this organization, and President Harper has displayed force of character and a determination in fighting these difficulties that simply marks him as a man of very superior ability. I don't think the existence of any individual is necessary to the success of any great enterprise, and so believe if President Harper and the superior of the success of any great enterprise, and so believe if for the extraordinary zeal and pluck he has fermained at its head. At the same time great credit is due to bim, and he is entitled to receive it for the extraordinary zeal and pluck he has fermained at its head. At the same time great credit is due to bim, and he is entitled to receive it for the extraordinary zeal and pluck he has fermained at its head. At the same time great review of the present price ocorps manifested in this organization by all its employes. Where every on see a minority of persons in a community having some special characteristics you will always find them very clannish and very much united. Therefore, one of the greates filed with the surface was a filed with the surface of the present siled with the surface. They date about the Mutual Reserve Life Association. They dream of it. The very atmosphere is filled with the case of the great any officer. Lord Neison; take the great any officer. Lord Neison; take the great pluck leiths. Empire. They did not the fighting; it was the men into ranks who did the fighting. Yet they got all the credit. So bere, Mr. Harper is the president of this Association. He is its governing head, he is the power and the force that directs its action, and to a great extent he is entitled of it in 1881, Looking over the field of life insurance be as when there was a demand for natural premium insurance, that insurance was something, that the specific demanded, and taking as his motto the obtained its business in the Dominion of Canada in 1885, under Mr. J. Business in the Dominion of Canada in 1885, under Mr. J. D. Busin, and todary we have as members the leading commercial, financi

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Resolved, That the members of the Mutual Reserve Fund Life Association hereby extend to the officers our hearty thanks for the faithful manner in which they have guided us in the past and express our confidence in them for the future.

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mer in which they have guided usin the past future.

Mr. T. H. Jones of Atlanta, Georgia, followed, and sald:

Major Jones Grows Witty.

I desire to greet my friends and wither from svery portion of the land who represent this grand work, and I desire to say to you, the soldiers who are out of work in the field for this company, that this is the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces and being the first time I have had the look of the first time I have had the pleasure of looking into your faces and being the first time I have had the pleasure of looking into your faces an