

total assets at close of last year being \$9,581,050, an increase in the last two years of \$496,350. The Manager for Canada, Mr. Lansing Lewis, is a thoroughly capable, courteous and in all respects an excellent representative of this substantial company, which, though not one of the largest fire offices, yet, taking its ratio of assets to liabilities, is one of the most solid in the world.

### THE LATE E. B. HARPER.

Mr. Harper was born near Dover, Delaware, U.S.A., on the 14th of September, 1842. He died in New York city on the 2nd day of July, 1895, when about two months less than fifty-three years of age. From a farm and country store, orphaned at four, he rose by industry and frugality, educating himself. After some years in the banking business in Philadelphia, Pa., he settled in New York city in the life insurance business, of which he made a success.

In 1881, when the industrial insurance scheme was first being introduced into the United States from England, Mr. Harper entered into a partnership with Geo. W. Smith, as Smith & Harper, which firm made a metropolitan contract to conserve the interests of the John Hancock Life's prudential department. This partnership was of short duration, Mr. Harper selling out his interest to a certain degree to Mr. Smith, who continued with the Hancock.

Mr. Harper forthwith started a mutual building corporation in New York city, opening fine offices on Upper Broadway. While pushing that idea, he moved his headquarters to 145 Broadway, and it was there the Mutual Reserve Fund Life Association found him out and appropriated him. It was then an infant, with parents who could not control it. Mr. Harper became its president in the fall of 1881, and history records that he managed it with consummate ability. In a little over twelve years he made a great financial success of it in the face of almost constant, and at times apparently organized, opposition.

Mr. Harper was very active outside the Mutual Reserve as well as in it. He was a thirty-second degree Mason; Past Master of Crescent Lodge, which position he held for several years; was at one time Grand Steward of the Grand Lodge of New York; and was President of the Board of Trustees of the Masonic Hall and Asylum situated at Utica, N.Y. He was a trustee of the Calvary Baptist church of New York, and often chairman of important committees in that church. During the recent campaign he was Treasurer of the Republican State Committee, and had been also deeply interested for some time in National politics. He was a member, and was for a long time treasurer, of the Lotos Club, and belonged to the Arkwright, the Patria, the Church, the Manhattan, numerous Republican and other clubs. Several Republican organizations are named after him.

Mr. Harper had been ailing, but would not give up, for some time. Last November, however, he was compelled to yield, and since then was but seldom at his office, and never for active business. He died somewhat suddenly at his home in the Dakota flats, New York, with his wife and a brother beside him, on the day mentioned.

The above, the briefest, understandable condensation possible of his career, will at once furnish the thinking mind with all-sufficient reasons for the early demise of E. B. Harper. It is not remarkable that he died so soon, it is more than remarkable that he lived so long, and that his grip upon business was only loosened at

so comparatively a brief period before his passing. Whatever technical or other name the doctors or his friends may label his physical ailments with, the common-sense, all-pervading, indisputable fact remains, that he offered up his life to ambition and business, as many a bright and able man has done before him, and despite all example will continue to do after him. Mr. Harper persistently burned the candle of life at both ends, and it has gone out twenty-five or thirty years before it should have begun to even flicker a bit.

Mr. Harper's features are familiar to the public, but expressive as some of the good pictures of him have been, none of them verify the man as he was in action to those who knew him. And he was always in action when awake, stealing altogether too many hours from Morpheus for Mars. He was short, thick set, somewhat florid, and constantly alert. In build and general demeanor he reminded many of Henry J. Raymond, "the little giant" of the *New York Times*. Mr. Harper was frequently spoken of by that appellation among the employees of the Mutual Reserve. He was naturally possessed of a rugged constitution and a splendid frame, but no constitution could stand the strain put upon his by himself.

From the day Mr. Harper took hold of the fortunes of the Mutual Reserve in 1881 until close upon the day he last sat before his desk in 1894, he was surrounded by turmoil and strife. He was naturally aggressive, and finding no acute cause for argument would generally imagine one and start in. He, however, found ample reality for his combativeness in the building up of the Mutual Reserve, for from the very first he was assailed not only fairly in a business way, but foully under the belt personally. Stephen English, in his *Insurance Times*, avowed he would squelch Mr. Harper and the Mutual Reserve, which he undertook to do in his characteristic way. He died during the attempt, with a big libel suit hanging over him started at the instance of Mr. Harper.

To recount the "fights" in which Mr. Harper had a hand, generally as leader, and away ahead of the color line, would require a great deal of space. To follow the daily progressive steps by which the Mutual Reserve Fund reached its present status would be to describe a daily list of obstacles surmounted, dug under, overturned or pulverized—for this man never went around anything. Always at it. This constant life of battle was in the end a battle for life, for he constantly heard the cry of Jeremiah: "Peace, peace; when there is no peace."

As an administrator of affairs, as to the methods by which he overcame, Mr. Harper was as personally peculiar and at times as seemingly non-understandable as his ways and means. Not an associate official or employee who sees this will fail to quite understand just what is meant. Each day was a day unto itself as to his mood and disposition; and this fitfulness grew upon him with his years,—naturally enough, too. But along with all this, Mr. Harper, it is believed, meant to be just, although at times his decisions seemed far otherwise. When convinced he was wrong, he would put out his hand and rectify at once. But it must be said he was not at all easy to convince.

He was a man remarkably susceptible to compliment, and many a one has climbed up the steps of flattery to the plane of his favor; while, per contra, many a one who faltered at the lower step, or failed to reach it, has gone nearer and nearer to the door, until he finally went down and out. Mr. Harper had a deal to be honestly proud of, but he was "worked" (often "for revenue only"), by those who knew this, clear beyond the limit. Conspicuous among the men who failed herein, and passed the portals outwardly to stay, may be