

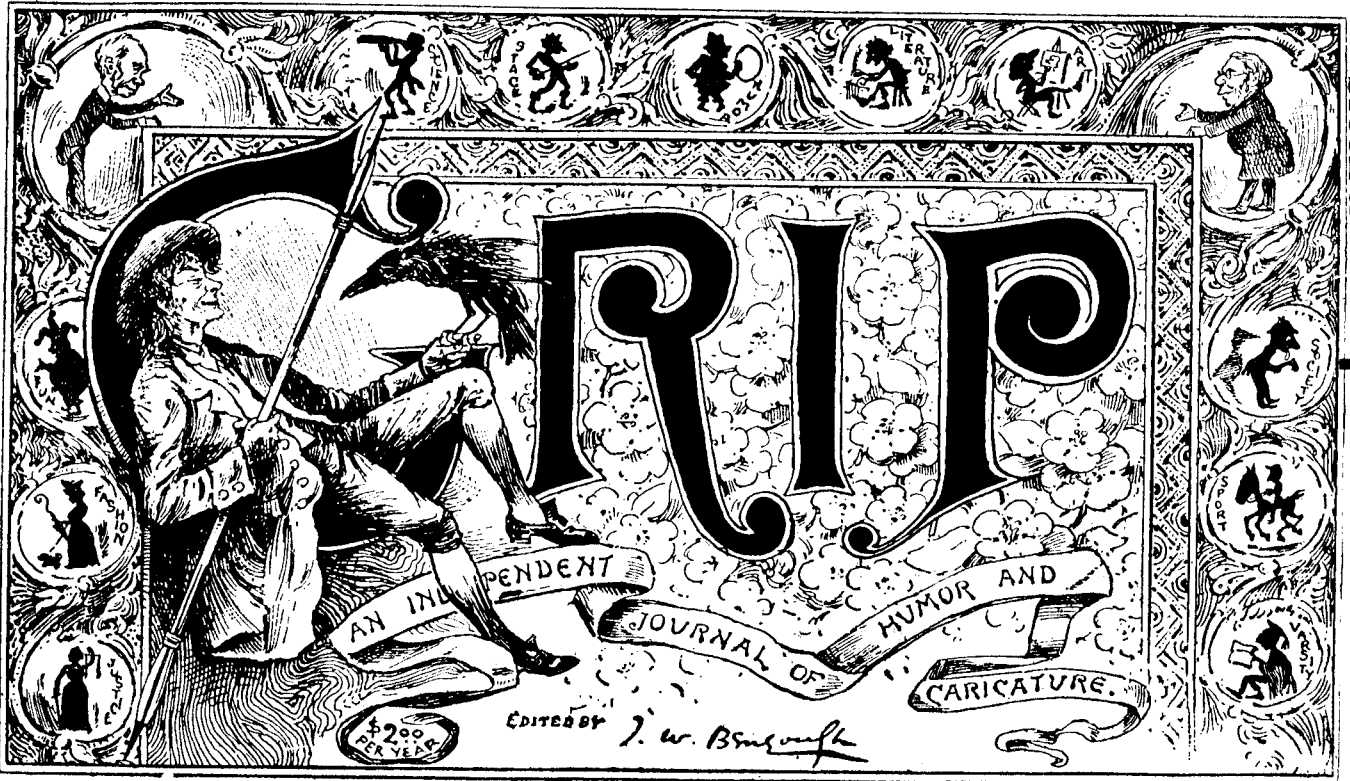
HAVE
You
Tried the

“HERO” and “CRUSADER” Cigar

MANUFACTURED BY
J. Rattray & Co., Montreal

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IN THIS COUNTRY
Tobacconists' Fancy Goods
The Greatest Assortment of

THE LARGEST STOCK OF Imported CIGARS IN THE DOMINION
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TORONTO, JULY 16, 1892.

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The Mutual Reserve Fund Life Association

OF NEW YORK

E. B. HARPER
President

BUSINESS LAST YEAR EXCEEDED FIFTY MILLION DOLLARS

\$28,726,944.00

NEW BUSINESS
RECEIVED

During the first six months of 1892

AN EXCESS OF
\$4,213,579.00

OVER SAME PERIOD OF 1891

Death Claims Paid \$13,304,199.83
Cash Reserve Surplus \$3,247,893.31

OFFICIAL EXAMINATIONS.

The Association has been officially examined and certificates of endorsement given by the following Insurance Departments and Experts:

1. By the Insurance Department of New York, 1885.
2. By the Insurance Department of Ohio, 1886.
3. By the Insurance Department of Michigan, 1886.
4. By the Insurance Department of Wisconsin, 1887.
5. By the Insurance Department of Minnesota, 1887.
6. By the Insurance Department of Rhode Island, 1887.
7. By the Insurance Department of Missouri, 1888.
8. By the Insurance Department of Colorado, 1889.
9. By the Insurance Department of West Virginia, 1889.

10. By the Insurance Department of North Dakota, 1891.
11. By the late Hon. Elizer Wright, Ex-Insurance Commissioner of Massachusetts, 1883.
12. By Messrs. Price, Waterhouse & Co., Chartered Accountants, London, E.C., 1889.

Each of the above Insurance Departments, officially certify that the books and accounts of the Mutual Reserve Fund Life Association are correctly kept; that its management is intelligent and upright, and that every honest death claim has been promptly paid in full. (Reports may be had upon application.)

CIRCULARS SENT IF REQUESTED

Agents Wanted in all Unrepresented Districts

W. J. McMURTRY, Manager for Ontario

MAIL BUILDING - TORONTO