

Commercial Union Assurance, (Fire)  
G. O'Hara Taaffe, 320 California  
**CONNECTICUT MUTUAL LIFE**,  
Jas. B. Roberts, 315 California  
Continental Life, H. H. Blake & Co.,  
302 Montgomery  
Craftsmen's Life, E. H. Shaw & Co.,  
432 Montgomery  
Ecclectic Life, George Claussenius, 333  
Montgomery  
Economic Mutual Life, G. N. Wil-  
liams, 6 Merchants' Exchange.  
**EMPIRE MUTUAL LIFE**, O. F. Von  
Rhein & Co., 105 Montgomery (see  
adv. dept. page 11)  
Equitable Life, Garland & Moore, 430  
Montgomery  
Germania Life, Bernhard Gattel, 335  
Montgomery  
Globe Mutual Life, Mervin Tabor, 6  
Montgomery  
Great Western Life, J. W. Brumagim,  
36 Montgomery Block  
**GUARDIAN MUTUAL LIFE**, James  
R. Garniss, 219 Sansom (see adv.  
each alternate page)  
**HAMBURG-BREMEN**, (Fire) Morris  
Speyer & Co., 219 Sansom (see  
adv. dept. page lviii)  
Hartford Fire, Heywood & Flint, 313  
California  
**HOME INSURANCE**, (Fire) R. H.  
Magill, 424 California (see adv.  
back of volume)  
Homeopathic Mutual Insurance Co.,  
W. B. Cotrel, 708 Montgomery  
**IMPERIAL FIRE**, Falkner, Bell & Co.,  
430 Cal (see adv. dept. page lvi)  
Knickerbocker Mutual Life, P. H.  
Humphrey, 2 Geary  
Life Association of America, W. J.  
Pettigrew, 320 California  
**LIVERPOOL & LONDON AND  
GLOBE**, William B. Johnston, 412  
Mont (see adv. dept. page l)  
Lloyds, Falkner, Bell & Co., 430 Cal  
Lorillard Fire, Blount, Cranna & Co.,  
317 California  
**MANHATTAN**, (Fire) R. B. Swain &  
Co., 314 California (see adv. dept.  
page 21)  
Mantutan Life, Landers & Co., 507  
Montgomery  
Market Fire, J. R. Wharton, 44 Cal  
Mound City Mutual Life, A. R. Hynes,  
26 Montgomery  
Mutual Benefit Life, David S. McLellan,  
231 Montgomery  
**MUTUAL LIFE**, (N.Y.) A. B. Forbes,  
204 Mont (see adv. back cover)  
**NATIONAL LIFE**, C. I. Hutchinson,  
338 Montgomery (see adv. dept.  
page lxxxiii)  
**NEW ENGLAND MUTUAL LIFE**,  
Everson & Middlemiss, 302 Sansom  
(see adv. dept. page 20)  
New York Life, Crane & Hawes, 426  
Montgomery  
North America Life, Watson Webb,  
302 Montgomery  
**NORTH AMERICAN FIRE**, C.  
Adolphe Low & Co., 208 Califor-  
nia (see adv. dept. page 20)  
**NORTH BRITISH AND MERCAN-  
TILE**, Tillinghast Brothers, SE cor  
California and Sansom (see adv.  
dept. page xiii)  
North China Marine, Kooomanschap  
& Co., SW cor Cal and Davis  
**NORTHERN ASSURANCE FIRE  
AND LIFE**, W. Lane Booker, 319  
California (see adv. dept. p. xxvii)  
**NORTHWESTERN MUTUAL LIFE**,  
Hart F. Shepardson, 315 Mont (see  
adv. dept. page 45)  
**PHENIX**, (Fire and Marine) R. B.  
Swain & Co., 314 California (see  
adv. dept. page 21)  
**PHENIX**, (Fire) E. H. Magill, 424  
Cal (see adv. back of volume)  
Phoenix Mutual Life, E. P. Gray, 425  
Kearny  
Piedmont and Arlington Life, Ball &  
Ayers, 315 California  
Royal Fire and Life, Chauncey & Co.,  
306 California  
Saint Louis Mutual Life, William Sel-  
by, SW cor California and Sansom  
Scottish Commercial, Macfarlane, Blair  
& Co., 302 California  
Security Life and Annuity, E. W. Wool-  
sey, 418 California

Teutonia Life, B. Greenebaum, 206  
Montgomery  
**TRAVELER'S**, (Life and accident) A.  
E. Magill, 424 California  
Underwriters' Agency, N. Y., (Fire  
and Marine) William J. Stoddart,  
430 Montgomery  
**UNION MUTUAL LIFE**, H. H. John-  
ston, SE cor SW cor Kearny and Cal-  
ifornia (see adv. dept. page lxxxii)  
United Security Life, Julius Jacobs,  
440 California  
United States Life, B. J. Dorsey, 42  
Merchants' Exchange  
United States Mutual Benefit Life, Ed-  
win L. Howe, 331 Montgomery  
Universal Life, John S. Scott, 306 Mont  
**WIDOW AND ORPHAN FUND  
LIFE**, (Nashville, Tenn) Clark &  
Fox, 331 Mont (see adv. dept. p. 45)  
**WIDOWS' AND ORPHANS' LIFE**,  
A. B. Forbes, 204 Montgomery  
World Mutual Life, George T. Folsom,  
NW cor Mont and Sacramento  
**YANKEE ASSURANCE ASSO-  
CIATION**, Montdray & Co., 206  
Sansom (see adv. dept. page xx)

#### Insurance Companies Agents —Eastern and Foreign.

Balfour, Guthrie & Co., British and  
Foreign Marine, 430 California  
Ball & Ayres, Piedmont & Arlington  
Life, 315 California  
Blake H. H. & Co., Continental Life,  
402 Montgomery  
Boardman George C., Etna Fire, 14  
Merchants' Exchange  
Blount, Cranna & Co., Lorillard Fire,  
317 California  
**BOOKER W. Lane**, Northern Assur-  
ance Fire and Life, 319 California  
(see adv. dept. page xxvii)  
Brumagim John W., Great Western  
Life, 37 Montgomery Block  
Bryant A. J. & Co., Brooklyn Life, 240  
Montgomery  
Chauncey & Co., Royal Fire and Life,  
306 California  
**CLARK & FOX**, Widow and Orphan  
Fund Life, 331 Montgomery (see  
adv. dept. page 45)  
Claussenius George, Ecclectic Life, 333  
Montgomery  
Cotrel W. B., Homeopathic Mutual  
Life, 708 Mont  
Crane & Hawes, New York Life, 426  
Montgomery  
Denison Charles H., Charter Oak Life,  
331 Montgomery  
Dorsey B. J., United States Life, 42  
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**EYERSON & MIDDLEMISS**, New  
England Mutual Life, 302 Sansom  
(see adv. dept. page 20)  
**FALKNER, BELL & CO.**, Imperial  
and Lloyds, 430 California (see  
adv. dept. page lvi)  
Folsom George T., World Mutual Life,  
NW cor Montgomery and Sac  
**FORBES ANDREW B.**, Widows' and  
Orphans' Life and Mutual Life, 204  
Montgomery (see adv. back cover)  
Foster W. H., China and Japan Marine,  
210 Battery  
Garland & Moore, Equitable Life, 430  
Montgomery  
**GARNISS JAMES R.**, Guardian Mu-  
tual Life, 219 Sansom (see adv. each  
alternate page)  
Gardner, Germania Life, 335 Mont  
Gray Edward P., Phoenix Mutual Life,  
425 Kearny  
Greenebaum Berthold, Teutonia Life,  
206 Montgomery  
Heywood & Flint, Hartford Fire, 313  
California  
Howe Edwin L., United States Mutual  
Benefit Life, 331 Montgomery  
Humphrey P. H., Knickerbocker Mu-  
tual Life, 2 Geary  
**HUTCHINSON C. I.**, National Life,  
338 Mont (see adv. dept. page lxxxii)  
Hyatt T. Hart, Atlantic Mutual Life,  
420 Montgomery  
Hynes Andrew R., Mound City Mutual  
Life, 26 Montgomery  
Jacobus, Bullus, Cleveland Fire and  
United Security Life, 440 Cal  
**JOHNSTON H. H. & CO.**, Union Mu-  
tual Life, SW cor California and  
Kearny (see adv. dept. page lxxxii)

**JOHNSTON WILLIAM B.**, Liverpool  
and London and Globe, 412 Mont-  
gomery (see adv. dept. page 1)  
Kooomanschap & Co., North China  
Marine, SW cor Davis and Cal  
Landers & Co., Manhattan Life, 507  
Montgomery  
**LOW C. ADOLPHE & CO.**, North  
America Fire, 208 California (see  
adv. dept. page 20)  
Macfarlane, Blair & Co., Scottish  
Commercial, 302 California  
**MACONDRAY & CO.**, Yang-Tze, 206  
Sansom (see adv. dept. page xx)  
**MAGILL A. E.**, Traveler's Life and  
Accident, 424 California  
**MAGILL ROBERT H.**, Phoenix and  
Home, 424 California (see adv.  
back of volume)  
McLellan David S., Mutual Benefit  
Life, 331 Montgomery  
Morse Matthew P., Etna Life, 504  
Kearny  
Pettigrew William J., Life Association  
of America, 320 California  
**ROBERTS JAMES B.**, Connecticut  
Mutual Life, 315 California  
Scott John S., Universal Life, 306 Mont  
Selby William, St. Louis Mutual Life,  
403 California  
Shaw E. H. & Co., Craftsmen's Life,  
432 Montgomery  
**SHEPARDSON HART F.**, North-  
western Mutual Life, 315 Mont (see  
adv. dept. page 45)  
**SPEYER MORRIS & CO.**, Hamburg-  
Bremen Life, 219 Sansom (see adv.  
dept. page lviii)  
Stoddart William J., Underwriters  
Agency, (N.Y.) 430 Montgomery  
**SWAIN R. B. & CO.**, Manhattan and  
Phenix (Fire and Marine) 314  
California (see adv. dept. page 21)  
Taaffe G. O'Hara, Commercial Union  
Assurance, (London) 320 Cal  
Tabor Mervin, Globe Mutual Life, 6  
Montgomery  
**TILLINGHAST BROTHERS**, North  
British and Mercantile, SE cor Cal  
and Sansom (see adv. dept. page xii)  
**VON RHEIN O. F. & CO.**, Empire  
Mutual Life, 105 Montgomery (see  
adv. dept. page 1)  
Webb Watson, North America Life,  
302 Montgomery  
Wharton J. R., Market Fire, 44 Calif-  
ornia  
Williams George N., Economic Mu-  
tual Life, 6 Merchants' Exchange  
Wolsey F. W., Security Life, 418 Cal-  
ifornia

**Insurance Companies—Home  
CALIFORNIA**, 318 California (see  
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California Mutual Life, 13 Merchants'  
Exchange  
**FIREMAN'S FUND**, SW cor Cal and  
Sansom (see adv. front cover)  
**HOME MUTUAL** (Fire and Marine) 15  
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opposite title page)  
**MERCHANTS' MUTUAL MARINE**,  
406 Cal (see adv. dept. page iv)  
**OCCIDENTAL**, (Fire and Marine) 438  
Cal (see adv. dept. page iii)  
**PACIFIC**, (Fire and Marine) 422 Cal-  
ifornia (see adv. dept. page lxxvii)  
Pacific Mutual Life, SW cor Mont-  
gomery and Bush  
**PEOPLES** (Fire and Marine) 16 Mer-  
chants' Exchange (see adv. reg.  
names, each alternate page)  
**UNION**, 416 California (see adv. dept.  
page xxxvii)

#### Intelligence Offices.

California Labor and Employment Ex-  
change, 819 Montgomery  
House Carpenters' Eight Hour League,  
128 Kearny  
Lawton & Rodwell, 436 Pine  
Maher & McShane, 114 Kearny  
Mechanics' Labor Exchange, 713 Miss  
O'Brien & Ward, NE cor Clay and  
Montgomery  
Stewart George & Co., 603 Kearny  
Trowbridge Sarah A., 14 Stockton  
Vale & Warner, 230 Sutter  
Wolf J. M. & Co., 510 Pine