favourable condition as at present. They had been enabled to reduce the assessment from 60 to 52½, or a reduction of 7½ per cent. Last year business had been transacted in a better class of risks than ever before. The President briefly touched upon the financial successes of the institution, and advocated the "premium note" system as the correct one for mutual insurance companies.

The report was adopted.
Cordial votes of thanks were passed to the retiring Director, Mr. S. Eccles, of St. Thomas; to the Agents and to the President, the Manager and the Board of Directors.

At a meeting of the Board of Directors held subsequently, James Armstrong, M. P., was elected President, and Mr. James Grant, Clerk of London Township, Vice-President.

Leading Maritime Manufacturers.

NEW BRUNSWICK COTTON MILLS.

ST. JOHN, N.B.

WM. PARKS & SON.

Cotton Spinners, Bleachers and Dyers,

Have been awarded Prize Medals for

1882

At the Toronto Industrial Exhibition, Four Silver Medals and Three Bronze.

At the Montreal Exhibiton, Silver Medal for "Best Exhibit." At the Kingston Provincial Exhibition, Silver Medal for "Best Exhibit."

And First Prize for their celebrated .

BEAM WARPS.

COTTON YARNS, CARPET WARPS,

BALL KNITTING COTTONS,

Manufacturers' Knitting Cottons and Apron Checks. The smoothness and even finish of the Goods. Brilliancy of Colour, resulting from the use of the Saint John Waters" cannot be excelled. AGENTS:

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S: WM. HEWETT, 11 Colborne St., Toronto

Established

1828

J. HARRIS & CO.

(Formerly Harris & Allan,)

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New Brunswick Foundry,

Railway Car Works, Rolling Mill.

Manufacturers of Railway Cars of every description, Chilled Car Wheels, Hammered Car Arles, Railway Fish-Plates, Hammered Shafting and Shapes, Ship's Iron Knees and Nail Plates.

THE

DARTMOUTH ROPEWORK CO HALIFAX, NOVA SCOTIA.

MANUFACTURERS OF

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TARRED RUSSIAN HEMP, Cordage

Woollen and Knitted Goods.

T. S. FISHER & CO., Direct Import & Manufactorers' Agents,

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FOREIGN WOOL AND PELTS.

Voollen Manufacturers and Morocco Tanners SHOULD WRITE FOR SAMPLES.

R. MILLICHAMP

James Lockhart & Co., TORONTO & MONTREAL.

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Representing the following well known Properti s. Ontario Cotton Mills Co., Hamilton; Waterloo Wool len Mills; J. & A. Clark Bullock's Corners; Hespeler Manufacturing Co.; Galt Knitting Co.; Peterboro Flannel Mills; Slingsby & Son, Blankets, Brantford, and Ontario Worsted Co., Elora.

We sell only to the Wholesale Trade.

HE PENMAN

MANUFACTURING CO., Limited.

Manufacturers of

Ladies', Misses',

Gent's and Boys' Underwear, Glove and Rubber Lining, Yarns, Horse Blankets, &c.

Also, The Celebrated PATENT SEAM-LESS HOSIERY, smooth and equal to hand knitting, in COTTON, MERINO, WOOL, with three-ply heels, double toes for Ladies, Misses, Gents and Boys.

Mills at PARIS, CNTARIO, Canada. JOHN PENMAN, President.

Agents:—D. MORRICE & CO., MONTREAL AND TORONTO.

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WORKS AT PARIS, ONT.

R- J. WYLIE, Agent.

The Wholesale Trade only supplied.

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MANUFACTURERS OF

PLAIN & FANCY HOSIERY

To the Wholesale Trade Only.

DUNDAS, Ont.



McCRAE & CO.. WOOL & WORSTED Spinners,

HOSIERS & WOOLLEN MANUF'RS., GUELPH, ONT.

HAND-IN-HAND Mutual Fire Insurance Company.

The Annual Meeting of the Members and Shareholders of the above Company, will be held in the City of Toronto, at the offices of the Company. Nos. 22, 24 and 26 Church Street, on WEDNESDAY, the 2-th day of FEB UARY, 1883, at the hour of three o'clock in the afternoon, for the purpose of electing Directors and for the transaction of other business.

By order of the Board.

HUGH SCOTT, Sec'y.

Dated this 12th day of Feb., 1883.

BURGL

LUCAN; JAN. 12, 1883.

Messrs, J. & J. TAYLOR.

TORONTO SAFE WORKS.

GENTS,-It affords me unbounded pleasure in testifying to the highly satisfactory manner in which the Fire and Burglar Proof Safe I purchased from you about one year ago, stood the severe test to which it was exposed on Saturday night last, 6th inst., when my banking office was entered by burglars. The outer door, which of course is only fire-proof, gave way in which of course is only fire-proof, gave way in time to the severe use of sledge hammers and drills, but the door of Burglar Proof Vault stood the test most satisfactorily, notwithstanding the fact that the burglars operated on it with the sledge hammer, five punches, and several drills, the punches being used till they became completely useless.

The burglars were evidently no novices as their business, as they first broke off the dial knob, and with the assistance of a heavy sledge hammer attempted to drive in the spindle of lock, but this being a tapered spindle did not give way, but only became wedged in the tighter the more they hammered it.

the more they hammered it.

They then attempted to drill the door, but only got through the outer plate of iron when they came in contact with the hardened steel, when they were again frustrated, the steel being so hard that their drills were completely useless for correting on it

so hard that their drills were completely useless for operating on it.

They next broke off the handle in the hope of gaining an entrance in that way, but this also proving of no effect to them, they gave it up in disgust and left, leaving their tools behind them. From the above you will see the safe has fully vindicated its claim to be Burglar Proof in every cases and I am more than pleased to be able to

sense, and I am more than pleased to be able to report its being even better than you represented. To those requiring such securities, I have every confidence in recommending your safes, both Fire and Burglar Proof, as being, w.thout doubt, the best safes made on this continent.

The safe, as you are doubtless aware, is one of your new patent, with non-conducting steel flange

Yours truly,
R. H. O'NEIL,
Banker, Lucan, Ont.
letter of Mr.

Referring to the foregoing letter of Mr. O'Neil's, we beg to say, that after placing his safe under one of our most powerful drilling machines, with drills made of the best known qualities and varieties of steel, hardened with chemicals till they would cut glass, together with the application of a Blow-pipe for about four hours, we failed to pierce the hardened steel. As a last resort, by applying an exceedingly high rate of speed to the drilling machine, constantly keeping heavy pressure on the revolving tool, and occasionally using punches and sledges on the spot, we succeeded in wearing, by friction, a hole through the door. But this operation, combined with the advantage of our experience in such work, occupied over fifteen hours incresant labor with steam power. Such force we believe to be Referring to the foregoing letter of Mr. work, occupied over fifteen hours incresant labor with steam power. Such force we believe to be practically impossible for burglars to bring to bear on any safe with the appliances at their command. We wish to add further that we have never yet had one of our Burglar Proof Safes forced open by burglars, and in every instance where any of our sofes have been burglarized they were simply Fire Proof Safes.

J. & J. TAYLOR, and Oakum. McCrae & Co. would call special attention to their Cotawold Knitting Yarrs—the strongest in the world—made from Oanadian Cotswold wool.

TORONTO SAFE WORKS.