

Zaeffel William, confectionery, 1208 Dupont  
 Zahn Adam, hairdresser with Ciprico & Cook  
 Zahn Charles, workman, Potrero Rope Walk, dwl cor Shasta and Michigan  
 Zahn Ernest, clerk with Alfred Borel, dwl 809 Pac  
 ZAHN HENRY, groceries and liquors, 823 Vallejo  
 Zanutt Frank, with B. Miller, dwl Merchant bet Montgomery and Sansom  
 Zander Jacob (*Hayden & Z.*) dwl 542 Wash  
 Zander L. T. Cashier's Department Wells, Fargo & Co. dwl 409 Bryant  
 Zane John P. dwl 320 Kearny  
 Zaninovich Marino, broom maker with Palmer, Gillespie & Co. 205 Davis  
 Zawskey Thomas, upholsterer with Goodwin & Co. dwl 229 Jessie  
 Zebf Henry, hose and belt maker, Sixth St. Tannery, dwl 132 Townsend  
 Zech Frederick, pianoforte manufacturer, 212 Post  
 ZECH JACOB, pianoforte manufactory, 416 Market  
 Zeglio (*David*) & Moore (*Thomas*) marble works, 24 Fourth, dwl SW cor Fifth and Stevenson  
 Zeh Bros. (*Louis and Theodore*) Eclipse Market, SE cor Union and Dupont, dwl 417 Union  
 Zeh Gottlieb, butcher, 433 Union  
 Zeh John (*Girzikowsky & Z.*) dwl 20 Hinckley  
 Zeh Theodore (*Zeh Bros.*) dwl 417 Union  
 Zehfuss William, cabinet maker, dwl 5 Trinity  
 Zeigler Frank E. clerk, 532 Sac, dwl 24 Dupont  
 Zeile Charles D. druggist and apothecary, 517 Pac  
 Zeile Frederick, physician, office 517 Pacific  
 ZEILE JOHN, proprietor Pacific Flour Mills, 508 Pacific, dwl W s Mont bet Vallejo and Green  
 Zeile Robert, agent Pacific Flour Mills, 508 Pacific  
 Zeis John, shoe making, 5 Dupont  
 Zeiseniss Christian, cabinet mkr, dwl 19 Dupont, rear  
 Zeitfuchs Edward, engraver with Lemme Bros. dwl SW cor Mary and Minna  
 Zeitler Edmund, laborer with William Fruhling  
 Zeitska Henry, merchant tailor, 415 Montgomery, dwl 419 Bryant  
 Zella Henry, clerk, NW cor Tehama and Second  
 Zephyr Louis, master schooner Union, office 413 East, dwl N s Townsend bet Second and Third  
 Zerga Stephen, with Vincent Squarza, dwl 1508 Dupont  
 Zermendez Eloy, waiter, Miners' Restaurant, dwl 810 Stockton  
 Ziegelmeyer Anton, groceries and liquors, 629 Mission cor Jane  
 Ziegenfuss Thomas H. sawsmith with N. W. Spaulding, dwl Thirteenth nr Valencia  
 Ziegenhirt Brothers (*Henry and Louis Ziegenhirt*) ladies' dress trimmings, 639 Sac, dwl 214 Tehama  
 Ziegenhirt Louis (*Ziegenhirt Brothers*) dwl 744 Howard  
 Ziegenisz C. with Henry Bocken  
 Zieglmayer Ferdinand, dwl 219 Pacific

Ziegler Anthony S. hairdresser with C. Diehl, dwl 24 Dupont  
 Ziegler J. Louis (*Dodge & Z.*) dwl 517 Minna  
 Ziegler Joseph, boot maker, NE cor Clay and Powell  
 ZIEL, (*Gustavus*) BERTHEAU (*Cesar*) & CO. (*C. A. Balzer*) importers merchandise, 122 Cal, consulate Hamburg and Hesse and agents Hamburg Underwriters, dwl 354 Brannan  
 Ziess Friedrich, waiter, Union Club Rooms  
 Ziff John, laborer, Bay Sugar Refinery, dwl S s St. Charles bet Broadway and Pacific  
 Zihn Andrus, dwl 156 Silver  
 Zimlin J. harness maker, Omnibus R. R. Co  
 Zimmer Charles K. hairdresser with Aaron Creamer, dwl 6 Milton Place  
 Zimmer Jacob, tailor, dwl 425 Green  
 Zimmer L. blacksmith, NE cor Powell and Bdwy  
 Zimmerman Henry, wholesale butcher, Potrero Av, dwl SW cor Santa Clara and San Bruno Road  
 ZIMMERMAN JOHN & CO. (*Ernst Voigt*) wholesale butchers, Brannan St. Bridge, dwl N s Sixteenth nr Rhode Island  
 Zimmerman Leonard, musician, dwl 1117 Kearny  
 Zimmerman Mathew, fruit, 136 Second  
 Zimmerman Simon, beer saloon, SE cor Pine and Kearny  
 Zimmett Joseph, cook, Excelsior Restaurant, 25 Third  
 Zinn Henry (*Thurnauer & Z.*) dwl 20 Mont  
 Zinnamon Abraham, tailor, 362 Third, dwl 362 Third  
 Zinns Christian, enter with J. L. Brooks, dwl SE cor Post and Jones  
 Zinton James, dwl 331 Bush  
 Zmitt Antonio, poultry dealer, dwl E s Beale bet Market and Mission  
 Zmitt Joseph, cook, dwl N s Mission nr Beale  
 Zoller John A. Pacific Market, SW cor Pacific and Powell  
 Zollner W. R. shoe maker, dwl 707 Broadway  
 Zott Nickolas, boot maker, dwl S s Dupont Alley  
 Zowaski Thomas, upholsterer, dwl 229 Jessie  
 Zschiesche Christian, boot maker, 1329 Dupont  
 Zuckerman Jacob, dwl 1818 Stockton  
 Zurmhlen Augustus, stone mason, dwl 120 Sutter, rear  
 Zurmhlen Henry, dwl E s Hyde bet Filbert and Greenwich  
 Zwahlen Julius, furnished rooms, 1414 Stockton  
 Zweig Louis, handcartman, SW cor Sansom and California, dwl 605 Broadway  
 Zweybrück Christian F. cigars, dwl 357 Jessie  
 ZWICK (*Charles*) & LOEVEN (*Emil*) manufacturers extract of coffee and French and German mustard, 725 Vallejo  
 Zwieg Herman, proprietor South Park Malt House, N s Brannan bet Fifth and Sixth  
 Zwiesle George (*Weiss & S.*) dwl Whiteball Exchange

CAPITAL,

\$600,000.

ASSETS, OVER

\$1,000,000.

Invested in California,

\$132,862.62.



BRANCH OFFICE,

S. W. cor. Montgomery

AND

Commercial Streets.

R. H. MAGILL,

General Agent.

L. B. DELL, Resident Agent for San Francisco.