# Scientific American.

### [MARCH 13, 1886.



(About ight words to a line.) Engravings may head advertisements at the same rate per line, by measurement, as the letter press. Adver-tisements must be received at publication office as early as Thursday morning to appear in next issue

Advertisements.

NOTABLE and SIGNIFICANT ITEMS FROM THE

#### FORTY-FIRST ANNUAL REPORT OF THE

New York Life Insurance Company.

A total income of over sixteen million one hundred thousand dollars, and payments to policy-holders of nearly eight million dollars. Interest income, over three million dollars, being about 5% per cent. on average net assets, and nearly four hun-dred thousand dollars in excess of losses by death. Market value of securities, over three million three hundred thousand dollars in excess of their cost. Liabilities, both actual and contingent, provided for, and a Divisible Surplus by the Company's standard of over seven million dollars. An increase of nearly two million dollars in income, over three millions in surplus, over seven millions in as-sets, and of over thirty millions of insurance in force, during 1835.

SUMMARY of REPORT, BUSINESS of 1885. Received in Premiums...... Received in Interest, Rents, etc.....

	0,000,000.11
Total Income	816 121,172.74
Paid Death-claims. "Endowments" "Annuities, Dividends, and for	\$2,9:19,109.64 741,764.47
Policies purchased	3,940,999.64
Total Paid Policy-holders	\$7,681,873.75
New Policies Issued	\$68,521,452.00
CONDITION JAN. 1	
Cash Assets	800,804,3%1.3%
*Divisible Surplus, Co.'s Standard	\$7,064,473.13 3,123,742,77
Total Surplus, " "	<b>\$10,188,215.90</b>
Surplus by State Standard,	\$13,225,053.94
Policies in Force Insurance in force	96,418 \$259,674,500.00
PROGRESS IN 188	5.
Excess of Interest over Death-losses, Increase in Income. Increase in Surplus, State Standard, Increase in Assets. Increase in Insurance Written	1,880,697.35 3,313,707.48
Increase in Insurance in Force	30.291.914.00

\* Exclusive of the amount specially reserved as a contingent liability to Toutine Dividend Fund. † Over and above a 4 per cent. reserve on existing policies of that class.

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or Twenty Years.
 THIRD Alty ANTAGE —Insurance for the full amount
of the Policy, extended for as long a time as the value
of the Policy, extended for as long a time as the value
of the Policy will carry it, within the Endowment
period, in case of discontinuance of payment of premiums after three Frank.
 FUURTH ADVANTAGE.—Insurance for one month in
the payment of premiums after three Frank.
 FUURTH ADVANTAGE.—Practical freedom of action
with respect to nocupation, residence, and travel.
 SUXTH ADVANTAGE.—Practical freedom of action
with respect to nocupation, residence, and travel.
 SUXTH ADVANTAGE.—The payment of the required
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