

UNIVERSAL
Life Insurance Company
 OF NEW YORK.

**PREMIUMS, 30 PER CENT. LESS
 THAN MUTUAL COMPANIES.**

BY THE
 RETURN PREMIUM TABLE ALL PREMIUMS ARE PAID BACK

With the amount of the Policy, on the death of the Insured—which is AN
 ENTIRELY NEW FEATURE in Life Insurance, original with this Company.

JOHN S. SCOTT,
 GENERAL AGENT FOR THE PACIFIC COAST,
 NO. 304 MONTCOMERY STREET.

NORTHWESTERN
Mutual Life Insurance Co.

ORGANIZED, 1859.

27,000 MEMBERS. \$4,000,000 ASSETS.

Lower Rates, Larger Dividends and More Favorable
 Features than other Companies.

ELMORE & ROWE, GENERAL AGENTS,
 315 Montgomery Street, San Francisco.

OFFICE OF THE SECRETARY OF THE
Pt. Lobos Avenue Homestead Association,

STEVENSON HOUSE

No. 331 MONTGOMERY STREET, Corner California,

ROOM 18,

SAN FRANCISCO.

☞ Lots on the Cliff House Road, which is 125 feet wide, 30x100, and 25x120. No grading,
 no street assessments. Three minutes walk from the Post Street cars. Price, \$300, payable in
 instalments of \$10 per month, without interest.