

TOTAL LOSSES PAID, OVER - - - - - \$1,000,000
 DIVIDENDS PAID POLICY HOLDERS, OVER - - - \$1,000,000

The Manhattan Life Insurance Co.

OF NEW YORK.

Assets, - - - - - **\$3,000,000.**

POLICIES PAYABLE IN GOLD OR CURRENCY.

This Company offers the following important advantages:

FIRST.—Policies after five years' duration are *incontestible* on the ground of errors, omissions, or misstatements in the application, except as to age.

SECOND.—Applicants can pay their Premium in *Gold or Currency*.

THIRD.—*Forty per cent.* of the Annual Premium can be paid by *Note*, at SEVEN PER CENT. interest, at the option of the assured.

LOCAL BOARD OF REFERENCES:

JOSEPH B. THOMAS,
 LOCKE & MONTAGUE,

ISAAC FRIEDLANDER,
 WM. A. MACONDRAY,

MORRIS SPEYER,
 CALVIN W. KELLOGG.

JOHN LANDERS,

General Agent for Pacific States.

OFFICE, SOUTH-WEST COR. OF MONTGOMERY & CLAY STREETS,
 SAN FRANCISCO.

NORTH CHINA

MARINE INSURANCE

COMPANY.

CAPITAL, **\$1,500,000**

The Undersigned, Agents for the above Company, are prepared to accept risks and to grant Policies to any part of the world at the lowest rates current.

KOOPMANSCHAP & CO.,

CORNER UNION & BATTERY STS.