

CITY OF UNION
BUSINESS LICENSE ORDINANCE

Sec. 1. License Required.

Every person engaged or intending to engage in any calling, business, occupation or profession listed in the rate classification index portion of this ordinance, in whole or in part, within the limits of the City of Union, South Carolina, is required to pay an annual license fee and obtain a business license as herein provided.

Sec. 2. Definitions.

The following words, terms and phrases, when used in this ordinance, shall have the meaning ascribed herein:

- A. “*Business*” means a calling, occupation, profession, or activity engaged in with the object of gain, benefit or advantage, either directly or indirectly.
- B. “*Charitable Purpose*” means benevolent, philanthropic, patriotic or eleemosynary purpose which does not result in personal gain to a sponsor, organizer, officer, director, trustee or person with ultimate control of the organization. A charitable organization shall be deemed a business subject to a license tax unless the entire net proceeds of its operation, after necessary expenses, are devoted to charitable purposes. Compensation in any form to a sponsor, organizer, officer, director, trustee or person with ultimate control of the organization shall not be deemed a necessary expense operation.
- C. “*Classification*” means that division of businesses by major groups subject to the same license rate as determined by a calculated index of ability to pay based on national averages, benefits, equalization of tax burden, relationships of services, or other basis deemed appropriate by Municipality Council.
- D. “*Gross Income*” means the total revenue of a business, received or accrued, for one calendar year collected or to be collected from business done within the City, excepting therefrom income from business done wholly outside of the City on which a license tax is paid to some other City or a county and fully reported to the City. Gross income for brokers or agents means gross commissions received or retained, unless otherwise specified. Gross income for insurance companies means gross premiums collected. Gross income for business license tax purposes shall not include taxes collected for a governmental entity, escrow funds, or funds which are the property of a third party. The value of bartered goods or trade-in merchandise shall be included in gross income. The gross income for business license purposes may be verified by inspection of returns and reports filed with the Internal Revenue Service, the South Carolina Department of Revenue, the South Carolina Insurance Commission, or other government agency.
- E. “*License Inspector*” means a person designated to administer this ordinance.
- F. “*Municipality*” means the City of Union.
- G. “*Person*” means any individual, firm, partnership, LLP, LLC, cooperative non-profit membership, corporation, joint venture, association, estate, trust, business trust, receiver, syndicate, holding company, or other group or combination acting as a unit, in the singular or plural, and the agent or employee having charge or control of a business in the absence of the principals.

Sec. 3. Purpose and Duration.

The business license levied by this ordinance is for the purpose of providing such regulation as may be required by the businesses subject thereto and for the purpose of raising revenue for the general fund through a privilege tax. Each license shall be issued for one year and shall expire on May 31. The provisions of this ordinance and the rates herein shall remain in effect from year to year as amended by Council.

Sec. 4. License Fee.

a. The required license fee shall be paid for each business subject hereto according to the applicable rate classification on or before the first day of June in each year.

b. A separate license shall be required for each place of business and for each classification or business conducted at one place. If gross income cannot be separated for classifications at one location, the license fee shall be computed on the combined gross income for the classification requiring the highest rate. A license fee based on gross income shall be computed on the gross income for the preceding calendar or fiscal year, and on a twelve-month projected income based on the monthly average for a business in operation for less than one year. The fee for a new business shall be computed on the estimated probable gross income stated in the license application for the balance of the license year. The initial fee for an annexed business shall be estimated for the number of months remaining in the license year. No refund shall be made for a business which is discontinued.

Sec. 5. Registration Required.

a. The owner, agent or legal representative of every business subject to this ordinance, whether listed in the classification index or not, shall register the business and make application for a business license on or before the due date of each year, except that a new business shall be required to have a business license prior to operation within the Municipality.

b. Application shall be on a form provided by the License Inspector which shall contain the Social Security Number and/or the Federal Employer's Identification Number, the business name as reported on the South Carolina income tax return, and all information about the applicant and the business deemed appropriate to carry out the purpose of this ordinance by the License Inspector. Applicants may be required to submit copies of portions of state and federal income tax returns reflecting gross income figures.

c. The applicant shall certify under oath that the information given in the application is true, that the gross income is accurately reported, or estimated for a new business, without any unauthorized deductions, and that all assessments and personal property taxes on business property due and payable to the Municipality have been paid.

d. Insurance agents and brokers shall report the name of each insurance company for which a policy was issued and the total premiums collected for each company for each type of insurance coverage on a form approved by the License Inspector. An insurance agent not employed by a company shall be licensed as a broker.

Sec. 6. Deductions, Exemptions, and Charitable Organizations.

a. No deduction from gross income shall be made except income from business done wholly outside of the Municipality on which a license tax is paid to some other municipality or a county, taxes collected for a governmental entity, or income which cannot be taxed pursuant to State or federal law. The applicant shall have the burden to establish the right to deduction by satisfactory records and proof.

b. No person shall be exempt from the requirements of the ordinance by reason of the lack of an established place of business within the Municipality, unless exempted by the State or Federal Law. The License Inspector shall determine the appropriate classification for each business in accordance with the latest issue of the North American Industry Classification System (NAICS) for the United States and the Standard Industrial Classification Manual (SIC) published by the Office of Management and Budget. No person shall be exempt from this ordinance by reason of the payment of any other tax, unless exempted by State Law, and no person shall be relieved of the liability for the payment of any other tax by reason of the application of this ordinance.

c. Charitable organizations which have exemptions from state and federal income taxes shall be exempt from a business license tax only in cases where the sponsors, organizers, directors, trustees, or persons who exercise ultimate control of the organization receive no part of the proceeds of operation, and all proceeds are devoted to charitable purposes as defined by this ordinance. Payment of necessary costs of operation and wages to non-management employees will not disqualify a charitable organization from exemption.

Sec. 7. False Application Unlawful.

It shall be unlawful for any person subject to the provisions of this ordinance to make a false application for a business license, or to give or file, or direct the giving or filing of any false information with respect to the license or fee required by this ordinance.

Sec. 8. Display and Transfer.

a. All persons shall display the license issued to them on the original form provided by the License Inspector in a conspicuous place in the business establishment at the address shown on the license. A transient or non-resident shall carry the license upon his person or in a vehicle used in the business readily available for inspection by any authorized agent of the Municipality.

b. A change of address must be reported to the License Inspector within ten (10) days after removal of the business to a new location and the license will be valid at the new address upon written notification of the License Inspector and compliance with zoning and building codes. Failure to obtain the approval of the License Inspector for a change of address shall invalidate the license and subject the licensee to prosecution for doing business without a license. A business license shall not be transferable and a transfer of controlling interest shall be considered a termination of the old business and the establishment of a new business requiring a new business license, based on old business income.

Sec. 9. Administration of Ordinance

The License Inspector shall administer the provisions of this ordinance, collect license fees, issue licenses, make or initiate investigations and audits to insure compliance, initiate denial or revocation procedures, report violations to the municipal judge and assist in prosecution of violators, produce forms, make reasonable regulations relating to the administration of this ordinance, and perform such other duties as may be duly assigned.

Sec. 10. Inspection and Audits.

a. For the purpose of enforcing the provisions of this ordinance the License Inspector or other authorized agent of the Municipality is empowered to enter upon the premises of any person subject to this ordinance to make inspections, examine and audit books and records, and it shall be unlawful for any such person to fail or refuse to make available the necessary books and records. In the event an audit or inspection reveals that false information has been filed by the licensee, the costs of the audit shall be added to the correct license fee and late penalties in addition to other penalties provided herein. Each day of failure to pay the proper amount of license fees shall constitute a separate offense.

b. The License Inspector shall make systematic inspections and random audits of all businesses within the Municipality to insure compliance with the ordinance. Records of inspection and audits shall not be deemed public records, and the License Inspector shall not release the amount of license taxes paid or the reported gross income of any person by name without written permission of the licensee, provided that statistics compiled by classifications may be made public.

Sec. 11. Assessments, Payments Under Protest, Appeal.

a. When a person fails to obtain a business license or to furnish the information required by this ordinance or the License Inspector, the License Inspector shall proceed to examine such records of the business or any other available records as may be appropriate and to conduct such investigations and statistical surveys as the License Inspector may deem appropriate to assess a license tax and penalties as provided herein.

b. A notice of assessment shall be served by certified mail. An application for adjustment of the assessment may be made to the License Inspector within five (5) days after the notice is mailed or the assessment will become final. The License Inspector shall establish by regulation the procedure for hearing an application for adjustment of assessment and issuing a notice of final assessment.

c. A final assessment may be appealed to the City Administrator only by payment in full of the assessment under protest within five (5) days and the filing of written notice of appeal within ten (10) days after payment pursuant to the provisions of this ordinance relating to appeals to the City Administrator.

Sec. 12. Delinquent License Fees, Partial Payment.

a. For non-payment of all or any part of the correct license fee, the License Inspector shall levy and collect a late penalty of five (5%) percent of the unpaid fee for each month or portion thereof after the due date until paid. Penalties shall not be waived. If any license fee shall remain unpaid for sixty (60) days after its due date, the License Inspector shall issue an execution.

Sec. 13. Notices.

The License Inspector may, but shall not be required to, mail written notices that license fees are due, but if notices are not mailed there shall be published a notice of the due date in a newspaper of general circulation within the municipality three (3) times prior to the due date in each year. Failure to receive notice shall not constitute a defense to prosecution for failure to pay the tax due or grounds for waiver of penalties.

Sec. 14. Denial of License.

The License Inspector shall deny a license to an applicant when the application is incomplete, contains a misrepresentation, false or misleading statement, evasion or suppression of a material fact, or when the activity for which a license is sought is unlawful or constitutes a public nuisance per se. A decision of the License Inspector shall be subject to appeal to the City Administrator as herein provided. Denial shall be written with reasons stated.

Sec. 15. Suspension or Revocation of License.

When the License Inspector determines that:

- A. A license has been mistakenly or improperly issued or issued contrary to law; or
- B. A licensee has breached any condition upon which the license was issued or has failed to comply with the provisions of this ordinance; or

- C. A licensee has obtained a license through a fraud, misrepresentation, a false or misleading statement, evasion or suppression of a material fact in the license application; or
- D. A licensee has been convicted of an offense under a law or ordinance regulations business, a crime involving moral turpitude, or an unlawful sale of merchandise or prohibited goods; or
- E. A licensee has engaged in an unlawful activity or nuisance related to the business;

the License Inspector shall give written notice to the licensee or the person in control of the business within the municipality by personal service or certified mail that the license is suspended pending a hearing before the City Administrator for the purpose of determining whether the license should be revoked. The notice shall state the time and place at which the hearing is to be held within thirty (30) days from the date of service of the notice. The notice shall contain a brief statement of the reasons for suspension and proposed revocation and a copy of the applicable provisions of this ordinance.

Sec. 16. Appeals to City Administrator.

a. Any person aggrieved by a decision, final assessment, revocation, suspension, or a denial of a business license by the License Inspector may appeal the decision to the City Administrator by written request stating the reasons therefore, filed with the License Inspector within ten (10) days after the payment of the assessment under protest or notice of denial is received. Payment under protest shall be a condition precedent to appeal.

b. An appeal or a hearing on revocation shall be held by the City Administrator within thirty (30) days after receipt of a request for appeal or service of notice of suspension of which the applicant or licensee has been given written notice. At the hearing all parties shall have the right to be represented by counsel, to present testimony and evidence and to cross-examine witnesses. The proceedings shall be recorded and transcribed at the expense of the party so requesting. The rules of evidence and procedure prescribed by the City Administrator shall govern the hearing. The City Administrator shall render a written decision based on findings of fact and application of the standards herein which shall be served upon all parties or their representatives and shall be final unless appealed to a court of competent jurisdiction within ten (10) days after service.

c. No person shall be subject to prosecution for doing business without a license until the expiration of then (10) days after notice of denial or revocation which is not appealed or until after final judgment of a circuit court upholding denial or revocation.

Sec. 18. Consent, franchise or business license fee required.

The annual fee for use of streets or public places authorized by a consent agreement or franchise agreement shall be set by the ordinance approving the agreement and shall be consistent with limits set by State law. Existing franchise agreements shall continue in effect until expiration dates in the agreements. Franchise and consent fees shall not be in lieu of or be credited against business license fees unless specifically provided by the franchise or consent agreement.

Sec. 19. Confidentiality.

Except in accordance with proper judicial order or as otherwise provided by law, it shall be unlawful for any official or employee to divulge or make known in any manner the amount of income or any particulars set forth or disclosed in any report or return required under this ordinance. Nothing in this section shall be construed to prohibit the publication of statistics so classified as to prevent the identification of particular reports or returns.

Sec. 20. Violations.

Any person violating any provision of this ordinance shall be deemed guilty of an offense and shall be subject to a fine of up to \$500.00 or imprisonment for not more than thirty (30) days or both, upon conviction. Each day of violation shall be considered a separate offense. Punishment for violation shall not relieve the offender of liability for delinquent taxes, penalties and costs provided for herein.

Sec. 21. Separability.

A determination that any portion of this ordinance is invalid or unenforceable shall not affect the remaining portions.

Sec. 22. Classification and Rates.

- a. The sectors of businesses included in each Rate Class are listed with the United States North American Industry Classification System (NAICS) and the Standard Industrial Classification Manual (SIC) codes. The alphabetical index in this ordinance is a tool for classification, not a limitation on businesses subject to a license tax. The License Inspector shall determine the proper class for a business according to the applicable NAICS and SIC code manual, whether or not the business is listed in the alphabetical index.
- b. The license fee for each Class of businesses subject to this ordinance shall be computed in accordance with the following rates.

<u>RATE CLASS</u>	<u>INCOME: 0 - \$2000</u> Minimum Fee	<u>ALL OVER \$2000</u> Rate per Thousand Or fraction thereof
1	\$35.00	\$1.35
2	\$40.00	\$1.40
3	\$45.00	\$1.45
4	\$50.00	\$1.50
5	\$55.00	\$1.55
6	\$60.00	\$1.60
7	\$65.00	\$1.65
8	See Individual Business	in Class 8.

NON-RESIDENT RATES

Unless otherwise specifically provided, all minimum fees and rates shall be doubles for non-residents and itinerants having no fixed principal place of business within the municipality.

CLASS 8 RATES

Each NAICS Number designates a separate sub-classification. The businesses in this section are treated as separate and individual subclasses due to provisions of State law, regulatory requirements, service burdens, tax equalization considerations, etc., which are deemed to be sufficient to require individually determined rates.

(SIC 15, 16 & 17) – NAICS 23 – Contractors, Construction, All Types

- A. Having permanent place of business within the municipality
 - Minimum on first \$2,000.....\$50.00 Plus
 - Per \$1,000, or fraction, over \$2,000 from all work..... \$ 1.50

- B. Non-resident (no permanent place of business in the municipality)
 - Minimum on first \$2,000.....\$100.00 Plus
 - Per \$1,000, or fraction, over \$2,000.....\$ 3.00

A trailer at the construction site, or structure in which the contractor temporarily resides is not a permanent place of business under this ordinance.

The total fee for the full amount of the contract shall be paid prior to commencement of work and shall entitle contractor to complete the job without regard to the normal license expiration date. An amended report shall be filed for each new job and the appropriate additional license fee per \$1,000 of the contract amount shall be paid prior to commencement of new work. Only one base fee shall be paid in a calendar year.

No contractor shall be issued a business license until all state and municipal qualification examination and trade license requirements have been met. Each contractor shall post a sign in plain view on each job identifying the contractor with the job.

Sub-contractors shall be licensed on the same basis as general or prime contractors for the same job, and no deductions shall be made by a general or prime contractor for value of work performed by a sub-contractor.

No contractor shall be issued a business license until all performance and indemnity bonds required by the Building Code have been filed and approved. Zoning permits must be obtained when required by the Zoning Ordinance.

Each prime contractor shall file with the License Inspector a list of sub-contractors furnishing labor or materials for each project.

(SIC55) – NAICS 4411, 4412 – Automotive, Motor Vehicles, Boats, Farm Machinery, Retail – (except auto supply stores – see 4413)

- Minimum on first \$2,000..... \$35.00 Plus
- Per \$1,000, or fraction, over \$2,000.....\$1.35__

One sales lot not more than 400 feet from the main showroom may be operated under this license provided that proceeds from sales at the lot are included in gross receipts at the main office when both are operated under the same name and ownership.

Gross receipts for this classification shall include full sales price without deduction for trade-ins. Dealer transfers shall not be included in gross receipts.

(SIC 5813) – NAICS 72241 – Drinking Places, bars, lounges, cabarets .
(Alcoholic beverages consumed on premises)

- Minimum on first \$2,000..... \$100.00 Plus
- Per \$1,000, or fraction, over \$2,000.....\$1.65__

(SIC 5963) – NAICS 45439 – Peddlers, Solicitors, Canvassers, Door-To-Door Sales,
Direct retail sales of merchandise. (Non-resident rates apply)

- A. Regular activities (more than six sale periods of more than seven days each per year)
 - Minimum on first \$2,000.....\$35.00__ PLUS
 - Per \$1,000, or fraction, over \$2,000.....\$1.35
- B. Seasonal activities (not more than two sale periods of not more than three days each year, separate license required for each sale period)
 - Minimum on first \$2,000.....\$10.00__ PLUS
 - Per \$1,000, or fraction, over \$2,000.....\$1.65

(SIC 63 – NAICS 5241 – Insurance Companies:

On gross premiums collected through offices or agents located in the municipality, wherever the risk is located, or collected on policies written on property or risks located in the municipality, wherever the premiums are collected. Gross premiums shall include new and renewal business without deductions for any dividend, credit, return premiums or deposit.

Solicitation for insurance, receiving or transmitting an application or policy, examination of a risk, collection or transmitting of a premium, adjusting a claim, delivering a benefit, or doing any act in connection with a policy or claim shall constitute doing business within the municipality whether or not an office is maintained therein. A premium collected on property or a risk located within the municipality shall be deemed to have been collected within the municipality.

(SIC 631-632) – NAICS 52411 – Life, Health and Accident 0.75% of Gross Premiums

(SIC 633-635) – NAICS 524126 – Fire and Casualty (Licensed in SC)25% of
Gross Premiums

(SIC 636) – NAICS 524127 – Title Insurance 2% of Gross Premiums

(SIC 6411) – NAICS 524210 – Brokers for Fire & Casualty Insurers – non-admitted:

On gross premiums collected on policies of companies licensed in South Carolina, the agent or broker shall pay annually, with copy of the report showing location of the risks insured....2% of Gross Premiums (Premiums for non-admitted business are not included in gross commissions for license under Rate Class 7 for other business.)

Notwithstanding any other provision of this ordinance, license taxes for insurance companies and brokers for non-admitted insurers shall be payable on or before May 31 in each year without penalty. Pursuant to S.C. Code §5-7-300, the agreement with the Municipal Association of South Carolina on file with the Clerk of Collection of current and delinquent license taxes from insurers and brokers is approved.

(SIC 7993) – NAICS 713120 – Amusement Machines, coin operated (except gambling)

Music machines, kiddie rides, and amusement machines licensed pursuant to S.C. Code §12-21-2720(A)(1) and (A)(2)-

- 1. Operator of machines\$12.50 per machine,
(§12-21-2746) PLUS \$12.50 business license for operation of all machines
(not on gross income.)
- 2. Distributor selling or leasing machines (not licensed by the State as an operator pursuant to §12-21-2728) – (Nonresident rates apply.)-
 - Minimum on first \$2,000 \$35.00__ PLUS
 - Per \$1,000 or fraction, over \$2,000 \$ 1.65

(SIC 7993) – NAICS 713290 – Amusement Machines, coin operated, gambling
 Video poker and amusement machines licensed pursuant to S.C. Code §12-21-2720(A)(3) –

1. Operator of machine (owner of business).....\$180.00 per machine.
 (§12-21-2720(B)) PLUS \$12.50 business license for operation of all machines
 (not on gross income).

2. Distributor selling or leasing machines (not licensed by the State as an operator pursuant to
 §12-21-2728) – (Nonresident rates apply.) –
 Minimum on first \$2,000 \$35.00 PLUS
 Per \$1,000, or fraction, over \$2,000 \$1.65

(SIC 7999) – NAICS 71399 – Billiard or Pool Rooms, all types –
 \$5.00 stamp per table PLUS
 Minimum on first \$2,000 \$35.00 PLUS
 Per \$1,000, or fraction, over \$2,000 \$1.65

(SIC 7999) – NAICS 71119 – Carnivals and Circuses – Fairs (inside city)
 Minimum on first \$2,000 \$250.00 PLUS
 Per \$1,000, or fraction, over \$2,000 \$ 1.65

(SIC 7999) - NAICS 71119 – Carnivals and Circuses – Fairs (outside city)
 Minimum on first \$2,000 \$500.00 PLUS
 Per \$1,000, or fraction, over \$2,000 \$ 3.30

(SIC 5962) – NAICS 454210 – Vending Machine and All Other
 Coin Operated Automatic
 Merchandising Machines (Not
 Included in Business Gross Income)
 (12.50 Stamp Per Machine Required)
 First \$2,000..... \$35.00 PLUS
 Over \$2,000..... \$ 1.65

(SIC 40) – NAICS 482 – Railroad Companies \$375.00
 (See Code Sec. 12-13-210)

(SIC 4121 – NAICS 485310 – Taxicabs –
 On gross income First \$2,000 \$65.00 PLUS
 Per \$1,000, or fraction, over \$2,000..... \$ 1.65
 (Insurance Required)

RATE CLASSIFICATION INDEX
RATE CLASS 1

SIC	BUSINESS GROUP
20	-Food and Kindred Products
31	-Leather and Leather Products
32	-Concrete Ready Mix
32	-Stone, Clay, Glass & Concrete Products
33	-Primary Metal Industries
34	-Fabricated and Metal Products (Except Machinery and Transportation Equipment)
52	-Building Materials, Hardware, Garden Supply and Mobile Home Dealers
52	-Retail – Lawn and Garden Supply
52	-Retail Sales Mobile Homes (New & Used)
52	-Retail Paint Store
53	-General Merchandise Stores
53	-Retail – Pipe Tobacco Shop
53	-Retail – Variety Store
54	-Food Stores
54	-Fruit and Produce Stand – Retail
55	-Automotive Dealers and Gasoline Service Stations, Farm Machinery – Retail
55	-Auto/Home Supply – Retail
55	-Automotive Parts – Retail
56	-Apparel & Accessories – Retail
58	-Caterers
58	-Ice Cream Parlor
58	-Restaurant – Canteen
59	-Retail Sales – Tobacco Products
59	-Peddler/Retail by Truck
636-639	-Insurance Companies (Except Life, Health, Fire & Casualty)

RATE CLASS 2
BUSINESS GROUP

SIC	BUSINESS GROUP
1	-Agricultural Production – Crops
24	-Logging
24	-Lumber and Wood Products (Except Furniture)
25	-Paper and Allied Products
28	-Mfg. Chemicals
30	-Rubber and Miscellaneous Plastic Products
36	-Electrical and Electronic Machinery, Equipment and Supplies
37	-Transportation Equipment
39	-Lapidary Work
39	-Miscellaneous Manufacturing Industries
44	-Water Transportation
45	-Pipelines (Except natural gas)
47	-Travel Agencies
48	-Communication – (Except Telephone)
48	-Radio Broadcasting
48	-Telegraph Service
51	-Flour Wholesale
51	-Wholesale/Oil Dealer
51	-Wholesale Trade Non-Durable
53	-Misc. Retail

54	-Bakery
56	-Apparel & Accessory Store – Retail
56	-Shoe Stores – Retail
59	-Antique/Flea Markets – Retail
59	-Art Retail
59	-Auction House – Retail
59	-Book Store – Retail
59	-Catalog
59	-Craft Shop – Retail
59	-Drug Stores – Retail
59	-Fabrics – Retail
59	-Fireworks
59	-Florist – Retail
59	-Gift Shops – Retail
59	-Hearing Aids
59	-Ice Dealer
59	-Jewelry Store – Retail
59	-Liquefied Petroleum Gas
59	-Mill End Store – Retail
59	-Miscellaneous Retail (except vending machines, peddlers and pawnbrokers)
59	-Monuments – Retail
59	-News Dealers
59	-News Stand
59	-Office Supply – Retail
59	-Oil Dealer Retail & Wholesale
59	-Party Plans – Retail
59	-Party Shop – Retail
59	-Pet Store – Retail
59	-Trophy Shop – Retail
70	-Bed & Breakfast Inn
70	-Hotels, Rooming Houses, Camps & Other Lodging
79	-Amusement and Recreation Services (Except Motion Pictures, Amusement Machines & Carnivals)
79	-Amusement Center
79	-Amusement/Golf & Rec. Service
79	-Amusement Ride
79	-Bingo Parlor
79	-Dance School
79	-Dance Studio
79	-Dance Teacher
79	-Entertainers
79	-Exercise School
79	-Health Club
79	-Weight Control Service
79	-Wrestling School
83	-Counseling Service
83	-Day Care Service
83	-Social Services

RATE CLASS 3
BUSINESS GROUP

SIC

7	-Agricultural Service
7	-Tree Surgery
8	-Forestry
8	-Christmas Trees – Retail
23	-Apparel & Other Finished Products from Fabrics and Similar Materials
25	-Furniture and Fixtures
24	-Petroleum Refining and Related Industries
35	-Machinery, Except Electrical
42	-Motor Freight Transportation & Warehousing
42	-Movers Trucking/Storage
42	-Packing House-Cold Storage
42	-Warehouse
47	-Misc./Packing Service
50	-Scrap Metal
50	-Wholesale Trade – Durable Goods
57	-Furniture, Home furnishings & Equipment Stores
57	-Household Appliance – Retail
57	-Musical Instrument & Supply – Retail
57	-Records & Tapes
57	-Sales/Installation – Retail
70	-Landscape Service
75	-Auto Body Paint Shop
75	-Auto Leasing
75	-Automatic Car Wash
75	-Automotive – Lubricating Service
75	-Automotive Repair, Services and Garages
75	-Car Washing
75	-Wrecker Service
78	-Video Tape Production
78	-Video Tape Rental
78	-Motion Pictures

RATE CLASS 4
BUSINESS GROUP

SIC

21	-Tobacco Manufacturer
22	-Textile Mill Products
25	-Commercial Painting
26	-Printing, Publishing & Allied Products
27	-Newspaper Publishing
27	-Publishing/Printing
45	-Transportation by Air
49	-Refuse System
49	-Sanitary Services
62	-Security & commodity Brokers, Dealers Exchanges and Services

RATE CLASS 5
BUSINESS GROUP

SIC

09	-Fishing, Hunting and Trapping
38	-Measuring, Analyzing and Controlling Instruments, Watches and Clocks

RATE CLASS 6
BUSINESS GROUP

SIC

28 -Chemicals and Allied Products
61 -Automobile Financing
61 -Credit Agencies other than Banks
61 -Finance Companies
61 -Mortgage Broker
72 -Alterations
72 -Barber Shop
72 -Beauty Shop
72 -Carpet & Rug Cleaning
72 -Dry Cleaner/Retail Laundry
72 -Funeral Establishment
72 -Hairdresser
72 -Hairstylists
72 -Personal Services
72 -Pet Grooming
72 -Photography
72 -Photography Studio
72 -Shoe Repair Service
72 -Tanning Booth
72 -Uniform Rental
73 -Coin Operated/Self Service Laundry

RATE CLASS 7
BUSINESS GROUP

SIC

07 -Veterinarian
38 -Orthopedic Prosthesis
41 -Ambulance
41 -Bus Terminal
41 -Local & Suburban Transit & Interurban Highway Passenger Transportation
41 -Limousine Drive
41 -Limousine Rental Service
41 -Taxi Cab Operation
41 -Taxi Drive
41 -Taxi Terminal (Public Transportation)
49 -Credit Reporting Agency
50 -Equipment Rental – Medical
50 -Janitorial Supplies & Maintenance
58 -Ice Cream Parlor
64 -Insurance Agents, Brokers and Service
64 -Medical Claims Agent-Pro/Sev.
65 -Cemetery Sales
65 -Real Estate Agents & Brokers
65 -Real Estate Appraisers
65 -Real Estate – Mobile Home Park
65 -Real Estate Operator/Lessor
65 -Real Estate Operator/Apartment Buildings
65 -Real Estate Operator/Commercial Buildings
65 -Real Estate Operator/Shopping Center
67 -Holding and other Investment Offices
70 -Credit Report Collection Agency
72 -Hairdresser

72	-Massage Parlor
73	-Agents
73	-Auctioneering Service
73	-Bondsman
73	-Business Services
73	-Check Cashing
73	-Computer Programming
73	-Consultant Communications
73	-Credit Report-Collection Agency
73	-Delivery Service
73	-Employment Agency
73	-Equipment Inspectors
73	-Equipment Rental and Leasing
73	-Exterminators
73	-Fire Extinguisher Service
73	-Interior Decorators
73	-Inventory Computing Service
73	-Janitor/Housekeeping
73	-Pet Sitting
73	-Secretarial Service – Pro/Sev
73	-Security Guard Service
73	-Security System Sales and Service
73	-Sign Painters
76	-Furniture Refinishing
76	-Locksmith-Pro/Sev
76	-Miscellaneous Repair Services
76	-Professional Furnace Cleaning Service
76	-Repair Golf Clubs
76	-Retail Office Supplier
76	-Repair Services
76	-Taxidermists
76	-Upholstery Shop
79	-Karate School
79	-Wrestling School
79	-Tennis Instructor
80	-Chiropractor-Pro/Sev
80	-Dentists
80	-Health Services
80	-Kidney Dialysis Center
80	-Nursing Homes
80	-Ophthalmologist
80	-Optometrists
80	-Health Prac/Myotherapy
80	-Physicians
81	-Attorneys-Pro/Sev
81	-Legal Services
82	-Drivers Training School
82	-Educational Services
82	-Music Teachers-Pro/Sev
86	-Membership Organizations
87	-Architects-Pro/Sev
87	-Business consultants – Pro/Sev
87	-Engineering, Accounting, Research management and Related Services
87	-Management Services
87	-Surveying Services
89	-Miscellaneous Services

89 -Artist Studio
95 -Environmental Services

RATE CLASS 8
BUSINESS GROUP

SIC	
15,16,17	-Contractors, construction, All Types
17	-Contractor House Movers
17	-Sign Erectors
17	-Water System Testing
17	-Contractor/Install Burial Vaults
40	-Railroad Companies
4111	-Local and Suburban Transit
4121	-Taxi Cabs
48	-Cablevision
481	-Telephone Communication
49	-Electric Power Company
491-493	-Electric & Gas Service
5093	-Junk and Scrap Dealers – Recycling
58	-Eating & Drinking Places
5813	-Drinking Places (Alcoholic Beverages)
58	-Taverns
59	-Craft Shows
59	-Ice/Snowball Food Wagons
5932	-Pawnbrokers
5962	-Vending Machines (Automatic Merchandising)
5963	-Peddlers, Itinerant
631-635	-Insurance Companies, Fire and Casualty, Life and Health
636-639	-Title Insurance
64	-Insurance Agents, Brokers & Service
6411	-Brokers for Non-Admitted Insurers
73	-Telephone Service
79	-Bingo Promoter
7929	-Discotheques
7993	-Amusement Machines, Coin Operated
7999	-Billiard or Pool Tables, All Types
7999	-Carnivals and Circuses

