

W. W. Montague & Co.

Importers and Dealers in

ENGLISH AND AMERICAN

TILE,

Encaustic, Glazed and Plain.

809, 311, 313, 315 and 317 MARKET STREET

"DRIFTED SNOW" flour Suits its Patrons. Office, 29 Stewart Street.

- Spear Henry L., teamster, r. Lindell House
 Spear H. H., seaman, r. North Pacific Hotel
 Spear James, molder, r. 52 Natoma
 Spear John L., capitalist, r. 307 Jones
 Spear Joseph S. Jr. (Edward S. Spear & Co.) r. 906 Leavenworth
 Spear L., r. 425 O'Farrell
 Spear Lewis E. (Wild & Spear) r. 2908 Folsom
 Spear Robert F., solicitor, r. 127 Bay
 Spear Royal O., teacher, r. 220 Noe
 Spear Samuel, r. 425 O'Farrell
 Spear Scott M., widow, r. 113 Valencia
 Spear Thomas R., dentist, 1104 Powell
 Spear W., galvanizer, r. 1 Francisco
 Spear William J., expressman, SE cor Howard and 4th, r. 960 Harrison
 Spear William J., winemaker, r. 127 Bay
 Spear William J. Mrs., cigars and tobacco, 960 Harrison
 Spear William S., r. 1503 Washington
 Spear & Seely (Ellis Spear and L. W. Seely) solicitors patents, 420 California, rooms 19-21
 Spear, See Spear
 Spearman Andrew D., salesman San Jose Woolen Mill Co., r. 816 Powell
 Spearman Frank, apprentice, r. 126, 14th, rear
 Spearman Harry, tinner, r. 920 Howard
 Spearman Kate, widow, r. 126, 14th, rear
 Spearman Mary Miss, seamstress, r. 126, 14th, rear
 Spearman Patrick J., machinist, r. 126, 14th, rear
 Spearman William, clerk Patrick O'Farrell, r. 126, 14th, rear
 Spears Elizabeth Mrs., seamstress, r. 640 Howard
 Spears, See Speers and Spiers
 Specht Anton, bartender 431 Pine
 Specht Charles, butcher, r. 31 Everett
 Specht Charles, cook The California
 Specht Charles, salesman Nathan, Dohrmann & Co., r. 228 Collingwood
 Specht G., musician, r. 736 Market
 Specht George, glasscutter, r. 228 Collingwood
 Specht Joseph, papercarrier, r. 206 Hyde
 Specht Marguerita, widow, r. 123, 10th
 Specht W. Mrs., widow, r. 228 Collingwood
 Special Agent Post Office Department, office 78c U. S. Appraisers' Bldg, George L. Seybold inspector
 Speck Andrew M. (McLaughlin & Co.) r. 325 O'Farrell
 Speck Frank, tailor, r. 1608 Jones
 Speck Frank J., r. 206 Hyde
 Speck Frederick M., plumber, r. 777 1/2 Mission
 Speck William J., traveling salesman California Saw Works, r. 223 Shotwell
 Speckman Frederick F., groceries and liquors, SE cor Church and Army
 Speckman Henry I., clerk F. F. Speckman, r. SE cor Church and Army
 Speckman William J., bartender, r. SW cor Shotwell and 24th
 Speckter Brothers (Richard and Henry Speckter) liquors, NW cor Fremont and Brannan
 Speckter Henry (Speckter Bros.) r. 654 1/2 Natoma
 Speckter John (Volkman & Speckter) r. 504, 2d
 Speckter Kate, widow, r. 654 1/2 Natoma
 Speckter Otto, glider, r. 672 1/2 Natoma
 Speckter Richard (Speckter Bros.) r. Occidental, Sonoma Co.
 Speddy Samuel A., proprietor City Transit Co., 203 Sutter, r. 14 Metcalfe Pl
 Spedl John, expressman, r. 320 Day
 Sped Francis M., electrician, r. 2827 Pine
 Sped John, butcher, r. 237 Stevenson
 Emma, widow, r. 623 Ellis
 Speegle Charles W., conductor, r. 826 Kearny
 Speck Joseph, billiardmaker, r. 322 Guerrero
 Speer David, milkman, E S Moscow nr Chins Av, Excelsior Homestead

- Speer Gustav, laborer, r. Kansas nr Humboldt
 Speer John, laborer, r. 163 Perry
 Speer John W., molder, r. 22 Hardy
 Speer Robert, clerk S. F. Co., r. 163 Perry
 Speer, See Spear
 Speers Chester H., assistant general passenger agent Atlantic and Pac. R.R. Co., r. Oriol Hotel
 Speers Cyrus C., bricklayer, r. 641 Commercial
 Speers, See Speers and Spiers
 Speetzen John, painter, r. 2014 Hyde
 Spengers Jesse, glazier, r. 400, 6th
 Speler Bernard, clerk John Rosenfeld's Sons, r. 1513 Golden Gate Av
 Speler George, liquors, 114 Golden Gate Av
 Speler George, cooper, r. 710 Fulton
 Speler Isaac, salesman Bauer Bros. & Co., r. 235 Golden Gate Av
 Speler J., salesman F. W. Kreling & Sons, r. 1513 Golden Gate Av
 Speler Max, clerk John Rosenfeld's Sons, r. 1513 Golden Gate Av
 Speler Reynold, bartender, r. 619 1/2 Mission
 Speler, See Speyer and Spier
 Spelisz Joseph, shoemaker, r. 17 Pinkney Pl
 Spellacy Christopher, gardener, r. 2605 Folsom
 Spellacy Edward S., butcher, r. NE cor Stanyan and Waller
 Spellacy George F., millhand Pac. Rolling Mill
 Spellacy Henry, painter, r. 2605 Folsom
 Spellacy John R., liquors, NE cor Stanyan and Waller, r. 2736 1/2 Howard
 Spellan Lizzie, widow, r. 207 Leavenworth
 Spellan Sarah, widow, r. 110, 29th
 Spellard Michael J., clerk Peixotto & Silverman, r. 1406 1/2 Folsom
 Speller Joseph A., carrier Post Office, r. 2206 Taylor
 Speller William R., conductor, r. 1019 Washington
 Spelley Charles, attorney, r. 325 1/2 Clementina
 Spelling T. Carl, steward at law, 331 Montgomery, r. 622 Van Ness Av
 Spellman Annie L., dressmaker, r. W s Eureka nr 20th
 Spellman Daniel J., tanner, r. 12th Av bet N and P. South S. F.
 Spellman Frank, carpenter, r. 213 Jones
 Spellman Henry, shoemaker, r. 29 1/2 Linden Av
 Spellman James J., longshoreman, r. 136 Lombard
 Spellman Julia, widow, r. 136 Lombard
 Spellman Kate, domestic 2835 Howard
 Spellman Martin, carpenter, r. W s Eureka nr 20th
 Spellman Michael, laborer, r. Gaven nr San Bruno Road
 Spellman Michael, r. 119, 2d
 Spellman Michael F., carpenter, r. W s Eureka nr 20th
 Spellman Stephen, mail clerk Examiner, r. 136 Lombard
 Spellman Thomas, clerk Woodin & Little, r. Colusa, Cal.
 Spellman W., waiter Palace Hotel
 Spellman William, laborer, r. 3422 Geary
 Spellman William, teamster, r. 212, 9th
 Spellman, See Spelman and Spelman
 Spelman John F., clerk J. L. Verneil, r. 13 Geneva
 Spelmann Hans, seaman, r. 502 Davis
 Spence Aaron T., carpenter, r. 913 1/2 Mission
 Spence A. S., president and general manager Chicago Clock Co., 1710 Market, r. Alameda
 Spence B. Adelaide Miss, r. 719 Post
 Spence Clark, bookkeeper Bachman Bros., r. 1710 Eddy
 Spence D., laborer P. M. S. Co.
 Spence E. F., president Southern California Insurance Co., 423 California, r. Los Angeles
 Spence Frank, laborer, r. Cable House
 Spence Frederick, waiter Commercial Hotel Restaurant
 Spence Herschel L., laborer, r. 613 Mission

INCORPORATED 1863.

PACIFIC BANK.

CAPITAL AND SURPLUS, \$1,800,000.00
 YEARLY VOLUME BUSINESS, \$225,000,000.00
 DRAWS ITS OWN EXCHANGE ON ALL LARGE CITIES OF THE WORLD.