The contract of the contract o

Field Superintendent, E. D. Ludwig. His long experience and great reputation as an administrator and organizer were such as to justify the Association assigning to him, for organization, a very large section of the United States, and accordingly he was placed in charge of Western New York, Pennsylvania, Ohio, West Virginia, Michigan, Indiana and Missouri—a district large enough to make several Old World principalities, Superintendent Ludwig has proven himself the right man in the right place, not only in the field but at the home office; as a member of the Agency Committee his suggestions and experiences have been of great value to the Association. His work can be somewhat understood when I state that three years previous to his taking charge of Missouri, the aggregate amount of the business from that State was less than \$2,500,000, while in the three years he bas had charge the business has exceeded \$9,000,000.

Pennsylvania, Western New York, Ohio and Michigan have also made large increases under his superintendency. During the past year he has actually traveled-fully \$40.000 miles. visiting overy section of his enthusiasm and zeal developing a number of old agents who had become somewhat disheartened. The reason of his success found in his unqualified belief in the system of the Mutual Reserve and his success from that State from the State was less than \$2,500 miles. Visiting overy section of his enthusiasm and zeal developing a number of old agents who had become somewhat disheartened. The reason of his success found in his unqualified belief in the system of the Mutual Reserve and his success from the State state.

I am not, I hope, transgressing the ordinary limits of enthusiasm when I say that an insurance company whose total business during the first twelve years of its existence are refered to the deficial Director of a portion of his work when the volume of new business is so great as to overtax his department.

From the nature of identification of the partment in the investigation of such claims as b

successful Beaults.

I am not, loop, transgressing the ordinary limits of enthusiasm when I say that an insurance company whose total humines during the first twelve years of its calitations the devices of the district of the first twelve years of its calitations the during the first twelve years of its calitations the same during the first twelve years of its calitations the during the first twelve years of the during the first twelve years of the calitations the during the first twelve years of the called the same during the first twelve years of the called twelve years of the first twelve years of the called twelve the same during the first twelve years of the first twelve years of

To the President and the Board of Directors of the Mutual Reserve Fund Life Associa-tion, New York City.

of the Mutual Reserve Fund Life Association, New York City.

Gentlemen: The Medical Director of the Association begs leave to submit for your consideration a brief report of the lakors belonging to his department during the past year; and in luviting your careful consideration of the same desires to unite with you in rejoicing at the brilliant success attained by the Association during the year 1892.

The total amount of business received during the past twelve mouths is \$60,010,010, of which there has been received from the United States \$42,920,686; from the Dominion of Canada, \$4,506,600; from Great Britain and Ireland, \$6,843,500; from the Continental department, \$3,243,324; from the Scandinavian and other countries, \$2,495,900.

Of this vast voitime of business, represented by 17,070 applications, there has been approved \$48,646,650, and rejected, postpoued and in process of investigation prior to approval, \$11,363,360.

Much labor has been given to the consideration of this business, coming as it does from so many different countries, and re
The assimilation of life insurance with

Much labor has been given to the consideration of this business, coming as it does from so many different countries, and requiring careful consideration not only of the climatology of the countries which have furnished it, but also as to its desirability from the standpoints of family and personal history, examination and environments. In the performance of this duty the medical lirector has exercised all due care, having realized the necessity of keen discernment, as thustrated by the rejection of a worthy risk, on the one hand, and the acceptance of an undesirable one on the other; and has found it at many times to be a question of an energency fund. They are purely contained my very best judgment in all the business which has been before me for consulted my very best judgment in all the business which has been before me for consulted warrant the determination of a maximum to the standpoint of family and environments. In the sense that they are controlled by their members without share or guaranteed by their members without share or guaranteed by their members without share or guaranteed and investigation. Having contained my very best judgment in all the business which has been before me for consulted my very best judgment in all the business which has been before me for consulted my very best judgment in all the business which has been before me for consulted my very best judgment in all the business which has been before me for consulted my very best judgment in all the business which has been before me for consulted in the determination of a maximum to warrant the determination of a maximum to

A Cratifying Showing From the Medical Standpoint.

Treasurer John W. Vrooman temporarily occupied the chair, and it became his duty to iniroduce Dr. J. W. Bowden, Medical Director, to whom he pleasantly referred as "Old Sawbones."

NEW YORK, Jan. 25, 1893.

To the President and the Board of Directors.

C. R. BISSELL

E. D. Jones, Director-General of the British Department, was present to read the report from that locality.

SOCIATION, BROAD-STREET HOUSE. OLD BROAD-STREET, E.C.,

vey, manager of the Liverpool department. speaking enthusiastically of the favor with which the Mutual Reserve plan met in that locality, and especially of the stimulus af-forded by President Harper's recent visit to

dent.
J. D. WELLS, Third Vice-President,
F. A. BURNHAM, Counsel.
JOHN W. VROOMAN, Treasurer.
E. F. PHELPS, General Supervisor and

Inspector.
G. R. McCHESNEY, Comptroller.
F. T. BRAMAN, Secretary.
J. W. BOWDEN, M. D., Medical Director.
L. L. SEAMAN, M.D., Medical Super-

On Wednesday evening Jacob Miller, who did business under the name of Miller MUTUAL RESERVE FUND LIFE AS- & Co., furriers, 236 Youge-street, made an assignment to G. M. Gardner of Torontostreet. His liabilites were \$2500, \$2000 of which was owing to Mr. Henry N. Davis of you

morning and asked that \$5000 be expended in constraucting a road between two lines of railroad a few miles south of Sudbury.

Mr. Hardy promised to bring the matter before Parliament.

Carpenters and Builders' Officers. The Carpenters and Builders met in the Builders' Exchange yesterday afternoon and elected the following officers: William Thompson, president; John Hanrahan, vice-president; Harry Martin, delegate; Mr.

Officers Elected.

At the close of the annual meting of the members the Board of Directors met and organized and elected the following officer for the year 1893:

EDWARD B. HARPER, President.
O. D. BALDWIN, Vice-President.
H. J. REINMUND, Second Vice-President.
J. D. WELLS, Third Vice-President, F. A. BURNHAM. Counsel.

Lansdowne's New Pastor The Lansdowne-avenue Baptist Church has, upon the unanimous recommendation of its officers, invited Rev. S. A. Dyke to the pastorate. He has accepted the invitation and will enter upon his duties as pastor the first Sunday in February.

Chamber of the new Parliament buildings. and it is expected that it will be completed

German Barber & Ellis

most critical hours, safe and sure The Barber & Ellis Co'y that it will carry them through.

ED. L. WILLTS, of Mrs. Jas. W. Kirk, Alma, Neb. I give it Daughters' College, to my children when throughded with Croup and never saw any it in attacks of Croup preparation act like with my little daughter, and find it an invaluable remedy.

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A PERFECT CURE FOR COUGHS AND COLDS Hoarseness, Asthma, Bronchitis, Sore Throat, Croup and all THROAT, BRONCHIAL and LUNG DISEASES. Obstinate coughs which resist other remedies, yield promptly to this pleasant plny syrup.

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We have selected two or three lines from letters freshly received from pato their children in the emergencies | The Celebrated Camden Note

A Yonge-street Furrier Who Tried to Smuggle Sealskins,

Will Be Completed by March 1. *
Work is being pushed on the Legislative

Do not delay in getting relief for the liftle folks. Mother Graves' Worm Exterminator is a pleasant and sure cure. If you love your child why do you let it suffer when a remedy is so near at hand? Edward Faye has brought an action gainst Richard Nagle of Ottawa to recover