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**RAILROAD CLAIM ADJUSTERS**  
CALIFORNIA ADJUSTMENT CO., 1002 Crocker bldg. Sutter 3442.

**RAILROAD SCRIP**  
TRANS-CONTINENTAL SCRIP BUREAU, M. O. Bicknell, chairman, 583 Market st. Kearny 1028.

**RAILWAY EQUIPMENTS AND SUPPLIES**

AMERICAN BRAKE SHOE AND FOUNDRY CO., 74 New Montgomery st. Sutter 2470.  
BODLER, FRANK F., 903 Monadnock bldg. Garfield 350.

**RAILWAY EQUIPMENT AND SUPPLY MANUFACTURERS—NARROW GAUGE**

ORENSTEIN-ARTHUR KOPPEL CO., D. W. Dodge, Pacific Coast Mgr.; E. Flatow, Asst. Pacific Coast Mgr., 241 Rialto bldg. Kearny 4200.

**RANGES AND STEAM TABLE MANUFACTURERS**

WESTERN RANGE CO., A. Solomon, Prop. 532 McAllister st. Market 6827.

**RATTAN ART WORKS**  
ZUNINO, F., 353 Columbus ave. Kearny 5733. Factory, 2526 Lombard st.

**RATTAN WORKS**  
PACIFIC COAST RATTAN CO., 9 Jones st. Market 4171. Manufacturers baby carriages and rattan furniture.

**RAVIOLIS MANUFACTURERS**  
SCALETTE, PAUL, 1335 Grant ave. Kearny 887.

**RAVIOLIS AND FRESH NOODLES**  
CAFFERATA BROS., 700 Columbus ave. Douglas 1444.

**REAL ESTATE**

ALBERTON REALTY CO., INC., THE, 817-18 Hearst bldg. Kearny 2608. Peninsula subdivisions and city real estate.  
BOVEE, TOY & CO., 111 Montgomery st. Kearny 3828.  
BURGESS, R. N. CO., 742 Market st., rooms 214-216. Sutter 1080.  
BURNHAM & MARSH, 528 Monadnock bldg. Sutter 2412.  
BURNS, B. CO., 906 Cortland ave. Mission 6571. Also fire and automobile insurance.  
BUSH, DAVID & SON, 235 Montgomery st. Kearny 5850.  
CANE, GORDON F., 612-614 Mechanics' bldg. Kearny 4924.  
CLARKE, EUGENE, 311 11th ave. Pacific 5553.  
CLECAK, JOHN A., Mills bldg. Garfield 1147. City and country property.  
COLEMAN & MCCARTHY, 1487 Church st. Mission 7847.  
DE RYANA, JOS V., 110 Sutter st. Kearny 4242.  
DE WOLF REALTY CO., 4301 California st. Pacific 109. Richmond district real estate.  
DONNELLY, J. W., 935 Market st. Sutter 4291. City and country.  
DOUD, WM. E. & CO., 306 Bush st. Douglas 3691.  
DRAKE REALTY CO., Walter H. Drake, Mgr., 633 Monadnock bldg. Douglas 130.  
EDINGER, W. A. J., 544 Market st. Garfield 101. Country real estate.  
FAIRFAX DEVELOPMENT CO., E. J. Holt, Pres., 110 Market st. Kearny 2380. Owners of real estate subdivision.  
FISHER, E. E. (successor to Cbas. C. Fisher), 282 Russ bldg. Douglas 1622.  
FORESTA LAND CO., 625 Market st. Kearny 1355.  
FRIEDLANDER & HOUSTON, 361 Russ bldg. Garfield 1281.  
GETZ, B., 122 Chronicle bldg. Douglas 1633.  
GNECCO, CHAS. J., 613 Market st. Sutter 2458.  
GREAT WESTERN REALTY CO., 317-19 Monadnock bldg. Kearny 4776.  
HAMILTON, HORACE G., 681 Market st., 999 Monadnock bldg. Sutter 6954.  
HARRIGAN, WEIDENMULLER CO., 219 Montgomery st. Kearny 1531.  
HILL, P. L., 10 Embarcadero. Kearny 2455.  
HOMESTEAD REALTY CO., A. Rosenstein, Mgr.; C. Rosenstein, Sec., 704 Market st., 202 Mutual Bank bldg. Sutter 1577.

INGLESIDE REALTY CO., 1401 Ocean ave. Randolph 1132. Property sold on small payments.  
KENDRICK & CO., 742 Market st. Douglas 280. Fresno office, 203 Rowell Bldg. Farm lands.  
KRIGBAUM, MARCELLUS & CO., Mills bldg. Sutter 4648.  
LANE CO., Mark Lane, 401 Bankers' Investment bldg. Kearny 2629.  
LAGUNITAS DEVELOPMENT CO., Jno. B. Coleman, Pres., 833 Market st. Kearny 2798.  
LEMLE, JULIUS, 593 Market st. Douglas 5656.  
LUCAS, FRANK W., 105 Montgomery st. Kearny 1846.  
MACDONALD, H. A., 1209-10-11 Chronicle bldg. Sutter 5334. Country lands a specialty.  
MACK, W. H. CO., THE, 557-585 Monadnock bldg. Sutter 3217. Exchanges exclusively.  
MADISON & BURKE, 151 Sutter st. Sutter 6691.  
MARKT, WM. R., 4640 San Bruno ave. Mission 4136.  
MCAFEE, L. C., 382 Russ bldg. Douglas 3926.  
McNAB, A. V., 929 Hearst bldg. Douglas 3926.  
MEYER, J., 909 Monadnock bldg. Sutter 4126. City and country real estate.  
MORROW, R. F., 822 Kohl bldg. Kearny 569.  
NELSON, FERNANDO & SONS, 15th and Portola drive, West Portal Park. Sunset 868. Also Parkway Terrace, 2701 Lincoln way; phone Sunset 603. Parkwood Heights, Powell and Hillway, Sunset 1599.  
OAKLAND AND ANTIOCH LAND CO., 1002 Merchants' National Bank bldg. Sutter 4938.  
OAKLAND WATER FRONT CO., THE, 620 Market st. Sutter 6130. Oakland harbor land.  
ORO LOMA FARMS CO., 306 Merchants' Exchange bldg. Garfield 999.  
PUTNAM, EDWARD W., 617 Clunie bldg. Kearny 617.  
RAYMOND, GEORGE A., 1048 Mills bldg. Sutter 4216.  
RICH, A. J., & CO., 58 Sutter st. Sutter 5151. After 1 P. M. Saturday and bet. 5:30 P. M. and 8:30 A. M., and Sundays and holidays phone Franklin 5287.  
RODONI, CAESAR, 929 Hearst bldg. Douglas 3926.  
ROSENSTIRN, A. M., 323-324 Mills bldg. Sutter 479.  
ROSSI, P. & CO., 275 Post st. Sutter 1207.  
RUEF, A., 916 Kearny st., Sentinel bldg. Sutter 7440. Ideas, investments and real estate.  
SAMUELS, LOUIS T., 229 Montgomery st. Sutter 2167.  
SAN FRANCISCO LAND AND TITLE CO., INC., R. L. Husted Pres., 2565 Mission st. Mission 8944.  
SAN FRANCISCO AND LOS ANGELES REALTY CO., W. P. Henry Sec., room 307 Foxcroft bldg., 68 Post st. Douglas 1735.  
SAUL, J. R., 522-523 Mills bldg. Sutter 6559.  
SINNARD, L. G., 909 Mutual Bank bldg. Sutter 4640. Country lands.  
SKELTON, E. W., 229 Montgomery st. Douglas 1501.  
SLATER, JONATHAN L., 1110 Hobart bldg. Garfield 1243. Country lands.  
SOUTH SAN FRANCISCO LAND AND IMPROVEMENT CO., W. J. Martin general manager, 210 Hearst bldg. Sutter 2825.  
SPECT, N. K. & CO., 26 Montgomery st. Sutter 2397.  
STEIN, HARRY, 421-429 Monadnock bldg., 681 Market st. Sutter 2595-2596. Exchanges and country lands a specialty.  
URBAN REALTY IMPROVEMENT CO., 666 Pbelan bldg., 85 Cerritos ave. Sutter 436. Agents for Ingleside Terraces.  
VAN BERGEN & YOUNG (successors to Anchor Realty Co.), 409 Monadnock bldg. Sutter 500.  
WALLER, RICHARD, CO., 316 Bush st. Douglas 3715. Sonoma Valley lands.  
WEINSTEIN, LEOPOLD, 908 Market st. Sutter 5669.  
WESTERN DEVELOPMENT CO., 762-767 Pacific bldg. Sutter 537.  
WHITE, JAS. A., 801 Royal Insurance bld. Sutter 6650.  
WOLF & HOLLMAN, 34 Montgomery st. Sutter 6195. Also loans, investments, insurance, etc.

**REAL ESTATE, COLLECTIONS AND INSURANCE**

FRENCH-AMERICAN INVESTMENT CO., Paul Teilb, Mgr., 110 Sutter st. Sutter 6516.

**REAL ESTATE AND INSURANCE**

ALLEN & CO., 125 Sutter st. Douglas 322.  
BEIRNE, A. J., 535 Valencia st. Park 6191.  
BOODY, W. E. & CO., 370 Bush st. Kearny 2026.  
BUCKBEE, THORNE & CO., 27 Montgomery st. Douglas 47.  
CASEY & COX, INC., ground floor Mills bldg. Sutter 2828.  
COGHLAN, D. M., 1406 Market st. Market 7762.  
COHN, NEWTON G. & CO., INC., 304 Bush st. Douglas 1474.  
COLEMAN & LOWENBERG, 321 Bush st., room 103. Douglas 414. General insurance brokers.  
CONNOLLY, R. D., 111 Montgomery st. Kearny 3828.  
DOWLING, W. J. & CO., Fred Brawn, Mgr., 586 Valencia st. Market 7109.  
EDWARDS, HARRY J., 1009-1010 Mills bldg. Garfield 1013.  
GRADY, JOHN H., 225 Chronicle bldg. Sutter 4859.  
HAMM, J. W., 105 Montgomery st. Douglas 5941.  
HAWKS & PENNELL, 206 Clunie bldg., 519 California st. Douglas 2956.  
HIND CO., INC., 245 Montgomery st. Douglas 1774. Country lands a specialty. Also investments.  
HOFFMANN & CO., 333 Kearny st. Douglas 4419. Fire, accident, automobile insurance, etc.  
KAHN & FEDER, 304-6-8 Bankers' Investment bldg., 742 Market st. Kearny 1906. Kearny 1907.  
LOCKE-PADDON CO., Wm. Locke Paddon, Pres., room 138 Lick bldg., 35 Montgomery st. Kearny 2338. Fire and automobile insurance.  
LUNING REALTY CO., 45 Kearny st. Douglas 2774.  
MACKENZIE, DONALD, successor to Mackenzie & Underbill, 101-102 Russ bldg. Kearny 4143. Fire insurance.  
MARTIN, J. P. & CO., 502 Mills bldg. Douglas 3510.  
MEACHAM, F. E., 1410 Haight st. Park 2779.  
MOOSER & ST. GERMAIN, 155 Sutter st. Douglas 1450.  
NEWELL-MURDOCH CO., R. C. Newell, W. C. Murdoch Jr., Spencer Grant, Mgr., 30 Montgomery st. Sutter 3080. Agents for Forest Hill property.  
OLIVER, B. P. INC., John A. Grennan, Pres., B. P. Oliver, Sec., 246 Montgomery st. Garfield 34.  
OWL REALTY CO., Henry Becker, Prop., 511 Castro st. Mission 4408.  
PON, ALBERT J., 1012 Fillmore st. Park 1360.  
RYAN & REIS, 2448 3d st. Mission 7311.  
SALA & SALA, 2190 Mission st. Market 2765.  
SCHWARTZ, LEONARD N., 32 Montgomery st. Sutter 6483.  
SULLIVAN, WM. A., 321 Bush st. Douglas 414.  
TREVOR & CO., 32 Montgomery st. Sutter 6483.  
ULMER, WM. S. & CO., 4829 Mission st. Randolph 842. Fire and liability insurance.  
UMBSEN, G. H. & CO., 20 Montgomery st. Douglas 40. Loans and collections made.  
VAN TASSELL, P. L. & CO., 2506 Sacramento st. West 7159.  
VOYCE, ALFRED & CO., 62 Post st. Douglas 5063.  
WERTHEIMER & MOORE, 133 Kearny st., room 201. Douglas 3898.  
WHITAKER, JNO., 1401 Ocean ave. Randolph 1132.  
WILLEY, R. T., 803-805 Hearst bldg. Kearny 2915.  
WILSON, R. A., 207 Montgomery st. Sutter 3270.

**REAL ESTATE, INSURANCE AND LEASING**

McGERRY, W. B. & CO., 41 Montgomery st. Douglas 1551.

**REAL ESTATE AND INVESTMENTS**

DEAN, WALTER E., 905 Kohl bldg. Kearny 1857.

**REAL ESTATE AND LOANS**

BARLOW, C. U., REALTY AND LOAN CO., 628 Montgomery st.; home address, 105 Nova drive. Douglas 4672; home, Piedmont 5928-J.  
RODMAN, W. G. & CO., 9th floor, Pbelan bldg. Kearny 5283. Appraisers and adjusters.  
WILKIE, WALTER, 157 Montgomery st. Douglas 1959.