

161 NEW MONTGOMERY.
 PACIFIC CONGRESS WATER DEPOT.

SOUTHERN PACIFIC R R CO (of Arizona), C F Crocker pres, F S Douty secy, Fourth and Townsend

SOUTHERN PACIFIC AND MEXICO R R, C F Crocker pres, F S Douty secy, Fourth and Townsend

Southern Thomas R, teacher penmanship, 24 Post, res S E cor Twenty-first and Sanchez

Southington Cutlery Co, (The), 408 Market

SOUTHWESTERN MINING CO, I W Knox agent, 237 First

Sozin Charles W, (Satterthwaite, Sozin & Co), res 423 Laguna

Spelti Frederick, (Spelti & Gama), res 627 Commercial

Spafford J M, commission merchant, 28-30 Commercial, res 927 Fillmore

Spain Consul of, Camilo Martin, 411 1/2 California

Spalding Rev Edward B, Rector St John's Episcopal Church, res 1534 Mission

SPAMER J A, agent Miller's compressed yeast, 643 Mission, res 704 Dolores

Spangler Miss Etta, dressmaker, 122 Seventh

Spanier Joseph, (Joseph Spanier & Co), res 9-6 McAllister

SPANIER JOE & CO, (Joe Spanier), importers finest brands Havana cigars, sole proprietor favorite Del Monte and Del Fina cigars, 27-29 Kearny

Spanish Catholic Church, cor Mason and Broadway

Spanish Gold Mining Co, F E Shearer secretary, 757 Market

Spannagel C E, bakery, 125 Seventh

Spano N, fish, 3 Clay street Market

Spanton James, painter, 1209 Polk, res 1210 Polk

SPANTON JAMES, hay and grain, wood and coal, 1327 Bush near Polk, res 1210 Polk

Spark John H, (John H Spark & Ce), res 14 Clinton Park

SPARK JOHN H & CO, (John H Spark), house and sign painters and paper hangers, 2002 Market

Sparks Wm, shipping, 7 Mission, res 2517 Bryant

Spaulding George, (George Spaulding & Co), res 1109 Clay

SPAULDING GEORGE & CO, George Spaulding president, Harrison Barto vice-president, Jas G Spaulding, secretary and treasurer, printers and publishers, 414 Clay

Spaulding J & Co, carpet beating, 355 Tehama

SPAULDING JAMES G, secretary and treasurer George Spaulding & Co, res 1109 Clay

SPAULDING N W SAW CO, 17-19 Fremont, N W Spaulding president

SPAULDING N W, president N W Spaulding Saw Co and vice-president Pacific Saw Manufacturing Co, 17-19 Fremont, res cor Nineteenth ave and East Twenty-fourth, Oakland

SPEAR A F, stevedore, pier 22 Steuart, res 2908 Folsom

Spear A P, stationery and fancy goods, 1735 Market

Spear Edward S & Co, (Jos S Spear Jr, and Gustavus L Spear), auctioneer, 31-33 Sutter

Spear Gustavus L, (Edward S Spear & Co), res 1619 Turk

Spear Joseph S Jr, (Edward S Spear & Co), res 1511 Geary

Spear L E, (Wild & Spear), res 2908 Folsom

Spear Thomas R, dentist, 223 Kearny

Specht George J, civil engineer, 418 California, res 427 Eddy

Speckman F F, groceries, NE corner Fourth and Mission, res 317 Jessie

SPECKTER BROS, (Richard and Henry Speckter), saloon, cor Beale and Brannan

Speckter Henry, (Speckter Bros), res 672 1/2 Natoma

Speckter Richard, (Speckter Bros), res cor Beale and Brannan

Speddy Samuel A, City Transit Co, res 529 Geary

Speer W J, cigars and tobacco, 976 Harrison

SPELLMAN JOE, tailor, 506 Bush

SPENCE E F, president Southern Cal Ins Co, res Los Angeles

Spencer Arik G, stationer and printer, 500 Folsom, res 616 Harrison

SPENCER & AYER, (George W Spencer and Oliver D Ayer), proprietors Cabinet Restaurant, 227 Sixth

Spencer F W, (F W Spencer & Co), res 725 Pine

Spencer F W & Co, (F W Spencer), pianos and organs, 25 Fifth

SPENCER GEORGE W, manager London & Lancashire Ins Cos, and Caledonian Insurance Co, 316 California, res 2436 Jackson

Spencer George W, (Spencer & Ayer), res 949 1/2 Howard

The Policies of **The Mutual Life Ins. Co.** of N. Y. can be converted at stated periods INTO CASH or FULL PAID-UP.