

CONCLUDED FROM PRECEDING PAGE.]

amount he was insured and has been paying for. Thus under the system we pursue it may be better to be insured with us for \$400 than with one of those Companies for \$600, or even, it may be, much more, on the same property.

(F.) Again, while their system is often injurious to an honest member, it,—in a part of it,—furnishes great facilities for the successful operations of rogues, otherwise what reason can be given that the losses of some of those Companies exceed ours for the past year, proportionably, by at least two to one? At any rate this is the view to a certain extent the writer hereof takes of the matter. He does not desire war against any Company. The managers of each have a right to do as their Judgment guides them. It is only in self defence he makes the above representations.

(G.) The mis-statements of the agents referred to have no appreciable effect on the business of this Company, which is nearly as great as can be conveniently attended to—but they greatly affect the amount of work (which is not little) the writer has to do. They raise suspicions in, and disquiet, the minds of members at a distance, who are but little conversant with insurance, and they write to this office complainingly, and give great trouble in answering their letters.

(H.) With reference to part of paragraph (B), it should be stated that there is an exception made as regards *Threshing Machines, Reapers and Mowers*, which must be separately and specifically insured, but they may be kept in any out-building on the farm, the proper rate of which does not exceed that which said implements are insured at.

No. 2.

It was notified in the Report for 1864 that the Company had ceased insuring unoccupied dwelling-houses—the losses in that class of property having been inordinately large; subsequent experience has tended to confirm the wisdom of the step. If a building be worth insuring it ought to be worth taking care of.

No. 3.

Members writing in regard to their Policies ought, in every case, to give its number. See Notice on back of Policy. There is not an alphabetical Index kept in the Office, only a numerical one—and hunting up a particular name, with no information pointing towards its number, would most frequently involve a sacrifice of time that cannot be afforded.

And parties who have insured but not received their Policies in due time, should, when writing in regard to that failure, give the name of the agent by whom, and the date at which, the risk was taken. Many Policies miscarry in the Post-office. In all cases of miscarriage duplicates are sent without charge.

No. 4.

Please bear in mind that Members making repairs or alterations involving Carpenters' or Joiners' work, do so at their own risk, unless they have paid 10 per cent. additional on the amount insured—such payment confers the privilege for two months and no longer.

No. 5.

Hay and Grain in Stacks may be insured situated anywhere on the farm, if 20 rods or more from uncleared land and ten from any building where fire is used.

No. 6.

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

D. S. M.