

**NAPANEE CEMENT CO.,**

(LIMITED.)

NAPANEE MILLS, ONTARIO

MANUFACTURERS OF

**Hydraulic Cement**

*Warranted equal, if not superior, to any native cement, and as good, for most uses, as Portland.*

Full particulars of strength, tests, etc., furnished on application. Endorsed by leading Cities, Engineers, Railways and others.

**ROACH LIME** Particularly adapted for paper manufacturers, gas purifying, etc.

Established 1872.

THE  
**Accident Insurance Co.**

OF NORTH AMERICA.

NEW FEATURE:

**Joint Insurance for Partnerships.**

Important to Manufacturing Firms.

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

Mail Building, TORONTO.

**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.

**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.**

THE MANUFACTURERS'  
**Life Insurance Company**

PRESIDENT: **GEORGE GOODERHAM,**

President Bank of Toronto.

**A  
Five  
Years'  
Record**

Income	\$207,486.49
Increase over previous year	\$36,069.08
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	7,414,791.00

**Head Office, - TORONTO.****JOHN F. ELLIS, - Managing Director.**