

Mutual Benefit Life

INSURANCE CO. OF NEWARK, NEW JERSEY.

AMZI DODD, President.

ASSETS, (January 1, 1896.) - - \$58,000,000.00

Cash Dividends Paid Policy Holders, Jan. 1, 1896 = over \$47,000,000.00

ANNUAL DISTRIBUTION of Surplus. Largest Average Dividends Payable at the End of the First and Succeeding Years

AFTER SECOND YEAR

Liberal (Guaranteed) Cash Surrender Values and Cash Loans Made upon all Assignable Policies,

AND

All Policies **ABSOLUTELY NON-FORFEITABLE** and **INCONTESTABLE.**

A DOLLAR'S WORTH OF INSURANCE FOR EVERY DOLLAR

Members unable to Continue Payments do not forfeit their Policies,

Insurance Continued for **FULL AMOUNT** until **FULL VALUE** of Policy is Exhausted.

SPECIMEN POLICIES FURNISHED ON DEMAND

The Best Contract Ever Offered.

See strong points and premium rates on following pages.

JAS. MUNSELL, JR., Manager,

415 Montgomery Street, San Francisco, Cal.

R. K. ALLEN, AGENT, CENTRAL BANK BUILDING, OAKLAND.