

COX & WALLENSTEIN, Writing, Flat and Folded Papers direct from Mills, 411 California St.

Herzberg M, merchandise broker, 423 Washington  
 Herzer Hugo, manager, S F Abend Post Company, 535 California res 331 Fell  
 Herzog Bros, (Herman and Frank Herzog), blacksmiths, 737 Broadway  
 Herzog Frank, (Herzog Bros), res 739 Broadway  
 Herzog Herman, (Herzog Bros), res 739 Broadway  
 Herzog J & Co, mattresses and bedding, 12 Second  
 Herzog Joseph, (J Herzog & Co), res 1207 Eddy  
 Herzog Louis, furniture, 990 Folsom  
 Herzog T D, music teacher, 103 O'Farrell  
 Herzstein M, physician, 323 Sutter, res 2220 Broadway  
 Hess Charles, optician, 519 Kearny, res 1368 California  
 Hess E L Mrs, dress maker, 515 Hayes  
 Hess Frank, (Hess & Hertel), 634 Pacific  
**HESS FREDERICK**, proprietor California Democrat (German daily) 409-413 Bush, res 821 California  
 Hess Henry, tailor and shirt factory, 126 Kearny, res 2813 Pine  
**HESS & HERTEL**, (Frank Hess and William Hertel), saloon, 634 Pacific  
 Hess Jacob, bootmaker, 1709 Market  
 Hess James L, (L & E Wertheimer), res 1800 Sutter  
 Hess Lewis & Co, (Lewis Hess), sole proprietors and manufacturers Damiana bitters, 12 Montgomery ave  
 Hess Robert, cigars and tobacco, 408 Pacific  
 Hess Robert, boot maker, 249 Eighth, res 1711 Market, rear  
 Hess John A, barber, 2552 Folsom, res 1204 Treat ave  
 Hessler Henry, custom house broker, 518 Battery, res 225 Capp  
 Hessler Philip, upholsterer, 703 Larkin  
 Hessler Wm, bakery, 617 Post  
 Hesthal Mrs Mary M, furnishing goods, 637 Valencia  
 Hestres Emile, mining secretary, 217 Sansome, res 113 Stockton  
 Hetrich Michael, (Dickman, Jones & Hetrich), 3309 Laguna  
 Hetty Louis B, electrical bells, 126 Eddy  
 Heubach Mrs E, (Heubach & Ward), res 143 Eleventh  
 Heubach & Ward, (Mrs E Huebach and Miss M Ward), restaurant and notions, 143 Eleventh

Heuer A & Co, (A Heuer), saloon, 19 Fourth, res 947 Howard  
 Heunisch Adam, (Abramson, Pacon & Heunisch), res 1609 Webb ave, Alameda  
 Heutmuller H, bakery, 1216 Polk, and Eighth and Bryant  
 Hevener Mrs E L, millinery parlors, 131 Post, res 1044 Mission  
 Hewlett Frederick, (Ross & Hewlett), res 775 Haight  
 Hewston George, physician, 1132 Sutter  
 Hextell Thomas, gardener, room 108 628 Montgomery  
 Hey Miss Belle, artist, 204 Valencia  
**HEY, GRAUERHOLZ & CO**, (Henry J Grauerholz and John Hey) wholesale wines and liquors, 215 Sacramento  
 Hey John, (Hey, Grauerholz & Co), res 204 Valencia  
 Heydenaber Louis, saloon, junction O'Farrell, Market and Grant ave  
 Heydenfeldt Solomon, attorney at law, 33 Nevada Block, res 1016 Post  
 Heydenfeldt Solomon Jr, attorney at law, 33 Nevada Block, res 1315 Mason  
 Heye Henry, saloon, 234 Townsend  
 Heyer Albert, grocer, 500 Third, res 501 Bryant  
**HEYERMANN F W**, (Mead & Heyermann), res 500 Fourth  
 Heyman Henry, saloon, 615 Pacific  
 Heyman Julius, (Heyman & Mayer), res 206 Ellis  
 Heyman Julius, boot and shoes, 1946 Fillmore  
 Heyman & Mayer, (Julius Heyman and Abraham Mayer), commission merchants, 41 Clay  
 Heymann Mrs Sara, clothing, 818 Montgomery  
**HEYN HERMAN**, saloon, 1104 Howard, res 256½ Jessie  
 Heyneman & Co, (Manfred H Heyneman, Arthur Eloesser and Emillo Pissis), wholesale furnishing and dry goods, 113-115 Pine  
 Heyneman H, president, The San Francisco Pioneer Woolen Factory, res 7 Francisco  
 Heyneman Herman, cigar manufacturer, 514 Front, res 1422 Post  
 Heyneman M H, (Heyneman & Co), res 7 Francisco  
 Heynemann Alexander, attorney at law, 310 Pine, room 29, res 7 Francisco  
**HEYNOLD OTTO**, manager Tittel & Krueger, res 854 Harrison, Oakland

The Mutual Life Ins. Co. of N. Y. has returned over \$244,000,000 to policy-holders.