

CONGRESS SELTERS WATER. 161 NEW MONTGOMERY STREET.

**McDOUGALL DUNCAN**, groceries, wines and liquors, NW cor Nineteenth and Guerrero, res same  
**McDougall G B**, stenographer, 56 Nevada Block, res SW cor Fulton and Devisadero  
**McDougall Mrs M A**, stationery and fancy goods, 722 Sixteenth  
**McDough Mrs**, saloon, 9 Jessie  
**McDowell Geo.** whitening and plastering, 803 Folsom, res 125 Shipley  
**McElheran William D.** blacksmith, 1331 Mission, res 413 Twenty-eighth  
**McELHINNY P H**, law and collection office, 715 Clay, res 2111 Larkin  
**McElligott Thomas**, grocer, NW cor Zoe and Frelon  
**McElligott Wm.** city passenger agent Atlantic and Pacific R R, 4 New Montgomery  
**McElroy & Magner**, (P J McElroy and Max Magner), grocers, 520 Fourth and 422 Sixth  
**McELROY & NORTON**, (Wm McElroy and J R Norton), saloon, 432 California  
**McElroy P J**, (McElroy & Magner), res 520 Fourth  
**McElroy Wm.** (McElroy & Norton), res 1129 Folsom  
**McEntee Jno.** grocer, 119 Shipley  
**McEntee T M**, attorney at law, 534 1/2 California, res 816 Fifteenth  
**McEvoy Miss Maggie.** dressmaker, 435 Jessie  
**McEVOY THOMAS**, proprietor Workingman's Hotel, 414 Folsom  
**McEwen James.** (Bay City Soda Water Co), res NE cor Seventeenth and Valencia  
**McFadden Stephen.** bakery, 236 Seventh  
**McFarland J**, saloon, NW cor Steiner and Union  
**McFarland J & Co.** (J McFarland), hay and Grain, 1143 Market  
**McGann P H**, hatter, 717 Mission, res 250 Minna  
**McGauhy John F.** attorney at law, 120 Sutter, res Blake House, Oakland  
**McGee Mrs Thomas.** fancy goods, 1155 Folsom  
**McGILL H M**, attorney at law and notary public, 618 Market, and 15 Post, res 1808 Fillmore  
**McGill Hugh.** wood and coal, 110 Clara  
**McGillivray Jas.** manager, Downie B I P Co, 204 Market, res Oakland  
**McGillivray Jno D.** secretary Downie B I P Co, 204 Market, res Oakland  
**McGillivray.** (McGillivray, Potter & Co), res American Exchange

**McGillivray, Potter & Co.** (W McGillivray and J Porter), real estate, 1016 Market  
**McGillycuddy Mrs K.** bakery, 309 Minna  
**McGinn Miss A.** embroideries, 226 O'Farrell  
**McGinn James** undertaker, 39 Eddy, res 1802 Ellis  
**McGLAUFLIN L W**, grain commission merchant, 309 California, res 2502 Fillmore  
**McGlinchy M.** grocer, NW cor Filbert and Taylor  
**McGLINN PATRICK**, proprietor Rhode Island Livey and Sale Stable. Horses, buggies and rock-aways to let; boarding horses a specialty: 126 Fourth, res 506 Guerrero  
**McGovern Charles C.** physician, 806 Market, res 1577 Folsom  
**McGovern Charles J.** physician, 806 Market, res 1577 Folsom  
**McGovern Frank.** (P J McGovern & Co) res cor Hoff ave and Sixteenth  
**McGovern Peter J.** (P J McGovern & Co), and groceries and dairy produce, 2927 Sixteenth  
**McGovern P J & Co.** (P J and Frank McGovern), grocers, 1718 Market  
**McGovern Phil.** saloon, NE cor Market and Kearny, res 317 O'Farrell  
**McGovern & Remfree.** (Robert McGovern and Francis J Remfree), barbers, 152 Third  
**McGovern Robert.** (McGovern & Remfree), res 1776 Atlantic, Oakland  
**McGowan C J.** butcher, 519 Geary  
**McGOWN BROS.** (C D McGown), manufacturers' agents and dealers in engineers', machinists' and mill suppl es, 42 Market  
**McGown C D.** (McGown Bros), res 530 Harrison  
**McGrath James.** bootmaker, 623 Fourth  
**McGrath John** proprietor City Hotel, 514 Howard  
**McGrath Owen.** wood and coal, 2938 Mission  
**McGrath P F.** bakery, 135 Fifth  
**McGrath Peter P.** marble works, 1061 Market, res Fourteenth ave bet J and K  
**McGrath Mrs Sarah.** grocer, 138 Shipley  
**McGrath William.** furniture, 1134 Howard  
**McGRAW E W**, attorney and counselor at law, 318 California, rooms 15-16, res 1132 Twenty-first  
**McGreehan Thomas.** grocer, 1440 Howard, res 1420 Howard

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