



ARE YOU
Fully Insured

IF NOT
INSURE

IN THE

Mutual Reserve Fund Life Ass'n OF NEW YORK.

The largest, most prosperous popular and successful of all the Mutual Societies or Associations. \$170,000,000 business done in five years—\$6,300,000 was done in last March alone; the Reserve Fund increasing at the rate of \$1,000 per day, for the direct benefit of persistent insurers; more business done in Canada the first three months than by all other Life Companies—more business done in the first 4½ years than the largest Insurance Company of the world did in 24 years.

WHY IS IT SO?

Because the Association is mutual, no stockholders to absorb profits, and no trustees to divide surplus; members have a voice and vote in the management; Expenses (a separate matter) but \$2 per \$1,000, whilst those of many Companies are \$6 to \$10. No paying for excessive accumulations which the families of the assured do not receive a cent benefit therefrom. Is under the direct supervision of the New York Insurance Department, is licensed by the Canadian Government, and has \$50,000 deposited with the Insurance Department. Rates of insurance but from one-half to one-third that of ordinary Life Companies.

It has the sanction of experts and authorities in insurance, and is particularly patronized by leading men, financial and business people.

Ask fuller particulars of

◁JAMES SOUTAR,▷

District Agent, Chatham.