

Millers' and Manufacturers' INSURANCE COMPANY.

STOCK AND MUTUAL.

OBJECTS.

1. To prevent by all possible means the occurrence of avoidable fires.
2. To obviate heavy losses from the fires that are unavoidable by the nature of the 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.

All risks will be inspected by a competent officer of the company, who will make such suggestions as to improvements required for safety against fires, as may be for the mutual interests of all concerned.

Much dependence will be placed upon the obligation of members to keep up such a system of discipline, order, and cleanliness in the premises insured as will conduce to safety.

As no agents are employed and the company deals only with the principals of the establishments insured by it, conditions and exceptions which are so apt to mislead the insured and promote controversy and litigation in the settlement of losses will thus be avoided.

The most perfect method of insurance must, in the nature of things, be one in which the self-interest of the insured and the underwriters are identical, and this has been the object aimed at by the organizers of this company.

W. H. HOWLAND,
Vice-President.

JAMES GOLDIE,
President.

HUGH SCOTT, Managing Director.

Applicants for Insurance and other information desired, please address **MILLERS AND MANUFACTURERS INSURANCE COMPANY**
No 24 Church Street, Toronto

A Liberal Policy

Indisput-
able
After
Two
Years

Every policy issued by the Manufacturers' Life has this most liberal provision: "That after being in force **TWO YEARS**, provided the age of the insured has been admitted, the only condition which shall be binding upon the holder is that he shall pay his premiums when due. In all other respects the liability of the Company under the policy SHALL NOT BE DISPUTED."

The Manufacturers' Life Insurance Co.

GEORGE GOODERHAM, President.

WM. BELL,
President Traders Bank.

S. F. MCKINNON,
Vice-President Board of Trade.

VICE-PRESIDENTS.

Head Office: Cor. Yonge & Colborne Sts.
TORONTO, ONTARIO.

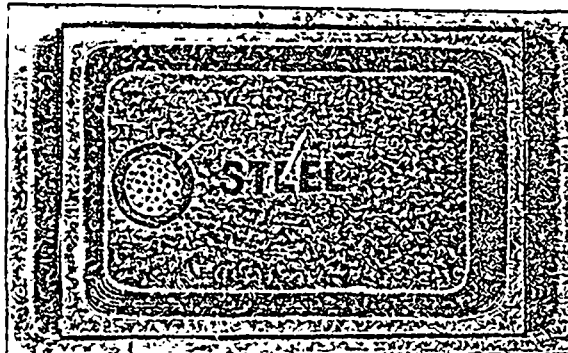
SEAMLESS WROUGHT STEEL KITCHEN SINKS.

These SINKS are pressed from
SINGLE SHEETS OF STEEL

without seams or joints, rounded at the sides and corners so that no dirt can possibly collect any where.

These Kitchen Sinks are finished in PAINTED and GALVANIZED.

KEMP MANUFACTURING CO.



Owing to the toughness of the material (steel)

BREAKAGE IS IMPOSSIBLE

and in consequence of their comparative lightness, FREIGHT CHARGES are less than HALF THE PRICE of the cast iron article.

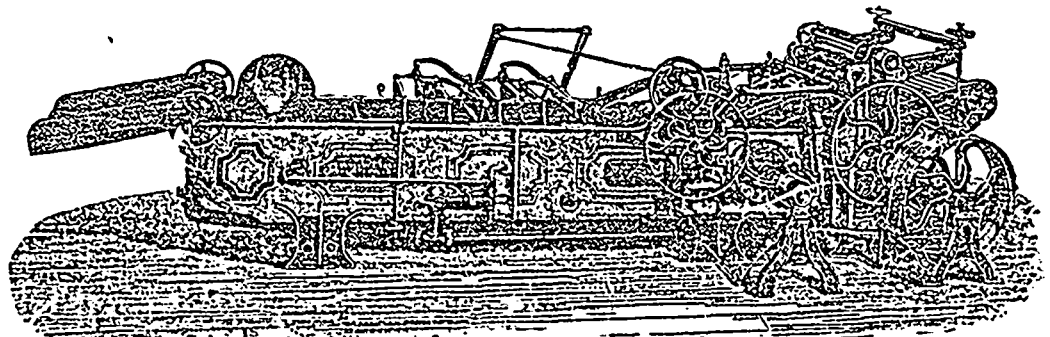
TORONTO, ONTARIO

IMPROVED WOOL WASHER

BUILT BY
C G Sargeant's Sons

Graniteville, Mass.,
U.S.A.

Builders of Wool Washers.
Burr Pickers, Wool
Dryers, etc.



The above represents our New Hydraulic Wool Washer, superior to Rake Machine. Send for Illustrated Catalogue