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DR. OAVID KENNEDY'S FAVORITE REMEOY

THE COLUMBIAN, BLOOMSBURG, PA.


FIFTELN YEARS COMPLETED
ANNUAL MEETING AND REPORT.
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 gathering of policy holders who listened with keen
the masterly Annual Report of President Burnham.

Many policy holders evidently regarded this as a favorable pportunity to meet face to face the new chie? ...ceutive officer
of the Association, President Frederick A. Bunam, 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 iece 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 heck to ils prosperry, through a change in the executive chief, for it is rare indeed that a chie. like the late Mr. Harper finds so able a successor as President Burnham.
following gratifying results 1895 speaks for itself, and shows the The GROSS ASSRTS.
from $\$ 5,536,115.99$ to $\$ 5,661707$ have inceased during the year
The NET SURPLUS over liabilities shows a NET GAIN The INCOME from all sources shows a gain for the year $\$ 631,541.97$, and amounts to $\$ 5,575,281.56$.
DEATH CLAIMS to
DEATH CLAIMS to the amount of $\$ 4,084,074.92$ were paid during the year, an increase olor the previous year of
$\$ 1,013,56091$. The BUSINESS IN FORCE shows a gain for the year Counting three hrndred working cays in the year the payments for death claims, $\$ 13, \mathbf{C} 52,25$, and the daily avorage gain in business in force within a fraction of $\$ 51,000$.

## E. D. LUDWIG, Supt.,

## 53 Downing Block, <br> ERIE, PA.

"Where Dirt Gathers Waste Rules." Great Saving Results from the


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