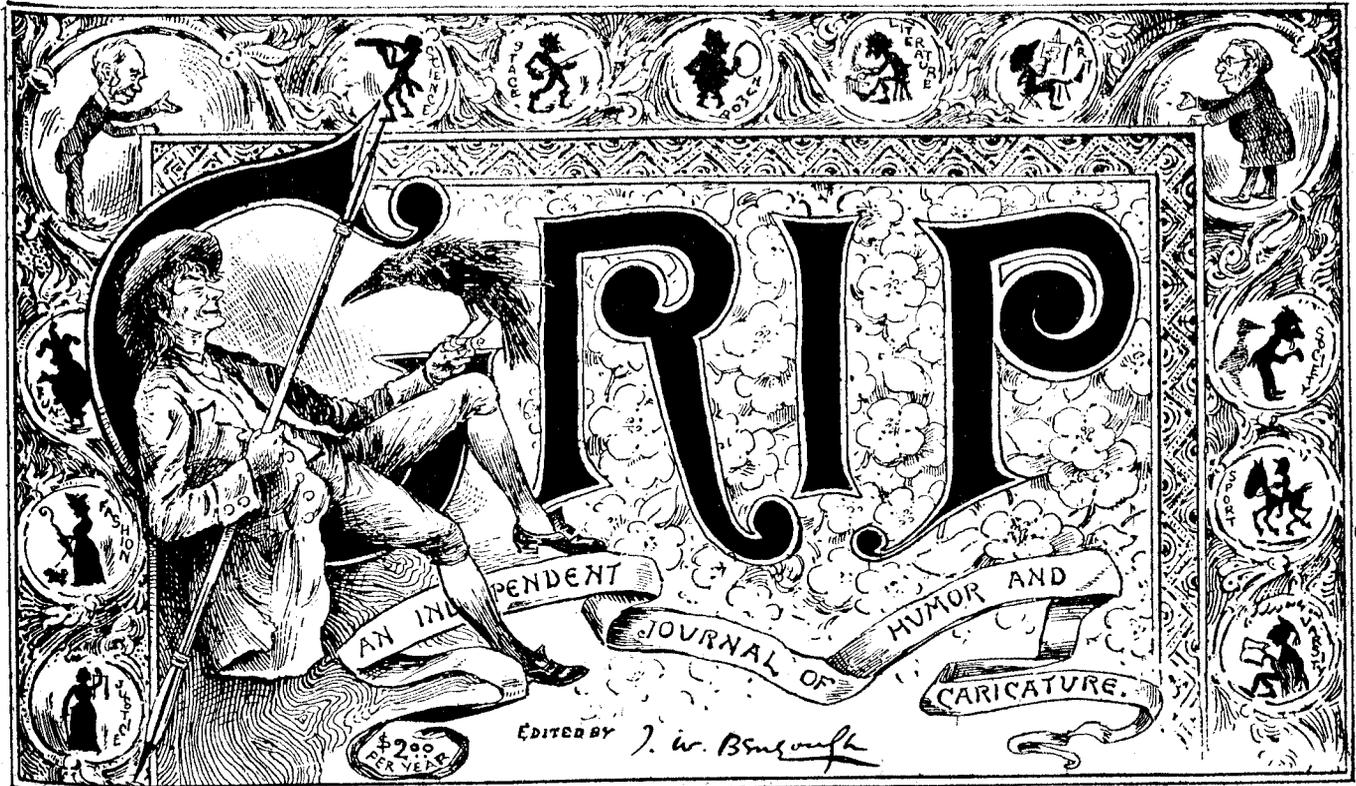


Boys Who are "Hustlers" Make Money Selling "Grip." Find Us one in Your Town and Get "Grip" Free.



VOL. XXXVIII — No. 12

TORONTO, MARCH 19, 1892.

No. 979.

ASSESSMENT SYSTEM

The Mutual Reserve Fund Life Association

OF NEW YORK

E. B. HARPER
President

In previous advertisements I have overlooked the words "Assessment System," which should appear as above. This oversight seems to trouble some worthy individuals, and that their peace of mind may not be further disturbed I will, in future, be careful to have our colors unfurled. Extract from speech of Hon. R. M. Wells at the annual meeting held at the Home Office, Porter Building, N.Y., on January 27th:

Mr. President, I recall with pleasure the time when I first met you; it was in Ottawa. You came there asking for a license to transact business in Canada, and you brought with you a fat package containing \$50,000 of treasury notes, in order to make the deposit required by the Insurance Act.

Sir, we had a hard fight for our rights at that time. You remember that Parliament was in session, and that the Government had introduced a bill for the consolidation of the Insurance laws of the Dominion. The managers and directors of the Insurance Companies flocked to Ottawa by dozens and scores. Their ostensible object was to watch the progress of the Government bill, but their real object was to kill the Mutual Reserve. The discussions lasted before the Committee of Banking and Commerce for nine days, and extended through several weeks. There were upon that Committee several directors and one or two presidents of old-line companies. I will not say, and I cannot say, that they abused the judicial position which they occupied, or that they showed any undue partiality or leaning. The very utmost that I could say, and indeed even that is too much perhaps, is that it brought vaguely to my recollection a story of an old fellow, who was on his death-bed, giving his last instructions for his burial. "Bury me," he said, "betune me two wives, Biddy and Mary. Bury me aqually betune them—aqually mind, but with just the laste laning toward Biddy." (Laughter.)

But, sir, we won the fight, and we obtained our license, and I believe, sir, that you deposited every dollar that was in that fat package—(hear, hear)—and that the one thing, and the one thing only, they forced upon us, was, they inserted in the Act a clause obliging all assessment companies to put the caption "Assessment System" at the head of every advertisement published and every circular issued by assessment companies. It was intended as a slur, but it has proved an honor. It is the plume, the crest, the oriflamme of this Association. You will see it wherever the fight is thickest, and whenever your President calls:

"Come where ye see my white plume wave
Above the ranks of war,

And be your oriflamme to-day
The helmet of Navarre." (Loud cheers.)

Grand record for February, 1892

\$4,412,850.00

NEW BUSINESS
RECEIVED

An Excess of **\$796,750.00** Over February, 1891

During January and February, 1892, New Business received shows an excess of \$1,258,050.00 over the corresponding months of 1891

CIRCULARS SENT IF REQUESTED

W. J. McMURTRY, Manager for Ontario

Agents Wanted in all Unrepresented Districts

MAIL BUILDING - TORONTO

Engraving Estimates. Grip Company, Engravers.

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