## GALT MACHINE KNIFE WORKS.

PLANING MACHINE KNIVES.

STAVE CUTTER KNIVES.
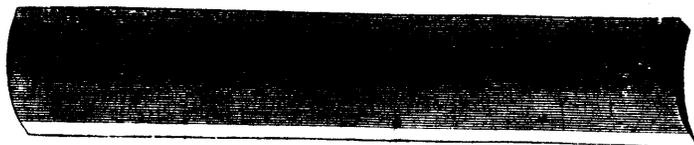
STAVE JOINTER KNIVES.
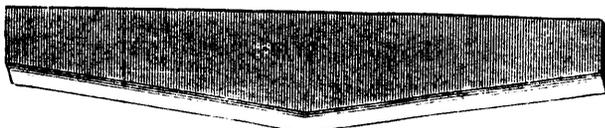
MOULDING, TENONING,

MITREING,

SHINGLE JOINTER,
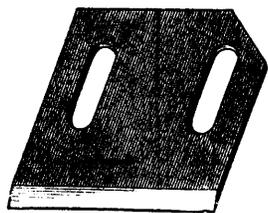
And other irregular shapes.

Cheese-box, and Veneer, Paper Cutting, Leather Splitting and any special knife made to order. SEND FOR PRICE LIST. ALL WORK WARRANTED.

PETER HAY, - - - - GALT ONT.

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!