

**ASSESSMENT SYSTEM**  
**GREAT REDUCTION IN THE COST OF LIFE INSURANCE!**

Security, Permanency, and at ONE-HALF the USUAL RATES!

**MUTUAL RESERVE FUND LIFE ASSOCIATION.**

Potter Building, 33 Park Row, New York.

E. B. HARPER, President

INSURANCE IN FORCE, \$168,902,850.00.

CLAIMS PAID, \$5,750,000.00.

Membership No. nearly 85,000; Total Assets exceed \$2,742,291.50.

**COMPARISON OF COST.**

MUTUAL RESERVE RATES WITH PROFITS.

OLD TIME RATES WITH PROFITS.

Age 25	\$13.76
30	14.24
35	14.93
40	16.17
45	17.96
50	21.37
55	32.45
60	43.70

Age 25	\$6.13
30	8.46
35	11.25
40	15.23
45	20.01
50	25.81
55	27.46
60	33.93

By insuring in the  
**MUTUAL RESERVE FUND LIFE ASSOCIATION.**

Age 25	\$19.89
30	22.70
35	26.88
40	31.40
45	37.97
50	47.18
55	59.91
60	77.63

And that the MUTUAL RESERVE is collecting sufficient is evident from the fact that its Reserve or Emergency Fund is increasing at the rate of \$500,000 annually, and is now more than \$150,000 greater than the total paid-up capital and surplus assets over liabilities and capital stock of all the (11) Canadian old line Companies combined.

A VERIFICATION of the above will be cheerfully given to any one who will call on

J. T. PATERSON, Manager Prov. Quebec,

217 ST. JAMES STREET, MONTREAL.

**AGENTS WANTED.**

**Glasgow & London Insurance Co.**

NORTH AMERICAN BRANCH

HEAD OFFICE: 1812 Notre Dame Street, MONTREAL.

Joint Managers:

Messrs. J. T. VINCENT and RICHARD FREYGANG

Inspectors:

C. GELINAS, A. D. G. VANWART

Every Description of Fire Insurance accepted at lowest rates.

**The Canada Sugar Refining Co'y**

MONTREAL

Offer for Sale all grades of REFINED SUGARS and SYRUPS of the well-known brand of



CERTIFICATES OF STRENGTH AND PURITY.

OFFICE OF THE PUBLIC ANALYST

MONTREAL, September 9th, 1887.

To the Canada Sugar Refining Company, Montreal: Gentlemen—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscopes, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar Refining.

The test by the Polariscopes showed in yesterday's yield, 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR.

JOHN BAKER EDWARDS,

Public Analyst for the District of Montreal, and Professor of Chemistry.

CHEMICAL LABORATORY

MEDICAL FACULTY, MCGILL UNIVERSITY,

MONTREAL, September 9th, 1887.

To the Canada Sugar Refining Company:

Gentlemen—I have taken and tested a sample of your "EXTRA GRANULATED" Sugar, and find that it yielded 99.98 per cent. of Pure Sugar. It is practically as pure and good a Sugar as can be manufactured.

Yours truly,  
 G. B. GIRDWOOD,

**PHOENIX**

Fire Insurance Company,

OF LONDON, ENGLAND. Established 1752.

Agency Established in Canada in 1804.

GILLESPIE, PATERSON & CO

GENERAL AGENTS FOR DOMINION.

Insurances effected in all parts of the World.

Claims settled with Promptitude and Liberality.

Head Agency Office, 35 St. Francois Xavier St., Montreal.

R. MacD. PATERSON, Manager.

**WESTERN ASSURANCE CO'Y.**

FIRE AND MARINE. Incorporated 1851.

CAPITAL	\$1,000,000 00
ASSETS, OVER	1,500,000 00
ANNUAL INCOME, OVER	1,600,000 00

HEAD OFFICE, TORONTO, ONTARIO.

A. M. SMITH, President.

J. J. KENNY, Managing Director

JAS BOOMER, Secretary.

**THE PROVIDENT SAVINGS LIFE**

Assurance Society, of New York.

SHEPPARD HOMANS, President and Actuary.

Common Sense, Low-Rate, Renewable Term Insurance.

Maximum Security, Minimum Cost. Most Insurance for the least Money.

A Specially Attractive Plan for Agents.

R. H. MATSON, General Manager, 37 Yonge St. Toronto.