

Wonderful Record...

of the

MUTUAL RESERVE FUND LIFE ASSOCIATION



Live agents wanted in every unrepresented district, to whom liberal contracts will be given.



Address

W. J. MURRAY, MANAGER

Freehold Loan Buildings
Toronto, Ont.

Special inducements to the Teaching Profession, who desire to add to their income by representing this well-known and prosperous Association as local agents.



THAT great Life Insurance Company has just entered upon its twentieth year, on a stronger basis than ever before in its history. In nineteen years it has paid to the families of deceased members over Forty-one Millions of Dollars, and saved them about another Forty Millions in premiums, which means to the public the largest returns for money paid of any insurance company on earth, which is the real test of merit. It has an annual income of about six millions of dollars; it has invested assets of three and a half millions of dollars, and could close its doors and pay every dollar of liability, actual or contingent, and still have over a million dollars of a surplus.

As a record breaker in all points of interest to the insured the Mutual Reserve leads the world.

1st. Compared at the same age with twenty-four of the leading companies of the continent the Mutual Reserve's business exceeds the average by **One Hundred and Forty-two Millions.**

2nd. Premium Income. The Mutual Reserve exceeds the average by **over Four Millions.**

3rd. Payment to policy holders. The Mutual Reserve exceeds the average by **Thirty-six Millions Five Hundred Thousand.**

4th. The cost of benefits granted. The cost of every hundred dollars paid in death claims was **\$13.00 less than the average company.**

5th. The death claims paid as compared with income. In nineteen years the gross income was **Fifty-eight Millions**, of which sum it has paid back **over Forty-one Millions in claims**; therefore about **seventy per cent.** of its income was returned to the families of deceased members, while the proportion of the income of twelve of the leading companies of the continent used for the payment of death claims during the first nineteen years of their history was less than twenty-five per cent.

The Mutual Reserve stands out boldly as a representative of the people's life insurance; no stockholders to enrich at the expense of the policy holders, which means larger returns to the insured, security second to none, lower rates, and new and up-to-date policies should make the Association deservedly popular with the insuring public.