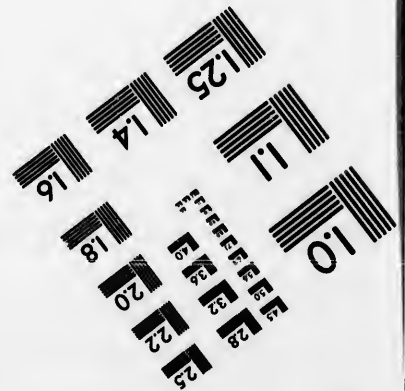
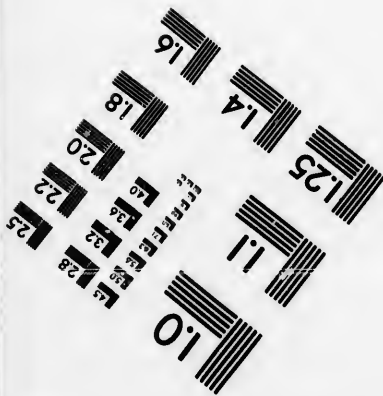
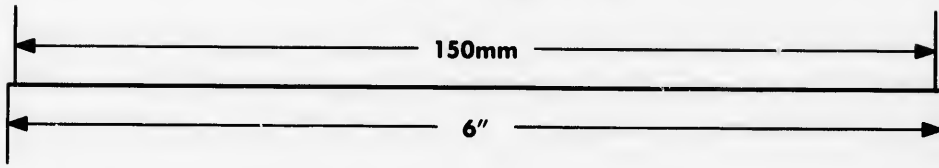
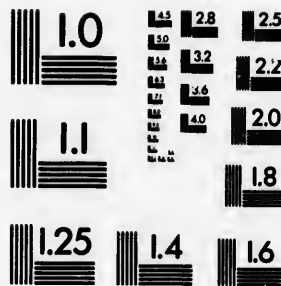
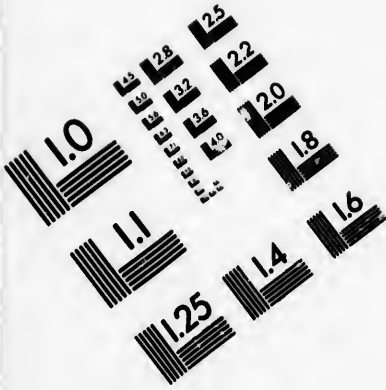


# IMAGE EVALUATION TEST TARGET (MT-3)



**APPLIED IMAGE, Inc**  
 1653 East Main Street  
 Rochester, NY 14609 USA  
 Phone: 716/482-0300  
 Fax: 716/288-5989

© 1993, Applied Image, Inc., All Rights Reserved

**CIHM  
Microfiche  
Series  
(Monographs)**

**ICMH  
Collection de  
microfiches  
(monographies)**



**Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques**

**© 1993**

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

- Coloured covers/  
Couverture de couleur
- Covers damaged/  
Couverture endommagée
- Covers restored and/or laminated/  
Couverture restaurée et/ou pelliculée
- Cover title missing/  
Le titre de couverture manque
- Coloured maps/  
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black)/  
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations/  
Planches et/ou illustrations en couleur
- Bound with other material/  
Relié avec d'autres documents
- Tight binding may cause shadows or distortion  
along interior margin/  
La reliure serrée peut causer de l'ombre ou de la  
distorsion le long de la marge intérieure
- Blank leaves added during restoration may appear  
within the text. Whenever possible, these have  
been omitted from filming/  
Il se peut que certaines pages blanches ajoutées  
lors d'une restauration apparaissent dans le texte,  
mais, lorsque cela était possible, ces pages n'ont  
pas été filmées.

- Coloured pages/  
Pages de couleur
- Pages damaged/  
Pages endommagées
- Pages restored and/or laminated/  
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/  
Pages décolorées, tachetées ou piquées
- Pages detached/  
Pages détachées
- Showthrough/  
Transparence
- Quality of print varies/  
Qualité inégale de l'impression
- Continuous pagination/  
Pagination continue
- Includes index(es)/  
Comprend un (des) index

Title on header taken from: /  
Le titre de l'en-tête provient:

- Title page of issue/  
Page de titre de la livraison
- Caption of issue/  
Titre de départ de la livraison
- Masthead/  
Générique (périodiques) de la livraison

- Additional comments: /  
Commentaires supplémentaires:

This item is filmed at the reduction ratio checked below /  
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	12X	14X	16X	18X	20X	22X	24X	26X	28X	30X	32X
				✓							

The copy filmed here has been reproduced thanks to the generosity of:

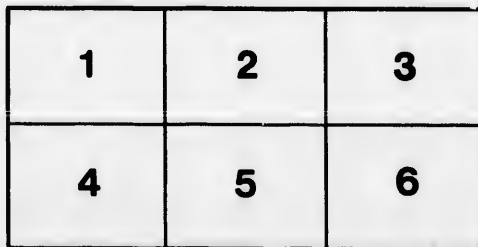
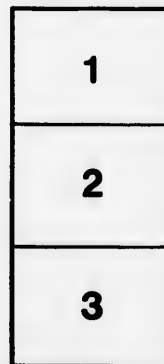
National Library of Canada

The images appearing here are the best quality possible considering the condition and legibility of the original copy and in keeping with the filming contract specifications.

Original copies in printed paper covers are filmed beginning with the front cover and ending on the last page with a printed or illustrated impression, or the back cover when appropriate. All other original copies are filmed beginning on the first page with a printed or illustrated impression, and ending on the last page with a printed or illustrated impression.

The last recorded frame on each microfiche shall contain the symbol  $\rightarrow$  (meaning "CONTINUED"), or the symbol  $\nabla$  (meaning "END"), whichever applies.

Maps, plates, charts, etc., may be filmed at different reduction ratios. Those too large to be entirely included in one exposure are filmed beginning in the upper left hand corner, left to right and top to bottom, as many frames as required. The following diagrams illustrate the method:



L'exemplaire filmé fut reproduit grâce à la générosité de:

Bibliothèque nationale du Canada

Les images suivantes ont été reproduites avec le plus grand soin, compte tenu de la condition et de la netteté de l'exemplaire filmé, et en conformité avec les conditions du contrat de filmage.

Les exemplaires originaux dont la couverture en papier est imprimée sont filmés en commençant par le premier plat et en terminant soit par la dernière page qui comporte une empreinte d'impression ou d'illustration, soit par le second plat, selon le cas. Tous les autres exemplaires originaux sont filmés en commençant par la première page qui comporte une empreinte d'impression ou d'illustration et en terminant par la dernière page qui comporte une telle empreinte.

Un des symboles suivants apparaîtra sur la dernière image de chaque microfiche, selon le cas: le symbole  $\rightarrow$  signifie "A SUIVRE", le symbole  $\nabla$  signifie "FIN".

Les cartes, planches, tableaux, etc., peuvent être filmés à des taux de réduction différents. Lorsque le document est trop grand pour être reproduit en un seul cliché, il est filmé à partir de l'angle supérieur gauche, de gauche à droite, et de haut en bas, en prenant le nombre d'images nécessaire. Les diagrammes suivants illustrent la méthode.

(N.S.T.)

**AGRICULTURAL  
MUTUAL ASSURANCE ASSOCIATION  
OF CANADA.**

—00—

**REVISED CODE  
OF  
Instructions to Agents.**

*M. H. James*

ADOPTED 26TH FEB., 1872.

LONDON, ONT. :

PRINTED BY THE FREE PRESS PRINTING CO., RICHMOND STREET.

1872.

AGRICULTURAL  
MUTUAL ASSURANCE ASSOCIATION  
OF CANADA.

—00—

REVISED CODE

OF

**Instructions to Agents.**

ADOPTED 26TH FEB., 1872.

LONDON, ONT. :

PRINTED BY THE FREE PRESS PRINTING CO., RICHMOND STREET.

1872.

LIBR 0

HG 8550

Z9

A47

1872

P\*\*\*

0 911441

REVISED CODE  
OF  
*INSTRUCTIONS TO AGENTS.*

APPROVED FEB. 26, 1872.

Cancelling all Formerly Issued Instructions which are Incon-  
sistent Therewith.

*MEMO.*—

Agents will carefully note changes made in this  
EDITION.

1. In appointing a person to be an Agent, the Board of Directors act on the supposition that he is of, at least, average intelligence, thoroughly honest, and has a fair knowledge of the ordinary forms of business. If he falls short in any of these respects, he is unfit for the position. He ought to be active and considerate—practising the greatest candor and fair dealing with every person, by which course he will advance the interests of the Company, and best subserve his own. To certify to anything he knows to be incorrect, or, what is about the same thing, to anything he does not know to be correct, no honorable person would think of doing, nor can it, for a moment, be tolerated. Any occurrence, or seemingly well-founded rumor, affecting the Company, that comes to his knowledge, he ought to lose no time in communicating. He should thoroughly study his instructions and act up to them.



## 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

be. A stack will not be considered to belong to the group, if more than 12 feet from it. There must be no uncleared land within 20 rods of such stack or stacks, nor any building in which fire is used within 130 feet, nor a Railway Track within 200 feet thereof. Contents of buildings must be in them to be insured.

6. The term "ordinary contents" applied to a dwelling-house, will cover household furniture, wearing apparel, provisions, root crops, wool, threshed grain, dairy products, the tools in common use on a farm, robes, saddlery (but not harness), and nothing else. As applied to out-buildings, it will cover farm produce generally, live stock, farming implements, including carriages and saddlery, but not including Threshing Machines, and only one Reaper & Mower, and that the best one on the place; such articles must be *bona fide* the property of the applicant. As regards School-houses, the furniture of the school, printed books, maps, globes (not more than the actual cost to the Section to be allowed in any case on these last-named articles). As regards Churches, such articles as are usually kept or used therein, the property of the congregation, but not musical instruments. As regards Cheese Factories, milk, cheese, butter, and the necessary appliances for the manufacture. As regards Halls or Meeting Houses, the furniture therein, such as tables, seats, or benches, stoves and pipes therein, and nothing else.

The seats and desks in School-houses, Churches, Halls, or Meeting Houses, *when fixtures*, are not regarded as ordinary contents.

Lumber for the use of the farm is insurable to the extent of \$50; it must be contained in an out-building and specifically insured. Live Stock in enclosed fields on the farm are insured against death by lightning.

7. If Jewellery, Plate or Plated Ware, Pictures, Paintings, Sculpture, Printed Books or Musical Instruments, are desired to be insured, a separate sum must be placed on each head, and, excepting books, a list of the articles be given, to accompany the Application. [See Section 35.]

8. The owner or occupier of a Cheese or Butter Factory may insure the "Ordinary Contents" of it, whether belonging to himself or his "patrons"—if to the latter, of course for their benefit.

9. What is contained on the face of the Application is held to be sanctioned by the applicant, and authenticated by his signature, and it becomes a part of his Policy. After he signs it no additions or alterations must be made without his consent, to be indicated by his affixing his initials thereto, or, in the case of an illiterate person, by the second witness doing the like. To alter an application unknown to the maker, is nothing else than forgery. Any explanation the Agent has to offer must be written on the back of the Application, or on a slip of paper appended to it, such slip, for identification, bearing the applicant's name, and signed, of course, by the Agent. Anything intended to bind the applicant must be written above his signature.

10. Agents will take especial care that every applicant reads the Application over after it is completely filled up, or else that the Agent reads it over to him, calling his attention markedly to what is set down as to tenure, encumbrance, and other insurance. No neglect of this rule can be permitted.

11. Write all names at length, in a clear, distinct hand, using dark ink. There must be no room left for mistaking proper names, that is, names of persons and places. There is no need for fine writing, but that it be distinct and plain is indispensable.

12. Never write any important part of an application on or over an erasure, or obliteration—if necessary, use a new blank.

13. Let the aggregate amount proposed to be insured in all cases end in a cypher (or figure 0), and the various items of which it is made up end the same way, or with the figure 5.

14. Don't endorse the application, nor fill in the number. Leave that to be done at this office. Agents using a private number on their application will write it in pencil, in some corner.

15. When referring to another insurance with this Company, always give the number of the Policy. If from any cause, this cannot be done, then the time when the application was taken should be furnished in order to help towards finding the number.

16. If a risk is to commence at a future day, state the cause for postponement. Applications are not to be taken more than six months ahead of the commencement of the risk. No post-dating must be practiced. It will not be tolerated.

17. If any building appearing on the Diagram is, in an application from the owner, omitted to be insured, state the reason why.

X 18. If a person acts as agent for another in effecting insurance, his authority must be in writing and accompany the application, if on the Premium Note System. On the Cash System, the written authority may be dispensed with. In all other cases, the Application (as well as the Premium Note when there is one) must bear the proper signature of the Applicant. If he cannot write, he will make his mark, which must be "witnessed" by the Agent, and by a second witness as well. It will not do for another person to write the Applicant's name, even at the latter's desire. Agents will please bear this specially in mind. When Tenants insure, always give the name of the owner.

19. When more than one person join in an Application, it must be signed by all of them as individuals. In the matter of Common School Applications, the signatures of at least two of the Trustees, or of one of them acting as Secretary-Treasurer, and signing as such, are necessary; and the Corporate Seal must, in every case, be affixed. A corporation can only, in the matter of contracts, speak effectively through its common seal, which is its mouth-piece.

20. The designation of women, who are applicants, must be given, showing whether wife, widow, or spinster. If applicant is a wife she must be joined by her husband, unless some good reason is assigned for the contrary; let the heading be "Application of Mrs. so and so, and of her husband so and so." If the property is the wife's solely, the question as to title should be answered "In fee simple by wife" (or as the case may be).

21. Applications that are RENEWALS, in whole or in part, of Policies from this Company, recently expired, or about to expire, must be headed in large letters with the word RENEWAL. The number must also be given of the Policies of which they are in renewal.

22. When more than one building of a kind occurs, distinguish them as, for instance, Barn No. 1, Barn No. 2, and so on, and let the Barns all follow each other in proper order, and the other buildings do the same, in the Distribution Table on the face of the application.

23. Unoccupied buildings are not insurable, but this is not intended to apply to the temporary non-occupation of a small dwelling on the farm for the use of hired help, provided there is on the place a main dwelling, and it continues to be occupied.

24. Don't in any case, in describing the finish of a building, use the words "well finished" alone; but state, specifically, what that finish is. The words are well enough in connection with something further.

25. When an Application is returned to an Agent for correction, and a fresh one is made out, the original one must be sent back to the office along with it. Even if the risk is cancelled, the Application must be returned to the office, to be fyled away for record. All Applications once taken, so as to bind the Company either immediately or prospectively, must be sent to the office to be fyled away. Dispose of all returned applications speedily.

26. All Applications must be taken and filled up with care and exactness. Whatever is worth doing, is worth doing well. An Application must be complete in, and speak for itself, without the necessity of referring to any other document. By attending closely to this, Agents will save themselves much trouble. The Blanks of one system must not be used for those of the other.

Agents will save themselves and the office a great deal of trouble by examining their Applications before mailing them to the Secretary.

27. Agents must be very particular in seeing that the right Post Office address is given in applications. Sometimes the Village where a Post Office is situated bears a different name from the Post Office; in such case the name of the Village must not be given instead of that of the Post Office. This must be carefully attended to.

#### Diagram.

28. Show on it all buildings within 200 feet of any one on or over which there is, or is proposed to be, any insurance with this Company. Indicate each building by

name, thus :—Barn No. 1, Barn No. 2, and so on. Be particular in noting the exact distances in feet within the above limit. Don't use the phrase "over 70 feet" in any case. See form of Diagram, page 23. Give the size of each building in its form on Diagram.

#### Premium Notes.

29. They must bear date of the day the risk is to commence. If it is intended it shall begin the day the Application is taken, the Note and the Application will bear the same date. Don't fill in the date, nor the number of the Policy in the body of the Note, for you can't know what either of these will be. Each application must have its own Premium Note.

30. There must be no erasure, alteration, or interlineation in a Premium Note.

31. Executors, Administrators, Guardians and Trustees applying for insurance as such, must guarantee the Premium Note; but it is better in such cases that the risk should be on the Cash System.

32. Premium Notes must, of course, be signed the same as the Application.

#### Amount Insurable.

33. Agents are not authorized to bind the Company for more than \$2000, likely to be lost in one fire. Thus, if a dwelling house is within 70 feet of the barn, or other out-building in which hay, straw or other inflammable article is kept or intended so to be, no more than that sum is to be taken on all the buildings, or their contents. If they are that distance, or over, apart, the agent may go the length of \$2,500, but not more. Even as regards that amount the very greatest caution is to be exercised.

34. Should a case occur in which the Agent thinks a higher amount than as above may be advantageously taken, he may submit an application to the Board with that view, giving his reasons at length for the recommendation, but he will be explicit in apprising the applicant that he is not insured till the application is approved of, and will write across the face of the Interim Receipt he gives: "RISK NOT TO TAKE EFFECT TILL APPROVED BY BOARD OF DIRECTORS." This must be written in large plain hand.

35. Not more than two-thirds the estimated cash value of any building will be insured by this Company, nor by it in connection with any other Company; and not more than two-thirds of the estimated value of "ordinary contents," unless the property be held by the applicant *in fee simple*, and not encumbered for more than two-thirds of its actual cash value, nor will any articles requiring to be specifically insured, such as Threshing Machines, Books, Plate, and Plated Ware, Musical Instruments, &c., be insured for more than two-thirds their value.

MEMO.—If the sum asked to cover "ordinary contents" of out-buildings (or of any one or more of them) appears at all large, the reason *wherefore* must be specially and particularly set forth. This is an indispensable point.

#### Valuations.

36. See that you assign an intelligent value to all buildings. Whether the amount proposed to be insured is high or low, your valuation should in no wise be regulated by it. Agents sometimes content themselves with setting down one-half more than the proposed insurance as the estimated value of the building, making the insurance just two-thirds of it, irrespective altogether of its real value, which may be very much greater—a proceeding so ridiculous that it is surprising it should be requisite to caution against it.

37. Be very careful in avoiding anything like over-valuations. Be under rather than over the mark. High insurance most surely begets fires. If a building is old, or not in a good state of repair, a very moderate sum must suffice as its estimated value; so of log buildings generally, and more especially so if old.

38. It is not easy to give any rules for the valuation of buildings, applicable to all parts. Framed dwellings 18 x 24 feet and one story high, are not usually insurable for more than \$150—often not for so much; if larger, the sum insurable depends on height, age, and more particularly the finish, which the agent should, in all cases, be particular in describing, that the Board may know on what ground he has based his estimate. If a cellar, it should be so stated, the size, and particularly of what built. In insuring "Contents" see that the amount is net over two-thirds of what a person in the position and circumstances

of the applicant—regard being had, especially, to the quantity of his arable land—is likely to be possessed of. It is not near so often that an applicant desires an extravagant sum on the contents as on the building, but still cases of the sort sometimes occur, and it behoves an Agent to be on his guard.

39. A barn 50 x 30 feet, 16 feet posts, is, for the most part, not insurable for more than \$200, and often not for so much, if old, or not well finished. If clapboarded, painted, with cornice, basement story and stables, or greater height, a larger sum may be taken, but as in respect to dwelling houses, so in regard to out-buildings, the extra-difference in construction should be particularly described.

40. The General Agent and Inspector, or some one for him, will, from time to time, examine risks with a view to test the valuations. When a case of marked overvaluation is discovered the offending agent will, at all events, be charged with the expenses attending such inspection; and the same for any inaccuracy in the survey, or otherwise.

#### Log Buildings.

41. Must be very particularly described—how roofed and of what logs built—and as regards out-buildings, whether floored and doored, in addition to the description required in respect to frame buildings.

42. If over 10 years of age they are not insurable for more than one-half the estimated cash value, unless they are constructed wholly of White Oak, Rock Elm, Black Ash, or Pine, in which case they may be insured for two-thirds their cash value up to the age of fifteen. Buildings of Cedar logs may be insured without restriction as to age, for two-thirds their estimated cash value—but Agents are cautioned to value very moderately as regards all kinds of log buildings.

#### Stove-Pipes.

43. Experience teaches that very many fires arise from neglect of, and defects in, stove-pipes. If they pass into a garret not in use, or into an unfinished upper storey, see that they are secured, and that their joints are riveted together, or fastened with a wire, so that they cannot separate. Pipes passing through the roof or sides of a



house must be seen to, that they are secured with sheet-iron, or other metal, at the point of egress, and don't come in contact anywhere with the wood, or near it. The extra rate in regard to stove-pipes must be charged in every case where by the Tariff it is exigible.

44. Caution parties you insure as to the danger of not frequently cleaning their stove-pipes. Many fires arise from the accumulation of soot in them.

45. Stove pipes, and places of depositing ashes as well, require your most particular attention, and you must not fail to give it.

#### Tenure.

46. See to the title by which applicant holds his land, which must, in every case, be specially stated. If he has not a clear insurable interest in the property, the risk must be refused.

47. Bear in mind that a DEED does not necessarily pass the fee of land. In answering the question regarding the title, it will not do to say "By Deed." If the property is absolute freehold say, "In Fee Simple." In the case of leasehold property, let it be stated how long the lease has to run, also who is the owner.

#### Character.

48. If an applicant bears a bad character in the neighborhood, or has ever had his name mixed up with a suspicious fire, have nothing to do with him. Much depends on a man's character—make particular inquiry about it in every case.

#### Encumbrances.

49. These must be stated, with full particulars; the amount, how and when payable; if any part, and, if so, how much has been paid; for what purpose incurred; if for purchase of the place, what was the price of same, when bought, and how much land the encumbrance covers. It makes no difference whether the land is held in freehold or by contract (or bond)—full particulars must be, in every case, set forth.

50. Risks will not be accepted where the quantity of land is small—and it heavily encumbered. There is no use taking an application in such case.

### Rates.

51. In every case charge full rates, but be careful not to overshoot the mark. Take just the right thing—nothing more, nothing less.

### Cancelling Risks.

52. When a risk is declined, the Agent is, without delay, to return the Premium Note, Cash Premium, or Due-bill (as the case may be) to applicant, in person, if in the neighborhood, intimating at same time in writing, of which he will keep a copy, that the risk is declined; if he is not in the neighborhood he will send the notice and other articles by mail, registering and prepaying the letter. If the Premium Note or Due-bill is in this office, the Agent must write for and get it.

53. If an Agent, after taking a risk, learns, before sending the application in, or before he thinks it probable that a Policy has issued, that it is, for any cause, an undesirable one, it is his duty to lose no time in cancelling the risk—reporting the matter specially to this office, and at the same time sending in the application the same as if the risk had not been cancelled.

### Limitations of Policies.

54. Policies will not issue for additional insurance on any risk, that is, on or in the buildings on a farm or smaller lot, already covered by a Policy from the Company. If additional insurance is wanted, it will, if approved of, be furnished by Certificate issued, supplementally to the Policy, and can be applied for on a SUB-APPLICATION, printed forms of which will be supplied to the Agents. Those certificates, wherever practicable, to expire with the Policy—in no case to over-run it. The rate not to be less than one year's rate, but higher if the Tariff otherwise calls for it. *The cash in all cases to accompany sub-applications.*

55. The only exceptions that will be permitted to the foregoing rule are, 1st, When two policies from this Company already exist over a risk, that first running out may be renewed in the former ordinary manner, to expire with the last policy of the two, provided the premium for the current period amounts under the regular rate to \$2.50, or upwards—and 2nd, When insurance is wanted on a new

building, or one not yet insured with the Company, the premium on which shall amount at the proper rate to the said sum of \$2.50 (or \$3, according to the requirement in certain cases of sub-section D under head of " " ) or upwards, for the period to run. Under this rule also not less than one year's rate shall be charged, and the risk must expire with existing policy.

**MEMO.**—The Agent will collect and send in with each sub-application, over and above the premium, a fee of 25 cents to cover office expenses.

### Territory.

56. The country, so far as the Company has extended its business, is now **TERRITORIALISED**, each agent having his allotted precincts to work in, and in which he is not to be interfered with by another, except in the cases adverted to in the next section; but he must work it earnestly and diligently, or it will be **OPENED** on him, and his certificate not renewed at the end of the year. But an honest, active, faithful agent has nothing to dread; his appointment is sure to him. Yet the Directors will not admit any right on the part of an agent to complain should at any time a partial reconstruction of his territory be deemed advisable.

57. Agents whose territories are conterminous are recommended to make arrangements with each other for taking risks that may offer on the confines of each other's territories—as it will have the effect in many cases of advancing both their own and the Company's interests. In the event of any disagreement occurring, the General Agent should be referred to, whose decision ought to be final. The Directors trust there will be no necessity for an appeal to the Board.

58. Agents will be allowed an assistant, to be approved of by the General Agent in cases wherein he deems the same expedient, but they will not otherwise employ a substitute on any pretext. When allowed an assistant they must be answerable for his official conduct in every respect.

### Duebills.

59. Duebills may be taken on the Cash System, not having more than six months to run. They must be made out on the printed forms which will be supplied, and sent

in to the office at the end of each month. The agent will be held accountable for the premium contained in each one—less his 60 cents fee.

60. Send in duebills at the end of each month, along with the Monthly Report. Don't put them inside of applications.

#### Remuneration.

61. This will be \$1.50, to be collected from the applicant on each application (not more; as much less as the agent pleases), except in the case of insurance on the Cash System, for less than two years, when the Agent will collect for himself only \$1.

62. Agents will further be remunerated from the funds of the Company, with 60 cents for each risk for which a Policy issues—payable on the Premium Note System, when an assessment is made and paid on the note—and on the Cash System the Agent will be allowed to retain from the cash he collects the fee from the Company for each risk, whether he remits the premium in cash or duebill.

63. When personal property insured with the Company is removed from one place to another, and the owner wishes the insurance continued, he may call on the Agent to make a survey of the new premises with that view, and the Agent may charge \$1 for the service. An Agent can make a like charge for the service contemplated by Section 54.

#### Monthly Report and Remittance.

64. At the end of each month Agents must send in to the office their monthly Report, properly filled up, according to the printed form; it will accompany the money and duebills then remitted. It must be dispatched at latest by the first Monday of the following month. All the Premium collected must be remitted, less only the fee referred to in sec. 62. The Secretary is instructed especially to report to the Board at each meeting any Agent neglecting to report and remit in due course.

In remitting to this Office, fractional notes must be used, as far as possible, for sums under a dollar. Postage stamps will be taken only for broken parts of a quarter.

### Collections.

65. Agents are not to collect assessments or any money payable by another person directly at this office, without authority in writing. This of course applies to duebills sent in by Agents.

66. Should a member press you to receive his assessment, or amount of duebill, so that you find it hard to refuse—tell him you are forbidden to receive it as an agent of the Company; but offer, if you like, to send it in as his agent, and in his name, and at his expense, which, if agreed to, forward the amount at once. The Company will assume no responsibility for its reaching this office.

### Correspondence.

67. Agents' letters must be concise, yet full, and to the point. No irrelevant matters are to be introduced, and never let a letter be written when there is nothing to say—the fewer and shorter an Agent's letters are, the more likely they are to meet attention. The grain of wheat is often overlooked in the bushel of chaff.

68. Don't, in your capacity of agent, give any notice to the office of any occurrence on behalf of a member. If you write a letter for a member at any time it must be as his agent and in his name.

Agents are peremptorily forbidden to fill up claim-papers for members sustaining losses, or in any way to interfere in such matters.

69. Agents will write their names on the left hand lower corner of the back of all letters they send in, noting the Date and Post Office as well; they will fill up the blanks on the large envelopes furnished from this office.

70. An Agent, when travelling in his territory, must not omit to keep the Secretary advised from week to week as to where to write to him. Delay in being able to communicate with an Agent is often productive of much inconvenience. If an Agent quits his territory for more than 10 days at a time he must apprise the Secretary of the fact, stating when he is to be back, and where he may be written to if necessary. Also, if taken ill, so as, probably, to be unable to work for some weeks, he will notify the fact.

### Transmitting Applications.

71. These will be sent by parcel post, when the weight exceeds  $2\frac{1}{2}$  oz. The packet must be marked "per parcel post," prepaid, and handed to the postmaster. No letter must be enclosed in a "parcel post" package.

72. Parcel postage, on a parcel not exceeding 8 ounces in weight, is now only  $12\frac{1}{2}$  cents. If it does not exceed 1 lb., the charge is 25 cents. If above 1 lb.,  $37\frac{1}{2}$ . Parcels may be registered on prepayment, by stamp, of 5 cents. Agents will please attend to the above, and be governed accordingly.

73. When an Application is completed, don't keep it on hand more than a few days at most; if convenient, send off your work so that it will arrive at the office on Monday or Tuesday; but never, on any account, let it be delayed for more than a week. Accompany your Applications with an invoice according to the printed form, ranking all of a class by themselves, and numbering according to priority of date.

### Postage.

74. Will be paid for on all work ONCE sent in by agents and accepted; but postage for rejected applications, or those returned for correction, will be charged to the agent.

### Printing and Advertising.

75. Incurred by agents will not be paid for by the Company, unless the work is authorized to be done through the Secretary, Inspector or General Agent in writing, and any advertisement before being inserted must be referred to the Board for approval.

### Directors.

76. Agents operating in the neighborhood of any Director, whether actual or honorary, will not fail to report himself to such Director, both as a mark of respect, and for the sake of such information as he may obtain. He will, of course, pay the most marked attention to the Director's suggestions.

### The Secretary and the General Agent.

77. All orders coming from the Secretary must be obeyed as the voice of the Board of Directors. So must

any directions coming from the General Agent. If these officers act improperly in that respect, the aggrieved Agent will have redress by appealing to the Board; but in the first place they are to be implicitly obeyed.

#### Working for Another Mutual.

78. Must not be done by an Agent without permission in writing through the Secretary. An agent offending in this particular will subject himself to the severest censure.

#### Settlement of Accounts.

79. Agents' accounts must be fully settled with the office at the end of each year at least. A statement of accounts will be rendered to each agent as early in the following year as practicable, and any error or mischarge he may have to complain of must be adjusted, or the Board appealed to on the subject, before its meeting in March. An Agent's silence will be held to be his acquiescence in the correctness of his account as rendered.

80. It is to be distinctly understood that an agent leaving the service of the Company shall have no claim on it whatever, either as regards the disposal of his RENEWALS, or the selection of a successor for himself. His resignation shall be unconditional and absolute.

## TARIFF OF RATES, &c.

### Premium Note System.

A. A Premium Note will be taken for insurance for 3 years, on the following classes of property, as under:—

	<i>Rate No. 1.</i>	<i>Rate No. 2.</i>	<i>Rate No. 3.</i>	<i>Rate No. 4.</i>
1st Class...1 per c.	1½	1½	1½	2
2nd " ...1½ "	1½	1½	1½	2½
3rd " ...1½ "	1½	1½	2	2½

1st Class includes dwellings of brick or stone, covered with metal, slate, or shingles laid in mortar.

2nd Class.—Dwellings of brick or stone, covered with wood.

3rd Class.—Dwellings of wood, and outbuildings of all constructions.

B. No insurance effected for less than three years under this system, and no Premium Note accepted for less than \$6—no part of the Note to be collected at the time of insuring. Nor is any property insurable except buildings on land held in fee simple or by contract with the Government, and not encumbered for more than one third the value of the land, and the contents of such buildings. All other descriptions of property have to go on the Cash System.

### C. Cash System.

	<i>Rate No. 1.</i>	<i>Rate No. 2.</i>	<i>Rate No. 3.</i>	<i>Rate No. 4.</i>
1st Class, 1 yr ...20 cts.		25 cts.	30 cts.	40 cts.
"    2 " ...35		45	55	75
"    3 " ...50		62½	75	1 00
2nd Class, 1 " ...25		30	35	45
"    2 " ...40		50	60	80
"    3 " ...62½		75	87½	1 12½
3rd Class, 1 " ...30		35	40	50
"    2 " ...55		62½	70	90
"    3 " ...75		87½	1 00	1 25

D. \$2.50 is the smallest Premium that will be accepted except as stated in Section 54. On School-houses,



Churches, Meeting Houses, Cheese Factories, the Premium must not be less than \$3, and they are insurable only on the Cash System. Don't introduce fractions into the premium—go the next whole figure higher. A part of a month will count as a whole month.

E. Agents will be furnished with a book of interim receipts on the Cash System, which alone are to be used, and the book containing the counterfoil properly filled up, must be preserved and submitted to inspection whenever called for by due authority. In the interim receipt the amount insured must be distributed as in the application. Agents will note in the interim receipt, whether payment is made in cash or by duebill. Don't neglect this.

F. In both Systems, No. 1 Rate applies to cases where the dwelling house, or other building in which fire is used, is 70 feet or upwards from the barn, or any out-building in which hay, straw, flax or other highly combustible article is used or kept. Rate No. 2, to where such buildings are 45 feet or upwards, but less than 70 feet apart; and No. 3, to where they are 20 feet but less than 45 feet apart; No. 4, to where such buildings are less than 20 feet asunder. *It is to be borne in mind, however, that though the above-mentioned buildings may themselves be full distance apart, yet other and intermediate ones may bring them, as regards hazard, within the higher rate, which, in such cases, is to be charged.*

G. Woodsheds, such as usually adjoin or are near dwellings, granaries, or driving-houses in which no hay, straw, flax or other highly combustible material is kept, and themselves not exposed by any greater hazard, are not held to add to the risk; but if so exposed, they of course add to it. Nor are barns nor sheds adjoining or contiguous to each other held to add to their mutual risk. But where no hay, straw, flax, nor other combustible material is kept in the driving-house, it must be so stated on the face of the application.—(See page 24 of Instructions).

H. A dwelling house of a varied description—that is, part wood and part stone, brick or grout, will be charged as if all of wood.

I. Where two dwellings belonging to the same person

expose each other, the rate will be increased as in the case of dwellings and out-buildings, and where one dwelling is occupied by *two* distinct families, it must be regarded as two dwellings.

J. A stove-pipe passing through the roof or wall of a dwelling-house without the intervention of a sufficient flue or chimney, will cause an increase of  $\frac{1}{2}$  of 1 per cent. on the Premium Note System, and of 10 cents per \$100 a year on the Cash System, or 25 cents for three years, and will affect the rate on all buildings within 70 feet of the same, or buildings exposed by such buildings.

K. On the other hand, a stove-pipe passing through the roof or side of a summer kitchen or cooking-shed, only to be used in summer, and the pipe well secured with sheet-iron or other metal, stone or brick at the point of egress, and no chamber floor intervening, will not be held to add to the risk.

L. Buildings and their contents may be insured if 70 feet and over from any building belonging to another party, of not a higher hazard; if the distance is less than 70 feet, the risk has to be specially submitted to the Board, and at least *twenty-five per cent.* must be added to the regular rates.

M. Members making repairs or alterations involving carpenters' or joiners' work, do so at their own risk, unless they have paid into the office one quarter of one per cent. additional on the amount insured. Such payment confers the privilege for two months, and no longer.

N. Buildings and their contents are insured at the same rates. Cheese Factories and their contents are insured at the same rates as ordinary out-buildings. The Company in case of loss reserve to themselves the right to re-build where the land attached to the Factory is less than 10 acres, or where, if on leased land, the lease has less than 10 years to run from date of fire.

#### In Conclusion,

The Directors would give a few words of general counsel; though many of the agents may not stand in need of it, to others it will not come amiss. Urge nothing in favor of the Company but what the truth fully warrants. Do not advance your own fancies as facts. Promise not

that the cost of insuring will be less in future than it has been in the past; the reverse, considering the heavy losses suffered, is not unlikely to a small extent. It is right you should not wilfully deceive any one—but further, it is your duty to see that those you have dealings with don't deceive themselves by placing an erroneous interpretation on what you tell them. Take especial care that illiterate persons fully comprehend what they are about. Always bear in mind the possibility of your being placed in a witness-box to testify in regard to your transactions. Never promise anything you have no authority for doing. Instances have occurred of agents promising members that in certain cases their Policies would be cancelled without any warranty for the same.— It may, no doubt, happen that the most correct agent may be complained against, arising from misconception on the part of a member, but where many complaints prevail it is very difficult to resist the conclusion that the agent is to blame. Let him consider the danger of his ground.— The Directors are resolved, whatever else the Company may be, that it shall stand second to none in existence for fair play and honesty, and they call on their agents to second them in this resolution.

Another thing: Abstain from running down any rival Company. Such a course is highly immoral, and is sure, in the long run, to hurt the agents who practice it. Let false and interested attacks never provoke you to retort in kind. The conduct of outsiders can do but little in either making or marring an Insurance Company. Its character depends on its own acts and those of its employees. Without high character it can only drag on a miserable, weakly existence.

Office of A. M. Assur. Ass. of Canada,  
London, Ont., 26th Feb., 1872.

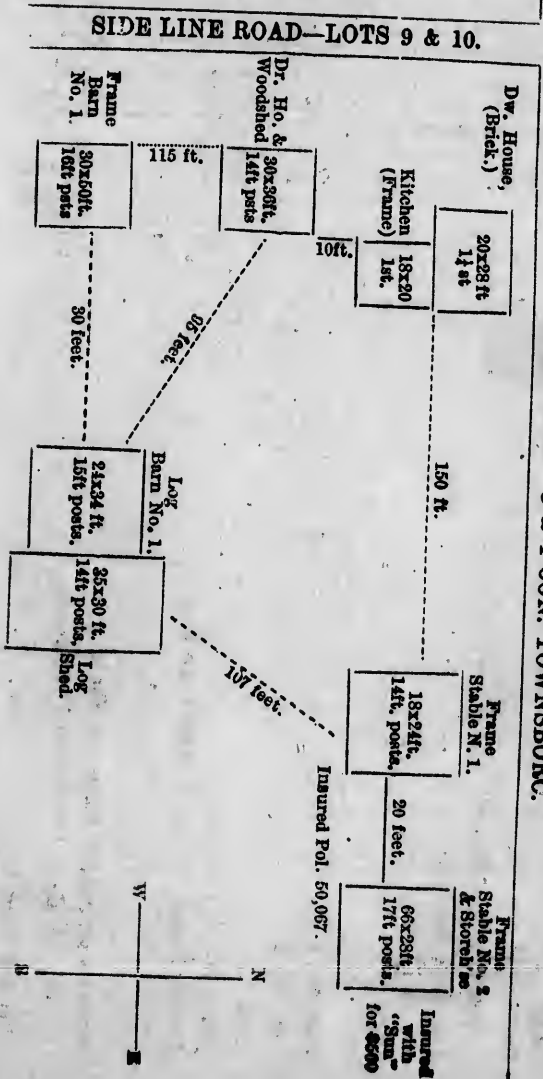
*By Order of the Board,*

**CROWELL WILLSON,**  
President.

**D. C. MACDONALD,**  
Secretary.

DIAGRAM.

CON. ROAD—3 & 4 CON. TOWNSBORO.



it has heavy It is t furlings us in- care y are ur be- your o au- gents licies ne.— may a the ail it ent is ad.— pany e for ts to rival sure, Let etort e in Its em- on a

ON,

## DISTRIBUTION.

	Amount Insured.	Rate per cent.	Est. Cash value of Buildings.
On his.....	\$		\$
Dwelling House.....	400	1 1/2	700
Ordinary contents thereof.....	150	"	
Pianoforte therein .....	100	"	150
<hr/>			
Barn No. 1.....	200	"	350
do No. 2.....	60	"	105
Shed.....	80	"	120
Stable No. 1.....	100	1 1/2	150
Driving House (no Hay or Straw to be kept in it) .....	100	1 1/2	180
<hr/>			
Ordinary contents of Barns and Sheds.....	200	"	
do do Stables and Storehouse.....	110	1 1/2	
Premium Note, \$25 75.	\$1500		

Premium Note, \$25 75.

110	14
\$1500	

