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#### Abstract




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## FIFTEEN YEARS COMPLETED

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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, Jan Broadway \& Duane St., New York City, on Wednesday, Jan 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 strong individuality have enabled him to take up the work laid
down in death by the founder of the 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 a piece of finished work, characteristic of a man of independen
views, and worthy to follow the work which Association to Association to a position never attained in the same length of
time by any life insurance organization in 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 th following gratifying results.

The GROSS ASSETS have increased during the yea The NET SURPLUS over liabilities shows a NET GAIN The INCOME from all sources shows a gain for the yea 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 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 average payments for death claims, $\$ 13,652.25$, and the daily avarage gain in business in force within a fraction of $\$ 51,000$
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