

HAVE
You
Tried the

"HERO" and "CRUSADER" Cigar

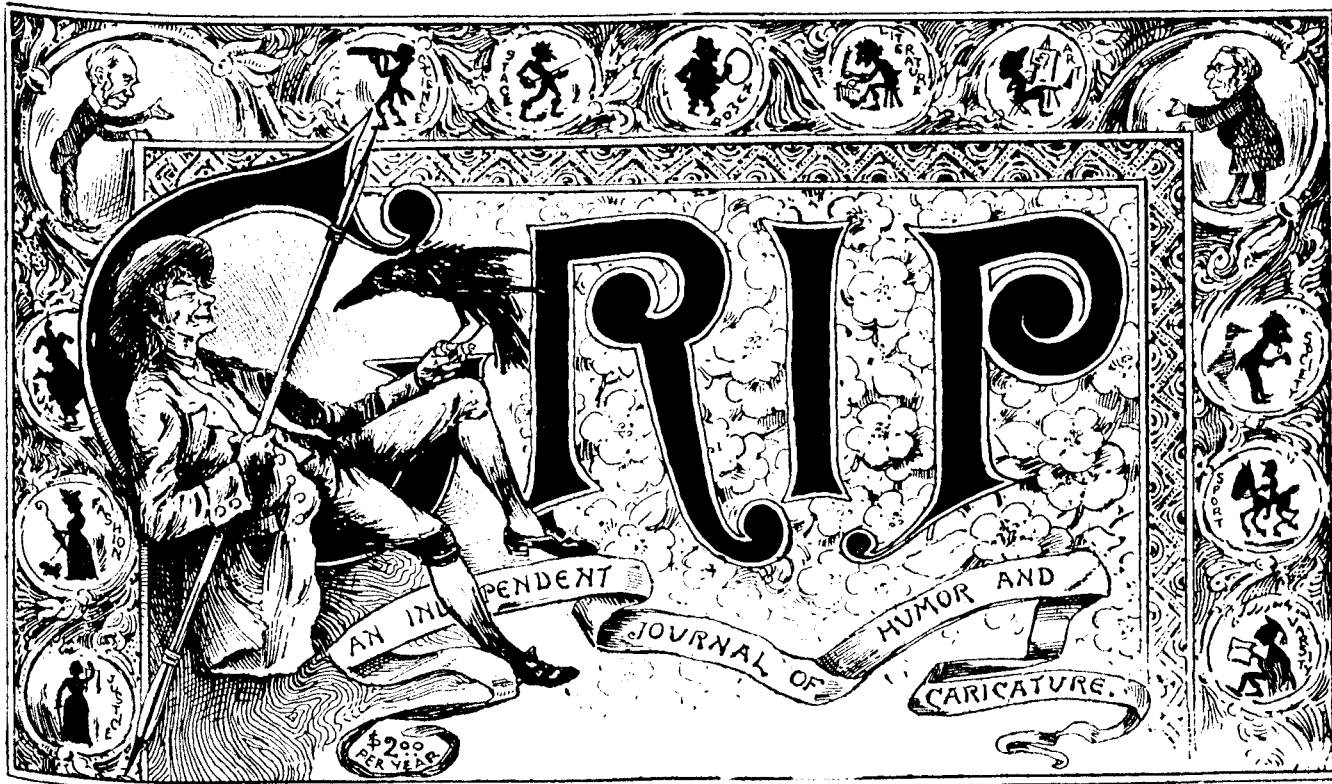
MANUFACTURED BY
J. Rattray & Co., Montreal

J. Rattray & Co., Montreal

IN THIS
COUNTRY

Fancy Goods
Tobacconists'

The Greatest
Assortment of



The LARGEST
STOCK OF

Imported CIGARS

IN THE
DOMINION

J. Rattray & Co., Montreal

VOL. XL.—No. 7.

TORONTO, FEBRUARY 18, 1893.

No. 1027.

Assessment
System

Safe Sound
Sure Secure

Mutual . .
Principle

The Mutual Reserve Fund Life Association

OF NEW YORK

E. B. HARPER, President

Business for 1892 Exceeded Sixty Million Dollars

Increase of New Business ^{OVER} 1891 \$9,990,395.00

Death Claims Paid . . .
DURING THE YEAR 1892
\$2,705,000 00

Total Amount
Death Claims Paid SINCE 1881
\$15,000,000 00

The Reserve or Emergency
Fund on Dec. 31, 1892
AMOUNTED TO
\$3,376,458.86

A GOOD RESOLVE

Would be to take out a Life
Insurance Policy in the

Mutual Reserve Fund Life Association



For the benefit and com-
fort of those who are de-
pendent upon us for a
livelihood.

MAIL BUILDING - - TORONTO

W. J. McMURTRY, Manager for Ontario

CIRCULARS SENT IF REQUESTED.
Agents Wanted in all Unrepresented Districts