

COMBINED ASSETS, \$22,500,000.00

**Phoenix Insurance Co.**  
OF HARTFORD, CONN.

HOME INSURANCE COMPANY,  
OF NEW YORK,

NORTH BRITISH AND MERCANTILE INSURANCE Co.  
OF LONDON AND EDINBURGH.

Associated for the transaction of Fire Insurance business in the Pacific States, for joint account.

**R. H. MAGILL, Manager,**

*Branch Office, San Francisco, Cal.*

The largest lines written in single policies, or divided, at the option of applicants; the ample security afforded and but a single management to deal with, are among the advantages offered to patrons.

Stores, Merchandise, Mills, Manufactories and other desirable risks accepted on favorable terms.

Particular attention given to the insurance of private residences and contents, for one or a term of years, a commutation rates.

Policies Issued and Renewed by *E. W. MORSE, Agent, San Diego.*

The strongest Fire Insurance Guild in America.

**PHOENIX & HOME**  
**INSURANCE COMPANIES**  
OF  
**Hartford & New York**  
AND THE  
**NORTH BRITISH & MERCANTILE**  
**INSURANCE COMPANY**  
OF  
**London & Edinburgh.**  
SHOARDS & CO

E. W. MORSE, Agent,  
SAN DIEGO.