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1875	\$11 32	\$115.88	8907	821,141,125
1879	12 74	116.68	321	23,120,804
1380	13,72	118 10	331	21,639,195
1881	14.75	118,92	333	26,403,440
1882	15.85	119 27	336	27,035,884
1843	15 95	120.18	339	28,102,886
1884	18.14	120 30	341	20,080,555
193	19.38	120 70	315	29,771,230
1896	20 69	120.42	317	30,562,281
1887	33.07	150.21	353	31,513,600
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Some companies retain profits for five years before declaring them, and then their agents sometimes compare such accumulated profits against the ZFA'S Annual ("sah Dividends, without explaining that most of those who die or drop out of such companies during the five years, receive no dividend. The ZFA divides annually, and pays down in each, or in reduction of next premium, not in scrip or bonus additions, or due bills, to be lost if the policy lapses.

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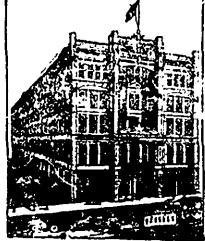
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