

## Insurance.

## Millers' & Manufacturers' INSURANCE COMPANY.

JAMES GOLDIE, GUELPH, President.  
W. H. HOWLAND, Toronto, Vice-President.

## DIRECTORS:

H. McCulloch, Galt. A. Watts, Brantford.  
H. N. Baird, Toronto. Geo. Pattinson, Preston.  
S. Neelon, M.P.P., St. W. Wilson, Toronto.  
Catharines. C. Blordon, Merriton.  
W. Bell, Guelph. J. L. Spink, Toronto.  
HUGH SCOTT, Managing Director.  
THOS. WALMSLEY, Treasurer.

## OBJECTS:

- 1.—To prevent by all possible means the occurrence of avoidable fires.
- 2.—To obviate heavy losses from fires that are unavoidable by the nature of work done in mills and factories.
- 3.—To reduce the cost of insurance to the lowest point consistent with the safe conduct of the business.

## METHODS:

- 1.—The Company deals only with the principals of the establishments insured by it, and combines the self-interest of the insured with that of the underwriters.
- 2.—Care, order and cleanliness must prevail in all hazards on which a policy will be granted.
- 3.—All risks will be inspected by an officer of the Company who will suggest improvements where necessary for safety against fire.

Head Office: 24 Church St., Toronto.

W. IRELAND SCOTT,  
Secretary.

## UNION MUTUAL Life Insurance Co'y.

PORTLAND, Me.

JOHN E. DE WITT, President  
Organized 1848.

Assets, December 31st, 1885.....\$ 6,119,547 15  
Surplus (N. Y. Standard)..... 706,130 41  
Total amount paid to policy-holders to Dec. 31, 1885..... \$1,653,155 94

Incontestable and Unrestricted Policies Protected by the Non-Forfeiture Law of Maine.  
Novel and attractive plans, combining cheap Insurance with profitable investment returns.

Strength and solvency; conservative management; liberal dealing; definite policies; low premium.  
Prompt payment of losses without discount.  
AN EASY COMPANY TO WORK. Good territory and advantageous terms to active men.

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CARRUTHERS & BROCK, Financial, Insurance and General Agents, 463 Main Street, Winnipeg, Manitoba.

HENRY F. J. JACKSON, Real Estate, and General Financial and Assurance Agency, King street, Brockville.

WINNIPEG, MAN.—WM. R. GRUNDY, 358 Main St., Real Estate, Mining Broker, Insurance and General Agent. Interests of non-residents carefully looked after. Correspondence solicited. Enclose stamp for reply.

WINNIPEG—HAGEL, DAVIS & GILMOUR, Barristers, &c. Offices over Commercial Bank, cor. Main and Bannatyne Streets. N. F. HAGEL, T. H. GILMOUR, GHENT DAVIS.

GEORGE F. JEWELL, F.C.A., Public Accountant and Auditor. Office, No. 3 Odd Fellows' Hall, Dundas Street, London, Ont.

R. C. W. MACQUAIG, Licensed Auctioneer, Broker, General Insurance, Passenger and Real Estate Agent, 58 Sparks Street, Ottawa.

TROUT & JAY, Agents for Royal Canadian; Lancashire; Canada Fire and Marine & Sovereign Fire; also the Confederation Life Insurance Co.; Canada Per. Build. & Sav. Soc.; London and Canadian Loan and Agency Co., Meaford.

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Montreal, THOS. SIMPSON.  
Toronto, Ontario General Agency,  
GEO. J. PYKE, General Agent.

## MUTUAL

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Business done exclusively on the Premium Note system.

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OHAS DAVIDSON, Secretary.  
HEAD OFFICE, - - - - GUELPH, ONT.

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