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THIS Institution differs from other Life Offices, in that
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BONUSES FROM PROFITS

Are applied on a special system for the Policy-holder's
PERSONAL BENEFIT AND ENJOYMENT
DURING HIS OWN LIFETIME.

WITH THE OPTION OF

LARGE BONUS ADDITIONS TO THE SUM ASSURED.

The Policy-holder thus obtains

A LARGE REDUCTION OF PRESENT OUTLAY

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Without any expense or outlay whatever beyond the
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others cannot fail to demonstrate the advantage of
the low premiums, which, by the higher returns from its
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IF PREFERRED, ASSURERS NEED ONLY

PAY ONE-HALF OF EACH YEAR'S PREMIUM IN
CASH.

during the whole term of policies on the 10 payment plan,
or for seven years on the whole life plan.

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"NOTES" ARE NOT REQUIRED BY THIS COMPANY.

so that assureds are not liable to be called upon for pay-
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family, and a more valuable security to creditors in the
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PHILANDER SHAW, STEPHEN CROWELL,
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Cash Capital, \$1,000,000. Surplus, \$666,416.02. Total
1,666,416.02. Entire income from all sources for 1866 was
\$2,131,839.82.

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19-ly