IN FAVOR OF SWEAT SHOPS.

Special Sessions Justices Render a Decision Inspectors Criticise.

Opens the Way for the Restoration of Evils Believed to Be Abolished.

FACTORIES IN TENEMENT HOUSES.

A Law Secured by Factory Inspectors Found to Contain a Loophole Which Nullifies Prosecution.

If the decision of the Special Sessions Justices in the case of Joseph Ripoll, of No. 509 West Broadway, is accepted as a precedent, the Anti-Sweatshop law is a dead letter, factory inspectors say.

According to the inspectors the old time sweatshops could be started again as they were run under the law of 1892.

In the case of Ripoll the Special Sessions Justices held that rooms in the house had been set aside for working on garments, and it upheld the contention of Ripoll's lawyer that rooms in tenements not used as living rooms could be used as workrooms.

Assistant Factory Inspector Franey, who has charge of the local bureau of factory inspection, went to Albany yesterday to see the Attorney-General. He will not be back for two or three days.

Deputy Inspector George McKay, whose district takes in the factories of the East Side, said yesterday:

"I cannot understand how such a decision could be rendered in the face of the law of 1893. We have secured hundreds of convictions under the law, and now all our work goes for nothing. If the decision is taken as a precedent, then all the persons who moved their workshops from their dwellings to separate buildings will move back again."

Section 13 of the law of 1893 says:

No room or apartment in any tenement or dwelling house shall be used except by the immediate members of the family living therein for the manufacture of coats, vests, trousers, knee pants, overalls, cloaks, hats, caps, suspenders, jerseys, blouses, waists, waistbands, underwear, neckwear, furs, fur trimmings, fur garments, shirts, purses, feathers, artificial flowers, cigarettes or cigars. No person, firm or corporation shall hire or employ any person to work in any room or apartment in any rear building or building in the rear of a tenement or dwelling house at making in whole or in part any of the articles mentioned in this section without first obtaining a written permit from the Factory Inspector, his assistant, or one of his deputies, stating the maximum number of persons allowed to be employed therein.

It was for the violation of the first part of this section that Ripoll was prosecuted. He had a workman employed besides his wife.

"Under the law of 1892," said Mr. McKay, "persons could manufacture the articles mentioned in a tenement if there was no direct communication between the workrooms and the living rooms, provided they had a permit from the factory inspection department. Under the law of 1893 the prohibition is made absolute. They cannot be allowed to work in a room used for living purposes, permit or no permit. They can only work in a rear building behind a tenement by getting a permit from the department, but we give no such permits unless these rear buildings are used for factory purposes only.

"The only way I can think of by which the Justices discharged Ripoll was that they may have held that as no mention of a permit is made in regard to the prohibition of work in tenements or dwelling houses, the clause prohibiting such work is done away with. This is a very far-fetched idea, however."

Justice William Travers Jerome, who formed one of the court which rendered the decision in the Ripoll case, said yesterday evening that the decision in the case was based on the law of 1893. His attention was drawn to the part of section 13 shown by Mr. McKay, but he said that under the law of 1893 the decision was proper, and that if the law left a loophole it was not his fault.

A number of labor leaders were trying to find the loophole yesterday, but failed.

J. M. HILL'S BIG BOARD BILL.

Supplementary Proceedings Against Him by the Coleman House Dismissed.

Under a judgment of $1,221 for board obtained against him by the managers of the Coleman House, J. M. Hill, manager of the Standard Theatre, was examined yesterday in supplementary proceedings sanctioned by an order of the City Court.

He said his contract to manage the theatre ran out several months ago, and that after February 1 he intended to lease the house and have nothing more to do with it. His brother, David K. Hill, of Chicago, he said, paid him $75 weekly to manage the theatre, and that salary was his sole income.

Asked if he owned an interest in any other theatre he refused to answer unless Myron H. Oppenheim, who was examining him, would allow him to consult Herman Fromme, his attorney. A dispute between lawyers ensued. When they went before Justice O'Dwyer, in Chambers, to have the question settled, Hill told His Honor that he had already been examined under the same judgment, whereupon His Honor dismissed the supplementary proceedings.

IT WAS EPILEPSY, NOT LIQUOR.

Arrest of William Bliss, a Prohibitionist, Found to Have Been a Mistake.

William Bliss, a Brooklyn Prohibitionist, was found lying on the sidewalk in Rockwell place, Tuesday night, by Patrolman J. F. O'Grady, who arrested him. The policeman says that when he asked Bliss where he lived he replied, "Right here."

The rest of the story was told in the Butler Street Police Court yesterday morning. The policeman declared under oath that Mr. Bliss shouted and then bit him, and he thought he was under the influence of liquor. When he reached the station house, he said, it required two men to hold the prisoner and three to search him.

Mr. Bliss denied positively that he had ever tasted liquor in any shape. He said he was in an epileptic fit when the officer found him. Dr. Charles Bonnell said Mr. Bliss had been subject to epileptic fits for years, and when he was suffering from them it was almost impossible to manage him. Rev. Job G. Bass, a missionary, and Rev. Dr. Pardington testified in Bliss's behalf, saying he was a man of exemplary habits, but almost a fanatic on the temperance question.

Mr. Bliss said he felt that he was about to be taken with a fit and was hastening to his home at No. 361 Dean street, when he fell. He had no recollection of biting the officer.

Judge Tighe discharged him.

A 165

Another Court for Brooklyn.

Several Brooklyn Republican lawyers are in need of public office of some kind, and Senator Brush will present a bill creating a city court. The bill provides for three judges, who shall hold court regularly, except in July and August. The jurisdiction of the proposed court will be confined to mechanics' lien, chattel mortgage and money suits.

Herbert Goetz Secures a Divorce.

The marriage of Herbert Goetz and Mary Healy, which took place in this city last April, was annulled by Judge Gaynor, in Brooklyn, yesterday. Goetz said he was only seventeen years old at the time, and alleged that the girl was the wife of Frederick James when he married her.

Offered a Boston Pastorate.

It is said that Rev. Dr. Cornelius Woelfkin, of the Greene Avenue Baptist Church, Brooklyn, has been offered the pastorate of the Clarendon Street Baptist Church, in Boston. The salary is $7,000.

COMPLAIN OF GHERARDI.

Spanish-Americans in New York to Make Formal Protest Against His Recent Speech.

Spanish-Americans in this city bitterly resent Rear-Admiral Gherardi's attack upon them and their compatriots, and will make formal complaint to the President and the Navy Department in regard to it. The expressions which they complain of were used in a speech which Admiral Gherardi made at a meeting of the New York Commaadery of the Order of Foreign Wars at the Brevoort House Tuesday night.

Little else than this speech was discussed by the Spanish-Americans yesterday, and it was decided to lodge formal complaint with the Ministries of their countries in Washington. Admiral Gherardi is quoted as having said that if "the United States should go to war with England over the Venezuelan boundary dispute we would be fighting for as despicable and ungrateful a race as ever lived." Another passage which aroused much anger was that "these South Americans do not like us and you cannot depend upon their word."

Carlos C. Bolet, formerly Consul-General of Venezuela in this city, is taking a leading part in the indignation meetings of the Spanish-Americans. In speaking of the matter, he said last night:

"Admiral Gherardi's words are not only undiplomatic, but are insulting to the Spanish-American republics. Perhaps he forgot that his position forbids him to become a critic of friendly nations. His speech will be printed in the South American press and his indiscreet remarks will be believed by many to be the true sentiment of the American people.

"I am surprised that a man of Gherardi's experience should make such a blunder. He will probably hear from the Navy Department before long in reply to the protest which we are about to make. This is no time to throw mud at the Spanish-American countries, and especially for an official of this country to do so. The step taken by President Cleveland and seconded by Congress can be made the forerunner of a powerful alliance of the American nations, and it is extremely ill-advised for a public official to do anything which may thwart such plans."

PRIEST UP FOR TRIAL.

Father Fitzgerald's Case Draws a Crowd by Far Too Large for the Rochester Court Room.

Rochester, N. Y., Jan. 22.—There was not room to contain the throng which applied for admission to the court room this morning to witness the trial of Father Fitzgerald, indicted for arson in connection with the fire in the Charlotte Parochial School. Daniel W. Forsyth presented the people's case.

He charged that the building was insured for double its value; that Fitzgerald arranged for an entertainment on the night of the fire, in order to show that a lamp had overturned and caused the fire; had gone to Troy, so as to be out of town, and that on his way he stopped at Syracuse and sent his housekeeper, Nora Cronin, the following telegram:

"Tell Mr. Ellis I was called away suddenly; return, if possible, to-night. Have Johnny close all doors and lights out after the entertainment. Many tramps now in Charlotte. Use your own best judgment."

"Did 'Use your own best judgment' mean that Nora should see to it that the fire occurred unless some thing unforeseen happened which would render it unsafe?" asked Mr. Forsyth.

He added that the Cronin sisters got a warrant out for Ellis, who was the theatrical manager, charging him with assault, in order to get him to leave Charlotte, so as not to be in reach of the prosecution.

GOT THOMAS F. OAKES' JEWELS

The Owner Appeared Yesterday Against the Alleged Receiver of the Stolen Goods.

Thomas F. Oakes, formerly president of the Northern Pacific Railroad, and now a receiver, was in the Centre Street Court yesterday morning as complainant against Andrew J. Anderson, of Fourth street, Jersey City, for receiving a quantity of stolen silverware valued at $900.

The home of Mr. Oakes, which is at Mamaroneck, N. Y., was entered by burglars on Christmas Eve, and a quantity of silverware and jewelry carried away.

The police of this city were notified and the stolen goods described. Several days ago Detective Sergeant Reap, while in the jewelry store of Michael Rosenthal, at No. 254 Bowery, recognized some of Mr. Oakes's property, and asked Rosenthal where he got it. Rosenthal said he purchased it from a man named Anderson, who frequently visited the shop. Reap watched, and when Anderson called on Tuesday he was placed under arrest. He then told Reap that he had purchased the silver from two men named Nelson and Jacobson, whom he has known for five months.

Despite the protests of his counsel, Mark Alter, he was sent to the Tombs in default of $2,000 bail, for examination this afternoon.

TO RECTIFY POSTAL ABUSES.

Government Said to Be Losing Millions by Present Classification.

Washington, Jan. 22.—Representative Loud, of California, chairman of the House Committee on Post Offices and Post Roads, is devoting his attention to the second-class mail matter abuse. He says the Government is losing not les than $5,000,000 annually as a result of carrying through the mails a certain class of publications which are given the benefit of a second-class rate when they belong properly in the third class, paying eight cents a pound. He has introduced a bill to correct the evil. Mr. Loud says the original intent of the present law was to admit only newspapers and magazines published for the dissemination of knowledge to the privileges of the second-class rate. The beginning of the abuse was the sending out of serial novels in the form of supplements.

The last annpal report of the Postmaster-General shows that the cost of carrying and handling second-class matter for the past fiscal year was $21,225,000. The Government received for this service $2,653,000, leaving a net loss of nearly $19,000,000.

O'SHEA STILL IN CHARGE.

Warden Fallon's Successor Has Not Yet Been Appointed.

Commissioner Wright has not yet appointed a successor to John J. Fallon as Warden of the City Prison. The Commissioner said yesterday that he would not appoint anybody to the vacancy for three or four days. He says he is looking out for the right kind of man to fill the position.

No changes have been made in the Tombs Prison force since Fallon's removal. Deputy Warden O'Shea, who is at present in charge, said he would continue with the present force and that the prison rules would be rigidly enforced. Commissioner Wright denied yesterday that he has appointed men to subordinate positions in the City Prison who had formerly been prisoners there. He says that all his appointees were taken from the civil service list and that if the men had been prisoners then the Civil Service Board had been imposed upon.

Ex-Warden Fallon still insists that his removal was due to a conspiracy on the part of the keepers and deputy sheriffs. He will at once institute a suit for reinstatement, basing his claim to hold office on the ground that he is a war veteran and cannot be removed on such flimsy charges.

Elks Want Their Date Changed.

Cincinnati, O., Jan. 22.—An effort is being made to change the date of the reunion and Grand Lodge meeting of the Elks, who have decided to meet in this city on July 7. This is the date of the Democratic convention in Chicago, and as there are hundreds of Elks throughout the country who are desirous of attending the Democratic convention, the Grand Trustees will be requested to make the change. Democratic Elks in the extreme West, as well as the East, will advocate the change so as to attend the Chicago Convention one week and the Elks' reunion the next.

TO ANNEX THE POST OFFICE

Report That Brooklyn's Office Will Be Merged with That of New York.

It Would Then Become a Sub-Station and Postmaster Sullivan a Superintendent.

SHOCK TO ANTI-CONSOLIDATIONISTS.

Rumored That the Change Will Be Made in April, and Such Action Is Considered Probable if the Cities Are United.

Anti-consolidationists in Brooklyn were given a shock yesterday by the report that New York was about to annex their Post Office. Next to the trolley and the old Pouch mansion, the people of Brooklyn love their Post Office, and the injury caused to their feelings was deep and rude.

The plan is to make the Brooklyn office a sub-station of the general office in New York, and reduce Andrew T. Sullivan from a full-fledged Postmaster to a superintendent of the sub-station. A dispatch received in Brooklyn yesterday said that Postmaster-General Wilson proposed to make the change on April 1.

The plan for the consolidation originated with the late Postmaster Pearson when he was in control of the New York office. He thought the transmission and delivery of mail, especially between the two cities, could be greatly facilitated by such a consolidation, and although the idea at that time received consideration at Washington, it was not acted upon.

THE ACTION PROBABLE.

In view of the almost absolute certainty of the passage of an act uniting the two cities, the merging of the Brooklyn Post Office into that of the Greater New York is very probable.

It is by no means pleasant to be swallowed, even for a post office, and consequently there was gloom in the big building over which Postmaster Sullivan presides when the report became known. Mr. Sullivan, when asked about the matter yesterday, said he had received no definite information, and save for the mere rumor he was as much in the dark as anybody.

The plan, he thought, was very likely to be carried out if New York and Brooklyn were consolidated, and this he thought was also probable. Postmaster Sullivan has done a great deal to facilitate the delivery of mail in Brooklyn, and his office is considered in Washington as one of the best managed of any in the country. He was one of the first to propose mail cars on street railway lines, and he has utilized the trolley to a considerable extent in the collection and distribution of mail. Bicycle letter carriers was a pet idea of his, and he has been an innovator in other directions.

While he did not say so, it was plainly evident that he was not enthusiastic at the prospect of his independent office becoming a mere sub-station.

RUMOR IN WASHINGTON.

Washington, Jan. 22.—Some excitement was caused in the Post Office Department to-day by a rumor that a project was under consideration to consolidate the post offices in Brooklyn and New York, with headquarters in New York City. It was asserted that such action by the department would be entirely in line with its recently adopted policy of combining post offices in close proximity and making the office merged a station, thus placing its officials under the civil service rules.

It is claimed for the suggestion that it would prove advantageous to the service and to the public, as it would prevent the congestion of the mails now complained of in the two big offices, and would afford a much more rapid delivery. During the administration of Mr. Pearson as postmaster of New York City, a consolidation of this kind was suggested, but at that time there were not the facilities to carry out the project which now exist. The rapid transit of street railway lines makes the idea more feasible at the persent time.

First Assistant Postmaster-General Jones, when questioned on the subject, declined to discuss the matter in detail, but said that if the project of the Greater New York went through, the scheme was a possibility. He said he realized that such a combination of the two offices would cause quite as much of a disturbance as a proposal to consolidate the offices at Minneapolis and St. Paul.

REBUKE FOR CHIEF O'BRIEN.

Justice Pryor Indignant Over His Action in Photographing a Prisoner.

Justice Pryor made no attempt to conceal his indignation yesterday when he was told how Chief of Detectives O'Brien and four of his subordinates had forced Michael Ryan, who had been arrested on a New Jersey warrant for an assault committed in that State last May, to be photographed for the Rogues' Gallery.

In his affidavit in the habeas corpus proceedings in the Supreme Court yesterday Ryan swore that he was taken to Police Headquarters immediately after his arrest and seized by four bluecoats in obedience to Chief O'Brien's instructions. The policemen, he swore, held him forcibly before the camera.

Such an act upon a man charged merely with assault, Justice Pryor said, was outrageous and should not be countenanced by the authorities. He refused to discharge Ryan, who is held to await extradition papers from Governor Morton, but told him if he could furnish $1,000 bail he could go free pending action from Albany. Ryan has already been indicted in New Jersey.

PAYMENT OF SUGAR BOUNTY.

The President Submits a Message Stating What Steps Have Been Taken.

Washington, Jan. 22.—The President today sent to the Senate his reply to the resolution of Mr. Caffrey adopted December 16, asking what action had been taken in regard to the payment of the appropriation for the bounty on sugar contained in the last Sundry Civil bill. He transmits a communication received from the Secretary of the Treasury, which contains, he says, all the information he has on the subject.

In the letter to the President Secretary Carlisle gives a history of the sugar bounty claims and the steps being taken to settle them. In conclusion he says:

"In each case a decree has very recently been entered against the United States, and I am advised by the Department of Justice that the necessary steps are being taken for the immediate prosecution of appeals to the Supreme Court of the United States in order that a final and authoritative adjudication of the questions involved may be had at the earliest possible date."

LABOR RESOLUTION TABLED.

Legislature of Massachusetts Will Be Asked to Frame a Bill.

Washington, Jan. 22.—Last year the Legislature of Massachusetts passed resolutions asking Congress to pass a law regulating the hours of labor throughout the United States. To-day Representative Barrett appeared before the Committee on Labor and urged favorable action along the line of the suggestion.

After discussing the question the committee, on motion of Mr. Walker, of Massachusetts, adopted a resolution tabling it, and requesting Mr. Barrett to solicit from the Legislature of Massachusetts a form of bill that will accomplish the objects embraced in the resolution when enacted into law.

TOPICS BEFORE THE BAR.

Interesting Papers Read and Lawyers Criticise the Revised Monroe Doctrine.

Albany, Jan. 22.—Several interesting papers were read before the State Bar Association to-day. Perhaps the most noteworthy was that of Henry Wynans Jessup on "Are Directors of Corporations Held to Sufficient Accountability?"

In opening his address the speaker cited the following from "Cook on Stockholders":

In these latter days the robbery and spoliation of corporations and stockholders by the corporate directors and managers have been systematized into well-known methods of proceeding, and the carrying out of such plans has become a profession and an accomplishment. The skill, audacity, experience and talent of the highest order of administrative ability have reduced to a certainty the methods of diverting the profits, capital, and even the existence of the corporation itself, to the enrichment of the corporate managers and their co-conspirators. Illegitimate gains are secured and enormous fortunes are amassed by the few at the expense of the defrauded, but generally helpless, stockholders.

"While indisposed to admit," said Mr. Jessup, "that the picture drawn by Mr. Cook is in all respects true, it is apparently justified by the history of many American corporations, whose stockholders hold gorgeously engraved certificates, as valueless as Confederate paper dollars, and whose directors have amassed fortunes not represented in that currency. And the two conditions—poverty for the shareholder, wealth for the director—seem to be traceable to a common period of time—the brief, checkered life of the So-and-So mining or manufacturing or railway company.

"I believe the fault, if any, lies not in the disposition of the courts, nor in the limited remedies provided against breaches of trust in this class of cases, but, back of all, in the reckless and unguarded modes in which Legislatures representing the people permit corporations of almost all kinds to be created and set in full and vigorous operation, with managers whose accountability is vaguely defined or largely misunderstood."

Mr. Richard L. Hand, of Elizabethtown, N. Y., delivered an address on "Preparation for the Bar" and ex-Senator John J. Linson one on "Some Needed Improvements in Our Statutes and in State Banking."

The revised Monroe doctrine, as reported in the Senate, was discussed and criticised as a violation of the established policy of the United States and as likely to lead to much international trouble.

Moorfield Storey, of Boston, president of the American Bar Association, who was called upon for an address, declared in the course of his remarks that the United States needed not one foot more of territory than it already has, and that it also has matters enough to dispose of without seeking other trouble. True partiotism, he said, consists in opposing the present inclination to the fostering of a war spirit.

The following were appointed a Committee on Nominations:

Glibert R. Howes, E. T. Lovett, E. A. Bedell, G. R. Ingalls, A. B. Steel, Frederick R. Glibert, Charles M. Loughlin and Charles Z. Lincoln.

GROSVENOR—LUDELING.

A Brilliant Society Wedding Celebrated at Bridgeport, Conn.

Bridgeport, Conn., Jan. 22.—The marriage of Miss Minna Jeanne Ludeling, daughter of the late Chief Justice John T. Ludeling, of Louisiana, and Mr. James B. M. Grosvenor, of New York, this evening was a noteworthy event. It was celebrated in St. John's Church at 7:30 o'clock, with Rev. William H. Lewis officiating. Many noted society people from New York attended the ceremony.

Mr. Grosvenor is very wealthy. He is a member of the Union League and Racquet clubs. His father made an enormous fortune in cotton mills at Grosvenor Dale, Conn. The family owns everything in that town worth owning.

There were no bridesmaids at the wedding. Miss Bessie Bishop, of Bridgeport, was maid of honor, and the groom's best man was Mr. J. Harsen Rhoades, of New York. Messrs. F. Bey Ludeling, of Louisiana, brother of the bride; C. Fred Stead, of Saltaire, England; Andrew N. Greene, and T. G. Condon, of New York City, were the ushers.

The bride was accompanied to the altar by her mother, Mrs. J. T. Ludeling. Mr. and Mrs. Grosvenor will sail from New York next Saturday for Europe, where they will join the Iselins, and where they will also be entertained by the Duke and Duchess of Marlborough.

CHICAGO GAS MEANS TO FIGHT.

Determined Stand Against the Opponents of the Reorganization Scheme.

Chicago, Jan. 22.—The Chicago gas companies, with a majority of the Fidelity Insurance, Trust and Safe Deposit Company's certificates extinguished, have thrown down the gauntlet and propose to fight their intended reorganization and consolidation scheme through the courts. At the several secret meetings of the principal companies on Monday it was voted by the holders of the proxies on a majority of the stock to merge the Chicago Gaslight and Coke Company, Consumers' Gas Company, Equitable Gaslight and Fuel Company and the People's Gaslight and Coke Company, into one, to be known as the People's Consolidated Gaslight and Coke Company.

A messenger was dispatched to Springfield on a late train with an application for license to incorporate the last named company. Secretary of State Hinrichsen refused to issue it on the ground that the law made the consolidation illegal. No other result was expected, and at once preparations began for the fight in court to obtain the license. It will be in the nature of an application to the Supreme Court for a mandamus on the Secretary of State to secure the incorporation license.

In the proceeding the question of the companies' right to consolidate will necessarily be decided by that final tribunal. The contention, as is known, is based on the statute of 1872. The ruling of Judge Showalter in the Pitt-Barrows case against the companies to the effect that they might consolidate will, no doubt, be one of the foundation stones of the companies' pleadings.

DEATH IN A MAD DEBAUCH.

The Young Man Was on the Verge of His Majority and a Big Inheritance.

Scranton, Pa., Jan 22.—Richard McHugh, aged nearly twenty-one years, was burned to death in a house in this city last night. Florence Cassidy was also badly burned while trying to save the young man.

McHugh entered the house while intoxicated, and because of his threatening manner the inmates of the place fled into other rooms. McHugh followed Miss Cassidy into the kitchen and kicked over a table, upon which was a lamp. The carpet and furnishings of the room caught fire and the young man was soon enveloped in flames. Miss Cassidy dragged him to the stairway and was there forced to leave him to save herself.

After the blaze was extinguished McHugh's body was recovered. McHugh would have attained his majority within two months and would then have come into possession of a fortune of $40,000, this being his share of his father's estate.

A NOTED CHARACTER DYING.

Ex-Congressman Turner Was Widely Known as "The Outlaw."

Louisville, Ky., Jan. 22.—Oscar Turner, who attained fame in Congress over a decade ago and became known all over the country as "The Outlaw," is dying at his home in this city. He is eighty years of age.

Judge Turner became noted and gained his sobriquet by a series of remarkable races for Congress from the first Kentucky district. Although a Democrat, he ran for Congress as an independent candidate in defiance of party will, and so successful and popular was he that under these conditions he was sent to the National Legislature three consecutive terms.

It proved to be so impossible to oust him that he was dubbed "The Outlaw," and so became generally known. He has been in private life for ten years.

Mutual Reserve Fund Life Association

EDWARD B. HARPER - - - FOUNDER.

FIFTEEN YEARS COMPLETED.

ANNUAL MEETING AND REPORT

FREDERICK A. BURNHAM, President.

THE LARGEST AND STRONGEST NATURAL PREMIUM LIFE INSURANCE COMPANY IN THE WORLD.

$69,000,000 of New Business in 1895.
$308,660,000 of Business in Force.
$4,084,075 of Death Claims Paid in 1895.
$25,000,000 of Death Claims Paid Since Business Began

1895 SHOWS—

An Increase in Gross Assets,
An Increase in Net Surplus,
An Increase in Income,
An Increase in Business in Force,
Over 105,800 Members Interested.

In the first annual meeting of the Mutual Relief Fund Life Association, held in 1881, the interests of 2,000 members were represented. In the fifteenth annual meeting, which was held yesterday afternoon in the association's building, at the corner of Broadway and Duane street, but a few less than 106,000 members were interested. That their interest was not merely a dormant thing, or the meeting simply a formal routine, was abundantly proved by the large audience that filled to overflowing the great assembly room on the fifth floor. Members gave abundant evidence that they felt that their interest in the association was real, a most admirable omen of the care with which they are sure to hold the management to strict accountability in the discharge of the trust which concerns directly the future of more than half a million of the wives and children of the land.

Many policy holders evidently regarded this as a favorable opportunity to meet face to face the new chief executive officer of the association, President Frederick A. Burnham, the man whose grasp of life insurance, whose keen executive ability and strong individuality have enabled him to take up the work laid down in death by the founder of the institution, the late Edward B. Harper, and make of the administration of his office of president, not an echo or copy of that of his predecessor, but a piece of finished work, characteristic of a man of independent views, and worthy to follow the work which had carried the association to a position never attained in the same length of time by any life insurance organization in the world. It is rare, indeed, that a great institution like this passes, without check to its prosperity, through a change in the executive chief, for it is rare indeed that a chief like the late Mr. Harper finds so able a successor as President Burnham.

The purpose of the meeting, as laid down by statute, was to elect directors to succeed those whose terms were expiring and to hear the reports of the several officers of the business of the preceding year. The reports of all the officers and heads of departments were listened to with marked attention and interest, but that of President Burnham, as summarizing the work of the year and of all departments, and as coming from the man whom all recognized as the chief, naturally engrossed in a marked degree the large audience. He paid a high and eloquent tribute to the memory of his predecessor, both as an official and a friend; laid bare to the membership the principles that governed the administration of its affairs; pledged economy of management, and showed the record of economy in the results accomplished in proportion to cost therefor, and without in any way seeking to antagonize or criticise other similar institutions, laid clearly before the membership, after accepting the standard created by the business, the noteworthy degree in which the outgo had been held at a minimum, while yet maximum results had been attained. The exhibit made of the relative cost of the increase in business, of the proportion of expense outgo to death loss payments, and of the practical carrying out of the principle announced, viz., that "the economy which will endure the test is effective economy and not the mere empty husk of pretence," commanded a degree of attention which showed that the speaker carried with him his audience, and that the men most interested believed, as he clearly stated it, that "good work costs money; poor work is dear at any price." That he had the sympathy of every one present none could question who saw that audience as the speaker declared: "The motto of the management is, and will continue to be, 'Good work at honest cost; true economy and not its shadow.'"

"Where there is needless expense," said the president, "it will be discontinued; where moneys fail of producing adequate returns, they will be saved; where the dollar can be made to accomplish the work of two, it shall be done; but for no mere cheap reputation for economy, for no mere personal exaltation over empty accomplishments will we suffer the real good of the institution to be sacrificed, its work to be impeded and the true interests of its members to be lost sight of."

The degree to which the speaker carried the audience with him was notable from the start. They evidently believed in the man and what he was saying, and the synopsis of the work and results of the year, work done and results accomplished under conditions which were calculated rather to retard than assist, certainly showed that their faith was well founded. The closing portion of the address so tersely summarized the results of the work that it cannot be condensed into briefer space than is required to quote it in full:

THE RECORD OF THE YEAR 1895

shows the following gratifying results:

ASSETS.

Our gross assets have increased during the year from $5,536,115.99 to $5,661,707.82.

NET SURPLUS.

Our net surplus over all liabilities has increased from $3,276,179.89 to $3,582,509.32, making a net gain for the year of $306,329.43.

INCOME.

Our income from all sources during the year 1894 was $4,943,739.39, while in 1895 it was $5,575,281.56, a gain of $631,541.97.

DEATH CLAIMS.

During the year 1894 we paid to the widows, orphans and other representatives of our deceased members the large sum of $3,070,514.01. During the year 1895 we have paid for the same purpose the still larger sum of $4,084,074.92, an increase over the previous year of $1,013,560.91. At the date of our last official audit, Jan. 17, 1896, there was not a single death claim in the office upon which completed proofs had been received and verified which was unapproved, and instead of being required to wait the ninety days allowed by the terms of the contract for payment, death claims are now paid within thirty days from date of approval.

BUSINESS IN FORCE.

On Dec. 31, 1894, we had in force 96,067 policies, representing insurance to the amount of $293,366,106. On Dec. 31, 1895, we had in force 105,878 policies, covering insurance to the amount of $308,659,371, being a gain of 9,811 policies and of $15,293,265 of insurance. Every dollar of this amount was acutally written and issued before Jan. 1, 1896.

Truths plainly stated, facts sufficiently set down, possess an eloquence that no flower of speech, no tricks of rhetoric, can heighten. Such is the eloquence of these results, which proclaim the progress, soundness and stability of this association—its deeds accomplished. Its ever-broadening power of accomplishment. In the record of the past, in the strength of the present is to be read what the future will be. [illegible] stand at the threshold of the new year [illegible] pressed with the con[illegible] be, as every year [illegible] association has been, [illegible] year of hard, engrossing, thought-demanding work; but, mingled with this know[illegible], there is no trace of timidity or do[illegible]. The past has cemented so firmly the confidence of our great membership, the present bears such unassailable evidence of the strong foundation on which that confidence rests, that it becomes an inspiration and sustaining power—an inspiration to renewed and redoubled efforts in the work of the future upbuilding of this great institution—a sustaining power in every effort, in every demand upon us. The broadening circles in which the usefulness and beneficence of this association are extending command wonder and admiration, but they also impose obligations and duties. These are not alone to the management—not alone to the officers. A half million people are directly interested in the future of the Mutual Reserve Fund Life Association. Every man, woman and child in the land is indirectly interested. The association stands as the representative of protective life insurance, untrammelled with investment—the forefront of that system which enables every man, every husband, every father, to protect the future of his home, the declining years of the wife and mother, the years of dependence of the child. We have won the victory of the right to be; we have carried the banner of this system unflinchingly and unfalteringly in the face of opposition and contumely such as was never before heaped upon an enterprise so grand; we have won a triumph so complete that no man to-day rises up to question it. We have now but to reap, in the results of ever-widening prosperity, the sowing of the years that are passed. And that reaping will continue so long as our members are true to themselves and to the association. So long as an upright, intelligent, broad-minded, economical administration is faithful to the trusts committed to its care, so long will the Mutual Reserve Fund Life continue to grow; so long will it know prosperity, and so long shall be more and more widely disseminated its benefits, which, these conditions preserved, will broaden and bear fruit to the end of time.

The result of the balloting for directors was the election of Messrs. Horace H. Brockway, John J. Acker and James W. Bowden, M. D., who will serve for a term of four years.

An interesting feature of the meeting was the presentation to President Burnham, on behalf of the general agents of the association, of applications for new business to the amount of $1,334,450. To this novel incident, in variation of the regular routine of such occasion, President Burnham made acknowledgement in his usual happy manner, in words that showed how thoroughly he is in sympathy with the earnest and loyal field workers of the institution, and how keenly he appreciates the magnificent work they are doing.

At the meeting of the Board of Directors, held after the annual meeting, the following executive officers were unanimously elected:

President, Frederick A. Burnham; Vice-President, O. D. Baldwin; Second Vice-President, J. D. Wells; Third Vice-President, George D. Eldridge; Counsel, George Burnham, Jr.; Managing Director, George H. Wooster; Treasurer, John W. Vrooman; Secretary, Charles W. Camp; Comptroller, John E. Hollingsworth; Medical Director, James W. Bowden, M. D.; Executive Committee, F. A. Burnham, J. D. Wells and George W. Harper.

Among the officers appointed by the Board of Directors are: Secretary of Executive Committee, Franklin Underhill; Agency Manager, George R. McChesney; Actuary, George D. Eldridge; General Auditor, D. E. Cameron.

FIFTEENTH ANNUAL STATEMENT

OF THE SECRETARY OF THE

MUTUAL RESERVE FUND LIFE ASSOCIATION.

DECEMBER 31, 1895.

Balance net Cash or Invested Assets December 31, 1894		$4,246,143.90
INCOME DURING 1895.		
Received from members	$5,276,512.51	
Received from Interest and other sources	298,769.05	
Total Income		5,575,281.56
Total Resources		$9,821,425.46
DISBURSEMENTS DURING 1895.		
Death losses paid	$4,084,074.92	
Cash dividends paid to policy holders	9,972.64	
Advance payments returned	1,628.29	
All other disbursements, including commissions, salaries, expenses in adjusting death losses, advertising, printing, rents, travelling and office expenses, etc	1,758,433.36	
Total Disbursements		5,854,109.21
Balance net Cash or Invested Assets December 31, 1895		$3,967,316.25
ASSETS.		
Loans on Mortgages, first Liens on Real Estate	$1,844,200.00	
Real Estate, English Consols, French Rentes, Municipal and Government Bonds	789,275.75	
Cash Deposits in Banks on Reserve or Emergency Fund Account	851,893.21	
Other Cash Deposits in Bank	125,210.99	
All other Assets, accrued Interest, Uncollected Premiums, etc	2,051,127.87	
Total Assets		$5,661,707.82
LIABILITIES.		
Outstanding Bond obligations and unused Advance Deposits	$456,990.28	
Losses in process of adjustment and not due	838,149.22	
Net present value of all Policies in force December 31, 1895, computed by the New York Insurance Department as renewable term insurance for Sixty days' Actuaries table, at 4 per cent interest, not required by law, but voluntarily assumed by this Association.	784,059.00	
Total Liabilities		2,079,198.50
Net Surplus over all Liabilities		$3,582,509.32
BUSINESS RECEIVED IN 1895.		
24,046 Applications submitted, amounting to	$69,625,895.00	
Rejected, postponed and under investigation	9,287,105.00	
23,526 Policies written in 1895, amounting to		$59,738,790.00
105,878 Policies in force December 31, 1895, amounting to	$308,659,371.00	
96,067 Policies in force December 31, 1894, amounting to	293,366,106.00	
9,811 Policies increase for 1895 amounting to		$15,293,265.00

CHARLES W. CAMP, Secretary.