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# Millers' and Manufacturers' Insurance Company.

BANK 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.

BANK AND OFFICE

## Counter Railings

INSIDE WIRE WINDOW BLINDS  
AND SIGNS,  
BASEMENT WINDOW GUARDS.

Write for Catalogue and Price List.

MANUFACTURED BY

**The B. GREENING WIRE CO., Ltd.**  
HAMILTON, CANADA.

**THE WELLINGTON MILLS**  
LONDON, ENG.

## GENUINE EMERY

**Oakey's Flexible Twilled Emery Cloth.**  
**Oakey's Flint Paper and Glass Paper.**  
**Oakey's Emery Paper, Black Lead, etc.**

Prize Medal and Highest Award Philadelphia, 1876, for Superiority of Quality, Skillful Manufacture, Sharpness, Durability, and Uniformity of Grain.

Manufacturers:

**JOHN OAKLEY & SONS,** Wellington Mills, Westminster Bridge Road, London, Eng.

ENQUIRIES SHOULD BE ADDRESSED TO

**JOHN FORMAN,** 467 St. Paul St., MONTREAL.

# THE MANUFACTURERS' Life Insurance Company

PRESIDENT **GEORGE GOODERHAM,**  
*President Bank of Toronto.*

A  
Five  
Years'  
Record

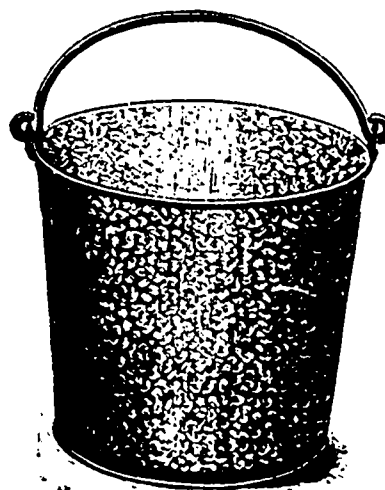
Income	\$207,486.49
Increase over previous year	\$36,069.06
Gross Assets	437,959.11
Increase over previous year	86,219.16
Insurance Reserve for the protection of Policy-holders	289,045.00
Increase over previous year	71,795.00
Surplus on Policy-holders account	135,307.63
New Business written in 1891	2,111,100.00
Insurance in force Dec. 31, 1891	7,414,761.00

Head Office, - **TORONTO.**

**JOHN F. ELLIS,** Managing Director.

## GALVANIZED STEEL BUCKETS

Improved Pattern.



Improved Pattern.

Something entirely new, and superior to old style Buckets, made in three sizes. They are superior to the ordinary Flaring English Bucket, being of greater capacity. They are stronger in shape, consequently more durable. They will not slop over or tip over, owing to the wide bottom. They nest very close and firm, which protects them in shipping. The rim is in one piece with the body, consequently cannot get knocked off. They are Galvanized and not lead coated.

For Sale by all Wholesale Hardware and Tinware Houses.

**Kemp Manufacturing Co., Toronto, Ont.**