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F. S. WINSTON, PRESIDENT.

ASSETS, \$22,000,000

Annual Income, 1867, \$9,000,000.

This is a PURELY MUTUAL COMPANY, there being no stockholders to share the profits. The ENTIRE PROFITS are divided annually among the policy-holders. Dividends can be used as cash, or added to policy, at the option of the assured. DIVIDENDS LARGER and RATES LOWER than most other companies.

The business of this Company is conducted entirely upon the CASH PLAN; its assets, receipts, &c., being in cash only. No Premium Notes are received or held. LIFE POLICIES issued payable at death and payable FOR LIFE, or paid up in

full in five or ten years. Ordinary and Ten Years' Endowments, Children's Endowments, Survi-

vorship Annuities, &c., &c., issued.

DIVIDENDS can always be used to reduce the SECOND ANNUAL PAYMENT.

H. S. HOMANS,

GENERAL AGENT FOR PACIFIC COAST?

424 MONTGOMERY STREET,

Next Door to U.S. Treasury,

INCORPORATED

SAN FRANCISCO.

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E. H. JONES & CO., 400 Sansom St., Fancy Dry Goods.