

GUARDIAN LIFE INSURANCE COMPANY—New York; Capital, \$250,000; J. R. Garniss, Agent; office, 526 Washington.

HAMBURG AND BREMEN FIRE INSURANCE CO.—Capital, \$1,000,000; Morris Speyer, Agent; office, 526 Washington.

HOME LIFE INSURANCE COMPANY—Assets, \$1,387,043.36; W. O. Andrews, Agent; office, 625 Montgomery.

HOME MUTUAL FIRE AND MARINE INSURANCE COMPANY—San Francisco; Capital, \$1,000,000; G. S. Mann, President; W. H. Stevens, Secretary; office, 410 California.

IMPERIAL FIRE AND LIFE INSURANCE COMPANY—London; Capital, \$3,000,000; Falkner, Bell & Co., Agents; office, 430 California.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY; Capital, etc., \$16,271,075; invested in the United States, over \$1,800,000; W. B. Johnston, Agent; office, 414 Montgomery.

MANHATTAN FIRE INSURANCE COMPANY—New York; Capital and Assets, \$1,190,000; R. B. Swain & Co., Agents; office, 206 Front.

MANHATTAN LIFE INSURANCE COMPANY—New York; Capital, \$2,000,000; Landers & Co., Agents; office, 605 Commercial.

MERCHANTS' MUTUAL MARINE INSURANCE COMPANY—San Francisco; Capital, \$500,000; C. L. Taylor, President; J. B. Scotchler, Secretary; office, 406 California.

MUTUAL BENEFIT LIFE INSURANCE COMPANY—Newark, N. J.; Assets \$13,000,060; E. H. Washburn, Agent; office, 9 New Merchants' Exchange.

MUTUAL LIFE INSURANCE COMPANY—New York; Capital and Assets, \$22,000,000; H. S. Homans, Agent; office, 424 Montgomery.

NATIONAL INSURANCE COMPANY—San Francisco; Capital, \$1,000,000; George W. Beaver, President; W. W. Wiggins, Secretary; office, 408 Montgomery.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY—Assets, \$5,967,382.84; W. Everson & Co., Agents; office, 302 Montgomery.

NEW YORK LIFE INSURANCE COMPANY—New York; Accumulated Capital, \$5,000,000; R. N. Van Brunt, Agent; office, SW cor Montgomery and California.

NORTH AMERICA LIFE INSURANCE CO.—New York; Assets \$2,000,000; J. A. Eaton & Co., Agents; office, 302 Montgomery.

NORTH AMERICAN FIRE INSURANCE COMPANY—New York; Capital, \$700,000; C. A. Low & Co., Agents; office, 203 California.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—Capital and Assets, \$12,250,000; W. H. Tillinghast, Agent; office, 224 Sansom.

NORTH CHINA MARINE INSURANCE COMPANY—Capital, \$1,500,000; Koopmanschap & Co., Agents; office, Battery Street, opposite Custom House.

NORTHERN ASSURANCE COMPANY—London and Aberdeen; Capital, \$10,000,000; W. L. Booker, Agent; office, 438 California.

NORTH WESTERN MUTUAL LIFE INSURANCE COMPANY—Capital and Assets, \$2,250,000; M. G. Elmore, Agent; office, 315 Montgomery.

OCCIDENTAL INSURANCE COMPANY—San Francisco; Capital, \$300,000; Chr. Christensen, President; B. Rothschild, Secretary; office, SW cor Montgomery and California.

PACIFIC INSURANCE COMPANY—San Francisco; Capital, \$1,000,000; Jonathan Hunt, President; A. J. Kalston, Secretary; office, 422 California.

PHENIX INSURANCE COMPANY—Hartford; Capital and Assets, \$1,006,790; R. H. Magill, Agent; office, 424 California.

SAN FRANCISCO INSURANCE COMPANY—San Francisco; Capital, \$300,000; G. C. Boardman, President; P. McShane, Secretary; office, 432 Montgomery.

TRAVELERS' LIFE AND ACCIDENTAL INSURANCE COMPANY—Hartford; Capital, \$500,000; R. H. Magill, Agent; office, 424 California.

UNION INSURANCE COMPANY—San Francisco; Capital, \$750,000; G. Tonchard, President; Charles D. Haven, Secretary; office, 416 California.

UNITED STATES LIFE INSURANCE COMPANY—Assets, \$2,005,702.64; B. J. Dorsey, Agent; office, 224 Sansom.

UNIVERSAL LIFE INSURANCE COMPANY—New York; Capital, \$2,000,000; J. S. Scott, Agent; office, 304 Montgomery.

WIDOWS' AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY—New York; Capital, \$200,000; R. T. Polk, Agent; office, 507 California.

WORLD MUTUAL LIFE INSURANCE COMPANY—Capital, \$200,000; George T. Folson, Agent; office, 312 Montgomery.

YANG TZE ASSOCIATION—Shanghai; Maccondray & Co., Agents; office, 206 Sansom.

Telegraph Lines.

CALIFORNIA STATE TELEGRAPH COMPANY—Capital Stock, \$2,500,000; office, 507 Montgomery Street; office hours, from 8 A.M. to 10 P.M., Sundays, 9 A.M. to 11 A.M.

Officers—George H. Mumford, President; H. H. Haight, Vice President; George H. Mumford, W. C. Ralston, Charles E. McLane, John W. Dwinelle, James Gamble, Henry H. Haight, Frederick MacCrellish, Board of Directors; George S. Ladd, Secretary and Treasurer; James Gamble, General Superintendent; W. R. Yontz, Office Manager, San Francisco. This Company has now leased its lines to, and its wires are worked by, the Western Union Telegraph Company, whose lines extend to every part of the United States and the Canadas.

Offices of the Company, California—Alta, Amador, Auburn, Benicia, Brown's Valley, Callahan's, Calistoga, Camptonville, Centreville, Chico, Cisco, Colfax, Colburn's, Coloma, Columbia, Copperopolis, Davis' Ranch, Downieville, Drytown, Dutch Flat, El