

**NORTHWESTERN  
MUTUAL  
LIFE INSURANCE CO.  
Of Milwaukee, Wisconsin.**

A PURELY MUTUAL COMPANY. The leading Insurance Company of the Northwest. All profits divided among Policy-Holders.

**ASSETS OVER \$10,000,000!!**

Insures Miners, Railroad Men and Engineers. No restrictions on travel. No extra rates for insuring women. This Company, to insure perpetual security to its Policy-Holders, has adopted a four per cent. reserve, the highest reserve or security known in American Insurance. This basis of reserve is recommended by the most eminent Actuaries, and furnishes an impregnable security for the payment of all policies of the Company as they become claims. Holding a high reserve, and being located where its funds are invested with entire safety, at a high rate of interest, and its risks being in a healthy portion of the country, thus securing a low rate of mortality, give the Company the greatest opportunity for the largest returns to its members, and the greatest inducements to the insuring public.

**H. F. SHEPARDSON,**  
**Gen'l Agent for the Pacific Coast,**  
OFFICE, 315 MONTGOMERY STREET, SAN FRANCISCO.

**WIDOW AND ORPHAN FUND  
LIFE INSURANCE COMPANY.**  
Assets, - - - - - \$750,000.00.

Pacific Branch Advisory Board.

JOHN B. HARMON, Esq.,  
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Office, No. 7 Stevenson Building,  
CORNER MONTGOMERY AND CALIFORNIA STREETS,  
SAN FRANCISCO,

WHERE

**POLICIES ARE ISSUED**

AND

**LOSSES PAID.**

C. N. FOX and Z. P. CLARK, Managers.



J. D. B. STILLMAN, M. D., Medical Adviser.