

LAKE SUPERIOR CARGO RATES.

Same as the Rates from Lake Michigan to Lake Erie, if not beyond La Pointe.

Add $\frac{1}{2}$ per cent. from La Pointe to Superior.

Add 1 per cent. if to the North of Isle Royal.

If to or from Detroit only, deduct $\frac{1}{2}$ per cent.

Iron and Copper Ores to rank in Bulk or Barrels at the same Rates as Grain.

FROM LAKE PORTS TO NEW YORK.

Add for Grain, &c., $\frac{1}{2}$ per cent.

Add for Rolling Freight $\frac{1}{2}$ per cent.

FROM LAKE MICHIGAN, *via* COLLINGWOOD ROUTE.

To Kingston and *vice versa*, same rates as between Lake Michigan and Buffalo under above Tariff, and with the same *additions* for Ogdensburgh, Montreal, or Quebec.

If to Toronto only (*via* Collingwood), deduct $\frac{1}{2}$ per cent.

CARGO AVERAGES.

Particular averages on Grain, 10 per cent. Salt and Sugar, 20 per cent.

The rates of premium on cargo shipped upon decks of Sailing Vessels, shall be, for the months of April, September, October and November, three times the under deck rates; and for the months of May, June, July and August, double the under deck rates. The cargo not to be considered covered by the policy unless such increased rates are paid.

Deck cargoes on Sailing Vessels, to be insured against total loss of packages only. All risks on deck loads to be free from damage by wet, breakage, leakage, or exposure.

No classification of any vessel, save that in the printed sheets forwarded to the agent, shall be acted on by them without reference to the head office.