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"The death claims were wholly paid by the interest receipts, and there remained an overplus of \$298,646 to increase policyholders dividends. The assets at the year's close were \$31,645,931, a gain of \$298,646 to increase policyholders dividends. The assets at the year's close were \$31,645,931, a gain of \$298,646 to increase policyholders dividends. The assets at the year's close were \$31,645,931, a gain of \$236,646 to increase policyholders dividends. The surplus, by the Connecticut and Massachusetts standard, is the magnificent sum \$5,349,870, and by the standard of New York and most other States is \$6,800,000. The gain in this element, so important for the security of the insured, was \$155,667."

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