

9.—Read your Policy over attentively. Pay attention to all the conditions, so that you may comprehend exactly the footing you stand on.

10.—Very many fires arise from—

Unsecure and foul Chimneys and Stove-pipes ;

Moss overgrown roofs, which, in a dry time becomes tinder of the worst description ;

Tobacco smoking in Barns, &c. ;

Use of uncovered light, and striking light with matches therein ;

Careless disposition of hot ashes ;

Children being allowed to play with matches.

It is also supposed that vagrants harboring in outbuildings often occasion fires. This should be guarded against as far as possible. Many fires occur from the above causes ; which a little care on the part of owners and occupiers could easily prevent.

AGENTS OF THE ASSOCIATION.

Given in their order according to the number of Risks taken by each during the year.

C. T. DOYLE.
ISAAC FERGUSON.
W. G. HETHERINGTON.
W. H. SNIDER.
S. CORNEIL.
A. WILLIS.
Wm. LATIMER.
M. EAST.
JAMES BLACK.
Wm. HILL.
DON. McMILLAN.
GEO. WILSON.
W. C. READ.
L. ARMSTRONG.
JAS. ELLIS.
JAMES GRANT.
JNO. DAVY.
JNO. A. LEITCH.
H. CHISHOLM.
D. H. LOUCKS.

GEO. PECK.
D. B. McCOLL.
S. WHITE.
D. HOSSIE.
A. McINTYRE.
J. A. HARTLEY.
JNO. C. POLLOCK.
CHAS. HORSMAN.
T. G. GARDINER.
GEO. C. ELLIOTT.
S. C. DEAN.
JAS. STEELE.
H. WILLIAMS.
T. H. McAULEY.
D. S. BUTTERFIELD.
H. DRAIN.
JNO. T. WILFORD.
J. H. JACK.
JNO. CAMPBELL.
Wm. STORY.
EDWIN DE HART.

W. T. SCOTT.
JNO. GRIGG.
W. H. BRUCE.
G. H. COOK.
JNO. GRANT.
R. W. KNIGHT.
W. LIVINGSTONE.
W. R. THOMSON.
I. F. CALDER.
Wm. LOGIE.
JOSEPH HUDSON.
GEO. SMILEY.
P. J. ALISON.
JAS. CAMERON.
A. NIVEN.
CHAS. SCHEIBE.
ISAAC SIMPSON.
P. E. BUCKE.
W. W. FARRAN.
JOHN CARMICHAEL.

For Insurance apply to

.....Agent,

.....P.O.