

HAVE  
You  
Tried the

"HERO" and "CRUSADER" Cigar

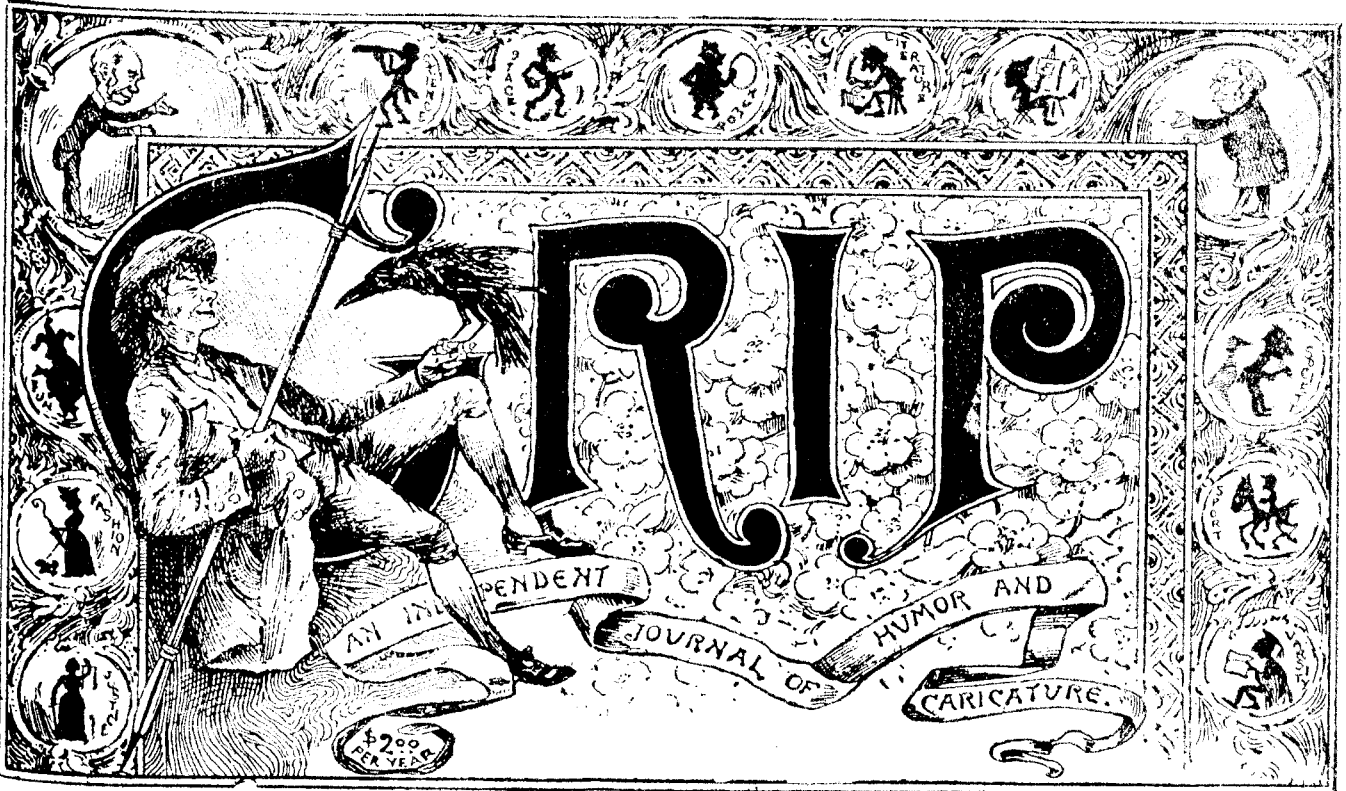
MANUFACTURED BY  
J. Rattray & Co., Montreal

J. Rattray & Co., Montreal

IN THIS  
COUNTRY

Fancy Goods

The Greatest  
Assortment of



The LARGEST  
STOCK of  
Imported CIGARS

IN THE : :  
: : DOMINION

J. Rattray & Co., Montreal

VOL. XL.—No. 3.

TORONTO, JANUARY 21, 1893.

No. 1023.

Assessment  
. . . System

**S**afe **S**ound  
**S**ure **S**ecure

Mutual . .  
. Principle

# The Mutual Reserve Fund Life Association

OF NEW YORK

E. B. HARPER, President

Business for 1892 Exceeded Sixty Million Dollars

Increase of New Business <sup>OVER</sup> 1891 **\$9,990,395.00**

Death Claims Paid . . .  
DURING THE YEAR 1892  
**\$2,705,000.00**

Total Amount  
Death Claims Paid SINCE 1881  
**\$14,742,041.59**

The Reserve or Emergency  
Fund on Nov. 15, 1892  
AMOUNTED TO  
**\$3,341,303.59**

MAIL BUILDING - - TORONTO

## Do You Think

You are doing your duty as Father or Husband if you run the risk of dying uninsured and leaving your loved ones to battle with the uncertainties of life, unprotected and in misery and want? Begin to



## Think Now

And when done thinking send a postal for Circulars describing plan of Life Insurance at cost, to the

### Mutual Reserve Fund Life Association

W. J. McMURTRY, Manager for Ontario

CIRCULARS SENT IF REQUESTED.  
Agents Wanted in all Unrepresented Districts