

# The Chatham Manufacturing Co., Ltd., Chatham, Ont.

MANUFACTURERS NOT ONLY OF

The Chatham  
• Wagon •

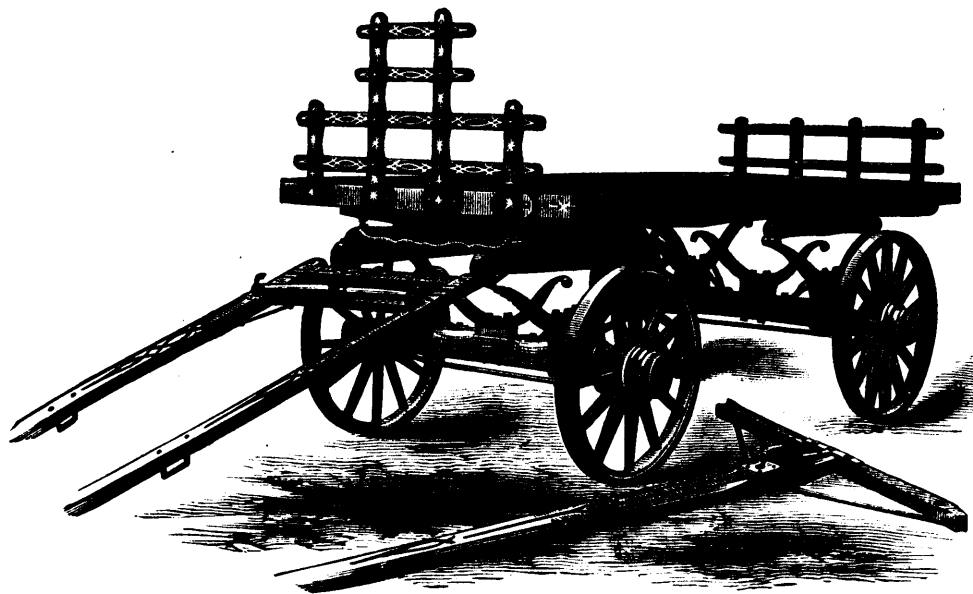
BUT OF ONE  
AND  
TWO HORSE

# LORRIES

WITH AND  
WITHOUT  
SPRINGS.

*Of a one-horse, the accompanying is a faithful out.  
Found to be as durable, and the greatest carrier and  
easiest running Lorry made in Canada. At greatly  
reduced prices.*

Correspondence Solicited.



THE CHATHAM ONE-HORSE SPRING LORRY.  
3 in. arms, 3 x 1/2 inch tire: capacity, 2 tons. The best and  
easiest running Lorry made in Canada.

Ship Plank and Hardwood  
Lumber.

## 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.

## THE MANUFACTURERS' Life Insurance Company

HEAD OFFICES:

TRADERS' BANK BUILDING, YONGE ST., TORONTO.

PRESIDENT:

THE RIGHT HON. SIR JOHN A. MACDONALD, K.C.B., G.C.B., D.C.L.,  
Q.C., P.C.

VICE-PRESIDENTS:

GEORGE GOODERHAM,  
(Gooderham & Worts,  
Limited).

WM. BELL,  
(Bell Organ and Piano Co.,  
Limited, Guelph).

S. F. MCKINNON,  
(S. F. McKinnon & Co.  
Toronto.)

CONSULTING ACTUARY:

D. PARKS FACKLER, New York.

*The premium rates of the new ten-twenty plan of insurance  
operated by this Company are one-third lower than the usual  
whole life rates, and a business man may easily carry five, ten,  
fifteen or twenty thousand without encroaching upon his capital.  
In no other way can a man obtain so much insurance for so  
long a time at so small an outlay.*

JOHN F. ELLIS,

Managing Director.