

TABLE OF RATES.

A Premium Note will be taken for insurance for three years, on the following classes of property, viz. :—

1st Class.—Dwellings of brick or stone, covered with metal, tile or slate, for $1\frac{1}{2}$ per cent. for the sum insured.

2nd Class.—Dwellings of brick or stone, covered with shingles, for $1\frac{3}{4}$ per cent of the sum insured.

3rd Class.—Dwellings of wood, and Barns and Outbuildings, for 2 per cent of the sum insured.

Country Churches and School-houses will be taken at the rates of the class to which by their construction they belong.

Wood-sheds, such as usually adjoin dwellings (if used for no hazardous purpose) are not held to add to the risk, nor Barns or Sheds adjoining or contiguous to each other, to add to their mutual risk.

The contents of buildings - that is Hay, Grain, Live Stock, Farming Implements and Household Furniture will be taken at the same rates that apply to the buildings in which they are contained.

If jewels, plate, plated ware, medals, pictures, family paintings, sculpture, books or musical instruments are desired to be insured, they must be specifically mentioned, and a separate sum placed on each head. The rate will be the same as on the building.

No building is insurable if within 165 feet (the distance adopted by the Company to denote isolation) of a building belonging to another person; nor if situated in any City, Town, or Incorporated Village.

If a barn or shed in which hay or straw is kept be within 60 feet of the dwelling house, the risk cannot be taken.

If they are 60 feet apart, but within 100, the above rates, which are for property wholly isolated, will be increased by one-half—not of one per cent., but of the rate; if over 100 feet, but within 130, by one-quarter; if over 130 feet, but within 165, by one-eighth.

Rented buildings will be charged one-quarter of one per cent. higher than when occupied by the owner. This rule does not affect the personal property of a tenant.

No risk to be taken within 60 feet of a railway.

Twelve and a-half per cent. of the Premium Note to be collected as cash premium, and \$1.50 by the agent on account of his fees.

Members of the Company desiring short insurance on moveable property can have the same by paying for each month, in cash, one-thirty-sixth part of the premium note rate.

BY ORDER OF THE BOARD,

A. M'DONALD,

Secretary.