

**MOËT AND CHANDON CHAMPAGNE.**

The Favorite Wine in the Eastern States and Europe.  
**SHERWOOD & SHERWOOD,**  
 Agents, S. F.

- Hayes Dennis E., r. 1224 Buchanan
- Hayes, Dwyer & Co. (Michael J. and James A. Hayes and Jere Dwyer Jr.) grocers, 48-50 Second
- Hayes Edward, treeer Buckingham & Hecht, r. 1506 Dolores
- Hayes Edward C., bookkeeper J. Baumgarten & Co., r. 1224 Buchanan
- Hayes E. J. Miss, stenographer The History Co., r. 2611 Howard
- Hayes Ellen, domestic 1707 Polk
- Hayes Eva Miss, clerk, r. 1307 Pacific
- Hayes Frank, r. 716 1/2 Natoma
- Hayes Frank, bookbinder Hicks-Judd Co., r. 10 Elgin Park Av
- Hayes Frank, laborer, r. 52 Second
- Hayes Frank J., painter, r. 766 Bryant
- Hayes George, carriage blacksmith T. F. Lowney, r. 418 Green
- Hayes George, liquor saloon, 514 Grove
- Hayes George, printer, r. 911 Treat Av, rear
- Hayes George, salesman O'Connor, Moffatt & Co., r. 810 Mission
- Hayes George R. B. (Stanly, Stoney & Hayes) attorney at law, 4 Sutter, r. 1814 Buchanan
- Hayes H. B., machinist Risdon I. and L. Works
- Hayes Henry, clerk L. Hartter & Co.
- Hayes Henry, third officer stmr City of Sydney
- Hayes Henry L., baker Protestant Orphan Asylum
- Hayes J., carpenter, r. E s Illinois bet Napa and Shasta
- Hayes J. Albert, clerk freight auditor's office S. P. Co., r. 1220 Treat Av
- Hayes James, finisher Buckingham & Hecht, r. 1506 Dolores
- Hayes James, guard House of Correction
- Hayes James, hostler Central RR., r. 130 Clinton
- Hayes James, laborer, r. 552 1/2 Bryant
- Hayes James A. (Hayes, Dwyer & Co.) r. 810 Mission
- Hayes James D., horse trainer Bay District Track, r. SE cor Fulton and First Av
- Hayes James J., groceries and wood and coal, 1033 Valencia, and policeman, r. 1220 Treat Av
- Hayes Jeremiah, laborer, r. 478 Tehama
- Hayes Jeremiah F., teamster, r. 7 Juniper
- Hayes Jeremiah J. (Hayes Bros.) and shipping clerk Neville & Co., r. 1308 1/2 Devisadero
- Hayes J. J. Mrs., widow, r. 218 Seventh
- Hayes John, r. 220 Eleventh
- Hayes John, r. 1304 Devisadero
- Hayes John, r. 1420 Broadway
- Hayes John, bartender, r. cor Stanyan and Waller
- Hayes John, baseball player, r. 535 O'Farrell
- Hayes John, clerk, r. 222 Austin
- Hayes John, contractor, r. E s Mars bet Corbett Road and Seventeenth
- Hayes John, fireman stmr Mariposa
- Hayes John, laborer, r. 510 First
- Hayes John, laborer Duffey Bros., r. 721 Natoma
- Hayes John, longshoreman, r. 114 Valparaiso
- Hayes John, millhand Horace Davis & Co., r. 537 Howard
- Hayes John, paver, r. 905 Buchanan
- Hayes John, printer, r. 552 1/2 Bryant
- Hayes John, shoemaker, r. 31 Minna
- Hayes John Jr., milkman, r. 1304 Devisadero
- Hayes John F., engineer, r. 1131 Valencia
- Hayes John H., bookkeeper H. M. Newhall & Co., r. Alameda
- Hayes John J., bartender David Barry
- Hayes John J., painter, r. 102 Ash Av
- Hayes John T., carpenter, r. 2019 Polk
- Hayes Joseph, r. 2213 1/2 Mason
- Hayes Joseph P., fruits and vegetables, r. 1248 Mission
- Hayes Josephine Miss, artist, 728 Montgomery, r. 220 Eleventh
- Hayes Julia Miss, dressmaker, r. 6 Everett

- Hayes Kate, widow, r. 235 1/2 Perry
- Hayes Kate, widow, r. 742 Howard
- Hayes Katie Miss, compositor Alonzo K. Hollis, r. 911 Treat Av
- Hayes L. J., brakeman S. P. Co., r. Pacific Grove
- Hayes Margaret, domestic 712 Geary
- Hayes Mary, widow, r. 5 Boyd
- Hayes Mary A., widow, r. 544 Minna
- Hayes Margaret Miss, r. 1131 Valencia
- Hayes Maurice, policeman, r. W s Washington Av nr Twenty-seventh B. H.
- Hayes Maurice S., printer, r. 911 Treat Av, rear
- Hayes May T. Miss, housekeeper 631 Twenty-third
- Hayes Michael, clerk L. Hartter & Co.
- Hayes Michael, hostler, r. 547 Mission
- Hayes Michael, policeman, r. 16 Lapidge
- Hayes Michael, porter Son Bros. & Co., r. 150 Eighth
- Hayes Michael H., blacksmith, r. 8 Zoe, rear
- Hayes Michael J. (Hayes, Dwyer & Co.) r. 810 Mission
- Hayes Michael J., cutler, 1432 Market, r. 457 1/2 Jessie
- Hayes Michael W., liquor saloon, 2200 Fillmore
- Hayes Milton, stock clerk Yates & Co., r. 1248 Mission
- Hayes Nellie Miss, milliner, r. 6 Everett
- Hayes Nellie L. Miss, teacher music, r. 1220 Treat Av
- Hayes P. & S. (Patrick and Samuel) liquor saloon, 510 Howard
- Hayes Park Laundry Assn, Beigbeider, Lapouble & Navellter proptrs, W s Mission Road nr Onondaga Av
- Hayes Patrick (P. & S. Hayes) r. 29 Natoma
- Hayes Patrick, engineer, r. 160 Tehama
- Hayes Patrick, expressman, SW cor Third and Howard, r. 8 Isis
- Hayes Patrick, pile driver, r. 39 Federal
- Hayes Patrick, raftsmen Harbor Commissioners
- Hayes Patrick D., engineer, r. 652 Natoma
- Hayes Philip, r. 706 Laurel Av
- Hayes P. J., mill hand Capitol Mills, r. 8 Juniper
- Hayes Robert B., engineer, r. NW Sierra and Tennessees
- Hayes Samuel (P. & S. Hayes) r. 9 Natoma
- Hayes Sarah, varieties, E s Illinois bet Napa and Shasta
- Hayes Silas, clerk, r. 911 Treat Av, rear
- Hayes T., r. Hotel Pleasanton
- Hayes Thomas, r. 36 Clay
- Hayes Thomas, groceries and liquors, 438 Third
- Hayes Thomas, operator r. 905 Buchanan
- Hayes Thomas, stone mason, r. 440 Third
- Hayes Thomas, wines and liquors, 5 Boyd
- Hayes Thomas F., salesman Louis Kline & Co., r. 544 Minna
- Hayes Thomas J., carriagemaker, r. 34 Natoma
- Hayes Thomas J., teamster, r. 109 Vallejo, rear
- Hayes Timothy S., carpenter r. 51 1/2 Clementina
- Hayes Valley Advertiser** (weekly) William Clack & Co. publishers and proprietors, 509 Hayes
- Hayes Valley Branch Market Street Cable Railway Co., office foot Market, general office NE cor Fourth and Townsend
- Hayes Valley Brass Foundry**, Frank Baud proprietor, 522 Fulton
- Hayes Valley Brewery, Bose & Jurgens proptr, 515 Birch Av
- Hayes Valley Market, SW cor Grove and Laguna
- Hayes Valley Primary School**, Miss P. M. Stowell principal, N s Grove bet Larkin and Polk
- Hayes W. Bateman, physician and surgeon, 715 Larkin
- Hayes William, blacksmith John Moholy, r. SW cor Kentucky and Honduras
- Hayes William, clerk, r. E s Tennessee bet Butte and Solano
- Hayes William, groceries and liquors, NE cor Devisadero and Ellis

INCORPORATED 1863.  
**PACIFIC BANK.**  
 OLDEST CHARTERED COMMERCIAL BANK  
 ON THE PACIFIC COAST.  
 Capital and Surplus, **\$1,750,000.00**  
 FRANK V. McDONALD, R. H. McDONALD,  
 Cashier. President.

315 Montgomery. { 410 Pine. }  
 Cash Assets, \$2,672,849.  
**ANGLO-NEVADA ASSURANCE CORPORATION.**