READY REFERENCE GUIDE
Of FINANCIAL and WHOLESALE FIRMS

FINANCIAL

ABSTRACTS—TITLE INSURANCE
City Abstract & Title Ins. Co., 79 McAllister st.
PACIFIC TITLE INS. CO., 420 Montgomery st.

BANKS FOR SAVINGS
(The Associated Savings Banks of S. F.)
French-American Bank of Savings, 108 Sutter.
GERMAN SAVINGS & LOAN SOCIETY, 526 Cal.
HIBERNIA S. & L. SOCIETY, Mrkt-McAllister.
HUMBOLDT SAVINGS BANK, 783 Market.
SECURITY SAVINGS BANK, 316 Montgomery.

BANKS AND TRUST COMPANIES
AMERICAN NATIONAL BANK, Merch. Ex. bld.
Anglo & London Paris Nat. bank, Pine-Sansome.
ANGLO-CAL. TRUST CO., Market and Sansome.
CROCKER NATIONAL BANK, Crocker building.
Bank of British North America, Cal. & Battery.
FIRST NATIONAL BANK, Montgomery & Post.
FIRST FEDERAL TRUST CO., Montgy & Post.
Italian-American bank, Montgomery & Commercial.
Mercantile National Bank of S.F., 464 California.
MERCHANTS' NAT. BANK, Chronicle building.
UNION TRUST CO. of S. F., Market & Grant.
WELLS FARGO NEV. NAT. BANK, 2 Montgmy.
Western Metropolis Nat. Bank, Market-Montgmy.

BONDS AND STOCKS
(Members New York Stock exchange)
EHRICH & CO., 409 Pine st.
LOGAN & BRYAN, ground floor Merch. Ex. bld.

BONDS—MUNICIPAL & CORPORATION
J. H. ADAMS & CO., 300 Sansome.
N. W. HALSEY & CO., 424 California.
E. H. ROLLINS & SONS, First Nat. Bank bldg.
WILLIAM R. STAATS CO., 405 Montgomery.
S. B. WAKEFIELD & CO., 232 Montgomery.

BUILDING AND LOAN COMPANIES
California Home Building Loan Co., 206 Hearst.

COMMERCIAL PAPER AND BONDS
LUNDBORG-MORGAN CO., First Nat. Bk. bldg.

CONSULTING ENGINEERS
HELLER & WILSON, First Nat. Bank building.

ENGRAVERS—BONDS AND STOCKS
American Bank Note Co. (T. R. Collins), Merchants' Exchange building.

FIRE INSURANCE COMPANIES
CONTINENTAL FIRE INS. CO., Arthur G. Nason & Co., 123 Leidesdorff street.
London Assurance Corporation, Sansome and Pine.
Niagara Fire Insurance Co., Sansome and Pine.
Phoenix Assurance Co. of London, 343 Sansome.
North British & Mercantile Ins. Co., 234 Pine.

FIRE INSURANCE GENERAL AGTS.
EDWARD BROWN & SONS, 202 Sansome.

INSURANCE BROKERS
GEO. E. BILLINGS CO., 312 California.

INVESTMENTS
E. P. VANDERCOOK, Nevada Bank building.

LIFE INSURANCE COMPANIES
Mutual Benefit Life Ins. Co., Newark, Call bldg.

MARINE INSURANCE
Canton Insurance Office, Ltd., 320 California.

MERCANTILE COLLECTIONS
Merchants' Collection Agency, Inc., 418 Ins. bld.

MONEY LOANED ON JEWELRY
MORGEN JEWELRY CO., 888 Market st.

MORTGAGES—GUARANTEED
Western Mortgage & Guaranty Co., 1st N.Bk.bld.

PATENT ATTORNEY
THE SONNTAG PATENT AGENCY, Balboa bld.

PATENTS AND TRADEMARKS
DEWEY, STRONG & CO., 1105 Merch. Ex. bld.

PLATE GLASS INSURANCE
PACIFIC SURETY CO., First Nat. bank bldg.

REAL ESTATE
BALDWIN & HOWELL, 318-324 Kearny st.
BOARDMAN BROS. & CO., 28 Montgomery st.
KAHN & FEDER, 209 Montgomery st.
THOMAS MAGEE & SONS, 5 Montgomery st.
SPECK & CO., 125 Sutter st.
STINE & KENDRICK, Dan O'Callaghan, city department, 23 Montgomery st.
LAGRGREE, McNEVIN & JONES, 525 Cal. st.
J. W. WRIGHT & CO., 228 Montgomery st.

REAL ESTATE—MISSION
SALA & SALA, 2190 Mission st.

REAL ESTATE—OAKLAND
LAYMANCE REAL ESTATE CO., 1214 Broadwy.
Realty Bonds & Finance Co., Inc., 1328 Bdwy.
F. P. PORTER (successor to A. J. Snyder), 1220 Bdwy.
HOLCOMB REALTY CO., 473 14th st., branch 1706 San Pablo av. (country land a specialty).

SAFE DEPOSIT VAULTS
FIRST NATIONAL BANK, First Nat. Bk. bldg.

STOCK BROKER
I. STRASSBURGER, 411 Montgomery st.

SURETY BONDS
NATIONAL SURETY CO. (Frank L. Gilbert), 401 Sansome.
MASSACHUSETTS BONDING & INS CO. (Robertson & Hall), First National Bank building.

WHOLESALE

ACETYLENE MACHINES & SUPPLIES
E. D. BULLARD, 268 Market.

ADVERTISING SIGNS—NOVELTIES
BACHRACH & CO., 579 Market.

AGRICULTURAL IMPLEMENTS
JOHN DEERE PLOW CO., 651 Brannan.
PACIFIC IMPLEMENT CO., 131-53 Kansas.

AIR COMPRESSORS
Compressed Air Mach. Co., Jessie and Ecker.
GEO. E. DOW Pumping Engine Co., Sheldon bldg.
Rix Compressed Air & Drill Co., 219 Spear.

ALUMINUM COLLAPSIBLE CUPS—MAGNETOS—TUNGSTEN LAMPS
E. J. HALL CO., 507 Mission.

ARMY GOODS, TENTS, HARNESS
LEIBOLD & CO., 217-219 Market.

ART AND MOSAIC GLASS
CALIFORNIA ART GLASS WORKS, 768 Mission

ART NEEDLE AND PACKAGE GOODS
PACIFIC EMBROIDERY CO., Inc., 114 Sansome.

ASBESTOS
JOHNS H. W. MANVILLE CO., 159 New Mntgy

ASSAYER AND CHEMIST
ABBOT A. HANKS, 630 Sacramento.

ASSAYERS' SUPPLIES
BRAUN-KNECHT-HEINMANN CO., 576 Mission

ATHLETIC GOODS
WRIGHT & DITSON, 559 Market.

AUTOGRAPHIC REGISTERS
AUTOGRAPHIC REGISTER CO., 38 Clementina.

AUTOMOBILES
J. W. LEAVITT & CO. (Overland), 301 G. G. av.

AUTOMOBILE & CARRIAGE SPRINGS
BETTS SPRING CO., 888 Folsom.

AUTOMOBILE TRUCKS
STANDARD MOTOR CAR CO (Federal), Van Ness and Golden Gate avs.
AUTO SALES CO. (Alcot & Velie), 311 G.G. av.
RELIANCE AUTOMOBILE CO. (Knox), 342 Van Ness av.

BABBITT METAL AND SOLDER
Grt Western Smelting & Rfg Co., Spear & Folsom

BADGES, EMBLEMS, ENGRAVING
GEORGE LARSON & CO., 150 Post, Jewelers blg.

BAGS, BURLAPS AND TWINE
BEMIS BRO. BAG CO., Sansome and Vallejo.

BAGS—NEW AND SECOND HAND
H. LEVY BAG CO., 514-16 Front.
WESTERN BAG CO., 110 Clay.

BANANAS
Pacific Tropical Fruit Co., 423 Front; t. Sut. 2257

BELTING, PACKING AND HOSE
COMPRESSED AIR MACH. CO. (represent Peerless Rubber Co.), 49 Stevenson.
ELECTRIC HOSE & RUBBER CO., 562 Howard.
GORHAM-REVERE RUBBER CO., 50-60 Fremont
NEW YORK BELTING & PACK'G CO., 129 1st.

BILLIARD TABLES—BAR FIXTURES
Brunswick-Balke-Collender Co., 765 Mission.

BISCUITS AND CRACKERS
AMERICAN BISCUIT CO., Battery & Broadway

BOAT AND LAUNCH BUILDERS
JOHN TWIGG & SONS CO., Illinois and 18th.

BOILER WORKS
KEYSTONE BOILER WORKS, Main and Folsom

BOOK BINDERS
THE HICKS-JUDD CO., 51-65 1st st.

BOOTS, SHOES AND RUBBERS
BUCKINGHAM & HECHT, Inc., Second and Mission (agency of the Hood Rubbers).
E. J. EGAN & CO., 135-143 Bush.
NOLAN-EARL SHOE CO., 25-31 Fremont (makers of the Petaluma Shoe).

BOTTLES AND BOTTLE SUPPLIES
R. ROSENBERG & SONS CO., Townsend and 7th.

BRASS AND COPPER TUBES, RODS AND WIRE
National Brass & Copper Tube Co., 639 Mission.

BREWERIES
JOHN WIELAND BREWERY, 240 2d st.
JOHN WIELAND BOTTLING HOUSE, 240 2d st.
TACOMA BOTTLING CO., 2360 Harrison st.

BRUSHES—JANITORS' SUPPLIES
WM. BUCHANAN, 623 Sacramento.

BUSINESS COLLEGE
GALLAGHER-MARSH BUSINESS COLLEGE, 1256 Market (Shorthand and Bookkeeping).

BUTTER, CHEESE AND EGGS
KINSMAN & MILLER, 343 Davis.
DOLORES PRODUCE CO., 225 Clay.
ROUSSEL & DAVIDSON, 419 Front.
FRED B. HAGHT & CO., 241 Clay.
JACOBSON-REIMERS CO., 304 Davis.
FRED L. HILMER & CO., Davis and Sacramento
GENAZZI, GARZOLI & CO., 109 Clay.
MONOTTI-LARIMER CO., 417 Battery.

BUTTONS—RUCHINGS—TRIMMINGS
ED. NEWMAN & SON, 154 Sutter.

CALIFORNIA WINES
The California Wine Association, 180 Townsend.
The Rosenblatt Co., 300-322 2d; ph. Kearny 4488.
Italian-Swiss Colony, Battery and Greenwich.
LACHMAN & JACOBI, 112 Main.
ARTHUR LACHMAN, 453 Second.
NAPA & SONOMA WINE CO., 52 Beale.

CANDY MANUFACTURERS
COLLINS-McCARTHY CANDY CO., 643 Front st.
McBRIDE-ROTHCHILD CONF. CO., 442 2d.
Pacific Coast Biscuit Co., Battery and Vallejo.
RAMONA CANDY CO.—Factory, W. Berkeley; sales department, 247 Front st., S. F.

CARPETS, RUGS AND SHADES
HULSE-BRADFORD CO., 986 Mission.

CENTRIFUGAL PUMPS
GEO. E. DOW Pumping Engine Co., Sheldon blg.
HERZOG & DAHL, 150 Steuart.

CHEMICALS
BRAUN-KNECHT-HEINMANN Co., 576 Mission.

CHILDREN'S HEADWEAR — FLANNELETTE GOWNS
E. FRIEDLANDER & SONS, 38 Sansome.

CLOTHING
HOFFMAN, ROTHCHILD & CO., 516 Market.

CLOTH HAT AND CAP M'F'G.
HOME INDUSTRY CAP WORKS, 658 Mission.

COFFEE, TEA AND SPICES
M. J. BRANDENSTEIN & CO., Mission & Spear.
JONES, PADDOCK & CO., 228 Fremont.
McCARTHY BROS., 609 Front.

COMMERCIAL PHOTOGRAPHS
R. J. WATERS & CO., 717 Market (photo anything anywhere).

CONCRETE MIXERS
LANSING CO. (formerly Lansing Wheelbarrow Co.), 338 Brannan.

COPPERSMITHS
Oscar Krenz Copper & Brass Wks., 431 Folsom.
SANDERS & CO. COPPER WKS., Beale and Howard (winery & brewery wk. a specialty).
C. W. SMITH COPPER WKS., 16-18 Washington.
L. WAGNER & SONS., Pacific Copper Wks., 85 Minna.

COSTUMES
GOLDSTEIN & CO., 883 Market.

DAIRY & CREAMERY MACHINERY
DE LAVAL DAIRY SUPPLY CO., Drumm & Sac.

DECORATORS AND FLAG M'F'G
CAPITAL DECORATING & MFG. CO., 658 Misn.

DISTILLATE ENGINEERS' PUMPING MACHINERY
NORMAN B. MILLER, 503 Market.

DRAYING AND FORWARDING
DOANE & CO., 319 Jessie.

DREDGING & MINING MACHINERY
Golden State & Miners' Iron Works, 231-51 First.

DYEING AND CLEANING
J. ALLEC NEW PARISIAN WKS., 2140 Folsom.

EGG AND CHEESE RECEIVERS
Robertson, Sydes & MacWilliamson, 105 Clay.

ELECTRICAL SUPPLIES
ELECTRIC APPLIANCE CO., 726-730 Mission.
HOLABIRD-REYNOLDS ELEC. CO., 523 Mission.

ELEVATOR MANUFACTURERS
VAN EMON ELEVATOR CO., 64 Natoma st.
OTIS ELEVATOR CO., Stockton, North Point and Beach.

ELEVATING AND CONVEYING MACHINERY
MEESE & GOTTFRIED CO., San Francisco, Seattle, Portland, Los Angeles.

EMPLOYMENT AGENCY
MURRAY & READY, 782-786 Howard.

FANCY GOODS, LADIES' FURNISH'NG
KLEIN & LEVY, 515 Market.

FERTILIZER MANFACTURERS
CALIFORNIA FERTILIZER WKS., 444 Pine.
MOUNTAIN COPPER CO., Ltd., 150 Pine

FISH DEALERS
AMERICAN FISH & OYSTER CO., 556 Clay.
HAGHWOOD & ALIOTO FISH CO., 517 Merchant.
New San Francisco Fish Dealers, 504 Market.
A. PALADINI, 540 Clay st.

FISH—SALT, SMOKED, PICKLED
ATLANTIC FISH CO., 225 Sacramento.

FLAGS—BANNERS—PENNANTS
EMERSON RFG. CO., 109 Stevenson.

FOUNDRY—CASTINGS
ENTERPRISE FOUNDRY CO., 2902 19th.

FRUIT AND PRODUCE
A. Levy & J. Zentner, cor. Davis and Washington
Garcia & Maggini Co., Washington and Drum.
C. BALDVICHI & SON, 309 Washington.
JOHN DEMARTINI CO., Inc., 112 Washington.
F. P. DELEON Co., 108-110 Washington.
LEUTZINGER & LANE, 420 Front.
L. SCATENA & CO., 102-106 Washington.
SAN FRANCISCO PRODUCE CO., 510 Front and Oakland branch.
Oakland Fruit & Produce Co., 314 11th, Oakland.
VON HUSEN & CO., Washington and Davis.

FRUIT BASKETS—VENEER BARRELS
WESTON BASKET & BARREL CO., 2d & Fedrl.

FRUIT—CAR LOT SHIPPER
SAMUEL H. WESTFALL, Pacific and East.

FURNITURE
MILWAUKEE FURNITURE CO., 954 Mission.

FURNITURE — LEADING CREDIT HOUSE
LACHMAN BROS., 2019-39 Mission.

FURRIERS
LOFSTAD & EVANS, Inc., 251 Post.

GALVANIZED SHEETS—CORRUGATED IRON
THE BERGER MFG. CO., 1120 Mission.

GASOLINE ENGINES
FAIRBANKS, MORSE & CO., First and Natoma.
LANSING CO. (formerly Lansing Wheelbarrow Co.), 338 Brannan.

GAS FIXTURES, LIGHTS & MANTELS
WELSBACH COMPANY, 351 McAllister.

GLASS AND MIRRORS
California Plate & Window Glass Co., 862 Missn.

GRAINS AND BEANS
BRAY BROTHERS, 220 Clay.
BARNARD & BUNKER, 149 California.
SINSHEIMER & CO., 149 California.
EMIL WATERMAN, 255 California.

GRAIN, BEANS, POTATOES
M. J. O'REILLY, 310 Clay.

GROCERS
MILTON MORRIS CO., 34-36 Drumm.

GUNS AND SPORTING GOODS
GOLCHER BROS., 510 Market.

HARNESS & SADDLERY (HERCULES)
W. DAVIS & SONS, 2040 Howard (catalogue mailed to dealers).

HAY RECEIVERS AND SHIPPERS
SCOTT, MAGNER & MILLER, 40 California.
PRODUCERS' HAY CO., 166-176 Townsend.

HEATING CONTRACTORS
GILLEY-SCHMID CO., Inc., 198 W. Mission.

HIDES, WOOL AND TALLOW
W. B. SUMNER & CO., 220 Townsend.

HOSPITAL AND SURGICAL EQUIPMENTS
WALTERS SURGICAL CO., 393 Sutter.

HOTEL RANGES
JOHN G. ILS & CO., 827-29 Mission.

INCANDESCENT ELECTRIC LAMPS
M. A. BRYTE, 788 Mission.

IRON, STEEL, VEHICLE HARDWARE
WATERHOUSE & LESTER CO., 540 Howard.
TAYLOR & SPOTSWOOD CO., 19th & Minnesota.

JAPANESE GOODS
SING FAT CO., Inc., California and Grant av.

JAPANESE PRODUCE
AKADA & ICHIDA CO., 323 Clay.
PACIFIC TRADING CO., 441 Clay.

JEWELERS (MANUFACTURING)
TUCKEY & KLINE, 130 Geary.

JEWELRY
ALPHONSE JUDIS CO., 704 Market.
HENRY M. ABRAMS CO., 717 Market.
CARRAU & GREEN, Inc., 112 Kearny.
ELSTON JEWELRY CO., 717 Market.
ED. H. FORESTER, 150 Post, Jewelers' bldg.
MAYER & WEINSHENK, 717 Market.
NEWMAN & WILLIAMS, 203 Koenig bldg.
M. SCHUSSLER & CO., 704 Market.

JEWELRY BOXES AND TRAYS
MUHS & LOCHBAUM CO., 114 Kearny.

JEWELRY NOVELTIES—HAIR ORNAMENTS—LEATHER GOODS
BARNARD HIRSCH CO., 89 Battery.

JUNK, RAGS, RUBBER AND IRON
CHARLES HARLEY CO., 650 Seventh.

KID GLOVES
STEINBERGER & KALISHER, 25 Kearny.

KIMONOS—SILK AND LINEN GOODS
NIPPON DRY GOODS CO., Inc., 132 Sansome.

KITCHEN FURNISHINGS
JOHN G. ILS & CO., 827-29 Mission.

LACES AND EMBROIDERIES
BAUER BROS. & CO., 49-55 Sansome.
JULES LEVY & BRO., Inc., 16-18 Sansome.

LADIES' NECKWEAR AND BELTS
M. S. KOHLBERG & CO., 126 Pine.

LADIES' WAISTS AND UNDERWEAR
NEWBAUER BROTHERS, 37-39 Battery.

LETTER FILING DEVICES
YAWMAN & ERBE MFG. CO., 712 Mission.

LITHOGRAPHERS
BRITTON & REY, 560 Sacramento st.
Galloway Lithographing Co., 511 Howard.
PINGREE-TRAUNG CO., Battery and Green.
O. E. OLSEN LITHOGRAPH CO., 330 Jackson.

LOOSE LEAF SYSTEMS
THE HICKS-JUDD CO., 51-65 1st st.

LUMBER DEALERS
SEYMOUR & ELLIOTT, 142 Townsend.
UNION LUMBER CO., 1008 Crocker bldg.

LUMBER—HARDWOOD PANELS, ETC
WHITE BROTHERS, Fifth and Brannan.

MACARONI, VERMICELLI, ETC.
PIEDMONT & NEAPOLITAN PASTE CO., 427 Drumm.

MACHINERY—SAWMILL AND WOODWORKING
THE EBY MACHINERY CO., 35 Main.

MACHINE SHOP GARAGE SUPPLIES
TABER-BIGLOW, Inc., 241 Mission.

MACHINE TOOLS
Rix Compressed Air & Drill Co., 219 Spear.

MACHINE TOOLS—SHOP SUPPLIES
PACIFIC TOOL AND SUPPLY CO., 400 Mission.

MANTEL, GRATE AND TILE
W. W. MONTAGUE & CO., 557 Market.

MARINE ENGINEERS — SHIPBUILDERS
UNITED ENGINEERING WORKS, 224 Spear.

MEN'S NECKWEAR
CALIFORNIA NECKWEAR CO., 583 Market.

MENS' UNDERWEAR MFG.
J. M. CAHEN & CO., 15 Battery.

METAL CEILINGS
THE BERGER MFG. CO., 1120 Mission.

METALS—OLD AND NEW
Grt Western Smelting & Rfg Co., Spear & Folsom

MILLINERY
ANDREW JACOB & CO., 783-45 Mission.
HINZ & LANDT, INC., 883 Market.
HOLM MILLINERY CO., 28 Geary.

MILL WORK—STORE FIXTURES
MAIN STREET PLANING MILL, 115 Main.

MIRRORS—GLASS BEVELING WKS.
A. GALET, 1121 Mission.

MOTORCYCLES (INDIAN)
Hendee Mfg. Co., Pac. Coast branch, 234 V. Ness

MOVING PICTURE MACHINES, FILMS
California Film Exchange, 54 7th, opp. P. O.

MUSLIN AND FLANNELETTE WEAR
M. R. FLEISCHMAN & CO., 15-17 Battery st.

NOTIONS, RIBBONS & FANCY GOODS
J. B. CROWLEY, Aronson bldg., 36 and Mission.

NOTIONS, TOYS, STATIONERY
BAER NOTION & TOY CO., 743 Mission.

NOVELTIES AND STREET MEN SUPPLIES
E. BLOCH MERCANTILE CO., 57-63 Battery.

NUTS—PEANUTS—PEANUT BUTTER
CALIFORNIA PEANUT CO., 235 Clay.

NUTS—SHELLED NUTS
SUNSET NUT SHELLING CO., 245 Clay.

OIL BURNERS AND SYSTEMS
STAPLES & PFEIFFER, 102 Steuart.

ORNAMENTAL IRON & WIRE WORK
WEST COAST WIRE & IRON WKS., 861 Hwrd.

PAINTS—HOLZAPFELS' ANTI-FOULING COMPOSITION
C. G. CLINCH & CO., 144 Davis.

PAINTS, OILS, GLASS
W. P. FULLER & CO., Mission and Beale.
R. N. Nason & Co., 51 Pine, wks. 151 Potrero av.
WHITTIER-COBURN CO., Howard and Beale.
WORDEN-MEEKER VARNISH CO., 341 Clay.

PAPER
ZELLERBACH PAPER CO., Battery & Jackson.

PETTICOATS & MUSLIN UNDERWEAR
JOS. WAND & CO., 154 Sutter.

PIPE CASING AND FITTINGS
PACIFIC PIPE CO., Main and Howard.

PIPE—RIVETED STEEL AND IRON
W. W. MONTAGUE & CO., 557 Market.

PLUMBING SUPPLIES
P. E. O'HAIR & CO., 857 Mission; t. Sutter 1813

PORK AND BEEF PACKERS
S. San Francisco Packing & Prov. Co., 407 Front

POTATOES, ONIONS AND BEANS
WM. A. CURTIS CO., 219 Drumm.
FRANK S. ENOS, 49-51 Washington.
F. HILLENS & CO., 227 Davis.
LOUIS ZEISS & SONS, Drumm and Clay.
WOLF & SONS, 245 Drumm.

POULTRY AND EGG RECEIVERS
Bianchi Poultry & Produce Co., 317 Washington.
California Produce Co., 421 11th, Oakland.

POULTRY AND LIVESTOCK FOODS
GEO. H. CROLEY CO., Inc., 631 Brannan.

POULTRY, EGGS AND BROOM CORN
W. C. PRICE & CO., Poultrymen's Union, 213-15 Clay.

POULTRY, EGGS, FRUIT, POTATOES
MILANI FRUIT & PRODUCE CO., 315 Wshngtn

PRINTERS
THE HICKS-JUDD CO., 51-56 1st st.
E. C. HUGHES CO., 151 Minna st.

PRINTERS AND PUBLISHERS
The James H. Barry Co., Inc., 1122-24 Mission.

PULLEYS—BEARINGS—SHAFTING
MEESE & GOTTFRIED CO., San Francisco, Seattle, Portland, Los Angeles.

PUMPING MACHINERY
GEO. E. DOW Pumping Engine Co., Sheldon blg.
SIMONDS MACHINERY CO., 12-14 Natoma.

RICE
M. PHILLIPS & CO., 3 Main.

ROAD MACHINERY
A. L. YOUNG MACHINERY CO., 26 Fremont.

ROOFING CONTRACTORS MATERIAL
FORD & MALOTT, 704 Mkt., r. 905; Sutter 329.

RUBBER GOODS
GOODYEAR RUBBER CO., 587-91 Market.

RUBBER STAMPS, STENCILS, ETC.
PATRICK & CO., 560 Market.

SAWS AND KNIVES
E. C. ATKIN & CO., 151 Main.
SIMONDS MANUFACTURING CO., 14 Natoma.

SCHOOL FURNITURE AND SUPPLIES
C. W. WEBER & CO., 365-67 Market st.
WHITAKER & RAY-WIGGIN CO., 770-76 Mission

SCRAP IRON AND METALS
Sugarman Iron & Metal Co., 617 Brannan.

SEEDS
C. C. MORSE & Co., 48-56 Jackson.
COLOMBO MARKET SEED CO., 615-19 Front.

SHIP CHANDLERS
JOHNSON & JOSEPH CO. (successors Sellers & Madison), 34 Sacramento.

SHIRTS, PANTS, OVERALLS
ARGONAUT SHIRT, Eloesser-Heynemann Co., 77 Battery.

SODA FOUNTAINS AND SUPPLIES
ENG-SKELL CO., Inc., 208 Mission.

SPEEDOMETERS (JONES)
HUGHSON & MERTON, Inc., 544 Van Ness ave.

STATIONERS, LITHOGRAPHERS, PRINTERS
SCHWABACHER-FREY Stationery Co., 541 Mkt

STOVES AND RANGES
BRIDGE & BEACH MFG. CO., 22d and Indiana.
W. W. MONTAGUE & CO., 557 Market.
NATIONAL STOVE CO., NEW PROCESS STOVE CO., RINGEN STOVE CO., 22d and Indiana.

SUIT CASE MAUFACTURERS
BALKAN TRUNK & SUITCASE CO., 70 W. Missn.

TAILORS' TRIMMINGS
C. W. R. FORD CO., 164 Sutter.

TANKS, COOPERAGE, ETC.
GEO. WINDELER, 144 Berry.

TANKS (STEEL)
KEYSTONE BOILER WORKS, Main and Folsom

TANNERS' AND CURRIERS' MACHINERY AND TOOLS
PAGE & MORRISON, 431 Battery st.

TELEPHONES AND SWITCHBOARDS
Telephone-Electric Equipment Co., 612 Howard.

TENTS AND CANVAS GOODS
HENRIX-LEUBBERT MFG. CO., 136 East. (Renting Show Tents a specialty.)

TRUNKS AND SUIT CASES
HIRSCHFELDER & MEANEY, 519 Market.
FRIEDBERG-GRUNAUER CO., 103 Front.

TYPEWRITERS AND SUPPLIES
L. & M. ALEXANDER (L. C. Smith Visible Typewriter), 512 Market.

VARNISH MANUFACTURERS
MOLLER & SCHUMANN CO., 1022-1024 Mission.
TAMM & NOLAN, 15th and Utah sts.

VINEGAR, PICKLES, CATSUP, ETC.
PACIFIC VINEGAR & PICKLE WKS., 204 Sacto.

WALL PAPER
D. & R. M. LEONHARDT, 1564 Market.
UHL BROTHERS, 717 Market.

WATER WHEELS
The Pelton Water Wheel Co., 19th and Harrison.

WHISKIES
BERLIN & LEPORI, INC., 520 Washington (controllers of Burlingame Whisky).

WINE DEALERS' SUPPLIES
OCCIDENTAL SUPPLY CO., 580 Howard (also label mfg.)

WIRE AND CABLES—ELECTRICAL, BARE AND INSULATED
Standard Underground Cable Co., 1st Nat. bank.

WOOLENS AND TRIMMINGS
ARNSTEIN, SIMON & CO., Third and Mission.
J. BAUMGARTEN & CO., 751 Market.
DETMER WOOLEN CO., 28 Geary.
FORBES & CHASE, 25 Kearny.
P. GREENBERG & CO., 252-56 Bush.

DOLPHIN ROWERS HOLD OPEN HOUSE

Season's Opening and Ladies' Day Draw Big Crowds to View Races

By WILLIAM UNMACK

The Dolphin Rowing club yesterday combined opening day with ladies' day. The big club house at the foot of Van Ness avenue was crowded with the "female of the species" from early morning until late in the afternoon.

The club members were on hand in full force to entertain the largest gathering of guests that has ever been present at the opening of the club's rowing activities. The day was ideal for the particular branch of water sports that were to be pulled off, and every race on the program was keenly contested.

It was regular open house and every rowing club around the bay was represented by a large delegation. The Dolphin's neighboring clubs—South Ends and Ariels—and the Alameda Rowing club were all strongly represented and took a hand themselves in helping the Dolphins entertain. A tasty lunch was served, after which there was dancing.

The races consisted of barge and canoe events, and each race showed the crews to be in first class condition for such an early stage of the game. The races all started and finished in front of the club house, so that the big crowd got plenty of excitement at all times. The crews were in sight of the club house all the time, the events being rowed up to Meiggs wharf and back.

The four oared barge races were contested with crews made up of members of Irish, Scotch, Italian, German, Swiss and French descent. The best race of the day was between the Irish and Italian crews. The Irish came out on top, but their victory was hard earned.

Both crews got away to a great start, Hugh McKevitt, stroke of the Irish watermen, settling down to a stroke of about 38, while Stroke Figone took the Italians along at 40 to the minute. Both crews raced neck and neck to the stake boat, the strokes of each crew being 38 at this point. The Irishmen got slightly the better of the turn and came away for the finish with a lead of half a length. Half way down the stretch Figone picked up his stroke to 40 and drew up on the men from the Emerald isle, gaining a quarter of a length. Three hundred yards from the finish McKevitt got his men going at a sprinting stroke of 42 to the minute and slowly but surely pulled away. Figone again increased his stroke, but could not hold the flying Irishmen, who crossed the line three-quarters of a length to the good.

The fastest race of the program was made by the barge manned by the Scotch crew. Stroke Oscar Mohr had a set of huskies behind him and from the start he made a redhot pace which promised fast time if held. The Frenchmen who opposed Mohr found the men from the land of the kilts too fast and had to acknowledge defeat by more than four lengths in 4 minutes 28 seconds.

Besides the barge races there were several races in Alaskan canoes and double canoes. A race between the two oared gig manned by Figone and Harris and the four oared barge Dolphin was a close affair and was won right on the finishing line by the barge, owing to the pair oared craft fouling a launch.

After the rowing events several of the club members gave exhibitions of fancy diving, and the walking of the greasy pole terminated a series of well managed sports.

FIRST RACE

Irish crew defeated Italians.

Irish—Hugh McKevitt, stroke; Tim O'Brien, No. 3; Pat Flynn, No. 2; Jim Cronin, bow.

Italian—F. Figone, stroke; Romeo Roccatagliata, No. 3; W. Giovannioni, No. 2; Al Tofanelli, bow.

Time, 4 minutes 35 seconds.

SEOND RACE

Scotch crew defeated French.

Scotch—O. Mohr, stroke; C. Minzenmeyer, No. 3; Bob Muir, No. 2; T. Harris, bow.

French—A. Bertrand, stroke; F. Bordenave, No. 3; C. Hoffman, No. 2; J. Zara, bow.

Time, 4 minutes 28 seconds.

THIRD RACE

Swiss crew defeated Germans.

Swiss—S. Vincini, stroke; G. Ghiselli, No. 3; L. Brizzolara, No. 2; Doctor Ward, bow.

German—A. Freyer, stroke; H. Wellman, No. 3; L. Weinard, No. 2; J. Stemecker, bow.

STATEMENT
OF THE CONDITION AND AFFAIRS OF THE

Mutual Benefit Life Insurance Company

OF NEWARK, NEW JERSEY, on the 31st day of December, 1911, and for the year ending on that day, made to the Insurance Commissioner of the State of California, pursuant to the requirements of Section 613 of the Political Code of said state.

ASSETS

Net value of real estate owned	$2,877,819.03
Mortgage loans on real estate	69,299,675.11
Loans secured by collaterals	2,250,000.00
Loans on company's policies assigned as collateral	19,986,155.20
Premium notes on policies in force	5,862,267.09
Cash market value of stocks and bonds	40,735,943.83
Cash in company's office and in banks	1,452,807.79
Interest and rents due and accrued	2,989,620.24
Net uncollected and deferred premiums	1,843,001.14
Agents' balances: Debit $18,997.46, credit $4,981.94, net	14,015.52
Total	$147,311,304.95
Deduct agents' debit balances	18,997.46
Total admitted assets	$147,292,307.49

LIABILITIES

Net reserve on outstanding policies, computed according to the American Table of Mortality, with interest at 3 and 3½ per cent	$133,504,436.00
Present value of supplementary contracts not involving life contingencies	1,833,775.18
Death losses and matured endowments due and unpaid	44,986.00
Death losses in process of adjustment	191,873.62
Death losses reported, no proofs received	400,000.00
Death losses resisted	21,000.00
Unearned interest and rents paid in advance	1,724.05
Commission to agents due and accrued	7,661.27
Estimated amount hereafter payable for taxes, based on the business of the year of this statement	556,000.00
Dividends due or to become due to policy holders	4,164,530.36
Special reserve funds	6,308,243.50
Premiums paid in advance	62,024.17
Federal corporation tax in dispute	61,853.98
All other liabilities	134,199.39
Total liabilities	$147,292,307.49

INCOME

Total new premiums received	$3,034,133.88
Total renewal premiums received	17,880,145.13
Consideration for supplementary contracts not involving life contingencies	418,749.27
Interest received	6,266,326.36
Rents received	97,749.44
Profit on sale or maturity of ledger assets	13,012.44
Increase in book value of ledger assets	129,955.63
Income from all other sources	17,213.52
Total income	$27,866,285.67

DISBURSEMENTS

Cash paid for losses and matured endowments	$8,073,724.40
Annuities involving life contingencies	165,096.35
Premium notes and liens voided by lapse	917.32
Cash paid for surrendered policies	2,875,431.23
Cash paid for dividends to policy holders	3,205,658.04
Expenses of investigation and settlement of claims	734.38
Claims on supplementary contracts not involving life contingencies	210,848.26
Commission to agents	2,206,739.88
Salaries and other compensations of managers of agencies, clerks, agency expenses, etc.	73,814.16
Salaries and other compensations of officers and home employes	447,467.55
Repairs and expenses on real estate	35,051.04
Cash paid for rents	69,812.14
Cash paid for taxes	538,350.24
Medical examiners' fees and inspection of risks	161,232.68
Loss on sale or maturity of ledger assets	12,122.10
Decrease in book value of ledger assets	246,816.78
All other expenditures	281,718.61
Total expenditures	$18,605,554.36

FREDERICK FRELINGHUYSEN, President.
J. WILLIAM JOHNSON, Secretary.
PERCY C. H. PAPPS, Actuary.
SAMUEL W. BALDWIN, Treasurer.
Subscribed and sworn to before me this 19th day of February, 1912.
GEO. HALSEY STURGES, Notary Public.

FLOYD E. DE GROAT
GENERAL AGENT
911 Claus Spreckels Bldg., San Francisco

NEW WHITE HOPE IS IRISH-INDIAN

Luther McCarthy, Conqueror of Carl Morris, May Visit San Francisco Soon

By JOE MURPHY

The latest sensation in the "white hope" ranks is Luther McCarthy, the Nebraska heavy weight, who knocked out Carl Morris, the Oklahoma heavy weight, in five rounds the other night at Springfield, Mo. While McCarthy is practically unknown in the big cities, he has engaged in a number of contests in the bushes around the middle west, and the most notable victory he scored, until he put Morris to sleep, was a win over Joe Grimm, the Philadelphia "iron man," whom he knocked out in five rounds at Calgary, Can., a couple of years ago.

According to reports of McCarthy's contest with Morris, he showed considerable pluck and beat the Oklahoma giant decisively.

Douglas Hertz, an Englishman who is now living in this city, handled McCarthy in his early fights and may bring the big fellow to this city. He thinks that McCarthy is one of the most likely heavy weights in the field today and there are many sporting men in the middle west, Hertz says, who would be willing to back