

**RETSEF MINING CO'S****PURE ROCK SALT,**

Sold in the lump form for stock and in the crushed form for curing meats, cucumber pickles and hides; also for freezing and packing ice cream and for refrigerating generally.

MINES AT { Retsof,  
Livonia,  
Greigsville, } NEW YORK.

**RETSEF MINING CO.,**  
SCRANTON, PENNSYLVANIA.

**FIFTY-SIXTH ANNUAL REPORT**

OF THE

**NEW YORK LIFE INSURANCE COMPANY,**

JOHN A. MCCALL, PRESIDENT.

OFFICE: 346 &amp; 348 BROADWAY, NEW YORK.

**JANUARY 1, 1901.****ASSETS.**

Real Estate.....	\$ 16,925,900	
Bonds and Stocks.....	170,854,974	
Bonds and Mortgages.....	84,798,942	
Loans secured by collaterals.....	2,894,000	
Premium Loans.....	16,516,133	
Cash in Office and in Banks and Trust Companies.....	14,070,177	
Interest and Rents due and accrued.....	1,680,405	
*Net amount of uncollected and deferred Premiums.....	4,955,981	
<b>Total Admitted Assets as per Certificate of Insurance Department</b>		<b>\$262,196,512</b>

**LIABILITIES.**

<b>Reserve Value of Policies and Annuities</b> (those issued prior to January 1, 1899, value as per Combined Experience Table of Mortality with 4% interest; those issued since January 1, 1899, as per American Table of Mortality with 3% interest), as per certificate of New York Insurance Department..	\$213,032,202
<b>General Liabilities</b> .....	8,175,059
<b>Additional Reserve on Policies</b> which the Company values on a 3% or a 3½% basis, over the 4% valuation by the Insurance Department.....	4,283,077
<b>Reserve to provide dividends payable to policy-holders during 1901, and in subsequent years, per policy contracts—</b>	
Payable to Policy-holders in 1901.....	\$ 3,537,790
Payable to Policy-Holders, subsequent to 1901, as the periods mature:	
To holders of 20-Year Period Policies.....	19,704,511
To holders of 15-Year Period Policies.....	7,422,746
To holders of 10-Year Period Policies.....	462,976
To holders of 5-Year Dividend Policies.....	257,832
<b>Aggregate</b> .....	31,885,855
<b>Other Funds for all other contingencies</b> .....	10,320,319
<b>Total Liabilities</b> .....	<b>\$262,196,512</b>

**INCOME.**

Total Premium Income.....	\$48,758,578
Interest, Rents, etc.....	10,155,941
<b>Total Income</b> .....	<b>\$58,914,519</b>

**DISBURSEMENTS.**

Death Claims Paid.....	\$12,580,993
Endowments Paid.....	2,949,575
Annuities, Dividends, Surrender Values, etc.....	7,825,258
<b>Total paid policy-holders</b> .....	<b>\$23,355,826</b>
Commissions, Brokerages, and all other payments to Agents.....	6,586,522
Home Office and Branch Office Salaries and Physicians' Fees.....	2,898,671
Real Estate expenses, Taxes, Advertising and all other expenses.....	2,285,344
<b>Total Disbursements</b> .....	<b>\$35,126,363</b>
New policies Paid for during 1900, 115,299, insuring \$232,388,255.	
Total number of policies in force January 1, 1901, 511,600, insuring \$1,202,156,665.	

**AGENTS WANTED—APPLY TO NEBRASKA BRANCH OFFICE, NEW YORK LIFE BLDG., OMAHA.**