



# SAN FRANCISCO INSTITUTE OF ACCOUNTANCY

Conducted by Robert M. Gano, C. P. A.

Devoted Exclusively to Commercial Education and Advanced Accountancy

155 Sansome Street

(See Page 1742)

DO uglos 4613



**CULVER CHAS M. V-Pres and Genl Mgr**  
Overland Freight Transfer Co, r Alameda  
" Ella P wwid H r 1355 Hayes  
" Geo C stevnm Pac Fruit Exp Co r Okld  
" Harold C clk SPCo r Skly  
" Harold L clk Met Life Ins Co r Okld  
" Harvey D (Jean) slsmn h1248 Sacto  
" Harry D (Edith) slsmn h2349 27th av  
**CULVER IRVING S. Mgr Gibraltar Ware-**  
**house, r Oakland**  
" Josephine r2415 Green  
" Kenneth W (Nadra) clk P O r2160 Van  
" Ness av  
" Margt E clk r5403 Calif  
" Olive R sec E I Bartlett r Sausalito  
" Ray K clk SPCo r Sausalito  
" Sally E h2075 Calif  
" Wm E (Mabel) music tch 26 O'Farrell R905  
14674 18th  
" Wm L sec Pope Estate Co r Okld  
Culverson Evelyn D tel opr r299 Webster  
" Jas ahoce ahlnr r58 South Park  
Culverwell Ellz h1944 Baker  
" Fred E (Carol) auto mech h4015 Geary Blvd  
" Geo D (Grace) card writer Livingston Bros  
h1534 22d av  
" Jas M (Myrtle) slsmr Kortick Mfg Co  
r2650 22d av  
" Jos A (Marat) slsmn h007 Valencia  
" Kath r1944 Baker  
" Mortimer (Myrtle) slsmn h2650 22d av  
Culwell Edw W h363 Page  
" T B slsmn h424 Octavia  
Cumberland Apartments 225 Fell  
" Chinese Presbyterian Church Rev Tom Jung  
pastor 855 Jackson  
" Edw W v-pres W N Moore Dry Ods Co  
h2201 Sacto  
" Robt r715 Bush  
" Robt E (Grace) chauff r137 Eric  
" Russell A clk r1000 Sutter  
" Thos clk r2401 Taraval  
" Vera V h3580 Sacto  
" Wm (Dorothy) h4241 Taraval  
Cumberpatch Jacqueline Mrs tchr Pub Sch  
r215 Marina Blvd  
" Jas T lieut U S A r Crissy Field  
" Jane (wid O W) r1285 33d av  
" Stanley C (Jacqueline) civ eng h215 Marina  
Blvd  
Cumberson C E & Co C I Oodheart pres  
mfrs agts 142 Drumm  
" Chas E Mrs h2668 Jackson  
" Perry T (Maudie) dept mgr Standard Breds  
of Calif r Gaylord Hotel  
Cumberti Luigi clk r2003 Ellis  
" S r112 Columbus av  
Cumbo Arilla matron r2441 Post  
" Beatrice E r2249 Fillmore  
" Eddie r2248 Fillmore  
" Ivie r2248 Fillmore  
Cumminetti Costanzo (Frances) lbr h1478  
Shafter av  
Cumskley Geo C cash John McOaw & Son  
h3453 Fillmore  
Cumming Alice I (wid Alex) h1131 Rivera  
" Allen B (Frances E) acct h2653 10th  
" Chas W (Liebman & Cumming) r Okld  
" Edwin D (Ernestine) chem eng Shell Oil  
Co h27 Leola ter  
" Ella Iormn Kehoe Display Fixture Co  
r Okld  
" Herbt W (Elsie) electn h508 Chenery  
" Janet (wid Robt) r423 Capp  
" John L clk r423 Capp  
" Jos M exec sec Downtown Assn rWm Tay-  
lor Hotel  
" Lorne S r1540 Ellis  
" M I h1952 Dolores  
" Margt r358 Chenery  
" Robt reprmnt PT&T Co h423 Capp  
" Robt B aud C&H&R Corp r Okld  
" Wm E slsmn CWR Ford Co r Ala  
**CUMMINGS, See also Comings, Commins and**  
**Cummins**  
" Alex E mach h2423 Sutter  
" Alf emp St Francis Hosp r20 O'Farrell  
" Alice musician r1719 43d av  
" Alice welfare wkr r34 Ashbury ter  
" Alice (wid J) r2521 McAllister  
" Alice (wid Truman) h2378 18th av  
" Alma aupt St Joseph's Hosp r601 Laguna  
Honda Blvd  
" Anita D clk r38 Carl  
" Annie E (wid J H) h601 Laguna Honda Blvd  
" Annie B (wid H H) r14 Eugenia av  
" Arth r100 6th  
" Arth (Urania) printer h4013 Polson  
" Arth F (Edyth) clk h2429 14th av  
" Beatrice tchr Pub Sch r601 Laguna Honda  
Blvd  
" Bernard J mtrnm Mun Ry r1205 18th av  
" Buddie cash r114 Powell  
" Chas A eng r601 Laguna Honda Blvd  
" Chas P (Stella) news vnder h1020 Natoma  
" Chas R dentist 803 Octavia  
" Christine r3960 Clay  
" Constance r1033 Dolores  
" Cora Mrs r728 14th  
" Cora M clk Sherman, Clay & Co r Ala  
" Cornelia C clk h rear 23eward  
" Dan H (Maudie) agt Equitable Life Assur  
Soc h864 41st av

**CUMMINOS**  
" Doris sec Western Engineering Co h872  
" Bush  
" Dorothy r237 Jersey  
" Earl r3955 Washn  
" Edith tchr Pub Sch r34 Atalaya ter  
" Edw chauff r18 Alta  
" Edw I (Doris W) illestrter h57 Niagara av  
" Edwin A (Anna B) slsmn r777 Arguelo Blvd  
" Ellz (wid Jos) h367a Park  
" Ellen (wid Roger) h34 Ashbury ter  
" Emma E r453 2d av  
" Emma E clk r4808 25th  
" Emmet E office mgr Marine Office of Amer-  
ica r4808 25th  
" Engraving & Printing Co (Louis Less Frank  
De Renzo S V Hopkins) 109 Stevenson  
4th fl  
" Ernest E formn Carter & Preston r222  
Beverly  
" Ernest J (Plegance) prin Oalico Evening  
Hl Sch h2058 Vallejo  
" Evelyn r4808 25th  
" Forest with Columbia Steel Co  
" Frances B tchr Pub Sch r1745 Geary  
" Frank E dentist r34 Atalaya ter  
" Frank L (Mary) lab h1033 Dolores  
" Frank S eng C G Moore & Co r Bkly  
" Frank W r1033 Dolores  
" Geo A (Amelia) clk h188 4th av  
" Geo R lab r823 Paris  
" Gladys M (Cummins & Bailey) h1700 Ellis  
" Gloria Mrs drmrk r417 Stockton  
" Gordon F (Marv) chauff h4657 18th  
" Grace Mrs smtrs h694 Bush  
" Harold R phys Lane & Stanford Univ Hosp  
r Palu Alto  
" Harold W (Cummins Studios) r220 Turk  
" Harriet Mrs r972 Bush  
" Harry r237 Jersey  
" Hattie disp'r Yellow Cab Co r1345 Sacto  
" Helen r538 Lyon  
" Helen J r34 Ashbury ter  
" Hugh with Crocker Est Co h537 Harrison  
" Irene A sten Division of Motor Vehicles  
r601 Laguna Honda Blvd  
" Jas r407 Tehama  
" Jas r738 14th  
" Jar lab r528 Haight  
" Jas lab r237 Jersey  
" Jas C slsmn Madison & Burke r Burlin-  
game  
" Jas J Jr r601 Laguna Honda Blvd  
" Jos R (Sarah V) h1330 Walter  
" John h2944 Scott  
" John cert pub acct 532 Monty R758 h2800  
" Van Ness av  
" John clk r144 Eddy  
" John C with Bowman-Deute-Cummings Inc  
r Okld  
" John J r154 20th av  
" John J (Mary) police SFPD h453 2d av  
" John R aud Dohrmann Coml Co r San  
Anselmo  
" John T slsmn Lucette Upton r601 Laguna  
Honda Blvd  
" Jos P gro r34 Atalaya ter  
" Josephine Mrs r41 Divisadero  
" Josephine M sten Tea Oarden Products Co  
h114 22d av  
" Junietta O Mrs h321 Filbert  
" Kath E r2835 Van Ness av  
" Kenneth J (Anna) chauff r407 Precita av  
" Lena W (wid C E) h2171 Sacto  
" Leo J (Josephine), car repr Mun Ry h1458  
46th av  
" Lester barber 4000 Mission r Sao Carlos  
" Lizzie Mrs r5724 Calif  
" Loren E (Rozetta) publ'r h1841 Washn  
" Louy Mrs r3708 Clay  
" Lulu Mrs h2711 20th  
" M Earl (Lupe R) sculptor h3988 Clay  
" Moe G clk r34 Ashbury ter  
" Margt (wid Childford) slsmn r118 Alta  
" Marguerite M tchr S F Continuation Sch  
r378 Golden Gate av  
" Marie Mrs h1515 Leavenworth  
" Marion T h2835 Van Ness av  
" Martin J (Estella J) mtrnm Mun Ry h30  
Carl  
" Martin T (Isabelle) prsmn S F Examiner  
h253 25th av  
" Mary h205 Geza  
" Mary sten r601 Laguna Honda Blvd  
" Mary (wid Bryen) h4808 25th  
" Merida r2128 Baker  
" Miriam I Mrs h535 Taylor  
" Morton A splr rep SPCo r Okld  
" Myrtle office 507 Mission R201  
" Nellie (wid J W) r117 7th av  
" Nettie R (wid Q C) r3501 Jackson  
" Noel O club mkr L A Young Golf Club  
Co r80 Weller  
" Patk r427 0th  
" Patk A r235 8th  
" R lab h250 Fella  
" Ralph M (Anna M) aremn SFPD h023  
Hearst av  
" Ramadell r3968 Clay  
" Ray h150 Franklin  
" Robt H slsmn E H Rollins & Sons r Palo  
Alto

**CUMMINOS**  
" Roy (Hazel) sports writer Call-Bulletin Pub  
Co h1801 Taylor  
" Shelby C (Louise) lab h2218 Baker  
" Sidney A (Phoebe) lab h622 Paris  
**CUMMINGS STUDIOS (Harold W Cummings)**  
Leaded, Stained and Mosaic Glass for  
Churches, Mausoleums, Residences and  
Public Buildings, 220 Turk, Tel FR ank-  
lin 2631  
" Sylvester J clk r1225 O'Farrell  
" Theo J h685 McAllister  
" Timothy F (Anna) collr PT&T Co h177  
Harold av  
" Tracey (Alme) Pac Coast agt B&MRRCo  
h2844 Scott  
" Ursula clk r801 Laguna Honda Blvd  
**CUMMINGS VINCENT J (Gertrude) Parts**  
**Mgr Howard Automobile Co, h25 Hazel-**  
**wood Av**  
" Virginia H librarian r3708 Clay  
" Walter steward h237 Jersey  
" Wm r2508 Fillmore  
" Wm chauff r35 Grove  
" Wm C (Agnes) slsmn h338 Lyon  
" Wm F clk r538 Lyon  
" Wm O (Alleen R) drymn h570 6th av  
" Wm H (Dorothy L) clk h320 Fulton  
" Wm H clk h14 Eugenia av  
" Wm H (May L) cont h354 Byrbee  
" Wm J (Ann) mtrnm h243 Beonington  
" Wm J (Agnes M) reporter h34 Atalaya ter  
" Wm T Rev superior Maryknoll Fathers  
h1492 McAllister  
" & Bailey (Gladys Cummings Ellz Bailey)  
r 1423 Fillmore  
**CUMMINS, See also Comings, Commins and**  
**Cummings**  
" Allen D slsmn Redhick-Newman Co r San  
Bruno  
" Chas H clk C&H&R Corp r Okld  
" Donald clk r1514 Castro  
" Edna walter r1624 Octavia  
" Edw r947 Church  
" Edw B (Alice) chauff h821 Huron av  
" Francis M (Vivian) h141 28th av  
" Harold slsmn J P Cummings r Okld  
" Jack L slsmn r570 23d av  
" Jas clk SPCo r1514 Castro  
" Jos P sewing mach 1445 Polk r Okld  
" John lab h2313 Humboldt  
" John T ptr h520 Taylor  
" Jos M (Anna) dep City and County Clerk  
h1463 28th av  
" Kath (wid Jos) h1514 Castro  
" Lenore walter r250 Fell  
" Leo delmn r218 Frederick  
" Leon V (Maudie M) elec eng h570 23d av  
" M M (Pearl) h447 Buena Vista av  
" Maud M fr Livingston Bros r570 23d av  
" Maureen D clk r1514 Castro av  
" Olcott slsmn A C Thomson r Daly City  
" Orin D real formn Ry Exp Agcy r Okld  
" Roy L (Sylvia) h843 Masonic av  
" Steph A Rev asst pastor St Phillip's Ch  
r725 Diamond  
" Thos (Alice M) h2430 Cabrillo  
" Wm T phys r975 Bush  
Cummsley Henry H barber 493 Vlnna  
Cump Arth stevedore r374 5th  
" Martha Mrs r1017 Fell  
Cumpana Fred factywrk r2401 Lombard  
Cunard Building 503 Market  
" Steamship Co Lid A B Sweezy mgr 501  
Market  
Cunderl Jos shoe shiner Ferry bldg  
Cundiff Velda F tchr State Teachers College  
h730 Divisadero  
Cuneo A M h2616 Sutter  
" Adele sten Bank of Am r3235 Divisadero  
" Adolph auto mech r358 Dolores  
" Aileen clk r3046 Octavia  
" Albt (Clay St Auto Repair) r3046 Octavia  
" Albt walter r908 Howard  
" Albt A (Ann) mgr Post Arms Apta h839  
Post  
" Amadeo r570 Greenwich  
" Amelia (wid Frank) r1920 Powell  
" Amelia A with Echlin & Echlin r39 Ramona  
av  
" Amelio (Evelyn) clk h2857 Octavia  
" Andw (Emma M) electro plater h151 Rae  
av  
" Andw A (Eugenia) chauff h644 Judah  
" Andw D (Angelina) window washer h1382  
Natoma  
" Andw J (Mary) gro 143 Connecticut  
" Andw U (Rowena) bldg cont 1285 Union  
" Annie (wid Olovan) h1752 Orant av  
" Antonio (Sophia) h133 Jasper pl  
" Antonio Jan r1257 9th av  
" Antonio (Cora E) h1257 9th av  
" Aralen sten r35 Forestside av  
" Bartolome (Anna) h3040 Octavia  
" Bros (Jos Cuneo Peter and O B Torre)  
macaroni mfrs 523 Green  
" Carmelo fisherman h218 Mason  
" Chas J (Marie) musician h1427 Green  
" Claire M tchr Pub Sch r3047 Divisadero  
" Clara A with Raphael Well & Co r2616  
Sutter  
" Clarence P (Maria) v-pres Capital Co  
h3047 Divisadero