

Applications.

2. The blank forms with directions on them, furnished for taking these, will indicate to a great extent how it is to be done. On page 24 is given a form showing the mode of distributing the amount over the various subjects of insurance.

3. It is to be borne in mind that this is purely a Farmers' Association, for the insurance of Farm Property, and nothing more hazardous. Farm Buildings, Private Dwelling-houses, the out-houses belonging to them, Country School-houses, Churches and Meeting-houses, with their contents, and Hay and Grain in stacks, are insurable. No Taverns, Stores, Shops, Factories, or anything of that kind; nor is any risk to be taken within 130 feet of any such building, or within 200 feet of any one in which steam is used as a motive power, or within 70 feet of a railway, or any out building within 10 rods of uncleared land. Cheese Factories are not intended to be prohibited; nor Agricultural, Township, or Temperance Halls, or the like; and private workshops for the use of the farm only, will not vitiate the risk.

As regards Cities, Towns and Villages, good private dwellings and their out-buildings situated therein, and not less than 70 feet from another party's buildings, will be insured; but the applications relating to such properties must be specially submitted to the Board, the Agent giving a conditional Interim Receipt as laid down in Section 34.

4. The Application will bear date of the day it is completed, and there must be a separate sum both for Insurance and valuation, set on each separate building; though buildings adjoin each other, that makes no difference.

5. One sum will cover the "ordinary contents" of out-buildings not over 40 feet from each other, provided such buildings are shown on diagram attached to the application; also Hay, Grain and Straw in stacks, not over that distance from the buildings. If the buildings are upwards of that distance apart, a separate sum must be placed on the contents of each, or each block, if wanted to be insured. If the Stacks are further off from the Barn, or other out-buildings, a separate sum must be placed on each stack or group of stacks, as the case may