

have paid 4 per cent additional on the amount insured—such payment confers the privilege for two months and no longer.

8.—Hay or grain in stacks may be insured, situated anywhere on the farm if 20 rods or more from uncleared land, and 130 feet from any building where fire is used, or over 200 feet from a Railway Track. If in the barnyard, and the stack or group of stacks within 12 feet of the barn, the sum covering ordinary contents of barn will also cover the hay or grain in stacks. If the stack or stacks be over 12 feet from the barn, or from each other, a separate sum must be placed on each stack or group of stacks, as the case may be.

9.—Read your Policy over attentively. Pay attention to all the conditions, so that you may comprehend exactly the footing you stand on. Read at the foot of this page as to the plight, the law says, defaulters place themselves in.

10.—Very many fires arise from—

Insecure 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;

Childrer 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.

The following extracts are taken from an act entitled, "An Act further to amend the Law respecting Mutual Insurance Companies in Upper Canada," 20 Victoria, Cap. 37.

CLAUSE 3.—No action or suit, either in Law or Equity, shall be brought against such Company upon any policy or contract of insurance already granted or entered into, or that may hereafter be granted or entered into by such Company, after the lapse of one year next after the happening of the loss or damage in respect of which such action or suit is brought, or if the event of such loss or damage having happened before the passing of this Act, saving in all cases the rights of parties under legal disabilities.

CLAUSE 5.—In case any Note given or to be given for a Cash Premium of Insurance to such Company, or to any Agent or officer thereof, or any sum that may hereafter be assessed upon a Premium or Deposit Note, given or to be given to such Company, or to any agent or officer thereof, shall remain in arrear and unpaid for thirty days after the same shall be payable, the Policy of Insurance held by the persons in default shall thereupon become absolutely null and void. Provided always, that in such case, such person shall remain liable to such Company for the amount so in arrear and unpaid. And provided further, that it shall be lawful for the Directors of such Company, in their discretion, upon payment of such sum, and on such terms and conditions as they shall think proper, to waive the said forfeiture of such Policy, and thereupon the said Policy and the premium or deposit notes shall again be in full force.

For Insurance, apply to

Agent,

P. O.