

E. W. CARPENTER  
GENERAL AGENT

CASH ASSETS  
\$50,000,000.00



**ROYAL AND UNION**  
**INSURANCE COMPANIES**  
OF LIVERPOOL, ENGLAND. OF NORWICH, ENGLAND.

HEAD OFFICE: N. E. COR. MONTGOMERY AND SACRAMENTO STREETS.

**HELVETIA SWISS FIRE INSURANCE CO.**

OF ST. GALL.

Capital Subscribed and Guaranteed, \$2,000,000

Swiss Marine Insurance Cos. Combined.

Capital Subscribed and Guaranteed, \$4,000,000



HARRY W. SYZ, General Agent,

410 California Street, . . . . . San Francisco.