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JAMES DOW, Stratford

### CLAIM SHAVING BY THE MUTUAL RESERVE.

The Editor of Our Monthly Issues a straight challenge to Auditor Cameron of the Mutual Reserve—A Red Hot Editorial.

Editor World: In your issue of the 9th, appears a letter stated to have been written by Mr. D. E. Cameron of the Mutual Reserve to the Managing Director of the Manufacturers' Life, in which Mr. Cameron has the gall to request Mr. Ellis to republish an editorial which appeared in Our Monthly for Dec., 1924, headed, "Chain Shaving by the Mutual Reserve."

That editorial, which was written by myself, is characterized by Mr. Cameron as a "vulgar and disgraceful attack," and a "tale of falsehoods from beginning to end," about the worst that could be said of any article whatever. Mr. Cameron has been with the Mutual Reserve nearly four months, and, of course, knows all about that mutual institution. Mr. Cameron is also a gentleman of the utmost integrity, so much so, that whatever he says goes. Good. The issue is therefore between myself and Mr. Cameron, and the editorial which he has been good enough to characterize as a "tale of falsehoods from beginning to end," is published hereunder, and I will give the sum of \$250 (two hundred and fifty dollars) to Mr. Cameron's pet charity, if he can prove a single statement in it, to be not true either in substance or fact. This is Mr. Cameron's supreme chance, if he can prove any work to be a tale of falsehoods, he can begin to begin to end, and he will do a good day's work for the Mutual Reserve, and if he cannot, of course it will not matter, he loses nothing. This offer holds good one week from date of publication.

### Chain-shaving in the Mutual Reserve.

The October number of The Vigilant contained a facsimile letter written to an agent by Vice-President O. H. Baldwin of the Mutual Reserve, in which that worthy gentleman (we presume he is a worthy gentleman) was endeavoring to say, that the Death Claim Department of the Mutual Reserve Fund Life Association had no authority to approve any case for payment in full, and that it was useless to expect it to do so. Now anybody reading The Vigilant would naturally jump at the conclusion that it was useless to expect the Mutual Reserve to pay any death claim in full. But the Mutual Reserve pays some of its death claims in full, in fact it pays its death claims in full that it does not have or wriggle out of altogether (it has no other alternative). The money thus saved in the course of every year amounts to an enormous sum. The Bulletin of Toronto for November editorially referring to this subject says "it is becoming a matter of common remark and complaint that the Mutual Reserve Fund Life Association is 'shaving' its death claims." Well, we should say it is. The Insurance and Commercial Gazette of Belfast, Ireland, which has always fought well for the Mutual Reserve, and therefore cannot be accused of being a "biased old line journal," calls attention in a recent issue to several cases of chain shaving and avers that (The Gazette) is at a perfect loss to understand the conduct of the association's conduct which calls for full official explanation, and unless that explanation is forthcoming, the immediate results cannot be otherwise than disastrous in the extreme. The Gazette further states that in the case of Mr. Satter of Belfast, who was "insured" in the association for \$5000, which after negotiation was declared settled for \$4500, but it had not been paid and no reason had been given for the delay. First of all the widow was offered \$1250, then \$2500, then \$3750 and finally \$4500. (2500, 2500, 2750, 3000), and afterwards agreed upon the last sum as a basis of settlement.

A death claim in the Mutual Reserve is not "due" until 90 days after being finally approved of. This is the rule in the most old line companies, but few of them are under the necessity of putting the rule in force. The Mutual Reserve, however, is in the habit of delaying the "approval" of claims upon the most trivial pretexts, and, of course, if there is any noise made about it, "it's not very easy to say that President Harper and his officers so recklessly give the funds of the institution over which they preside, that not one dollar" will ever be paid out on a claim until they are satisfied of the honesty of it? On account of this cure and watchfulness, Harper is able to hoard down to Toronto, on a royal tour, and blow in a single night two or three thousand dollars of the savings which rightfully belongs to the "widows and orphans he babbles so much about."

The honesty of any single transaction which Mr. Harper is concerned in appears to be always all on his side, somehow or other, and in order to give better flavor to the delusion his tin trumpet, the Insurance Economist, reminds us every now and again that Edward B. Harper is a member of the Chalmers Baptist Church in the city of New York, and not only a member, but the senior member of the Board of Trustees of "Albany Baptist Church," which church is worth over \$500 in paying \$1000—\$2000—\$3000—\$4000—\$5000—\$6000—\$7000—\$8000—\$9000—\$10,000—\$11,000—\$12,000—\$13,000—\$14,000—\$15,000—\$16,000—\$17,000—\$18,000—\$19,000—\$20,000—\$21,000—\$22,000—\$23,000—\$24,000—\$25,000—\$26,000—\$27,000—\$28,000—\$29,000—\$30,000—\$31,000—\$32,000—\$33,000—\$34,000—\$35,000—\$36,000—\$37,000—\$38,000—\$39,000—\$40,000—\$41,000—\$42,000—\$43,000—\$44,000—\$45,000—\$46,000—\$47,000—\$48,000—\$49,000—\$50,000—\$51,000—\$52,000—\$53,000—\$54,000—\$55,000—\$56,000—\$57,000—\$58,000—\$59,000—\$60,000—\$61,000—\$62,000—\$63,000—\$64,000—\$65,000—\$66,000—\$67,000—\$68,000—\$69,000—\$70,000—\$71,000—\$72,000—\$73,000—\$74,000—\$75,000—\$76,000—\$77,000—\$78,000—\$79,000—\$80,000—\$81,000—\$82,000—\$83,000—\$84,000—\$85,000—\$86,000—\$87,000—\$88,000—\$89,000—\$90,000—\$91,000—\$92,000—\$93,000—\$94,000—\$95,000—\$96,000—\$97,000—\$98,000—\$99,000—\$100,000—\$101,000—\$102,000—\$103,000—\$104,000—\$105,000—\$106,000—\$107,000—\$108,000—\$109,000—\$110,000—\$111,000—\$112,000—\$113,000—\$114,000—\$115,000—\$116,000—\$117,000—\$118,000—\$119,000—\$120,000—\$121,000—\$122,000—\$123,000—\$124,000—\$125,000—\$126,000—\$127,000—\$128,000—\$129,000—\$130,000—\$131,000—\$132,000—\$133,000—\$134,000—\$135,000—\$136,000—\$137,000—\$138,000—\$139,000—\$140,000—\$141,000—\$142,000—\$143,000—\$144,000—\$145,000—\$146,000—\$147,000—\$148,000—\$149,000—\$150,000—\$151,000—\$152,000—\$153,000—\$154,000—\$155,000—\$156,000—\$157,000—\$158,000—\$159,000—\$160,000—\$161,000—\$162,000—\$163,000—\$164,000—\$165,000—\$166,000—\$167,000—\$168,000—\$169,000—\$170,000—\$171,000—\$172,000—\$173,000—\$174,000—\$175,000—\$176,000—\$177,000—\$178,000—\$179,000—\$180,000—\$181,000—\$182,000—\$183,000—\$184,000—\$185,000—\$186,000—\$187,000—\$188,000—\$189,000—\$190,000—\$191,000—\$192,000—\$193,000—\$194,000—\$195,000—\$196,000—\$197,000—\$198,000—\$199,000—\$200,000—\$201,000—\$202,000—\$203,000—\$204,000—\$205,000—\$206,000—\$207,000—\$208,000—\$209,000—\$210,000—\$211,000—\$212,000—\$213,000—\$214,000—\$215,000—\$216,000—\$217,000—\$218,000—\$219,000—\$220,000—\$221,000—\$222,000—\$223,000—\$224,000—\$225,000—\$226,000—\$227,000—\$228,000—\$229,000—\$230,000—\$231,000—\$232,000—\$233,000—\$234,000—\$235,000—\$236,000—\$237,000—\$238,000—\$239,000—\$240,000—\$241,000—\$242,000—\$243,000—\$244,000—\$245,000—\$246,000—\$247,000—\$248,000—\$249,000—\$250,000—\$251,000—\$252,000—\$253,000—\$254,000—\$255,000—\$256,000—\$257,000—\$258,000—\$259,000—\$260,000—\$261,000—\$262,000—\$263,000—\$264,000—\$265,000—\$266,000—\$267,000—\$268,000—\$269,000—\$270,000—\$271,000—\$272,000—\$273,000—\$274,000—\$275,000—\$276,000—\$277,000—\$278,000—\$279,000—\$280,000—\$281,000—\$282,000—\$283,000—\$284,000—\$285,000—\$286,000—\$287,000—\$288,000—\$289,000—\$290,000—\$291,000—\$292,000—\$293,000—\$294,000—\$295,000—\$296,000—\$297,000—\$298,000—\$299,000—\$300,000—\$301,000—\$302,000—\$303,000—\$304,000—\$305,000—\$306,000—\$307,000—\$308,000—\$309,000—\$310,000—\$311,000—\$312,000—\$313,000—\$314,000—\$315,000—\$316,000—\$317,000—\$318,000—\$319,000—\$320,000—\$321,000—\$322,000—\$323,000—\$324,000—\$325,000—\$326,000—\$327,000—\$328,000—\$329,000—\$330,000—\$331,000—\$332,000—\$333,000—\$334,000—\$335,000—\$336,000—\$337,000—\$338,000—\$339,000—\$340,000—\$341,000—\$342,000—\$343,000—\$344,000—\$345,000—\$346,000—\$347,000—\$348,000—\$349,000—\$350,000—\$351,000—\$352,000—\$353,000—\$354,000—\$355,000—\$356,000—\$357,000—\$358,000—\$359,000—\$360,000—\$361,000—\$362,000—\$363,000—\$364,000—\$365,000—\$366,000—\$367,000—\$368,000—\$369,000—\$370,000—\$371,000—\$372,000—\$373,000—\$374,000—\$375,000—\$376,000—\$377,000—\$378,000—\$379,000—\$380,000—\$381,000—\$382,000—\$383,000—\$384,000—\$385,000—\$386,000—\$387,000—\$388,000—\$389,000—\$390,000—\$391,000—\$392,000—\$393,000—\$394,000—\$395,000—\$396,000—\$397,000—\$398,000—\$399,000—\$400,000—\$401,000—\$402,000—\$403,000—\$404,000—\$405,000—\$406,000—\$407,000—\$408,000—\$409,000—\$410,000—\$411,000—\$412,000—\$413,000—\$414,000—\$415,000—\$416,000—\$417,000—\$418,000—\$419,000—\$420,000—\$421,000—\$422,000—\$423,000—\$424,000—\$425,000—\$426,000—\$427,000—\$428,000—\$429,000—\$430,000—\$431,000—\$432,000—\$433,000—\$434,000—\$435,000—\$436,000—\$437,000—\$438,000—\$439,000—\$440,000—\$441,000—\$442,000—\$443,000—\$444,000—\$445,000—\$446,000—\$447,000—\$448,000—\$449,000—\$450,000—\$451,000—\$452,000—\$453,000—\$454,000—\$455,000—\$456,000—\$457,000—\$458,000—\$459,000—\$460,000—\$461,000—\$462,000—\$463,000—\$464,000—\$465,000—\$466,000—\$467,000—\$468,000—\$469,000—\$470,000—\$471,000—\$472,000—\$473,000—\$474,000—\$475,000—\$476,000—\$477,000—\$478,000—\$479,000—\$480,000—\$481,000—\$482,000—\$483,000—\$484,000—\$485,000—\$486,000—\$487,000—\$488,000—\$489,000—\$490,000—\$491,000—\$492,000—\$493,000—\$494,000—\$495,000—\$496,000—\$497,000—\$498,000—\$499,000—\$500,000—\$501,000—\$502,000—\$503,000—\$504,000—\$505,000—\$506,000—\$507,000—\$508,000—\$509,000—\$510,000—\$511,000—\$512,0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