

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE.

The Mutual Reserve Fund Life Association

OF NEW YORK

IS in its nineteenth year of uninterrupted prosperity. PURE LIFE INSURANCE has been its shibboleth. This is the only thing it has to offer to the public. No deceptive "estimates" of "future results," or "future dividends." Dividends are paid *in advance*; thus being guaranteed in the cost of Insurance each year, the rates being, on an average, 40 per cent. below old system companies.

ONE HALF THE FACE OF THE POLICY PAID
IN CASE OF TOTAL DISABILITY.

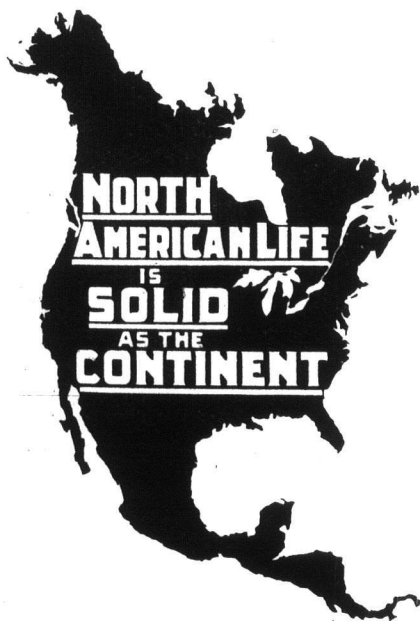
Insurance in force,	\$270,000,000
Death Claims paid since organization,	37,000,000
Surplus to Policyholders, nearly,	3,500,000
Deposit with Dominion Government,	250,000

AGENTS WANTED

Apply to—

ALFRED MANLEY, Manager

Provinces Nova Scotia and Prince Edward Island.



LIFE...

Procrastination is not only the thief of time; it is the robber which despoils your family of support.

To delay insurance is often to destroy the happiness of those who look to you for comfort and protection.

Be sensible by insuring **NOW** while you have health, in that strong and successful Policyholder's Company.

It will pay you to send for rates.

J. K. Ross

Provincial Manager
at Charlottetown.