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ANNUAL MEETING AND REPORT
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The Annual Meeting of the Mutual Reserve Fund Life Association was held in the Association's Building, corne
Broadway \& Duane St., New York City, on Wednesday, Jan uary 22 nd , and was attended by a large and representative gathering of policy holders who listened with keen interest to the masterly Annual Report of President Burnham.

Many policy holders evidently regarded this as a favorable opportunity to meet face to face the new chief executive officer
of the Association, President Frederick A. Burnham, the man whose grasp of life insurance, whose keen executive ability and strong individuality have enabled him to take up the work laid dewn in death by the founder of tho institution, the late Ed
ward B. Harper, and make of the administration of his office of President, not an echo or copy of that of his predecessor, but piece of finished work, characteristic of a man of independen views, and worthy to follow the work which had carried the time by any life insurance organization in the world. It rare, indeed, that a great institution like this passes, withou check to its prosperity, through a change in the executive chief,
for it is rare indeed that a chief like the late Mr. Harper find so able a successor as President Burnham

The record of the year 1895 speaks for itself, and shows the following gratifying results.
$\$ 5,536,11509$ during the yea
The NET SURPLUS over liabilities shows a NET GAIN
the year of $\$ 306,329.43$, and now amounts to $\$ 3,582,509.32$. The INCOME from all sources shows a $g$ of $\$ 631,541.97$, and amou
DEATH CLAIMS paid during The BUSINESS IN FORCE shows a gain Counting three hundred working days in the year the daily average income for 1895 is $\$ 18,584.27$; the daily average payments for death claims, $\$ 13,652.25$, and the daily average gain in business in force within a fraction of $\$ 51,000$
E. D. LUDWIG, Supt.,

53 Downing FIGck,

| - $A$ PROPRSSOML CAROS K |
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| $\begin{gathered} \text { A. L. FRITZ, } \\ \text { ATTORNEY-AT-LAw, } \\ \text { Post Office Building, and floor, } \\ \text { BLOOMSBURG, PA: } \end{gathered}$ |
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H. BIERMAN, M. D

S. B. ARMENT, M. D.
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the fitting of glaseses. Dr, F, W. REDEKER,




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