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Henry W. Bullock the Inanapolis
attorney for H. H. Holmes,

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FIFTEEN YEARS COMPLETED
ANNUAL MEETING AND REPORT.


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The Annual Meeting of the Mutual Reserve Fund Lite
Association was held in the Association's Building, corner Association was held in the Association's Building, corner
Broadway \& Duane St., New York City, on Wednesday, January 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 clief executive officer 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 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 President, not an echo or copy of that of his predecessor, but a
piece of finished work, characteristic of a man of independent viece of finished work, characteristic of a man of independent
vieny to follow the work which had carried the 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 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 able a successor as President Burnham. Mr. Harper finds lowing gratifying results.
The GROSS ASSETS have increased during the year
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 $\$ 631,541.97$, and amounts to $\$ 5,57.5,281.56$.
DEATH CLAIMS to the amount of $\$ 4,084,074.92$ were paid during the year, an increase over the previous year of The BUSINESS IN FORCE shows a gain for the year Counting three hundred working days in the year the
daily average income for 1895 is $\$ 18,584,27$; the daily average daily average income for 1895 is $\$ 18,584.27$; the daily average
payments for death claims, $\$ 13,652.25$, and the daily avorage gain in business in force within a fraction of $\$ 51,000$.

> Eo Do IUDWIG, Supto,

ERIE, PA.
"Better work wisely than work hard."
Great efforts are unnecessary in
and SAPOLIO

