

# Home Benefit Life Association,

204 Montgomery Street,

SAN FRANCISCO, CAL.

INCORPORATED 1880.

President,	Vice-President,	Secretary,	Auditor,	Medical Director,
FRANK C. HAVENS.	J. S. BYINGTON.	A. S. BARNEY.	I. P. ALLEN,	C. N. ELLINWOOD, M. D.
			Late of the Bank of California.	

## TRUSTEES.

W. H. Chickering.....	Olney, Chickering & Thomas.	William H. Quinn.....	Huntington, Hopkins & Co.
Sidney M. Smith.....	President Cutting Packing Co.	Ambrose Cornwall.....	Oakland.
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Treasurer of Mortuary Fund,

**BANK OF CALIFORNIA.**

Treasurer of Reserve Fund,

**SAN FRANCISCO SAVINGS UNION.**

\$300,000 paid to beneficiaries during the past seven years.

**No Membership Fees! No Annual Dues! No Medical Fees! Six Payments per annum Cover 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.

**J. W. HOWELL, L. B. HATCH, and W. H. BLANKS, General Agents.**