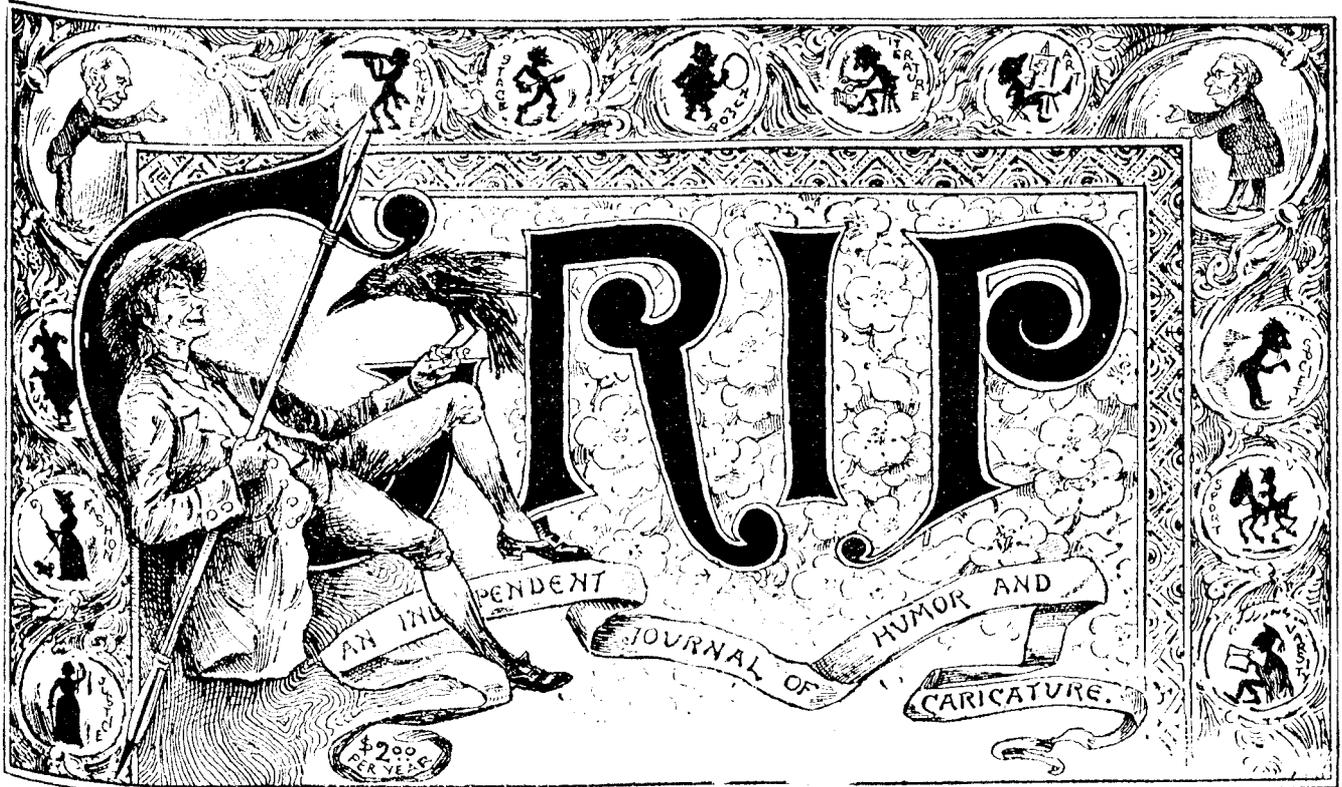


HAVE  
You  
Tried the

"HERO" and "CRUSADER" Cigar

MANUFACTURED BY  
J. Rattray & Co., Montreal



VOL. XL.—No. 14.

TORONTO, APRIL 8, 1893.

No. 1034.

Assessment  
System

**Safe Sound  
Sure Secure**

Mutual . .  
Principle

The LARGEST  
STOCK of  
**Imported CIGARS**  
IN THE : :  
DOMINION

# The Mutual Reserve Fund Life Association

OF NEW YORK

E. B. HARPER, President

Business for 1892 Exceeded Sixty Million Dollars

Increase of New Business <sup>OVER</sup> 1891 **\$9,990,395.00**

Death Claims Paid . . .  
DURING THE YEAR 1892  
**\$2,705,000 <sup>00</sup>**

Total Amount  
Death Claims Paid SINCE 1881  
OVER **\$15,000,000 <sup>00</sup>**

The Reserve or Emergency  
Fund on March 17, 1893  
AMOUNTED TO  
**\$3,410,158.86**

## A GOOD RESOLVE

Would be to take out a Life  
Insurance Policy in the

## Mutual Reserve Fund Life Association

For the benefit and com-  
fort of those who are de-  
pendent upon us for a  
livelihood.



MAIL BUILDING

TORONTO

W. J. McMURTRY, Manager for Ontario

CIRCULARS SENT IF REQUESTED.  
Agents Wanted in all Unrepresented Districts

J. Rattray & Co., Montreal  
SOLE IMPORTERS OF THE LARGEST STOCK OF IMPORTED CIGARS IN THE DOMINION