

# MUTUAL RESERVE FUND

## Life Association of New York.

HEAD OFFICE FOR CANADA, 65 KING STREET EAST, TORONTO.

E. B. Harper,

President.

23,000.....	Members
\$97,000,000.....	Business
\$325,000.00.....	Surplus
\$600,000.00.....	Losses Paid
\$100,000.00.....	Deposited with Insurance Dept'm't of New York

### DEATH CLAIMS PAID.

Member-ship No.	Name	Address	Amount
486	H. Bohlman	319 East Fifty-third street, New York city.	\$ 3,000.00
222	J. H. Martindale	Kochester, N.Y.	5,000.00
1422	Isaac Stirling	Cold Spring, N.Y.	3,000.00
1810	M. K. Hafkenschiel	Cold Spring, N.Y.	1,000.00
1201	Edgar H. Drake	Gouverneur, N.Y.	5,000.00
2472	Valentine Hill	Goshen, N.Y.	3,000.00
1305	Wm. H. Chapman	66 Livingston street, Brooklyn, N.Y.	5,000.00
1343	Meyer Schrieber	Albany, N.Y.	5,000.00
2218	Louis Daubert	Chicago, Ill.	1,000.00
1457	R. D. Grant	St. Louis, Mo.	1,000.00
4687	G. W. Auman	Philadelphia, Pa.	1,000.00
2914	Lorenzo F. Freeman	Orlean, N.Y.	10,000.00
1498	Donnis McWhite	Cold Spring, N.Y.	2,000.00
627	John R. Smith	Lynn, Mass.	5,000.00
762	H. G. Angelo	Chicago, Ill.	10,000.00
2440	F. A. L. Halfrich	1164 2nd Avenue, N.Y. City.	1,000.00
4084	Wm. R. Swigert	Frankford, Pa.	1,000.00
4451	Wm. Wilcox	Oneida, N.Y.	5,000.00
5370	Isaac C. Royce	Philadelphia, Pa.	10,000.00
2576	J. W. Bond	Utica, N.Y.	5,000.00
2102	Frederick Bellmer	N.Y. City.	3,000.00
6792	R. M. J. Paynter	Richmond, Va.	10,000.00
2113	S. H. McCaff	Binghamton, N.Y.	5,000.00
3599	J. S. Snowden	Washington, D.C.	2,000.00
6214-625	N. D. Stannard	Albany, N.Y.	10,000.00
4611	J. S. Whitlin	St. Paul, Minn.	5,000.00
1831	Edgar S. Carey	Newburgh, N.Y.	10,000.00
6958	George Strippel	812 Sixth Avenue, N.Y. City.	5,000.00
3126	Bernhard Buse	Washington, Mo.	10,000.00
10948	Henry H. Sayles	Elmira, N.Y.	5,000.00
5977	Joshua Bicknell	Providence, R.I.	1,000.00
8817	F. D. Herbert	Ingersstown, Md.	5,000.00
3831	Jacob Herman	Newburgh, N.Y.	5,000.00
2341-2342	T. C. Jewett	Moravia, N.Y.	10,000.00
210	J. P. O'Neil	26 W. 126th street, N.Y. City.	5,000.00
9953	Wm. X. Myers	Mt Union, Pa.	3,000.00
12431	John F. Colton	Allen's Fresh, Charles Co., Md.	1,250.00
4103	M. J. Cody	N.Y. City.	5,000.00
1309	L. D. Muter	Baltimore, Md.	2,500.00
2-98	Wm. Dowling	Catskill, N.Y.	5,000.00
4249	E. Tannenwald	Easton, Pa.	2,000.00
3719	Alexis Ruel	Elizabeth, N.J.	1,000.00
5723	L. Buchanan	New York City.	1,000.00
2022	G. W. Wyckoff	Elmira, N.Y.	5,000.00
8120	G. C. Dolma	Baltimore, Md.	2,500.00
8111	Z. L. G. Willis	Baltimore, Md.	5,000.00
9198-9199	Asa L. Curtis	Camden, N.J.	5,000.00
9167 & 9300	O. H. Chalkley	Richmond, Va.	10,000.00
8499	Valentine R. Jordan	West Waterce, S.C.	5,000.00
7982	Godfrey Tallerman	Baltimore, Md.	2,500.00
1867	Joseph McQuide	West Troy, N.Y.	5,000.00
4750	Engene Moreton	Albany, N.Y.	2,000.00
2897	Callarine Brown	Washington, D.C.	2,000.00
8856	John S. Small	Graham, S.C.	1,250.00
9-8	Wealthy Wright Tower	Minneapolis, Minn.	1,000.00
8047	John H. Lowenkamp	Baltimore, Md.	5,000.00
7461	Joseph Frankle	316 West 46th street, New York City.	5,000.00
4187	Charles H. Martin	Dresserville, N.Y.	3,000.00
6982	Alexander Cameron	11 Troutman street, Brooklyn, N.Y.	5,000.00
3913	Arthur H. Trowbridge	Catskill, N.Y.	2,000.00
8570	John W. Porter	Frostburg, Md.	1,250.00
10077	C. F. Mann	Baltimore, Md.	5,000.00
1961-2883	J. H. Waterman	427 West 40th street, N.Y. City.	5,000.00
7536	Francis J. Fulford	New Berns, N.C.	5,000.00
1613	C. Nelson	Cold Spring, N.Y.	2,500.00
3-81	Francis S. Street	Brooklyn, N.Y.	5,000.00
1578	Ernest Field	Brooklyn, N.Y.	1,125.00
5768	J. E. Hozer, jr.	416 Race street, Philadelphia, Pa.	5,000.00
2611	Albert Kessler	Cape Vincent, N.Y.	2,000.00
4205	A. Rumsey	Providence, R.I.	2,000.00
8504	R. P. Wall	Woodlawn, Md.	1,250.00
8-17	J. C. Rogers	Baltimore, Md.	5,000.00
10167	T. H. Corle	Kansas, Mo.	1,000.00
7416	J. F. Cannon	New York City.	5,000.00
5823	C. L. Steinman	Philadelphia, Pa.	1,000.00
6499	F. M. Bollenau	Bustleton, Pa.	10,000.00
785	H. S. Matlock	Philadelphia, Pa.	5,000.00
8180	W. Boswell	Port Tobacco, Md.	5,000.00
6892	W. H. Holmes	Philadelphia, Pa.	5,000.00
5823	J. E. Hayden	Rochester, N.Y.	2,000.00
5928	E. Petrie	Brooklyn, N.Y.	5,000.00
3793-1036-11999	E. Altenbrandt	Brooklyn, N.Y.	10,000.00
3882	Wm. Foster	Albany, N.Y.	2,000.00
1090	L. Kelly	New Brighton, S.T.	5,000.00
6219	Theo. Focke	Brooklyn, N.Y.	5,000.00

5363	J. M. Higgins, jr.	Port Jervis, N.Y.	1,000.00
13709	J. W. Bigelow	Newport, R.I.	1,250.00
11705	A. Tritterman	St. Louis, Mo.	5,000.00
11930	A. Sauvain	Oakland, Cal.	5,000.00
8957	R. E. Graighill	Dulfield, West Va.	5,000.00
7972	W. S. Schley	Pachuca, Mexico.	5,000.00
13640	C. Conklin	San Francisco, Cal.	2,500.00
3180	G. W. Davis	Washington, D.C.	5,000.00
6539	G. I. Pfouts	Jersey Shore, Pa.	5,000.00
11670	W. P. Taylor	Petersburg, Va.	5,000.00
11270	Daniel Hale	Turkey City, Pa.	5,000.00
8876	C. S. Simmons	Buckeystown, Frederick Co., Md.	5,000.00
5081	E. Callanan	Utica, N.Y.	5,000.00
8896	J. H. Houston	Baltimore, Md.	2,500.00
5281	Thos. Foley	Nova Scotia	5,000.00
4431 & 4535	K. Bryce	Albany, N.Y.	10,000.00
4809	J. J. Kelly	Albany, N.Y.	5,000.00
3112-3176	J. P. Ellsworth	San Francisco, Cal.	5,000.00
1785	W. A. Chambers	Kansas City, Mo.	5,000.00
11818	A. Frank	51 Walker St.	1,000.00
29-8	L. Monrath	St. Louis, Mo.	5,000.00
9303	M. D. Bross	Elizabeth, N.J.	1,000.00
12-24	S. E. Kessler	Philadelphia, Pa.	5,000.00
15794	W. P. Call	Rock Island, Pa.	2,000.00
2779	J. C. Union	New Castle, Pa.	5,000.00
799	J. F. Harris	Mt. Union, Pa.	5,000.00
4655	H. Gross	Easton, Pa.	1,000.00
9671	G. W. Hazellhurst	Chattanooga, Tenn.	2,000.00
1148	H. S. Oakley	Cold Springs, N.Y.	5,000.00
13655	A. Grant	Hopkins, Mo.	1,000.00
14473	S. A. Childs	West Troy, N.Y.	1,000.00
10313	D. B. Starratt	Austin, Tex.	10,000.00
13700	M. Boyce	West Troy, N.Y.	3,000.00
2551	J. Haswell	Albany, N.Y.	1,000.00
4380	F. Z. Hicks	Jerseyville, Ill.	5,000.00
11-23	C. J. Weigand	Washington Market, N.Y.	1,000.00
6519	Arthur G. Bradbury	N.Y.	10,000.00
19818	George Izeman	Chicago	2,000.00
1-5-1	Moses Herz	Easton, Md.	5,000.00
4074	Thomas P. Handridge	Sangerties, N.Y.	3,000.00
4023	Charles H. Dill	Hawley, Pa.	5,000.00
17340	John Huston	Lockport, N.Y.	3,000.00
3142	Edwin H. Trust	Baltimore	10,000.00
5193	Charles H. Binger	Providence, R.I.	5,000.00
6193	Martin P. Spelling	Portland, Oregon	10,000.00
12014	Justus Ingersoll	Leavenworth, Kansas.	10,000.00
17411	844		
844	Peter Grantan	Lansingburgh, N.Y.	10,000.00
6531	Charles A. Ringel	Reading, Pa.	1,000.00
3827	Edwin S. Glanz	Easton, Pa.	5,000.00
15941	Edward May	Corning, N.Y.	2,000.00
5962	C. J. Morris	Leomurtown, Md.	2,500.00
92-9	G. G. Mitchell	N.Y. City.	10,000.00
12909	C. Frank	N.Y. City.	5,000.00
4359	J. T. Craig	Reading, Pa.	5,000.00
8221	J. M. Johns	Farmerville, Va.	5,000.00
3-04	D. D. Hemion	Jersey City, N.J.	10,000.00
74131	W. T. Dato	San Francisco, Cal.	5,000.00
18468	S. T. Marsh	Newton, Kansas.	5,000.00
16871	S. A. Childs	West Troy, N.Y.	2,000.00
4608	A. Hinz	Brooklyn, N.Y.	5,000.00
15992	U. S. Penfield	Quincy, Ill.	5,000.00
16449	J. W. Platt	Bath, Steuben Co., N.Y.	2,000.00
3399	G. C. J. Schneider	Erie, Pa.	1,000.00
7243	J. H. Kiddick	Richmond, Va.	5,000.00
1676	W. B. Allen	Ogdensburg, N.Y.	5,000.00
15186	G. R. Kemp	Oil City, Pa.	5,000.00

Advance payments for Funeral Expenses on claims not yet due 1,950.00

Death claims paid..... \$658,575.00

The list of death losses paid by the MUTUAL RESERVE FUND LIFE ASSOCIATION during the past three years tells its own story. Persistent efforts were made by agents of rival systems to persuade the above members before insuring in this Association that "Assessment Assurance was not to be relied upon." Common-sense prevailed, resulting in thousands of dollars saved to the families of deceased members, not only in the cost of insurance, but in the extra amounts the Assessment plan enabled them to carry without inconvenience.

The admission fee and one year's annual dues on \$5,000 is \$30; on \$10,000 it is \$50; on \$15,000 it is \$80. The annual dues after the first year, for expenses, are \$2, on \$1,000.

### ONTARIO BOARD OF DIRECTORS.

- HON. S. C. WOOD, Ex-Treasurer of Ontario.
- G. W. YARKER, Manager Federal Bank.
- C. J. CAMPBELL, Ass't Receiver General for Ontario.
- J. W. LANGMUIR, M'gr Toronto Trusts Co.
- WM. WEYTE, Gen'l Sup't Can. Pac. R.R., Ontario Division.
- JOHN BURNS, Director of Standard Bank.
- WARRING KENNEDY—Sampson, Kennedy & Gemmill, Wholesale Merchants.
- CHARLES O'REILLY, M.D., Sup't of Toronto Hospital.
- HON. R. M. WELLS, M.P., Ex-Speaker of Ontario.

SUTTON & CROSS, Gen'l Agents Western Ontario, J. D. WELLS, Gen'l Manager, C. F. BUNBURY, Supt. of Agencies.

RELIABLE AGENTS WANTED EVERYWHERE.

ADDRESS, MUTUAL RESERVE FUND LIFE ASSOCIATION, 65 KING ST. EAST, TORONTO. Montreal Office, 154 ST. JAMES ST.