

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.**