
**Agents' Manual ... for the Use of Agents of the
Association Only**

#Mutual Reserve Fund Life Association

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Author: #Mutual Reserve Fund Life Association

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AGENT'S MANUAL.

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1899.

ISSUED BY THE

Mutual Reserve Fund
Life Association,

(INCORPORATED.)

EDWARD B. HARPER, FOUNDER.

FREDERICK A. BURNHAM, President.

FOR THE USE OF AGENTS OF THE
ASSOCIATION ONLY.

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1896.

EXPLANATORY.

This Manual is issued for the use of the Agents of the MUTUAL RESERVE FUND LIFE ASSOCIATION in the prosecution of their work of writing business for the Association. It contains matter of interest and assistance to such agents; but is in no sense a canvassing document, and it is not, therefore, designed for public use. The Association issues other printed matter intended for this latter purpose, but it places this particular document in the hands of Agents for their instruction, its use for that purpose and that purpose only being a matter of honor to each and every such agent.

FREDERICK A. BURNHAM,

President,

Mutual Reserve Fund Life Association.

MUTUAL RESERVE BUILDING,

306, 307, 309 Broadway,

New York City.

APRIL, 1896.

AGENT'S MANUAL.

SPECIAL INSTRUCTIONS TO AGENTS.

INK.—Applications are to be written with pen and ink, and every question must be fully and explicitly answered.

NAMES.—The name of the applicant and beneficiary should be written in full and as plainly as possible.

AGE LIMIT.—Persons who have passed their 60th birthday are not eligible for membership in this association.

FULL ANSWERS.—Agents are requested to see that every question is fully and correctly answered. Do not use a dash or ditto marks, as they are not answers and cannot be accepted as such. See that all dates and signatures in Part I of application are complete before mailing, as the issuing of a policy is often delayed for want of information which should have been given in the application.

PART II.—As soon as Part I of the application is filled out and signed, promptly notify the regularly appointed and recognized local Medical Examiner and furnish him with the necessary Examination Blank, Parts II and III, and request him promptly to make the examination and forward the same directly to the Home Office. Leave some envelopes addressed to the Medical Director with the Examiner.

PROHIBITED RISKS.—Parties engaged in any occupation dangerous to life and limb. Manufacturers and handlers of highly explosive substances. Marble-cutters. Glass-blowers. Tool-grinders and polishers. Sub-marine laborers. Employes in lead works. File-makers and cutters. Under-ground miners. Brakemen on freight trains when steam or air brake is not used. Handlers of high tension electric wires and dynamos. Persons who are deaf, dumb, blind, or have deformities of the spine, or epileptics.

RISKS, AMOUNT LIMITED.—Conductors Railroad Passenger trains, limit, \$5,000. Conductors, Freight trains, \$1,000. Engineers on Railroads, \$2,000. Firemen on Railroads, \$1,000. Brakemen on Passenger trains, \$2,000. Brakemen on Freight trains, if Westinghouse brakes are used, \$1,000. Yardmen, \$1,000. Saloon-keepers and bar-tenders, \$1,000.

DOUBTFUL CASES.—If in doubt whether an applicant will be accepted, owing to physical condition, family history, occupation or other causes, before incurring the expense of a Medical Examination, fill out application (Part I), stating the facts as briefly as possible and submit to the Home Office for instructions.

MEDICAL FEES.—The Association pays the Medical Fee for all applications of \$2,000 and over. Persons applying for less than \$2,000 are required to pay the Medical Fee, and in no case will a policy be issued for an amount less than \$2,000 unless the examination fee of Three Dollars (\$3.00), or the Examiner's receipt for same, accompanies the application therefor.

In all cases where the Agent or applicant requests, under any application, regardless of its amount, the issuance of one or more policies for a less sum than \$2,000, the request must be accompanied by the

Medical Fee of \$3.00 or the Examiner's receipt for the same, as required in the case of applications for a less sum than \$2,000.

SPECIAL.—Before handing the Examination Blank to the Medical Examiner, answer the questions at the head of Part II. of the Application.

INTEREST.—The beneficiary must have an insurable interest in the applicant.

RELATIONSHIP.—Be **particular** to state **clearly** and **fully** the relationship which exists between the applicant and the person in whose favor the policy is to be issued.

POLICY PAYABLE.—A **husband** may insure in favor of his **wife**—a **wife** in favor of her husband—provided the husband is dependent upon his wife for support, or when the husband has insured in favor of wife. **Parents** may insure in favor of their children. **Partners** may protect the firm by each member taking out a policy, making it payable to the firm. **Creditors** may protect themselves by insuring their debtor.

EXAMINER.—The applicant must invariably be examined by one of the regularly appointed Medical Examiners of the Association.

CREDENTIALS.—Where the Association has no examiner, take your applicant to the best physician in the place and have him fill up a credential (Form 212) and send it along with his first **examination**.

PRINTING.—Representatives, Managers and Agents are **positively** forbidden to print or circulate any document which has not been authorized by the Home Office.

TABLE OF HEIGHTS AND WEIGHTS.

The following table exhibits the proper average relation of Height, Weight and Chest Measurement.

Height.	Weight.	Medium Chest.	20 per cent. above Ave. Weight.	20 per cent. below Ave. Weight.
5 feet 1 in.	should weigh 120 lbs.	84 08 in.	144 lbs.	96 lbs.
5 " 2 "	125 "	85 13 "	150 "	100 "
5 " 3 "	130 "	86 70 "	156 "	104 "
5 " 4 "	135 "	86 28 "	162 "	108 "
5 " 5 "	140 "	86 88 "	168 "	112 "
5 " 6 "	143 "	87 50 "	172 "	114 "
5 " 7 "	145 "	88 16 "	174 "	116 "
5 " 8 "	148 "	88 58 "	178 "	118 "
5 " 9 "	155 "	89 10 "	186 "	124 "
5 " 10 "	160 "	89 66 "	192 "	128 "
5 " 11 "	165 "	40 23 "	198 "	132 "
6 "	170 "	40 80 "	204 "	136 "

Stillman's Life Insurance Examiner.

THE FOUNDATION PRINCIPLE.

The foundation principle of the system presented by the Mutual Reserve Fund Life Association is to collect from the members the actual sum required for the payment of its current death claims and legitimate expenses; the same, equitably apportioned among the members according to the age of, and the amount of insurance held by each.

The Reserve or Emergency Fund is admitted to be an excess over the current cost, and, therefore, it is held, first, for the payment of excessive death claims, its object being to prevent excessive payments from the members in any year; second, if not so required, it is to *be returned to the members by credit on their future premiums, or in cash, at stated periods, as their contracts provide.*

The payments made by the policy-holders of a Life Insurance company must provide for three things :—

1. The death cost of the insurance actually given;
2. The expenses of conducting the business;
3. The reserve, the objects of which are :—

(a) To serve as an Emergency Fund to equalize fluctuations of death cost from the average ;

(b) To provide in whole or part for the increase in death cost due to increase in age ;

(c) Such portions of the amount collected as a Reserve, not required for either of the purposes named above, belong to the policy-holder paying them, to be returned to him in accordance with equity, as provided by the terms of the contract.

It will thus be seen that the " Foundation Principle " of the Mutual Reserve Fund Life Association is in exact accord with the principles that govern the formation of the premium payment of a policy-holder ; that it provides for every element included in such a premium and, therefore, for every demand that can be made upon the Association. A provision for all these elements is necessary to constitute Life Insurance ; a provision for all these elements does constitute Life Insurance. Tried by this test, as by every other, the system of the Mutual Reserve Fund Life Association is a system of true, secure, protective Life Insurance.

GENUINE LIFE INSURANCE IS PROTECTIVE.

To whatever extent Investment enters into the so-called Life Insurance contract, to that extent its primary object is nullified. The expenses involved, and necessarily involved, in the transaction of a Life Insurance business are incompatible with, and destructive of, that profit which is the objective end of Investment. The Premium Payment made on a Life Insurance Policy is the equivalent of the risk of loss which the company assumes, and of the value rendered in the transaction of the business necessary to a maintenance of *such conditions* as render certainty of results and *security* for the future possible. Prominent among *these conditions* is the maintenance of such a bo