

OFFERING IN ARMENIA.

A Brief Statement of Facts.

Trustworthy information indicates that the newspaper accounts of calamities in Armenia have not been exaggerated, but on the contrary, the terrible details have not been realized. The New York Committee states:

Within the last few months, additional and greater atrocities have been committed. Hundreds of towns and villages have been destroyed, and statements from American eyewitnesses of the most competent and trustworthy character have been placed in the hands of the Committee, showing that probably not less than 50,000 innocent people have already been put to death, and at least 350,000, mostly women and children, are now entirely destitute and in danger of perishing from exposure as well as starvation.

The limitations which the plans of Armenian Relief impose upon this statement make even a partial recital of facts difficult.

A responsible English traveller in Armenia, whose statements are received by high authority as accurate and reliable, writes:

"If a detailed description were possible of the horrors \* \* \* let loose upon Turkish Armenians, there is not a man within the kingdom of Great Britain whose heart-strings would not be touched and thrilled by the gruesome stories of which it would be composed."

The Outlook in its issue of January 18, 1896, prints the following:

"The situation of the Armenian Christians is pitiable almost beyond expression. Leaving the political and international phases of the Eastern question out of view altogether, the entire world of humane people is urgently called upon for sympathy and assistance. This aid must be prompt to be of avail. Letters from the ravaged districts show that famine is following massacre. One letter just received from Van says: 'All business and work of all kinds have been stopped for two months—which means starvation to hundreds. And, worst of all, there is no light ahead! The misery in Harpoot, Bitlis, Erzeroum, and scores of the villages is intense, and increases as winter approaches.'

If information concerning the massacres at Sassoun, Van, Bitlis, Erzeroum and other places with all the attendant miseries, often worse than death, are desired, the information is readily accessible through other channels.

Competent authority increases the statements of the New York Committee and figures the deaths by violence from the autumn of 1894 to a recent date at 60,000, and the number of the impoverished people at nearly 400,000. The distress is most aggravated and includes the loss of everything needed to sustain life. Houses, clothing, cattle, food supplies are gone, and in many instances the fathers of families upon whom wives and children depended for support are gone, too.

A letter from an American in one of the devastated towns, written late in December, contains the following:

"The more information we get the more distressing as a rule, the condition seems to be and the greater is the need for relief. The report is everywhere much the same, a large portion of the Armenian houses burned, everything, clothing, bedding and food carried off. The surviving people bury themselves in straw. Children are already dying of cold and hunger. Many persons are wounded and uncared for. An officer says he has seen women who had gone to a Turkish village to beg a little bread dead on the road, from starvation and exposure."

The following quotation is taken from a letter dated in another town, also by an American correspondent: "The relief work of Dr. Grace Kimball at Van, Armenia, has extended since her last report to you. The money sent has already done an immense amount of good. She now employs over nine hundred, representing 4500 souls, that are kept from starvation by her efforts; yet she could employ many more in her industrial relief, but for lack of funds. The turning away of applicants is the hardest task of all. Her factory has also been a school of honesty to those employed. The work is a shining example of clean upright business methods and Yankee executive ability."

"Since the first of November more than two hundred and seventy villages in the Van province have been cleaned out by the Kurds, innumerable cruelties were perpetrated, small children were thrust into braziers lined with coals. Dr. Kimball had one such case to treat. Thousands of famished, almost naked creatures have toiled barefoot through the snow to the city. Large quantities of wheat were secured and two bread ovens opened. Each applicant is registered, after investigation, given clothing for his family and a ticket to the oven. Over five thousand have been fed and clothed in the last three weeks. (The clothing is that made by weavers already mentioned.) In addition there are surgical cases, the result of the massacres."

Still another letter from another point gives other experiences known to the writer, also an American.

"A letter has also been received from Marash, telling of fearful destitution since two massacres there. Every Christian house was burned or plundered of all its contents. Beds, clothing, rugs, cooking dishes, coal, wood, and food—all gone. The houses torn down, and timbers pulled out so that they are uninhabitable. The families are huddling together in cellars and stables without covering at night. (Marash is as cold in winter as New York.) But there are so many to help that only four cents can be given to each person a week." They are pathetically grateful for this.

A reliable Constantinople correspondent writes about the middle of last month, January:

Three thousand were killed at Ourla, on the twenty-sixth of December. The Government calls it an attack by the Bedouin. The English and American legations have asked to have obstructions removed from relief work at Bitlis. An English consular agent is to go to Bitlis. The situation at Marsovan seems slightly improved. Additional statistics from Harpoot give \$254 houses burnt, and 15,845 killed in that field."

In a recent letter Miss Grace Kimball herself writes:

"The gratitude of these people is touching in the extreme. Would that I could send to each one who has given to this work the blessings and the prayers and the gratitude that are bestowed on them daily. And yet the cry goes up for more help. Winter cold and rain are upon us. Thousands have but the thinnest and most ragged clothing, no shoes or stockings, many no beds, and most no fuel or other winter provisions. Thousands never taste anything but coarse, dry bread for weeks and months at a time—and little enough of that—while especially in the villages, hundreds have not even that, and are on the verge of starvation. I doubt not that many will have actually starved before these words are read in America."

THE APPEAL.

Never before has the Citizens' Permanent Relief Committee of Philadelphia presented to the people it represents a case that can be compared in distress with that of the Armenian sufferers. It contains every phase of human misery. The imagination fails in the effort to picture the forms of privation which perverted ingenuity has devised for their affliction.

Johnstown and Russia, Memphis and other places have claimed and have received generously from the people for relief from the calamitous results of flood, famine, earthquake, and enforced idleness.

Shall this last and strongest appeal have equal sympathy?

The lateness of the demand should not give pause to liberality. On the contrary it should increase it.

Only donations of money are needed. They should come from Religious Organizations, individuals, trade committees.

Funds may be remitted to DREXEL & Co., Treasurer, Phila. Or to HON. CHARLES F. WARWICK, Mayor and Chairman, Citizens' Permanent Relief Committee.

Helpless as a Child.

Bloomsburg, Pa. Jan. 23, 1896. Last spring my husband was run down in health, and was almost as helpless as a child. He took doctors medicine without such benefit, and then he got a bottle of Hood's Sarsaparilla. Before he had taken all of it he found it was doing him good, and he kept on with it, and says he feels better than he has for ten years. Mary E. Nevil.

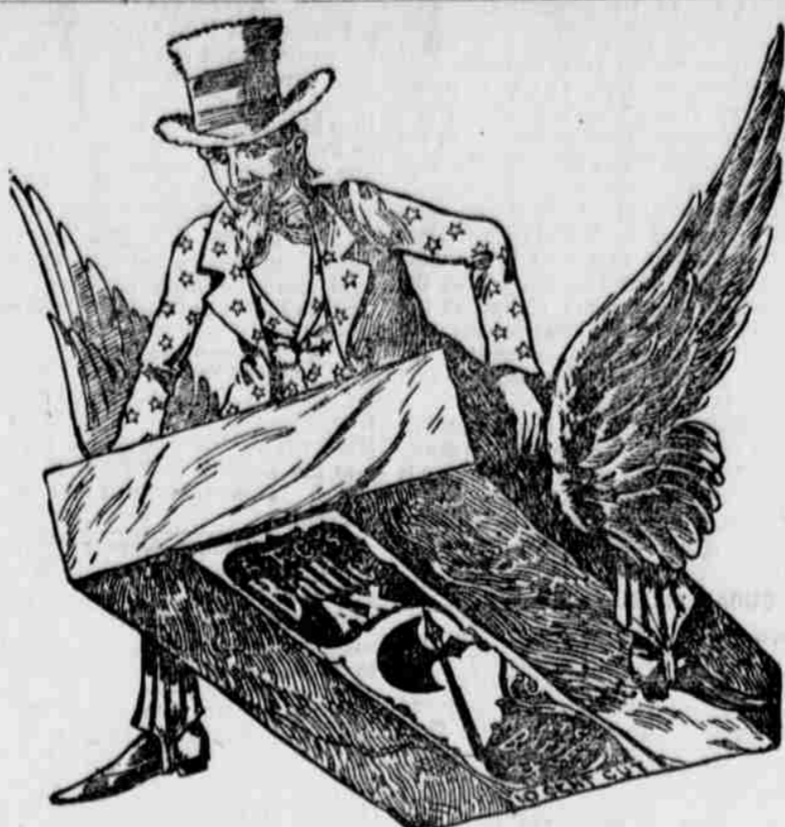
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\$108,660,000 of Business in Force.  
\$4,084,074.92 of Death Claims paid in 1895.  
\$25,000,000 of Death Claims paid since Business begun.

1895 SHOWS—AN INCREASE IN GROSS ASSETS, AN INCREASE IN NET SURPLUS, AN INCREASE IN INCOME, AN INCREASE IN BUSINESS IN FORCE, OVER 105,800 MEMBERS INTERESTED.

The Annual Meeting of the Mutual Reserve Fund Life Association was held in the Association's Building, corner Broadway & Duane St., New York City, on Wednesday, January 22nd, 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 down in death by the founder of the institution, the late Edward B. Harper, and make of the administration of his office of President, not an echo or copy of that of his predecessor, but a piece of finished work, characteristic of a man of independent views, and worthy to follow the work which had carried the Association to a position never attained in the same length of time by any life insurance organization in the world. It is rare, indeed, that a great institution like this passes, without check to its prosperity, through a change in the executive chief, for it is rare indeed that a chief like the late Mr. Harper finds so able a successor as President Burnham.

The record of the year 1895 speaks for itself, and shows the following gratifying results.

The GROSS ASSETS have increased during the year from \$5,536,115.99 to \$5,661,707.82.

The NET SURPLUS over liabilities shows a NET GAIN for the year of \$306,329.43, and now amounts to \$3,582,509.32.

The INCOME from all sources shows a gain for the year of \$631,541.97, and amounts to \$5,575,281.56.

DEATH CLAIMS to the amount of \$4,084,074.92 were paid during the year, an increase over the previous year of \$1,013,560.91.

The BUSINESS IN FORCE shows a gain for the year of \$15,293,265, and now amounts to \$308,659,371.

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.

Persons desiring insurance, an agency, or any other information concerning the MUTUAL RESERVE FUND LIFE ASSOCIATION may apply to

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