

ASSESSMENT SYSTEM.

Certificates Incontestable after Five Years.

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Total Membership No. September 30th, 1885.....	52,120
Amount of Reserve Fund, of which \$250,000 is invested in U. S. Bonds .....	\$800,000
Deposited with the Insurance Departments of New York and Canada.....	\$250,000
Deposited with the Bank of England .....	\$100,000
Assets, July 1, 1886 .....	\$1,546,330
Average New Business Daily .....	\$250,000
Surplus to Members .....	\$1,061,430.03
Losses Paid.....	\$2,734,250
Total Business Written since date of Organization .....	\$204,125,500

THE CENTRAL TRUST COMPANY OF NEW YORK

Trustee of the Reserve Fund.

COST OF INSURANCE.

The Admission Fee and one year's Annual Dues are but \$11 for \$1,000 Life Insurance, \$35 for \$5,000 Life Insurance, \$60 for \$10,000 Life Insurance, and \$130 for \$20,000 Life Insurance.

The Mortuary Premiums are based on the Actual Mortality of the Association, and are payable every sixty days, one quarter of which is set apart as a Special Reserve Fund. These Mortuary premiums have never exceeded one-third the usual rates charged by stock companies.

Maximum Annual Cost per \$1,000 for Death Losses and Reserve Fund.								Rates of Old Line or High Rate Companies.							
AGE.	\$ c.	AGE.	\$ c.	AGE.	\$ c.	AGE.	\$ c.	AGE.	\$ c.	AGE.	\$ c.	AGE.	\$ c.	AGE.	\$ c.
25	10 76	34	11 77	43	14 03	52	20 53	25	19 89	34	25 56	43	35 05	52	51 75
26	10 84	35	11 93	44	14 44	53	21 79	26	20 40	35	26 38	44	36 46	53	54 31
27	10 93	36	12 12	45	14 89	54	23 20	27	20 93	36	27 25	45	37 97	54	57 02
28	11 03	37	12 32	46	15 43	55	24 76	28	21 48	37	28 17	46	39 58	55	59 91
29	11 13	38	12 55	47	16 00	56	25 52	29	22 07	38	29 15	47	41 30	56	63 00
30	11 24	39	12 79	48	16 68	57	28 45	30	22 70	39	30 19	48	43 13	57	66 29
31	11 35	40	13 07	49	17 48	58	30 59	31	23 35	40	31 30	49	45 09	58	69 82
32	11 48	41	13 33	50	18 37	59	32 96	32	24 05	41	32 47	50	47 18	59	73 60
33	11 63	42	13 67	51	19 39	60	35 60	33	24 78	42	33 72	51	49 40	60	77 63

On the first week days of February, April, June, August, October and December, members will be called upon for such portion of the above maximum annual cost as will equal the approved Death Claims, and provide 25 per cent. for the Reserve Fund.

All Profits from Interest, Lapses, etc., are applied to the reduction of Assessments, from which it is estimated by eminent actuaries that future Assessments after 15 years will in a great measure, if not wholly, be provided for. Active and reliable Agents wanted. A ddress

J. D. WELLS,  
General Manager.

OFFICES: 65 King Street East, Toronto.

BIG SALE OF DRESS GOODS!

LADIES---

Our big sale of Dress Goods which commenced December 6th, is drawing immense crowds of Buyers. The very low prices at which we are selling stylish New Materials has completely paralyzed the bankrupt stock trade in the city.

LADIES---

You can buy at our stores stylish New Materials in all the leading colours at 8 cents, 10 cents, 12½ cents, 15 cents, 20 cents, and 25 cents per yard, worth from 15 to 40 cents, and that the public are convinced of the great bargains our sales yesterday in this department is a substantial evidence.

LADIES---

We would again call your attention to our CLEARING SALE OF SILKS, which is still going on. Our stock is gradually becoming smaller, and we are already sold out of several lines, and as the prices of SILKS in the French and English Markets have advanced over forty per cent. during the last three months, ladies should take advantage of the present opportunity to make their purchases.

INSPECTION AND COMPARISON INVITED.

PETLEY & PETLEY,

128 TO 132 KING STREET EAST, TORONTO.