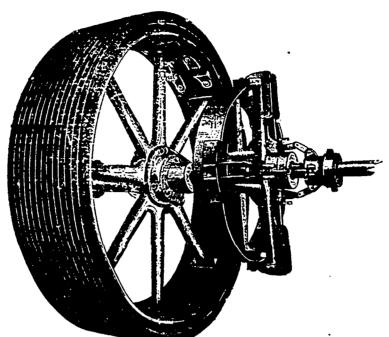
## SPECIAL PULLEYS

**Dodge Patent** Wood Split Pulleys

BROWN PATENT PRIOTION CLUTCH PULLEYS amd couplings

Shafting. Hangers, Couplings.

Tight and Loose Pulleys



**Split Pulleys with** Iron Centres and Maple Rims

Dynamo and Motor PULLEYS. Iron Centres, Wood Rims.

ALL IRON GROVED PULLEYS POR ROPE DRIVING.

**CONE PULLEYS** 

Heavy Driving Pulleys, ETC., ETC.

Dodge Wood Split Pulley Co., Toronto, Ont.

# Millers' and Manufacturers' Brains and Capital

INSURANCE COMPANY.

MUTUAL. STOCK AND

### OBJECTS.

To prevent by all possible means the occurrence of avoidable fires.
 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 cost conduct of the business.

### METHODS.

All risks will be inspected by a competent officer of the company, who

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 age 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 sell-interest of the insured and the underwriters are identical, and this has been the object aimed at by the organizers of this company.

COMMANS.

w. H. HOWLAND.

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.

Partner's

Death

In every partnership there are two factors of great importance: the managing brain and the capital employed, and if death removes either the business must suffer. It often happens that the brains belong to one man and the capital to another. If the manager dies the capital is worth less than before; if the capitalist dies and his capital is withdrawn, the manager is crippled. It s clear that each has an insurable interest in the life of the other, because the profits of each depend in part upon the life of both. The firm should therefore insure for the benefit of the business on either the tentwenty plan or the natural premium life plan of the Manufacturers'. These are the plans lest adapted to suit the requirements of such cases-let this statement be tested by comparison.

## **MANUFACTURERS' LIFE**

INSURANCE COMPANY

Corner Yonge and Colborne Streets, ONTARIO. TORONTO.