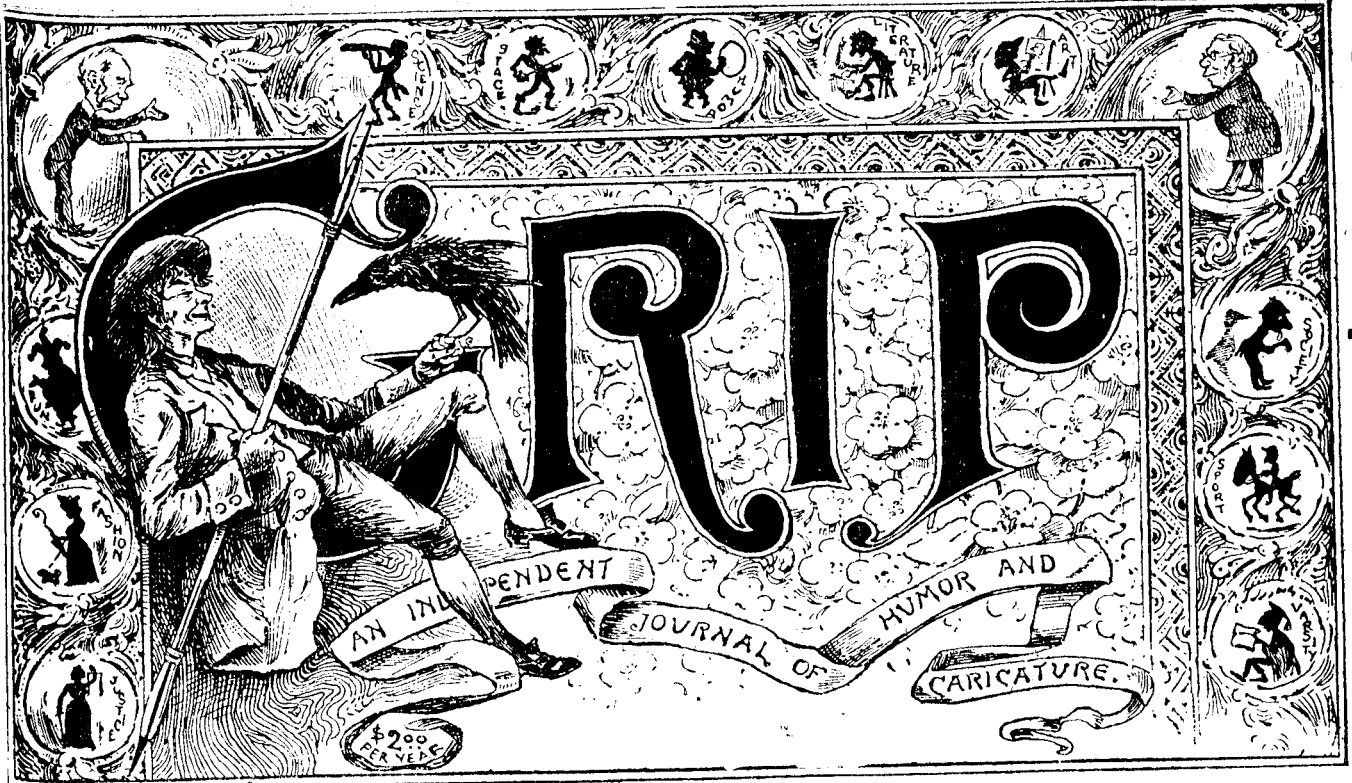


HAVE  
You  
Tried the

"HERO" and "CRUSADER" Cigar

MANUFACTURED BY  
J. Rattray & Co., Montreal



VOL. XLI.—No. 26.

TORONTO, JULY 1, 1893.

No. 1046.

ASSESSMENT SYSTEM    ❁    ❁    MUTUAL PRINCIPLE

New Business secured during 1892, **\$60,010,010.00**  
 Increase of New Business over 1891, **\$9,990,395.00**

The **Mutual Reserve Fund Life Association**

OF NEW YORK    E. B. HARPER, President

**—LIFE INSURANCE AT HALF THE USUAL RATES—**

Death Claims Paid  
 During the Year 1892 **\$2,702,337.04**

Total Death Claims Paid  
 OVER **\$16,000,000.00**

Reserve or Emergency Fund, May 19, 1893 **\$3,449,326.13**

**W. J. McMURTRY, Manager for Ontario**

**Mail Building - TORONTO, ONT.**

CIRCULARS SENT IF REQUESTED . . . . .

AGENTS WANTED IN ALL UNREPRESENTED DISTRICTS

The LARGEST  
 STOCK OF  
**Imported CIGARS**

IN THE : :  
 : DOMINION

**J. Rattray & Co., Montreal**

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