

- (d) Men handling Horses, as Teamsters, Stage Drivers and Stable Keepers.
- (e) Certain others, as Prison Guards.

THIRD CLASS.

- (a) Certain men employed on Boats, as Captains of Lake and River or Sea Vessels, Engineers and Mates.
- (b) Certain Artisans and Mechanics, as Timber Cutters, Bridge Builders and Steel Polishers.
- (c) Those employed in the Liquor Trade, Bartenders, Saloon Keepers and Brewers and Distillers.

FOURTH CLASS (EXTRA HAZARDOUS).

- (a) Certain employees on Railways, as Brakemen on Mail Trains, Engineers and Switchmen.
- (b) Certain Artisans, as Sawyers and Powder Makers.
- (c) Brakemen on Freight Trains and Seamen.

Applicants in the first and second classes are insurable at ordinary rates, while those in the third class on short endowments. Those in the fourth class are uninsurable on any terms.

Age.—For convenience sake we may accept the old divisions, viz, age of growth and development, age of maturity and manhood, and the period of decay or old age. Each of these divisions is liable to special diseases.

- (a) The rate of mortality in the first period is much greater than in the subsequent.

With the early part of this period we have little to do inasmuch as applications are not generally received from persons under 17 years of age.