

EDWD. M. ATKINSON,
COUNSELOR AT LAW,
49 WALL STREET.

NEW YORK, January 31, 1880.

Rev. Prof. Lyman, East Hampton, Mass,
Dear Sir:

I will reply to your favor of the 23rd and first will answer your inquiries as to insurance

The clerk at the surrender value desk gives me the surrender valuation of your policy (cts. 152.782) as \$494. $\frac{9}{100}$. The dividend not used is added on in this sum. The payments he calculated as having been made are six. The seventh, was I suppose made at San Francisco. The clerk said that the accounts-from so far-from the California agent were not received before the end of the month in which they were paid. The seventh payment of premium does not enter into the above sum as it has not been reported at the New York office. The surrender value for next May cannot now be given, for some reason not mentioned to me. If you want to get the seventh payment added on in a surrender value then it would be best to apply at the office here sometime in next March. He suggested that

perhaps, if you request the San F. agent, if
you paid ^{him} the premium, to refund it, he
would give it back to you but he might
not. If he did you could surrender for the
above sum and so get all the money
the company would allow on the policy.
Enclosed is sample of blank receipts such
as the Company use.

The clerk asked the question if Mrs.
Lyman made a will. He says the
children have no right reserved in
your policy but Mrs Lyman's legal
representatives whether Executors or
Administrators must invest you with
the power to surrender the policy. Very
likely he says legal papers will have
to be drawn for this purpose.

My understanding is that if you
wish to surrender the policy this coming
May 1. it will be needful to apply
in the N.Y. office in the middle of
next March for the surrender value
of the policy and thus you will
arrive at what it is about May 1.

As to the investigation you ask for
of the Hyde Association proposals
and the likelihood of there being prop-
erty in England of the Hyde heirs now
undistributed and the likelihood of