

Only 25 Cents a year per \$100 for insuring ordinary isolated Property for a Three Years' Risk on the Cash System, and for years past it has cost no more on the Premium Note System.

NOTICE.

Any member getting this Report will please urge his neighbor, who may happen to be a member and has not got his Report, to call at the Post Office and ask for it expressly. It is feared that some Postmasters throw Insurance Reports to one side, and often don't deliver them unless specially asked for. It is known, in fact, that this is the case in some instances. And Postmasters are earnestly and respectfully requested to treat our Reports with the same consideration at least, as they do newspapers, and deliver them whether the person calling asks for them expressly or not.

FOURTEENTH ANNUAL REPORT

Stamp  
1874  
no. 8

OF THE

Agricultural Mutual Assurance Association

OF CANADA,

FOR THE YEAR ENDING 31st DECEMBER, 1873.

Presented at a General Meeting of the Members, held at the Company's Offices, London, on the 18th day of February, 1874.

Also a REPORT OF THE PROCEEDINGS of said Meeting.

LONDON, ONTARIO:

Printed at the Herald Steam-Printing Establishment, Dundas & Carling Streets.

1874.



Pamph  
1874  
no. 48

## FOURTEENTH ANNUAL REPORT

—OF THE—

# Agricultural Mutual Assurance Association OF CANADA.

The Fourteenth Annual Meeting of the members of the above Association was held at the office of the Company, Ridout Street, at 11 a. m., on Wednesday, 18th February. Crowell Willson, Esq., K. P. occupied the chair, and the following report was read by the Secretary, D. C. Macdonald:

*To the Members of the Agricultural Mutual Assurance Association of Canada:*

The Board of Directors, in presenting to you their 14th Annual Report, have great pleasure in stating that the business of the past year has been more prosperous in every way than for several years; the receipts have increased, and the losses, although numerous in the aggregate, have fallen off from the three last preceding years, and the Directors trust that by carefully selecting their risks for the future, a marked diminution in their losses will be observable.

**LOSSES**—There were 256 losses claimed for, many of them small damages; of these 227 have been paid, 12 are awaiting proof at the commencement of the year, and 17 were rejected as not being valid claims.

It will be seen by the subjoined tables that \$47,272 73 was paid for losses last year, as compared with \$64,078 10 for 1870, \$55,051 69 for 1871, and \$50,165 for 1872.

With respect to the rejected claims, the Directors are glad to point out that they are fewer in number than heretofore; this no doubt arises from the fact that dishonest insurers have been taught that this Company utilises thoroughly the causes of every fire, and that only just and honest claims are recognized. A table of losses will be found appended.

**POLICIES**.—There were 13,066 policies issued last year; 9,73 on the Cash System, and 3,333 on the Premium Note one, leaving in force 1st of January 36,897, an increase over the previous year of 687.

The fact of this increase the Directors take pride in referring to, considering the number of rival companies there are in the field, and the keen competition existing, even the cutting down of rates to a point that cannot in the end but prove disastrous to many of these companies.

**FINANCIAL STATEMENT.**—A full statement of the financial position of the Company will be found annexed.

**LIVE STOCK IN FIELDS.**—As you are aware, the Directors some time ago, anxious to comply with the wishes of the members, decided on paying for live stock in enclosed fields that might be killed by lightning. The wisdom of this step was very much questioned at the time; still the Directors tried the experiment. Experience has taught them that in order to meet the drain on the funds of the Company, occasioned by losses of this kind, that a small additional premium should be charged; so it has been decided, that for the future, where the insurer desires his live stock so covered, he must at the time of making application especially state so, and pay 25 cents for the first \$100 and 10 cents for each subsequent \$100 for which such protection is sought.

**AGENTS.**—The agents as a body have done well, and are deserving of the thanks of the Company. A few, however, have not come up to the standard, and, as a consequence, their services have been dispensed with.

**MEMBERS.**—Three Directors now retire in rotation. They are Messrs. Willson, Black and Van Wormer. They are eligible for re-election.

All which is respectfully submitted,

D. C. MACDONALD,

SECRETARY.

C. WILLSON,

PRESIDENT.

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## FIRE INSPECTOR'S REPORT.

The following is the report of Mr. Cody, the Fire Inspector of the Company:—

Your Inspector begs leave to report that he, last year, inspected and reported on 256 claims against the Company, 239 were passed by the Board, and 17 not recognized as valid.

By reference to the appended tabular statement of losses, it will be observed that outbuildings and their contents largely predominate, which clearly shows that of all risks held by the company, this class of property is the most hazardous.

My experience evinces that the most common causes of fire in the country are lightning, running fires, incendiarism, defective stove pipes and chimneys, sparks falling on the roof from foul chimneys, and the careless disposition of ashes, which are frequently taken up in some worn out utensil, and allowed to remain therein in dangerous proximity to the buildings.

A large number of losses are credited to "unknown causes." I am of the opinion they mostly are attributable to wilful neglect or carelessness perhaps in most cases the latter prevails.

The action of the Directors in raising the rates on log buildings is, in my opinion, a wise one, such buildings being more liable to ignite from sparks or running fires, being generally built with less regard to security than more valuable ones.

Respectfully submitted,

C. G. CODY,  
FIRE INSPECTOR

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## MINUTES OF GENERAL MEETING.

The above Reports having been read, the President in moving the adoption of the same, said it was very gratifying to him, as it must be to the members, to know that the affairs of the Company were in such a prosperous condition, and begged to call the attention of the members, to the appended Financial tables.

Charles Roe, Esq., of St. Thomas, in a few congratulatory remarks, seconded the adoption of the Report, which was unanimously carried.

The appointment of three scrutineers, to conduct the ballot for Directors, resulted in Messrs. A. J. B. McDonald, Chas Roe and Wm. Weld being chosen. They subsequently reported that Messrs. Willson, Black, and Van Wormer were re-elected as Directors.

Mr. Chas. Roe then brought to the notice of the meeting, the claim of Mr. S. Wade, of Yarmouth, for \$400 insurance. He stated the position of the case, and in doing so, said Mr. Wade insured his crops and agricultural implements in 1872. During that year he removed the contents from the barn in which they were insured, to another some distance off, upon which no insurance existed, and asked the local agent to have the policy transferred. The agent visited Mr. Wade's place several times with this object in view, but did not succeed in finding Mr. W. at home. In the interim, however, the barn was burned, together with the contents. The claim of Mr. Wade had been before Board, who deferred action upon it until the annual meeting should sanction it. He asked the Board to deal leniently with the matter. Mr. W. perhaps, had no legal claim upon the Company, but to his mind he had a very strong moral one. He urged the meeting to take a favorable view of the claim, under the peculiar circumstances, believing that such action would redound to the advancement of the Company's interests. He moved that Mr. Wade's claim be paid.

Mr. Armstrong seconded the motion.

Mr. McIntyre, the local agent, and Mr. Cody, the Inspector, corroborated the truthfulness of Mr. Roe's statement.

Mr. Wade addressed the meeting in his own behalf, stating that he had always trusted to Mr. McIntyre to have his policies renewed and properly looked after, and from that fact had not taken the interest in transferring them, which, as an insurer he might have been expected to do.

Messrs. Hodgson, Biddulph, Weld, Macmillan, and others spoke to the motion, generally in advocacy of payment of the claim.

The Manager, Mr. McDonald, explained to the meeting, that the Board had considered the matter some time ago. It was felt that the claim of Mr. Wade could not be legally passed by them. If they had done so, the members could have held each of them responsible for the amount. Hence it was left for the sanction of the annual meeting, who had power to legalize the proceeding.

The resolution was then unanimously carried.

Mr. Weld said, although the claim had been passed, he hoped it would not be looked upon in future as a precedent. He believed the claim an equitable one, but trusted such looseness on the part of agents and insurers would not be recognized in time to come.

Votes of thanks were then tendered to the President, Directors, Officers and Agents for their services during the past year.

Suitable responses were made, and the meeting adjourned.

The Directors subsequently met, organized as a Board, and elected the following officers:—

President—Crowell Willson, Esq., M. P., Arva.

Vice-President—Daniel Black, Esq., Yarmouth.

And the officers whose names appear on second page of cover were re-appointed.

## AGENTS OF THE ASSOCIATION.

*Given in their order according to the number of Risks taken by each during the year.*

W. A. Doyle,	T. G. Gardiner,	Wm. Livingston,
W. B. Swift,	M. East,	John Campbell,
W. G. Hetherington,	J. A. Hartley,	Geo. Smiley,
James Black,	J. F. Crites,	G. H. Cook,
W. H. Snider,	H. Drain,	C. S. Racey,
W. Latimer,	Chas. Morrow,	Jas. Steele,
A. Willis,	J. C. Pollock,	Samuel Youhill,
D. McMillan,	John O. Snider,	J. F. Calder,
S. Corneil,	Chas. McVey,	P. J. Alison,
Isaac Ferguson,	Silas Mills,	A. Arthurs,
D. Johnston,	S. White,	T. H. McMurray,
L. Armstrong,	John Matheson,	Jas. Cameron,
W. Hill,	T. H. McAuley,	A. Niven,
D. B. McColl,	W. E. McDonald,	John Grant,
C. T. Doyle,	D. S. Butterfield,	Isaac Simpson,
John Davy,	W. T. Scott,	G. C. Elliott,
Robert Ferguson,	John T. Wilford,	James Dewar,
James Ellis,	W. Yeoman,	E. Dehart,
Geo. Wilson,	A. Campbell,	James Carter,
A. McIntyre,	John Ferguson,	P. E. Bucke,
H. Chisholm,	John A. Leitch,	J. E. Thompson,

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## CAPITAL ACCOUNT.

Amount available of Premium Notes... ..	\$160,522 69
Premiums due by Agents, secured by short dated due bills from members and bonds.....	39,271 18
Due on Assessments .....	10,156 89
Bills Receivable.....	1219 60
Real Estate, Office Furniture, &c.....	5000 00
Dominion Stock.....	\$25,000 00
Cash in Molson's Bank .....	10,049 07
"    Treasurer's hands (postage stamps)....	150 69
	35,199 76
	\$251,370 12
Liabilities estimated at.....	3,500 00

Audited and found correct,

A. G. SMYTH, }  
J. HAMILTON, } Auditors.

London, Ont., 18th Feb'y, 1874.

## STATEMENT OF POLICIES.

No. of Policies in force 1st January, 1873 .....	36,210
"    "    issued previously, but came in force during the year.....	153
No. of Policies issued in 1873, Cash System.....	9,733
"    "    "    "    Premium Note System.....	3,333
	13,066
Of these not yet in force.....	179
	12,887
	49,250
Less lapsed and cancelled Policies.....	12,353
	36,897
Amount at Risk.....	\$32,295,396 00
Average amount of each Policy.....	875 28

LOSSES PAID IN 1873.

Name of Party	Residence.	Amount of Loss.	Date of Loss.	Property lost or damaged—cause of fire
Geo. Arthur.....	St. Vincent.....	\$ 40 00	1871	Colt—lightning.
George Hutchecroft..	Edwardsburg.....	40 00	Aug. 1872	Colt—lightning.
Arthur Pollard.....	Yarmouth.....	240 00	Oct. 1	Barn and contents—unknown.
Michael Davis.....	Nepean.....	150 00	21	Dwelling house and contents—unknown.
David Sheppard.....	Sombra.....	260 00		Outbuildings—lightning.
John Thomas.....	Mulmur.....	300 00	20	Dwelling & contents—spark from stove pipe
Thomas Wicks.....	Delaware.....	33 00	Dec. 2	Dwelling damaged—unknown.
Robt. Stead.....	Sarnia.....	400 00		Dwelling—unknown.
D. R. Leavens.....	Thurlow.....	450 00	4	Dwelling and outbuildings—unknown.
Jane Dixon.....	Emily.....	400 00	11	Dwelling and contents—spark from chimney
Trustees S. S. No. 9..	GoJerich.....	305 25	Nov. 30	School house—unknown.
Andrew Johnston.....	Keppel.....	423 50	Oct. 31	Barn and contents—unknown.
Franklin Hatton.....	Raleigh.....	100 00	Nov. 15	Dwelling—supposed from sparks on roof.
John Arnold.....	Essa.....	1360 00	21	Barns, stable and contents—unknown.
Denis Donovan.....	South Elmsley...	200 00	26	Outbuildings and contents—incendiary.
Wm. Isaac, jr.....	Haldimand.....	244 00	27	Dwelling and contents—defective flue in oven
John Cole.....	St. Thomas.....	200 00	Dec. 20	Dwelling—spark from stove.
William Brown.....	Reach.....	134 25	22	Barn and contents—incendiary.
L. G. Sovereign.....	Windham.....	250 00	22	Dwelling—overheated stove
Wm. Green.....	Lansdowne.....	1320 00	24	Dwelling and contents—unknown.
Peter Allen.....	Dorchester.....	150 00	24	Dwelling—unknown
Wm. Driffl.....	Blanshard.....	400 00	1873	Contents of barn—supposed incendiary.
Wm. Rontley.....	Fenelon.....	67 00	Jan. 1	Barn—unknown
Johnstone A. Greene	Lansdowne.....	400 00	9	Dwelling and contents—defective chimney.
Thomas Carruthers..	Cramahe.....	100 00	13	Contents of dwelling—defective chimney.
Henry Case.....	King.....	200 00	14	Dwelling—unknown.
H. Case & G. Keiser.	King.....	250 00	14	Barn and outbuildings—unknown.
Ira Greenwood.....	Camden East....	119 59	10	Dwelling and contents—fire falling from chimney on roof.
Alex. McGregor.....	Haldimand.....	200 00	23	Dwelling—sparks from chimney.
Wm. Pegg.....	Dummer.....	550 00	23	Barn and contents—from person smoking in barnyard.
Arch. McDonald.....	Sidney.....	800 00	Dec. 8 1872	Barn and contents—carelessness of hired-man with light.
Alex. Rutherford.....	S. Monaghan....	35 00	April 16 1873	Dwelling damaged—spark from chimney.
William Brown.....	Cavan.....	40 00	Jan. 27	Dwelling damaged—defective chimney.
John Cowan, jr.....	Trafalgar.....	672 50	Feb. 1	Dwelling and contents—unknown.
John Morrison.....	Moulton.....	250 00	3	Dwelling and contents—defective chimney.
Andrew Buchanan...	Seymour.....	32 00	4	Dwelling and contents damaged—sparks from chimney.
William Ross.....	London.....	175 00	10	Dwelling and contents—unknown.
John Wilson.....	Thorold.....	600 00	15	Dwelling and contents—supposed from defective stove pipe.
Philip B. Park.....	Houghton.....	550 00	March 4	Dwelling and contents—from stove pipe.
Francis Flynn.....	Ellice.....	325 00	April 30	Barn and contents—unknown, supposed from burning stumps.
William Paget.....	Markham.....	1100 00	5	Outbuildings and contents—lightning.
Henry H. Jones.....	Charlotteville..	100 00	5	Dwelling damaged—lightning.
M. Moffatt.....	Sydenham.....	50 00	5	Barn and contents—lightning.
Trustees S. S. No. 5..	South Elmsley..	120 00	15	Schoolhouse & contents—defective chimney
Wm. Bayne.....	Pakenham.....	900 00	21	Outbuildings and contents—incendiary.
Francis Fitch.....	Emily.....	120 00	29	Barn—unknown.
James McSorley.....	Woodhouse.....	30 00	5	Dwelling damaged—lightning.
Henry Grandy.....	Sexlev.....	200 00	30	Dwelling—defective stove pipe.
Thomas O'Hara.....	March.....	329 00	March 6	Outbuildings and contents—spark from chimney.
Conrad Siemon.....	Logan.....	300 00	9	Dwelling and contents—unknown.
Richard Westbrook..	Lobo.....	198 25	May 7	Barn and contents—child playing with matches.
John Ireton, jr.....	Verulam.....	202 00	7	Dwelling and contents—sparks on roof.
James Martin.....	Reach.....	72 33	7	Dwelling and contents—sparks from chimney
Donald Ross.....	Haldimand.....	200 00	7	Dwelling—sparks from stove.
Geo. Fitzgerald.....	Smith.....	1400 00	8	Dwelling and contents—defective chimney.
Wm. Kennedy.....	Windham.....	32 25	11	Dwelling and contents damaged—unknown
John Murphy.....	Lansdowne.....	140 00	17	Barn and contents—children playing with matches.
Jeremiah Curtin....	Escott.....	247 40	17	Barn and contents—unknown.
Robt. Boyes.....	Raleigh.....	150 00	18	Dwelling and contents—sparks from chimney
Michael Combs.....	Pakenham.....	155 00	30	Barn and contents—incendiary.
August Schwandt....	Bentincok.....	302 80	20	Barn and contents—from running fire.
Selim Huyok.....	Oelborne.....	100 00	20	Dwelling—chips burning in yard.
Wm. Trenham.....	N. Monaghan...	1700 00	28	Outbuildings and contents—from fire works
Alex. McGregor.....	Smith.....	300 00	29	Barn and contents—spark from fire in soap boiling.
James Cain.....	Fenelon.....	430 00	June 5	Barn and contents—running fire.
		22052 05		

Losses Paid in 1873—Continued.

Name of Party.	Residence.	Amount of Loss.	Date of Loss.	Property lost or damaged—cause of fire.
Loftus Maybee.....	Brought forward. Hamilton.....	2262 08 \$ 250 00		5 Barn and contents—supposed from sparks from chimney of dwelling.
Irwin Huyck.....	Belmont.....	80 00		25 Barn and contents—running fire.
Jonathan Maynard.....	Clarke.....	250 00		12 Barn and contents—unknown.
Donald McKenzie.....	Kincardine.....	200 00		7 Dwelling and contents—sparks from chimney
Margaret Ellis.....	Verulam.....	300 00		6 Dwelling and contents—defective chimney.
Hannah Graham.....	Cavan.....	600 00		7 Barns and contents—incendiary.
Peter Truedell.....	Tilbury, west.....	472 00		9 Dwelling and contents—sparks from chimney
John Scollard.....	Eanismore.....	158 50		9 Outbuildings and contents damaged—running fire.
John McDonald.....	Gosfield.....	146 25		10 Barn and contents—unknown.
Miles Snyder.....	Ernestown.....	360 00		15 Barn and contents—lightning.
Ben. Miller.....	Bertie.....	100 00		16 Dwelling and contents—unknown.
Daniel Peckover.....	Egremont.....	182 50		19 Barn and contents—running fire.
James Hyslop.....	Tarnberry.....	247 24		19 Outbuildings and contents—running fire.
Elizabeth Percy.....	Pickering.....	600 00		20 Outbuildings and contents—unknown.
U. & F. Percy.....	Pickering.....	800 00		20 Contents of outbuildings—unknown.
Martin Harrington.....	Emily.....	301 00		20 Outbuildings and contents—running fire.
Thos. Harrington.....	Emily.....	198 00		20 Outbuildings and contents—running fire.
R. & W. Henry.....	King.....	100 00		20 Barn—running fire.
Barnard Tully.....	Ops.....	140 00		20 House and stable—running fire.
Thos. B. Scott.....	London.....	167 30		21 Barn and contents—sparks from brush heap.
Geo. C. Ferguson.....	Oxford.....	43 33		28 Colt, in field—lightning.
Patrick Kenney.....	Osgoode.....	488 00		28 Outbuildings and contents—supposed from drunken vagrant going in barn.
Mary McFadyen.....	Brook.....	200 00	July	5 Barn—unknown.
John B. Wilson.....	Charlottesville.....	424 00		7 Barn, shed and contents—incendiary.
Levi Lock.....	Brook.....	91 00		5 Barn and contents—unknown.
Alex. Burnett.....	Fenelon.....	563 75		6 Outbuildings and contents—unknown.
John Morrow.....	Harwich.....	30 00		18 Barn damaged—lightning.
Arch. E. Riddell.....	Fitzroy.....	249 60		16 Dwelling and contents—defective fue.
John Cook.....	S. Dorchester.....	50 00		17 Barn—lightning.
Edward S. Casson.....	Seymour.....	146 06		21 Horses in field—lightning.
Beth Wilford.....	Wainfleet.....	30 00		25 Hogs in field—lightning.
Murray Smith.....	N. Dorchester.....	1002 00		25 Outbuildings and contents—lightning.
John Fitzsimons.....	Oxford.....	196 67	Aug.	6 Outbuildings—unknown.
John Roberts.....	London.....	586 00		12 Outbuildings & contents—lightning.
Samuel Fysh.....	Gosfield.....	336 75		4 Barn and contents—incendiary.
Zopher Skinner.....	Matilda.....	500 00		9 Barn and contents—unknown.
Wm. Allardye.....	Greenock.....	30 00		12 Cattle in field—lightning.
Geo. Armstrong.....	Howick.....	53 33		12 Barn—unknown.
Wm. Sproule.....	Innisfil.....	600 00		17 Barn and contents—spark from chimney.
Chas. McIntyre.....	W. Williams.....	117 70		Barn and contents—running fire.
John Cundle.....	Harwich.....	450 90		18 Outbuildings and contents—unknown.
James Wood.....	Howick.....	66 67		21 Mare killed—lightning.
Robert Black.....	Proton.....	500 00		29 Barn and contents—unknown.
Jacob Bocher.....	Rainham.....	600 00	Sept.	2 Outbuildings and contents—unknown.
Wm. Hyndman.....	Mountain.....	500 00		8 Barn and contents—supposed incendiarism.
Wm. Lindsay.....	Mono.....	450 00		18 Barn and contents—supposed incendiarism.
John A. Mitchell.....	Caledon.....	1000 00		10 Outbuildings and contents—supposed incendiarism.
Hugh Dering.....	Haldimand.....	1100 00		15 Outbuildings and contents—children playing with matches.
Edwin Harris.....	Hamilton.....	50 00		15 Barn—unknown.
J. G. & W. Norman.....	Kincardine.....	600 00		18 Barn and contents—lightning.
Wm. L. Staples.....	Cramahe.....	400 00		27 Outbuildings and contents—sparks from chimney of dwelling.
John Ainlay.....	Hope.....	855 00		27 Outbuildings and contents—unknown.
Thomas Trotter.....	Hope.....	35 00		28 Woodshed and kitchen damaged—unknown
Mary A. Clarke.....	N. Monaghan.....	300 00		29 Dwelling and contents—unknown.
Denis Bahen.....	Haldimand.....	570 00		27 Outbuildings and contents—sparks from chimney.
Jesse Cornell.....	Beverly.....	2 8 75	Oct.	3 Dwelling and contents—sparks from chimney
Albert Warne.....	Hamilton.....	120 00		4 Contents of dwelling—unknown.
Wm. Cowan.....	Ekfrid.....	800 00		4 Dwelling—defective chimney.
Wm. Warne.....	Hamilton.....	160 00		4 Dwelling—defective chimney.
Allan McInnes.....	Eldon.....	222 80		10 Barn and contents—incendiary.
John P. Wheeler.....	Scarboro.....	1200 00		12 Dwelling and contents—defective chimney
Francis Alexander.....	Plympton.....	750 80		12 Contents of barn and stable—unknown.
Jeremiah Hart.....	Plympton.....	200 00		14 Barn—unknown.
John McFarlane.....	Delaware.....	700 00		16 Outbuildings and contents—unknown.
Jared Lloyd.....	Whitechurch.....	300 00		16 Dwelling and contents—unknown.
Wm. Robinson.....	Markham.....	50 00		17 Contents of dwelling—spark from roof.
S. S. No. 4.....	Camden East.....	302 00	Nov.	1 School house—unknown.
Catharine Hines.....	London.....	400 00		15 Barn and contents—unknown.
Wm. F. Vanderburg.....	Strathroy.....	117 70	Dec.	17 Contents of dwelling—unknown.
92 Claims.....	Each under \$30 ..	749 35		Comprising damages to buildings and live stock killed by lightning.
TOTAL—		47272 73		

## CASH ACCOUNT.

RECEIPTS.	DISBURSEMENTS.																																																																																																																																
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Examined and compared with Books and Vouchers and found correct as above set forth,

London, Ont., 18th February, 1874.

A. G. SMYTH, }  
J. HAMILTON. } Auditors.



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.

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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 space 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.