Fire Insurance for the winter on yearly Hull Policies, covers the equipments on board the vessel only—if removed, an additional premium to be charged thereon.

No vessel shall load with Rail Road Iron, Pig Metal, Stone, Ores or Marble, wholly, beyond her registered or American Custom House tonnage measurement, but if half, or less than half of her tonnage be laden with above articles, her lading shall not exceed her tonnage more than twenty per cent., or, if Canadian measurement, fifty per cent.

UNITED STATES CUSTOM HOUSE

RULE FOR MEASURING & CALCULATING

TONNAGE OF SINGLE DECKED VESSELS.

MEASUREMENT.

LENGTH, from forward side of stem, to after side of stern post, on deck.

BREADTH of beam, at outside of plank in the widest part of vessel.

DEPTH of hold, from ceiling alongside the main keelson, to under side of deck plank.

RULE FOR CALCULATING.

Deduct $\frac{3}{5}$ of breadth of beam from the length, multiply that product by the breadth of beam and that by the depth of hold, and divide by 95.

Canadian measurement on our common Sail Vessels on the Lakes, is about $\frac{1}{3}$ less than the American measurement.