

MUTUAL RESERVE FUND LIFE ASSOCIATION, N. Y.

Over \$4,000,000.00 Assets.

Over \$2,770,000.00 CASH SURPLUS.

Over 80,000 Members.

Over \$185,000,000.00 Insurance in Force.

ABSOLUTE SECURITY and protection at the LOWEST consistent cost.

POLICIES INCONTESTIBLE and nonforfeitable, with a CASH SURRENDER value at the end of the 15th year, or option of paid-up insurance.

Profits annually after the 10th year.

Premiums or rates remain the same as at age of entry. WILL NEVER INCREASE.

Policies a sure and certain legacy, and not a possible law suit. No stockholders, and consequently no conflicting interest between Beneficiary and Association when Policy becomes a claim.

RATES FOR LADIES SAME AS MEN.

No restrictions as to residence, travel or occupation.

Total maximum cost, including EVERYTHING for a Policy of \$1000.00 will average not more (after the first year) than at

AGE.	EACH DAY.	EACH WEEK.	EACH MONTH.	EACH YEAR.
18 to 30	4c.	30c.	\$1 25	\$15 00
40	5c.	35c.	1 40	16 80
45	5½c.	39c.	1 55	18 60
50	6c.	43c.	1 85	22 20
55	9c.	65c.	2 75	38 00
60	12c.	85c.	3 70	44 40

Intermediate age at proportionate cost.

Premiums payable bi-monthly, semi-annually or annually, at your option. For further particulars call on or address,

JOHN N. BARNARD, General Agent,
47 Main Street East, Hamilton, Ont.