

CERTIFICATE OF OFFICIAL EXAMINATION BY FOUR STATES' INSURANCE DEPARTMENTS

Mutual Reserve Fund Life Association

OF NEW YORK CITY

E. B. HARPER, President.

COMMISSIONERS' CERTIFICATE

NEW YORK CITY, January 24th, 1895.

WE, the Insurance Commissioners and Superintendents of the States of Illinois, Ohio, Texas, and South Dakota, do hereby certify that we have been for the last two months engaged in an exhaustive and thorough examination of the books and accounts of the Mutual Reserve Fund Life Association...

We further certify that we find the Association possessed of admitted invested and non-invested assets on the said November 13, 1894, to the amount of \$4,228,120.93, and of contingent mortuary assets to the amount of \$1,340,490.31, making gross assets as of said date to the amount of \$5,568,611.24...

We further certify that we have verified by a competent expert the value of the Association's interest in the building known as the Mutual Reserve Building, and that we are satisfied that its value is largely in excess of the amount at which it stands upon the Association's books...

IN WITNESS WHEREOF, we have hereunto subscribed our respective names, in the city of New York, the day and year above written.

Insurance Superintendent, State of Illinois, Chairman. W. M. Hahn, Superintendent of Insurance, State of Ohio.

Insurance Commissioner and Examiner, State of Texas. C. H. Anderson, Examiner, State of South Dakota.

MUTUAL RESERVE FUND LIFE ASSOCIATION

RESERVE FUND. We have increased our Reserve or Surplus Emergency Fund during the past twelve months from \$3,589,253.13 to \$3,827,822.12, making a net gain for the year of \$238,568.99.

INCOME. Our income from all sources during the year 1894 amounted to \$4,945,739.59, as against \$4,496,815 for 1893, making a net increase of \$448,924.59.

DEATH CLAIMS. At the end of the year 1894 we had disbursed to the widows and orphans and representatives of our deceased members the sum of \$17,684,232.86. For the same purpose during the year 1894 we have paid out the largest sum in the history of our institution, viz.: \$5,670,514.01, making in all in the fourteen years of our existence the magnificent total of \$20,754,847.87.

BUSINESS IN FORCE. Our books show that on December 31, 1894, we had in force 95,982 policies, covering insurance amounting to \$284,368,108, being a net increase for the year of 13,253 policies, amounting to \$30,729,041, while the applications for...

NEW BUSINESS received during the year amounted to \$31,265,145, which does not include one dollar's worth of business received since December 31, 1894.

Table with columns: Year, Insurance in Force, Cash and Invested Assets, Reserve Fund, and Death Claims Paid. Data spans from 1881 to 1894.

NOTICE.—Professional and business men possessing pluck, grit and energy who will devote the whole or even a part of their time, can secure excellent paying positions in the Agency Department of this Association...

NAMED FOR OFFICE

THE APPOINTMENTS MADE BY THE GOVERNOR.

Death Near Salem of Alexander Spong, Who Was Forty Years a Resident of Marion County.

SALEM, Feb. 21.—Governor Lord made the following appointments today: Regents of the state agricultural college—W. E. Yates, of Corvallis; H. B. Miller, of Grant's Pass; Benton Killin, of Portland...

THE ASHLAND MINE. Joseph Dame Has Been Placed in Charge as Receiver.

ASHLAND, Or., Feb. 21.—On an order issued by Judge Hanna, Joseph Dame was yesterday placed in charge as receiver of the Ashland mine. This action followed the incident, reports by 28 claimants for wages and material, aggregating \$900, against P. B. Sinsor and Penumbra Kelly, owners of the mine...

COURT AT BAKER CITY. Grand Jury Reprimanded for Not Making Gambling Indictments.

BAKER CITY, Or., Feb. 21.—Circuit court adjourned yesterday. Judge Fee continued a good many cases, to be tried before the new judge. Among them is the case of the state vs. Frank Shinn, charged with mayhem. It went over on motion of the district attorney, who stated that one Mr. Cartwright, an important witness for the defense, had secreted himself and could not be found...

Said His Accounts Were Short. TACOMA, Feb. 21.—The president of the Stevedores' & Riggers' Union this evening swore out a warrant in the municipal court for the arrest of Thomas Pentney, treasurer of the union, who is alleged to be \$25 short in his accounts. Pentney

CHURCH AND STATE

(Continued from First Page.)

clared that to the Pacific coast the question of cable connection with Honolulu overshadowed and transcended all others, save only that of the construction of the Nicaragua canal, and added:

Counterfeiter's Outfit Captured. WALLA WALLA, Feb. 21.—Sheriff Ellingsworth and Police Officer Johnson scored another success today in the discovery of dies and other paraphernalia of counterfeiters, who have been operating in this city. The outfit was found in the cellar of an old building occupied and run by W. H. Greenwood as a lodging-house. Greenwood and an accomplice were arrested this afternoon and lodged in jail. Greenwood was intoxicated and had \$17.25 in counterfeit pieces on his person when arrested. He has lived in this city for several years.

An Unconfronted Rumor. ASTORIA, Feb. 21.—An unconfronted rumor comes from Ilwaco that Jacob Kamm contemplates disposing of his stock in the Oregon Railway & Navigation Company. The reason alleged is the supposed intention of the Oregon Railway & Navigation Company to parallel its line from Ilwaco to Tinker's, at which point the Oregon Railway & Navigation officials, on the occasion of their recent visit to Ilwaco, professed to have found what they desired as a suitable location for a hotel.

Stricken With Paralysis. ALBANY, Or., Feb. 21.—Robert Knox, traveling salesman for Mills & Gibb, of New York, was stricken with paralysis here this evening. His recovery is doubtful. His family resides in San Francisco.

Movements of Ocean Vessels. NEW YORK, Feb. 21.—Arrived—Kaiser Wilhelm II., from Genoa; Lahn, from Bremen and Southampton; Island, from Copenhagen, etc. Arrive out—Kron Prinz Friedrich Wilhelm, at Gibraltar; Fuerst Bismarck, at Alexandria; Assyria and Roman, at Liverpool; New York, at Southampton; Sailed for New York—Werra, from Genoa; Ems, from Southampton. Sighted—Patrol, from New York for Hamburg, passed the Lizard; Werkendam, from New York for Rotterdam, passed Sicily.

Arrived—Steamer Alice Blanchard, from San Francisco. Arrived down—Schooner John F. Miller, from Portland for San Francisco. Left up—British four-masted lumberer, for Portland. Cleared—British ship Grassendale, for Queenstown for orders, with 47,927 sacks of wheat, valued at \$48,954.54.

Armenians Hissed General Wallace. CHICAGO, Feb. 21.—General Lew Wallace was openly hissed several times in Central Music hall tonight during his lecture on "Turkey and the Turks." A large number of Armenians were in the audience, expecting General Wallace would allude to the Armenian atrocities. He did so, but his remarks did not suit the Armenian portion of his audience, and they expressed their feelings without restraint.

New Jersey's Peach Crop. FLEMINGTON, N. J., Feb. 21.—Out of 250 inquiries sent out among the largest peach growers in this vicinity, 200 substantially report that the prospects for an enormous crop next season are good. The buds were reported frozen several times, but the growers contradict the statements, and say that the buds are in a healthy condition. The blackberry crop is probably killed.

A Fight With Russian Students. ST. PETERSBURG, Feb. 21.—The students' demonstrations became so riotous that soldiers were summoned to quell them. The students resisted, and a fierce fight ensued. Order was not restored before many students had been arrested and a number injured.

TO REGULATE SPIRITS

COMBINATION OF ALL THE LARGEST DISTILLERIES.

The Combine Decided to Sell at Actual Cost, an Advance of Two Cents a Gallon.

CHICAGO, Feb. 21.—The conference called by the receivers of the whisky trust resulted today in the combination of all the larger distillers of the United States with the trust to regulate the output and prevent the overproduction of spirits. The entire producing capacity of the United States, with the exception of about 25 per cent, is represented in the combine, which has been named the Spirits Distilling Association. The promoters of the new organization have been given to understand that the smaller operators will co-operate in the combine, and it is expected that the only firm of any size which was not represented, the Indiana Distilling Company, of Terre Haute, Ind., will agree to the terms which have been imposed.

As a starting point, which led to the action taken, was the decision to sell spirits at actual cost of manufacture for the present. After much calculation it was decided to fix the price at 14 cents a gallon, or two cents in advance of the present rate. The price will go into effect Monday morning, and, with a tax of 12 1/2 cents, will raise the price of spirits to 26 1/2 cents a gallon. The principal object of the conference, it was given out, was to prevent the overstocking of the market and prevent a loss to the manufacturer rather than to decide upon a price.

General McNulta, chief receiver of the Distilling & Cattle Feeding Company, was named as chairman. The following schedule of buying prices for under-proof goods was given out by the executive committee: Chicago spirits, 12 1/2; St. Louis and Cincinnati, 12.

The Whisky Trust's Statement. CHICAGO, Feb. 21.—The receivers of the whisky trust submitted a report of experts to Judge Wallace today, giving a detailed statement of the affairs of the trust. The report declares the concern has \$3,178,000 above all indebtedness. The balance sheet submitted shows quick assets of \$4,875,000 in excess of all liabilities. An amount of rebate certificates is \$68,025, after deducting all disputed certificates. In Olmstead's original bill for a receiver it was stated that 25,000 of such rebate certificates would fall due in February.

BREACH-OF-PROMISE SUIT. SAN FRANCISCO, Feb. 21.—Dr. V. J. Stearns, a wealthy physician, has been sued for \$10,000 for breach of promise by Mrs. Bridget Ramage, a well-to-do widow. Both are prominent society. Mrs. Ramage is the widow of the Japan agent of the Pacific Mail Steamship Company, who died four years ago, leaving Mrs. Ramage property worth \$100,000. Dr. Stearns first met Mrs. Ramage in 1887, giving her \$10,000, which she left to him. Mrs. Ramage says that she became engaged to Stearns soon after his first wife's death. She told him that she would manage her own property after her marriage. According to Mrs. Ramage, Dr. Stearns has been leading a dual life, and while engaged to her, was maintaining intimate relations with other women. Twice the marriage ceremony was postponed by him. Finally Mrs. Ramage, becoming suspicious, met another of Stearns' innamoratas. The two women had a stormy scene, ending by each slapping Stearns in the face.

Reduction in Binder Twine. MONTREAL, Quebec, Feb. 21.—The binder-twine manufacturers have decided upon a considerable reduction in price, owing to a reduction in raw material. Efforts are being made to induce the Dominion government to close down the twine factory at the Kingston penitentiary. The works were established by the late Sir John Thompson for special reasons, and have not been a profitable investment.

THE USUAL CLAIMANT.

An Alleged Contract Wife After the James Estate.

SAN FRANCISCO, Feb. 21.—Charles A. James, a practitioner of medicine, and who also kept a lodging-house on Howard street, died last month. He left an estate valued at \$50,000, of which \$30,000 is cash in bank. He left no will, and was supposed to have no relatives here. To friends he had talked of relatives living somewhere in the East. Living in James' house was a Dr. Mellin, his wife and two young daughters. At the time of the death of James, who was 72 years old, Mellin's younger daughter, aged 15, stated that she had been engaged to marry the man today, North Carolina Admistrator Freese applied for letters of administration over the James estate, the girl, who has heretofore been known as Laura Mellin, appeared in court in widow's weeds and asserted her claim to the estate as widow of the deceased. She declared that they had been married by contract, but confessed her inability to produce the contract. She said it had been lost. Ex-Archy lawyer-General Hart, who secured the Blythe millions for Florence Blythe, appeared as her attorney.

Charles Fair Will Contest. SAN FRANCISCO, Feb. 21.—Reuben H. Lloyd, attorney for Mrs. Herman Oelrichs and Miss Virginia Fair, announced positively today that his clients would not be parties to any contest of the will of their father, the late James G. Fair. Charles Fair will contest the will, however. The question of admitting the will to probate is today that his clients would not be parties to any contest of the will of their father, the late James G. Fair. Charles Fair will contest the will, however. The question of admitting the will to probate is today that his clients would not be parties to any contest of the will of their father, the late James G. Fair.

The Cable Will Be Built. SAN FRANCISCO, Feb. 21.—The defeat of the bill appropriating \$300,000 for a United States cable between this city and the Hawaiian islands will not inter-

PROPOSED AMENDMENTS.

One by Squire of Washington and Another by Mitchell of Oregon.

WASHINGTON, Feb. 21.—Several proposed amendments to the pending appropriation bills were introduced in the senate, without much prospect of passage. Squire gave notice of an amendment to the sundry civil bill appropriating \$5000 for an investigation of the commercial and gold resources of Alaska. Perkins of California gave notice of an amendment to the naval bill appropriating \$1,000 toward the construction of a drydock at the Mare Island navy-yard, the limit of cost being fixed at \$50,000. Mitchell of Oregon gave notice of an amendment to the same bill which provides that any officer, while within the retiring age of 62 years, who has been transferred from the active to the retired list, for disability possibly curable, shall be subject to examination at the navy department's discretion as to ability to resume the duties of his existing commission, and if found thus existing, and there being no other necessity for his continuance as a supernumerary officer, he shall be ordered back to the active list, according to his existing commission, when the next vacancy occurs.

To Improve the Service. WASHINGTON, Feb. 21.—The senate committee on commerce today, through Freese, made a favorable recommendation to the committee on appropriations on an amendment to the naval bill, which authorizes the president to convene at any time he may see proper a board, to be composed of three surgeons of the marine hospital service, to report upon all officers in the revenue cutter service who, through no vicious habits of their own, have become or may hereafter become incapacitated to perform their respective offices. It is provided that such officers as may be permanently incapacitated shall be placed on waiting orders out of the line of promotion, and the vacancies thus created in the active list is to be filled by promotion in the order of seniority.

Credentials of Butler and Tillman. WASHINGTON, Feb. 21.—Two of the senators-elect from the Carolinas—Governor Tillman, of South Carolina, and Harris of North Carolina, today giving their first appearance on the floor and their credentials were presented for terms beginning March 4 next.

Section 3 provides the government lien shall remain in full effect, but enforceable as security for the payment of indebtedness due the United States.

Section 4 provides for the payment of the first mortgage bonds by renewing them by a new issue to run 50 years, with interest at a rate not exceeding 5 per cent, and secured by the first mortgage, the same as are the bonds they are issued in renewal of.

Section 6 prohibits the companies from paying dividends so long as the bonds authorized by the act are outstanding, unless they have been actively earned, or the company has paid all its obligations to date under the bill, or unless the earnings, after deducting all interests accrued, but not payable at the time of the declaration of the dividends, warrant it. And no dividends over 4 per cent are to be paid unless an equal amount of excess of 4 per cent is paid upon the principal of the government debt. The companies are to co-operate in making track conditions with all roads that join them, and to exchange traffic on equal shares and devices to evade this shall be unlawful.

Section 7 provides the companies, when required in writing by the department of justice, shall institute suits at law or equity against any parties for misappropriation of assets, the suits to be conducted by the attorney-general, and the name of the companies, and the sums recovered to be applied to the payment of bonds, and any excess to be paid to the companies. The remaining sections provide for foreclosure by the government in case of default under the terms of the Rilly bill.

The bill met with greater favor in committee than its predecessors. The minority members say they will contend in their report that the outcome of the plan, if adopted, will be the continuance of the Union Pacific under its present management, and the Central Pacific will come into the hands of the government, a practically worthless property, because it would be without terminal facilities.

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