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STOCK AND MUTUAL

ESTABLISHED 1885

The President, James Goldie, Esq., in moving the adoption of the report on the business of 1892, said: Thave much pleasure in drawing your attention to the fact that this Company has verified, in a marked degree, every expectation set forth in the original prospectus when

your attention to the fact that this Company has verified, in a marked degree, every expectation set forth in the original prospectus wave organized in 1885.

Up to the present time the insurers with this Company have made a saving, when compared with the current exacted rates, of \$91,001.26

And in addition thereto bonus dividends have been declared to continuing members amounting to \$21,522.72.

Resides achieving such result, we now also have, over all liabilities—including a resinsurance reserve thased on the Government standard of toper cent, a cash surplus of 120 per cent, to the amount of risk in force.

Such results emphasize more strongly than any words I could add the very granifying position this Company has attained. I, therefore with this concise statement of facts, have much phensure in moving the adoption of the report.

The report was adopted and the retir'g Directors manimously reselected. The Baard of Directors are now constituted as follows:
James Goldie, Guelph, pres; W. H. Ho, and, Toronto, view, press; H. N. Raird, Toronto; W.m. Rell, Guelph; Hugh McCulboch, Cali; S. Neclon, St. Catharines; George Pattinson, Preston; W. H. Story, Acton; J. L. Spink, Toronto; A. Watts, Brantford; W. Wilson, Toronto.

JAMES GOLDIE, Pres.

W. H. HOWLAND, Vice-Pres.

T. WALMSLEY, Treas.

HUGH SCOTT, Man. Dir

Applicants for insurance and other information desired

Please address MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, No. 32 Church Street, Toronto

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Increase in Assets in 1892. \$111,000,00 Increase in Insurance in 1892, 750,000,00

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Proportion of Total Assets to Liabilities greater than any other Company Ninety per cent. of Profits guaranteed by law to Policy-holders.

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GEORGE GOODERHAM.

S. F. McKINNON. Vice-Presidents.

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President.

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