

Established 1872.

THE

**Accident Insurance Co.**

OF NORTH AMERICA.

NEW FEATURE:

**Joint Insurance for Partnerships.**

Important to Manufacturing Firms.

**MEDLAND & JONES, Gen'l Agents,**

Corner Adelaide and Victoria Streets, TORONTO.

**Canada Iron Furnace Co. (Ltd.)**

MONTREAL, RADNOR AND THREE RIVERS.

—Manufacturers of the well known—

**"C. I. F." Three Rivers Charcoal Pig Iron**

Suitable for Car Wheels, Cylinders and Fire Castings where the utmost strength is required.

This Brand of Iron has been found Equal to the Famous "Salisbury" Iron.

Offices: New York Life Insurance Building, Montreal.

**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, JAMES GOLDIE,**

Vice-President.

President.

**HUGH SCOTT, Managing Director.**

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

**Canadian Rubber Co.**

OF MONTREAL,

Capital, - - \$2,000,000.

A. ALLAN,  
President.J. O. GRAVEL,  
Sec'y-Treas.F. SCHOLLES,  
Man. Direc.Manufacturers  
OF  
**RUBBER  
SHOES**  
AND  
**FELT BOOTS.**

Sole agents and manufacturers of the Forsyth Pat. (Boston Belting Co.'s)

**SEAMLESS RUBBER BELTING,**

For the Dominion of Canada

All kinds of Rubber Packings. Rubber Engine, Hydrant, Suction, Steam, Brewers' and Fire Hose. Rubber Valves, Car Springs, Wringer Rolls, Carriage Cloths, Blankets, etc., etc.

MOULD GOODS OF EVERY DESCRIPTION.

Our **GARDEN HOSE** is the **Best in the Market.****HEAD OFFICES AND FACTORY, MONTREAL.**

J. J. MCGILL, Manager.

**WESTERN BRANCH, Cor. Yonge & Front Sts.**

J. H. WALKER, Manager.

**TORONTO.**

JANUARY 1, 1892.

**STATEMENT OF THE CONDITION**  
OF THE**Manufacturers' Life Insurance Co.**

OF TORONTO.

## ASSETS.

Dominion Government Bonds.....	\$53,000 00
Huntsville Municipal Debentures.....	4,975 00
West Toronto Junction Debentures.....	41,847 40
Call Loans on Bank Stocks (Dominion and Imperial Banks, at market value \$20,750.00).....	25,000 00
Mortgages on Real Estate.....	200,243 30
Reversions and Life Interests.....	3,902 00
Bills Receivable.....	2,051 14
Office Furniture.....	4,457 75
Agents' Ledger Balances.....	3,368 47
Outstanding and Deferred Premiums, less 10% held for cost of collection..	53,906 54
Interest due and Accrued.....	5,339 35
Loans on Policies.....	2,123 85
Cash on hand and in Bank.....	31,784 47

\$431,069 47

## LIABILITIES.

Reserve (11m 4%) on all existing policies in force.....	\$259,152 00
Death Claims unpaid, not resisted.....	0,000 00
Contingent Fund for Medical Fees, etc.....	1,616 84

\$260,768 84

Surplus on Policy Holders' Account.....\$135,200 43

## INCOME FOR THE YEAR (1891.)

Cash received for Premiums.....	\$194,029 35
Cash received for Interest and Rents.....	13,457 14

\$207,486 49

## DISBURSEMENTS.

Expenses of Management, including Salaries, Commissions, Rents, Taxes, Medical Fees, etc.....	\$77,024 27
Death Claims.....	35,208 52
Surrendered Policies.....	2,660 79
Reinsurance Premiums.....	9,345 60

\$124,239 18

Capital Stock Paid Up.....\$127,300 00

Surplus as above on Policy Holders' Account.....\$135,200 43

**GEO. GOODERHAM,**  
President.**JNO F. ELLIS,**  
Managing Director.