

# THE NEW YORK LIFE INSURANCE CO. OF NEW YORK

## W. W. H. EBERS, President.

### TELLING FIGURES

—FROM THE—

## Forty-Fifth Annual Report

(January 1st, 1890.)

TOTAL INCOME, over.....	\$ 29,030,000
BENEFITS TO POLICY-HOLDERS, over.....	12,000,000
NEW INSURANCE WRITTEN, over.....	151,000,000
ASSETS, over.....	105,000,000
SURPLUS, by the New York State Standard, over.....	15,500,000
INSURANCE IN FORCE, over.....	495,000,000

### Results of 45 Years.

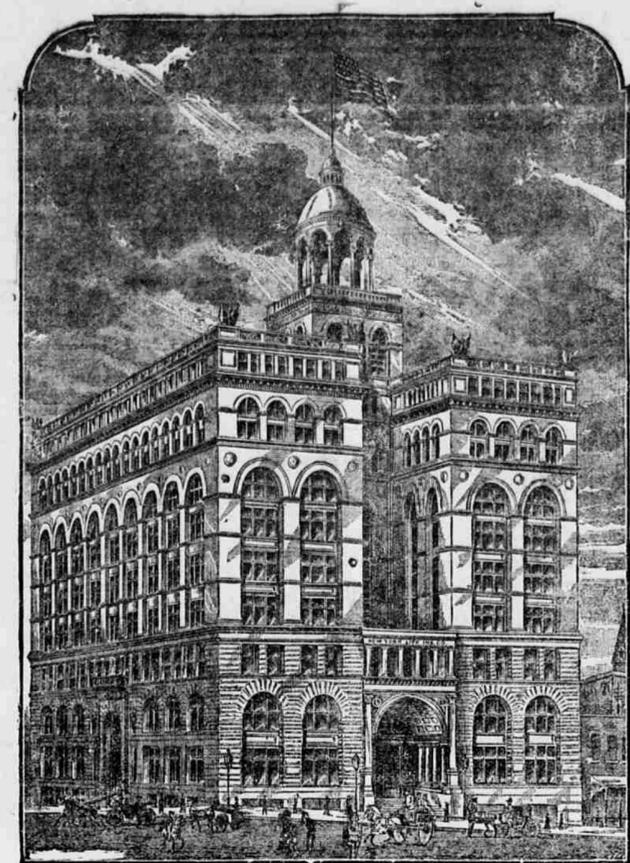
Received from Policy-holders in Premiums for Insurance and Annuities.....	\$223,526,284.49
Paid to Policy-holders and their representatives.....	\$129,344,058.87
Assets held as security for Policy-holders, January 1, 1890.....	\$105,053,600.96
Total amount paid Policy-holders and now held as security for their contracts.....	\$234,307,659.83
Amount paid and held exceeds amount received.....	\$10,871,375.34
Received from Interest, Rents, etc., in forty-five years, 1845-1889.....	\$ 52,868,069.94
Death losses paid in forty-five years, 1845-1889.....	50,040,257.60
Interest and Rents exceed Death losses paid.....	\$2,827,812.34
Dividends paid in forty-five years, 1845-1889.....	\$ 37,395,601.50
Surplus over Liabilities, under new State Law, January 1, 1890.....	15,600,000.00
Amount saved Policy-holders from table rates.....	\$52,995,601.50

The New York Life wrote \$1,800,000 in new business in Nebraska during 1889, which is more than was secured by any other company.

### FINANCIAL STATEMENT

JANUARY 1, 1890.

Amount of Net Assets, January 1, 1889.....	\$89,824,336.13
REVENUE ACCOUNT.	
Premiums.....	\$30,021,625.96
Less deferred premiums, January 1, 1889.....	1,433,731.80
Interest and rents, etc.....	6,522,492.14
Less interest accrued January 1, 1889.....	61,005.21
	\$34,094,381.10
DISBURSEMENT ACCOUNT.	
Losses by death, and Endowments matured and discounted (including reversionary additions to same).....	\$6,302,060.50
Dividends (including mortality-dividend annuities and purchased insurance).....	8,800,026.16
Total paid Policy-holders.....	\$15,102,086.66
Taxes and commissions.....	528,335.17
Commissions (including advanced and commuted commissions), brokerage, agency expenses, physicians' fees, etc.....	4,725,032.64
Office and law expenses, rentals, salaries, advertising, printing, etc.....	817,912,719.97
	\$101,027,322.46
ASSETS.	
Cash on deposit, on hand, and in transit.....	\$3,917,837.73
United States Bonds and other bonds and stocks market value.....	80,412,161.41
Real Estate.....	13,242,871.87
Bonds and Mortgages, first lien on real estate (buildings thereon insured for \$1,040,000 over the policy assigned to the company as additional collateral security).....	18,106,612.50
Temporary Loans (market value of securities held as collateral).....	3,700,000.00
Loans on existing policies (the reserve on these policies, included in Liabilities, amount to \$2,000,000).....	937,794.30
Quarterly and semi-annual premiums on existing policies, due subsequent to Jan. 1, 1890.....	1,563,545.37
Premiums on existing policies (the reserve on these policies, included in Liabilities is estimated at \$1,510,000).....	1,104,253.02
Agency balances.....	93,279.54
Accrued interest on investments, January 1, 1890.....	441,344.94
Market value of securities owned by the company.....	4,972,775.50
	\$105,053,600.96
Appropriated as follows:	
Approved losses on hand.....	\$400,517.97
Reported losses awaiting proof, etc.....	373,394.86
Matured endowments, due and unpaid (claims not presented).....	46,622.49
Annuities due and unpaid (claims not presented).....	8,282,525.52
Reserve for re-insurance on existing policies (Actuarial table 1 per cent).....	88,991,186.00
Reserve for contingent liabilities to Tontine Dividend Fund, January 1, 1890, over and above a 1 per cent reserve on existing policies.....	86,023,777.13
Addition to the fund during 1889.....	2,800,640.16
DEDUCT.....	85,243,917.30
Returned to Tontine policy-holders during the year on matured Tontines.....	1,019,294.18
Balance of Tontine Fund January 1, 1890.....	7,705,033.11
Reserve for premiums paid in advance.....	40,016.73
	\$97,545,777.08
Divisible Surplus (Company's new Standard).....	\$7,507,823.28
Surplus by the New York State Standard (including the Tontine Fund).....	\$15,600,000.00



## Nebraska Office, Rooms 311 to 315 New York Life Building, Omaha

DR. GEORGE L. MILLER, Manager.  
H. S. FORD, Cashier.  
J. W. DEAN, General Agent.  
D. SILVERSTEIN, Special Agent.  
WALLACE WOOD, Agency Director.

### INGALLS TALKED OF SOAP.

But the Witty Correspondent Turned It to Account.

### "TALKS" AT WASHINGTON.

Edmunds is Very Frigid—How One Reporter Got Ahead of Blaine—Sherman Very Approachable—Justice Gray's Snobbishness.

### Interviewing Congressmen.

Washington, March 13.—[Special to THE BEE.]—The temper in the senatorial tea pot which has been raised as to the reporting of the secret sessions by the newspaper correspondents is by no means new. Every year Edmunds, Harris, Wilson and other senators make threats against their brothers who give out the doings of the executive sessions to the reporters, and the avenues of news are so many that the executive sessions are more fully reported than the open ones. About three-fourths of the senators hold confidential relations with the leading newspaper correspondents and every newspaper man in Washington has one or more names upon whom he can rely to give him accurate information as to anything before congress. Many senators give out news without knowing it and an alert interviewer is never at a loss for the facts in any case. Senator Edmunds' position in regard to executive sessions is so well known that he is seldom approached by any of the old correspondents. Your reporters now and then attempt to interview him, and he treats them politely, telling them their mistake and asking for their address, saying that if they will give it he will send them a document that they may read to their advantage. The green reporter thereupon gives his card, and the next day he gets by mail a copy of the rules of the senate, with a blue pencil mark around the following paragraph:

"Any senator or officer of the senate who shall disclose the secret or confidential business or proceedings of the senate shall be liable, at the discretion of the senate, to be expelled from the body, and if an officer to be removed from the office of the senate and to punishment for contempt."

Senator Edmunds

### SELDOM SUBMITS TO AN INTERVIEW

upon any subject, though he sometimes dictates his views upon certain questions before the senate, and when he does the talk is always worth reading. He often gives information with the proviso that the matter shall not be used in an interview shape, and he is in this respect much like a number of his brother senators. Ingalls often talks in this way, and his conversations sparkle with ideas, generally expressed in a full and complete manner up to the times on every subject and if one can escape his prohibition to publish he is good for a column any hour of the day. Senator Sherman though he is said to be cold is always ready to talk to a newspaper man. He answers all questions put to him and gives interviews whenever he can. He will not say what he does not want to and he is perfectly frank and open in his expressions. He sometimes dictates his replies to his interviewers and he is accessible both at the senate and at his home. Leland Stanford is another very accessible man and he has many ideas to the square such as any other statesman in the country. His head is check full of information of all sorts and I have never heard a subject mentioned in his presence upon which he had not something new to say. He is not afraid to say what he thinks and his talks are always readable. Senator Allison talks readily but he judges so much in his statements as to take the life out of them. He is too much of a diplomat and he roots on the fence.

Senator Hoar of Massachusetts never submits to an interview. I remember my first experience with him. I was correspondent

for the Cleveland Leader and I told him that I had been sent by its editor to ask him certain questions. He was sitting in his dressing room in Chicago at the Grand Pacific Hotel, and he straightened himself up like a shot and shut his mouth like a clam as he chopped out the words: "Well, young man, you may put your questions, but I warn you that I will not answer one word."

He then told him that I did not expect to interview him by force and that if he had nothing to say there was no use in my asking questions. He then told me that he had made a resolution to publish everything which went from him into the papers over his own signature and begged my pardon for his abruptness. He wanted me to stay and look over the cartoons in Puck with him, but I thanked him and left.

I had that the New England senators are, as a rule, afraid to talk.

### CALL THEM SOUL THEIR OWN.

And the most snobbish man on the supreme court bench is Justice Horace Gray. He never submits to an interview and he told me once when I asked him some question that he would not answer it. He said that he thought the country would be better served by his attending to the business of the court than by saying what he had done as to its improvement. Not long ago a lady correspondent of Washington was preparing an article on the private libraries of the capitalists and she had written that Justice Gray's reply was formal almost to rudeness, and it stated that Justice Gray's library had been given to the public by the justice, and that the public would be just as well served by not hearing anything about it. This is from the justice of the supreme court who went down the river with his leather pumps, a velvet vest and light pantaloons in an English hunting costume a month or so ago and who, when I called upon him, received me in a room where he had a number of pumps, a velvet vest and light pantaloons.

Senator Daves of Massachusetts is not averse to an interview and he talks well. He has then attempted to interview him, and he treats them politely, telling them their mistake and asking for their address, saying that if they will give it he will send them a document that they may read to their advantage. The green reporter thereupon gives his card, and the next day he gets by mail a copy of the rules of the senate, with a blue pencil mark around the following paragraph:

"Any senator or officer of the senate who shall disclose the secret or confidential business or proceedings of the senate shall be liable, at the discretion of the senate, to be expelled from the body, and if an officer to be removed from the office of the senate and to punishment for contempt."

Senator Edmunds

### SELDOM SUBMITS TO AN INTERVIEW

upon any subject, though he sometimes dictates his views upon certain questions before the senate, and when he does the talk is always worth reading. He often gives information with the proviso that the matter shall not be used in an interview shape, and he is in this respect much like a number of his brother senators. Ingalls often talks in this way, and his conversations sparkle with ideas, generally expressed in a full and complete manner up to the times on every subject and if one can escape his prohibition to publish he is good for a column any hour of the day. Senator Sherman though he is said to be cold is always ready to talk to a newspaper man. He answers all questions put to him and gives interviews whenever he can. He will not say what he does not want to and he is perfectly frank and open in his expressions. He sometimes dictates his replies to his interviewers and he is accessible both at the senate and at his home. Leland Stanford is another very accessible man and he has many ideas to the square such as any other statesman in the country. His head is check full of information of all sorts and I have never heard a subject mentioned in his presence upon which he had not something new to say. He is not afraid to say what he thinks and his talks are always readable. Senator Allison talks readily but he judges so much in his statements as to take the life out of them. He is too much of a diplomat and he roots on the fence.

las," said Fry. "was a reporter of the Chicago Times, which was during the days of Editor Storey, a great friend of Blaine's. Blaine was in Chicago at the Grand Pacific Hotel, and he straightened himself up like a shot and shut his mouth like a clam as he chopped out the words: 'Well, young man, you may put your questions, but I warn you that I will not answer one word.'"

He then told him that I did not expect to interview him by force and that if he had nothing to say there was no use in my asking questions. He then told me that he had made a resolution to publish everything which went from him into the papers over his own signature and begged my pardon for his abruptness. He wanted me to stay and look over the cartoons in Puck with him, but I thanked him and left.

I had that the New England senators are, as a rule, afraid to talk.

### CALL THEM SOUL THEIR OWN.

And the most snobbish man on the supreme court bench is Justice Horace Gray. He never submits to an interview and he told me once when I asked him some question that he would not answer it. He said that he thought the country would be better served by his attending to the business of the court than by saying what he had done as to its improvement. Not long ago a lady correspondent of Washington was preparing an article on the private libraries of the capitalists and she had written that Justice Gray's reply was formal almost to rudeness, and it stated that Justice Gray's library had been given to the public by the justice, and that the public would be just as well served by not hearing anything about it. This is from the justice of the supreme court who went down the river with his leather pumps, a velvet vest and light pantaloons in an English hunting costume a month or so ago and who, when I called upon him, received me in a room where he had a number of pumps, a velvet vest and light pantaloons.

Senator Daves of Massachusetts is not averse to an interview and he talks well. He has then attempted to interview him, and he treats them politely, telling them their mistake and asking for their address, saying that if they will give it he will send them a document that they may read to their advantage. The green reporter thereupon gives his card, and the next day he gets by mail a copy of the rules of the senate, with a blue pencil mark around the following paragraph:

"Any senator or officer of the senate who shall disclose the secret or confidential business or proceedings of the senate shall be liable, at the discretion of the senate, to be expelled from the body, and if an officer to be removed from the office of the senate and to punishment for contempt."

Senator Edmunds

### SELDOM SUBMITS TO AN INTERVIEW

upon any subject, though he sometimes dictates his views upon certain questions before the senate, and when he does the talk is always worth reading. He often gives information with the proviso that the matter shall not be used in an interview shape, and he is in this respect much like a number of his brother senators. Ingalls often talks in this way, and his conversations sparkle with ideas, generally expressed in a full and complete manner up to the times on every subject and if one can escape his prohibition to publish he is good for a column any hour of the day. Senator Sherman though he is said to be cold is always ready to talk to a newspaper man. He answers all questions put to him and gives interviews whenever he can. He will not say what he does not want to and he is perfectly frank and open in his expressions. He sometimes dictates his replies to his interviewers and he is accessible both at the senate and at his home. Leland Stanford is another very accessible man and he has many ideas to the square such as any other statesman in the country. His head is check full of information of all sorts and I have never heard a subject mentioned in his presence upon which he had not something new to say. He is not afraid to say what he thinks and his talks are always readable. Senator Allison talks readily but he judges so much in his statements as to take the life out of them. He is too much of a diplomat and he roots on the fence.

man and who is always denouncing you, we workmen don't think much of him."

This was said in Nicholas' stuttering way and Blaine listened to him sympathized with him in his effort to talk and was evidently flattered by his appreciation.

HE REPLIED TO THE "WORKMAN" telling him what he thought of the issues of the campaign, and drawing out by questions, gave a long discussion upon the matters which were of the most interest to the people at that time. As the talk went on, however, he thought his workman seemed to know a remarkable amount for a man in his position, and suddenly stopped and asked in this manner: "By the way, young man, who are you?"

"I—I—I—er, I am the man who tried to interview you for the Chicago Times in Chicago last year," he said.

To say that Blaine was angry is to express his wrath in action, and the next day a long and important interview appeared in the New York Republican in which Blaine's views were given to the public in a characteristic way. You would hardly find a correspondent in Washington who would attempt to get an interview in this manner today, and the action of Nicholas would not be approved of by either editors or correspondents. The newspaper correspondents are in the habit of getting their information as the most polite of the statesmen and there is not a man in the gallery who would betray a confidence or a secret. Most of them are close in the councils of the public men, and not a few of them daily keep back information intrusted to them in confidence which might make them money and which often might ruin the public men who give it to them.

### THE SUBJECT OF SHAVING.

When Lewsley asked him as to the prospects of the party Senator Ingalls remarked that Mr. Lewsley's beard needed trimming, and "as a friend" told him "a gentleman could not go through life without shaving himself at least once a day. You should shave the first thing in the morning," said Ingalls. "You will want a cup of hot water, and as to the razor—"

Here Lewsley broke in: "But, senator, I want to ask you as to the presidential situation."

"I was speaking of the razor Mr. Lewsley. I would advise you to get one of the Sheffield make of a hollow blade, and the lighter and smaller the better and he turned the conversation at every question that Lewsley put to

"Ah, Mr. Lewsley, I forgot to speak about the soap. The Blue Boy you will find on the market is that made in New England by a man named Blank, and here Ingalls mentioned the name of one of the noted soap men of the United States, and went on with a quart of a column of eulogy in his usual linguistic pyrotechnics upon the virtues of this shaving soap. Mr. Lewsley finding he could not get what he wanted, left, and having a certain amount of space to fill he wrote up the interview on shaving, quoting Ingalls' words as they were uttered. The next day everybody in Washington was laughing over this interview, and by the following week it was copied into nearly every paper in the United States. Senator Ingalls did not object to it until he saw it in the columns of the advertising pages of Harper's Weekly. The shaving soap man had taken a picture of Senator Ingalls and had paid for a whole page of Harper's Weekly for this and the interview advertising his soap. Mr. Lewsley bought Harper's the day it came out and he had it in his pocket as, going up towards the capitol, he met Senator Ingalls and said: "Senator there are some things in my life of which I feel very proud and some of which I am sorry. I feel for once, however,

that I have done myself great credit and I have never appreciated that fact as just now."

"How so?" said Senator Ingalls. "I find that I have been the humble means, senator, of making you truly famous. I have elevated you to the rank of Patti, Henry Ward Beecher, Lydia Pinkham, Harriet Hubbard Ayer, and the other really great who find their place in the advertising columns of great newspapers."

"What do you mean?" said Ingalls. "I mean this," said Lewsley, and he thereupon handed the senator the paper. Ingalls screwed his double-spectacled eyes close to the paper a moment, without speaking, and then he raised it up and said: "Oh no, I think not," said Lewsley. "It is just as you gave it to me, is it not?" "Yes, I believe it is," said Ingalls, "and there is no use in trying to lie out of it. I will do my best to get the ring with a great professional liar like yourself. I will do one thing, however. I will prevent the appearance of that advertisement," and thereupon Lewsley returned to his room and telegraphed to the soap man that if he did not take that advertisement out of the paper he would be subject to a prosecution for damages. The result was that the advertisement was dropped.

NEW COLLEGE HOUSE, KAN. CITY. Absolutely fire proof. Finest and largest hotel in Kansas City. Unexcelled in its appointments.

NORWAY HAS 1 UNIVERSITY, 45 PROFESSORS AND 880 STUDENTS.

BEELGIUM HAS 4 UNIVERSITIES, 88 PROFESSORS AND 2,400 STUDENTS.

HON. WARREN CURRIER OF ST. LOUIS HAS FOURTEEN COLLEGE AWARDS IN COLORADO COLLEGE, TO BE KNOWN AS THE CURRIER SCHOLARSHIP.

MISS MARY A. GREENE, LL.B., IS DELIVERING THE COURSE OF LECTURES AT LAW AT AUBURN, MASS., ON "BUSINESS LAW FOR WOMEN." Miss Greene specializes the legal points most important to the conditions of women. Her lectures are cordially received.

IT IS LUCKY FOR MOST COLLEGE GRADUATES THAT LATIN AND GREEK ARE DEAD LANGUAGES. The young gentlemen with the new sleepings have been ordered to meet in every-day life, if they were alive.

IN THE STATE ORATORICAL CONTEST RECENTLY HELD AT LAWRENCE, KAN., THE REPRESENTATIVE OF WASHINGTON COLLEGE WAS AWARDED THE FIRST PLACE. This is the second consecutive award to Washington college in competition with the leading educational institutions of the state, including the State university.

THE ATTENDANCE AT MARIETTA COLLEGE, MARIETTA, O., IS INCREASING YEAR BY YEAR. There are ninety-five in the college class—more than ever before in the fifty-four years of its history. Fifty-six are members of churches, of whom twenty-two are looking to the ministry. One is a Persian fitting to teach in the mission college. Two Indians, active, religious men, are fitting for higher service among their people.

THE NATIONAL EDUCATIONAL ASSOCIATION AND COUNCIL OF EDUCATORS WILL HOLD THEIR ANNUAL CONVENTIONS AT ST. PAUL, MINN., JULY 4 TO 11, 1890. The Hon. James H. Campbell, of Lawrence, Kan., is president of the association. It is expected that there will be twenty thousand teachers present from all points of the union.

UNDER THE WISE MANAGEMENT OF PRESIDENT SLOAN, COLORADO COLLEGE HAS HAD A BIGLY prosperous year. There has been a large increase in students, and important additions have been made to the faculty. A new dormitory for young men has been completed at a cost of \$30,000, and very successful efforts are being put forth for securing a girls' hall before next September.

THE PRESIDENT, having made an appeal to the friends of the college and to all who believe in the power of Christian education in the east, for funds to the amount of \$150,000. Of this sum \$50,000 is needed for a building for chapel, halls, gymnasiums and scientific work; \$20,000 for a president's house and for necessary improvements in existing buildings, and \$100,000 to increase the endowment fund for two new professors and for increased expenses. The value of the college property is estimated at \$150,000, and it has an endowment fund of \$300,000.

AT THE ANNUAL MEETING OF THE DEPARTMENT OF STATISTICS OF THE NATIONAL EDUCATIONAL ASSOCIATION HELD IN NEW YORK CITY, THERE WAS A LARGE ATTENDANCE OF SUPERINTENDENTS, MOST OF THE STATES BEING REPRESENTED. PAPERS WERE READ ON VARIOUS TOPICS, AND DISCUSSION FOLLOWED. AMONG THE PAPERS WAS ONE ON SCHOOL STATISTICS AND LEGISLATION, BY MR. LA FOLLETTE OF ILLINOIS. HE MADE A PLEA FOR A BETTER BASIS OF STATISTICAL ENUMERATION. THE DISCUSSION ON THIS SUBJECT DEFERRED INTO CRITICISMS OF THE WORK OF THE NATIONAL BUREAU OF EDUCATION. SOME THOUGHT THAT IT PRESENTED TOO MANY STATISTICS AND OTHERS THOUGHT IT WOULD DO FAR BETTER WORK IF AN ADEQUATE APPROPRIATION FROM CONGRESS. MR. PATTERSON OF NEW HAMPSHIRE MADE A STRONG PLEA FOR UNSECULAR SCHOOLS. HE THOUGHT THAT THE TEACHING IN PUBLIC SCHOOLS SHOULD ALWAYS BE MORAL AND RELIGIOUS, BUT STRICTLY UNDENOMINATIONAL. CONSIDERABLE TIME WAS DEVOTED TO THE DISCUSSION OF THE SUBJECT OF THE EDUCATIONAL EXHIBIT IN THE WORLD'S FAIR OF 1892. A RESOLUTION WAS ADOPTED EXPRESSING SYMPATHY WITH AMERICAN AUTHORS IN THE EFFORTS THEY ARE NOW MAKING TO OBTAIN FROM CONGRESS AN INTERNATIONAL COPYRIGHT LAW. ON THE SUBJECT OF "CITY SCHOOL SYSTEMS—WHAT IS THE BEST PLAN OF ORGANIZATION?" THE FEELING SEEMED TO BE THAT THE MOST IMPORTANT THING IS TO KEEP POLITICS OUT OF IT.

CHASE & EDDY, BOOKSELLERS AND STATIONERS, ENGRAVERS AND PRINTERS, 113 South 16th Street.

GRAND COMBINATION HORSE SALE! At Chicago, March 17 to 25, 1890, in battery of adjoining Kaposhton buildings, 400 horses of all kinds including fast trotters and heavy draft horses, with and without records.

CRAYON PORTRAIT Free of Charge. Send us a photograph of yourself or any member of your family, and we will make you a Life-Size Crayon Portrait absolutely Free of Charge. We will give you a full and complete list of our work and use your influence in securing orders for us. This is a grand offer; actual value \$3.00. We do not make a profit on this offer. Write for our circular and we will guarantee its return with portrait. Address: AMERICAN PORTRAIT CO., 6 and 8 Washington St., Chicago, Ill.

AT THE EXPOSITION UNIVERSELLE, PARIS, 1889, THE HIGHEST POSSIBLE PREMIUM, THE ONLY GRAND PRIZE FOR SEWING MACHINES, WAS AWARDED TO WHEELER & WILSON MFG. CO.

CROSS OF THE LEGION OF HONOR, WAS CONFERRED UPON NATHANIEL WHEELER, THE PRESIDENT OF THE COMPANY, WHEELER & WILSON MFG. CO., 185-187 Wabash Ave., Chicago.

Chicago Electric Light ENLARGING CO. We will enlarge your photographs and portraits. Write for catalogue and prices. 245-256 E. Randolph St., Chicago.

MAX GEISLER, Importer of and dealer in Birds, Fish and Rare Animals. Bird cages, Fountain Aquariums, Shells, Etc. Dissolved today, a new lot of imported Canadian Males and Females. Bird Seed a Specialty. 10 cents a pound. No. 417 South 15th St., Omaha, Neb.

SPENCER OTIS, Mechanical Engineer and Draftsman. Ketch, Machine and Millwright. Specifications and Superintending. 20 Wabash St., Chicago. Patent Office work a specialty. PATENT OFFICE WORK A SPECIALTY. Mechanical Engineer and Draftsman.

DEAFNESS CURED. The only reliable remedy for deafness. Write for catalogue and prices. 245-256 E. Randolph St., Chicago.

TRADE MARK. NEW OTEGO COLLAR. The trustees of Robert College, Constantinople, of which Dr. George Washburn is