

# The Mutual Reserve Fund Life Association,

Is licensed to transact and is now doing business in the United States, Great Britain, France and Canada. It has Government Deposits, etc., as follows:

With the Insurance Department, Ottawa, \$250,000 00  
With Bank of England, \$100,000 00  
Insurance Department, New York, \$200,000 00  
It has a reserve fund of nearly \$1,000,000 00  
It has a surplus over all liabilities of \$1,061,420 00  
It has Assets (July, 1886), \$1,546,200 00  
Total business written nearly \$200,000,000 00

**\$250,000.00** of new business written every day. **\$25,000.00** Death Claims paid every week. **\$60,000.00** added to the Reserve Fund every two months.

**COST OF INSURANCE:**  
The following shows the cost of Admission Fees, Annual Dues and Mortuary Calls. The Admission Fees and Annual Dues are the same for all ages, but the Mortuary rates vary and are graded according to age at entrance. The admission fee is paid but once only (on entrance) and the dues are paid annually in advance.

FOR EXPENSES OF MANAGEMENT.

Amount of Certificate.	Admission Fee Payable in advance only.	Annual Dues.	Amount of Certificate.	Admission Fee Payable in advance only once.	Annual Dues.
\$1,000	\$8 00	\$3 00	\$5,000	\$20 00	\$15 00
2,000	12 00	4 00	10,000	30 00	20 00
3,000	15 00	5 00	15,000	40 00	25 00
4,000	17 00	6 00	20,000	50 00	30 00

**MORTUARY CALLS.**  
The executive officers are required by the Constitution, at the expiration of sixty days, to wit: on the first week days of February, April, June, August, October and December, to call upon our living members for a sum equal to the approved death claims, and to provide for the Reserve Fund.

To protect our members from excessive Mortuary Calls in any one year, the Constitution of the Association provides that the Mortality of the Association in excess of the "American Experience Table" may be paid from this Reserve Fund.

The following table shows the MAXIMUM SUM which can be collected from a member for death losses in any one year, before the Reserve Fund can be used.

RATES OF ASSESSMENT.

Rate of each bi-monthly assessment on \$1,000 insurance.	Rate of each bi-monthly assessment on \$2,000 insurance.	Rate of each bi-monthly assessment on \$3,000 insurance.	Rate of each bi-monthly assessment on \$4,000 insurance.	Rate of each bi-monthly assessment on \$5,000 insurance.
Age 25 \$1.00	Age 25 \$1.50	Age 25 \$2.00	Age 25 \$2.50	Age 25 \$3.00
Age 30 1.02	Age 30 1.52	Age 30 2.02	Age 30 2.52	Age 30 3.02
Age 35 1.04	Age 35 1.54	Age 35 2.04	Age 35 2.54	Age 35 3.04
Age 40 1.06	Age 40 1.56	Age 40 2.06	Age 40 2.56	Age 40 3.06
Age 45 1.08	Age 45 1.58	Age 45 2.08	Age 45 2.58	Age 45 3.08
Age 50 1.10	Age 50 1.60	Age 50 2.10	Age 50 2.60	Age 50 3.10
Age 55 1.12	Age 55 1.62	Age 55 2.12	Age 55 2.62	Age 55 3.12
Age 60 1.14	Age 60 1.64	Age 60 2.14	Age 60 2.64	Age 60 3.14
Age 65 1.16	Age 65 1.66	Age 65 2.16	Age 65 2.66	Age 65 3.16
Age 70 1.18	Age 70 1.68	Age 70 2.18	Age 70 2.68	Age 70 3.18
Age 75 1.20	Age 75 1.70	Age 75 2.20	Age 75 2.70	Age 75 3.20
Age 80 1.22	Age 80 1.72	Age 80 2.22	Age 80 2.72	Age 80 3.22
Age 85 1.24	Age 85 1.74	Age 85 2.24	Age 85 2.74	Age 85 3.24
Age 90 1.26	Age 90 1.76	Age 90 2.26	Age 90 2.76	Age 90 3.26
Age 95 1.28	Age 95 1.78	Age 95 2.28	Age 95 2.78	Age 95 3.28
Age 100 1.30	Age 100 1.80	Age 100 2.30	Age 100 2.80	Age 100 3.30

All profits from Interest, Legacies, etc., are applied to the reduction of Assessments from which it is estimated, by eminent Actuaries that future Assessments after 15 years will be a great measure, if not wholly, paid for.

OFFICES:—King-street east, Toronto; 162 James-street, Montreal; 120 Queen-street, Halifax.

**STORY OF AN IRISH JOURNALIST.**  
The heir to an Estate Working on a Long Island Farm.

Working upon a small farm near Bayville, L.I., as a common laborer in a young man who has not only made his mark as a journalist in Europe, but who is the heir to a fine estate in Ireland. The young man, who until a year ago had only a small share of misfortune, but had had plenty of it, is Henry A. Kennedy, a quiet, jovial Irishman with the manners of a bohemian. The events which led to his accepting such a humble position make an interesting story.

While still a boy at school in his native town of Maryboro, Ireland, Kennedy displayed an aptitude for Journalism and acted as correspondent for a newspaper. After studying in Dublin and Edinburgh he entered Kings College, in London, and secured the position of night Editor of the "Standard" for the Dublin Freeman's Journal, which he filled in conjunction with pursuing his collegiate course. After completing his studies he devoted his entire time to newspaper work.

His success was so well that in 1862 he was sent as a special correspondent of the Central News Company to the cholera districts of France. His letters were widely read, and on his return to England after two years' service on the Continent he was presented with a costly testimonial in recognition of his effective work. Subsequently he was attached to the home staff of the Freeman's Journal and on one occasion narrowly escaped death while reporting a fashion fight in Derby. He was established while taking notes and received a very good word.

In the meantime the young man's parents had died and his elder brother, John Kennedy, was appointed administrator of the estate. This brother was employed in the War Office as London, but through his regular habits lost his position and sailed for New York. After his arrival in New York John Kennedy transferred all his rights and title in the estate to his brother Henry, but the paper was declared defective and another document properly drawn up was sent by the family solicitor in Ireland to New York.

This document was never returned, and as nothing further was heard from John, Henry crossed the Atlantic to hunt up his brother. He arrived a short time after the death of his brother had been found in his study in Hudson. The shock of this announcement prostrated the young man and brought on a sickness so prolonged, that all his funds had been exhausted and his jewelry and extra clothing sold to pay his doctor's bill. Without friends or money he was forced to go to Ward's Island, where he recovered and was given a pension of \$100 per week. He was then transferred to the dead-house, of which he relates some most revolting cases of disinterment of the dead.

A Fourfold Work.  
—Buried Blood Bitter act at the same time upon the liver, the bowels, the kidneys and the skin, relieving or curing in every case. Warranted satisfactory or money refunded. 24c

**GREAT HOLIDAY SALE.**  
Mantles, Mantles, Mantles.  
For the holiday trade we offer all our large assortment of ladies' and children's mantles at sweeping reductions; also 5000 yards mantle cloth, flannel, velvet, sealotter, broadway, etc., at cost of importation to clear out balance of fall and winter stock.

**EDWD. McKEOWN,**  
125 YONGE-ST.  
**FURS. HATS.**  
The Best, The Cheapest, The Finest Selection of Furs in Toronto is at  
**GRANT'S,**  
493 Queen-st. West.

CERTIFICATES OF MEMBERSHIP ARE INCONTTESTABLE AFTER FIVE YEARS.

## FURS, FURS.

# HARRIS & GEORGE

are now offering Seal-skin Wraps, Seal-skin Paletots, Seal-skin Ulsters, Seal-skin Mantles, English Walking Jackets, with Novelties in Persian Lamb Walking Jackets and Muffs. Also a complete assortment in Gentlemen's collars and Cuffs in Otter, Beaver, Seal and Persian Lamb, detachable.

Cochman's Capes, Caps and Gloves, Sleigh Robes.

All goods manufactured on the premises under our direct supervision. No garment allowed to leave the house unless pronounced a perfect fit. Lowest Prices.—91 BAY-STREET.

## BIG SALE OF OVERCOATS.

THE BEST-FITTING CLOTHING IN CANADA.

Don't Buy until you have seen Our Immense Stock, and you will save money.

Men's Heavy Winter Overcoats, \$5, \$5.50, \$7.50, \$9 and \$10.  
Men's Fine Worsted and Melton Overcoats, \$7.50, \$10 and \$12.

EVERY GARMENT WARRANTED.

NOTE THE ADDRESS,  
**PETLEY & PETLEY,**  
King-street, opposite West-Market-street. Our Big Suit Sale Still Going On.

## MANTLES, MANTLES.

WE ARE OFFERING BIG DRIVES IN Ladies' Misses' and Children's MANTLES, IN ALL THE LEADING STYLES FOR THE PRESENT SEASON.

Ladies don't buy without first seeing our large Stock, as no House in this city can give you as good styles or value for your money.

# PETLEY & PETLEY,

KING-STREET EAST, TORONTO.

## PARK LOTS.

ELGIE & RICE, Real Estate and Loan Brokers, 23 Toronto St.

## NOTICE

To Builders and Architects  
**Wm. Bell & Co**  
55 to 64 Pearl-St., Toronto.

## XMAS CARDS

TRADE NOTICE  
Impressions at all prices. With a million to select from.—BIGBLOW PAPER—at  
**WILLIAM BRYCE'S,**  
Wholesale Depot, 31 Front-st. west, Toronto.

## W. H. STONE,

UNDERTAKER.  
HAS REMOVED TO  
YONGE 349 STREET  
Opposite Elm-street. Telephone 922

## BOARD OF DIRECTORS.

CONFEDERATION LIFE ASSOCIATION.

BUSINESS IN FORCE.	ASSETS.
1878.....\$ 1,795,000	\$ 1,150,000
1879....." 1,800,000	" 1,200,000
1880....." 1,850,000	" 1,250,000
1881....." 1,900,000	" 1,300,000
1882....." 1,950,000	" 1,350,000
1883....." 2,000,000	" 1,400,000
1884....." 2,050,000	" 1,450,000
1885....." 2,100,000	" 1,500,000
1886....." 2,150,000	" 1,550,000
Surplus (1886).....\$ 200,000	Guaranteed Capital and Assets now over \$1,000,000

J. L. MACDONALD, Managing Director.

## CUSTOMERS HAPPY AND COMPETITORS MAD BECAUSE

# Rogers, the Gents' Furnisher,

IS SELLING HIS UNDERWEAR at prices never before heard of. Examine for yourselves.

346 YONGE-STREET, COR. ELM-ST.

**WANTED:**  
Persons to give our GREAT BLEND COAL a trial and be satisfied.  
CONKER COAL CO.—KING EAST.

**SIXTH YEAR**  
**THE LEAGUE'S BENT WAR.**  
THE MOVEMENT SAID TO BE THE MOST EFFECTIVE EVER KNOWN.

The Leaguists said to be in a Very Bad State of Mind—The Government is in a Very Bad State of Mind—The Government is in a Very Bad State of Mind.

OUR BIG SALE OF SILKS STILL GOING ON.  
MANTLES, MANTLES.

THE FRENCH CHAIR.  
The resignation of the Cabinet announced by Mr. Freycenet.

London Money and Stock Market.  
LONDON, Dec. 4.—During the past week the market for discount was more active and rates advanced, closing at 2 1/2 %.

PANAMA, Nov. 25.—Advices from Oxnark, Mex., state that the republic of a Sapirozo, in the state of Oaxaca, has been proclaimed. In the same party were found a skull and some other bones of such dimensions as to lead to the belief that the latter must have been a man of gigantic proportions.