munities, States, Nations or to Life Insurance Companies,

### THE ACTUAL COST BEING DETERMINED BY THE ACTUAL DEATH RATE?

Was the Percentage of Deaths of Adults greater in this or in any other Country in 1888 than in 1788? The Answer is No. The Percentage of Mortality has Diminished by Reason of Sanitary Improvements, &c.

The Actual Death Rate in all Civilized Countries, among Adults, Male and Female, Averages about 14 Deaths per 1000 Inhabitants, which means that \$14 is the cost to Insure for One year every Man and Woman in every Civilized Country for \$1000.

If a yearly payment of \$14 per \$1000 Insurance would have provided \$1000 at death for every adult person healthy and unheatthy, in this and all other civilized countries, for the past HUNDRED YEARS, why is it necessary for the LEVEL PREMIUM LIFE INSURANCE companies to collect upon the average MORE THAN THREE TIMES this amount each and prove year for FACH \$1000 INSURANCE carried every year for EACH \$1000 INSURANCE carried, and accept only healthy lives?

# Record of Cities and Countries.

The Total Cost for Death Losses Can Easily be Determined by Reference to the Mortality Tables Issued Officially by the Departments of

Vital Statistics, and other Sources.

A well-managed and vigorous life insurance company, in so far A well-managed and vigorous life insurance company, in so far as its dea'h rate is concerned, may be aptly compared to a large and prosperous city in which the population is constantly changing and steadily increasing. Its manufacturing, commercial and social advantages attract a large number of all classes annually, and thus the decrease in the population that otherwise would result through deaths and removals is more than compensated for; in like manner the decrease in membership of a life insurance company is more than counterbalanced by the influx of new members.

The following vital statistics, published in the "Insurance Chronicle," turnishs data from which the highest possible amount required for the payment of the death losses of life insurance companies may be determined.

# MORTALITY IN LARGE CITIES

THE FOLLOWING DEATH RATE IS BASED UPON ONE THOUSAND OF POPULATION.

And the state of the same of	All All Lands of the	and thought by the hard him and
Mayandria 34.45	Chicago 18.63	Naples 27.28
0.4.14	Dublin 25.54	New Uricans 20010
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	A RESIDENCE OF THE PROPERTY OF	CARL BY COLUMN APREL MAS OF APRIL APPRIL
	2 2 24 1125 24 12	PRINCIPLE BARBERS AND
Cairo	Montreal 27.00	Vienna 27.29
Calcutta 31.8	Melbourne 18.83	Washington 16.63
Cincinnati 18,5	New York 27.30	Transmigrout To ob

GRAND AVERAGE PER THOUSAND OF POPULATION 24.42,

and child en, of these thirty-eight cities, distributed all over the world IS ONLY 4.42 PER THOUSAND, and it is proved from the best official statistics that at least torty per cent. of all who are born die before they reach twen y-one years of age, i follows that it would only cost \$14.66 per \$1000 per year for death losses to insure the whole adult population of these immense cities.

According to the official tables of the tenth census of the United States by Levi W. Meech, it would only have cost \$15.09 per \$1000 for death tosses to insure the whole American nation is 1880, the mortality being but 15.09 to each 1000 of the population.

It appears from the Annual Report of the Chief Registrar of Great Britain for 1881 that the mortality experiences of the Manchester Unity of Oddfellows, organized in 1814, for five years from 1866 to 1870, inclusive, fifty-two years after they were established, with 1.321.048 lives exposed, was only 1263, or about \$12.50 PER ANNUM FOR EACH \$1000 INSURANCE. The mortality experience of the Ancient Order of Foresters, as published in the same report, for five years from 1870 to 1875, inclusive, forty five years from the date of their establishment, with over one million lives exposed, was only 1214 per 1.000,000—a little over \$12 for each \$1000 insurance.

WRITE FOR FULL PARTICULARS.

The past experience of these level premium Life Insurance Companies, covering a period of nearly half a century, shows that there has been no necessity for their collecting from their members, each and every year, more than three times the amount of their death claims. This fact is proven from their own sworn reports to the New York Insurance Department, a record of which is given herein, commencing in 1859, the date when the insurance department was established, their percentage of deaths prior thereto being

These level premium Life Insurance Companies have already collect d from their members a sum in excess of their death claims—which excess exceeds the total National debt of our country—a small portion of which has been returned in the shape of endowment policies.

no greater than after 1859.

## NEARLY ONE HUNDRED MILLIONS OF DOLLARS HAVE BEEN LOST

By the their and corruption of the management and failure of the Level Premium Life Insurance Companies, while only such portion of their surplus is returned as may suit the convenience of the management. The Level Premium Life Insurance Companies expend their surplus income for what they please, for such purposes as they please; and what remains as a surplus, if they so desire, they return to their Stockholders or Members.

READ THE RECORD OF THESE LEVEL PREMIUM LIFE INSURANCE .88 AN AMO THE COMPANIES.

Study the COST of life insurance as shown by THIS RECORD, and then INSURE IN THE MUTUAL RESERVE FUND LIFE ASSOCIATION, that bases its COLLECTIONS on the SUM REQUIRED from YEAR TO YEAR to provide for its death claims, with a small RESERVE EMERGENCY FUND, which reserve emergency tund if not required to provide for excess in death claims in any year, is placed in TRUST COMPANIES and with Governmental authorities for the benefit of the members, and is returned to members to whom it belongs at stated periods.

### RECORD OF THE OLD SYSTEM COMPANIES.

Extracts from the Sworn Reports to the Ins. rance Department of the State of New York, The Future Cost of Life Insurance can only be determined by the past record of nearly HALF A CENTURY.

The following table shows the amount of insurance in force. amount written, amount of death claims, mount of expenses and amount of total income each year from 1859 to 1888. Inclusive, and the actual cost both as to death losses and expenses—these costs compared with the level premium receipts for each \$1000 of insurance in force at the end of each year, of

All the LEVEL PREMIUM COMPANIES doing business in the STATE OF NEW YORK and reporting to the Insurance Department of that State.

Tear.	Total Amount of Insurance in Force at End of Each Year.	Total Amount of New Budness Written Each Year.	Total Amount of Income Each Year.	Total Amount of Policies Termi- nated by Death		Each \$1000 of	lupan each \$1000	to sustain each
1859 1860 1861 1862 1863	*\$132.740,738 163,703,455 164,256,053 183,962,577 207,658,678	*\$132,540,739 30,539,341 25,369,519 37,348,422 81,197,675	*84,774,587 5,998,140 6,292,417 7,440,491 10,624,986	*\$1,197,580 1,033,001 1,189,889 1,271,024 1,799,886	\$491,710 817,679 829,601 1,012,212 1,785,948	† \$9.02 6.37 6.94 6.91 6.78	\$ 83.70 4.99 5.57 5.40 6.49	* \$35.97 36.64 \$8.30 40.49 41.24
1864 1865 1866 1867 1868	395,703,055 580,882,253 805,105,878 1,161,729,776 1,528,984,685	155,803,897 245,427,057 404,510,474 471,611,744 679,657,371	16,163,138 24,897,019 40,375,666 66,482,004 77,392,158	3,170,409 4,233,287 4,982,290 8,343,322 9,908,357	2,605,941 4,343,123 6,989,454 9,819,012 14,831,104	8.01 7.29 6.19 7.18 6.48	6.59 7.48 8.68 8.46 9.70	40.84 42.86 50.15 48.62 56.62
1869 1870 1871 1872 1873 1874 1875 1876 1877	1,836,617,820 2,023,884,955 2,101,401,834 2,114,742,591 2,086,027,178 1,997,236,230 1,922,043,146 1,735,995,190 1,556,105,328 1,480,921,228	614.762.420 687.863.236 488,665,022 489.924.857 465.614.001 351.803.670 299.276.337 222.665.485 178,248.617 156,601,129	98.507,319 105.926,149 113,491.562 117,306.929 118,396.502 115,737,714 108,645.084 96,358,584 86,162,144 80,462,990	15,120,191 20,065,099 22,733,586 25,380,601 24,917,196 22,720,378 24,988,434 21,185,429 19,408,315 20,138,126	17,885,501 19,671,870 18,950,847 18,534,809 17,661,182 16,363,500 14,492,657 13,508,829 13,684,350 11,341,892	8.23 9.92 10.81 12.00 11.94 11.40 18.00 12.20 12.47 18.59	9.74 9.72 9.02 8.80 8.42 8.26 7.48 7.79 8.79	53, 63 51, 39 54, 06 55, 42 50, 79 57, 94 56, 58 55, 50 55, 37 54, 33
1879 1880 1881 1882 1883	1,475,995,175 1,539,848,521 1,637,648,872	167.865,390 187,504,256 222,582,483 257,517,216 308,064,893	76,174,954 75,931,100 79,407,847 85,070,134 92,562,764	20,284,347 21,444,339 22,565,252 22,405,101 24,689,107	10,893,197 12,713,468 13,120,857 13,605,289 15,593,961	14.01 14.53 14.65 13.73 13.99	7.57 8.61 8.53 8.31 8.98	52,83 51,45 51,58 51,95 51,81
1884 1885 1886 1887	2,222.413.050 2,474.507,120	821,310,170 378,214,528 448,514,242 581,170,783 631,731,701	96,974,376 105,527,865 116,961,315 130,657,526 147,924,431	24,871,875 28,194,990 29,234,271 32,735,282 37,358,100	18,482,526 19,040,797 21,391,042 25,353,782 29,239,785	13.30 13.95 13.15 13.22 13.19	9.89 9.40 9.62 10.20 10.59	51.84 52.15 52.63 52.80 53.24
		\$9,574,041,669	\$2,292,074,418	\$517,802.967	\$385,005,330	\$10.81	\$8.14	\$49.98

Total Income received since 1858

Total Death Claims (paid or unpaid) since 1858 Total Expenses since 1858
Average Amount Per Year of Death Claims per \$1000 of Insurance in force for 30 years 49.98

Average Premium Income per year for \$1000 of Insurance in force for Average Excess of Income Per Year over Death Losses on each \$1000 of

+This column shows the Actual Yearly Cost for each \$1000 of Insurance in force or actual premium required to pay all Death Losses, at all ages, for 30 years, and includes the cost in companies which have done business for 45 years.

This column shows the Average Yearly Expense incurred by the Level Premium Companies upon each \$1000 of Insurance in force to get into the hands of beneficiaries each \$1000 of Death Losses.

The last column shows the Average Annual Premium received on each \$1000 of Insurance in force, and is inserted for comparison with the Death Losses and Expense per \$1000.

Total amount of insurance written by ALL COMPANIES, reporting to New York Department Total Amount of Insurance in Force, December 31, 1888

Total amount lost by Lapse, Defection, Death, Maturity and Failure \$6,812,464,541.00 Percentage of such Losses to Total Amount of Insurance written .000.071 1-10

Total Amount of Death Losses in ALL THE COMPANIES reporting 517.802,967.00 to the New York Department Percentage of Death Losses to Total Amount of Insurance written

A Single Payment of \$54 per \$1000 by each member upon each \$1000 written would have paid the entire Death Losses of all the Companies

from 1859 to 1883, inclusive.

THE MUTUAL RESERVE FUND LIFE ASSOCIATION, Home Office. Potter Building, 38
Park Row, New York, continues to furnish Life
Insurance at about one-half the usual rates charged by the old system companies.

It has already paid to the widows and orphans
of deceased members more than seven million
dellars in cash

It has already saved to its living members, by reducing the rates of Life Insurance; said saving exceeds Twenty Million Dollars in cash.

In addition to reducing the rates to less than one half the amount charged by the Old System Companies, its cash surplus accumulations equal a dividend of more than thirty per cent upon the total mortuary premiums paid by members of five years' standing.

Which 30 per cent dividend is payable at the expiration of fifteen years from date of membership.

It has a Cash Surplus Reserve Emergency Fund exceeding two million two hundred thous-and dollars, with assets exceeding three million It has more than fifty-five thousand members; more than fifty-five thousand homes are provided for through its policies of insurance. It has more than one hundred and seventy-five million dollars

than one hundred and seventy-five million dollars of insurance in force.

It is transacting business in all of the healthy sections of our country, as well as in England, Ireland, Scotland, France, Belgium and Sweden. The Mutual Reserve Fund Life Association advances money to the widows and orphans within twenty-four (24) hours after the death of its members.

It is the greatest financial success ever known in the history of Life Insurance.

E B HARPER, President.

Home Office, Potter Building, 38 Park Row, New York.

O D Baldwin, Vice-President.

N W Bloss, Second Vice-President.

Henry J Reinmund, Comptroller and Treasurer, late Superintendent of Insurance, State of Ohio.

Samuel A Robinson, M D, Chairman Finance Committee.

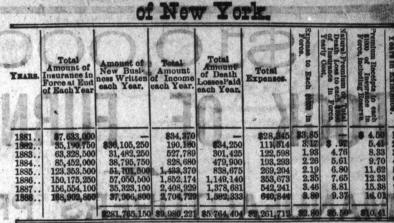
Charles R Bissell, Chairman Directors' Death Claim

Committee, F T Braman, Secretary. Central Trust Company of New York Trustee Reserve

The American Loan and Trust Company of New York Trustee Surplus Emergency Fund.

### RECORD UNDER THE NEW SYSTEM.

Mutual Reserve Fund Life Association



companies in 1888 from members using four-times greater than their death claims, one would imagine that the time had arrived when a change should be demanded by the people, by which the income of the bright and the people of the valous and orphus of decreased members, and by reason of the business of Edis Insurance Companies.

Prior to the past decade, the business of Life Insurance Companies.

Prior to the past decade, the business of Life Insurance of Life

MAIL BUILDING, TORONIC

WELLS & MOMURTRY, GENERAL AGENTS,