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OHE Insurance Times of New York is one of the best authorities in the world on the subject of 1918, in commenting upon the fact that another of the large American Companies had adopted the mutual principle, the following words are used:-

The Mutual idea is unquescionably the highest ideal in Life insurance service. Co ing and distribution argain order of the twentieth are the All Life Insurance must ultimately come to be written as well 98 conceived on a purely mutual basis. Genuine mutual. ization-mutual in fact as well in the coming years, called for company that does not Ilmit ita mutual program to its principles, but makes its practise and ite policies concretely murual,



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