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DR. J. BAKER EDWARDS annnunces a Course of Three Months* Instuction in MaNipulation IN PRACFICAL CHPMISTRY, commencing on $A O S D A Y$
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## THE NEWR YORK LIFE INSURANCE COMPANY

 (From the Hall Si-ced Undermiriter, 3 ang., iSOq.)We publish in tull the twenty-fourth ammal report of this well-accredited iew Vork representative Company. $\because$ The assets on the ist of January, iS69, are returned at $\$ 11,000, S=200$, of which all but $\$ 1,257.735 .62$, being luans on cxisting policies, are Cash Assens. The Nen York Life has been for the hat tew years, since certain changes were effected in its managenent, rapidy becoming a OAsh Company in all respects. In saying this we mean to express that the means of the New York life now represent, in the main, in far larger proportions than any other American Company that has ever granted credits on premiums, realized sayed-accumulated capital-what is cquivalent to money.
The income of the New York Life for ISGS reached close to Five Millions - Mancly, $54,67 \mathrm{~S},=80.20$

One point of special significance in the position now attained by the New Tork Life is that the interest receipts excecd the death claims. For instance, in $1 \$ 65$ the interest amonnted to $\$ 760,14+13$, and the death clams reached only $\$ 741,043 .=2$
This feature will be fully appreciated by all who are faniliar with the progress of live Insurnnce Institutions. For $1 S 0$ S the total disbursements amounted to $\$ 2, \$ 39,131.76$, against receipts $\$ 4,67 \$, \$ 20.20$, showing a gin of $S_{1,} S_{j g i 4} \mathrm{~S}$. 4 on the ycar, whilst all the crpenses of management of this largely extended business did not equal the ratio of 15 per cent on the inconeAfer an ample rescrve, calculated on the strictest tables for re-insurance, the Company shows a divisible surplus on tst January, iS69, of $51,650,25=17$.
Out of thar large surplus tund, the Trustes have directed the redemption in March next. of the last and only outstanding scrip dividend (that of 1 Sof ). and have further declared "a cash diviaend, ivailable on settlement of nex: annual premium, to each participatius policy proportioned to its contribution to surplus.
The Trustees state in their report that the 4 past year has lieen more succesfai than any previous one during its existence." The comparison with $1 \$ 67$ is given thus :

$$
\text { Nev rolicies issued in } 67,6,662 \text {, Insuring } \$ 22,674,340
$$

On the vexed question of Divinend, the record of the NEw Fonk Life is highly satistactory - Ia IS6S the Company returned to Policy holders the sum of $S t,=25 . \$ 65$., Very nearly two million dollass will be returned to policy holders in dividends this year. Dividends in the NEw YokR LIFE are now "apportioned annually, and are available in settlement of the second" and all subsequent annual premiums,"
Withiti the last five years, the progress of this Conipany, as specified in the Report, has been truly remarkable
At the close of $1 \mathrm{SO}_{4}$ the assets stood at $\$ 3.741,07 \mathrm{~S} 4 \mathrm{~S}$. Now the assets are not far from quadruple that amount. In ISG, the dividends reached only $\$ 93.555 .3 \mathrm{~S}$ Now they almost touch ONE MILIION and a Quarter dollars. 1hetrustees and officers of the New York Life may well feel proud of the manner in which they have discharged their onerous public trust to their policy holders. The onice over which they preside is one of the formost of the beneficent financial institutions of the American metropolis. Its influence extends through cyery State of the Union, and confers credit on the whole country. By the time for the publiction of the 25 th annual statement, the head quarters of the New York Life will probably be fully established in the Companys superb new building now crecting on the corner of Broadway and conard Street, which will remain for generations a notable land-mark of the ogress of Life Insurance in this country, and a fitting illustration of the solid, enduring and useful character of this particular Company.
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Directars:
F. P. POMINVILIN, Esq. O C. A. W. OGILVIB, Eqq., M. P.

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