

Home Benefit Life Association,

204 Montgomery Street,

SAN FRANCISCO, CAL.

INCORPORATED 1880.

President,
FRANK C. HAVENS.

Secretary,
A. S. BARNEY.

Auditor,
I. P. ALLEN,
Of the Bank of California.

Medical Director,
C. N. ELLINWOOD, M. D.

TRUSTEES,

W. H. Chickering, Vice-President..... Olney, Chickering & Thomas.
Sidney M. Smith..... President Cutting Paeking Co.
George T. Hawley..... Hawley Bros. Hardware Co.
E. C. Sessions..... President Oakland Bank of Savings.
Charles H. Fish..... President Con. Virginia Mining Co.
William H. Quinn..... Huntington, Hopkins & Co.

Treasurer of Mortuary Fund,
BANK OF CALIFORNIA.

Ambrose Cornwall..... Oakland.
Charles L. Watson..... W. & J. Sloane & Co.
Samuel Baker..... Stevens, Baker & Co.
Hon. Wm. H. Jordan..... Oakland.
T. C. Coogan..... San Francisco.
Henry J. Booth..... San Francisco.

Treasurer of Reserve Fund.

SAN FRANCISCO SAVINGS UNION.

\$300,000.00 Paid to Beneficiaries during the past Seven Years.

No Membership Fees! No Annual Dues! No Medical Fees! Six Payments per annum Covers Entire Cost!

Rates are based on the American Experience Table of Mortality, averaged for each period of five years; and thirty-three and one-third (33 1/3) per cent. for reserve as well as expenses of administration added thereto.