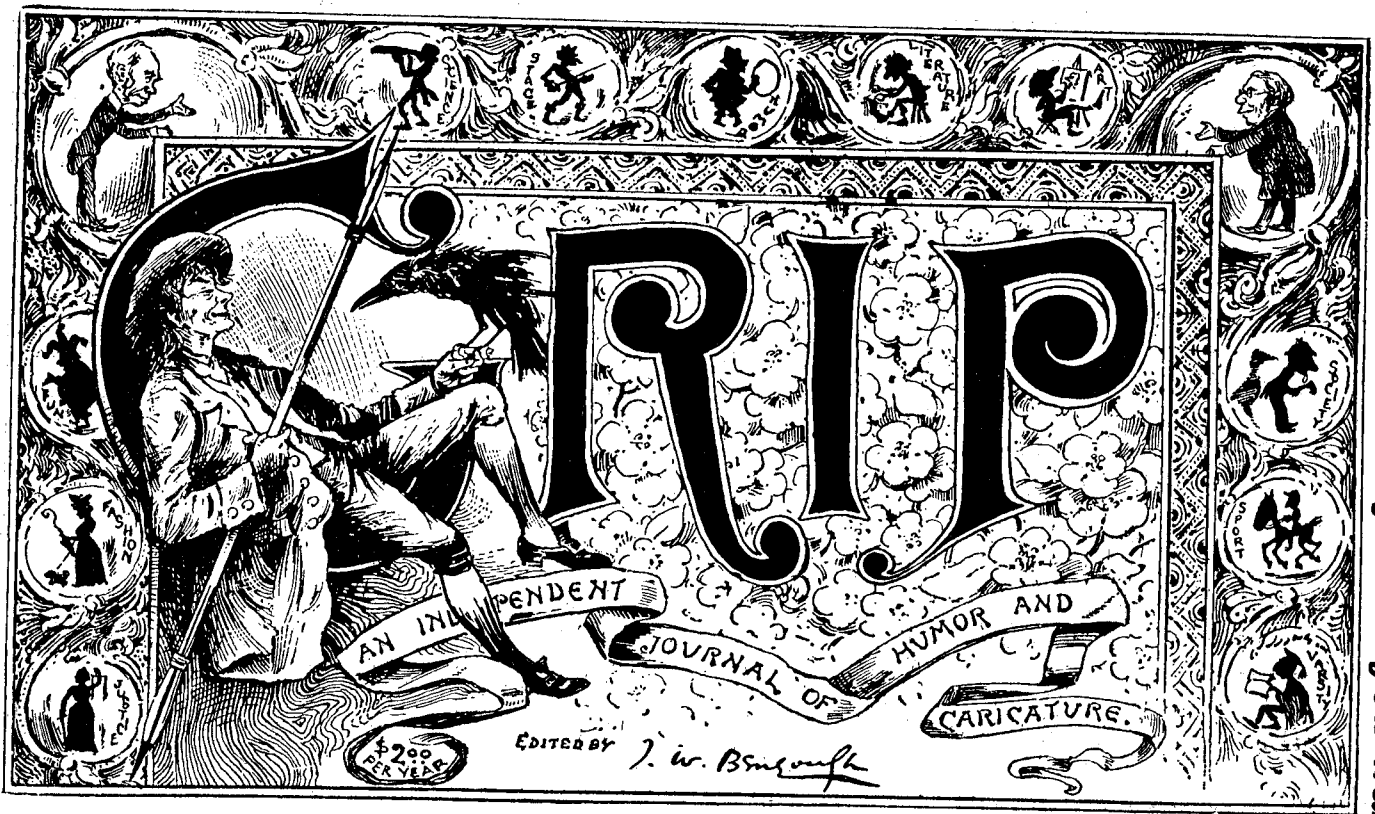


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VOL. XXXVIII.—No. 25. TORONTO, JUNE 18, 1892. No. 992.

ASSESSMENT SYSTEM
MUTUAL PRINCIPLE

The Mutual Reserve Fund Life Association

OF NEW YORK E. B. HARPER
President

BUSINESS LAST YEAR EXCEEDED FIFTY MILLION DOLLARS

\$5,283,444.00 NEW BUSINESS RECEIVED **\$1,030,844.00**
During the month of May, 1892 AN EXCESS OF OVER THAT OF MAY, 1891

During January, February, March, April and May, 1892, New Business received shows an excess of \$3,912,294.00 over the corresponding months of 1891

Death Claims Paid \$13,051,638.09
Cash Reserve Surplus \$3,247,893.31

OFFICIAL EXAMINATIONS.

The Association has been officially examined and certificates of endorsement given by the following Insurance Departments and Experts:

- 1. By the Insurance Department of New York, 1885.
- 2. By the Insurance Department of Ohio, 1886.
- 3. By the Insurance Department of Michigan, 1886.
- 4. By the Insurance Department of Wisconsin, 1887.
- 5. By the Insurance Department of Minnesota, 1887.
- 6. By the Insurance Department of Rhode Island, 1887.
- 7. By the Insurance Department of Missouri, 1888.
- 8. By the Insurance Department of Colorado, 1889.
- 9. By the Insurance Department of West Virginia, 1889.
- 10. By the Insurance Department of North Dakota, 1891.
- 11. By the late Hon. Elizur Wright, Ex-Insurance Commissioner of Massachusetts 1883
- 12. By Messrs. Price, Waterhouse & Co., Chartered Accountants, London, E. C., 1889.

Each of the above Insurance Departments, officially certify that the books and accounts of the Mutual Reserve Fund Life Association are correctly kept; that its management is intelligent and upright, and that every honest death claim has been promptly paid in full. (Reports may be had upon application.)

CIRCULARS SENT IF REQUESTED

Agents Wanted in all Unrepresented Districts

W. J. McMURTRY, Manager for Ontario

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