

The Five Year Combination Option Policy

ISSUED BY THE

MUTUAL RESERVE FUND LIFE ASSOCIATION

CONTAINS THE FOLLOWING SPECIAL FEATURES.

FIRST - A DISABILITY CLAUSE, under which one-half the amount of the Policy is payable in case of total permanent disability.

SECOND - A DIVIDEND CLAUSE, which provides for a reduction of the premiums after the first year, and a further annual reduction after the eleventh year.

THIRD - A CASH SURRENDER CLAUSE, which provides for a cash surrender value after the fifth year.



FOURTH - AN EXTENDED INSURANCE CLAUSE, under which the cash surrender value of the policy may be used towards continuance of the Insurance, if protection is preferred to a cash settlement.

The Policy which places no restrictions upon residence, travel or occupation, at any time, and is incontestable after three years, is pronounced by experts to be the best in the market, and is issued at rates from 25 to 40 per cent., according to age, lower than those of the other leading Companies. Send for Circulars and Rates.

W. J. MURRAY, Mgr. Maritime Provinces, Metropole Bldg., HALIFAX.

ACME SKATES.

We carry a complete line of the above, and will quote very Low Prices, Wholesale and Retail.

WM. STAIRS, SON & MORROW,

HALIFAX, N. S.