

Is the Wail of the Nerves for Food.

People with Weak, Flabby Nerves are the Ones who Suffer. They may be Relieved by Building up their Nerves with a Nourishing Nerve Food.

An Interesting Interview with a Prominent Phy-] sician and a Case in Point Cited.


## PROTEOT THE TREES. The Arbor Days Designated. $\mathbf{6}$ wernor Hastings lssues the Annual

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NHWR23
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, Ja
uary 22nd, and was attended by a large and representativ uary 22 nd, and was attended by a large and representative
gathering of policy holders who listened with keen interest the masterly Annual Report of President Burnham.

Many policy holders evidently regarded this as a favorable opportunity to meet face to face the new clief executive officer whose graspo of life insurance, whose keen executive ability and strong individuality have enabled him to take up the work laid ward B. Harper, and make of the administration of his office of President, not an echo or copy of that of his predecessor, but views, and worthy to follow the work which had carried the time by any life insurance organization in same world It rare, indeed, that a great institution like this passes, withou for it is rare indeed that a chief like the late Mr. Harper finds
The able a successor as President Burnham.
The rear the 1895 speaks for itself, and shows the following gratifying results.
from $\$ 5,536,115$ AS 99 位
The NET SURPLUS over liabilities shows a NET GAIN The INCOME from all sources shows a gain for the year

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
$\$ 15,293,265$, 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 avarage gain in business in force within a fraction of $\$ 51,000$.

## E. D. LUDWIG, Supt.,

53 Dqwning Block,
ERIE, PA.


