davis, and on these facts the present defence of Mr. Gumbleton is largely founded.

Mr. Holmes, in presenting the case, stated very briefly the facts of the new proceeding, and argued that this differed from the former proceeding only in that it was accompanied by much that gave in the other case a possibility of saying, "Here are facts to be submitted to a jury." This case presented only a point of law, and he thought there could be no question preventing the issue of a writ of peremptory mandamus.

E. E. Meade, for Mr. Gumbleton, read the latter's affidavit, stating at some length the proceedings in the former case, his own willingness at first to give access to everything under his control, his later belief that the sole object of the committee's action was to get facts on which the Governor might be asked to remove him, and that changing solicitors were using the Bar Association for improper purposes. He recited the resolutions of the Bar Association, the failure to demand specific information and the protracted visits of Bush and his associates, which he connected with the unwillingness of both himself and his subordinates. Other affidavits were read in support of Mr. Gumbleton's.

Mr. Holmes very briefly quoted the cases relied on by him, and said that the only question on these papers was whether Mr. Bush had a legal right to see the books, and by a proper demand had put himself in a position to enforce it. The remainder of the papers, he said, consisted of a continued bluster. It was no answer to a demand for an immediate right to say, "Wait until the Court of Appeals, or perchance the United States Supreme Court, says that others have not the right."

William A. Beach renewed at much length his argument on the previous proceeding that the Court would not grant a mandamus for a purpose other than that which appeared on its face. The Court would not sanction a vague, unserious and ulterior purpose, nor compel mandamus for unworthy and improper purposes. If the object was to further a political device; if the applicant was the agent of a political cabal, ruled by a clientian whose command within certain circles was omnipotent, then the Court would not grant it. The papers submitted that this application was not for mere public right, and the Court should not be accessory to the alternative purpose. Mr. Beach then argued at length the various effect of the papers.

Judge Barrett seemed strongly inclined to grant a mandamus on the spot except for one question: Whether the mandamus granted by Judge Davis, on which there was a stay, was a mandamus on the same facts as now presented. The question was whether the right to an inspection of the books was not a running right—one which might be renewed by a demand from day to day so long as it was not made for mere annoyance.

A second point was raised again by Mr. Beach that the petitioner, according to his affidavit, did not believe the book he was seeking was in existence, and therefore, on his own statement—and in view of all they believed, his counsel had advised Mr. Gumbleton to take advantage of every technicality—the mandamus would be useless. Judge Barrett said he would consider that point also, but should follow Judge Davis in what he had decided and a decision was reached by a higher court.

Mr. Beach again offered that the books should be shown to any person not connected with the proceeding.

Mr. Holmes, turning to a friend, asked him to go down with him and make a demand. Mr. Beach at once protested that this was not within the spirit of his offer.

An adjournment was then taken. Judge Barrett reserved his decision.

TRIALS IN WARREN COUNTY.

JACOB J. STONE ACQUITTED OF CONSPIRACY—A RING WITHIN A RING—FRANCIS M'DERMOTT ON TRIAL.

[BY TELEGRAPH TO THE TRIBUNE.]

BELVIDERE, N. J., Jan. 20.—This morning the case of Jacob J. Stone, for conspiracy, was continued. The defendant is charged with conspiracy to defraud the county by certifying a fraudulent bill of $45 for stone used on a bridge. The man in whose favor the order purported to be drawn had previously sworn that he never sold the stone and never had any money on the bill in question. This morning the defendant went on the stand. The stone he swore was purchased from the Hunterdon County Freeholders, one of whom afterward asked him about the pay. Finally this bill came to him by mail. He signed it and sent it back to the man sending it. King Arndt, a justice of the peace, testified that Jesse F. Carhart, an ex-Freeholder, was in the habit when in office of swearing to others' bills before him. Carhart would have the affidavit filled and signed by the proper person ostensibly, and after Carhart's swearing to it Arndt would attach his signature as having administered the oath. The previous good character of Stone was admitted by the State. The defence put witnesses on the stand to show that the bill was filled out by Carhart. The State proved that the stone purchased from the Hunterdon men was not worth over $5. In summing up, the defence endeavored to shift the blame upon Carhart, who was jointly indicted, but is not proceeded against. The Chief-Justice delivered an impartial charge, and the jury, after being out for about an hour, rendered a verdict of not guilty.

The case of Francis McDermott was then taken up. This is a Phillipsburg municipal case, where a smaller ring has been in operation. The indictment was for conspiracy to defraud the town of $45, by means of the payment of retired bond coupons. Jesse F. Carhart, treasurer, paid McDermott, a councilman, half the amount and pocketed the balance himself. Carhart has turned State's evidence, and, being the first witness, revealed the particulars of the transaction. His evidence was corroborated by the chairman of the Finance Committee, the Clerk of the Council, and by checks, papers, books, etc. The defence assailed Carhart's character, and called a dozen or more witnesses who said his character was badly damaged. Most of them swore that they wouldn't believe him under oath. Francis McDermott, the defendant, absolutely denied Carhart's testimony. He was confronted with other stolen orders by the cross-examination, and was forced to admit that one evening near midnight he crept into the council room through the transom, but he said he was on business as a councilman. The case was adjourned till to-morrow.

THE CUSTER INQUIRY.

TESTIMONY OF F. F. GERARD, THE SCOUT, BEFORE THE RENO COURT OF INQUIRY.

CHICAGO, Jan. 20.—In the Reno inquiry to-day, Major Reno and his counsel asked leave to subpœna two more witnesses, making twenty-six in all, namely, J. Scott Payne and Sergeant Delesey, of Company I, 7th Cavalry. The latter was present on the battle-field under Reno at the time of the massacre. The request was granted.

The scout F. F. Gerard continued his testimony, and was cross-examined by Recorder Lee. The principal point made was that Custer gave Reno the following order when standing within a few feet of him: "Major Reno, you will advance and try to overtake the Indians, and when you do so charge them. Take the scouts with you." This contradicts the testimony of Lieutenant Wallace that the order was delivered by Colonel Cook. When the advance was made and the Indians began to troop up to meet Reno, the latter checked his horse and his command did the same. The witness then rode off to tell Custer about the approach of the Indians. The witness was closely questioned on this point, and said that after telling Colonel Cook, whom he met, to bear this news to Custer, he rode back to Reno's command and advanced with them, but in the rear of the column. When he caught up the skirmish line was formed, and the horses were in the timber in charge of the horse-holders. The men advanced at once, and fighting began about ten minutes later. The critical began in the order, "Men, to your horses; the Indians are in our rear." One of the captains gave the order, and in a minute the men were on their way across the river.

Gerard made a correction in his testimony as to the time when the command began the retreat. On Saturday he said it was 1:10 o'clock, but to-day stated that it was ten minutes later. This explained Reno's delay of an hour in reaching Custer. Gerard was sharply interrogated concerning this change of testimony, and said that he refreshed his memory yesterday by reading old correspondence on that point. He believed his memory had not failed on other points. He said it was not an act of cowardice for Reno's troops to move out of the timber, as he believed they would have been safer had they remained there.

THE PLANS OF LEON CHOTEAU.

Among the passengers on the Amerique which arrived from Havre yesterday, was Leon Chotteau, who visited this country last Spring and made arrangements for the General Conference held at Paris in August last, to discuss the commercial relations of France and the United States. To a TRIBUNE reporter M. Chotteau said last evening, "In a day or two I sail for Washington and pay my respects to the President, and then I shall visit Boston. I shall then return to New-York to be present at the regular quarterly meeting of the United States Board of Trade, February 12. I shall then visit, successively, Baltimore, Pittsburgh, New-Orleans, St. Louis, Chicago and San Francisco. In these cities I shall meet the Chambers of Commerce, and lay before them the result of the Paris Conference for their consideration. The object of my visit is briefly to try and arrange the specific provisions of a treaty of commerce that will be mutually advantageous to both countries, and accept his to both Governments. France is ready at this minute to place the United States upon the footing of the most favored Nations as regards trade, and I trust that the United States will look at the matter in a similar light."

RESULTS OF RECENT FIRES.

AN ADVANCE IN INSURANCE RATES.

INSURANCE COMPANIES RAISING THE RATES ON PROPERTY IN THE DRYGOODS DISTRICT—A LARGE DEMAND FOR INCREASED INSURANCE BY MERCHANTS—A PLAN TO ESTABLISH TARIFF RATES CONSIDERED.

The two large fires in Grand-st. and in Worth-st. last week, have had an immediate influence upon the insurance business. The oldest and strongest companies have exerted themselves, heretofore, to maintain rates, but their efforts have been of no avail. The great and widespread losses of last week have taught discretion. Yesterday there was a general advance in all rates in the drygoods district of 100 per cent. While there was no great excitement among insurance companies or merchants, there was much discussion of the causes which had led to the present losses, and a great demand among merchants for additional insurance. A plan to establish a uniform tariff of rates is under consideration by a committee of the local Board of Underwriters.

CAUSES OF THE ADVANCE.

A NATURAL RESULT OF RECKLESS INSURANCE BY SMALL COMPANIES—A LARGE ADVANCE IN RATES ON PROPERTY IN THE DRY GOODS DISTRICT.

The fact that two great fires have occurred within a week in what is generally known as the dry goods district, involving a loss of about $4,500,000, while the insurance on the same property was in excess of that sum, seems to have aroused the insurance companies doing business in New-York, in some measure, at least, to a sense of the real situation of affairs. No active measures have been taken to establish a uniform advance in the rates of premiums charged by the different companies, but a simultaneous movement began yesterday, which resulted in putting up the rates charged by all the leading companies doing business in the city, on an average, nearly 100 per cent as compared with the premiums charged two weeks ago.

The local Board of Underwriters in this city, after a determined effort to maintain agreed rates on specified classes of risks that continued during a period of several years, decided on March 24, 1877, to make rates advisory, as it had already become apparent, even to those who desired not to see, that little or no reference was being paid to the established tariff. Following this action of the local board, in the following May the National Board of Fire Underwriters, which for several years had been doing, or attempting to do, throughout the country what had been left to the New-York board to accomplish in this city—enforce schedule rates on classified risks—adopted a resolution referring the matter of rates to the local boards in the different cities. Practically this resulted in a dissolution of the National Board, or at least in cutting the principal cord that had bound together the companies all over the country. Since that time each company has been left to pursue its own course, charge such rates of premium as it might think proper, or might be able to obtain and, in a word, to transact its own business in its own way, without any reference to the views of its co-workers in the business. At the same time rates were being abandoned by the companies, values were depreciating, and the values of stock held by the leading merchants of the city were continually growing less. The abandonment of all attempts to maintain schedule rates was followed by a "free fight" on the part of a large number of the companies seeking patronage in this country, in which actual rates became greatly reduced. Not only have the companies made large reductions in the prices named in their policies, but rebates, concessions, commissions, or whatever the underwriters may have pleased to call them, have been readily granted to the public, until the amount of cash revenue derived by the companies has been little more than one-half the tariff rates in existence prior to the dissolution of the two boards above mentioned.

There has been a decided difference of opinion among what are generally known as the conservative companies, as to the true policy to be pursued in order to re-establish what were considered paying rates. The managers of some of the oldest and strongest companies in this city have maintained that the best thing to be done under the circumstances was to permit the reckless and weaker companies, that do a local business principally, to run their length, which could not be long, it was claimed, as with little or no accumulation of assets, any serious fires, involving the loss of several millions, or the continued transaction of business at an actual loss, was sure to leave those companies practically bankrupt; and the sooner this took place the better for the more conservative companies. Other leading underwriters have insisted that such a course would prove too expensive, to justify its adoption, and consequently, from time to time efforts have been made, the first of which took place at about the time of the dissolution of the National Board, to form a Rate Association, each member of which, regardless of the action of the companies that were not connected with the association, should maintain schedule rates. Very recently, at a meeting of the underwriters in this city, which was attended by the representatives of seventy-four companies, sixty-nine companies voted in favor of establishing such an association, and a committee was appointed to prepare the necessary articles of agreement, plan of operations, etc. This committee has not yet reported, but it is very generally believed that the recent losses will materially hasten the completion of the organization, and that before long most of the companies doing business in this city will again bind themselves to maintain tariff rates.

Meantime, without any attempt to bring about a concert of action, most of the companies yesterday advanced the rates charged on risks within the drygoods district nearly 100 per cent. The old tariff was based upon 35 cents premium to the $100 of insurance for a standard fireclass, fire-proof risk. Very few buildings, however, come up to this standard, and for each additional hazard an additional percentage was added, so that the average tariff rate charged a drygoods merchant in the lower part of the city was between 60 and 75 cents. Competition during the past two years reduced this rate from 30 to 40 cents. In nearly every instance where renewals were made yesterday, or additional risks taken, the old schedule rates, without rebate or commission to the insured were exacted and obtained. This advance does not apply, however, as yet, to dwellings or other classes of hazard not included in the dry goods district. It is not true, as has been reported, that there was any great excitement, either among the insurance companies themselves or the merchants, over the advance in rates, nor that there is any disposition on the part of the companies to contest the claims of the merchants who have been burned out in the recent great fires. The work of the adjusters has not reached this point, and, at most, the companies can refuse to pay only the claims of those in whose places the fires originated. There was a good deal of talk yesterday among the underwriters about the mysterious ones of the fact that two great fires had occurred just after the first of the year within a small district, and that others had been extinguished before any serious damage was done. A prominent insurance man remarked yesterday: "I have no doubt about the origin of these fires, and I think there is a disposition among the insurance companies to sift the matter to the bottom."

A dispatch from Boston yesterday said that in consequence of the recent great fires in the city, by which Boston insurance companies suffered heavily, a meeting was held in that city yesterday to see what action should be taken. Ten companies were represented and thirty-two agencies. It was voted expedient to establish a tariff of rates, and a committee of five was appointed to consider the subject of an increase in the rates.

WHAT INSURANCE MEN SAY.

TALKS WITH A LARGE NUMBER OF THE OFFICERS OF LOCAL AND FOREIGN COMPANIES—VARIOUS OPINIONS ON THE RESULTS OF THE PRESENT MOVEMENT.

The manager of the American branch of the Royal Insurance Company of London, said yesterday: "The cutting of rates is owing mostly to the anxiety of small companies to secure business. When uniform rates were abolished by the board three years ago, the foreign and the largest of the American companies were the only members of the combination. Three-fourths of the original members have withdrawn gradually. Of course the foreign companies do not propose to sit still, and they can afford, as well as others, to do business at a loss. I believe that they have done much to uphold rates, but America will have cheap insurance; they want good insurance—the most of them—but they all must have cheap rates. While rates have been ridiculously low, I should be sorry to see a large advance result from these fires, for the loss was after all very small. I believe other foreign companies hold to the same opinion. High rates could not be maintained and would reduce really the volume of business, while fair living rates would be acceptable to all. The rates fixed after the Chicago fire were too high, and in consequence soon abandoned. A small increase in rates would be welcomed by the foreign companies and I believe by the public."

President Oakley, of the Howard Insurance Company, said that in the dry goods district the company had been charging full tariff rates. "All rates are ridiculously low," he said, "and before these fires a movement to increase the rates had been made. The necessity of higher and uniform rates of insurance had been demonstrated to the satisfaction of all companies by the occurrence of these two large fires."

"There are no rates of insurance," said D. A. Heald, a vice-president of the Home Insurance Company. "The policy of this company has not been changed by the recent fires. When premium rates reach a point where the business ceases to be profitable, we permit other companies to take the risks. Now it is proposed to establish a tariff association, with uniform rates, for each violation of which a penalty of $50 shall be imposed. One of the advocates of this scheme suggested to us today that this company should pay a larger penalty than the smaller ones. I replied that the company would join the association only on condition that the rates should be maintained honestly, and that then it would pay gladly $2,000 for any violation of the rates. When the small companies are drowning, with their heads only just above water, they cry out, 'Help us, Cæsar,' but when we pull them out, they at once wax fat and saucy and begin cutting rates. This is the fourth time I have seen this process repeated. As to risks, we should take to-day precisely the same risks that we would have taken a week or a month ago."

President Doremus, of the Safeguard Insurance Company, denied emphatically that the small companies were responsible for the present low rates. "All the companies have shared," he said, "in causing the reduction. It was a large company which first broke the rate on Fifth-ave. residences. There was a fair uniform rate of 25 cents on houses of that class until a large company in this city reduced the rate to 15 cents. I am safe in saying that policies have been written recently at the rate of 50 cents for five years."

Edward M. Grant, president of the Amity Insurance Company, said that the company's loss had been $5,000 in each of the two recent fires in the dry goods district. "There had been in January," he said, "no impairment of the capital of the company, and I thought there would be none on February 1; but that the company would lose what it has made previously. Our risks are placed in such a manner that it would be a very large fire that would cause a loss to the company of over the maximum risks. The matter of withdrawing from business has been discussed recently by the directors of the company, but it was decided not to do so at present."

Wright & Kennedy, agents of the Boston Underwriters, said yesterday that the tariff rates had been broken for about three years, and that rates had been reduced about one-half of what they then were. "The reduction in receipts was due, in part," they said, "to the depreciation in values; and in order to swell the diminished receipts companies have given larger percentages to brokers and taken increased risks, trusting to luck. The entire premium receipts for insurance in this city were $2,200,000 for the first six months of last year, and for the last six months have been estimated at $2,000,000. The entire amount has been swept away by these two fires. The strongest companies now demand the old rates current after the Chicago fire. We placed insurance Saturday at 80 cents on the same stock less on the first fire the same week we had obtained at 45 cents. On a building in Leonard-st. insurance was effected within two weeks at 75 cents for three years; Saturday we placed another policy at the same rate for one year. These rates have been paid generally since the last fire, and there has been a large demand for insurance."

Frederick A. Conkling, president of the Ætna Insurance Company of New-York, said yesterday: "We expect to lose between $5,200 and $6,000 by the Worth-st. fire, and less than $5,000 by the Grand-st. fire. Our loss by both fires we expect to be less than $10,000. We had a larger amount than this insured in our name, but the balance was insured for the account of the Buffalo Union Fire Insurance Company, whose agents we are. Our surplus at the beginning of the year was very small, but the capital was not impaired. The effect of the losses by the recent large fires will be to increase the rates of insurance to a paying basis."

The secretary of one of the large English insurance companies said yesterday: "Nothing except the most astonishing good luck can keep some of the smaller companies afloat. They have been taking five years' risks at rates which the larger companies charge for one year, and they often pay back 20 per cent of their receipts to brokers. Heavy losses under such circumstances not only sweep away any surplus, but also eat large holes in their capital. For three years the rates at which these companies have taken risks have been ruinous. The late fires will probably swamp some of them, and teach the rest a lesson. Rates must advance."

George A. Stanton, insurance agent at No. 152 Broadway, said yesterday: "The losses by the recent fires in this city have produced almost a panic among the smaller insurance companies. Stockholders in some of these companies, I hear, are talking of suspending business and dividing up the capital. The losses by the Worth-st. and the Grand-st. fires will have the effect to stiffen rates. Insurance companies will undoubtedly reduce their lines also. They will refuse to take large lines of insurance in the dry goods district, and in this way each company will have its share of business, and can demand a fair rate in every case. The merchants seem to have been stunned by the recent disastrous fires. Some are willing to pay any rate demanded for insurance in safe companies, while others are holding back in the hope that rates will go down again when the present excitement subsides."

Walter R. Pace, secretary of the Guardian Insurance Company, said that the company's loss in the Worth-st. fire would not amount to more than $700, caused by the damage from water. The company had no risks in any of the burned buildings.

An insurance broker said yesterday that the recent large fires had not caused any decline in insurance stocks. "These stocks," he said, "are bought as investments—not for speculation. Some stocks were sold to-day at prices as high as before the recent fires. No stocks in the companies which have lost heavily by these fires have been sold recently, and a decline in the price of their stocks may be expected. Those companies whose capital has been impaired by the recent losses will keep their stocks out of the market."

SUGGESTIONS FOR CHECKING LOSSES.

MEASURES PROPOSED TO GUARD AGAINST DESTRUCTIVE FIRES ON THE PIERS AND IN THE DRY GOODS DISTRICT.

In a report recently made to the Board of Underwriters, on the piers of New-York, Jersey City, Hoboken and Brooklyn, James Harrison, superintendent of the Committee on Surveys, calls attention to the insecurity of the piers and the great lack of facilities for extinguishing fires. The report says: "The condition of the New-York piers has an important relation to the New-York dry goods district. It will be observed by reference to the city map that Piers Nos. 23 to 41, inclusive, present a menace to this district, and constitute a threatening exposure; the force and velocity of our northwest winds, taken in connection with the vast area of frame structures intervening between the river and the dry goods section, constitute an important factor in estimating the probabilities of large conflagrations in the district in which is gathered a greater aggregation of values than in any other section of our city. Independent of the vast amount of merchandise at risk on the piers, there are steamships and steamboats and other vessels lying at nearly all these piers whose destruction would probably occur in case of a large fire. On the East River side the frame structures on the piers are not so much clustered, except between Piers Nos. 29 and 36. This spot is dependent on the Fire Department alone for protection, with the exception of Piers Nos. 33 and 34, which are supplied with hydrants and hose. It would be advisable to take steps or to adopt suitable measures to prevent our East River front from being crowded with frame structures."

The manager of one of the largest of the foreign companies represented here said that the Worth-st. fire had convinced him of the inadequacy of the building laws. "Had either of the recent fires," he said, "taken place when a high wind was blowing the result would have been disastrous. The buildings destroyed by the latest fire were of modern construction, and were built, I have no reason to doubt, in compliance with building regulations, but on a quiet night the firemen were unable to check the spread of the fire. This must have been due to the insufficient thickness of the partition, and height of the parapet walls.

An agent for companies in Boston said yesterday: "The Boston fire insurance companies are to hold a meeting to-morrow to form a local tariff association with a view to keeping up fair rates of insurance. Movements of a similar kind are going on in St. Louis and Chicago. In my opinion boards of underwriters should organize companies of watchmen to watch districts like those in which these large fires have occurred. They should also provide watch-clocks to compel the watchmen to observe regularity in making their rounds. Such action would lessen the risks sustained by the insurance companies, and make it possible to offer lower rates to the merchants."

THE LATE GREAT FIRES.

CHIEF LOSERS IN INSURANCE.

The following table shows the insurance companies which held the largest risks on the buildings and stocks destroyed by the late great fires at Grand-st. and Broadway and Worth and Church-sts:

Company.	Amount of loss: Grand st.	Worth st.	Totals.	Capital.	Stock value.
Adriatic, N. Y.	$10,000	$12,500	$22,500	$200,000	67
Ætna, Hartford	20,000	15,000	35,000	3,000,000	200
Ætna, N. Y.	5,000	15,000	20,000	200,000	864
Albany, N. Y.	5,000	15,000	20,000	200,000	.....
Alliance, Boston	6,100	5,000	11,100	200,000	.....
American, Boston	10,000	30,000	40,000	300,000	54
American, N. Y.	10,000	5,000	25,000	400,000	62
Atlantic, N. Y.	10,000	25,000	35,000	200,000	98
Boston Underwriters	5,000	25,000	30,000	.....	.....
Beekman, N. Y.	10,000	25,000	35,000	300,000	107
Broadway, N. Y.	10,000	15,000	25,000	200,000	97½
City, N. Y.	2,500	25,000	27,500	210,000	50
Columbia, N. Y.	5,000	15,000	20,000	200,000	54
Connecticut, N. Y.	17,500	12,500	30,000	200,000	47
Continental, N. Y.	10,000	25,000	35,000	.....	.....
Commercial Union	5,000	15,000	20,000	500,000	85½
Commercial, N. Y.	10,000	30,000	40,000	1,000,000	76
Empire, N. Y.	5,000	7,000	12,000	400,000	50
Exchange, N. Y.	12,500	20,000	32,500	200,000	17
Franklin, N. Y.	7,500	5,000	12,500	300,000	50
German Amer., N. Y.	10,000	37,000	47,000	1,000,000	39½
Guardian, London	10,000	20,000	30,000	.....	.....
Guardian, N. Y.	5,000	25,000	30,000	200,000	72½
Hamburg-Bremen, Germany	25,000	35,000	60,000	.....	.....
Hartford, Conn.	20,000	5,000	25,000	1,250,000	220
Home, N. Y.	45,000	40,000	85,000	3,000,000	124
Imperial, Eng.	25,000	15,000	40,000	.....	.....
Ins. Co. State Penn.	15,000	25,000	40,000	200,000	105
Lafayette, Paris	20,000	12,500	32,500	.....	.....
Lancashire, Eng.	20,000	12,500	32,500	.....	.....
L'v. Lon. & Globe, Eng.	45,000	115,000	160,000	.....	.....
Manhattan, N. Y.	15,000	50,000	65,000	250,000	112
Manufacturers', Boston	20,000	.....	20,000	500,000	220½
Merchants, N. Y.	20,000	15,000	35,000	200,000	150
Nassau, Brooklyn	1,000	20,000	21,000	200,000	50
New York, N. Y.	5,000	25,000	30,000	200,000	130
Northern, Eng.	17,500	43,750	61,250	.....	.....
N. British & Mer., Eng.	30,000	50,000	80,000	.....	.....
Pacific, N. Y.	5,000	20,000	25,000	200,000	40
Phœnix, Brooklyn	20,000	50,000	70,000	1,000,000	25½
Phœnix, Hartford	20,000	.....	20,000	1,000,000	204
Queen, London	25,000	47,500	72,500	.....	.....
Royal, Eng.	10,000	35,000	45,000	.....	.....
Sun, N. Y.	20,000	25,000	45,000	200,000	122
Scottish Union, Eng.	7,500	20,000	27,500	.....	.....
Westchester, N. Y.	2,500	20,000	22,500	200,000	.....
Williamsburg City	15,000	35,000	50,000	250,000	204½

A MANUFACTORY DAMAGED.

A fire occurred yesterday afternoon in the American Carpet Lining Company's works, at No. 9 Tiffany-place, Brooklyn. Its origin has not been ascertained, but it is conjectured that a nail may have passed through the machinery and struck a spark, which caused the cotton used in the manufacture to take fire. In an instant the entire place was in a blaze. Only a few employés were at work. Mary C. Rosencrock and her sister Sarah, of No. 58 Butler-st., became frightened and threw themselves from a second-story window to the sidewalk. Both were injured about the lower limbs. The stock and machinery were damaged to the amount of $5,000; fully insured. The damage to the building, which is of brick, was $2,000; also insured. Waters Brothers are the owners.

OTHER FIRES.

A WOOLLEN MILL BURNED.

DESTRUCTION OF JOHN BROWN & SONS' MILL—LOSS OVER $100,000—INSURANCE $250,000.

PHILADELPHIA, Jan. 20.—A fire occurred this morning at the woollen mills of John Brown & Sons, at the corner of Eighth and Taskerats.

The main mill building, after burning for several hours, was completely destroyed, nothing being left except the walls on Eighth and Mountains., which are so thoroughly weakened that they will probably have to be pulled down. The first and second floors were used for weaving and contained about five hundred looms, while the third and fourth floors were used for carding and spinning. Each floor had ten sets of cards and ten mules. All of the machinery was completely ruined. From the main mill the flames extended to the spreader room and office building on Mountain-st., and also to the boiler house, and both of these buildings were almost completely destroyed with their contents. The carpenter shop, waste sheds and picking room—mostly one-story frame structures—were also burned with their contents. A large number of men, women, boys and girls were employed at the mills, and are thus thrown out of work. The exact loss cannot be ascertained, but it is estimated at about $200,000. This comprises the loss on the buildings machinery and other contents.

The insurance is about $250,000, and fully covers the loss.

On the storehouse or sheds at Eighth and Mountain-sts. there is an insurance of $16,000, divided as follows:

On the building, in the Commonwealth, of Boston, $3,000.

On the machinery, in the Citizens', of Pittsburg, $3,000.

ON STOCK.

Continental, N. Y.	$2,500	Columbia, N. Y.	$2,500
Guardian, London	2,500	German Am., N. Y.	2,500

ON THE MAIN BUILDING.

German American	$7,500	Columbia	2,500
Hanover	7,500	St. Paul	2,500
Queen	7,500	Northern, of N. Hacksack	2,500
Continental	5,000	Rutgers, N. J.	2,500
Firemen's Fund, Cal.	5,000	Virginia State	2,500
Orient, Hartford	5,000	Farmers', York, Pa.	2,500
National, Hartford	5,000	Merchants', N. Y.	2,500
Republic	5,000	Connecticut	2,500
Liv. & Lond. & Globe	5,000	Atlantic, N. Y.	2,500
Phœnix	5,000	New-York Central	2,500
Commercial Union	5,000	Roger Williams	2,500
Scottish Commercial	5,000	Capital City	2,500
Ætna, Hartford	5,000	People's, Pittsburg	2,500
Delaware	5,000	Citizens', Pittsburg	2,500
Mutual, New Orleans	5,000	Lycoming, Penn.	2,500
Guardian, England	2,500	Springfield	2,500