



Assessment System

Mutual Principle

MUTUAL

Reserve Fund

"FOUNDED UPON A ROCK."

"And when the flood arose, the stream beat vehemently upon that house, and could not shake it: for it was founded upon a rock."

HOME OFFICE:
Cor. Broadway and Duane St.,
NEW YORK.

E. B. HARPER, Founder, F. A. BURNHAM, Pres.

Life Association

THE Mortuary premiums of the Mutual Reserve Fund Life Association are based on the death rate indicated by the Experience Tables of Mortality, and adjusted so that each policyholder must contribute his equitable proportion of the amount actually required for death claims and expenses; the object being to furnish life insurance at the lowest possible cost consistent with absolute security.

60 PER CENT. DIVIDEND
Saved in Premiums. **60**

The total cost, for the past 14 years for \$10,000 insurance in the Mutual Reserve amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

40 MILLION DOLLARS
Saved in Premiums. **40**

THE MUTUAL RESERVE, by reducing the rates to harmonize with the amount required for death claims, and by judicious economy in expenses of management, has already saved its policyholders over forty million dollars in premiums.

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Saved in Premiums. **60**

"A bird in hand is worth two in the bush."

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Total Insurance in Force Exceeds	-	\$300,000,000
Death Claims Paid in Canada, over	- -	1,000,000
Total Death Claims Paid Exceed	-	24,000,000

Circulars sent if requested.

Agents wanted in unrepresented districts.

- W. J. McMURTRY, Manager for Ontario, Freehold Loan Building, Toronto, Ont.
- A. R. McNICHOL, Manager for Manitoba, British Columbia and North-West Territories, McIntyre Block, Winnipeg, Man.
- D. Z. BESSETTE, Manager for Quebec, 12 Place d'Armes, Montreal, Que.
- COL. JAMES DOMVILLE, Manager for New Brunswick, St. John, N.B.
- W. J. MURRAY, Manager for Nova Scotia, Halifax, N.S.