

COLLECTION AGENTS DEPARTMENT

**Physicians Law & Collection Agency**

Special Collectors For  
**PHYSICIANS, HOSPITALS and UNDERTAKERS**

MRS. H. H. SELLERS, Manager

Main Office, Rooms 9-10  
Phone Fruitvale 60

3105 E. 14th Street  
OAKLAND, CALIF.

**H. JAMES POSWA,**  
Mgr. Country and Wholesale Collection Dept.

**V. W. SMITH,**  
Mgr. City Collection Dept.

TELEPHONE OAKLAND 221

**SMITH & POSWA**  
**LAW AND COLLECTIONS**

407-408-409-410 Bank of Italy Building

Oakland, Calif.

REFERENCES

John Breuner Co.	National Biscuit Co.	Goldberg, Bowen & Co.	Taft & Pennoyer Co.
R. W. Kinney Co.	Pacific Mfg. Co.	Gilson Electric Co.	Shell Oil Co.
Cosgrave's	Dr. E. A. Majors	Dr. J. F. McMath	J. C. McDermed Co.
Lou H. Rose Co.	Dr. E. V. Tiffany	Dr. R. E. Gilson	Horwinski Co.
Calvin M. Orr	Manheim & Mazor	E. Marre & Bro.	Roos Bros.

**S** pencer  
ystematic  
ervice

Oakland 3140  
Oakland 7858

**Spencer Service Co.**

CREDIT REPORTING BUREAU

Collections, Attachments, Etc.

Soliciting Accounts From Any Part of the World

460 Eleventh St.

Oakland, Cal.

CONTRACTORS DEPARTMENT

**A. BOELAND**

**G. D. BATES**

**BATES & BORLAND**

GENERAL CONTRACTORS

Oakland Bank Building  
OAKLAND  
PHONE OAKLAND 654

Merchants National  
Bank Bldg.  
LOS ANGELES

Balboa Building  
SAN FRANCISCO  
PHONE KEARNY 2883