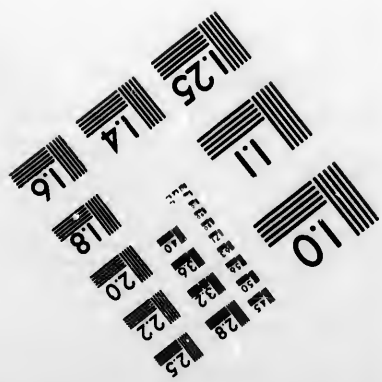
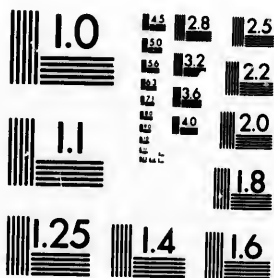


**IMAGE EVALUATION
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51



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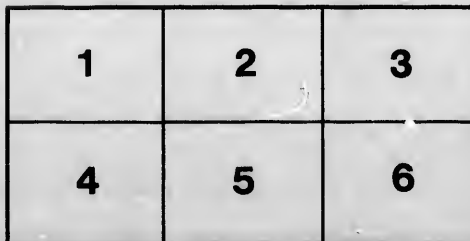
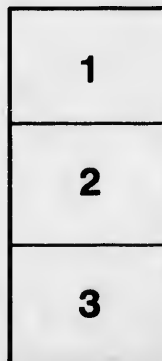
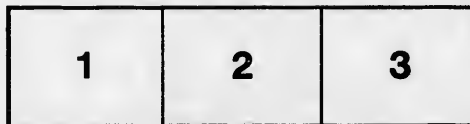
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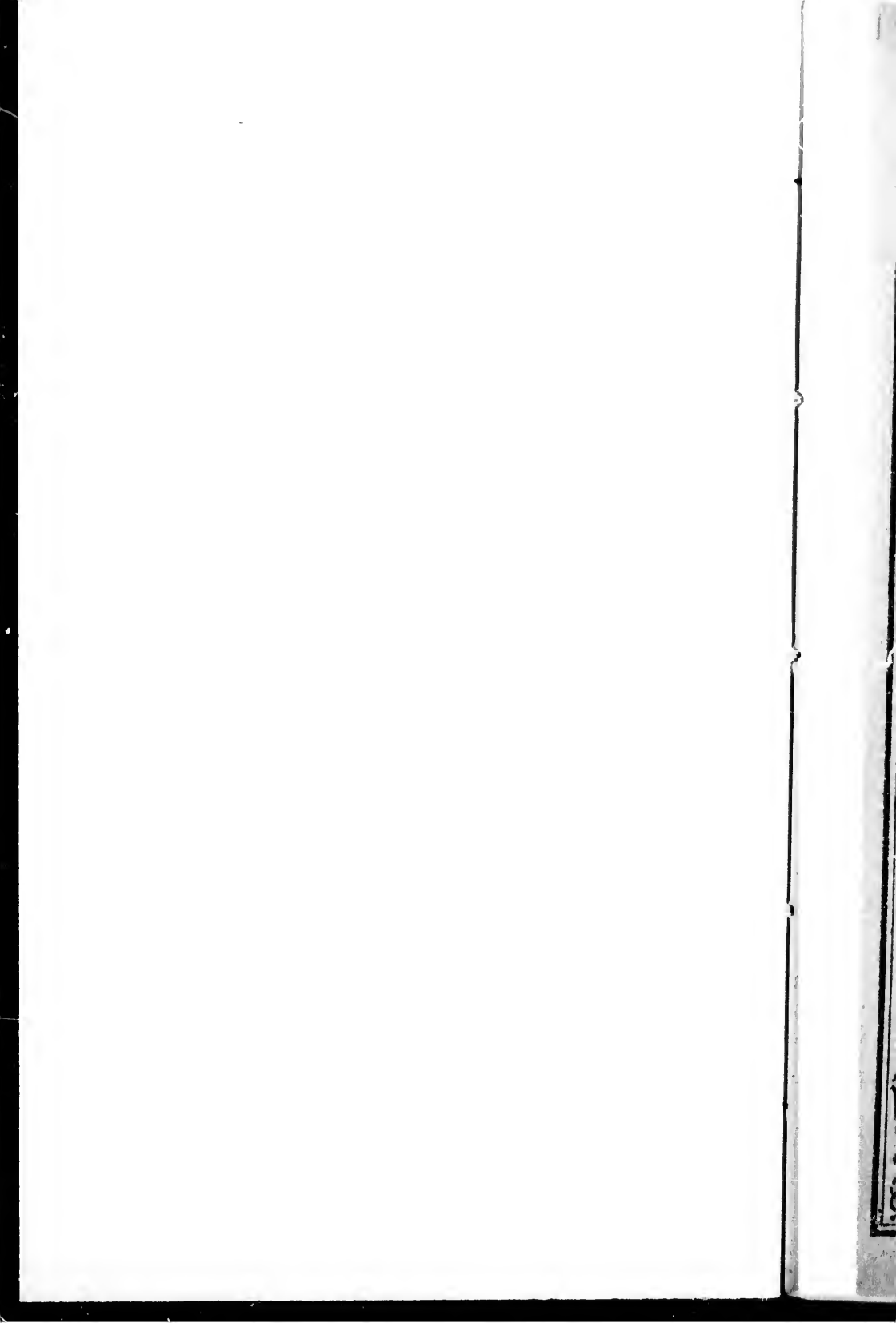
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CANADIAN
FIRE UNDERWRITERS'
ASSOCIATION
TARIFF
OF
Minimum Fire Insurance Rates
FOR THE
CITY OF MONTREAL
AND THE
ADJOINING MUNICIPALITIES OF ST. HENRI
AND ST. CUNEGONDE.

ADOPTED JUNE 1st, 1884, AND REVISED FEBRUARY, 1888.

Operative on and after 23rd February, 1888.

J. THEO. ROBINSON, PRINTER, MONTREAL.

*The following Companies are members of the
Canadian Fire Underwriters' Association :*

1. *Ætna Insurance Company, of Hartford, Conn.*
2. *Agricultural Insurance Co. of Watertown, N.Y.*
3. *Atlas Assurance Company, of London, England.*
4. *British America Assurance Company, of Toronto, Ont.*
5. *Caledonian Fire Insurance Company, of Edinburgh, Scotland.*
6. *Citizens Insurance Company, of Montreal, Que.*
7. *City of London Fire Insurance Company, of London, England.*
8. *Commercial Union Assurance Company, of London, England.*
9. *Connecticut Fire Insurance Company, of Hartford, Conn.*
10. *Fire Insurance Association, of London, England.*
11. *Glasgow & London Fire Insurance Company, of Great Britain.*
12. *Guardian Fire and Life Assurance Company, of London, England.*
13. *Hartford Fire Insurance Company, of Hartford, Conn.*
14. *Imperial Assurance Company, of London, England.*
15. *Lancashire Insurance Company, of Manchester, England.*
16. *Liverpool & London & Globe Insurance Company, of Liverpool, Eng.*
17. *London & Lancashire Fire Insurance Company, of Liverpool, England.*
18. *London Assurance Corporation, of London, England.*
19. *Mercantile Fire Insurance Company, of Waterloo, Ont.*
20. *National Assurance Company, of Ireland.*
21. *North British & Mercantile Insurance Company, of Edinburgh and London.*
22. *Northern Assurance Company, of Aberdeen and London.*
23. *Norwich Union Fire Insurance Society, of Norwich, England.*
24. *Phoenix Fire Insurance Company, of Brooklyn, U. S.*
25. *Phoenix Fire Assurance Company, of London, England.*
26. *Quebec Fire Assurance Company, of Quebec, Canada.*
27. *Queen City Fire Insurance Company, of Toronto, Ont.*
28. *Royal Canadian Insurance Company, of Montreal, Que.*
29. *Royal Insurance Company, of Liverpool, England.*
30. *Scottish Union & National Insurance Company, of Edinburgh, Scotland.*
31. *Waterloo Mutual Fire Insurance Company, of Waterloo, Ont.*
32. *Western Assurance Company, of Toronto, Ont.*

CANADIAN
FIRE UNDERWRITERS'
ASSOCIATION.

TARIFF OF
MINIMUM FIRE INSURANCE RATES

FOR THE
CITY OF MONTREAL,
AND THE ADJOINING MUNICIPALITIES OF
ST. HENRI AND ST. CUNEGONDE.

Operative on and after 23rd Feb'y, 1888.

MONTREAL :
J. THEO. ROBINSON, PRINTER.
1888.

INSTRUCTIONS TO AGENTS AND GENERAL RULES.

1. **MINIMUM RATES.**—The rates in the Tariff, are *minimum rates*, at which risks in their respective classes can be written. An extra rate should be charged for external exposure, as the circumstances of each case may require.

2. **DURATION OF RISKS.**—No risk, except those named in the tariff for "Three year non-hazardous risks," on page 10 can be written for a longer period than *one year*, unless the additional period is computed at the full annual rate and paid for in advance. For periods *less than one year*, short term rates must be charged, as per short term rate table at the end of this tariff.

3. **SEPARATION OF AMOUNTS.** *On Building*—Buildings adjoining, or parts of the same building, separated by entire fire walls or by walls with fire-proof doors at all openings, shall be considered as separate risks, and cannot be written without dividing amounts insured or making the policy subject to full average.

On Contents.—The foregoing rule also applies to the contents of such buildings. Care must also be taken that specific amounts be put in the application on each kind of property covered by the insurance. Separate sums must be given on Building, on Stock, and on Machinery. and all insurances covering the same property should be made to read concurrently.

4. **PROPERTY TO BE FULLY DESCRIBED.**—The words *ordinary contents* should never be used in an application for insurance on mercantile or manufacturing risks. Agents should be very particular in describing fully in the application, as specifically as possible, the property intended to be insured. Avoid using "&c." or any other indefinite term.

Policies on Wholesale Stocks must be so worded as to denote clearly the kind of property, as follows:—On goods, wares and merchandise, consisting chiefly of.....

When an occupation is rated in the tariff with more than one grade of hazard, unless the rate for the highest grade is paid, the risk must be described in the application and policy in accordance with restrictions permitting the lower rate, thus, if a risk is rated both "*with*" and "*without work done*" unless the higher rate is charged. the risk must be described in the application and policy as "*no work done.*"

INSTRUCTIONS AUX AGENTS ET RÈGLEMENTS GÉNÉRAUX,

10. TAUX MINIMUM.—Les taux cotés dans le tarif sont des taux minimum, d'après lesquels les risques de leurs classes respectives peuvent être couverts. On devra charger un taux extra pour les dangers extérieurs tels que les circonstances de chaque cas exigeront.

20. DURÉE DES RISQUES.—Aucun risque sauf ceux mentionnés dans "le tarif des taux pour trois ans sur les risques non dangereux" *vide* page 11, ne peut être couvert pour un plus long cours qu'un an, à moins que la prime pour le cours additionnel ne soit calculée suivant le taux annuel, et payée d'avance. Pour une période moindre qu'un an, le taux de prime à courte échéance devra être chargé, d'après le tableau à la fin de ce tarif.

30. DIVISION DES MONTANTS.—*Sur les Bâtiments.*—Les bâtiments contigus ou les parties d'un même bâtiment, séparés par des murs de refend pourvus à toutes les ouvertures, de portes ou de volets à l'épreuve du feu, seront considérés comme des risques séparés, et ne pourront pas être couverts, sans en diviser les montants assurés, ou soumettre la police à la clause de la "Règle Proportionnelle."

Sur le Contenu.—Le règlement précédent s'applique aussi au contenu de tels bâtiments. On prendra aussi soin qu'une somme spécifique soit désignée dans la proposition, sur chaque espèce d'objets couverts par l'assurance. On devra mettre des montants séparés sur le Bâtiment, le Fonds de Commerce et les Machines, et toutes les assurances couvrant les mêmes objets devront être concordantes.

40. LES OBJETS ASSURÉS DEVRONT ÊTRE PLEINEMENT DÉCRITS.—On ne devra jamais faire usage des mots "contenu ordinaire," dans les propositions pour risques mercantiles et industriels. Les Agents devront prendre soin de désigner dans la proposition d'une manière aussi spécifique que possible, les objets dont on désire assurer. N'employez pas "&c.," ou tout autre terme indéfini.

Les polices couvrant les fonds de commerce de gros, doivent être rédigées de telle manière, qu'elles précisent bien les espèces d'objets, comme suit :—Sur Marchandise de toute sorte consistant principalement en

Quand une occupation est cotée avec plus d'un degré de danger, à moins que le taux pour le plus haut degré ne soit chargé, le risque doit être désigné dans la proposition et dans la police, en conformité aux restrictions permettant le bas taux ; ainsi si elle est tarifée "avec ouvrage," et "sans ouvrage," à moins que le taux le plus haut ne soit chargé, on doit insérer dans la proposition et dans la police les mots "sans ouvrage fait."

Wholesale and Retail Stores.—Any Store alleged to be "Wholesale" but in which goods are exposed for sale in window, shall not be considered a Wholesale Store, but must be rated as a Retail."

5. **A BUILDING OF MIXED CONSTRUCTION.**—The classification of a building of mixed construction shall be determined by the parts of most inferior construction.

6. **BUILDINGS OF DIFFERENT CLASSES OF CONSTRUCTION ADJOINING AND COMMUNICATING.**—When buildings of different classes of construction adjoin and communicate, without being separated by entire fire walls, extending through and above the roof, with openings (if any) protected by fire proof doors, and such buildings or the contents of such buildings are insured under one sum, the classification of the building of the most inferior construction shall determine the classification by which the whole of the buildings and their contents shall be rated; but if separate amounts are given for each building, or the contents of each building, each building (and its contents) may be rated according to its own class of construction.

7. **DIFFERENT OCCUPANCIES.**—When a building has more than one occupancy, the rate on the building and the whole of the contents shall be determined by the highest rated occupancy.

8. **DIFFERENT OCCUPANCIES IN BUILDINGS ADJOINING AND COMMUNICATING.**—The immediately preceding rule shall apply to buildings or block of buildings, except when risks are separated by entire fire walls extending *through and above* the roof, and with openings (if any) in such walls, protected by fire proof doors.

9. **CANCELLATION OF POLICIES.**—In cancelling a policy at the request of the insured, a Company shall charge the short term premium up to the date of such cancellation; this, however, does not refer to cancellations where the risk is not terminated, but carried on under another policy for the mutual convenience of the Company and the insured. The Cancellation of Policies *pro rata* shall not be permitted with a view of the assured obtaining the reduced rates (when the classification of a place is raised) on current Policies.

10. **TAKING RISKS UNDER TARIFF.**—If a Company or the Agent of the Company takes a risk under the Tariff rate, the additional premium must be immediately collected, or the risk must be cancelled; but if a Company or the Agent of a Company takes a risk which was held or is expiring in another Company, a member of this Association, at less than Tariff rate, the Company shall be obliged to cancel the insurance, and shall not be permitted to accept a risk on the same property, nor shall the Agent be permitted to place a risk thereon in any Company, for one month from the date of such cancellation. If a Company accepts a risk below Tariff rate, and thereafter renews the same below Tariff rate, or if a Company renews a risk more than once below Tariff rate, or accepts or renews a risk which has been specifically rated, below such specific rating, the offending Com-

Magasins de Gros et de Détail.—Tout magasin prétendu être magasin de gros, mais dans les vitrines duquel on expose des marchandises en vente, ne devra pas être considéré magasin de gros, mais être coté comme magasin de détail.

50. BÂTIMENT D'UNE CONSTRUCTION MIXTE.—La classification d'un bâtiment d'une construction mixte sera déterminée d'après les parties de la construction la plus inférieure.

60. BÂTIMENTS DE DIFFÉRENTES CLASSES DE CONSTRUCTION CONTIGUS ET AVEC COMMUNICATION.—Quand les bâtiments de différentes classes de construction sont contigus et communiquent sans être séparés par des murs de refend avec coupe-feu passant à travers le toit et dont les ouvertures (s'il y en a) sont protégées par des portes ou des volets à l'épreuve du feu, et que tels bâtiments ou leur contenu, sont assurés sous une même somme la classification du bâtiment de la construction la plus inférieure déterminera la classification dont tous les bâtiments et leur contenu devront être coté; mais si l'on applique des montants séparés sur chacun ou sur le contenu de chacun d'eux, ils pourront (ainsi que leur contenu) être tarifés suivant la classe de construction qui leur est propre.

70. OCCUPATIONS DIVERSES.—Lorsqu'il y a plus d'une profession exercée dans un bâtiment le taux sur ce bâtiment et sur son contenu sera déterminé par l'occupation la plus haute cotée.

80. OCCUPATIONS DIVERSES DANS DES BÂTIMENTS CONTIGUS AVEC COMMUNICATION.—La règle immédiatement précédente s'appliquera aux bâtiments et aux patés de maisons, excepté quand les risques sont divisés par des murs de refend avec coupe-feu passant à travers le toit, et dont les ouvertures (s'il y en a) de tels murs sont protégés par des portes ou des volets à l'épreuve du feu.

9. RÉSILIEMENT DES POLICES.—En résiliant une police au gré de l'assuré, les Compagnies chargeront la prime à courte échéance jusqu'à la date de telle résiliation, cependant ceci ne comporte pas la résiliation dans les cas où le risque n'est pas échu mais continué en vertu d'une autre police pour la commodité mutuelle de la Compagnie et de l'assuré. La résiliation au *pro rata* des polices en cours ne sera pas permise dans le but que l'assuré obtienne des taux réduits (quand la classification d'une place est élevée).

10. RISQUES SOUSCRITS AU-DESSOUS DU TARIF.—Si une Compagnie ou son Agent accepte un risque à un taux au-dessous de celui du Tarif, la prime additionnelle devra en être prélevée immédiatement ou le risque résilié; mais si une Compagnie ou son Agent accepte un risque antérieurement couvert dans une autre Compagnie membre de cette association, ou dans laquelle il échait, à un taux moindre que celui du tarif, la Compagnie sera tenue de résilier le risque, et ne sera pas permise d'en accepter un nouveau sur les mêmes objets, ni à l'Agent d'en placer un tel dans aucune Compagnie, avant l'échéance d'un mois à partir de la date de résiliation. Si une Compagnie accepte un risque au-

pany shall not have the privilege of collecting the extra premium but must cancel, and is prohibited from accepting, or its Agent from placing in any Company a risk on the same property within one month from date of cancellation.

11. DIVIDING COMMISSION.—No member of this Association shall directly or indirectly, or through their Agent, allow any rebate or discount from Tariff rates, or divide commission with the assured or any of his employees. This being done, either by a Company or by its Agent, shall be considered an infraction of the Tariff, and shall necessitate the immediate cancellation of the risk by the offending Company and Agent, and the Company shall not be permitted to accept risk on the same property, nor the Agent to place a risk thereon in any Company for three months from date of cancellation.

12. AGENTS TO SIGN AGREEMENT TO OBSERVE TARIFF.—Companies, members of the Association, shall require all their Agents to sign an agreement of the following form, and shall file the same with Secretaries :

To the.....

INSURANCE COMPANY.

I hereby acknowledge having received copies of Tariff and Instructions to Agents, and I pledge myself to adhere to the Rates and Rules of the Canadian Fire Underwriters' Association as therein set forth, and as may be hereafter communicated to me from time to time.

I further pledge myself to charge Tariff Rates for all business placed by me in any Company, purely Mutual Offices alone excepted.

13. NON OBSERVANCE OF RATES OR RULES.—When any Agent of a Company, is accused of numerous infractions of the Tariff or its Rules, or of dishonorable actions by which any Company a member of this Association suffers injury, upon complaint being made to the Association, it shall be competent for either Branch of the Association to consider the facts, and if satisfactory proof of same is furnished, and which shall be so considered by a two-third majority of both branches, the said Agent shall cease to be employed as Agent to represent any Company a member of this Association.

dessous du taux du tarif, et par la suite le renouvelle encore au-dessous de ce taux du tarif, ou renouvelle un risque plus d'une fois au-dessous du tarif, ou en accepte ou renouvelle un coté spécifiquement, au-dessous de tel taux spécifique, la Compagnie en défaut n'aura pas le privilège d'en percevoir l'extra de prime, mais devra résilier la police, et il lui sera aussi défendu d'accepter, ou son Agent de placer dans aucune Compagnie un risque couvrant les mêmes objets avant l'échéance d'un mois à partir de la date de résiliation.

110. PARTAGE DE LA COMMISSION.—Aucun membre de cette Association n'allouera directement, indirectement, ou par l'intermédiaire de son Agent, aucun rebais ou discompte sur les taux du tarif, ou ne partagera la commission avec l'assuré ou aucun de ses employés. Cette action de la part d'une Compagnie ou de son Agent sera considéré comme infraction au tarif, et nécessitera la résiliation immédiate du risque par la Compagnie ou l'agent en défaut, et il ne sera pas permis à cette Compagnie d'accepter un risque sur ces mêmes objets, ni à son Agent de placer un tel risque dans aucune Compagnie avant l'expiration de trois mois à partir de la date de résiliation.

120. OBLIGATION A ÊTRE SIGNÉE PAR LES AGENTS COMPORTANT L'OBSERVATION DU TARIF.—Les Compagnies membres de cette Association devront exiger que tous leurs Agents signent une obligation conçue d'après la formule suivante et dont les secrétaires devront en conserver la minute :

A la Compagnie d'Assurance contre l'Incendie.

J'accuse, par ces présentes, réception de copie du tarif et des instructions aux Agents, et je m'engage à observer strictement les taux et les règlements de l'Association Canadienne des Assureurs, tels qu'indiqués dans ces tarifs, et tels qu'on pourrait, par la suite de temps à autre me communiquer.

Je m'engage de plus, à charger les taux du tarif pour tous les risques par moi réalisés dans toute Compagnie, excepté dans les Sociétés purement mutuelles.

130. LA NON-OBSERVANCE DES TAUX OU DES RÈGLEMENTS.—Quand l'Agent d'une Compagnie est accusé de nombreuses infractions au tarif ou à ses règlements, ou d'actions déshonorables, préjudiciables à une Compagnie membre de cette Association, sur plainte étant logée à l'Association, l'un ou l'autre de ses bureaux, aura le pouvoir de se prononcer sur les faits, et si preuve satisfaisante est établie, et qu'il en soit ainsi jugé par les deux tiers de majorité des deux bureaux, le dit Agent cessera d'être employé comme tel et de représenter aucune Compagnie membre de cette Association.

14. **ENDORSEMENTS**—A charge of fifty cents shall be made for Endorsement on Policies of *Transfers, Removals, or Assignments*.

Any endorsement or written acknowledgment of a change of interest is to be regarded as an assignment, and charged for as such.

Endorsement Fees apply to all classes of Risks, whether subject to the Tariff or not, and must be collected notwithstanding that the Endorsement may require the payment of an extra premium.

CLASSIFICATION OF BUILDINGS.

1st CLASS.—Stone, Brick or Concrete Buildings, roofed with Metal, Gravel, Slate or Shingles in Mortar.

2nd CLASS.—Stone, Brick or Concrete Buildings, roofed with Shingles, and Brick-nogged, Brick Veneered, Brick-lined, Rough-Cast or Metal Clad Buildings, covered with 1st Class Roofing.

3rd CLASS.—Brick-nogged, Brick Veneered, Brick-lined, Rough-cast, and Metal Clad Building, covered with Shingles, and Wooden Buildings with 1st class roofing *detached* not less than 40 feet.

4th CLASS.—Wooden Buildings.

Felt Roofs, and Wooden Roofs painted with fire-proof paint rate same as shingle roofs.

STANDARD FIRE-PROOF DOORS.—Fire-proof doors must be of wood, double battened, and covered both sides and all edges with metal (bright tin plate with swedged joints preferred, zinc prohibited) wrought iron strap hinges bolted through the door and securely fastened to wall, and with proper fastenings for securing door when closed; door must shut into rabbet at all points, and if a sliding door, must be at least two inches larger than opening on all sides, and must run on iron rack securely fastened to wall. All wooden casings or other woodwork surrounding door to be completely covered with the same kind of metal; the sill or space under door must not be of wood, sill must be of stone or brick, or cement covered with metal and rising at least $1\frac{1}{2}$ inches above level of floor. A hollow double iron door, such as is used on vaults, will be accepted as equivalent to the above described standard door.

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140. AVENANTS OU ENDOSSEMENTS. On chargera un honoraire de cinquante centins pour tout avenant ou endossement de police pour transports et changement de domicile.

Tout endossement ou tout accusé par écrit d'un changement d'intérêt doit être considéré comme transport et traité en conséquence.

Les honoraires pour avenants ou endossements s'appliquant à toute classe de risques, que ceux-ci soient sous l'empire du tarif ou non, et doivent être prélevés lors même que l'endossement exige le paiement d'une prime extra.

CLASSIFICATION DES BATIMENTS.

1ère CLASSE.—Bâtiments en pierre, en brique, ou en concret, couverts en métaux, en ardoise, ou en bardeaux posés dans le mortier.

2ème CLASSE.—Bâtiments en pierre, en brique, ou en concret, couverts en bardeaux; et bâtiments en brique posés entre colombages, lambrissés ou en crépi, ou plaqués en métaux, avec toiture de première classe.

3ème CLASSE.—Bâtiments en brique posée entre colombages, lambrissés en brique, ou en crépi ou plaqués en métaux, avec couverture en bardeaux, et bâtiments en bois avec toiture de première classe, lorsque détachés de pas moins de 40 pieds.

4ème CLASSE.—Bâtiments en bois.

Pour toiture en feutre et en bois enduit de peinture à l'épreuve du feu, cotez les mêmes que celles en bardeaux.

PORTES MODÈLES A L'ÉPREUVE DU FEU.—Les portes à l'épreuve du feu doivent être en bois, à double battants, les deux côtés et les bords recouverts en métaux (le fer blanc avec joints à replis préféré, le zinc est prohibé), les gonds et les pentures en fer forgé, ces dernières posées avec des boulons sur les battants et bien assujetties aux murs avec des ferrures nécessaires pour bien retenir la porte lorsqu'elle est fermée; la porte doit s'abattre en tout point sur une figure et si c'est une porte à coulisse, elle doit être au moins deux pouces plus grande que l'ouverture et ce tout autour, et doit fonctionner sur une pièce en fer bien assujettie au mur. Tous les cadres ou toutes les boiseries entourant la porte doivent être complètement recouverts en mêmes métaux, la pièce de dessous la porte ne doit pas être en bois, le seuil doit être en pierre, en brique, ou en ciment couvert en métaux, et s'élever au moins un pouce et demi plus haut que le niveau du plancher. Une porte creuse et double comme celles dont on fait usage pour les salamandres sera acceptée comme équivalent à la porte modèle ci-dessus décrite.

**THREE YEAR TARIFF OF RATES FOR NON-HAZARDOUS RISKS IN THE CITY OF MONTREAL
AND THE ADJOINING MUNICIPALITIES OF ST. HENRI AND ST. CUNECONDE.**

Dwellings, Barns, Graperies, Greenhouses, Private Stables and Outbuildings.

1st class, building 50c., contents, 70c. 2nd class, building and contents, \$1.00.
3rd class, building and contents, \$1.25. 4th class, building and contents, \$1 50.

Churches, Academies, Day Schools, Colleges, Convents, Nunneries, Banks, Offices, Charitable or Religious Institutions, Drill Sheds, (not used for other purposes) Hospitals, Houses of Refuge, and their contents.

1st class, 75c. 2nd class, 85c. 3rd class, 95c. 4th class, \$1.05.

Masonic Halls, Temperance Halls, Oddfellows' Halls, Court Houses, City and Town Halls, (when used as municipal offices only), Fire Stations, Police Stations, and their contents.

NOTE.—Halls, if used for public entertainments or concerts, an extra of 5 cents per diem must be collected for each concert or entertainment.

1st class, 80c. 2nd class, 90c. 3rd class, \$1.05. 4th class, \$1.30.

Jails, Reformatories, Penitentiaries, Lunatic Asylums, Exhibition, Fair and Agricultural Society buildings, and their contents.

1st class, \$1.55. 2nd class, \$1.80. 3rd class, \$2.05. 4th class, \$2.55.

The above rates are for three years; for annual policies charge half the rate.

Workmen's Risk.—See item "Workmen's Risk" in general tariff; but fifteen days in each year are allowed for incidental repairs without extra charge.

Workmen's Risk.—See item "Workmen's Risk" in general tariff; but fifteen days in each year are allowed for incidental repairs without extra charge.

TARIF DES TAUX POUR TROIS ANS, SUR LES RISQUES NON-DANGEREUX, DANS LA VILLE DE MONTREAL ET LES MUNICIPALITEES DE ST HENRI ET STE CUNEGONDE.

Maisons d'habitation, Granges, Serr. s, Ecuries privées et Dépendances.

1ere classe, sur le bâtiment 50c., contenu, 70c.

3me classe, sur le bâtiment et le contenu, \$1.25.

2me classe, sur le bâtiment et le contenu, \$1.00.

4me classe, sur le bâtiment et le contenu, \$1.50.

Eglises, Académies, Ecoles du jour, Collèges, Couvents, Noviciats, Banques, Bureaux, Institutions religieuses ou de charité, Arsenaux, (pas occupés pour d'autres fins), Hopitaux, Maisons de refuge; et leur contenu.

1ere classe, 75c.

2me classe, 85c.

3me classe, 95c.

4me classe, \$1.05.

Loges Maconiques et d'Oddfellows, Salles de Tempérance, Cours de justice, Hotels-de-Ville, (lorsqu'employés seulement comme bureaux municipaux), Postes de Pompiers, Salles de Police, et leur contenu.

NOTE.—Salles lorsqu'employées pour spectacles ou concerts publics, on chargera un extra de 5 cents par cent per diem pour chaque concert ou spectacle.

1ere classe, 80c.

2me classe, 90c.

3me classe, \$1.05.

4me classe, \$1.30.

Prisons, Réformes, Pénitenciers, Asiles d'Aliénés, Batiments pour Exhibitions, Foires et Sociétés d'agriculture, et leur contenu.

1ere classe, \$1.55.

2me classe, \$1.80.

3me classe, \$2.05

4me classe, \$2.55.

Les taux ci-dessus sont pour trois ans, pour les Polices annuelles chargez la motié.

Risques d'ouvriers.—Voyez l'item "risque d'ouvriers" dans le tarif général, cependant permission est accordée gratis pour 15 jours dans chaque année pour réparation accidentelle.

Tariff of Minimum Rates for the City of Montreal and the adjoining Municipalities of St. Henri and St. Cuneconde.

OCCUPATION.	OCCUPATION.				CONTENTS.				
	HAND POWER, UNLESS OTHERWISE MENTIONED.	POUVOIR À LA MAIN À MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.		BUILDING.		CLASS OF RISK.		Rate per \$100	
		1st	2nd	3rd	4th	1st	2nd	3rd	4th
1 Agricultural Implements and Seed Sale Rooms.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70	
2 Alcohol and Liquors in Casks.	.57½	.87½	1.10	1.35	.75	1.05	1.22½	1.45	
3 " No Bottling.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70	
4 Apothecaries, see Druggists.	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70	
5 Auctioneers, no work done.....	.85	1.30	1.50	1.80	1.15	1.55	1.80	2.05	
6 " With Upholstering and Repairing	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70	
7 Auction and Commission Merchants..	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70	
8 Bag Makers, Paper, (no Box making) Rate same as Bookbinders.	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70	
9 Bakers, Sale Shop only.....	.80	1.22½	1.45	1.75	1.10	1.45	1.70	1.95	
10 Bakers, (If Confectionery or Pastry made, see confectioners).....	.80	1.22½	1.45	1.75	1.15	1.55	1.80	2.05	
11 Ball Alley (no liquors).....	.62½	1.02½	1.25	1.50	1.10	1.45	1.70	1.95	
12 Barbers Shops.....	.80	1.22½	1.45	1.75	1.10	1.45	1.70	1.95	
13 Basket-makers.....	.62½	1.02½	1.25	1.50	1.10	1.45	1.70	1.95	
14 Bath Houses.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70	

Instruments aratoires, Salles pour la vente, et pour celle des grains. }
 Alcool et liqueurs en tonneaux, sans embouteillage.....
 Do. avec embouteillage.....
 Apothecaires, voir pharmaciens
 Encanteurs (aucun travail).....
 Do. avec bourrage et réparation.....
 Marchands Encanteurs et à la commission.....
 Manufactures de sacs en papier (sans fabrication de boîtes) même taux que relieurs
 Boulangers, magasins seulement.....
 { Boulangers, (sans fabrication de confiseries ou de pâtisseries.) }
 Jeux de Quilles (sans liqueurs).....
 Barbiers-coiffeurs.....
 Papiers (fabricants de).....
 Salles de bains.....

15 Benzine, Benzole, Naptha, or products thereof; also Gums dissolved into Benzine, Benzole, Naphte, ou leurs produits; ainsi que gommages dis-

TARIFF OF MINIMUM RATES—Continued.

OCCUPATION. HAND POWER, UNLESS OTHERWISE MENTIONED.	OCCUPATION. POUVOIR À LA MAIN À MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.	BUILDING. CLASS OF RISK. Rate per \$100.			CONTENTS. CLASS OF RISK. Rate per \$100.				
		1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
30 Boot and Shoe Makers, employing 20 or more work hands, or using steam power...Schedule rate.	Quand il y a plus de 20 ouvriers ou que l'on se sert de vapeur, cotés par schedule.								
31 Borrowed Power. See Steam Power	Moteur par emprunt, (voyez moteur à vapeur.)								
32 Bottling Cellars.....	Caves à embouteiller.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
33 Brick vaulted cellars, with fire-proof doors or with no communication with remainder of building, may be rated independently of other occupants in same building and vice versa.	Les caves à voute en brique avec portes à l'épreuve du feu, ou sans communication avec les autres parties du bâtiment peuvent être tarifées indépendamment de toute autre industrie ou profession exercée dans le même bâtiment et vice versa.								
34 Box Makers, Paper and Band.....	{ Boîtes, Fabricants de, en Papier et } en Carton.....	1.15	1.60	1.90	2.15	1.50	1.90	2.15	2.40
35 " Jewel and Fancy, add 25c.	Do. de bijouteries et de fantaisies, ajoutez 25 cents.								
36 Brass Founders and Copper-smiths...	Fondeurs et travailleurs en cuivre....	1.25	1.75	2.05	2.30	1.50	1.85	2.05	2.30
37 Bridges, open.....	Ponts, ouverts.....	.80	.80	.80	.88	.....	.....	.....	.....
38 " covered.....	" couverts.....	1.30	1.30	1.30	1.30	.....	.....	.....	.....
39 Broom-makers.....	Balais (fabricants de).....	1.15	1.60	1.90	2.15	1.50	1.90	2.15	2.40
40 Brush-Makers.....	Brosses ".....	1.15	1.60	1.90	2.15	1.50	1.90	2.15	2.40
41 Builders' Risk, see Workmen's Risk.	{ Risque de constructeurs, voyez risque d'ouvriers. }								

42 Butcher's Shops.....	Bouchers.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
43 Cabinet-makers.....	Meubliers (Ebénistes).....	1.85	2.25	2.60	2.85	2.35	2.30	2.60	2.85

Risque de constructeurs, voyez risque d'ouvriers.

41 Builders' Risk, see Workmen's Risk.

42 Butcher's Shops.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
43 Cabinet-makers.....	1.85	2.25	2.60	2.85	2.05	2.30	2.60	2.85
44 " Using Steam, Schedule rate.	1.85	2.25	2.60	2.85	2.05	2.30	2.60	2.85
45 Carpenters Shops.....								
46 " Using Steam, Schedule rate.								
47 Carpenter's Risk, see Workmen's risk.								
48 Carpet Stores, Cutting and Sewing only.....	.57½	.87½	1.10	1.35	.75	1.05	1.22½	1.45
49 Carpet stores, other work done.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
50 Carriage Salesrooms (no work done).	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
51 " With finishing and upholstery, but no wood work.	1.05	1.45	1.80	2.10	1.35	1.65	1.90	2.15
52 Carters', Cabmen's or Hackmen's stables, with more than ten horses.	1.35	1.85	2.15	2.50	1.45	1.95	2.25	2.50
53 " With over four horses and not exceeding ten.....	1.10	1.60	1.90	2.30	1.20	1.70	2.00	2.30
54 " With less than five horses, may be taken as private stables.								
55 Carvers and Gilders (no wood work)	80	1.22½	1.45	1.75	1.40	1.80	2.05	2.30
56 " With wood work.....	1.85	2.25	2.60	2.85	2.05	2.30	2.60	2.85

Bouchers.....

Meublriers (Ebénistes).....

" avec vapeur, cotés par schedule.

Charpentiers et Menuisiers.....

" " avec vapeur, cotés par schedule.....

Menuisiers, risque de, (voyez risque d'ouvriers).

Tapis, Magasins, taillage et couverture permis seulement.

Magasins de tapis, autre travail executé.....

Voitures, salle de vente, (sans fabrication).

" avec permis de finir et bourrer, mais aucun travail en bois

Ecuries de chartiers et de cochers de place, contenant plus de dix chevaux.

" 5 chevaux, mais n'excédant pas 10 chevaux.....

" moins que 5 chevaux peuvent être cotées au taux des écuries privées.

Sculpteurs et Doreurs, (sans travail en bois).

" avec travail en bois.....

TARIFF OF MINIMUM RATES - Continued.

	OCCUPATION.	OCCUPATION.	BUILDING.				CONTENTS.				
			POUVOIR À LA MAIN À MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.				CLASS OF RISK.				
	HAND POWER, UNLESS OTHERWISE MENTIONED.		1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.	Rate per \$100.
57	Church Ornament Stores, (no wood work.....)	{ Ornaments d'église, magasins, (sans travail en bois).	.62½	1.02½	1.25	1.50	1.40	1.85	2.15	2.40	
58	Other Stocks in same building, unless higher rated.....	{ Les autres stocks dans le même bâtiment à moins que cotés plus élevés	.....	.....	.....	.....	.92½	1.22½	1.45	1.70	
59	“ With wood work.....	{ “ avec travail en bois.....	.....	.....	.....	.....	.....	.....	.....	.....
60	Cigar and Tobacco Factories employing less than 20 hands, no power and no sweat or dry room....	{ Fabricants de cigars et ouvriers en tabac, n'employant moins que 20 ouvriers, sans séchoir.....	1.85	2.25	2.50	2.85	2.05	2.30	2.60	2.85	
61	“ Using Steam, or with 20 or more hands, Schedule rate.....	{ “ avec 20, ou plus de 20 ouvriers, ou à la vapeur, cotés par schedule.	.85	1.30	1.50	1.80	1.50	1.90	2.15	2.40	
62	Clocks, rate same as Fancy Goods.	{ Magasins d'horloges, même taux que marchandises de fantaisie.	.....	.....	.....	.....	.....	.....	.....	.....
63	Clothing Stores, Wholesale (no manufacture but cutting permitted).	{ Hardes faites, en gros, (sans fabrication, on, mais tailage permis.)	.57½	.87½	1.10	1.35	.75	1.05	1.22½	1.45	
64	“ Wholesale, with privilege to employ not more than 5 hands.....	{ “ en gros avec privilège d'employer pas plus que 5 ouvriers.	.62½	1.02½	1.25	1.50	.85	1.15	1.35	1.55	
65	“ Retail “.....	{ “ en détail. “.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70	
66	“ Wholesale or retail manufacturing, with more than 5 work hands....	{ gros et détail avec fabrication employant plus que 5 ouvriers.	.70	1.10	1.35	1.65	1.10	1.45	1.70	1.95	
67	“ Manufacturing with steam....	{ fabrication avec vapeur.....	.80	1.22½	1.45	1.75	1.35	1.65	1.90	2.15	

Manufacturing with steam...
than 5 work hands....)

" fabrication avec vapeur.....

.80 | 1.22 | 1.45 | 1.75 | 1.35 | 1.65 | 1.90 | 2.15

{ Huile de Charbon (pétrole), taux }
extra.

96	Dry Goods, Retail. . . . .	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
97	Dyers, extra for Benzine. . . . .	.85	1.30	1.50	1.80	1.15	1.55	1.80	2.10
98	" Steam Power.	1.25	1.75	2.05	2.30	1.50	1.90	2.15	2.40
99	Eating Houses (no liquors) . . . . .	.85	1.30	1.50	1.80	1.10	1.45	1.70	1.95
	With liquors, same as saloons.								
100	Electro Platers. . . . .	.80	1.22½	1.45	1.75	1.10	1.45	1.70	1.95
101	Endorsement Fee (for Transfer, Assignment or Removal). . . . .	.50	.50	.50	.50	.50	.50	.50	.50
102	Engine, Gas, charge extra. . . . .	.10	.10	.10	.10	.10	.10	.10	.10
103	Engine, Steam or Coal Oil, used for manufacturing purposes in any Risk not specially rated with steam, charge extra. . . . .	.25	.25	.25	.25	.25	.25	.25	.25
104	" If boiler is in a separate first-class building cut off by an entire fire wall with no communication except by shaft, belt or pipe, charge extra. . . . .	.10	.10	.10	.10	.10	.10	.10	.10
105	" If the risk is rated with steam deduct 10c. from steam rate.								
106	Engravers, Rubber Stamp Makers. . . . .	.70	1.10	1.35	1.65	1.05	1.40	1.65	1.90
107	Fancy Goods, Millinery and Small-ware, Wholesale. . . . .	.57½	.87½	1.10	1.35	.85	1.15	1.35	1.55
108	Other stock in same building, unless higher rated. . . . .	.....	.....	.....	.....	.75	1.05	1.22½	1.45

Marchandises sèches en détail.

Tinturiers, extra pour benzine.

" à la vapeur.

Restaurants (sans liqueurs)

Avec liqueurs même taux que buvette

Plaqueurs.

Endossements (chargez pour les transports et changements de domiciles.

Engins à gaz, chargez extra.

Engins à vapeur ou à pétrole servant à fabriquer, dans tout risque que non spécialement coté à vapeur, chargez extra.

" Si la chaudière est dans un bâtiment de 1er classe, séparé par un mur de refend, sans communication, excepté par arbre de couche, courroie ou tuyau.

" " Si le risque est coté avec vapeur déduisez 10c. du taux avec vapeur.

Graveurs et fabricants de caractères en caoutchouc.

Marchandises de fantaisie, de mode et petits objets, en gros.

Autres stocks dans le même bâtiment à moins que cotés plus élevés.

TARIFF OF MINIMUM RATES.— *Continued.*

OCCUPATION. HAND POWER, UNLESS OTHERWISE MENTIONED.	OCCUPATION. POUVOIR À LA MAIN À MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.	BUILDING. CLASS OF RISK. Rate per \$100.				CONTENTS. CLASS OF RISK. Rate per \$100.			
		1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
109 Fancy Goods, Retail	Marchandis de fantaisie en détail..... Autres stocks dans le même bâtiment non cotés plus élevés.....	.62½	1.02½	1.25	1.50	1.10	1.45	1.70	1.95
110 Other Stocks in same building unless higher rated.....	92½	1.22½	1.45	1.70
111 Farriers, rate same as Blacksmiths...	Ferreurs, (voyez forgerons).								
112 Feather Stores, no dyeing, rate same as Fancy Goods.	Magasins de plumes sans teinture (même taux que marchandises de fantaisie).								
113 " with dyeing, rate same as Dyers.	" Avec teinture, (même taux que teinturiers).								
114 Felt Hats, see Hat Fact. in Specials.	{ Chapeaux de feutre, (voir fabriques de chapeaux dans les risques spéciaux.								
115 Fixtures and Fittings, if insured along with the building, charge Building Rate, otherwise, Contents Rate.	{ Garnitures et accessoires de magasins lorsqu'assurés avec le bâtiment, chargez le taux du bâtiment, autrement, celui du contenu de magasins..								
116 Feed Stores, Wholesale and Retail, not more than two bales of Hay allowed.....	{ Fourrage, en gros et en détail, pas plus de deux balles de foin permises .....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
117 " When more than two bales, see Hay Stores.	{ " quand plus de deux balles de foin, (voyez magasins de foin). }								

118 Fire Proof Safes. The rate on contents of Fire Proof Safes shall be the same as for Fire Proof Safes. Le Coffres-forts à l'épreuve du feu.

“ When more than two bales, see Hay Stores.

“ quand plus de deux balles de foin, (voyez magasins de foin).”

118	Fire Proof Safes. The rate on contents of Fire Proof Safes shall be two-thirds of the rate on similar stock in same building when not in Fire Proof Safe. Specific sums to be placed on the contents of each safe, unless the Policy be made subject to Full average.									
119	Fish Stores, Wholesale.	.....							
120	Florists	.....							
121	Other stocks in same building, not higher rated.	.....							
122	Flour and Grain Store. (Wholesale) no hay	.....							
123	Flour and Grain Store (Retail), same as Feed Stores.	.....							
124	Freight Sheds.	.....							
125	Fruit Stores, Wholesale or Retail.	.....							
	Fuel Yards.									
126	Hard Coal	.....							
127	Bituminous	.....							
128	Cord Wood	.....							
129	Coal Bins	.....							
130	Furniture Sale Shop, no repairing, upholstering or other work done, except retouching on sale.	.....							
	Coffres-forts à l'épreuve du feu. Le taux sur le contenu des coffres-forts à l'épreuve du feu sera $\frac{2}{3}$ du taux pour pareil fonds de commerce dans le même bâtiment lorsque hors du coffre-fort à l'épreuve du feu. Des sommes spécifiques doivent être indiquées sur le contenu de chaque coffre à moins que la police soit soumise à la règle proportionnelle.									
	Magasins de poissons62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
	Fleuristes62½	1.02½	1.25	1.50	1.10	1.45	1.70	1.95
	Autres stocks dans le même bâtiment non cotés plus élevés92½	1.22½	1.45	1.70
	Magasins de fleur et de grains (en gros), sans foin57½	.87½	1.10	1.35	.75	1.05	1.22½	1.45
	Do. (en détail), même taux que magasins de fourrage.									
	Hangars à fret57½	.87½	1.10	1.35	.85	1.15	1.35	1.55
	Magasins de fruits, gros et détail62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
	Clos à combustible.									
	Charbon dur	1.32½
	“ bitumeux	1.82½
	Bois de chauffage	1.82½
	Cases à charbon	1.82½
	Meubles, sans réparation, bourrage ou autre travail excepté retouche au moment de la vente62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70

TARIFF OF MINIMUM RATES—Continued

OCCUPATION. HAND POWER, UNLESS OTHERWISE MENTIONED.	OCCUPATION. POUVOIR À LA MAIN À MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.	BUILDING. CLASS OF RISK. Rate per \$100.				CONTENTS. CLASS OF RISK. Rate per \$100.			
		1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
131 Furniture Sale Shop, with upholstering only.....	{ Meubles, salles de vente avec bourrage seulement.....	.85	1.30	1.50	1.80	1.15	1.55	1.80	2.05
132 Furniture Sale Shop, including repairing and upholstering & finishing... When manufacturing is done, see Cabinet-makers.....		{ Do. avec réparation, bourrage et finissage seulement. Pour fabrication, voir meubliers-ébénistes.	1.25	1.75	2.05	2.30	1.50	1.90	2.15	2.40
133 Furrriers and Hatters, Wholesale, no manufacturing.....	{ Chapeliers et Fourreurs, en gros, (sans fabrication).....	.57½	.87½	1.10	1.35	.75	1.05	1.25½	1.45
134 " Wholesale or Retail, with or without manufacturing, no steam.	{ Do. en gros, et en détail, sans fabrication et sans vapeur.....	.70	1.10	1.35	1.60	1.10	1.45	1.70	1.95
135 Fur Dressers or Dyers, rate same as Dyers.	{ Dresseurs ou teinturiers de fourrures, même taux que teinturiers								
136 Gas Purifiers and carburetters, special permission required before they are used.	{ Appareils à l'épuration du gaz un permis spécial doit être obtenu.								
137 Gas or Steam Filters: Same as Plumbers.	{ Poseurs d'appareils à gaz ou à vapeur même taux que plombiers.								
138 Gasoline, used for heating or lighting charge double rates. Gasoline gas permitted where coal gas is not available, if the reservoir is placed underground and 30 feet outside building.	{ Gasoline employée pour le chauffage ou l'éclairage, charge des taux doubles. Le Gaz fait avec la gasholine est permis où l'on ne peut se procurer le gaz de houille, si le réservoir est souterrain et placé à 30 pieds du bâtiment....								

139 General Storage, including Freight Shipping Sheds { Entrepôts généraux, y compris les

TARIFF OF MINIMUM RATES—Continued.

OCCUPATION. HAND POWER, UNLESS OTHERWISE MENTIONED.	OCCUPATION. POUVOIR À LA MAIN À MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.	BUILDING. CLASS OF RISK. Rate per \$100.				CONTENTS. CLASS OF RISK. Rate per \$100.			
		1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
156 Halls, see Concert Rooms and Market Halls.	Salles, voir salles de concerts et de Marchés.								
157 Hardware; no Oils, Paints, or Varnishes kept, except in hermetically-closed tins ready for sale, no package to be broken. Wholesale.....	{ Ferronnerie, sans huiles, peintures, vernis, excepté que lorsque gardés en boîtes de fer blanc hermétiquement fermées, prêts pour la vente, et dont aucun paquet ne sera ouvert. (en gros).....	.57½	.87½	1.10	1.35	.85	1.15	1.35	1.55
158 “ “ Retail.....	{ “ en gros avec permission de négocier que 25 barils d'huile et de vernis, les paquets pourront être ouverts, mais aucun mélange de peinture.....	.62½	1.02½	1.25	1.50	1.10	1.45	1.70	1.95
159 “ Wholesale, with not exceeding 25 brls. of Oil and Varnish; bulk may be broken, but no mixing of Paints.....	{ “ Do. en gros ou en détail avec privilège de garder une quantité n'excédant pas un ensemble de 400 gallons de térébenthine, d'huile, de vernis et de peinture, et permission de mélanger la peinture.....								
160 “ Wholesale or Retail; with privilege to keep a quantity not exceeding four hundred gallons together of Turpentine, Oil, Varnish and Paints mixed in Oil, permission to mix Paints.....	{ Les magasins de ferronnerie avec des huiles, autrement que ci-dessus, doivent payer les taux des magasins d'huiles et peintures.	1.00	1.40	1.70	1.90	1.35	1.65	1.90	2.15

161 Hardware, with Oils, otherwise than as above must pay Oil and Color Store rates.

162 Harness-makers and Saddlers.....
163 Hat Factories, see Specials.

.70 1.10 1.35 1.65 1.10 1.45 1.70 1.95
Selliers et fabricants d'harnais.....
Fabriques de chapeaux, (voyez risques)

TARIFF OF MINIMUM RATES—Continued.

	OCCUPATION. HAND POWER, UNLESS OTHERWISE MENTIONED.	OCCUPATION. POUVOIR À LA MAIN À MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.	BUILDING. CLASS OF RISK. Rate per \$100.				CONTENTS. CLASS OF RISK. Rate per \$100.			
			1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
180	Knitting and Weaving Establishments, no mill process.	{ Tricots et tissus, sans procédés de moulins } Sans teinture..... } Avec " } Avec procédés de moulin, cotés par schedule de mém: que manufactures d'étoffes. } Lampes, magasins de, sans travail, (voyez extra pour pétrole,) même taux que vaiselle. } " Avec travail même taux que plombiers. } Buanderies, (sans vapeur)..... } Cuir, en gros..... } " en détail..... } Litographies } " à la vapeur..... } Ecuries de pension et de louage..... } Clos de bois de service, s'ils ne font pas partie d'aucun établissement ou l'on travail le bois ni en danger par leur proximité, sans la clause de la règle proportionnelle..... }	.70	1.10	1.35	1.65	1.10	1.45	1.70	1.95
181	No dyeing.....		.80	1.22½	1.45	1.75	1.20	1.60	1.85	2.15
182	With dyeing.....									
183	If any mill process, Schedule rate as Woollen Mill.									
184	Lamp Stores, no work (s e extra for Coal Oil), rate same as Crockery.									
185	" If work done, rate same as tinmiths.									
186	Laundries, (without Steam).....	1.10	1.50	1.80	2.10	1.15	1.55	1.85	2.05	
187	Leather Stocks, Wholesale.....	.57½	.87½	1.10	1.35	.75	1.05	1.22½	1.45	
188	" Retail.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70	
189	Lithographers.....	.75	1.15	1.40	1.70	1.10	1.45	1.70	1.95	
190	" (Steam power).....	1.25	1.75	2.05	2.30	1.50	1.90	2.15	2.40	
191	Livery and Boarding Stables.....	1.35	1.85	2.15	2.50	1.45	1.95	2.25	2.50	
192	Lumber Yards, not connected with nor endangered by a wood-working establishment, without average....									
193	" If connected or endangered, see Lumber Tariff.....									

192 Lumber Yards with full average.....

193 " If connected or endangered, see Lumber Tariff.....

Clos de bois avec règle proportionnelle. Quand faisant ainsi partie et en danger (voyez tarif pour bois).....

TARIFF OF MINIMUM RATES.—Continued.

OCCUPATION. HAND POWER, UNLESS OTHERWISE MENTIONED.	OCCUPATION. POUVOIR A LA MAIN A MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.				BUILDING. CLASS OF RISK. Rate per \$100.				CONTENTS. CLASS OF RISK. Rate per \$100.			
					1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
					1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
212 Picture Frames, Wood work done	Cadres avec travail en bois.				1.85	2.25	2.60	2.85	2.05	2.30	2.60	2.85
213 Plaster of Paris Works.	Ateliers d'ouvrages en plâtre de Paris. . . . .				.80	1.22½	1.45	1.75	1.15	1.55	1.80	2.05
214 Plated Ware Factories.	Placage, ateliers de				1.05	1.45	1.80	2.10	1.40	1.80	2.05	2.30
215 Plumbers Shop, safe room only.	Plombiers, magasins seulement. . . . .				.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
216 " When work is done on premises.	" Quand on travail sur les lieux.				1.05	1.45	1.80	2.10	1.40	1.80	2.05	2.30
217 Printing Offices	Imprimeries. . . . .				.75	1.15	1.40	1.70	1.10	1.45	1.70	1.95
218 Printing Offices, (Steam Power)	Imprimeries (à la vapeur)				1.25	1.75	2.05	2.30	1.50	1.90	2.15	2.40
219 Provision, Pork and Produce Stores.	Provisions, Lard et Produits. . . . .				.57½	.87½	1.10	1.35	.75	1.05	1.22½	1.45
220 " with privilege to cut, pack, and render lard in not more than two ordinary kettles.	" avec privilège de couper, emballer, saler et fondre le sain-doux dans pas plus que deux chaudrons ordinaires. . . . .				.70	1.10	1.35	1.65	1.10	1.45	1.70	1.95
221 Pork Packing and Curing Houses, see Specials.	Empaquetage de Porc, voyez spéciaux.											
222 Rag and Junk Stores.	Bric à Brac, magasins de guenilles.				1.05	1.52½	2.00	2.40	1.65	2.10	2.40	2.75
223 Refrigerator Store Houses	Glacières. . . . .				.57½	.87½	1.10	1.35	.85	1.15	1.35	1.55
224 Refrigerator-makers, same as Carpenters.	Fabricants de glacières même taux que charpentiers.											
225 Rent same rate as building.	Loyers, même taux que le bâtiment.				1.05	1.52½	2.00	2.40	1.40	1.82½	2.25	2.50
226 Restaurants and Saloons.	Restaurants et buvettes.											
227 Restaurants, no liquors, see Eating Houses.	Restaurants, sans liqueurs, voir No. 99											
228 Roofing Felt Stock.	Feutre à toitures (stock). . . . .				.70	1.10	1.35	1.65	1.10	.45	1.70	1.95
229 Roofing Felt Stores with saturating.	" " avec saturation. . . . .				.05	1.52½	1.90	2.30	1.40	1.70	2.05	2.30

230 Rubber Goods, rate same as Small wares.
 231 Saddlers and Harness-makers
 Marchandises en caoutchouc, même taux que marchandises de fantaisie.
 Sattler- und Sattelwerkzeuge

TARIFF OF MINIMUM RATES—Continued.

OCCUPATION. HAND POWER, UNLESS OTHERWISE MENTIONED.	OCCUPATION. POUVOIR À LA MAIN À MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.	BUILDING. CLASS OF RISK. Rate per \$100.				CONTENTS. CLASS OF RISK. Rate per \$100.			
		1st.		2nd.		3rd.		4th.	
		1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
246 Small Wares, Fancy Goods, Wholesale	{ Marchandises de fantaisie et petits objets, en gros..... }	.57½	.87½	1.10	1.35	.85	1.15	1.35	1.55
247 Other Stocks in same building, not rated higher.....	{ Autres stocks dans le même bâtiment non cotés plus élevés..... }	.....	.....	.....	.....	.75	1.05	1.22½	1.45
248 Soda Water Factory.....	{ Soda et eaux gazeuses, fabrique de... }	1.05	1.45	1.80	2.10	1.40	1.80	2.05	2.30
249 Skating Rinks, same as Concert Rooms.	{ Ronds à patiner, même taux que salles d'amusements. }	.....	.....	.....	.....	.....	.....	.....	.....
250 Slaughter Houses, private, no rendering or smoking.....	{ Abattoirs privés, où on ne fait pas fondre ou fumer le lard. }	.80	1.22½	1.45	1.75	1.10	1.45	1.70	1.95
251 Stable, Street Car, Livery, Tavern or Hotel, Carters or Cabmen's.....	{ Ecuries de louage, d'auberges on d'hôtels, de chars urbains, de charniers ou de cochers..... }	1.35	1.85	2.15	2.50	1.45	1.95	2.25	2.50
252 Stables, Carters', Hackmen's or Cabmen's Stables, with over four and not exceeding ten horses.....	{ Ecuries de charniers ou de cochers de place, avec plus de 4 chevaux et n'excédant pas 10..... }	1.10	1.60	1.90	2.30	1.20	1.70	2.00	2.30
253 Do. with four horses or less, rate same as privat Stables.	{ " avec ou moins de 4 chevaux même taux que les écuries privées. }	.....	.....	.....	.....	.....	.....	.....	.....
254 Stationery and Book Stores, Retail.....	{ Papeterie et Librairie, en détail..... }	.62½	1.02½	1.25	1.50	1.10	1.45	1.70	1.95
Other Stocks in same building, not higher rated.....	{ Autres stocks dans le même bâtiment non cotés plus élevés..... }	.....	.....	.....	.....	.92½	1.22½	1.45	1.70
255 Stationery and Book Stores, Wholesale	{ Papeterie et Librairie, en gros..... }	.57½	.87½	1.10	1.35	.85	1.15	1.35	1.55
Other Stocks in same building, not higher rated.....	{ Autres stocks dans le même bâtiment non cotés plus élevés..... }	.....	.....	.....	.....	.75	1.05	1.22½	1.45

256 Steam Power used for Manufacturing purposes for any risk not specially mentioned.....

Moteur à vapeur, servant à fabriquer pour tout risque pas spécialement mentionné.....

•	higher rated.....	.....	.....	.....	.92½	1.22½	1.45	1.70
	autres stocks in same building, not	.....	.....	.....	.85	1.13	1.35	1.55
255	Stationery and Book Stores, Wholesale	.....	.....	.....	.57½	1.10	1.35	1.55
	Other Stocks in same building, not	.....	.....	.....	.....	.....	.....	.....
	higher rated.....	.....	.....	.....	.....	.....	.....	.....
	ment non cotés plus élevés.....	.....	.....	.....	.....	.....	.....	.....
	Autres stocks dans le même bâti-	.....	.....	.....	.....	.....	.....	.....
	ment non cotés plus élevés.....	.....	.....	.....	.....	.....	.....	.....
	Papeterie et Librairie, en gros.....	.....	.....	.....	.....	.....	.....	.....
	non cotés plus élevés.....	.....	.....	.....	.....	.....	.....	.....
	autres stocks dans le même bâtiment	.....	.....	.....	.....	.....	.....	.....

256	Steam Power used for Manufacturing purposes for any risk not specially rated, see No. 103.	.....	.....	.....	.....	.....	.....	.....
257	Storage, General, including Shipping Sheds on Wharves.....	.57½	.87½	1.10	1.35	.85	1.15	1.35 1.55
258	Store Houses used exclusively in connection with a manufacturing risk and not endangered thereby.....	.57½	.87½	1.10	1.35	.75	1.05	1.22½ 1.45
259	Store Houses, in connection with mercantile risks and occupied only by applicant, shall rate same as stores occupied by assured, according to construction of store house.	.....	.....	.....	.....	.....	.....	.....
260	Stove Stores, no Tinsmithing, rate same as Hardware.....	.....	.....	.....	.....	.....	.....	.....
261	Straw and Rush Workers.....	.80	1.22½	1.45	1.75	1.10	1.45	1.70 1.95
262	Sugar Storage, same rates as Grain Storage.	.....	.....	.....	.....	.....	.....	.....
263	Surgical Instrument Makers.....	.80	1.22½	1.45	1.75	1.15	1.55	1.80 2.05
264	Tailors employing not more than five work hands.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45 1.70
265	“ over five hands see Clothiers	.....	.....	.....	.....	.....	.....	.....
266	Taverns.....	1.05	1.52½	2.00	2.40	1.40	1.82½	2.25 2.50
267	Telegraph and Telephone Offices....	.57½	.87½	1.10	1.35	.92½	1.22½	1.45 1.70
268	Tinsmiths.....	1.05	1.45	1.80	2.10	1.40	1.80	2.05 2.30
269	Tobaccoists, Wholesale or Retail....	.62½	1.02½	1.25	1.50	1.10	1.45	1.70 1.95
270	Other stocks in same building unless higherrated.....	.....	.....	.....	.....	.....	.....	.....
271	Tobacco Factories see Cigarmakers...	.....	.....	.....	.....	.92½	1.22½	1.45 1.70

Moteur à vapeur, servant à fabriquer pour tout risque pas spécialement coté (voyez No. 103.)

Entrepôts généraux, y compris hangars à l'expédition sur les quais.

Entrepôts employés relativement à une manufacture, mais sans être en danger à cause de sa proximité.

Entrepôts employés relativement à un risque mercantile par le proposant chargé même taux que magasins occupés par l'assuré, selon la construction de l'entrepôt.

Magasins de poêles, pas de ferblanterie (voyez ferrounerie).....

Paille et Jonc, travail en.....

Entrepôts de sucre le même taux que pour entrepôts de grains.

Fabricants d'instruments de chirurgie.

Tailleurs, n'employant pas plus de 5 ouvriers.....

“ employant plus de 5 ouvriers (voyez hardes faites).

Auberges.....

Télégraphe et Téléphone, bureaux de..

Ferblantiers.....

Tabac, magasins de, gros et détail....

Autres stocks dans le même bâtiment non cotés plus élevés.....

Man'ct's de tabac (v. man. de cigars.)

TARIFF OF MINIMUM RATES—Continued.

HAND POWER, UNLESS OTHERWISE MENTIONED.	OCCUPATION.	BUILDING.				CONTENTS.			
		CLASS OF RISK.				CLASS OF RISK.			
		Rate per \$100.				Rate per \$100.			
		1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
272	Town Halls, when used as Market Halls. See Market Halls.								
273	Town Halls, when used as Entertainment Halls, see Concert Halls.								
274	Toy Stores, rate same as Fancy Goods and Small Ware.								
276	Trunk & Bag Makers, sale rooms only.								
277	Do. including finishing and covering, no wood work done. Extra for Japanning, see No. 172. When wood work is done charge same rate as Carpenters.	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
278	Type Founders.....	.85	1.30	1.50	1.80	1.15	1.55	1.80	2.05
279	Undertakers, no work done.....	1.25	1.70	2.05	2.30	1.50	1.90	2.15	2.40
280	“ with finishing and Upholstering.....	.62½	1.02½	1.25	1.50	.92½	1.22½	1.45	1.70
281	“ when wood work is done, see Carpenters' Shops.	.85	1.30	1.50	1.80	1.15	1.55	1.80	2.05
282	Upholsterers, no wood work.....	.85	1.30	1.50	1.80	1.15	1.55	1.80	2.05
283	“ When wood work is done, see Cabinetmakers.								
284	Varnish Storehouses.....	3.02½	3.62½	4.22½	4.82½	3.02½	3.62½	4.22½	4.82½
285	Vinegar Factories, no Alcohol.....	.70	1.10	1.35	1.65	1.10	1.45	1.70	1.95
286	“ “ with Alcohol.....	1.30	1.70	2.00	2.30	1.65	2.00	2.25	2.40
287	Wire Workers, no wood work.....	.70	1.10	1.35	1.65	1.10	1.45	1.70	1.95

OCCUPATION.

POUVOIR À LA MAIN À MOINS QU'IL SOIT AUTREMENT EXPLIQUÉ.

Hôtels de ville, occupés comme marchés (voyez salles de marché).
 “ comme salles d'amusement, (voyez, salles de concerts).
 Joujoux, jouets, même taux que marchandises de fantaisie.
 Valises, magasins seulement.....
 “ avec travail pour finir ou couvrir, pas de travail en bois.....
 Voyez extra pour vernissage, No. 172.
 Quand on travail le bois même taux que pour les charpentiers..
 Moteurs en Typographie.....
 Entrepreneurs de p. funéb. sans travail.
 “ avec bourrage et travail pour finir.
 Quand on travail le bois, (voyez charpentiers).
 Bourreurs, pas de travail en bois.....
 Quand on travail le bois, (voyez meubliers).
 Vernis, entrepôts de.....
 Vinaigre, fabriques de, pas d'alcool... avec alcool.....
 “ “ avec alcool.....
 Fil de Fer, pas de trav. en bois.....

288 Wire Workers with wood work..... “ avec travail en bois.

285	Vinegar Factories, no Alcohol.....	3.02½	3.62½	4.22½	4.82½	3.02½	3.62½	4.22½	4.82½
286	“ “ with Alcohol.....	.70	1.10	1.35	1.65	1.10	1.45	1.70	1.95
287	Wire Workers, no wood work.....	1.30	1.70	2.00	2.30	1.65	2.00	2.25	2.45
	“ “ with Alcohol.....	.70	1.10	1.35	1.65	1.10	1.45	1.70	1.95

288	Wire Workers with wood work.....	1.05	1.40	1.65	1.90	1.35	1.70	1.95	2.20
289	Wine and Liquor Stores.								
290	Wholesale, No Bottling.....	} avec travail en bois.....	.57½	.87½	1.10	1.35	.75	1.05	1.22½
291	“ “ With Bottling.....		.62½	1.02½	1.25	1.50	.92½	1.22½	1.45
292	Retail, not Saloons.....		.62½	1.02½	1.25	1.50	.92½	1.22½	1.45
293	Wood Yard, see Fuel Yards.								

Workmen's Risk, in addition to rate on building according to occupancy, charge 10 cents a month per \$100. Charge half rate for any period under 15 days.

Permission for ordinary alterations and repairs permitted free for five days at any one time; for over five days, the charge for Workmen's Risk becomes exigible.

Builder's Risk on buildings in course of construction charge per month as follows, which includes both the above rates:— On first and second class buildings, 15c per month; on third and fourth class buildings 20c. per month, instead of charging this extra, a building in course of construction may be taken at the basis rate in conformity with the contemplated occupation, with ten cents per month extra for workmen's risk, but the extra for workmen's risk must be collected in advance.

Workmen's Risk includes plumbers, painters, plasterers and carpenters.

The extra for workmen's risk for Charitable and Religious institutions is not cumulative above 60 per cent for any twelve consecutive months provided that the permit is obtained and be extra charged in advance.

Risques d'ouvriers, en sus du taux sur le bâtiment, selon la profession où l'industrie exercée, chargez 10c. par mois par \$100. Chargez la moitié pour un cours moindre que 15 jours.

Permission peut être accordée gratis pour reparations et changements ordinaires, pour cinq jours dans aucun temps; pour plus de cinq jours on exigera le risque d'ouvriers.

Risque de constructeurs sur bâtiments en voie de construction; chargez par mois comme suit, ce qui comprend les deux taux ci-haut mentionnés.

Sur les bâtiments de 1ere et 2me classe, 15 cents par mois; sur ceux de 3me et 4me classe, 20c. par mois; au lieu de charger ce taux, un bâtiment en voie de construction peut être assuré sur un taux basé en conformité avec la profession ou l'industrie en vue, moyennant 10c. par mois d'extra pour risque d'ouvriers; mais cet extra pour risque d'ouvriers doit être perçu d'avance.

Le risque d'ouvriers comprend les Plombiers, les Peintres les Plâtriers et les Charpentiers.

L'extra pour risque d'ouvriers affèrent aux institutions religieuses, et de charité, n'est pas cumulatif au-dessus de 60c. par cent pour un cours de douze mois consecutifs, pourvu que le permis en soit obtenu et tel extra chargé d'avance.

TARIFF FOR SPECIAL RISKS IN THE CITY OF MONTREAL.

And the adjoining Municipalities of St. Henri and St. Cuneogande.

CO-INSURANCE.—The Rates on Risks indicated by a * are subject to a reduction of 15 per cent. if the following Co-Insurance clause is inserted in the Policy:

It is a part of the consideration of this policy, and the basis upon which the rate of premium is fixed, that the insured shall maintain insurance concurrent in form with this policy, on each and every item of the property hereby insured, to the extent of at least **Seventy-five per cent.** of the actual cash value thereof, and that failing so to do, the insured shall be a co-insurer to the extent of an amount sufficient to make the aggregate insurance equal to **seventy-five per cent.** of the actual cash value of each and every item of the property hereby insured, and, in that capacity, shall bear his, her, or their proportion of any loss that may occur.

AUTOMATIC SPRINKLERS. — The Rates on Risks indicated by a * are subject to a reduction of 15 per cent. if the entire building is fully equipped with Automatic Sprinklers, fitted in accordance with the Association's standard for same; this reduction can only be allowed after they have been inspected and the reduced rate promulgated by the Sec'y.

When a Risk is entitled to both allowances, deduct 30 per cent. from Tariff Rate.

BOILER HOUSE.—The deduction for Boiler House separated from, or outside of factory, can only be made when the Boiler House is of brick or stone, with first-class roofing.

CO-ASSURANCE.—Les taux sur les risques marqués d'un astérisque sont soumis à une réduction de 15 par cent si la clause suivante de co-assurance est insérée dans la police.

C'est une partie de la considération de cette police, et la base sur laquelle est fixé le taux de prime, que l'assuré ou les assurés, maintiendra ou maintiendront une assurance concordant en forme avec cette police, sur chaque item d'objets assurés par les présentes jusqu'à la somme d'au moins soixante et quinze par cent de leur valeur actuelle en espèces, et à défaut de se faire, l'assuré ou les assurés, sera ou seront co-assureurs jusqu'à concurrence d'une somme suffisante pour former un total d'assurance égal à soixante et quinze par cent de la valeur actuelle en espèces de chaque item d'objets assurés par les présentes, et dans telle capacité supportera ou supporteront sa proportion ou leur proportion de tout sinistre qui pourrait survenir.

ARROSOIRS AUTOMATIQUES (Sprinklers).

Les taux sur les risques marqués d'un astérisque sont soumis à une réduction de 15 par cent, si tout le bâtiment est pourvu d'appareils automatiques dits "sprinklers" posés selon les règlements de l'association. Le rabais pour ces appareils n'est permis qu'après inspection et promulgation par le secrétaire.

Lorsqu'un risque peut être soumis à ces deux rabais, déduisez 30 par cent du taux du tarif.

BATIMENT AUX CHAUDIERES.—La réduction lorsque le bâtiment aux chaudières est séparé ou est en dehors des fabriques, ne peut être accordée que lorsque ce bâtiment est en pierre ou en brique avec couverture de première classe.

TARIFF FOR SPECIAL RISKS IN THE CITY OF MONTREAL—Continued.

OCCUPATION.		MOTEUR A VAPEUR OU HYDRAULIQUE.		Rate on Buildings and Contents. Class of Risk. Rate per \$100.	
OCCUPATION.		MOTEUR A VAPEUR OU HYDRAULIQUE.		1st.	2nd.
11 BREWERIES—(See Schedule therefor.)				2.12½	3.02½
12 *BRUSH FACTORIES (steam power).....				1.82½	2.72½
When Boiler House is first-class and separated from Factory by fire-proof doors.....				1.52½	2.42½
When Boiler House is first-class and outside of Factory, with no communication between them (except by shaft, belt or pipes).....				1.22½	1.52½
13 BUTTON FACTORIES, steam power (see schedule therefor,)				1.52½	2.42½
14 CANNING WORKS—(See schedule therefor.)				1.22½	1.52½
15 CATTLE SHEDS, when over 80 feet distant from Distillery				1.52½	2.42½
If nearer than 80 feet, charge Distillery rate.				1.52½	2.12½
16 *CHEESE AND BUTTER FACTORIES.....				2.42½	2.72½
17 CIGAR FACTORIES—(See schedule therefor.)				2.42½	2.72½
18 COACH, WAGGON, AND CHILDREN'S CARRIAGE BUILDERS (steam power), see schedule for Agricultural Implement Factory.				2.42½	2.72½
19 *COACH, CARRIAGE AND WAGON BUILDERS (hand power, no steam)				2.42½	2.72½

OCCUPATION.

MOTEUR A VAPEUR OU HYDRAULIQUE.

*BRASSERIES, (voyez schedule pour tel risque.)
 *BROSSES, Fabrique de (vapeur).....
 Quand le bâtiment aux chaudières est de première classe et séparé de la Fabrique par des portes à l'épreuve du feu.....
 Quand le bâtiment aux chaudières est de première classe et en dehors de la Fabrique sans autre communication que par arbre de couche, courroies ou tuyaux.....
 { BOUTONS, Fabriques de (vapeur) voyez schedule pour tel risque.
 BOITES A CONSERVES, v. schedule pour tel risque
 HANGARS A BESTIAUX, quand à plus de 80 pieds de la Distillerie.....
 A plus près de 80 pieds, chargez le taux de la Distillerie.
 *FROMAGERIES ET CREMERIES.....
 CIGARES, Fabriques de, v. schedule pour tel risque.
 VOITURES, WAGONS et CAROSSES, pour les enfants, Fabrique de (vapeur), voyez schedule pour fabrique d'Instruments Aratoires.
 *VOITURES CAROSSE ET WAGONS, Fabrique de (pouvoir à la main).....

20 *CONFECTIONERY (steam power) with box-mak'g.

*CONFISEURS (vapeur) avec fabrication.....

*VOITURES CAROSSE ET WAGONS, Fabrique de (pouvoir à la main)

19 *COACH, CARRIAGE AND WAGON BUILDERS (hand power, no steam)

3.62 4.22 4.82 2.42 3.02 4.22 3.62 4.22 5.42

*CONFISEURS (vapeur) avec fabrication de boîtes... sans fabrication de boîtes... FILATURES DE COTON, (vapeur)

20 *CONFECTIONERY (steam power) with box-mak'g. 21 *CONFECTIONERY (" ") without box-mak'g. 22 COTTON MILLS (steam power)

Quand le bâtiment aux chaudières est de première classe et séparé de la Fabrique par des portes à l'épreuve du feu... déduisez 30c. Quand le bâtiment aux chaudières est de première classe et en dehors de la Fabrique sans autre communication que par arbres de couche, courroies ou tuyaux..... déduisez 60c. Quand le Nettoyeur (Picker) est dans un autre bâtiment, déduisez 90 centins.

When Boiler House is first-class and separated from the Mill by fire-proof doors, deduct 30c. When Boiler House is first-class and outside of the Mill, with no communication between them (except by shaft, belt or pipes), Deduct 60c. For picker outside of the Mill and in a separate building, deduct 90c.

Quand le Fabrique est pourvue d'un appareil automatique (sprinkler) et d'un réservoir dans une tour, déduisez 60 centins.

For automatic sprinklers and tank in tower, deduct 60c.

Le taux minimum pour une filature modèle, soit avec moteur à vapeur ou hydraulique, aussi bien que celui pour les bâtiments de son nettoyeur (picker) et de ses chaudières sera.....

The minimum rate on a standard Mill, either steam or water power, as well as on its picker and boiler houses, will be.....

TAUX SUPPLEMENTAIRE POUR TRAVAIL EXTRA.—Permission est accordée gratis pour travailler jusqu'à 10 hs p.m.; permis pour le travail de nuit entière dans les filatures de coton les fabriques de lainages et de tissus, 75 p.c. des taux réguliers; pour permis de travailler pas plus tard que minuit, 30 p.c. des taux réguliers. On chargera les taux de primes à courte échéance dans tous les cas où des permis seront accordés pour un cours moindre qu'un an. Le terme pour lequel de tels permis seront accordés sera fixé et la prime payée d'avance.

OVERTIME EXTRA.—Permission to work till 10 p. m. free; for all night permits, 75 p.c. of the regular rates; for permits to run not later than midnight, 30 per cent. of the regular rates. Short rates to be charged in all cases where such permits are granted for periods less than a year. The term for which such permits are granted to be fixed, and premium therefore paid in advance.

1.52

TARIFF FOR SPECIAL RISKS IN THE CITY OF MONTREAL.—Continued.

OCCUPATION.	OCCUPATION.	Rate on Buildings and Contents. Class of Risk. Rate per \$100.
STEAM OR WATER POWER.	MOTEUR A VAPEUR OU HYDRAULIQUE.	1st. | 2nd. | 3 & 4
23 COTTON AND WOOLEN STOREHOUSES (bulk not broken) not nearer than 25 feet to a standard Mill, but within reach of its fire preventive appliances.....	TOILE, COTON ET ETOFFE, Entrepôts (sans bris de ballots) lorsque pas plus près que 25 pieds d'une filature modèle mais à la portée de la protection de ses appareils à incendie.....	.75 .92½
When not nearer than 100 feet to a standard Mill, but within reach of its fire preventive appliances.....	Lorsque pas plus rapprochés que 100 pieds d'une filature modèle, mais à la portée de la protection de ses appareils à incendie.....	..... 1.22½
In all other cases rate No. 258 in ordinary tariff applies.	Dans toutes les autres circonstances les taux No. 258 du Tarif ordinaire s'appliquent.	.....
24 *DISTILLERIES.....	*DISTILLERIES.....	3.92½ 4.22½ 5.42½
When Boiler House is first class and separated from Distillery by fire-proof doors.....	Quand le bâtiment aux chaudières est de première classe et séparé de la Fabrique par des portes à l'épreuve du feu.....	3.62½ 3.92½ 5.12½
When Boiler House is first-class and outside of Distillery, with no communication between them (except by shaft, belt or pipes).....	Quand le bâtiment aux chaudières est de première classe et en dehors de la Fabrique sans autre communication que par arbre de couche, courroies ou tuyaux.....	3.32½ 3.62½ 4.82½
25 DREDGES—(See Vessels.)	CUREMOLES, voyez vaisseaux.....	..... 1.52½
26 ELEVATORS (Floating), see vessels.	ELEVATEURS A GRAINS (flottants), v. vaisseaux.	..... 1.82½
27 FISHING ESTABLISHMENTS.	ETABLISSEMENTS DE PECHE.	.....
Fish Stores.....	Magasins de poisson.....	..... 4.82½
Fish Supply Stores.....	" Fouritures pour la pêche.....	..... 7.22½
28 *FLAX MILLS.....	*LIN, Fabriques d'étoffes.....	.....

Fish Stores 1.52½
 Fish Supply Stores 1.82½
 *FLAX MILLS 4.82½ 5.42½ 7.22½

- 29 FLOUR AND GRIST MILLS—(See schedule therefor.)
- 30 FOUNDRIES (See schedule therefor.)
- 31 FRUIT EVAPORATORS (see schedule therefor.)
- 32 FURNITURE FACTORIES (steam power), see schedule therefor.
- 33 *GAS WORKS, when made of petroleum or its product.....
 When only coal gas is made.....
- 34 GLASS WORKS (see schedule therefor.)
- 35 GLOVE MAKERS (steam power.)
 If any tanning or currying process, see schedule for Tannery,
- 36 *GLUE MAKERS.....
- 37 GRAIN ELEVATORS (steam power).....
 When Boiler House is first-class and separated from Elevators by fire-proof doors.....
- When Boiler House is first-class and outside of Elevator, with no communication between them (except by shaft, belt or pipes).....
- When Boiler House (first-class) is 20 ft. and under 60 ft. from Elevator.....
- When Boiler House of any construction is 60 ft. or over from Elevator.....

Magasins de poisson..... 1.52½
 " Fournitures pour la pêche..... 1.82½
 *LIN, Fabriques d'étoffes..... 4.82½ 5.42½ 7.22½

FARINE ET MOULEE, voyez schedule pour tel risque.	3.02½	3.62½	4.82½
FONDERIES, voyez schedule pour tel risque.			
FRUITS, EVAPORATEURS de, voyez schedule pour tel risque.			
MEUBLES, Fabrique de (vapeur), voyez schedule pour tel risque.	1.82½	2.42½	3.62½
{ *GAS USINES, quand le Gaz est fabriqué avec le pétrole ou ses produits.....	1.52½	1.82½	3.62½
{ " quand le Gaz est fabriqué seulement avec la houille.....			
VERRERIES (Usines), voyez schedule pour tel risque			
*GANTS, Fabrique de (vapeur).....	3.62½	4.22½	4.82½
S'il y a des procédés pour tanner, et corroyer voyez schedule pour tanneries.	3.02½	3.62½	4.22½
*COLLE, Fabricants de.....	2.72½	3.32½	3.92½
ELEVATEURS A GRAINS (vapeur).....			
{ Quand le bâtiment aux chaudières est de première classe et séparé de l'Elevateur par des portes à l'épreuve du feu.....	2.42½	3.02½	3.62½
{ Quand le bâtiment aux chaudières est de première classe et en dehors de l'Elevateur sans autres communication que par arbre de couche, courroies ou tuyaux.....	1.82½	2.42½	3.02½
{ Quand le bâtiment aux chaudières est de première classe et à 20 pieds de distance et à moins de 60 pieds de l'Elevateur.....	1.52½	1.82½	2.42½
{ Quand le bâtiment aux chaudières de n'importe quelle construction est à 60 pieds de distance ou plus de l'Elevateur.....			

TARIFF FOR SPECIAL RISKS IN THE CITY OF MONTREAL.—Continued.

OCCUPATION	OCCUPATION.		Rate on Building ^a and Contents.	
	STEAM OR WATER POWER.	MOTEUR A VAPEUR OU HYDRAULIQUE.	CLASS OF RISK. Rate per \$100.	
			1st.	2nd. | 3 & 4
38 GRAIN ELEVATORS (water power).....		ELEVATEURS A GRAINS (moteur hydraulique).....	1.52½	1.82½
“ “ (horse power).....		“ “ (moteur à chevaux).....	2.42½	2.42½
39 *GRAPE SUGAR AND GLUCOSE FACTORIES.		*SUCRE DE RAISINS ET GLUCOSE, Fabrique de.	1.22½	1.52½
40 *HAT FACTORIES, Felt and Straw (steam power.)		*CHAPEAUX DE FEUTRE ET DE PAILLE, Fabrique de (vapeur).....	4.82½	5.12½
When Boiler House is first-class and separated from Factory by fire-proof doors.....		Quand le bâtiment aux chaudières est de première classe et séparé de la Fabrique par des portes à l'épreuve du feu.....	2.42½	2.72½
When Boiler House is first-class and outside of Factory, with no communication between them (except by shaft, belt or pipes).....		Quand le bâtiment aux chaudières est de première classe et en dehors de la Fabrique sans autre communication que par arbre de couche, courroies ou tuyaux.....	2.12½	2.42½
41 HAY PRESSING, hand or horse power.		FOIN, bâtiment au pressage (moteur à main ou à chevaux).	1.82½	2.12½
When building is off line of railway.....		Quand le bâtiment n'est pas sur le parcours d'un chemin de fer.....	.....	.....
When building is on line of railway.....		Quand le bâtiment est sur le parcours d'un chemin de fer.....	.....	1.82½
When steam power is used, and Boiler is nearer than 50 feet.....		Quand on se sert d'un moteur à vapeur et que la chaudière est plus près que 50 pieds de distance	.....	.....
42 INDIA RUBBER FACTORIES to be specially rated.		CAOUTCHOUC, Fabrique de, le taux doit être fixé spécialement.	.....	4.22½
43 IRON FOUNDRIES see schedule therefore.		FONDRIE (Fer), vapeur, v. schedule pour tel risque	.....	.....

44 JAPANNING, when not specially mentioned and VERNISSAGE (Japonnier) faites parer done

GAUTCHOU, Fabrique de, le taux doit être fixé spécialement.
 FONDERIE (Fer), vapeur, v. schedule pour tel risque

42 INDIA RUBBER FACTORIES to be specially rated.
 43 IRON FOUNDRIES see schedule therefore.

VERNISSAGE (Japonnier) faites payer pour extra quand il n'est pas mentionné spécialement ou inclus dans le taux d'un risque.

“ (au vapeur)30c.
 “ (au feu).....60c.
 *FORMES POUR CHAUSSURES, Fab. de, (à la vap. Quand le bâtiment aux chaudières est de première classe et séparé de la Fabrique par des portes à l'épreuve du feu.....3.62½ 3.92½ 4.22½
 Quand le bâtiment aux chaudières est de première classe et en dehors de la Fabrique sans autre communication que par arbre de couche, courroies ou tuyaux.....3.32½ 3.62½ 3.92½
 *FORMES POUR CHAUSSURES, Fabrique de (moteur hydraulique).....2.42½ 2.72½ 3.02½
 *BUANDERIES (vapeur).....2.42½ 3.02½ 3.62½
 *COURROIES EN CUIR, Fabrique de (à la vap'r) . 1.52½ 2.12½ 3.62½
 Si l'y a lavage ou corroyage, voyez schedule pour tanneries
 CHANTIERS et MAGASINS DE CHANTIERS.....1.82½ 2.42½ 3.02½
 MACHINERIES, boutique de (v. sche. pour tel risque)
 DRÈCHE, bâtiments pour (v. sche. pour Brasseries.
 *MARBRE (usines à vapeur).....2.12½ 2.72½ 3.92½
 Quand le bâtiment aux chaudières est de première classe et séparé de l'usine par des portes à l'épreuve du feu.....1.82½ 2.42½ 3.62½
 Quand le bâtiment aux chaudières est de première classe et en dehors de la Fabrique sans autre communication que par arbre de couche, courroies ou tuyaux.....1.52½ 2.12½ 3.32½

44 JAPANING, when not specially mentioned and included in rating, charge extra.
 By steam heat.....30c.
 By fire heat.....60c.
 45 *LAST FACTORIES (steam power).....
 When Boiler House is first-class and separated from Factory by fire-proof doors.....
 When Boiler House is first-class and outside of Factory, with no communication between them (except by shaft, belt or pipes).....
 46 *LAST FACTORIES (water power).....
 47 *LAUNDRIES (steam power).....
 48 *LEATHER BELTING FACTORIES (steam power), If tanning or currying done, see schedule for tanneries.
 49 LUMBER CAMPS, SHANTIES & SUPPLY STORES
 50 MACHINE SHOPS (see schedule therefor.)
 51 MALT HOUSES.(see schedule for Breweries.)
 52 *MARBLE WORKS (steam power).....
 When Boiler House is first-class and separated from the Shop by fire-proof doors.....
 When Boiler House is first-class and outside of the Shop, with no communication between them (except by shaft, belt or pipes)

TARIFF FOR SPECIAL RISKS IN THE CITY OF MONTREAL. — Continued.

OCCUPATION.		OCCUPATION.		Rate on Buildings and Contents CLASS OF RISK. Rate per \$100.
STEAM OR WATER POWER.		MOTEUR A VAPEUR OU HYDRAULIQUE.		
53	NAIL, SPIKE, NUT AND BOLT FACTORIES (see schedule for Machine Shops.)	CLOUS, BOULONS, ET POINTES, Fabriques de (va-peur) v. schedule pour Boutiques de Machineries.		
54	OATMEAL AND OR BARLEY MILL, see schedule for Flour Mills.	FARINE D'AVOINE ET D'ORGE, voyez schedule pour moulin à farine.		
55	*OIL AND DRUG MILLS, when oils or other liquids are boiled on the premises or within 40 feet thereof	*HUILES ET DROGUES, moulins, quand on fait bouillir l'huile ou d'autres liquides sur les lieux ou dans un rayon de quarante pieds		5.42½ 5.72½ 6.32½
56	*OILS AND DRUG MILLS, when no boiling is done on the premises or within 40 feet	Quand on ne fait pas bouillir sur les lieux ou dans un rayon de 40 pieds		3.32½ 3.62½ 4.22½
57	OIL CLOTH FACTORIES, to be specially rated...	PRELARTS, Fab. de, (le taux doit être fixé spécialement)		3.52½ 4.22½ 6.02½
58	*PAINT, PUTTY AND WHITING MILLS	*PEINTURES, MASTIC ET BLANC D'ËS. 1- GNE, Moulin de		2.42½ 3.02½ 4.22½
59	When no oil is boiled	Quand on ne fait pas bouillir d'huile		
60	PAPER MILLS (see schedule therefor.)	PAPIER, Moulin (voyez schedule pour tel risque.		
61	PIANO & ORGAN FACTORIES (s. sche. therefor)	PIANOS ET ORGUES, Fab. de (voyez sche. p. tel risq		
62	PLASTER MILLS	MOULINS A RABOTER, voyez schedule pour tel risq.		
63	*PORK PACKING AND CURING HOUSES, including smoking and rencering	*PLATRE, Moulins pour la fabrication du		2.42½ 3.02½ 3.62½
64	*POTTERIES	*PORC. Etablissement pour emballer et pour la saison y compris fumage et fonte du saindoux. }		2.42½ 2.72½ 3.62½
	Including rendering only	Pour fonder seulement		1.82½ 2.12½ 3.02½
	Including Smoking only	Pour fumer seulement		1.52½ 1.82½ 2.72½
	Including cutting, salting and packing only ..	Pour coupage, emballage et salaison seulement.		1.22½ 1.52½ 2.42½

64 *POTTERIES 2.42½ 3.02½ 4.22½

Pour fondre seulement..... 1.82½ 2.12½ 3.02½
 Pour fumer seulement..... 1.52½ 1.82½ 2.72½
 Pour coupage, emballage et saison seulement. 1.22½ 1.52½ 2.42½

Including rendering only.....
 Including Smoking only.....
 Including cutting, salting and packing only..

64 *POTTERIES	2.42½ 3.02½ 4.22½
65 *PULP MILLS (steam or water power).....	2.42½ 3.02½ 3.62½
When Boiler House is first-class and separated from the Mill by fire-proof doors.....	2.12½ 2.72½ 3.32½
When Boiler House is first-class and outside of the Mill, with no communication between them (except by shaft, belt or pipes)	1.82½ 2.42½ 3.02½
No drying by artificial heat, and no Chemicals, deduct 60c.	
66 PUMP FACTORIES (see schedule for Agricultural Implement.)	
67 RICE MILLS (see schedule for Flour Mills.)	
68 *ROPE WALKS (steam or water power).....	4.82½ 6.02½ 7.22½
69 ROLLING MILLS (see schedule for Iron Foundries.)	
70 SAFE MAKERS (see schedule for Machine Shops)	
71 SAILING VESSELS (see Vessels)	
72 SAW FACTORIES (see schedule for Machine Shops.)	
73 *SAW MILLS (water power).....	..... 3.62½
When Mill is brick or stone..... deduct 60c.	
When force pump is kept, with sufficient quantity of hose..... Deduct 60c.	
*POTTERIES .....	.....
*PULPE, Moulin à (moteur hydr'que ou à vapeur). Quand le bâtiment aux chaudières est de première classe et séparé du Moulin par des portes à l'épreuve du feu.....	.....
Quand le bâtiment aux chaudières est de première classe et en dehors du Moulin sans autre communication que par arbre de couche, courroies ou tuyaux.....	.....
Sans séchage par chaleur artificiel, et sans procédés Chimiques, diminuez 60c	
POMPES, Fabriques de, voyez schedule pour fabrique d'instruments aratoires.	
RIZ, Moulins à voyez schedule pour moulins à farine.	
*CORDERIES (à la vapeur ou hydraulique).....	.....
LAMNAGE, atelier de (voyez schedule pour Fonderies.	
COFFRE-FORTS (voyez schedule pour Boutiques de Machineries.	
VOILIERS (voyez vaisseaux.)	
SCIERS, Fabrique de (voyez schedule pour Boutique de Machineries.)	
*SCIERIES (hydraulique).....	.....
Quand le moulin est en brique ou en pierre, diminuez .....	..... 60c.
Quand il y a une pompe foulante avec une quantité suffisante de boyaux.... diminuez 60c.	

Rate on Buildings and Contents. CLASS OF RISK. Rate per \$100.	1st. | 2nd. | 3 & 4	OCCUPATION.
		<p>STEAM OR WATER POWER.</p>
		<p>*SAW MILLS (steam power.).....</p>
		<p>When Boiler House is first-class and separated from the Mill by fire-proof doors...deduct 30c.</p>
		<p>When Boiler House is first-class and outside of the Mill, with no communication between them (except by shaft, belt or pipes)...Deduct 60c.</p>
		<p>When Mill is brick or stone..... Deduct \$1.20.</p>
		<p>For entire Brick Chimney..... Deduct 90c.</p>
		<p>For first-class Roof..... Deduct 60c.</p>
		<p>For Sprinklers on Wooden Roof....Deduct 30c.</p>
		<p>For force pump outside of the Mill, with not less than 100 feet of hose.....Deduct 30c.</p>
		<p>If force pumps outside and worked independently of Mill, and always ready for immediate use.....Deduct 60c.</p>
		<p>If no shingle machines are used on the premises 60 cents may be deducted.</p>
		<p>If no open refuse burner within 200 feet of Mill.....Deduct \$1.20.</p>
		<p>MOTEUR A VAPEUR OU HYDRAULIQUE.</p>
		<p>*SCIÉRIES (à vapeur).....</p>
		<p>Quand le bâtiment aux chaudières est de première classe et séparé de la Fabrique par des portes à l'épreuve du feu, diminuez 30c.</p>
		<p>Quand le bâtiment aux chaudières est de première classe et en dehors de la Fabrique sans autre communication que par arbre de couche courtois ou boyaux..... Diminuez 60c.</p>
		<p>Quand le moulin est en brique ou en pierre, dim. \$1.02</p>
		<p>Pour une cheminé centirément en brique, dim. 90c.</p>
		<p>Pour un toit de première classe, diminuez... 60c.</p>
		<p>Pour arrosoir sur toit de bois, diminuez.... 30c.</p>
		<p>Quand il y a une pompe foulante en dehors du moulin avec pas moins de 100 pieds de boyaux, diminuez.....30c.</p>
		<p>Si la pompe foulante est en dehors et toujours prête, et fonctionne indépendamment du moulin, diminuez..... 60c.</p>
		<p>Si on ne se sert pas de la machine à bardeaux, diminuez..... 60c.</p>
		<p>Si il y a aucun consommateur de rebus ouvert à moins de 200 pieds de distance du moulin, diminuez..... \$1.20</p>

75 *STEAM SAW MILLS, SILENT, the entire year. Les scieries à vapeur en chômage durant une année entière.

to be deducted.

If no open refuse burner within 200 feet of Mill.....Deduct \$1.20.

- 75 *STEAM SAW MILLS, SILENT, the entire year, 4.80 per cent net; but if mill works any portion of the year, full annual working rate shall be charged. Silent water power mills, same rate as when working.....
- 76 SEWING MACHINE FACTORIES (see schedule for Machine Shop.)
- 77 SHANTIES (see Lumber camps.)
- 78 *SHIRT FACTORIES (with Laundry).....
- “ “ (without Laundry).....
- 79 SILENT RISKS, same rate as when working
- 80 SILK MILLS (see schedule therefor.)
- 81 *SOAP AND CANDLE FACTORIES.....
- When steam only is used for boiling.....
- 82 SPICE MILLS AND COFFEE ROASTERS (see schedule therefor.)
- 83 SPOOL AND BOBBIN FACTORIES (see schedule for Planing Mills.)
- 84 *STARCH FACTORIES, with wood work done.....
- “ “ no wood work done.....
- 85 *STAVE FACTORIES, same rate as Saw Mills.
- 86 STEAMBOATS AND TUGS (see Vessels)
- 87 *SUGAR REFINERIES.....
- 88 TANNERIES AND BARK EXTRACT FACTORIES (see schedule therefor.)
- 89 *THEATRES AND OPERA HOUSES.....

diminuez.....60c.
Si il y a aucun consommateur de rebus ouvert à moins de 200 pieds de distance du moulin, diminuez..... \$1.20

Les scieries à vapeur en chômage durant une année entière, 4.80 par cent. net; mais si la scierie fonctionne une partie de l'année on doit exiger le taux annuel d'un moulin en pleine opération. Les moulins à pouvoir hydraulique sont au même taux quand ils fonctionnent ou ne fonctionnent pas.

- { MACHINES A COUDRE, Fabrique de, voyez schedule pour boutiques de Machineries
- { CHANTIERS (voyez No. 49)
- { *CHEMISES, Fabrique de (avec blanchissage)..... 2.42 3.62
- “ “ (sans blanchissage)..... 1.22 1.52 3.02
- { RISQUE EN CHOMAGE même taux que lors qu'en opération.
- { SOIE, Fabrique de, voyez schedule pour tel risque.
- { *SAVON ET CHANDELLE, Fabrique de..... 2.72 3.32 3.92
- { Quand on ne sert de la vapeur pour faire bouillir.
- { EPICES, MOULINS A, ET ROTISSEURS DE CAFE, voyez schedule pour tels risques.
- { *BOBINES ET FUSEAUX (rouleaux), Fabrique de, voyez schedule pour moulin à raboter.
- { *EMPOIS, Fabrique de (avec travail en bois)..... 2.62 3.92 4.82
- “ “ (sans “)..... 2.42 2.72 3.62
- { *DOUVES, Fabr. de, même taux que scieries.
- { BATEAUX A VAPEUR ET REMORQUEURS (v. vais)
- { *SUCRE, (rafineries)..... 3.62 4.82 7.22
- { TANNERIES ET EXTRAITS D'ECORCE, Fabrique de, voyez schedule pour tels risques.
- { *THEATRES ET SALLES D'OPERA..... 4.82 6.02 7.22

TARIFF FOR SPECIAL RISKS IN THE CITY OF MONTPEAL.—Continued.

OCCUPATION.	OCCUPATION.	Rate on Buildings and Contents. CLASS OF RISK. Rate per \$100.
STEAM OR WATER POWER.	MOTEUR A VAPEUR OU HYDRAULIQUE.	1st. | 2nd. | 3 & 4
90 TIN STAMPING WORKS (see schedule for Machine Shops.)	FER BLANC FRAPPE, Ouvrages en, voyez schedule pour Boutiques de Machineries.	..... 1.05
91 TOBACCO FACTORIES AND SNUFF MILLS (see schedule therefor)	{ FABRIQUE DE TABAC ET MOULIN POUR TABAC A PRISE, voyez schedule pour tel risque.	..... 1.65
92 WAGGON BUILDERS (see schedule for Agricultural Implement Factories.)	FABRICANTS DE WAGONS, voyez schedule pour Fabriques d'Instruments Aratoires.	..... 1.30
93 *VENEER MILLS, same as saw Mills.	*MOULINS A VENEER, même taux que moulin à scie	..... 1.55
94 VESELS AND BARGES, sailing.....	VAISSEAUX, sans vapeur de toutes sortes.....	..... 1.30
In winter quarters, Short Term Rates of.....	En quartiers d'hiver, au taux de courte période de	..... 1.30
Dredges and Floating Elevators.....	Curemôles et Elevateur flottants.....	..... 1.30
In winter quarters, Short Term Rates of.....	En quartiers d'hiver, au taux de courte période de	..... 1.55
Steamboats, Tugs and Steam Barges.....	Bâteau à vapeur, Remorqueurs et Barges à vapeur.	..... 1.30
Steamboats with iron hulls, with the 75 per cent. co-insurance clause.....	Bâteaux à vapeur avec coque en fer et avec la règle de 75 par cent.	..... 1.30
In winter quarters, Short Term Rates of.....	En quartiers d'hiver au taux de courte période de	..... 1.30
95 WINCEY FACTORIES (see Woollen Mills.)	WINSEY, Fabrique de, voyez schedule pour Fabriques d'Etoffes.	1.22½ | 1.82½ | 3.02½
96 *WIRE WORKS, BARBED.....	*FIL DE FER BARBELE.....	.....
97 WIRE FACTORIES (steam power), see schedule for Machine Shops.	FIL DE FER, Fabrique de (vapeur), voyez schedule pour boutiques de machineries.	.....
98 WOOLEN, KNITTING, AND CARPET FACTORIES (see schedule therefor.)	{ ETOFFES, LAINAGES, TAPIS ET TRICOTS, Fabrique de (voyez schedule pour tels risques.)	.....

99 WOOLEN STOREHOUSES, same rate as Cotton Storehouses.....

ETOFFES ET LAINAGES, Entrepôts même taux que pour Entrepôts de Coton

for Machine Shops.

98 WOOLLEN, KNITTING, AND CARPET FACTORIES (see schedule therofor.)

99 WOOLLEN STOREHOUSES, same rate as Cotton Storehouses.....

100 *WOOL PULLING ESTABLISHMENT, with drying.

When heating and drying is by steam.
 No drying.....
 101 *WHEELWRIGHTS AND WOOD TURNERS,
 Water power.....
 Steam power.....

When Boiler House is first-class and separated from Shop by fire-proof doors.....

When Boiler House is first-class and outside of Shop, with no communication between them (except by shaft, belt or pipes.)

schedule pour boutiques de machineries.
 { ETOFFES, LAINAGES, TAPIS ET TRICOTS,
 Fabrique de (voyez schedule pour tels risques.)

ETOFFES ET LAINAGES, Entrepôts même taupif que pour Entrepôts de Coton.

*ETABLISSEMENT pour le tirage de la laine avec séchage.....

Quand le chauffage et le séchage se font à la vapeur.
 Sans séchage.....
 { ROUES, Fabricants de, et Tourneurs en bois, pour voir hydraulique..... }
 " vapeur.....

{ Quand le bâtiment aux chaudières est de première classe et séparé de la Fabrique par des portes à l'épreuve du feu..... }

{ Quand le bâtiment aux chaudières est de première classe et en dehors de la Fabrique sans autre communication que par arbre de couche courtoies ou tuyaux.

2.42½	3.02½	3.62½
2.12½	2.72½	3.32½
1.82½	2.42½	3.02½
2.12½	2.42½	3.02½
3.02½	3.62½	4.82½
2.72½	3.32½	4.52½
2.42½	3.02½	4.22½

TARIFF FOR LUMBER IN THE CITY OF MONTREAL.

48

And the adjoining municipalities of St. Henri and St. Cuneogonde.

This includes Cordwood not comprehended under rating given for "Fuel Yards" in Tariff for ordinary risks.

The following rates are chargeable on all Lumber, and it is obligatory upon Companies to issue policies in accordance with the form hereafter given.

Table A gives the rate on Lumber when clear spaces of from 100 to 400 feet are maintained between the Lumber and any Saw or Planing Mill, or other Wood-working risk, or refuse burner.

Table B gives the rate on Lumber when less than 100 feet clear space is maintained between the Lumber and any Saw or Planing Mill, or other Wood-working risk, or refuse burner, the rate being determined by that of the mill exposing. The rate for the Lumber will be found opposite that chargeable on the mill. The rate of the mill is to be taken exclusive of the 20p. c. advance.

Form of Policy.—On Lumber, (particularize)

owned by the assured, or held in trust or on commission, or sold but not delivered, while piled on (locality, etc.)

as described in the assured's application,

filed in this office as No.

....., which is warranty and made part hereof.

[Hereafter shall follow the space and average clauses, when subject thereto, as follows:]

Space Clause.—Warranted by the assured that a continuous clear space of feet shall hereafter be maintained between the property hereby assured and any part or platform of any saw mill, woodworking establishment, or refuse burner, and that said space shall not be used for the piling of lumber thereon for temporary purposes, tramways upon which lumber is not piled alone being excepted. The **Space Clause** does not admit of any erection whatever (excepting tramway) within the space limits.

Average Clause.—The assured agrees to maintain insurance to the full value of the

er is not piled alone being excepted. The **Space Clause** does not admit of any erection whatever (excepting tramway) within the space limits.

Average Clause.—The assured agrees to maintain insurance to the full value of the property at risk, failing which, he agrees to be held as co-insurer for any deficiency of such full insurance.

Division of Amounts.—When Lumber is separated by alleys, streets, or other clear spaces of 50 feet and upward, into two or more different bodies, division of amounts or the full average clause must be required.

Winter Months.—Lumber adjacent to steam mills silent for the time being, and with warranty in the Policy to that effect, may be taken between the 1st November and 1st May, at short period rates of those applicable to water power mills in Table A, and to a 4 p.c. water power mill in Table B, according to the clear space requirements of each table, but no such policy shall run beyond the 1st of May.

*** Exceptions.**—Yards having erections of a non-hazardous character within the space limits, or being endangered by any special hazard other than a saw or planing mill, or other wood-working risk or refuse burner, shall be specially rated. Lumber not within 400 feet of a wood working establishment, shall rate at \$1.82½ without average and \$1.52½ with full average. When within 400 feet of a saw or planing mill, (or other wood-working risk) rates as per Tables A and B apply, and when endangered by any other special hazard shall be specially rated.

T A B L E A

WITH SPACE CLAUSE OF NOT LESS THAN	When Contiguous to a Steam Saw or Planing Mill or to a Refuse Burner in use.		When Contiguous to a Water Power Saw or Planing Mill or to a Silent Steam Mill.	
	Without Average.	With full Average.	Without Average.	With full Average.
400 feet.	\$1.82 1-2	(\$1.52 1-2	\$1.82 1-2	\$1.52 1-2
300 "	2.12 1-2	1.52 1-2	1.82 1-2	1.52 1-2
250 "	2.42 1-2	1.82 1-2	1.87 1-2	1.57 1-2
200 "	2.72 1-2	2.12 1-2	1.95	1.65
150 "	3.02 1-2	2.42 1-2	2.00	1.70
100 "	3.32 1-2	2.72 1-2	2.12 1-2	1.82 1-2

Extras on Page 50,

**apply to table A as well as to
table B**

9.50	5.55	4.85	4.12 1-2
9.75	5.62 1-2	4.70	4.20
10.00	5.72 1-2	4.85	4.27 1-2
	5.72 1-2	4.85	4.35
	5.72 1-2	4.85	

If Refuse Burner is not
less than 75 ft. from Lumber, 4.85

\$2.00				2.30	1.95
2.25				2.50	2.15
2.50				2.72 1-2	2.30
2.75				2.92 1-2	2.47 1-2
3.00	3.45	2.82 1-2		3.15	2.65
3.25	3.65	3.10		3.35	2.85
3.50	3.87 1-2	3.27 1-2		3.55	3.02 1-2
3.75	4.10	3.45		3.77 1-2	3.20
4.00	4.30	3.62 1-2		4.00	3.40
4.25	4.50	3.80		4.20	3.57 1-2
4.50	4.70	3.97 1-2		4.40	3.75
4.75	4.90	4.15		4.60	3.92 1-2
5.00	5.12 1-2	4.32 1-2		4.82 1-2	4.10
5.25	5.35	4.52 1-2		5.05	4.27 1-2
5.50	5.55	4.70		5.25	4.45
5.75	5.75	4.87 1-2		5.45	4.65
6.00	5.95	5.07 1-2		5.65	4.82 1-2
6.25	6.15	5.25		5.85	5.00
6.50	6.37 1-2	5.42 1-2		6.07 1-2	5.17 1-2
6.75	6.60	5.60		6.30	5.35
7.00	6.80	5.77 1-2		6.50	5.55
7.25	7.00	5.95		6.70	5.70
7.50	7.22 1-2	6.15		6.92 1-2	5.87 1-2
7.75	7.45	6.32 1-2		7.15	6.05
8.00	7.65	6.50		7.35	6.22 1-2
8.25	7.85	6.67 1-2		7.55	6.40
8.50	8.05	6.85		7.75	6.60
8.75	8.25	7.05		7.97 1-2	6.77 1-2
9.00	8.47 1-2	7.22 1-2		8.20	6.95
9.25	8.70	7.40		8.40	7.12 1-2
9.50	8.90	7.57 1-2		8.60	7.30
9.75	9.10	7.75		8.80	7.47 1-2
10.00	9.32 1-2	7.95		9.02 1-2	7.65
	9.32 1-2	7.95			

50 FEET.

Add when within 50 ft. of a Steamboat Landing, 17½ cents.

Add for each Steam Motor with Closed Ash Pan and Spark Arrestor 17½ cents.

If such Steam Motor is not provided with Closed Ash Pan and Spark Arrestor, add 60 cents.

These Extras are not cumulative above 60 cents.

If Refuse Burner is not less than 50 ft. from Lumber, 9.32 1-2

When Lumber is situated within 50 ft. of a Mill, the same rate as that of the Mill must be charged.

When the Lumber is situated within 50 ft. of Refuse Burner, 12.02½ p.c. must be charged.

SCHEDULE RATING.

The following schedules for rating various classes of manufacturing establishments, are given for the information only of the agent, the rating of risks subject to schedule rating being reserved for the officers of the Association.

The ratings of risks which have been schedule rated by the Association are to be found in the rating sheets separately issued.

An agent obtaining or renewing a risk on a factory, of a class subject to schedule rating, which may not have already been schedule rated, must take an application from the assured on an application form which has been specially adopted by the Companies for the purpose. The agent should take particular care that every question on application form pertaining to the class of risk for which insurance is sought, is fully and precisely answered, and that a clear and accurate diagram is given, showing dimensions, communications between various buildings (if more than one,) of the same establishment or with any other adjoining buildings, also all buildings within 200 feet of the risk.

Upon this application being placed before the Association by the Company taking the Insurance, the rate on the risk will be determined and promulgated by the Secretary, and the risk will be inspected when the Inspector for the Association shall be next in the locality in which it may be situated.

In the event of the assured making any improvements in a risk which has been schedule rated, entitling the risk to a reduction of rate, a memorandum signed by the assured, specially describing the improvements made, must be filed with the Association, when the rate will be duly amended and promulgated subject however to correction, should on subsequent inspection, the improvement be not found satisfactory.

Caution.—No reduction from a rate can be made under any circumstances until sanctioned by the Association. Any Company for or agent taking or renewing schedule rated risk below the rate promulgated by the Association, will incur the penalty of being required to cancel the risk.

Deduction for Co-Insurance.—A deduction of 15 per cent. from the rating of all risks which have been schedule rated, may be made by Companies if the 75 per cent. Co-Insurance clause is inserted in the policy.

Deduction for Automatic Sprinklers.—When a factory is fully equipped with automatic sprinklers in accordance with standard for same, deduction of 15 per cent. from the total rate will be made after inspection and approval by the Association.

When a risk is entitled to both allowances, deduct 30 per cent. from total rate.

NOTE.—A general advance of twenty per cent. on all risks in Montreal, having been ordered by the Montreal Branch on the 23rd February, 1888, an extra of this amount must be added to the total rate of all risks in Montreal and the adjoining Municipalities of St. Henri and St. Cunegonde rated by the Schedules on the following pages.

AMENDMENTS TO SCHEDULES.

STOVES in Woodworking Risks.

For Coal Stoves, charge extra 25 cts.

“ Wood “ “ “ 75 “

CASKS AND PAILS.—If not provided according to Standard.

In Woodworking Risks, charge extra 50 cents.

In all other Risks, 25 cents.

NOTE.—Round bottomed Pails are required.

refuse burned or removed from factory.

STANDARD FIRE-PROOF DOOR.—See page 8.

NOTE.—The extras for deficiencies in the various schedules, for Boiler House, Dry House, Picker House, etc., outside and exposing mill must generally be considered as minimum extras, as the endangerment to the mill therefrom necessarily varies with the construction of the mill.

SCHEDULE RATING.

...by companies in the 10 per cent. co-insurance clause is inserted in the policy.

Deduction for Automatic Sprinklers.—When a factory is fully equipped with automatic sprinklers in accordance with standard for same, deduction of 15 per cent. from the total rate will be made after inspection and approval by the Association.

When a risk is entitled to both allowances, deduct 30 per cent. from total rate.

STANDARD FOR FACTORY BUILDING.

The following "general standard," for building, applies to all the schedules hereafter given.

Standard Factory.—To be occupied by one tenant, and to be brick or stone, not over three stories high above basement, (the basement shall count as one storey, if its ceiling is more than three feet above ground level) with slate, metal, gravel or shingles in mortar roof. Hoists or Elevators outside, or provided with self closing hatches; stairways outside; floors and roof not ceiled; heated by steam; and the steam pipes KEPT CLEAR OF wood and hung on metal brackets, and where they pass through floors or partitions, surrounded with a metal plate or flange; lighted by gas or approved system of electric lighting.

Boiler house to be brick or stone with first-class roof; and cut off from factory by entire fire wall, and having no communication therewith except by closely fitting shaft, belt or pipe: brick smokestack; having protection of municipal water-works and appliances of places classed C or above; otherwise must have special fire pump located outside of main building, and, unless worked by water power, sufficient steam to be maintained at all times to operate same, with sufficient hose to reach any part of the factory: cask of water mixed with salt and 6 metal round bottomed pails on each flat; stand-pipe of not less than 2 in. diameter supplied by constant pressure from municipal water-works or tank in tower, with hose attachments on each flat; watchman using watchlock with key or signal stations on each flat, at all times when factory is not in operation; oily waste to be kept in metal cans; factory to be cleaned up every day before closing, and all oily waste and refuse burned or removed from factory.

STANDARD FIRE-PROOF DOOR.—See page 8.

NOTE.—The extras for deficiencies in the various schedules, for Boiler House, Dry House, Picker House, etc., outside and exposing mill must generally be considered as minimum extras, as the endangerment to the mill therefrom necessarily varies with the construction of the mill.

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SCHEDULE FOR RATING.

Button Factories.

(Steam or Water Power.)

BUILDING TO BE "STANDARD" as described on page 53.

SPECIAL REQUIREMENTS.—No japanning; no woodwork; none but vegetable, ivory or pearl buttons manufactured; no benzine, turpentine or other inflammable materials to be used in cleaning or polishing buttons.

BASIS RATE.—Building and Contents.....	{ Steam power. }	\$ 1 02½
	{ Water power. }	
Add for deficiencies as follows:		
For brick encased, brick nogged, rough cast, or metal clad building.....		25
“ Frame.....		75
“ Shingle roof.....		10
“ Each story over three.....		5
“ Heating other than steam.....		25
“ Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.....		10
“ Lighting other than gas or approved electric light.....		25
“ Floors or roof ceiled. (<i>Charge Optional</i>).....		
“ Hoists or elevators not outside or if inside not provided with self-closing hatches.....		10
“ Stairways not outside.....		
“ Wells or open hatchways.....		
“ Boiler House, (for power or heating) first class, but connecting with factory by fire-proof doors.....		10
“ do without do do.....		25
“ Boiler Room inside of factory, brick, brick arched, or ceiled with metal, with fire proof-doors.....		25
“ do inside of factory, otherwise than as above.....		50
“ Boiler House outside of factory, brick encased, or brick nogged or brick lined, with first-class roof, or brick with shingle roof... do outside, and other than first-class, or as above.....		25
“ Metal stack, except on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building.....		25
<i>(When Boiler House is of brick or stone, with iron girders and iron roof, and cut off from factory by fire-proof doors, charge for Metal Stack need not be made)</i>		
For none or deficient municipal appliances.....		25
“ Not having the required casks and pails.....		5
“ No stand pipe with hose attachments on each flat.....		10
“ No special fire pump with proper supply of good hose, (<i>charge optional if protected by Municipal Water Works</i>).....		10
“ No watchman with watch clock.....		25
“ Pattern and Packing case making, or wood working (no planer), not more than four hands employed.....		25
“ do more than four but not exceeding eight.....		50
<i>(Where more than eight hands are employed rate as a wood-working establishment, according to character of work done.)</i>		
For manufacturing composition buttons.....		15
“ Celluloid used in the composition.....		50
“ Benzine, Turpentine or other inflammable materials used for cleaning or polishing buttons.....		25
“ More than 30 hands employed and not more than 60.....		5
“ From 60 to 100 hands employed.....		10
“ “ 100 to 200 “.....		15
“ “ 200 to 400 “.....		20
DEDUCTION for each story of factory below three above basement. ...		5

SCHEDULE FOR RATING.

Glass Works.

BUILDING TO BE "STANDARD" as described on page 53.

SPECIAL REQUIREMENTS.—To be open to Roof, Chimneys or flues; stacks and furnaces, to be of brick, or iron well constructed, free from cracks and not in contact with wood work. When deficient, not considered insurable.

All work in hay or straw lofts—which must be a separate building to be performed by day-light.

Nitre (Potassium or Sodium Nitrate), to be stored and Nitre Bags to be washed and dried in a separate building, not exposing the rest of the works. When exposing other buildings, the same to be fire-proof. Not more than 6 bags of Nitre to be kept inside of the works at any one time.

Hay and straw to be stored in a separate building, not exposing the works, and all packing to be carried on in the same.

Petroleum or its products, not to be used in glory holes or furnaces.

Putting together of boxes or driving of barrels is allowed, but not the manufacture thereof. Where box maker or cooper shops are on the premises these are not to expose the works.

BASIS RATE. —Building and Contents	\$ 1 23½
Add for deficiencies as follows:	
For brick encased, brick nogged, rough cast, or metal clad building ..	25
“ Frame	75
“ Lighting ether than by gas or approved electric lighting	25
“ Shingle roof	10
“ Metal stack, except on brick or stone base, latter rising at least 8 feet above roof, whether inside or outside of building	25
<i>(When Boiler House is of brick or stone, with iron girders and iron roof and cut off from glass works by fire-proof doors, charge for Metal Stack need not be made.)</i>	
For none or deficient municipal appliances	25
“ Not having the required casks and pails	5
“ No stand pipe with hose attachments,	10
“ No special fire-pump with proper supply of good hose, <i>(charge optional)</i> if protected by Municipal Water Works	10
“ No watchman with watch clock	25
Where nitre is stored and bags are washed and dried in the works ..	10
<i>(This charge is not to be made when the Nitre is stored and bags are washed and dried in a fire-proof room.)</i>	
For storing hay and straw or packing inside of the works	20
For the use of petroleum or its products	25
Box maker or cooper shops in works (without planer)	25
With planer	50
For Lights of any description in hay or straw loft	25

SCHEDULE FOR RATING Breweries and Malt Houses.

BUILDING to be **STANDARD**, as described on page 53 but it may be four stories high.

SPECIAL REQUIREMENTS.—Malt Mill to be in separate building or separated by brick fire wall and all openings between malt mill and brewery or malt house protected by fire-proof doors; brewing by steam only; kilns and kiln houses to be safely constructed of brick or stone, with first-class roof; varnishing and pitching of tubs, vats, barrels, etc., to be outside, at a safe distance from building. Ice or cold air machines to use non-inflammable and non-explosive substances only.

BASIS RATE—Building and Contents	\$ 77
Add for deficiencies as follows:—	
For brick encased, brick nogged, rough cast, or metal clad building....	25
“ Frame.....	75
“ Shingle roof.....	25
“ Each storey over four.....	10
“ Hoists or elevators not outside, or if inside not provided with self-closing hatches.....	10
“ Stairways not outside.....	10
“ Lighting other than gas or approved electric lighting.....	25
“ Floors or roof ceiled (<i>charge optional</i>)	
“ Boiler House (for power or heating), first-class, connecting with brewery by fire-proof doors.....	10
“ do without fire-proof doors.....	25
“ Boiler Room inside of brewery, brick, brick arched or ceiled with metal, with fire-proof doors.....	25
“ “ inside of brewery, otherwise than as above.....	50
“ Boiler House outside of brewery, brick encased, brick nogged, brick lined, with first class roof or brick with shingle roof.....	25
“ do outside and not first-class or otherwise than as above.....	50
“ Metal stack, except on brick or stone base, latter rising at least 3 feet above the roof, whether inside or outside of building.....	25
(<i>When boiler house is of brick or stone with iron girders and iron roof and cut off from factory by fire-proof doors, charge for Metal Stack need not be made.</i>)	
For none or deficient municipal appliances.....	25
“ Not having the required casks and pails.....	5
“ No stand pipe with hose attachments on each flat.....	10
“ No special fire pump with proper supply of good hose, (<i>charge optional if protected by municipal water works.</i>).....	10
“ No watchman with watch clock.....	25
If malt mill be not separated from brewery as per standard.....	25
For Brewing except by steam.....	10
Kilns otherwise than as per standard.....	25
If varnishing and pitching of tubes, vats, barrels, etc., are not done outside and at safe distance from brewery, add.....	75
For use of inflammable and explosive substances, with ice or cold air machine.....	5 to 50
For exposure, bad condition, construction or additional occupancies, charge according to hazard.	
DEDUCTION. —For each storey of mill below four above basement, deduct.....	10

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SCHEDULE FOR RATING

Boot and Shoe Factories.

(Steam or Water Power.)

BUILDING to be STANDARD, as described on page 53.

SPECIAL REQUIREMENTS.—Wax cups must be heated by steam. Kit lamps must be kept in fire-proof boxes. All cuttings must be swept up and removed daily. Scrapings from cutting boards must be burned or removed outside immediately. The use of gutta percha cement prohibited. The manufacture or storage of *any* cement or materials for making the same prohibited, except as provided below; but the *use* of rubber cement is permitted provided not more than one day's supply is kept in and used from a "Patent Iron Cement Can."

BASIS RATE.—Building and Contents.....	{ Steam Power. } \$	{ Water Power. } 1 02½
Add for deficiencies as follows;		
For Brick encased, Brick nogged, rough cast, or metal-clad building.....		25
“ Frame.....		50
“ Shingle roof.....		10
“ Each storey over three.....		5
“ Heating other than by steam.....		25
“ Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.....		10
“ Lighting other than gas or approved electric lighting.....		25
“ Floors or roof ceiled (<i>charge optional</i>).....		
“ Hoists or elevators not outside, or if inside not provided with self-closing hatchways.....		10
“ Stairways not outside.....		10
“ Wells or open hatchways.....		
“ Boiler (for power or heating) in main building, in f.p. room, or in any first-class building communicating with same by f. p. door.....		10
“ do Otherwise than as above.....		25
“ Metal stack except on brick or stone base, latter rising at least 3 feet above the roof, whether inside or outside of building.....		10
<i>(When boiler house is of brick or stone with iron girders and iron roof and cut off from factory by fire-proof doors charge for metal stack need not be made.)</i>		
For none or deficient municipal appliances.....		25
“ not having the required casks and pails.....		5
“ no standpipe with hose attachments on each flat.....		10
“ no special fire-pump with proper supply of good hose, (<i>charge optional if protected by municipal water works.</i>).....		10
“ no watchman with watch clock.....		10
If Wax Cups not heated by steam.....		5
If Kit Lamps are not kept in fire-proof boxes.....		5
<i>(Rubber cement in any quantity not exceeding one (1) barrel may be stored in fire-proof chamber, secured with fire-proof door, the key of which shall be in custody of some responsible person, and that the daily supply shall be taken from the barrel through a proper tap, and be kept in and used from a "Patent Iron Cement Can.")</i>		
For exposures; bad condition, construction, or additional occupancy charge according to hazard.		
DEDUCTION. —For each storey of factory below three above basement, deduct.....		5

SCHEDULE FOR RATING

Agricultural Implement Factories, Buggy, Carriage, Coach, Waggon, and Sleigh Factories.

(Steam or Water Power.)

BUILDING to be STANDARD, as described on page 53

SPECIAL REQUIREMENTS.—No drying of lumber by artificial heat in the factory or in any building communicating therewith, except in standard dry house or standard dry room, which shall be constructed as follows: brick sides, roof brick or iron, floor brick or cement, double fire-proof doors, pipes so placed that stock cannot rest on them, and so as to be easily cleaned, with steam jet; factory to be supplied with blowers having metal conduit pipes; painting, oiling, filling, and varnishing to be done outside; brick shaving room (which must be provided with steam jet or hand hose) cut off from factory by entire fire wall, with no communication except by metal carrier with self-closing fire-proof door, communication with boiler house to be by fire-proof doors.

BASIS RATE.—Building and Contents.....	} Steam power. }	2 52½
	} Water power. }	2 27½
Add for deficiencies as follows:—		
For Brick encased, Brick nogged, rough cast, or metal clad building.....		35
“ Frame		75
“ Shingle roof		25
“ Each storey over three		10
“ Wood stove or stoves		50
“ Coal stove or stoves		10
“ (Stove in office allowed without extra charge)		
“ Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.....		10
“ Lighting other than gas or approved electric lighting.....		25
“ Floors or roof ceiled (<i>Optional</i>)		
“ Hoists or elevators not outside or if inside not protected, with self closing hatches.....		10
“ Stairways not outside		
“ Wells or open hatchways.....		
“ Boiler House (for power or heating) first-class cut off from factory by fire wall above roof, and connecting only by fire-proof doors.....		25
“ do without do do		50
“ Boiler Room inside of factory, brick, brick arched or ceiled with metal, with fire-proof doors		50
“ do inside of factory, otherwise than as above		1 00
“ Boiler House outside and other than first-class, as follows:		
“ frame, or brick encased, brick nogged or brick lined, with shingle roof communicating with factory.....		1 00
“ “ no communication.....		75
“ brick, with shingle roof, or brick encased, brick nogged.		
“ brick lined, with first-class roof, communicating with factory.....		85
“ “ no communication.....		50
“ Metal stack passing through roof.....		50
“ Metal stack on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building.....		25
<i>(When boiler house is of brick or stone with iron girders and iron roof and cut off from factory by fire-proof doors, charge for Metal stack need not be made.)</i>		

Schedule for Rating. Agricultural Implement Factories.—Continued.

For none or deficient municipal appliances.....	50
“ Not having the required casks and pails	10
“ No stand pipe with hose attachments on each flat	15
“ No special fire pump with proper supply of good hose.....	25
“ No watchman	25
“ Watchman but no watch clock.....	10
“ Dry House, 1st class, but not equal to standard, with no communication with factory except by fire-proof doors	25
“ do without fire-proof doors.....	50
“ do inside Factory	1 00
“ do outside Factory, in building other than 1st class, under 20 feet therefrom.....	1 00
“ do 20 feet and under 30	75
“ do 30 “ “ 40.....	50
“ do 40 “ “ 50.....	25
“ No blowers or blowers with wood conduit pipes.....	25
“ Painting, oiling, filling varnishing in factory.....	25
<i>(If not provided with Shavings Room, the Boiler House or Room must be considered as the Shavings Room and the following extras must be charged, according to construction of Boiler House, in addition to the extras for Boiler House.)</i>	
For Shavings Room first-class connecting factory by fire-proof doors	25
“ do do without fire-proof doors	50
“ do inside of Factory, brick, brick arched, or celled with metal, with fire-proof doors	50
“ do inside of Factory, otherwise than as above	1 00
“ do outside, other than first-class, as follows: frame, or brick nogged, brick lined, or brick encased, with shingle roof communicating with factory	1 00
“ do do no communication	75
“ do brick with shingle roof, or brick nogged, brick lined or brick encased, with first-class roof, communicating with factory.....	85
“ do do no communication	50
“ No steam jet or hand hose in shaving room.....	10
“ Each additional wood working occupant.....	50
For Exposures, bad condition or construction, charge according to hazard.	
DEDUCTION.—For each storey of factory below three above basement, deduct	10

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SCHEDULE FOR RATING.

Tanneries.

(Steam or Water Power.)

BUILDING TO BE "STANDARD" as described on page 53.

SPECIAL REQUIREMENTS.—Bark mill must be outside and at least 30 feet from tannery, unless cut off by entire fire wall, and ground bark must not be conveyed into tannery dry. Leaching to be done by steam. Sole leather only made. No japanning ovens in main building; if within 50 feet thereof must be in first-class building with no communication. No acids or lime stored in main building and stuffing to be made by steam heat. Drying by steam only. Waste from belt knife, splitting machine, and from under tables to be removed daily. Floor and steam pipes kept clean and no lamp black to be stored.

BASIS RATE.—Building and Contents.....	{ Steam power. }	{ Water power. }	\$ 1 52½
Add for deficiencies as follows:			
For Brick encased, brick nogged, rough cast, or metal clad building..			25
" Frame.....			50
" Shingle roof.....			10
" Each storey over three.....			5
" Heating other than steam.....			10
" Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.....			10
" Lighting other than gas or approved electric lightning.....			25
" Floors or roof ceiled (<i>Charge Optional</i>).....			
" Hoists or elevators not outside, if inside not provided with self-closing hatches.....			5
" Stairways not outside.....			
" Wells or open hatchways.....			
" Boiler House (for power or heating) first-class, but connecting with factory by fire-proof doors.....			10
do without do do.....			25
" Boiler Room inside of factory, brick, brick arched or ceiled with metal, with fire-proof doors.....			25
do. inside of factory, otherwise than as above.....			50
" Boiler House outside of factory, brick encased, or brick nogged, or brick lined, with first-class roof, or brick with shingle roof.....			25
do. outside, and other than first class, or as above.....			50
" Metal stack, on brick or stone base, latter rising at least 8 feet above roof, whether inside or outside of building.....			25
" Metal stack not on such base.....			50
<i>(When Boiler House is of brick or stone, with iron girders and iron roof, and cut off from factory by fire-proof doors, charge for Metal Stack need not be made.)</i>			
For none or deficient Municipal Appliances.....			25
" Not having the required casks and pails.....			5
" No stand-pipe with hose attachments on each flat.....			10
" No special fire-pump with proper supply of good hose, (<i>charge optional</i>) if protected by Municipal Water Works.....			10
" No watchman, with watch clock.....			25
" Watchman but no watch clock.....			10
" Bark Mill in bld'g, or within 30 feet, unless cut off by entire fire wall			50
" Ground bark conveyed to leaches in tannery dry.....			20
" Leaching other than by steam.....			25
" Upper or harness leather made.....			75
" Morocco and other leather charge accord'g to hazard but not exc'd'g			75
" Japanning in bld'g, or in other than first-class bld'g within 50 feet.			
By fire heat.....			1 00
By steam heat.....			50
" Japanning in first-class building, adjoining and communicating.			
By fire heat.....			75
By steam heat.....			40
" Japanning in first-class building, cut off by fire-proof doors			
By fire heat.....			50
By steam heat.....			25
" Storags of acids or lime by in Tannery.....			25
" Making Stuffing by fire heat.....			15
" Drying by stoves or stoves in drying room.....			50
" Waste not removed daily.....			25
Storage of lamp black in building prohibited			
DEDUCTION.—for each storey of Factory below three above basement..			5

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SCHEDULE FOR RATING.

Paper Mills.

(By Steam or Water Power.)

BUILDING TO BE STANDARD as described on page 53

SPECIAL REQUIREMENTS.—No dry room in mill or boiler house; no cutter, duster, picker or devil in mill; no storage or sorting of stock except manufactured paper or pulp in mill; no straw or esparto grass stacked within 100 feet of mill; no wood pulp made in mill.

BASIS RATE.—Building and Contents { Steam power. } \$ 1.27½
 { Water power. }

	Add for deficiencies as follows:	
	For Brick encased, brick nogged rough-cast or metal-clad building.	25
25	" Frame	75
50	" Shingle roof.	10
10	" Each story over three.	5
5	" Wood stove or stoves.	50
10	" Coal stove or stoves.	10
10	" Stove in office allowed without extra charge.	
25	" Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.	10
	" Lighting other than gas or approved electric lighting.	25
	" Floors or roof ceiled (Optional) . . . . .	....
5	" Hoists or elevators not outside, or if inside not provided with self-closing hatches.	
	" Stairways not outside.	
10	" Wells or open hatchways	10
25	" Boiler House (for power or heating) first-class, but connecting with mill by fire-proof doors.	10
	" do without do do.	20
25	" Boiler Room inside of mill, of brick, brick arched or ceiled with metal, with fire-proof doors	20
50	" do, inside of mill, otherwise than as above	35
25	" Boiler Room outside, no communication, brick encased, or brick nogged, or brick lined, with first-class roof, or brick with shingle roof.	20
50	" do, outside and other than first-class, or as above.	35
25	" Metal stack, except on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building.	25
	(When boiler house is of brick or stone with iron girders and iron roof and cut off from mill by fire-proof doors charge for Metal Stack need not be made.)	
25	For none or deficient municipal appliances	25
5	" Not having the required casks and pails	5
10	" No stand-pipe with hose attachment on each flat	10
25	" No special fire-pump with proper supply of good hose (charge optional if protected by municipal water works).	10
10	" No watchman with watch clock.	25
50	" Dry room according to hazard	
20	" Rag picker or devil in mill, for each } (Not cumulative over }	40
25	" Straw or rag cutter, for each	20
75	" Rag duster, for each.	30
75	For stock sorted or stored in mill, as follows:	
	" All white, washed rags.	20
100	" do do unwashed.	30
50	" Mixed (colored)	50
75	" Old paper and paper shavings.	20
40	" Old rope, gunny bagging and jute.	50
	" Cotton Waste, discretionary, but not less than.	1 00
50	" Cotton Waste, used but not stored or sorted in mill.	20
25	" Straw or Esparto grass stacked within 100 feet of mill.	50
25	" Wood pulp made in mill.	50
15	" Exposures, bad condition, construction, or additional occupancies, charge according to hazard.	5
50	DEDUCTION.—For each story below 3 above basement, deduct.	
25		

SCHEDULE FOR RATING.

Canning and Pickle Factories, Fruit, Vegetables and Fish, (no meats), and Evaporating Establishments.

BUILDING TO BE STANDARD as described on page 53

SPECIAL REQUIREMENTS.—No cans made, soldering by gas only, no gasolene, naphtha or other product of petroleum used, boiling by steam only, evaporating chamber to be outside and securely cut off, or if inside, of solid brick, brick-arched or metal ceiled, floor of earth, brick or cement, with fire-proof doors.

BASIS RATE.—Building and contents.....	{ Steam power. }	{ Water power. }	\$1.02
Add for deficiencies as follows:—			
For brick encased, brick nogged, rough-cast, or metal-clad building.....			25
“ Frame.....			50
“ Shingle roof.....			10
“ Each story over three.....			5
“ Heating other than steam.....			25
“ Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.....			10
“ Lighting other than gas or approved electric lighting.....			25
“ Floors or roof ceiled.....		charge optional	
“ Hoists or elevators not outside, or if inside not provided with self-closing hatches.....			10
“ Stairways not outside.....			10
“ Wells or open hatchways.....			10
“ Boiler (for power or heating) in main building, in brick, brick arched or metal ceiled room with f. p. doors or in first-class building communicating by f. p. doors.....			25
“ Otherwise than as above or as per standard.....			50
“ Metal stack except on brick or stone base, latter rising at least 3 feet above roof whether inside or outside of building.....			10
<i>(When boiler house is of brick or stone with iron girders and iron roof and cut off from factory by fire-proof doors charge for Metal Stack need not be made.)</i>			
For none or deficient municipal water appliances.....			25
“ Not having required casks or pails.....			5
“ No stand pipe with hose attachments on each flat.....			10
“ No special fire pump with proper supply of good hose (charge optional if protected by municipal water work).....			10
“ No watchman with watch clock.....			10
“ Making Cans.....			25
“ Soldering by charcoal, coke,, etc.....			25
“ “ “ gasoline.....			50
“ Boiling by fire heat.....			50
“ Evaporating chamber, inside factory, brick lined or sheated with metal throughout, with fire proof doors.....			50
“ Otherwise than as above or than as per standard.....			1 00
For exposures, bad condition, construction, or additional occupancies charge according to hazard.			
DEDUCTION. —For each story or factory below three above basement deduct.....			
			5

SCHEDULE FOR RATING.

Tobacco, Cigar, Cigarette and Snuff Factories.

(Using Power or employing over 20 hands.)

BUILDING TO BE STANDARD as described on page 53.

SPECIAL REQUIREMENTS.—Dry or Sweat Room if inside factory to be brick and brick arched or metal ceiled with f. p. doors; if outside factory to be in first-class building with no communication except by f. p. doors. Kettle to be heated by steam, set on brick and all wood work near well protected. No snuff making.

	BASIS RATE.—Building and Contents.....	\$1.03½
	Add for deficiencies as follows:—	
	For brick encased, brick nogged, rough cast, or metal clad building	\$ 25
25	“ Frame.....	50
50	“ Shingle roof	10
10	“ Each story over three.....	5
5	“ Heating other than by steam.....	25
25	“ Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.....	10
	“ Lighting other than gas or approved electric lighting	25
10	“ Floors or roof ceiled	10
25	“ Hoists or elevators not outside, or if inside not provided with self closing hatches	10
	“ Stairways not outside.....	10
10	“ Wells or open hatchways.....	10
	“ Boiler House (for power or heating) if in main building (except in f. p. room, or in any building communicating with same other than by f. p. door)	25
25	“ Metal stack except on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building.....	10
50	(When boiler house is of brick or stone with iron girders and iron roof and cut off from factory by fire-proof doors charge for Metal Stack need not be made.)	
10	For none or deficient municipal appliances.....	25
	“ Not having the required casks and pails.....	5
25	“ No stand pipe with hose attachments on each flat	10
5	“ No special fire pump with proper supply of good hose (charge optional if protected by municipal water works)	10
10	“ No watchman with watch clock.....	10
10	“ Dry or sweat room inside other than standard.....	50
10	heated by steam.....	50
25	heated by stoves.....	75
25	“ do. outside other than in first class building, with no communication except by f. p. doors.....	25
50	heated by steam.....	25
50	heated by stoves.....	50
50	“ Kettle not set in brick and not having wood work properly protected.....	25
1 00	“ Kettle heated otherwise than by steam.....	25
	“ Snuff made	50
	For Exposures; bad condition, construction or additional occupancy charge according to hazard.	
5	DEDUCTION. —For each story of factory below three above basement.....	5

SCHEDULE FOR RATING

Cabinet Factories, Furniture Factories, Coffin Factories, Box Factories, Planing Mill, Spool & Bobbin Factories, Sash, Door, Window Blind and Pail Factories, &c.

(By Steam or Water Power,)

BUILDING TO BE STANDARD, AS DESCRIBED ON PAGE 53.

SPECIAL REQUIREMENTS.—No drying of lumber by artificial heat in the factory or in any building communicating therewith, except in standard dry house or standard dry room, which shall be constructed as follows:—brick sides, roof brick or iron, floor brick or cement, double fire proof doors, pipes so placed that stock cannot rest on them, and so as to be easily cleaned, with steam jet; factory to be supplied with blowers having metal conduit pipes; painting, oiling, filling, and varnishing to be done outside; brick shavings room (which must be provided with steam jet or hand hose) cut off from factory by entire fire wall, with no communication except by metal carrier with self closing fire proof door; communication with boiler house to be by fire proof door. Caul box must be lined with metal—the metal to be at least one inch from the wood; steam pipes to be hung on metal brackets at least two inches from bottom of box and kept free from dirt or refuse.

BASIS RATE.—Building and Contents.....	{ Steam power. }	\$3.02½
	{ Water power. }	2.52½
Add for deficiencies as follows:—		
For Brick encased, Brick nogged, rough cast or metal clad building.....		35
" Frame.....		75
" Shingle roof.....		25
" Each story over three		10
" Wood stove or stoves.....		50
" Coal stove or stoves.....		10
" (Stove in office allowed without extra charge.)		
" Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.....		10
" Lighting other than gas or approved electric lighting.....		25
" Floor or roof ceiled (<i>Optional</i>).....		
" Hoists or elevators not outside or if inside not provided with self-closing hatches.....		10
" Stairways not outside.....		
" Wells or open hatchways.....		
" Boiler House (for power or heating) first-class, cut off from factory by fire walls above roof thereof, and connecting only by fire-proof doors.....		25
" do without fire proof door.....		50
" Boiler Room inside of factory, brick, brick arched or ceiled with metal, with fire-proof doors.....		50
" do inside of factory or otherwise than as above.....		1.00
" Boiler House outside and other than first-class as follows:—		
frame; or brick encased, brick nogged or brick lined, with shingle roof communicating with factory.....		1.00½
" no communication.....		75
do brick, with shingle roof or brick encased, brick nogged, brick lined, with first-class roof, communicating with factory.....		85
" no communication.....		50
" Metal stack passing through roof.....		50
" Metal stack on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building.....		25

(When boiler house is of brick or stone with iron girders and iron roof and cut off from factory by fire-proof doors, charge for Metal Stack need not be made.)

Schedule for Rating Cabinet Factories,
Furniture Factories, &c.—Continued.

For none or deficient municipal appliances	\$.50
“ Not having the required casks and pails	10
“ No stand pipe with hose attachment on each flat	15
“ No special fire pump with proper supply of good hose, (charge optional if protected by municipal water works.)	25
“ No watchman	25
“ Watchman but no watch-clock	10
“ Dry House, 1st class, but not equal to standard with no communication with factory except by fire-proof doors	25
“ do without fire-proof doors	50
“ do inside Factory	1.00
“ do outside Factory, in building other than 1st class, under 20 feet therefrom	1.00
“ do 20 feet and under 30	75
“ do 30 “ “ 40	50
“ do 40 “ “ 50	25
“ No blowers or blowers with wood conduit pipes	25
“ Painting, oiling, filling or varnishing in factory	25
“ Upholstering in factory	25
<i>(If not provided with Shavings Room, the Boiler House or Room must be considered as the Shavings Room, and the following extras must be charged according to construction of Boiler House, in addition to the extras for Boiler House.)</i>	
For Shaving Room, first-class, connecting with factory by fire-proof doors	25
“ do do without fire-proof doors	50
“ do inside of Factory, of brick, brick arched, or ceiled with metal, with fire-proof doors	50
“ do inside of Factory, otherwise than as above	1.00
“ do outside, other than first-class, as follows : frame, or brick nogged, brick lined, or brick encased, with shingle roof communicating with factory	1.00
do. do. no communication	75
“ do brick with shingle roof, or brick nogged, brick lined or do. do. no communication	85
“ do brick encased with first-class roof, communicating with factory	50
“ do. do. no communication	10
“ No steam jet or hand hose in shaving room	50
“ Each additional wood-working occupant	10
For Exposure, bad condition or construction, charge according to hazard	50
DEDUCTION.—For each story of factory below three above basement deduct	10

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SCHEDULE FOR RATING

Iron Foundries.

BUILDING to be STANDARD, as described on page 53, except that the casting room must be open to roof.

SPECIAL REQUIREMENTS.—No machine shop; no Japanning; no wood work; cupola to be of brick or of boiler iron lined with fire brick, and roof protected with metal for a radius of six feet and platforms to be of iron. Floor of casting room, earth or brick; core ovens to be of brick. Flasks not in use must not be stored in, on or against buildings.

BASIS RATE.—Building and Contents.....	\$1.02½
Add for deficiencies as follows:—	
For brick encased, brick nogged, rough cast, or Metal clad building..	25
" Frame	75
" Shingle roof	50
" Lighting other than by gas or approved electric lighting.....	25
" Boiler House, not Standard (charge at discretion.)	
" Metal stack, except on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building	25
(When Boiler House is of brick or stone, with iron girders and iron roof, and cut off from foundry by fire-proof doors, charge for Metal Stack need not be made.)	
For not having protection of municipal water works.....	25
" Not having the required casks and pails.....	5
" No stand pipe with hose attachments	10
" No special fire pump with proper supply of good hose, (charge optional when under protection of municipal water works)	10
" No watchman with watch clock.....	25
" Pattern, Flask making or wood working (no planer), not more than four hands employed.....	25
" do, when more than four but not exceeding eight	50
(When more than eight hands are employed, rate as a wood working establishment, according to character of work done.)	
For Japanning in ventilated oven, brick, brick arched or metal ceiled, with fire-proof floor and doors, by steam heat.....	25
" do do fire-heat.....	50
" do, in a non-fire-proof room, discretionary, but not less than ..	1.00
" Cupola not as per standard.....	25
" Platforms not of iron	50
" Floor of casting room not as per standard.	20
" Core oven not well constructed (Discretionary.)	
" Flasks stored in, on, or against building	1.00
" Exposures, bad condition, construction, or additional occupancies, charge according to hazard.	

SCHEDULE FOR RATING

Coffee Roasting and Spice Mills.

(By Steam or Water Power.)

BUILDING TO BE STANDARD as described on page 53.

SPECIAL REQUIREMENTS.—Roasting oven to be built of brick or stone foundations, when not laid on earth, to be of brick laid in bed of cement or on boiler plate, with ventilating shafts in brick work under oven; the roasters to be fitted with ventilators to carry off gas; the floor in front of ovens also upon which coffee is cooled to be covered with boiler plate securely laid. Waggon for receiving roasted coffee to be metal clad.

	BASIS RATE.—Building and Contents	{ Steam power. }	\$
		{ Water power. }	1.02½
	Add for deficiencies as follows :		
	For Brick encased, brick nogged, rough cast, or metal clad building..		25
	" Frame		40
	" Shingle roof		10
	" Each story over three		5
	" Heating other than steam.....		25
	" Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.....		10
	" Lighting other than gas or approved electric lighting.....		25
	" Floors or roof coiled (<i>Optional</i>).....		.....
	" Hoists or elevators not outside, or if inside not provided with self-closing hatches.....	}	10
	" Stairways not outside.....		
	" Wells or open hatchways.....		10
	" Boiler (for power or heating) in main building in brick, brick arched or metal ceiled room with f. p. doors or in first-class building communicating by f. p. doors		15
	" Otherwise than as above or than as per standard.....		25
	" Metal stack, except on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building.....		10
	<i>(When Boiler House is of brick or stone, with iron girders and iron roof, and cut off from factory by fire proof doors charge for Metal Stack need not be made.)</i>		
	For none or deficient municipal appliances.....		25
	" Not having the required casks and pails		5
	" No stand pipe with hose attachment on each flat		10
	" No special fire pump, with proper supply of good hose, (<i>charge optional when under the protection of Municipal Water Works</i>)		10
	" No watchman, with watch clock		10
	" Ovens or Roasters not according to standard.....		25
	" Floor in front of ovens or upon which coffee is cooled, not covered with boiler plate		25
	" Waggon not metal clad		25
	" When both coffee roasting and spice grinding is carried on in the same building		25
	For exposures, bad condition, or additional occupancies charge according to hazard		25
	DEDUCTION.—For each story of Factory below three above basement, deduct		
			5

SCHEDULE FOR RATING Organ and Piano Factories. (Steam or Water Power.)

BUILDING TO BE STANDARD as described on page 53

SPECIAL REQUIREMENTS.—Not more than thirty-five hands to be employed. No drying of lumber by artificial heat in the factory or in any building communicating therewith, except in standard dry-house or in standard dry-room, which shall be constructed as follows; brick sides, roof brick or iron, floor brick or cement, double fire-proof doors, pipes so placed that stock cannot rest on them, and so as to be easily cleaned, with steam jet; factory to be supplied with blowers having metal conduit pipes; painting, oiling, filling and varnishing to be done outside; brick shaving room (which must be provided with steam jet or hand hose); cut off from factory by entire fire-wall, with no communication except by metal carrier with self closing fire-proof door; communication with boiler house to be by fire-proof doors.

CAUL Boxes to be lined with metal—the metal to be at least one inch from the wood; steam pipes to be hung on metal brackets at least two inches from bottom of box and kept free from dirt or refuse.

BASIS RATE.— Building and Contents	{ Steam Power. } { Water Power. }	\$
For deficiencies as follows:—		2.02
For Brick encased, brick nogged, rough cast, or metal clad building..		35
“ Frame		75
“ Shingle roof		25
“ Each storey over three		10
“ Wood stove or stoves		50
“ Coal stove or stoves		10
(Stoves in office allowed without extra charge.)		
“ Steam pipes not on metal brackets, or without protection where they pass through floors or partitions		10
“ Lighting other than gas or approved electric lighting		25
“ Floors or roof ceiled <i>Optional</i>		
“ Hoists or elevators not outside or if inside not protected with self-closing hatches		10
“ Stairways not outside		
“ Wells or open hatchways		
“ Boiler house for power or heating first-class but connecting with factory by fire-proof doors		15
“ do without do do		25
“ Boiler room inside of factory, brick, brick arched or ceiled with metal, with fire-proof doors		25
“ do inside of factory, otherwise than as above		50
“ Boiler house outside and other than first-class as follows:		
Frame, or brick encased, brick nogged or brick lined, with shingle roof communicating with factory		50
“ no communication		35
brick, with shingle roof, or brick encased, brick nogged, brick lined, with first-class roof, communicating with factory		40
“ no communication		25
“ Metal stack passing through roof		25
“ Metal stack on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building		15
(When Boiler House is of brick or stone with iron girders and iron roof and cut off from factory by fire-proof doors, charge for Metal Stack need not be made.)		

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Schedule for Rating Organ and Piano Factories.—Continued.

For none or deficient municipal appliances.....	\$ 25
“ not having the required casks and pails	10
“ no stan pipes with hose attachments on each flat	10
“ no special fire pump with proper supply of good hose, (charge optional if protected by municipal water works).....	15
“ no watchman and clock.....	25
“ Dry house, 1st class, but not equal to standard, with no communica- tion with factory except by fire-proof doors.....	25
“ do without fire-proof doors.....	50
“ do inside factory	1.00
“ do outside factory, in building other than 1st class under 20 feet therefrom.....	1.00
“ do 20 feet and under 30.....	75
“ do 30 “ “ 40.....	50
“ do 40 “ “ 50.....	25
“ no blowers or blowers with wood conduit pipe.....	15
“ Painting, oiling, filing or varnishing.....	25
“ Caul box, not standard.....	25
<i>(If not provided with Shavings room, the Boiler House or Room must be considered as the Shavings Room and the following extras must be charged according to construction of Boiler House in addition to the extras for Boiler House)</i>	
For Shaving Room, first-class, connecting factory by fire-proof doors ...	15
“ do do without fire proof doors	25
“ do inside of factory, brick, brick arched, or ceiled with metal with fire-proof doors.....	25
“ do inside of factory otherwise than as above.....	50
“ do outside, other than first-class, as follows:	
frame, or brick nogged, brick lined, or brick encased with shingle roof communicating with factory.....	50
do do no communication	35
do brick with shingle roof, or brick nogged, brick lined, or brick encased, with first class roof communicating with factory.....	40
do do no communication.....	25
“ no steam jets or hand hose in shavings room.....	10
Hands employed.—Up to 35 hands nothing added,	
Over 35 and not more than 50, add	25
Over 50 and not more than 100, add	50
Over 100 hands, special.....	
For exposures, bad condition or construction, charge according to hazard.	
DEDUCTION.—For each storey of factory below three above basement deduct.....	10

SCHEDULE FOR RATING,

Machine Shops, Sewing Machine Factories, Cutlery and Tool Works, Saw and File Works, Tin Stamping Works, &c.

(By Water or Steam Power.)

BUILDING TO BE STANDARD as described on page 53

SPECIAL REQUIREMENTS.—No japanning; no wood-work; rag or cotton buffing wheels to be furnished with blowers with metal conduit pipes and to be in room without open lights.

		\$
BASIS RATE. —Building and contents.	} Steam power. (	1 02½
	} Water power.)	
Add for deficiencies as follows:		
For Brick encased, brick nogged, rough cast or metal clad building....		25
“ Frame		75
“ Shingle roof		10
“ Each story over three		5
“ Heating other than steam		25
“ Steam pipes not on metal brackets, or without protection where they pass through floors or partitions.....		10
“ Lighting other than gas or approved electric lighting.		25
“ Floors or roof ceiled (<i>Optional</i>).		
“ Hoists or elevators not outside, or if inside not provided with self-closing hatches		10
“ Stairways not outside.....		
“ Wells or open hatchways.....		
“ Boiler House (for power or heating) first-class, but connecting with factory by fire-proof doors.....		10
“ do. Connecting without fire proof doors.....		25
“ Boiler Room inside of factory, brick, brick arched or ceiled with metal, with fire-proof doors.		25
“ do. inside of factory, otherwise than above.....		50
“ Boiler House outside of and no communication with factory, brick encased, or brick nogged, or brick lined, with first-class roof, or brick with shingle roof.....		25
“ do outside, and other than first class, or as above.....		50
“ Metal stack, except on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building		25
<i>(When Boiler House is of brick or stone, with iron girders and iron roof, and cut off from factory by fire proof doors, charge for Metal Stack need not be made.)</i>		
For none or deficient municipal appliances.....		25
“ Not having the required casks and pails.....		5
“ No stand-pipe with hose attachments on each flat.....		10
“ No special fire pump with proper supply of good hose. (<i>Charge optional if protected by municipal water works.</i>)		
“ No watchman, with watch clock		25
“ Pattern and Packing case making, or wood working (no planer). not more than four hands employed.....		25
<i>(When more than eight hands are employed rate as a wood working establishment, according to character of work done.)</i>		
For japanning in ventilated oven, brick, brick arched or metal ceiled, with fire-proof floor and doors, steam heat.....		25
“ do do with fire heat.....		50
“ do. in a non-fire-proof room, discretionary, but not less than		1.00
“ Buffing room, not according to special requirements of standard..		25
For exposures, bad condition, or additional occupancies charge according to hazard.		
DEDUCTION. —For each story of Factory below three above basement deduct		5

SCHEDULE FOR RATING.

Flour and Oatmeal Mill.

(By Water or Steam Power.)

BUILDING TO BE STANDARD as described on page 53, except that it may be four stories high.

SPECIAL REQUIREMENTS.—General capacity not to exceed 100 brls. per 24 hours. All wood-work throughout painted, white-washed or planed; all dusting, separating, scouring and cleaning machines provided with proper dust flues or spouts so that no dust or waste of any kind can escape into mill; no waste or dust discharged on roof; smutters or similar cleaning machines to be in basement or on first floor, and all running parts of same to be wholly of metal; dust room constructed of matched boards and so arranged that no dust can escape into mill; dust rooms and dust or waste bins ventilated from outside; cloth dust receptacles enclosed in dust room as above; all machinery easy of access; no smoking allowed; unless lit by electric light all lights must be enclosed in lanterns; no matches carried or used, except in office; no grain or meal drying by steam or fire-heat.

	BASIS RATE.—Building and Contents.	{ Steam power.	\$ 2.52
		{ Water power with a'x'l'y steam	3.27
		{ Water power.	2.02
	Add for deficiencies as follows:		
	For Brick encased, brick nogged, rough cast, or metal-clad building		35
	“ Frame		50
	“ Shingle roof,		25
	“ Each story over four		10
	“ Floors or roof ceiled (Optional).		
	“ Boiler House (for power or heating) first-class, but connecting with mill by fire-proof doors.		10
	“ do. without fire proof doors		25
	“ Boiler Room inside of mill, brick, brick arched or ceiled with metal with fire-proof doors		25
	“ do. inside of mill, otherwise than as above.		50
	“ Boiler House outside of and not communicating with mill, brick encased, brick nogged or brick lined, with first class roof, or brick with shingle roof		25
	“ do. outside and other than first-class or as above		50
	“ Metal stack, except on brick or stone base, latter rising at least three feet above the roof, whether inside or outside of building.		25
	<i>(When boiler house is of brick or stone, with iron girders and iron roof and cut off from mill by fire-proof doors, charge for Metal Stack need not be made.)</i>		
	For none or deficient municipal appliances		25
	“ Not having the required casks and pails.		5
	“ No stand pipe with hose attachment on each flat		10
	“ No special fire pump with proper supply of good hose (charge optional if protected by municipal water works.)		10
	“ No watchman with watch clock		25
	“ Wood work throughout the mill not painted, white-washed or planed		10
	“ Smutters or cleaning machines above first floor but below attic.		25
	“ do do. in attic.		50
	“ Cloth dust receptacles not enclosed in tight dust room.		25
	“ Meal or grain drying by steam heat.		15
	“ do. do. fire-heat.		25
	“ Corn shellers.		15
	“ When capacity exceeds 100 barrels, add for each additional 100 brls. or fraction thereof above 100.		10
	“ Smoking allowed or open lights or matches carried { Roller Mill,		50
	or used, except in office, { Old Process.		25
	For exposures, bad condition, construction or additional occupancies, charge according to hazard.		
	DEDUCTION.—For each story of mill below four above basement		10

SCHEDULE FOR RATING.

Woollen & Knitting or Mixed Mills.

(Steam or Water Power.)

BUILDING TO BE STANDARD as described on page 53.

SPECIAL REQUIREMENTS.—Using pure wool only, (neither bought waste nor shoddy to be used); working not later than 10 p. m.; floors double and arranged for flooding; lights in picker and card rooms to be enclosed; pickers, openers, lappers and spreaders to be in separate first-class building and securely cut off from main mill; dyeing and drying to be carried on in separate building securely cut off from main mill; waste to be removed outside daily.

BASIS RATE.—Building and Contents	{ Steam Power. } { Water Power. }	\$ 1 52½
Add for deficiencies as follows:		
For Brick encased, brick nogged, rough cast or metal clad building....		25
“ Frame		40
“ Shingle roof		10
“ Each storey over three		5
“ Heating other than steam		50
“ Steam pipes not on metal brackets, or without protection where they pass through floors or partitions		10
“ Lighting other than gas or approved electric light'g		25
“ Floors or roof ceiled		10
“ Hoists or elevators not outside or if inside not provided with self-closing hatches		10
“ Stairways not outside		10
“ Wells or open hatchways		10
“ Boiler (for power or heating) if in main building (except, in fire-proof room) or in any building communicating with same otherwise than by fire-proof doors		25
“ Metal stack except on brick or stone base, latter rising at least 3 feet above roof, whether inside or outside of building		10
<i>(When boiler house is of brick or stone, with iron girders and iron roof, and cut off from factory by fire-proof doors, charge for Metal Stack need not be made.)</i>		
For none or deficient municipal appliances.		25
“ Not having the required casks and pails		5
“ No stand pipe with hose attachments on each flat		10
“ No special fire-Pump with proper supply of good hose, (charge optional if protected by municipal works.)		10
“ No watchman with watch clock		10
“ Floors not arranged for flooding		5
“ Open light in picker or card rooms		10
“ Dyeing and drying in mill or in separate building not securely cut off, except scouring and cold air drying of wool, not less than		25
“ Drying by gratings over boiler		1 00

Schedule for Rating Woollen and Knitting or Mixed Mills.—Continued.

For	{	Pickers	{	In Mill in fire-proof room, constructed of brick or brick lined walls and floor; ceiling brick arched or plastered on wire or iron lathing and with fire-proof doors.	\$ 50	
		Lappers		{	In Mill not in fire-proof room	1 00
		Openers			In brick or stone building communicating and not perfectly cut off.	75
		Spreaders			In brick or stone building communicating and not perfectly cut off.	10
		" Waste not removed daily		25		
		" Stock, charge at least 1c. for each per cent. of other than pure wool but in no case less than		75		
		" Exposures; bad condition, construction or additional occupancies charge according to hazard.		10		
DEDUCTION.—For each storey of mill below three above basement deduct.					5	

Overtime Extra.—Permission to work till 10 p.m. free.

For all night permits, 75 p.c. of the regular rates.

For permits to run not later than midnight, 30 per cent. of the regular rates.

Short rates to be charged in all cases where such permits are granted for periods less than a year.

The term for which such permits are granted to be fixed, and premium therefore paid in advance.



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SHORT RATE TABLE.

Annual Premium.	25c.	30	35	40	45	50	55	60	65	70	75	80
3 days,	1	1	2	2	2	2	3	3	3	3	4	4
5 days,	2	2	2	2	3	3	3	4	4	4	5	5
7 days,	2	2	3	3	3	4	4	5	5	5	6	6
8 days,	2	3	3	3	4	4	5	5	5	6	6	7
9 days,	2	3	3	4	4	5	5	6	6	6	7	7
10 days,	3	3	4	4	5	5	6	6	7	7	8	8
11 days,	3	3	4	4	5	5	6	6	7	8	8	9
12 days,	3	3	4	5	5	6	6	7	8	8	9	9
13 days,	3	4	4	5	6	6	7	7	8	9	9	10
14 days,	3	4	5	5	6	7	7	8	9	9	10	11
15 days,	4	4	5	6	6	7	7	8	9	10	11	11
16 days,	4	4	5	6	6	7	8	9	9	10	11	12
17 days,	4	4	5	6	7	7	8	9	10	10	11	12
18 days,	4	5	5	6	7	8	8	9	10	11	11	12
19 days,	4	5	5	6	7	8	9	9	10	11	12	12
20 days,	4	5	6	6	7	8	9	10	10	11	12	13
21 days,	4	5	6	7	7	8	9	10	11	11	12	13
22 days,	4	5	6	7	8	8	9	10	11	12	13	13
23 days,	4	5	6	7	8	9	9	10	11	12	13	14
24 days,	4	5	6	7	8	9	10	11	11	12	13	14
25 days,	5	5	6	7	8	9	10	11	12	13	14	14
26 days,	5	6	6	7	8	9	10	11	12	13	14	15
27 days,	5	6	7	8	8	9	10	11	12	13	14	15
28 days,	5	6	7	8	9	10	11	12	12	13	14	15
29 days,	5	6	7	8	9	10	11	12	13	14	15	16
1 month,	5	6	7	8	9	10	11	12	13	14	15	16
35 days,	5	7	8	9	10	11	12	13	14	15	16	17
40 days,	6	7	8	9	11	12	13	14	15	16	18	19
45 days,	6	8	9	10	11	13	14	15	16	18	19	20
50 days,	7	8	9	11	12	13	15	16	17	19	20	21
55 days,	7	9	10	11	13	14	16	17	18	20	21	23
2 months,	8	9	11	12	14	15	17	18	20	21	23	24
65 days,	8	10	11	13	14	16	17	19	21	22	24	25
70 days,	8	10	12	13	15	17	18	20	22	23	25	27
75 days,	9	11	12	14	16	18	19	21	23	25	26	28
80 days,	9	11	13	15	17	18	20	22	24	26	28	29
85 days,	10	12	13	15	17	19	21	23	25	27	29	31
3 months,	10	12	14	16	18	20	22	24	26	28	30	32
3½ months,	11	14	16	18	20	23	25	27	29	32	34	36
4 months,	13	15	18	20	23	25	28	30	33	35	38	40
4½ months,	14	17	19	22	25	28	30	33	36	39	41	44
5 months,	15	18	21	24	27	30	33	36	39	42	45	48
5½ months,	16	20	23	26	29	33	36	39	42	46	49	52
6 months,	18	21	25	28	32	35	39	42	46	49	53	56
6½ months,	18	22	25	29	33	36	40	41	47	51	54	58
7 months,	19	23	26	30	34	38	41	45	49	53	56	60
7½ months,	19	23	27	31	35	39	43	47	50	54	58	62
8 months,	20	24	28	32	36	41	44	48	52	56	60	64
8½ months,	21	25	29	33	37	41	45	50	54	58	62	66
9 months,	21	26	30	34	38	43	47	51	55	60	64	68
10 months,	23	27	32	36	41	45	50	54	59	63	68	72
11 months,	24	29	33	38	43	48	52	57	62	67	71	76

NOTE.—The upper row of figures show the rates for the year, from 25c. to \$5. and the rows of figures below show the rates under each, from 3 days to 11 months.

SHORT RATE TABLE.—Continued.

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Annual Premium.	85	90	95	1.00	1.05	1.10	1.20	1.25	2.00	3.00	4.00	5.00	
4	3 days,	4	4	4	5	5	5	6	6	9	14	19	23
5	5 days,	5	5	6	6	6	7	7	8	12	18	24	30
6	7 days,	6	7	7	8	8	8	9	10	15	23	30	38
7	8 days,	7	8	8	8	9	9	10	11	17	25	34	42
7	9 days,	8	8	9	9	10	10	11	12	18	28	37	46
8	10 days,	9	9	10	10	11	11	12	13	20	30	40	50
9	11 days,	9	10	10	11	11	12	13	14	22	32	43	54
9	12 days,	10	10	11	12	12	13	14	15	23	35	46	58
10	13 days,	11	11	12	12	13	14	15	16	25	37	50	62
11	14 days,	11	12	13	13	14	15	16	17	26	40	53	66
11	15 days,	12	13	13	14	15	15	17	18	28	42	56	70
12	16 days,	12	13	14	14	15	16	17	18	29	43	58	72
12	17 days,	13	13	14	15	16	16	18	19	30	44	59	74
12	18 days,	13	14	14	15	16	17	18	19	30	46	61	76
12	19 days,	13	14	15	16	16	17	19	20	31	47	62	78
13	20 days,	14	14	15	16	17	18	19	20	32	48	64	80
13	21 days,	14	15	16	16	17	18	20	21	33	49	66	82
13	22 days,	14	15	16	17	18	18	20	21	34	50	67	84
14	23 days,	15	15	16	17	18	19	21	22	34	52	69	86
14	24 days,	15	16	17	18	18	19	21	22	35	53	70	88
14	25 days,	15	16	17	18	19	20	22	23	36	54	72	90
15	26 days,	16	17	17	18	19	20	22	23	37	55	74	92
15	27 days,	16	17	18	19	20	21	23	24	38	56	75	94
15	28 days,	16	17	18	19	20	21	23	24	38	58	77	96
16	29 days,	17	18	19	20	21	22	24	25	39	59	78	98
16	1 month,	17	18	19	20	21	22	24	25	40	60	80	100
17	35 days,	18	20	21	22	23	24	26	27	43	65	87	108
19	40 days,	20	21	22	23	25	26	28	29	47	70	93	117
20	45 days,	21	23	24	25	26	28	30	31	50	76	100	125
21	50 days,	23	24	25	27	28	29	32	33	53	80	107	133
23	55 days,	24	26	27	28	30	31	34	35	57	85	113	142
24	2 months,	26	27	29	30	32	33	36	38	60	90	120	150
25	65 days,	27	29	30	32	33	35	38	40	63	95	127	158
27	70 days,	28	30	32	33	35	37	40	42	67	100	133	167
28	75 days,	30	32	33	35	37	39	42	44	70	105	140	175
29	80 days,	31	33	35	37	39	40	44	46	73	110	147	183
31	85 days,	33	35	36	38	40	42	46	48	77	115	153	192
32	3 months,	34	36	38	40	42	44	48	50	80	120	160	200
36	3½ months,	38	41	43	45	47	50	54	56	90	135	180	225
40	4 months,	43	45	48	50	53	55	60	63	100	150	200	250
44	4½ months,	47	50	52	55	58	61	66	69	110	165	220	275
48	5 months,	51	54	57	60	63	66	72	75	120	180	240	300
52	5½ months,	55	59	62	65	68	72	78	81	130	195	260	325
56	6 months,	60	63	67	70	74	77	84	88	140	210	280	350
58	6½ months,	62	65	69	73	76	80	87	91	145	218	290	363
60	7 months,	64	68	71	75	79	83	90	94	150	225	300	375
62	7½ months,	66	70	74	78	81	85	93	97	155	233	310	388
64	8 months,	68	72	76	80	84	88	96	100	160	240	320	400
66	8½ months,	70	74	78	83	87	91	99	103	165	248	330	413
68	9 months,	72	77	81	85	89	94	102	106	170	255	340	425
72	10 months,	77	81	86	90	95	99	108	113	180	270	360	450
76	11 months,	81	86	90	95	100	105	114	119	190	285	380	475

to \$5.
onths.

For rates above \$1.25 add together the amounts opposite the required period in the columns under the two rates which together equal the annual rate.

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