

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE.

# Protection

*IS WHAT THE FAMILY NEEDS  
WHEN THE "BREAD WINNER" IS GONE.*

*LIFE INSURANCE PROVIDES CASH  
WHEN CASH IS MOST NEEDED.*

THE

## MUTUAL RESERVE FUND

## — LIFE ASSOCIATION

E. B. HARPER, Founder.

F. A. BURNHAM, President.

## PAYS PROMPTLY.

It is the Largest Natural Premium Life Association in the world.  
It has a Reserve or Emergency Fund of over thirty-four hundred thousand dollars.  
It has paid policy-holders over twenty-seven millions of dollars.

**AGENTS WANTED in all unrepresented districts.**

Circulars sent if requested.

A. R. McNICHOL, Manager for Manitoba, British Columbia and North-West Territories, McIntyre Block, Winnipeg, Man.

D. Z. BESSETTE, Manager for Quebec, 12 Place d'Armes, Montreal, Que.

W. J. MURRAY, Manager for Nova Scotia, Halifax, N.S.

**W. J. McMURTRY, Manager for Ontario,**

**FREEHOLD LOAN BUILDING, TORONTO, ONT.**