

No. 5278

THE

\$ 4350

Continental Insurance Company

Cash Capital, — OF THE CITY OF NEW YORK. — \$500,000.

In Consideration of Twenty Two ⁶⁵/₁₀₀ Dollars,

TO THEM PAID BY THE INSURED HEREINAFTER NAMED, THE RECEIPT WHEREOF IS HEREBY ACKNOWLEDGED,

Do by this Policy Insure A. B. Risteau Against Loss or Damage by Fire, to the amount of Forty Three Hundred and Fifty DOLLARS.

- \$2500. On a two story and attic Stone Dwelling and Stone Kitchen attached, situate on her farm in "Line Kilm Bottom", about 9 miles from Baltimore, between the Harford Road and Gunpowder Falls, in Baltimore County, Maryland;
- 1000. On the Stone Barn shingle roof, situate about 60 feet westerly from dwelling;
- 250. On the frame Corn house about 20 feet southerly from the Barn;
- 100. On the Stone Meat house about 30 feet easterly from the dwelling;
- 100. On the Stone Dairy about 40 feet from the Meat house;
- 200. On the one and a half story Log Tenant House about 300 yards North Westerly from Dwelling;
- 200. On the one and a half story frame Tenant house about 1/4 mile Southerly from Dwelling;

4350

SUM INSURED, * And said CONTINENTAL INSURANCE COMPANY, hereby agrees to make good unto the said assured her executors, administrators and assigns, all such immediate loss or damage not exceeding in amount the sum insured, nor the interest of the assured in the property, except as herein provided, as shall happen by fire to the property above specified, from the 17th day of December one thousand eight hundred and seventy Two at 12 o'clock, at noon, to the First day of January one thousand eight hundred and seventy Two at 12 o'clock, at noon; the amount of loss or damage to be estimated according to the actual cash value of the property at the time of the loss, and to be paid sixty days after due notice and proofs of the same, made by the assured, and received at this office in accordance with the terms and provisions of this Policy, unless the property be replaced, or the Company have given notice of their intention to rebuild or repair the damaged premises.

TERM,

RATE,

PREMIUM



1. If an application, survey, plan or description of the property herein insured is referred to in this Policy, such application, survey, plan, or description shall be considered a part of this contract, and a warranty by the assured; and any false representation by the assured of the condition, situation or occupancy of the property, or any omission to make known every fact material to the risk, or an over valuation, or any misrepresentation whatever, either in a written application or otherwise; or if the assured shall have, or shall hereafter make any other insurance on the property hereby insured, or any part thereof, without the consent of this Company written hereon; or if the above-mentioned premises shall be occupied or used to or to increase the risk, or become vacant and unoccupied, or the risk be increased by the erection or occupation of neighboring buildings, or by any means whatever within the control of the assured, without the assent of this Company indorsed hereon; or if it be a manufacturing establishment running in whole or in part over, or extra time; or running at night, without special agreement endorsed on this Policy; or if the property be sold or transferred, or any change takes place in title, or possession, whether by legal process, or judicial decree, or voluntary transfer or conveyance; or if this Policy shall be assigned before a loss without the consent of this Company indorsed hereon, or if the interest of the assured in the property, whether as owner, trustee, consignee, factor, agent, mortgagee, lessee, or otherwise, be not truly stated in this Policy; or if the assured shall keep gunpowder, fireworks, nitro-glycerine, phosphorus, saltpetre, nitrate of soda, petroleum, naphtha, gasoline, benzine, benzole or benzine varnish, or keep or use camphene, spirit gas, or any burning fluid or chemical oils, (except in a dwelling for lighting the same) without written permission in this Policy; then, and in every such case, this Policy shall be void.

2. This insurance does not apply to or cover jewels, plate, watches, musical or scientific instruments, (piano fortes in dwellings excepted), ornaments, medals, patterns, printed music, printed books, engravings, paintings, picture frames, sculpture, casts, models or curiosities, unless particularly specified in this Policy. This Company shall not be liable by virtue of this Policy, or any renewal thereof, until the premium therefor be actually paid; nor for loss by theft at or after a fire; nor for money or bullion, bills, notes, accounts, deeds, evidences of debt, or securities of property of any kind; nor for any loss or damage by fire caused by means of an invasion, insurrection, riot, civil commotion, or military or usurped power; nor for any loss in or on buildings unprovided with good and substantial stone or brick chimneys; nor in consequence of any neglect or deviation from the laws or regulations of police where such exist; nor for any loss caused by the explosion of gunpowder, camphene, or any explosive substance; nor by lightning, or explosions of any kind, unless fire ensues, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property after the casualty by explosion or lightning; nor for loss or damage caused by removal of property from a building, except it be proved that such removal was necessary to preserve the property, in which case the damage shall be borne by the assured and the Company, in proportion as the sum hereby insured bears to the whole value of the property insured.

3. If a building shall fall, except as the result of a fire, all insurance by this Company on it or its contents shall immediately cease and determine.

4. If the interest of the assured in the property be any other than the entire, unconditional and sole ownership of the property, for the use and benefit of the assured, or if the building insured stands on leased ground it must be so represented to the Company and so expressed in the written part of the Policy, otherwise the Policy shall be void. When property has been sold and delivered, or is otherwise disposed of, so that all interest or liability for loss thereon by fire or otherwise on the part of the assured herein named has ceased, this insurance on such property shall immediately terminate. Goods held on storage must be separately and specifically insured.

5. If during this insurance the above mentioned premises shall be used for any trade, business or vocation, or for storing, using or vending therein any of the articles, goods or merchandise denominated hazardous, or extra hazardous, or specially hazardous in the second class of hazards printed on the back of this Policy; or if the occupation of such premises be changed from one of the class denominated extra hazardous, or specially hazardous to that of another of the same class, except as herein specially agreed to in writing upon this Policy; then and from henceforth, so long as the same shall be so appropriated, applied or used, this Policy shall cease and be of no force or effect.

6. The best endeavors of the assured shall be used in saving and protecting the property from damage at and after the fire; and in case of failure so to do, this Company will not be liable for damage caused by such failure; and there can be no abandonment to the Company of the property insured.

7. The use of general terms, or anything less than a distinct, specific agreement, clearly expressed, and endorsed on this Policy, shall not be construed as a waiver of any printed or written condition or restriction therein.

8. In case of any other insurance upon the property hereby insured, whether made prior or subsequent to the date of this Policy, the assured shall be entitled to recover of this Company no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon; and it is hereby declared and agreed that in case of the assured holding any other Policy in this or any other Company on the property insured, subject to conditions of average, this Policy shall be subject to average in like manner. Any Floating Policy attaching, in whole or in part, to the property covered by this Policy, shall, as between the assured and this Company, be considered as contributing insurance for the full amount of such Policy, and liable as such to pay PRO RATA any loss, total or partial, on the property hereby insured.

9. Re-insurance, in case of loss, to be settled in proportion as the sum re-insured shall bear to the whole sum covered by the re-insured Company.

10. This insurance (the risk not being changed) may be continued for such further time as shall be agreed on, provided the premium therefor is paid, and a receipt signed by the officers of the Company and countersigned by its duly authorized agent is given for the same; and it shall be considered as continued under the original representation, and for the original amounts and divisions, unless otherwise specified in writing; but in case there shall have been any change in the risk, either within itself or by neighboring buildings, not made known to the Company by the assured at the time of renewal, this Policy and renewal shall be void.

11. This insurance may be terminated at any time at the request of the assured, in which case the Company shall retain the customary short rates for the time the Policy has been in force. This insurance may also be terminated at any time at the option of the Company, on giving notice to that effect, and refunding a ratable proportion of the premium for the unexpired term of this Policy.

10. Persons sustaining loss or damage by fire shall forthwith give notice of said loss to the Company, and as soon after as possible render a particular account of such loss, signed and sworn to by them, stating whether any and what other insurance has been made on the same property, giving copies of the written portion of all Policies thereon, also the actual cash value of the property and their interest therein, for what purpose and by whom the building insured or containing the property insured, and the several parts thereof, were used at the time of the loss, when and how the fire originated, and shall also produce a certificate under the hand and seal of a Magistrate, or Notary Public, (nearest to the place of the fire, not concerned in the loss as a creditor or otherwise, nor related to the assured) stating that he has examined the circumstances attending the loss, knows the character and circumstances of the assured, and verily believes that the assured has, without fraud, sustained loss on the property insured to the amount which such Magistrate, or Notary Public shall certify. The assured shall, if required, submit to an examination or examinations under oath by any person appointed by the Company, and subscribe thereto when reduced to writing; and shall also produce their books of account and other vouchers, and exhibit the same for examination at the Office of the Company, and permit extracts and copies thereof to be made; and the assured shall also produce certified copies of all bills and invoices, the originals of which have been lost, and shall exhibit all that remains of the property which was covered by this Policy, damaged or not damaged, for examination to any person or persons named by the Company.

11. When personal property is damaged the assured shall forthwith cause it to be put in order, assorting and arranging the various articles according to their kinds, separating the damaged from the undamaged, and shall cause an inventory to be made, and furnished to the Company, of the whole, naming the quantity, quality and cost of each article. The amount of sound value and of damage shall then be ascertained by appraisal of each article by competent persons (not interested in the loss as creditors or otherwise, nor related to the assured) to be mutually appointed by the assured and the Company; their report, in writing, to be made under oath before any magistrate or other, properly commissioned person; one-half of the appraisers' fee to be paid by the assured. The Company reserves the right to take the whole or in part of the articles at their appraised value; and until such proofs, declarations and certificates are produced, and examinations and appraisals permitted by the claimant, the loss shall not be payable.

12. In case of loss on property held in trust, or on commission, or if the interest of the assured be other than the entire and sole ownership, the names of the respective owners shall be set forth, together with their respective interest therein. If this Policy is made payable in case of loss to a third party, or held as collateral security, the proofs of loss shall be made by the party originally insured, unless there has been an actual sale of the property insured. All fraud or attempt at fraud by false swearing or otherwise, shall cause a forfeiture of all claim on this Company under this Policy.

13. In case differences shall arise touching any loss or damage, after proof thereof has been received in due form, the matter shall, at the written request of either party, be submitted to impartial arbitrators, whose award in writing shall be binding on the parties as to the amount of such loss or damage, but shall not decide the liability of the Company under this Policy, and it shall be optional with the Company to repair, rebuild or replace the property lost or damaged, with other of like kind and quality within a reasonable time, giving notice of their intention so to do within thirty days after receipt of proofs herein required; and as a part of the preliminary proofs of loss, the assured shall, if required, furnish plans and specifications of the buildings destroyed.

14. The cash value of property destroyed or damaged by fire shall in no case exceed what would be the cost to the assured, at the time of the fire, of replacing the same; and in case of the depreciation of such property, from use or otherwise, a suitable deduction from the cash cost of replacing, shall be made, to ascertain the actual cash value.

15. It is a part of this contract, that any person other than the assured who may have procured this insurance to be taken by this Company, shall be deemed to be the agent of the assured named in this Policy, and not of this Company under any circumstances whatever, or in any transaction relating to this insurance.

16. It is furthermore hereby provided and mutually agreed, that no suit or action against this Company, for the recovery of any claim by virtue of this Policy, shall be sustainable in any Court of Law or Chancery, until after an award shall have been obtained, fixing the amount of such claim in the manner above provided, nor unless such suit or action shall be commenced within twelve months next ensuing after the loss shall occur; and should any suit or action be commenced against this Company, after the expiration of the aforesaid twelve months, the lapse of time shall be taken and deemed as conclusive evidence against the validity of such claim, any statute of limitation to the contrary notwithstanding.

17. GAS.—The generating or evaporating within the building or contiguous thereto, of any substance for burning gas, is prohibited, under this Policy, unless permitted in writing hereon.

18. FENCES AND OTHER YARD FIXTURES, also Store Furniture and Fixtures are not covered by insurance on the building, but must be separately and specifically insured.

19. PLATE GLASS doors and windows, when the plates are of the dimensions of nine square feet or more, are not covered by insurance on the building, but must be separately and specifically insured.

20. FRESCOED WORK, or gilding on walls or ceilings, is not covered by insurance on the building, but must be separately and specifically insured.

21. BUILDERS RISK.—The working of carpenters, roofers, tinsmiths, gas fitters, plumbers and other mechanics, in building, altering or repairing of the premises named in this Policy, will vitiate the same, unless permission for such work be endorsed in writing hereon.

NOTICE—This Policy shall not be valid unless countersigned by Pegan Bros the Agent of this Company for insurance of property in the City of Baltimore, Md. and its vicinity.

AND IT IS HEREBY MUTUALLY UNDERSTOOD AND AGREED by and between this Company and the assured, that this Policy is made and accepted in reference to the foregoing terms and conditions, and to the classes of hazards and memoranda printed on the back of this Policy, which are hereby declared to be a part of this contract, and are to be used and resorted to in order to determine the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for in writing.

In Witness whereof, THE CONTINENTAL INSURANCE COMPANY OF THE CITY OF NEW YORK, have caused these PRESENTS to be signed by their PRESIDENT and attested by their SECRETARY, in the City of New York, this Twentieth day of July, in the year of our Lord one thousand eight hundred and seventy Two

ATTESTED,
Greenback Secretary.
Ben J. Hoop President.
Pegan Brothers Agents
 Countersigned at Baltimore this 16th day of December 1870

CLASSES OF HAZARDS.

The following CLASSES OF HAZARDS are given, defining the terms used in the written and printed portion of this Policy.

FIRST CLASS.

NOT HAZARDOUS.

The following articles of MERCHANDISE are charged 5 cents per \$100 more than the building. LIMITED TO WHOLESALE STOCKS ONLY.

Carpets, Dry Goods, foreign and domestic, ex- clusively in unbroken and unopened packages.	Coffee, Flour, Fats and Butter and Cheese, Rice,	Spices, Sugars, Furs and Peltries in unbroken packages, *Grocers' Stocks,	Hide and Sole Leather, (with average clause 20 per cent. deducted.) Teas, Threshold Grain, *This is not understood to embrace stocks composed mainly of Liquors.	Tobacco, Plug and Twist, in boxes or kegs (wholesale), A. Wholesale. A. See Extra Hazardous.
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HAZARDOUS—No. 1.

The following STOCKS OF GOODS, WARES AND MERCHANDISE, are charged 15 cents per \$100 more than the building, but do not increase the rate of its other contents.

Bristles and Hair Cloth (wholesale), Boots and Shoes (wholesale), Carpets (retail), Carriage Trimmings, Carriages and Sleighs, Clothing ready made, (wholesale),	Corrage, Cotton Yarn, Dry Goods, (wholesale), Fire Crackers, in original packages, as imported, Fruits (wholesale), Furs, unpacked,	Glass, Window, in boxes, Gunny Cloth and Gunny Bags, Hardware, (staple) in packages, Hatters' Furs, Hats and Caps, (wholesale), without manufacturing, Hops, in bales, Indigo,	Iron ware, stoves, tin ware and hollow ware, wholesale, Iron Goods, ornamental, japanned and broned, on sale, Leather Morocco and Findings, Machinery on sale, Nails, (with average clause 35 per cent. off),	Paper, and straw boards, in reams, Paper Hangings (wholesale), Fins, Saddlery and Harness, on sale, Salt, Sewing Machines, " Trunks, "
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EXTRA HAZARDOUS—No. 1.

The following TRADES AND OCCUPATIONS, STOCKS OF GOODS, WARES AND MERCHANDISE, are charged 25 cents per \$100 more than the building, but do not increase the rate of its other contents.

Artificial flowers, Artists' materials, Bandboxes, Booksellers' stock, Boots and Shoes (retail), Brushes, Cabinet ware, without manufacturing, repairing, upholstering, or varnishing, China, unpacked, Clothing, ready made (retail), also, merchant tailors, Confectionery, without manufacturing, Corks, Dress Trimmings, Dry Goods, (retail), Earthenware, unpacked,	Fancy Goods (wholesale and retail), Feathers, Fishing Tackle, Fishes, Fringe making, by hand power, Fruits, (retail), Furriers' and Hatters' stocks, unpacked, Gentlemen's Furnishing goods, (wholesale and retail), Ginns, Glass, window or plate, unpacked, Glass ware, unpacked; looking-glasses, unpackd, Hardware and Cutlery, Hats and Caps (retail), without manu- facturing,	Hoop skirts and hoop skirt materials House furnishing goods (retail), Iron (hoop, sheet and rod), Jewelers' and Watchmakers' (stock, in strictly fire proof safes 50 per cent. off), Kid gloves, Mills and Children's furnishing goods, aces and Embroideries (wholesale), smaller's without camphene, burning fluid, spirit gas, or kerosene, stails, in bars, pig and tin plates, (with average clause 50 per cent. deducted.) Uttery Goods, Uttery Goods (wholesale and retail)	Needles, Optical and Mathematical instrument making, Paper hangings, (retail), Paper Collars, Perfumers, Piano-fortes, in warerooms, Precision stones (in strictly fire proof safes, 50 per cent. deducted) Ribbons, Sheet iron and copper ware (retail), Shirt manufacturers (without ironing), Silver and plated ware, Stationers', Swords (retail), Straw Goods (wholesale and retail),	Tailors' Trimmings, Teas, Coffee and Spices (retail), Tin and hollow ware (retail), Tobacco, leaf and cut, cigars and snuff (wholesale and retail), Umbrellas and Parasols (wholesale and retail), with privilege to put together and finish by hand only, Watchmakers' tools, Watches, in packages as imported, (in strictly fire proof safes 50 per cent. deducted), Worries and Fancy Wools (as imported), Yankee notions.
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SECOND CLASS.

HAZARDOUS—No. 2.

The following TRADES AND OCCUPATIONS, STOCKS OF GOODS, WARES AND MERCHANDISE, are charged 15 cents per \$100 more than the building, and require a corresponding rate upon all the contents.

Card printing (by hand power), Drugs, dry, in packages (as imported), Flax, in bales, Flasks, Grocers', (retail),	Gum copal Gum shellac, Gutta Percha, unmanufactured, Hemp, in bales, India rubber, unmanufactured,	Manilla grass, in bales, Men's straw hats and caps, Oakum, in bales, Oil (fish and vegetable), Oil Cloths on sale,	Paints, ground in oil, Pot, Pearl and Soda Ashes, Sail making, Sisal grass, in bales, Saltpur,	Tallow, Wines and Liquors, in packages (as im- ported), Whisky, in barrels, Wool.
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EXTRA HAZARDOUS—No. 2.

The following TRADES AND OCCUPATIONS, STOCKS OF GOODS, WARES AND MERCHANDISE, subject the building and the contents to an increased charge.

Agricultural Implements, including seedmen's stocks, Alcohol, Apothecaries, Asphaltum, Auction stores, Bag making (cloth), by hand power, Bakeries, with ovens outside the build- ing, and using coal only, Basket selling, Billiard saloons and contents, Blacksmith shops, Block and Pump making, Boot and shoe manufacturing, by hand power only, Bottling cellars,	Brush makers' stock, Carving, by hand power, Car springs (gutta percha or India rubber), China, crockery, earthen or glass ware (wholesale and retail), with privilege of packing or unpacking, Coopers' shops (strapping boxes only), Corset making, Hoop skirt manufacturing, by hand, fishments, Eating-houses, Electroplating, Essential Oils,	Furs, (cutting and sewing of), without use of fire heat, Gas fitting, Gas Fixtures, Gilding, Gun repairing, Gutta percha goods, except boots and shoes, Hat (straw, grass or chip) bleaching, Hay and straw, pressed in bundles, Hoop skirt manufacturing, by hand, without fire heat, India rubber goods, except boots and shoes, Lager Beer saloons, Lime, unslacked, Liquors, in glass, unpacked,	Lithographers, Looking-glasses, with privilege of packing or unpacking, Map mounting and varnishing, Matches on sale, Painters' stocks, Paper boxes, Pawbrokers, Percussion Caps, Picture-frame joining, Ritch, Plumbing and pewatering, Pocket-book makers, Pocket book making (without use of fire heat), Porter-houses, bar rooms, sample rooms, and retail liquor stores,	Rags in bales, Rectifying Liquors, by cold process only, Refectories, Resin, Restaurants, Saddlery and Harness manufacturing, Ship Chandlery, Silvermiths, Spirits of Turpentine, Tear, Taverns, Tin or sheet iron or copper working, Tow, in bales, Turpentine, Upholsterers, Wine, in glass, unpacked.
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SPECIALLY HAZARDOUS.

The following TRADES AND OCCUPATIONS, STOCKS OF GOODS, WARES AND MERCHANDISE, add to the rate of the building and all the contents not less than fifty cents per \$100, and to be covered must be specially written in the Policy.

Acids, nitric, sulphuric, muriatic and other corrosive acids, Bakeries, ovens within the building, or using wood or shavings, Bookbinderies, Boot and shoe manufacturers (with fire heat), Box repairing, Breweries, Brush manufacturers, Burning Fluid, Cabinet making, and stocks of cabinet ware (with privilege to varnish, up- holster and repair), Camphene on sale, Coffee and Spice mills, Confectionery manufacturers, Coopers' manufacturers, Cotton brokers' samples,	Cotton in bales, Cotton, loose, Cotton, unpacked, Drug stores, with privilege of compound- ing, Druggists' stock (wholesale), Ether, Fireworks, Flax and Hemp, unpacked, Fur, silk or wool hat finishing (with use of fire heat to steam and block the locks), Gas Fixture manufacturers, Gold pen making, Hat and Cap manufacturing and finish- ing, Hemp, unpacked, Hoop skirt manufacturers, by machinery or fire heat,	Hones being built, altered or repaired, Japanning, Jewelry manufacturers, Jewelry case manufacturers, Junk shops, Lamp manufacturers, Lampmakers' stock (with privilege of keeping camphene or kerosene), Lumbers, Lime Yards and Sheds, Livery Stables, Manilla and Sisal grass, unpacked, Mango, Musical instrument manufacturers and stock, Musical Instruments, Nitrate of soda, Oiled clothing, Sisal grass,	Oils, resin, and similar, Packing buildings and yards, Paper bag manufacturers, Paper box and band box making, Perfumery manufacturers, Pictures and prints, Pocket-book making, Printing of books, and job printing, Printed music, Provisions in process of being smoked, Rag stores, Rags and Paper, Saltpetre, Segar manufacturers, Shoddy, Silvermiths' manufacturers, Smoke-houses, Spirit gas making or selling, Slave Lards,	Steam boilers in use, Stove manufacturers, Theatres and other places of public ex- hibition, Tobacco manufacturers, Tow, unpacked, Toys, Trunk making, Type or stereotype foundries Umbrella manufacturers, Upholstery manufacturers, Window-shade painting, Wood, willow ware and baskets, Wool waste, and generally all mills, workshops, and manufacturing estab- lishments, and all trades and occupa- tions not before enumerated.
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Note.—500 lbs. Saltpetre may be allowed with Hazardous or Extra Hazardous Goods, without additional charge.

DIRECTORS:

GEORGE T. HOPE, President.

H. H. LAMPSON, Vice Pres't.

SAMUEL D. BARBOCK, Babcock, Brothers & Co.
WILLIAM V. BRADY, 449 Fifth Avenue, N. Y.
BENJ. G. ARNOID, Arnold, Sturges & Co.
A. A. LOW, A. A. Low & Brothers,
S. B. Childersden & Co.
WM. H. SWAN, Grinnell, Minturn & Co.
HENRY G. BOWEN, No. 3 Park Place, N. Y.
AURELIUS B. HULL, late Fishstock, Hall & Co.
WILLIAM M. VAIL, 61 Remsen St., Brooklyn.
JOSEPH BARTELL, Eggleston, Bartell & Co.
GEO. S. STEPHENSON, George S. Stephenson & Co.
WM. M. RICHARDS, Richards & Co.
HORACE B. CLAFLIN, H. B. Claffin & Co.
JAS. FREELAND, Coltr. Internal Revenue, Brooklyn.
C. J. LAWRENCE, C. J. & C. Lawrence,
JOHN D. MAIRS, David Dows & Co.
LORING ANDREWS, Loring Andrews & Sons
CARLOS COBB, 30 Whitehall St., N. Y.
WM. T. COLLEMAN, Wm. T. Coleman & Co.
WILLIAM T. BOOTH, Booth & Edger
GEO. W. LANE, Geo. W. Lane & Co.
CHAS. COREY TABER, Late C. C. & H. M. Taber,
JAMES BRASER, Fraser, Major & Co.
HIRAM BARNEY, Barney, Butler & Parsons,
LAWRENCE TURNURE, Moses Taylor & Co.
SHEPPARD GANNY, 60 Wall Street, N. Y.
SAMUEL A. SAWYER, Sawyer, Wallace & Co.
CYRUS CURTISS, Pest of Washington Life Ins. Co.
WM. D. MORGAN, E. E. Morgan's Son
HERMAN O. ARMOUR, Armour, Planchon & Co.
THOMAS A. MURROCK, President Continental Bank
CHARLES LAMSON, C. H. Marshall & Co.
WELLINGTON CLAPP, Clapp & Ginnell,
HENRY F. SPAULDING, Spaulding, Hunt & Co.
JOHN PAINE, 7 Murray St., N. Y.
ROBT. H. MCTURDY, Late McCurdy, Aldrich & Spencer.
GEORGE MOSLEY, E. Parvinschick & Co.
JOHN H. EARLE, Earle, Cunningham & Co.
HENRY EYRE, 174 Pearl St., N. Y.
CHARLES H. BOOTH, Charles H. Booth & Co.
D. H. ARNOLD, Late Pres't of Mercantile Bank
EDWARD MARTIN, Craigin & Co.
BRADISH JOHNSON, Bradish Johnson's Sons
JOHN GASWELL, John Gaswell & Co.
CYRUS PECK, Secretary.
ARHAM M. KIRBY, Sec. Local Dept.
JOHN K. OATLEY, General Agent.
R. C. TOWNSEND, Sec. Ag't Dept.

CONTINENTAL
Insurance Company,
No. 102 BROADWAY,
New York.

Dr. 52 1/2
O. B. Pitman

PREMISES, 102 Broadway, No. 4
EXPIRES, January 1st 1894

REGAN BROTHERS
INSURERS
78 & 75 Second St.
BUSBY

\$ 4500. Premium \$ 22.65
Policy Survey, \$ 22.65

DIVISION OF PROFITS.

By the vote of over two-thirds of the Board of Directors of this Company, and with the assent of over three-fourths in amount of the Stockholders thereof, in accordance with the provisions of the charter of the Company, (as follows) "SEC. 25. The Board of Directors may at any time hereafter, by a vote of two-thirds thereof, and with the assent of two-thirds in amount of the Stockholders, give the holders of the Policies of such Company, the right to participate in the net profits of the Company, to such extent, in such manner, and upon such terms, as shall be prescribed in and by such vote and assent;" the holder of this Policy is entitled to participate in the net profits of the business of the Company, as hereinafter set forth, unless upon the same shall be written, printed or stamped, the words following, or words to a similar effect, "This Policy does not entitle the holder to participate in the profits;" and the holder, whenever such endorsement shall be made, shall not be entitled to participate in the profits of the Company.

First.—Within one month after the expiration of each fiscal year, the profits of the business for the year shall be ascertained, in order to divide and distribute the same to the Company and Policy holders, according to their respective interests therein. These profits shall be determined in the following manner:

Interest at the rate of seven per cent. per annum upon the Capital, (\$500,000), and upon whatever amount of surplus not belonging to, or set apart for Policy or scrip holders, shall remain undivided, shall be first retained, and set apart as the property of the Company; the balance of interest received or accrued during the year on loans, including the discounts on losses paid before maturity, and the amount of premiums earned during such year, shall then be ascertained, and the sum of these shall be considered the gross receipts.

The general expenses, taxes, losses, and the interest paid or payable to Scrip holders, and all other contingent charges and liabilities, shall be considered gross expenses; the gross expenses being deducted from the gross receipts, the balance shall be considered the profits of the business for the year, and this estimate shall be binding and conclusive upon all parties entitled to participate in said profits.

Second.—Three-fourths of the balance of profits so ascertained shall be divided to the Policy holders, and scrip shall be issued to them for such sums as they shall be respectively entitled to in proportion to the amount of premium paid by each; which Scrip shall be entitled to such interest, not exceeding six per cent., per annum, as in the judgment of the Board of Directors the business of each year shall warrant; but no Scrip shall be issued for any fractional excess over even fives of dollars, but scrip may be issued for three dollars, or four dollars, in case the amount to which a Policy holder shall be entitled shall equal one of these sums, and be less than five dollars.

Third.—The fund represented by the said Scrip shall be applicable to its entire extent, if necessary, for all losses by fires or otherwise, and expenses exceeding the earned premiums of any year; each later annual issue of Scrip to be first reduced, or wholly canceled before any previous annual issue is reduced, and all the annual issues to be canceled before the capital of the Company, or any portion thereof, shall be applicable to such losses, and the Board of Directors shall have full power to apply said fund, and cancel said Scrip for the purposes, and in the succession aforesaid, as the exigencies of the Company may require.

Fourth.—The Scrip shall be redeemable as follows: whenever the fund represented by said Scrip shall exceed Five Hundred Thousand Dollars, the Board of Directors shall thereafter apply not less than one half of the excess of said fund annually towards the redemption of such Scrip, commencing with the earliest in date; and whenever the fund represented by said Scrip shall reach an amount which shall be not less than Two Million Dollars, the entire excess of said fund over such amount shall be so applied to such redemption. Notice of the redemption of the Scrip shall be given for ten days in two daily newspapers, published in the city of New York, and no interest shall be payable on such Scrip after the time mentioned in said notice for the redemption thereof.

Fifth.—By holders of Policies is intended not only the party in whose name the Policy is issued, but also the party to whom the same is assigned, or to whom the loss is made payable, and the Scrip for the amount to which the premium paid entitles the holder, may be issued to either, at the option of the Company.

Sixth.—All amounts, the Scrip for which shall not be taken before the time of making the second division after the division of such Scrip, shall be forfeited, and such amount shall be added to, and become part of the profits of the business, and as such shall be divided.

The Continental Insurance Company, hereby consent that the interest of

in the within Policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to

NEW YORK, 18 AGENT

For Value Received, hereby transfer, assign and set over unto

and assigns, all title and interest in this Policy, and all advantages to be derived therefrom.

Witness hand and seal this day of 18

SEALED AND DELIVERED IN PRESENCE OF [L. S.]

The Continental Insurance Company, hereby consent that the interest of

in the within Policy, subject to all the terms and conditions therein mentioned and referred to, be assigned to

NEW YORK, 18 AGENT

For Value Received, hereby transfer, assign and set over unto

and assigns, all title and interest in this Policy, and all advantages to be derived therefrom.

Witness hand and seal this day of 18

SEALED AND DELIVERED IN PRESENCE OF [L. S.]

The assured is not entitled to participate in the profits on the premium named herein.

No. 7307

Continental Insurance Co.

OF THE CITY OF NEW YORK.

Received from *A. B. Ristau*

Twenty One 75/100 Dollars being premium on
Forty Three Hundred & Fifty

Dollars insured under Policy No. *3278* which is hereby continued in force
for *year* to wit, from the *1st* day of *January* 187*4*
until the *1st* day of *January* 187*5*, at noon.

Signed in the City of New York, the *15th* day of October 1873, but not valid unless coun-
tersigned by GEGAN BROS., & ALMAND, Agents for this Company, in the City of BALTIMORE. Md.

James B. Gegan Sec'y

Geo. J. Hoop Pres.

Counter signed and issued at *Baltimore*
this *10th* day of *October* 1873
James B. Gegan & Almand Agents

Co. re-signed and issued at Baltimore

this 26th day of September 1871

Agent

In Issuing this renewal, the Company reserve the right to increase the Scrip Fund to an amount in excess of Two Million Dollars, before applying more than one half of the earned p

No. 5943

Continental Insurance Co.

OF THE CITY OF NEW YORK.

Received from A. B. Ristean

Twenty One ⁷⁵/₁₀₀ Dollars, being premium on Forty Three Hundred & Fifty

Dollars insured under Policy No. 5278 which is hereby continued

in force for One Year to wit, from the 1st day of January 1872

until the 1st day of January 1873, at noon.

Signed in the City of New York, the Ninth day of September, 1871.

but not valid unless countersigned by EGGAN BROS., Agent, at Baltimore, Md.

Granbeck Secretary.

Geo. S. Hoop President.



The assured is not entitled to participate in the profits on the premium named herein.

No. 6704

Continental Insurance Co.

OF THE CITY OF NEW YORK.

Received from *A. B. Risteau*

Twenty One ^{75/100} Dollars, being premium on
Forty Three Hundred & Fifty
Dollars insured under Policy No. _____ which is hereby continued

in force for *1 year* to wit, from the *1st* day of *January* 187~~3~~
until the *1st* day of *January* 1874, at noon.

Signed in the City of New York, the *21st* day of *Oct* 1872

but not valid unless countersigned by *Egan Bros. & Allmand* Agent,
at *Baltimore Md.*

Greenback Secretary.

Ben J. Hoop President.

Agent's
Egan Bros. & Allmand