

-:-The Mutual Reserve Fund-:-

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THE largest open assessment association in the world, continues to afford safe and reliable life insurance at less than one-third the rates of Old Line Companies. Its total membership number is over *SIXTY THOUSAND*. It has a Reserve Fund of *One Million Two Hundred and Fifty Thousand Dollars* (not fictitious or subscribed stock but actual cash.) It has no Stockholders to receive large dividends. It is licensed by the Dominion Government, and has deposited therewith *Fifty Thousand Dollars*, and with other Governmental Departments *Three Hundred Thousand Dollars*, viz: The Bank of England, \$100,000, and the New York State Insurance Department, \$200,000. Its entire Reserve Fund is held in trust by a *separate corporation*, thus giving absolute protection to its members.

Its plan of Insurance is simply to collect every two months the cost of Insurance together with amount required for the Reserve Fund. *Pay as you go and get what you pay for.* It has declared to its members of five years' standing a dividend equal to 33½ per cent. of all their assessments. It is paying to the Widows and Orphans of deceased members more than \$5,000 for every working day in the year. The Admission Fee and one years' Annual Dues are but \$11 for \$1,000 Life Insurance, \$35 for \$5,000 Life Insurance, \$70 for \$10,000 Life Insurance, and \$140 for \$20,000 Life Insurance. For circulars explaining plans, address

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