

Forty-Sixth Annual Report of THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

To the Members: The year 1891 has been one of healthful, steady growth and prosperity, and of true success in every department of the company's business.

During the year the company received: For interest and dividends \$2,500,000.00 For premiums \$1,200,000.00 Total income \$3,700,000.00

During the year it paid out: For claims by death and matured policies \$1,500,000.00 For expenses \$500,000.00 Total disbursements \$2,000,000.00

Net assets, Jan. 1, 1892 \$5,000,000.00 Add interest due and accrued \$100,000.00 Total assets \$5,100,000.00

During 1891 the company has closed out \$207,706.33 parcels of real estate which cost it \$465,992.67.

Since 1870 it has sold property taken under foreclosure at a cost of \$3,881,900 and for \$5,740,012.04, a gain of \$1,858,112.04.

It holds bonds costing \$11,420,808.39, and special Jan. 1, 1892, by a conservative valuation, \$11,791,029.34.

During the year losses have been paid off to the amount of \$5,620,928.38, and new loans have been made to the amount of \$9,320,715.72.

The death losses in 1891 cost the company less than 80 per cent of the tabular or expected cost, making a saving, as already stated, of some \$490,000.

It is on men under age forty-four; another quarter is on men from forty-four to fifty-five; another quarter on men from fifty-five to sixty; and the last quarter of it on men over sixty-one.

If the safety or prosperity of life insurance depended in the least degree on keeping the business young, it ought to be legislated out of existence as wholly insecure.

Our members are well aware that we are less anxious to gain new members rapidly, or in large numbers than to give our present large membership the most profitable results on their business.

We have practiced the wonted and traditional course of the company in every particular; and yet have allowed no true interest to suffer from false economy.

In the light of the revelations now being made to the public of practices existing in certain great companies, it seems proper to inform our members that the company has paid by this company for business as strictly maintained at the conservative standard of former years.

It is true that in the years of fierce enterprise and competition it has not been easy for us to secure agents against the temptations held out by the "changers."

In order to "boom" their business they ceased to teach men the sacred duty of protecting their families by life insurance, and began to peddle the idea of the investment of profits that might be made out of the forfeiture of protection.

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holders. The managers of the great racers recognize this; and while in our great climate of business, in the next they accuse each of compelling the other to raise the commissions to keep agents from being stolen, to enable them still to steal agents, and to keep up the rebates.

What more startling suggestion can be made of the tremendous strain which they find themselves under, and of their own conscious inability to reform? It reminds one of the debauchee who asks to be put under restraint until he can recover sobriety and self-control.

So the world learns again by slow and painful experience that the dull, plain truth is true and alone is abiding; and that the only thing in insurance worth saving for, and the only thing worth trying to get out of it, is insurance and nothing more.

CONDITION OF THE COMPANY. The real strength of the company is not fully stated in the figures of its assets and surplus.

RECEIPTS. Total receipts, \$237,551,809.92. Paid out for death losses and endowments, \$1,820,000.00. Paid out for dividends, \$1,070,000.00.

DISBURSEMENTS. Total disbursements, \$179,844,008.64. Balance net assets, January 1, 1892, \$5,307,704.88.

WE ask attention to several notable features of this record. The company has decreased its rate of interest on its investments from 4 to 3 per cent.

Good Agents at Low Prices. We have taken stock and find a number of good second-hand agents in store that must be sold.

MARRIED. McLEAN-LEE-On Thursday, February 11, 1892, at the residence of the bride's parents, Oakland, by D. W. Townsend, D. D., assisted by Rev. F. Farrand, Robert C. McLean and Miss Elizabeth B. Lee.

DIED. BIGHAM-On January 20, 1892, at Winnipic, Wis., Joel L. Bigham, in the 45th year of his age.

township, Sabbath afternoon, February 14, at 10 o'clock.

Notice of funeral later. ELLER-On Thursday, February 11, 1892, at 5:40 P. M., Paul Scott, son of Edward and Jennie Eller, nee Scott, aged 3 years 8 months and 10 days.

Notice of funeral hereafter. FORESTER-On Friday, February 12, 1892, at 10:15 A. M., Edward, son of Mary and the late James Forester, aged 6 years and 6 days.

Notice of funeral hereafter. GREEN-On Friday, February 12, 1892, at 10:30 o'clock A. M., George W. Green, aged 5 months 12 days, son of George M. and Rosa Green.

Notice of funeral hereafter. KELLER-On Thursday, February 11, 1892, at 8:45 P. M., Jennette Keller, wife of Herman Keller and mother of Keller Brothers, aged 40 years.

Notice of funeral hereafter. LANE-At the residence of his son-in-law, W. Shannon, Verona, Pa., on Friday, Feb. 12, 1892, at 9 o'clock A. M., Jefferson Lane, in his 57th year.

Notice of funeral hereafter. MUELLER-On Thursday afternoon, February 11, 1892, at 8 o'clock A. M., Sams, daughter of Martin and Ann Nealon, in her 18th year.

Notice of funeral hereafter. SHARP-Entered into rest Friday, February 12, 1892, at 3 A. M., George Sharp, in his 62d year.

Notice of funeral hereafter. STILLWAGON-On Thursday, February 11, 1892, at 10 o'clock A. M., Jane Stillwagon, nee Miller, in her 65th year.

Notice of funeral hereafter. VIOLSACK-On Wednesday, February 10, 1892, at 10 o'clock A. M., Tress Violsack, aged 21 years.

O. McClintock & Co.'s GREAT WEEK FURNITURE BARGAINS.

Commencing on Monday, February 15, and closing at 10 o'clock of the following Saturday night, we will offer almost our entire stock of first-class and desirable Furniture at an average reduction of 33 1-3 per cent from regular prices.

These heavy reductions make this the buyer's greatest opportunity of the year, and at the same time compel us to make the Terms of Sale "Spot Cash and Delivery Before April 1st."

All prices are in plain figures, so that "he who runs may read" and see if any want in the home furnishment can be supplied from these desirable bargains in Chamber Suites, Parlor Suites, Chiffoniers, Easy Chairs, Cheval Glasses, Upholstered Rockers, Ladies' Dressing Stands, Library Tables, Wardrobes, Leather Library Chairs, Sideboards, Center Tables, China Cabinets, Book Cases, Buffets, Ladies' Writing Desks, Extension Tables, Dining Chairs.

NEW LOT ASTRAKHAN CAPES, \$15 and \$18 quality, at \$6.50 and \$8.50.

NEW LOT BALTIC SEAL CAPES, \$12.50.

NEW LOT WHITE GOODS, BOGGES & BUHL, ALLEGHENY, PA.

NEW LOT LACES, \$12.50.

NEW LOT DANNERS, \$12.50.

NEW LOT HORNE & WARD, 41 Fifth Avenue.

WE ARE STACKING ROLLS AND ROLLS CARPETS.

See the elegant assortment of Tapestry Brussels we offer at 63c per yard.

GINNIE & STEINERT, Limited, WOOD STREET CARPET HOUSE, 305 WOOD ST.

B. & B. NEW MINK, SABLE CAPES, 17 inches long in back, pointed front, high shoulders and collar, \$25.00.

NEW ASTRAKHAN MANTLES, 28 inches long, of the fine moire wave fur which is so choice and desirable, most comfortable shape, no binding, perfect fitting, \$25.00.

NEW SHORT ASTRAKHAN CAPES, \$15 and \$18 quality, at \$6.50 and \$8.50.

NEW LOT BALTIC SEAL CAPES, \$12.50.

NEW LOT BOGGES & BUHL, ALLEGHENY, PA.

NEW LOT DANNERS, \$12.50.

NEW LOT HORNE & WARD, 41 Fifth Avenue.

DRESS TRIMMINGS.

Are you interested in Dress Trimmings? We ask the question because we have just opened a new line of trimmings that will challenge the admiration of the ladies.

PLEASE NOTE. RIBBON FRINGES. Black and evening shades, \$1.25 to \$2.25 a yard.

EXTRAORDINARY bargains in Ladies' Wrappers, Flannel and Silk Waists.

ROSENBAUM & CO. 510-518 MARKET ST.

M'KEE'S BULLETIN. Try our sweetest Cosmos Oolong tea, worth 75c, now selling at 50c per lb.

JOSEPH M'KEE, 36 OHIO ST., Allegheny.

Wanamaker & Brown. We offer you great bargains for a few days; business suits in Cutaways or Sacks and in all the latest styles.

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MEN'S PANTS.

From \$4 to \$3. From \$4.50 to \$3.50. From \$5 to \$4. From \$6.50 to \$5. From \$7 to \$5.50.

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DR. PRICE'S DELICIOUS Flavoring Extracts. NATURAL FRUIT FLAVORS. Vanilla, Lemon, Orange, Almond, Rose etc. Flavor as delicately and deliciously as the fresh fruit.

DR. PRICE'S TONIC. It is a tonic of the most delicate and palatable nature, and is adapted for all ages and conditions.

DR. PRICE'S Kidney Pills. Enable the dyspeptic to eat whatever he wishes. They cause the food to assimilate and nourish the body, give appetite and induce sleep.

WESTERN INSURANCE CO. OF PITTSBURGH. ASSOCIATED CAPITAL \$1,000,000. ALEXANDER NIMICK, President.

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