

Smoot David L. (Smoot & Creighton) r. San Rafael  
**Smoot & Creighton** (David L. Smoot and Charles Creighton) attorneys at law, 606 Montgomery  
 Smouse John H. (Keystone Wringer Co.) r. 1034 Folsom  
 Smullen Frank, shoemaker, r. 7 Clara  
 Smullen James, shoe cutter, r. 61 Natoma  
**Smurr Charles F.**, first assistant general freight agent C. P. RR., NE cor Fourth and Townsend, room 22, r. 1020 Twenty-first  
 Smurr William K., freight agent N. P. C. RR., foot of Clay, r. 1020 Twenty-first  
 Smyth Alexander N., stovemounter W. S. Ray & Co., r. 217 Sixteenth  
 Smyth Charles, r. 612 Pine  
 Smyth Charles F., assistant bookkeeper The Hibernia Savings and Loan Society, r. Lick House  
 Smyth Dennis B., shipjoiner, r. 22 Hampton Pl  
 Smyth Frank D., teamster, r. NE cor Church and Twenty-second  
**Smyth John H.**, attorney at law, 623 Montgomery, r. Berkeley  
 Smyth John R., clerk Keane Bros., r. 1109 Post  
 Smyth John T., printer, r. 317 Vallejo  
 Smyth Joseph W., carpenter, r. 726 Brannan  
 Smyth Kate, domestic, 2618 California  
 Smyth Maggie Miss, teacher Silver Street Primary School, r. 22 Hampton Pl  
 Smyth Maggie Miss, compositor Monitor, r. 317 Vallejo  
 Smyth Mattie, operator Neville & Co., r. 558 Howard  
 Smyth Michael, laborer S. F. Gas Light Co., r. E s Michigan, bet Sierra and Napa  
 Smyth Patrick, fireman, r. 112 Steuart  
 Smyth Robert A., clerk John Middleton & Son, r. 459 Tehama  
 Smyth Simeon, salesman Peixotto & Silverman, r. 315 Minna  
 Smyth Thomas J., clerk Keane Bros., r. 1109 Pacific  
**SMYTH WILLIAM H.**  
 engineer, draftsman and contractor,  
 258 Market, rooms 7-8, r. 613 Folsom  
 Smyth & Watson (William H. Smyth and James Watson) mfrs' agents, 258 Market, rooms 7-8  
 Smythe Albert F., cigarmaker I. S. Rosenbaum & Co., r. 405 Natoma  
 Smythe B. F., compositor A. L. Bancroft & Co., r. 26 Turk  
 Smythe George F., machinist Union Iron Works, r. Shasta Street House  
 Smythe Henry, blacksmith, r. 14 Washington Av  
 Smythe Mary Mrs., r. 405 Natoma  
 Smythe Owen H., foreman job dept A. L. Bancroft & Co., r. 659 Minna  
 Smythe. See Smith and Smyth  
 Snaillham Thomas, puddler Pac. Rolling Mill, r. E s Iowa, bet Solano and Mariposa  
 Snapp Orrin M., blacksmith, r. 424 Shotwell  
 Snapper Samuel, muftr caps, 112 Sutter  
 Snead Giles, whitener, r. 26 Ritch  
 Snead Michael, peddler, r. 2 Quincy Pl  
**Sneath Richard G.**, proprietor Jersey Farm Dairy Milk Depot, 834-839 Howard, r. San Bruno  
 Sneed Peter S., painter, r. 4 Adelaide Pl  
 Sneider Elizabeth, widow, r. 7 Calhoun  
 Sneider George C., bookkeeper Greenebaum & Straus, r. 7 Calhoun  
 Sneider Nicholas, boilermaker, r. 421 Bush  
 Sneider. See Schneider, Snider and Snyder  
 Snell Charles M., clerk, r. 1032 Capp  
 Snell Clarence R., furniture, 1422 Market  
 Snell E. S. Mrs., adjuster coiner's dept U. S. Mint, r. 905 Market  
 Snell Frank S., traveling salesman S. H. Tyler & Son, r. Sacramento  
 Snell George P., clerk, r. 1620 Bush

**FRATINGER & CO.**  
**Fine Dressmaking.**  
 105 KEARNY STREET.

Snell John, watchman N. B. and M. RR., r. 6 Cleveland  
 Snell John A., compositor Call, r. 1007 Powell  
 Snelling James F., salesman Payot, Upham & Co., r. 313 Taylor  
 Snelling Walter, cook Glasser & Forster  
 Snellman Albert, seaman, r. 47 Sacramento  
 Snider Andrew, merchant, 328 Montgomery, room 13, r. Oakland  
 Snider Charles, steward, r. 101 Jackson  
 Snider Charles, teamster, r. 637 1/2 Natoma  
 Snider James W., r. 1415 Mission  
 Snider. See Schneider, Sneider and Snyder  
 Snitzer Joseph, laborer, r. 539 Eighth  
 Snivley John H., bartender, r. 316 Third  
 Snob Frank, cardriver Central RR., r. 528 Sixth  
 Snodgrass Robert V., clerk, r. 419 Hickory Av, bet Octavia and Laguna  
 Snook Richard, ship cook, r. 263 East  
 Snook Charles E., buyer Lebenbaum, Goldberg & Bowen, r. Oakland  
 Snook Edgar N., bookkeeper G. & E. Snook, r. 726 California  
 Snook Edward C. (G. & E. Snook) r. West Oakland  
 Snook Frederick W. (William S. Snook & Son) r. Oakland  
**Snook G. & E.** (George and Edward C.) plumbers, gas and steamfitters, 630 Sacramento  
 Snook George A. (G. & E. Snook) r. 726 California  
 Snook George C., draftsman B. McDougall & Sons, r. 726 California  
 Snook George W., plumber William S. Snook & Son, r. Oakland  
 Snook Grant J., clerk G. & E. Snook, r. 726 California  
 Snook James A., bookkeeper Taylor & Flint, r. Oakland  
 Snook John, medical student, r. 610 Mason  
 Snook John A., carpenter, 2704 Mission, r. 414 Bartlett  
 Snook Walter, draftsman, r. 610 Mason  
 Snook William S. (W. S. Snook & Son) r. Oakland  
**Snook W. S. & Son** (William S. and Frederick W.) tanners, plumbers, gasfitters and sheet iron workers, 554 Clay  
 Snow Charles W., calker, r. 322 Main, rear  
 Snow Chester J., carpenter, r. 1518 Eddy  
 Snow Emanuel, porter Davis, Haber & Co., r. 1208 Army  
 Snow Emma, r. 2336 Mission  
 Snow Frank C. (Snow & Co.) 12 Post  
 Snow George A., superintendent clothing dept. U. S. A., r. 809 1/2 Guerrero  
 Snow Harvey M., carpenter, r. 1623 Powell  
 Snow Harvey W. (Smith, Snow & Moody) r. Alameda  
 Snow James, driver r. 629 Minna  
 Snow James T., packer Indianapolis Furniture Co., r. 628 Minna  
**Snow John F.**, dyeing and cleaning, works 1623 Mission, office 3 Dupont, r. 1623 Mission  
 Snow Levi T., porter E. W. Forsaith & Co., r. 329 Fell  
 Snow Lewis, stock clerk Bush & Mallett, r. 1518 Eddy  
 Snow Louis T. (Hanley & Snow) r. 1819 Eddy  
 Snow Louis V., laborer, r. 1518 Eddy  
 Snow Richard R., engineer, r. 735 Harrison  
 Snow Roland W. (Richards & Snow) r. Oakland  
 Snow Vesta Mrs., furnished rooms, 616 California  
 Snow William, longshoreman, r. 2816 Pine  
 Snow William F., clerk Redington & Co., r. Oakland  
**Snow William H.**, draper and tailor, NE cor Sutter and Stockton, r. Oakland  
**Snow & Co.** (Frank C. Snow) importers and manufacturers, pictures moldings and artists' materials, 12 Post, Masonic Temple  
 Snowbell Edward, machinist Goss & Dow, r. 821 Green  
 Snowden Charles B., machinist, r. 417 Post  
 Snowden Edward L., machinist, r. 942 Folsom  
 Snowden Frederick T., clerk Tran-Continental Assn., r. Oakland

San Francisco Builders!

**The Mutual Benefit Life Ins. Co.**  
 NEWARK, NEW JERSEY.  
 PREMIUMS RECEIVED, \$102,268,306 84.  
 Premiums may be paid all cash, or on the 30 PER CENT. LOAN PLAN, as specially offered by this Company.  
 See Bank and Insurance Dept. this Book.  
 JAMES MUNSELL JR., Agent, 415 Montg'y St.