

INSURANCE MEN.

Over 100 Policies held by Oakland and San Francisco Insurance Men in the MUTUAL BENEFIT.

(See partial list below.)

GEORGE C. BOARDMAN.....	General Agent Aetna Insurance Co	
HOMER A. CRAIG.....	Brown, Craig & Co., General Agents	
HUGH CRAIG.....	Manager New Zealand Insurance Co	
ZERAH P. CLARK.....		\$5,000 Paid
GEORGE D. DORNIN.....	Resident Manager National Insurance Co	
ARTHUR C. DONNELL.....	Okell, Donnell & Co., General Agents	
WILLIAM H. FRIEND.....	Secretary of the Sun Ins. Co. of S. F	
N. H. GORDON.....	Cashier Home Mutual Insurance Co	
TOM C. GRANT.....	General Agent North British & Mer. Ins. Co	
CHARLES D. HAVEN.....	Resident Secretary Lon. & Liv. & Globe Ins. Co	
BENJAMIN C. HAWES.....	City Agent Guardian and Sun Ins. Co's	
NATHANIEL T. JAMES.....	Manager Alliance Assurance Co	
JOHN S. WILSON.....	Mann & Wilson, General Agents	
WM. J. LANDERS.....	General Agent Guardian and Sun Ins. Co's	
WM. MACDONALD.....	Manager London & Lancashire Ins Co	
THOMAS A. MITCHELL.....		\$5,000 Paid
L. B. EDWARDS.....	Superintendent of Agencies Balfour, Guthrie & Co	
EDWARD E. POTTER.....	General Agent Franklin and American Ins. Co's	
THOMAS E. POPE.....	Assistant General Agent Aetna Insurance Co	
WILLIAM SEXTON.....	Adjuster Fireman's Fund Insurance Co	
DAVID J. STAPLES.....	President Fireman's Fund Insurance Co	
JAMES W. STAPLES.....		\$10,000 Paid
GUSTAV A. ZIEL.....	General Agent London and Prov. Insurance Co's	
ROLLA V. WATT.....	Manager Royal and Norwich Union Insurance Co's	
ADAM GILLILAND.....	City Agent Hartford Insurance Co	
BENJ. J. SMITH.....	Special Agent London, Northern & Queen	
CORNELIUS V. S. GIBBS.....		Marine Adjuster
WILLIAM C. GIBBS.....		Marine Adjuster
MILTON B. CLAPP.....		\$10,000 Paid
JAS. B. ROBERTS.....	General Insurance Agent, 415 Montgomery street	
GEO. H. TYSON.....	General Agent German-American Insurance Co	
GEO. F. ASHTON.....	Assistant General Agent Orient and P. W. Ins. Co's	
DR. GEO. A. MOORE.....	President Pacific Mutual Life Ins. Co	
DR. W. R. CLUNESS.....	Medical Director " " " "	
JASPER N. PATTON.....	Secretary " " " "	
A. P. SINCLAIR.....	Special Agent Home and Phoenix Insurance Co's	
H. H. SMITH.....	Special Agent Union Assurance Society	
WM. A. MATHEWS.....	Special Agent Guardian and Sun Insurance Co's	
WM. H. BREMER.....	Bremer & Bender, Insurance Brokers	
ALBERT M. BENDER.....	" " " "	
SAMUEL H. BOARDMAN.....	with Balfour, Guthrie & Co	
SYLVESTER ELDRIDGE.....	with Alliance Assurance Co	
LESLEY BATES.....	Special Agent of Gutte & Frank	
BYRON C. DICK.....	Superintendent of Agencies Butler & Haldan	
CHESTER DEERING.....	Special Agent and Adjuster Brown, Craig & Co	
ALBERT P. REDDING.....	Secretary Pacific Surety Co	
RUSSELL W. OSBORN.....	Department Manager Brown, Craig & Co	

Policies Absolutely Non-Forfeitable After Second Year.

Example of Lapsed Policies Paid in Full.

Policy No. 17,235, on the life of Dr. Edward P. Gaylord, of Alameda, Cal., was issued in 1862, at age 28, for \$2,250, with an annual premium of \$50.40. He paid 27 premiums, amounting to \$1,360.80, which, less dividends, \$556.61, and premium loan of \$123.79 (canceled), made a net payment or cost of \$680.40, exclusive of interest. He did not pay the premium due in May, 1889; but instead of taking a paid-up policy for \$1,071, he allowed his insurance to be extended for 12 years and 87 days, making in all 39 years and 87 days' insurance at an average yearly cost of \$7.71 per thousand.

Dr. Gaylord died in September, 1895, more than six years after the lapse of the policy, which, however, was promptly paid in full by the Company.