

Assessment System

Mutual Principle

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, President.

"It has not striven to be of the best, but to be the best." "Good work at honest cost; true economy, and not its shadow."

MINIMUM OF EXPENSE
MAXIMUM OF ACCOMPLISHMENT

Death Claims Paid since Organization, \$28,825,665.55
Death Claims Paid in 1896, 3,967,083.94
or over \$13,000 for each working day in the year.

Membership, 120,000
Assets, \$5,750,000
Net Surplus, 4,030,000

Expenses to each \$1,000 at risk less than 50% that of its competitors.

Why pay the full dollar to others for that which you can purchase of the Mutual Reserve Fund Life Association for sixty cents? No personal liability to any member.

A. R. McNICHOL, Manager for Manitoba, British Columbia and Northwest Territories, McIntyre Block, Winnipeg, Man.
D. Z. BESSETTE, Manager for Quebec, 12 Place d'Armes, Montreal.
W. J. MURRAY, Manager for Maritime Provinces, Halifax, N.S.

W. J. McMURTRY, Manager for Ontario,
Freehold Loan Building, TORONTO.

CIRCULAR SENT IF REQUESTED

The Ontario Mutual Life

Felicitates . . .

OUR GRACIOUS EMPRESS-QUEEN

on her long and auspicious reign, and offers her faithful and loving subjects in Canada, "the fairest jewel in her crown,"

LIFE ASSURANCE

on every approved and desirable plan, at rates lower than British or American offices.

Head Office:

WATERLOO, Ont.

Agencies in every City and Town in Canada.

Sun Fire

Founded A. D. 1710.

Insurance

Head Office:

Threadneedle Street,
London, Eng.

Office.

Transacts Fire Business only, and is the oldest Purely Fire Office in the world

Surplus, over Capital and all Liabilities, exceeds \$7,000,000

Canadian Branch:
15 Wellington Street East,
TORONTO, ONTARIO.

H. M. BLACKBURN, Manager H. F. PETMAN, Inspector

TORONTO AGENTS:

GEO. M. HIGGINBOTHAM and GEO. S. LYON.
Telephone 488.

Agents Wanted in All Unrepresented Districts.

HALF TONE, ZINC ETCHING & WOOD ENGRAVING.

The Canadian Photo Engraving Bureau.

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