

PACIFIC CONGRESS WATER DEPOT. 161 NEW MONTGOMERY.

Smith F R & Bro, dairy, Mission Road, office 35 Eddy
 Smith Francis & Co, (Francis Smith), manufacturer sheet iron pipe, 130 Beale, res 722 Sutter
 Smith H F, (H F Smith & Co), res 1811 O'Farrell
 Smith Frank K, dairies, office Third and Mission
 Smith G Frank, attorney at law, 502 Montgomery, room 2, res 914 Castro, Oakland
 Smith Mrs George A, bakery, 3129 Mission
SMITH GEO F, watchmaker, jeweler and optician, and dealer in watches, clocks and jewelry. Repairing a specialty. Plain and ornamental engraving, 122 Fourth, res 716 Seventeenth
 Smith G F, (G F Smith & Co), res Berkshire House
SMITH G F & CO, (G F Smith), wholesale and retail lumber dealers; Oregon pine, redwood, spruce fencing, shingles, posts, etc, pier 9 Steuart
 Smith Geo J, painter, 329 Sutter, res 26 Fifth
 Smith Geo W, official court reporter, department 12, old City Hall
 Smith Gilbert, manufacturing jeweler, 24 Post, res Berkeley
 Smith G L, variety store, 125 Jackson
SMITH H A, cash store, general merchandise, 115-117 Clay and 114-116 Commercial, res 475 Seventeenth
 Smith H B, Jr, Pacific Coast passenger agent Texas & Pacific and Missouri Pacific Railway Cos, 605 Market, res Baldwin Hotel
SMITH H C, saloon, 447 Third, res same
 Smith H C, (Moore & Smith), res Stockton
 Smith Hans M, (Smith & Olsen), res 400 Waller
 Smith Henry, grocer, 10 Washington, res 612½ Capp
 Smith Harry, (Cannavan & Smith), res 4 Taylor
 Smith Henry, groceries, 10 Washington
 Smith Henry, saloon, 520 Pacific
 Smith Henry, gents' furnishing goods, 539 Pacific, res 812 Montgomery
 Smith H F, (H F Smith & Co), res 1811 O'Farrell
 Smith H F & Co, (H F Smith and W R Lothrop), stationery and news dealers, 225 Kearny
 Smith H H, (Gauthier & Smith), res 124 Golden Gate ave

Smith H Le Baron, merchant tailor, 652 Market
SMITH H M, mining, 330 Pine, room 41
 Smith Holland, notary public and commissioner of deeds, 307 Montgomery, res 252 Sacramento
 Smith H P, (Smith Bros), res 1403 Folsom
SMITH H W, commission merchant and agent Arbuckle Bros Coffee Co, 116 California, res 2304 Sutter
 Smith J A, butcher, 333 Third
 Smith James, meat market, 106 Twelfth
 Smith James F, attorney at law, room 315 Phelan Building, res 727 Eddy
 Smith Jas K, trunks, etc, 961 Mission, res 520 Minna
 Smith James R & Co, (James R Smith), merchant tailors, 136 Montgomery, res 229 San Jose ave
 Smith J B, butcher, Thirty-first and Mission Road
 Smith J C, lumber and laths, 1 Howard, res 1422 Haight
 Smith J Henley, Pacific Transfer Co, res Occidental Hotel
 Smith J Henry, special agent Mutual Life Ins Co of N Y, res 309 Eddy
 Smith J Howard, attorney at law, 502 Montgomery, res Clairmont, Alameda county
 Smith J J, ship owner, res 131 Julian ave
 Smith John, wood and coal, 223 Post, res 1414 Clay
 Smith John, saloon, 112 Jackson, res 114 Jackson
 Smith John, butcher, NE cor Ninth and Minna
 Smith John A, (McNab & Smith, res 831 Harrison
 Smith Joseph, (Smith & Poultney), res 55 South Park
 Smith Joseph, contractor and brick tiles, 621 Valencia and 2933 Mission
SMITH J P, (Smith & Clark) res 164 Folsom
SMITH JULIUS P, borax and proprietor Olivina Vineyard, 59 Nevada Block, res 2120 Jackson
 Smith J W, carpenter, 128 Hayes, res 120 Hayes
 Smith Miss L, (Smith & Lowry), res 21½ Hunt
 Smith Laura M, advertising agent, 420 Montgomery, room 32, res 18 Seventeenth
 Smith Leonard F, engineer, 416 Folsom
 Smith & Lowry, (Miss L Smith and Miss N Lowry), dressmakers, 927½ Folsom
 Smith Martin, saloon, 12 Tehama place

Term Distribution Policies of the Mutual Life Ins. Co. of N. Y. are unexcelled for **Liberality and Security.**