# WHAT AN "OLD LINE" LEGAL RESERVE LIFE INSURANCE COMPANY REALLY IS.

It is a corporation that conducts its business upon business principles; that never incurs an obligation by writing a policy without creating a sinking fund (reserve) to meet it, and that could stop business anytime, and yet pay every policy in full as it matures.

There are two classes of companies operating on the above plan, known as STOCK and MUTUAL and are described as follows:

A "MUTUAL" Life Insurance Company is one that is owned by its policyholders and divides all its profits with its policy holders.

A "STOCK" Life Insurance Company is one that is owned by its stockholders, operated by its stockholders and the first division of profits is with its stockholders.

From the foregoing observation it follows that the IDEAL Life Insurance Company is the Mutual Company operating on the OLD LINE plan.

## \$100,000,000.00

Of this class there are ten American Companies, having one hundred millions or more of insurance in force. The Mutual Reserve Life Insurance Company of New York, being one of them.

They were all organized over 20 years ago and the bond of any one of them is good as the bond of the government. These ten companies embrace the strongest, largest and best managed Life Insurance Companies in the world.

BEWARE.

Therefore if you have a policy in a Mutual (Old Line) Legal Reserve Company, keep it, and if an agent of a rival company tries to get you to change, remember he thinks you an "easy mark," and is actuated by the most selfish of motives—"a commission for himself"—and if he succeeds will spend your money with pleasure regardless of the cost or loss to you.

"A word to the wise is sufficient."

#### IMPORTANT FACTS

We do not claim to be the Largest, Best or Strongest, and we do not think these words signify anything and are a misnomer in this business; but we do claim that—

The Mutual Reserve Life Insurance Company is TWENTY-THREE YEARS OLD.

It is the largest "Old Line" Company of its age in the World.

It is as good as the Best. It is as strong as the strongest.

It is organized under the Legal Reserve Laws of New York.

It maintains the highest standard of Reserve for the security and protection of its policyholders.

It has paid more to its policyholders during its first twenty-three years than has ever been paid by any other Company during a similar period—

## \$58,000,000

than any other Company.

Its Expenses in proportion to the amount paid policyholders have been less than that of any other Company.

Its condition is KNOWN. The Superintendent of Insurance of the State of New York certifies to it after a thorough examination.

Its policy contracts are promises to pay and free from technicalities.

These facts and THESE ONLY interest those seeking INSURANCE.

Our representatives are too busy and are paid for telling the good points about Old Line Legal Reserve Life Insurance and selling it to those who desire the Best there is—and have no time to waste talking about the bad points in other companies. MEN OF STANDING AND ABILITY DESIRED AS AGENTS.

For the BEST there is in OLD LINE LIFE INSURANCE address

### THE MUTUAL RESERVE LIFE INSURANCE COMPANY

OF NEW YORK

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