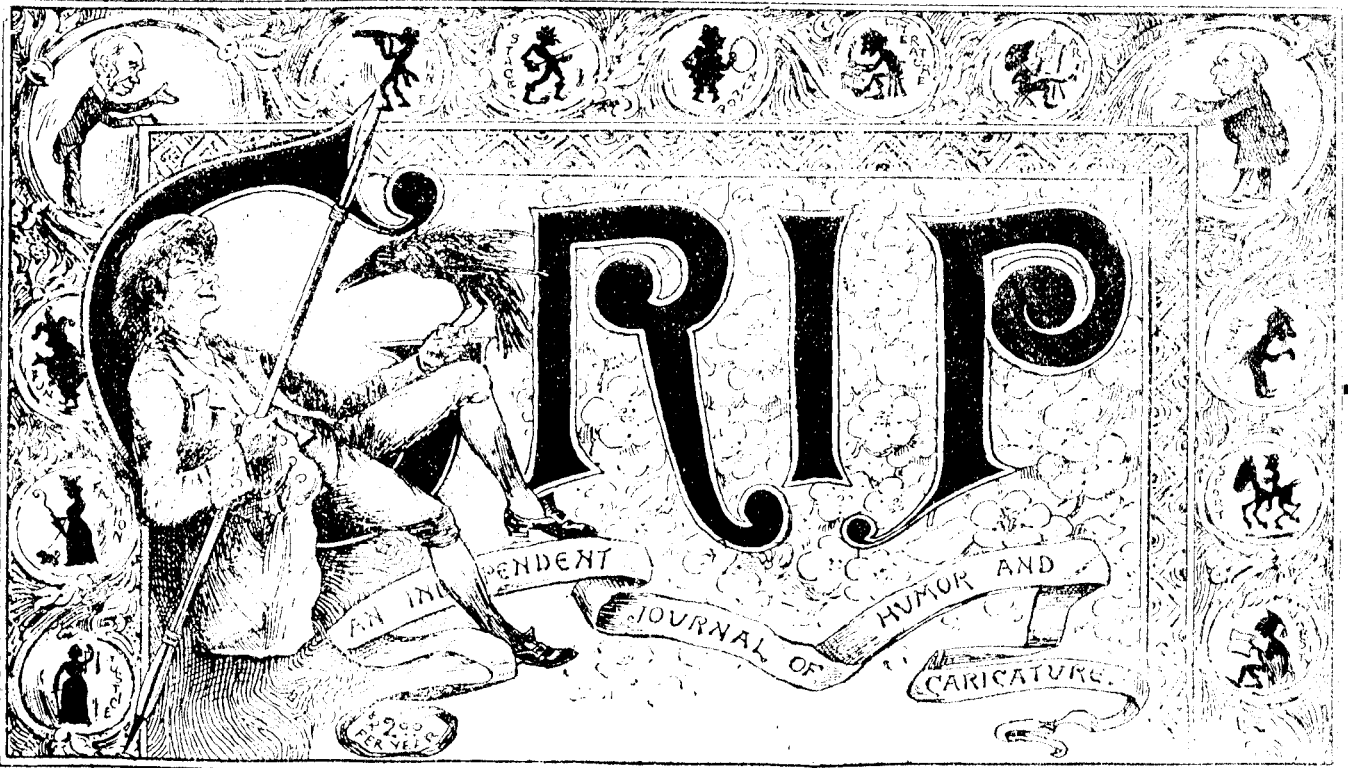


HAVE
You
Tried the

"HERO" and "CRUSADER" Cigar

MANUFACTURED BY
J. Rattray & Co., Montreal

IN THIS
COUNTRY
J. Rattray & Co., Montreal



VOL. XXXIX,—No. 12

TORONTO, SEPTEMBER 17, 1892.

6011B/134712
RIP

No. 1005

Assessment System



Safe!
Sure!
Sound!
Secure!

Mutual Principle

NATIONAL LIBRARY
CANADA
BIBLIOTHEQUE NATIONALE



The Mutual Reserve Fund Life Association

OF NEW YORK

E. B. HARPER
President

BUSINESS LAST YEAR EXCEEDED FIFTY MILLION DOLLARS

\$37,230,144.00

NEW BUSINESS
RECEIVED

During the first eight months of 1892

\$5,545,669.00

AN EXCESS OF
OVER SAME PERIOD OF 1891

Death Claims Paid **\$13,776,385.80**
Cash Reserve Surplus **\$3,269,297.89**

CIRCULARS SENT IF REQUESTED

Agents Wanted in all Unrepresented Districts

W. J. McMURTRY, Manager for Ontario

MAIL BUILDING - TORONTO

The Greatest Assortment of
Tobacconists' Fancy Goods

The LARGEST
STOCK of
Imported CIGARS
IN THE
DOMINION
J. Rattray & Co., Montreal