

## AUTOMOBILE DEPARTMENT

ONE-MAN  
TOPS

# R. E. VOLZ

TOPS  
RETRIMMED

Successors to HAYES & VOLZ

Also

Successor to A. A. MACDONELL

## Auto Tops and Trimmings

2961 BROADWAY

PHONE OAKLAND 3100

# Studebaker

## AUTOMOBILES

and

OUR LIBERAL  
POLICY

INSURES SATISFACTORY MOTORING

## WEAVER-WELLS COMPANY

3321 Broadway

Phone Lakeside 250

Oakland

# P. K. WEBSTER CO., INC.

## SHERIDAN MOTOR CARS

General Repairing—Franklin Experts

Webster Street cor. 23d

Phone Okld. 531

## BANKS AND BANKERS DEPARTMENT

### Farmers and Merchants Savings Bank



Franklin at 13th St., Oakland, Cal.  
A conservative savings bank for prudent people. This bank pays the highest rate of interest consistent with conservative banking. Safe deposit vaults with the improved system. Loans made on real estate.

#### OFFICERS

Edson F. Adams,  
President.  
C. H. Redington,  
Vice-President.  
George S. Meredith,  
Vice-President.  
F. C. Martens,  
Cashier.

#### DIRECTORS

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C. H. Redington  
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Frank C. Martens  
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