

UNIVERSAL
LIFE INSURANCE COMPANY OF NEW YORK.
 Premiums Thirty Per Cent. Less than Mutual Companies.

By the Return Premium Table, all Premiums are paid back with the amount of the Policy, on the death of the Insured, which is an entirely new feature in Life Insurance, original with this Company.

By the reduction of Premium Plan, after the expiration of three years payments, the rates of premium are reduced fifty per cent.

AGENTS WANTED.

Address

JOHN S. SCOTT,
 General Agent for the Pacific Coast,
No. 304 Montgomery street, S. F.

OAKLAND "HARNESS AND SADDLE DEPOT."

The undersigned desires to inform the citizens of Oakland and Alameda County generally, that he is prepared to furnish all goods in the above named line on the most reasonable terms and shortest notice, guaranteeing all work made to order. Manufacturing of the various kinds of

HARNESS.

Concord, Stage and Team.

Double and Single Buggy.

Farm, Plow, Express and Drag.

SADDLES.

California, Mexican and Ranger.

Bridles, Collars, Whips, Spurs, Blankets, Combs, Brushes, etc.

Carriage Trimming and Jobbing of all kinds done with neatness and despatch, assuring all that their wants can be supplied at home, and by the subscriber, on

BROADWAY, Below Seventh Street.

"Don't mistake the place."

T. A. KELSEY,

Successor to

W. H. BAXTER & CO.